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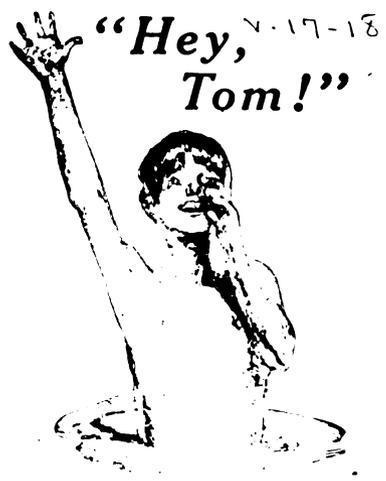
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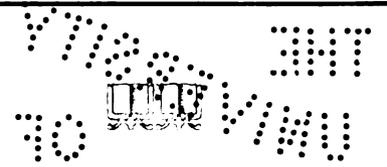
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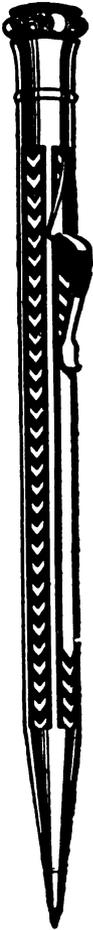
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The Business Philosopher

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Only that which tends to increase the "Area" or A+R+E+A of the reader—that is, his Ability, Reliability, Endurance and Action—will appear in this magazine.

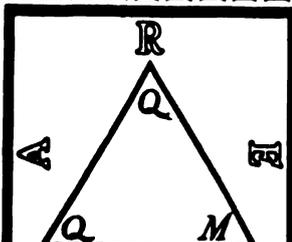
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THIS magazine is built on a rock—the rock of Arthur Frederick Sheldon's universally applicable Area Philosophy. The word Area is made up of the initials of the four channels of expression of the four-square man—Ability, Reliability, Endurance, and Action, which correspond to the four-fold endowment, Intellectual, Emotive (including the Moral Nature), Physical, and Volitional, without which complete success is impossible. And this four-fold capacity of the individual functions or expresses itself in what we term his Q Q M—that is, in the Quantity Quality and Mode of Conduct which characterize...

THE SPIRIT OF THE SECOND MILE

By HARRY L. FOGLEMAN

Chautauqua Lecturer and Teacher of the Science of Business

THE following striking illustration of the Service ideal, which this well-known lecturer and business teacher has contributed, by special request, to THE BUSINESS PHILOSOPHER might have been carried a step further. As Mr. Fogleman himself has pointed out, conversation with the Associate Editor, the spirit of the second mile applies just as much to business institutions as to individuals. "Give me," he declared, "a house which is animated throughout by the spirit of the second mile, and I'll guarantee, with the very same physical equipment and everything else equal, to turn out a better product and more of it, and to build up a much larger and more satisfied—because better served—clientele than my competitor whose business is built only on the spirit of the first mile, the spirit which merely does enough to 'get by.'"

ABOUT two thousand years ago, during the time when Palestine was under the Roman yoke, there was a law that compelled the Jew to carry the baggage of the Roman soldier for one mile—no matter where or when the Jew met this soldier along the roadside he had to relieve him of his baggage and carry it for one mile.

The Jew did not like this law and hated the Roman soldier for it; and as the Jew and the soldier went along the road, I imagine I can hear the Jew say some very unpleasant things to the Roman—probably curse him for putting him into subjection. And I imagine I can see the Roman soldier looking down upon the Jew and cursing him in turn for being a slave. And at the end of the mile I further imagine I can see the Jew drop the baggage at the feet of the soldier and with an imprecation leave him—perhaps only to meet another soldier whose baggage had to be carried.

Then, one day, appeared upon the scene the greatest Teacher and Philosopher that the world has ever seen or heard of—Jesus Christ. He noticed that the Jew did not like this law. One day He beckoned the Jew to come to Him and said: "I notice that you do not like this law that compels you to carry the baggage of the Roman soldier for one mile. Let me give you a law that will beat that law. Here it is: 'If any man compel you to go with him one mile, go with him two miles.'"

Now what would have happened if the Jew had obeyed this great Teacher? If the Jew had gone the second mile I imagine I can hear the Roman soldier say, "Why do you go with me the second mile when the law requires that you carry my baggage only the first mile? Why, Jew, you are a dandy fellow, you are all right, all right! Put her there and shake hands!" And I imagine I can hear the Jew reply: "Yes, I go with you the second mile, and I go because a great Teacher told me the other day that he that would be great must be servant to all; and He also told me that if any man compel me to go one mile I should go with him the second mile. I am glad to render you this extra service."

The Jew and the soldier now get really acquainted with each other, become friendly; and at the end of the second mile I can see them shake hands and part as friends.

The Moral: *Do more than the law requires if you would be happy.*

Show me the employe who works because he must work; who doesn't do any more than he has to do; who doesn't come to work any earlier than he has to; who takes just as much time as he can grab at noon for lunch, and who doesn't stay any longer in the evening than necessary, when necessary, and I'll show you the employe who doesn't do any more than the law requires, and is as much in subjection and slavery as the Jew was two thousand years ago.

But show me the employe who comes to work a little earlier than necessary, when necessary, and remains a little while longer in the evening than necessary, when necessary; who works because he loves to work and considers it a privilege to be able to work; who throws heart and soul into his work and transfers his personality into his task, and I'll show you the employe who does more than the law requires, and one who is going up the ladder of success so rapidly that his friends can hear him say, "Please excuse my dust."

The Law: *The road to Success lies in the spirit of the second mile.*

The Business Philosopher

Edited by ARTHUR FREDERICK SHELDON
SAM SPALDING, *Associate Editor*

VOLUME XVII

DECEMBER, 1919

NUMBER 1

BY THE FIREPLACE

Where We Talk Things Over

THE MASTER TEACHER OF THE WAY TO WIN

I SOUGHT a mental mountain peak to-night and looked along the lane of years which leads from the pulsating Now way back to that glad night when Christ was born.

I saw the manger where the one was born who tried to teach the world the law of life, the path to peace, the way to win.

I saw the morning star that led the wise men to the birthplace of the greatest Seer the world has ever known.

I saw the Seer when he had grown to manhood. I heard him preach from village street and mountain top. I heard him utter thoughts which stand to-day as beacon lights to light the way of man to peace and power and plenty.

I saw the few who followed him. I saw the many who rejected all he said and did.

Mentally I traveled down the way of years from then till now. There is no need nor time to pause for long descriptions of the scenes I saw: the battles of the early Christians to defend and promulgate their faith; the persecution of the Romans as they vainly strove to kill the faith which did away with multiplicity of gods; the jealousies of kings in strife for temporal power; the bloody wars fought in the name of him who had proclaimed the law of Love to be the law of Life, and at whose birth the angels sang the carol, "Peace on earth, good will to men."

Let us come to present scenes; let's look at the eternal Now.

The opposite of Love, the law which Christ proclaimed as man's solution of his problems

Suspicion, jealousy, and fear seem rampant almost everywhere.

And yet 'tis only seeming. The heart of man, at least the most of men, is sound. The noise we hear is but the prattle of the few. The voice of Love is not so loud as is the voice of hate. It finds expression in good deeds far more than in words.

The Master Teacher of the Law of Service did not teach in vain. The world is better now, far better, than it was the day his spirit left the body at the Cross.

His teachings rule the world far more than many of us dream. When all shall heed them and apply the simple yet eternal truths by him made plain, then wars will cease, and strikes will end, and homes which are unhappy will forever disappear.

* * *

Is the foregoing in the nature of a statement of fact or a statement of the way we wish things could be, but in the nature of the impossible and impracticable?

There are employers to-day, many of them in all, who are literally applying the economics taught by the Master Teacher of Service.

While traveling recently from Philadelphia to New York City, I met Mr. L. P. Muller, who told me of Mr. Hart, president of cotton mills at Tarboro, North Carolina.

It seems that Mr. Muller called on Mr. Hart recently and Hart said to Muller: "Come on out to the factory; I want you to see my plant."

As they entered the plant, they met a young girl who was an employe. As soon as she saw Mr. Hart he said to her:

seeing to it that things were kept in order generally as far as cleanliness was concerned.

Mr. Hart paused and introduced Mr. Muller to this Italian workman, whereupon the Italian put his arm around Mr. Hart and said to Mr. Muller: "This is my Boss."

Mr. Muller told me that the smile of the Italian, the tone of his voice, his whole attitude was one of real love for President Hart. In his broken English, the Italian went on to tell Mr. Muller what a great "boss" he had.

As they passed on, Mr. Muller asked Mr. Hart the question: "How do you make your people love you so?" Whereupon Mr. Hart replied simply: "I hardly know why it is they seem to think so much of me. I am simply kind to them and try to do by them as I would like to have them do by me if the situation were reversed."

It seems that this man Hart is president, and I think owner, of two mills. He employs many hundreds of employes.

He was not born with a silver spoon in his mouth; on the contrary, he belonged to the "proletariat." He came up from the ranks.

He came to Tarboro when quite a young man, with ten cents in his pocket. He went to work for a salary of \$8.00 a month and board, in a dry goods store.

He is now between fifty and sixty years of age, and, as nearly as I could learn, is pretty nearly "monarch of all he surveys."

He is a Democratic Fraternalist, as far as his relationships with his employes are concerned. He takes a real, heartfelt interest in the welfare of every one of them.

He does not autocratically determine in advance what is the right thing to be done in the way of mutual interest work, but when he gets a good idea he calls his people together and talks things over with them. He consults with them, and then, when the thing is done, they do it themselves.

He is a salesman of ideas. One little instance which made a great impression upon me, as related by Mr. Muller, is as follows:

Some time since, Mr. Hart wondered if there weren't a lot of his employes who would like to have an evening prayer meeting once a week. My impression is that his idea was that they could use the Company auditorium for that purpose if they desired to do so.

He talked it over with them and quite a number were in favor of it, so they started

in. There was nothing compulsory about attendance, of course. But those who wished to come were invited to do so. They had a fairly good audience at the start, which has been constantly increasing in numbers.

Mr. Muller tells me that now, when the whistle blows on prayer meeting night, large numbers are seen hastening home to clean up, get dinner, and go back for one of the truly enjoyable evenings in the week.

Tell me, Reader, do you think that Mr. Hart has very much need to worry about Bolshevism, and "I-Won't-Work-ism," and all the other kinds of radicalism?

Hart has simply been reading and heeding the sayings of the soundest Teacher of economics that the world has ever seen.

He is now reaping as he has sown. He has sown words and deeds of righteousness and justice and he is reaping the same kind of a harvest.

He has heeded the sayings of him who said, among other things:

"JUDGE NOT, THAT YE BE NOT JUDGED."

"WITH WHAT MEASURE YE METE, IT SHALL BE MEASURED TO YOU AGAIN."

"WHY BEHOLDEST THOU THE MOTE THAT IS IN THY BROTHER'S EYE, BUT CONSIDEREST NOT THE BEAM THAT IS IN THINE OWN EYE?"

"ASK, AND IT SHALL BE GIVEN UNTO YOU; SEEK, AND YE SHALL FIND; KNOCK, AND IT SHALL BE OPENED UNTO YOU."

Mr. Hart has intelligently sought real co-operation on the part of his employes, and he has found it. He has knocked at the door of their minds and their hearts, and the minds and hearts of his people have been opened unto him.

"OR WHAT MAN IS THERE OF YOU, WHEN, IF HIS SON ASK BREAD, WILL GIVE HIM A STONE?"

"THEREFORE, ALL THINGS WHATSOEVER YE WOULD THAT MEN SHOULD DO UNTO YOU, DO YE EVEN SO UNTO THEM; FOR THIS IS THE LAW AND THE PROPHETS."

Mr. Hart has seen that the application of this and other sayings of the Man who was born in a manger are indeed "the law," and the one law of correct human relationships, and that the application of the things which

Christ taught is also the road to "profits,"—not material profits alone or spiritual values alone, but both.

He has consciously or unconsciously perceived the fact that one path and one only leads to real values; namely, the path of Service.

And note well, please, that we call it a "path." There is no broad and smoothly paved highway or road to Success. A "road" signifies something broad and easy to travel.

The way to Success is a path. It is narrow. It is not the easiest thing in the world to travel, but the goal that it leads to is great.

Listen again to the voice of the Master Teacher of the way to win:

"ENTER YE IN AT THE STRAIT GATE, FOR WIDE IS THE GATE AND BROAD IS THE WAY THAT LEADETH TO DESTRUCTION, AND MANY THERE BE THAT GO IN THEREAT:

"BECAUSE STRAIT IS THE GATE AND NARROW IS THE WAY WHICH LEADETH UNTO LIFE, AND FEW THERE BE THAT FIND IT."

How plain he sought to make it! Why can't more men see it?

Again from the mental mountain peak to which I climbed last night I heard the Man of Galilee in clarion tones say this:

"YE SHALL KNOW THEM BY THEIR FRUITS. DO MEN GATHER GRAPES OF THORNS OR FIGS OF THISTLES?"

It is time for employers and employes to awaken to the fact that there is one thing which neither God nor man can do, and that is to plant one kind of seed and raise another kind of grain.

"EVEN SO, EVERY GOOD TREE BRINGETH FORTH GOOD FRUIT, BUT A CORRUPT TREE BRINGETH FORTH EVIL FRUIT.

"A GOOD TREE CANNOT BRING FORTH EVIL FRUIT, NEITHER CAN A CORRUPT TREE BRING FORTH GOOD FRUIT.

"EVERY TREE THAT BRINGETH NOT FORTH GOOD FRUIT IS HEWN DOWN AND CAST INTO THE FIRE."

Time will prove that Christ was right in this statement.

Men, even vast organizations cannot forcible-

Organizations which persist in trying to do so will destroy themselves. This is true, whether the organization is made up of employers or of employes.

From what little I learn of it through Mr. Muller, it seems to me that the House of Hart is built upon a "rock," and this is so because Hart is following the path of Service from employer to employe.

This would not do any good if he were doing it from the standpoint of the head, because he thought it would "pay." From what I know of him, I believe he is doing it from the standpoint of the heart, because it is the fulfilment of his moral duty to do it. He is "Hart" not only in name.

He knows that he is "his brother's keeper."

He knows that the true function of the employer is that of educator, and he includes the education of the heart as well as of the head and of the hand.

He has heeded the sayings of the Man of Galilee and applied them to everyday life.

And last night, from that mental mountain peak to which I climbed, I heard that Teacher of long ago say this:

"THEREFORE, WHOSOEVER HEARETH THESE SAYINGS OF MINE AND DOETH THEM, I WILL LIKEN HIM UNTO A WISE MAN WHICH BUILT HIS HOUSE UPON A ROCK.

"AND THE RAIN DESCENDED AND THE FLOODS CAME AND THE WINDS BLEW AND BEAT UPON THAT HOUSE, AND IT FELL NOT, FOR IT WAS FOUNDED UPON A ROCK.

"AND EVERYONE THAT HEARETH THESE SAYINGS OF MINE AND DOETH THEM NOT, SHALL BE LIKENED UNTO A FOOLISH MAN WHICH BUILT HIS HOUSE UPON THE SAND.

"AND THE RAIN DESCENDED AND THE FLOODS CAME AND THE WINDS BLEW AND BEAT UPON THAT HOUSE, AND IT FELL, AND GREAT WAS THE FALL OF IT."

It has been said of Buddha that he was "The Light of Asia." The time is coming when it will be said of him who was born in

of the one fundamental law of human relationships.

Let's lift him up. "If I be lifted up, I will draw all men unto me."

I do not quote his sayings, I do not write this article—this Christmas editorial—because the sayings of Christ are in the Bible.

I lift him up to business men and advocate his teachings because they are the soundest economic teachings that I know of.

I would quote them just as freely had they been uttered by Tom Paine or Bob Ingersoll. But the truth is that Tom Paine or Bob Ingersoll never said anything one-half as sound as were many of the things said by him whom they sought in a way to discredit.

Bob Ingersoll was a great man, but he came a long way from being as great a man as Jesus Christ.

I was once talking with a man in Philadelphia. He was a good man, a splendid citizen, but a great sorrow had come into his life which had tended to sour him on religious thought.

In speaking to him, one day, concerning the Golden Rule as THE LAW of sound economics, he said, in substance:

"There is nothing new about that in religious teachings. Confucius beat Christ to it by many, many years. The fact is, Christ borrowed the Golden Rule from the teachings of Confucius."

Whereupon I answered:

"Can you quote exactly the saying of Confucius to which you refer?"

He acknowledged that he couldn't. And then I told him what it was. Confucius said:

"Do not unto others that which you would not have them do unto you."

That is quite a different thing from "doing all things" unto others that you would like to have them do unto you.

Anyone could be a literal follower of the rule laid down by Confucius and never render any Service.

It is the philosophy of Negation, which leads to destruction through non-use.

The philosophy of Christ is the direct opposite. It is the philosophy of Service.

No one can render Service by simply refraining from doing wrong. He must get busy and do the right thing, in the right way, at the right time, in the right spirit.

Thus does he build the fire of Service and

thus does he logically generate the heat of deserved Reward.

This, then, is my Christmas greeting to THE BUSINESS PHILOSOPHER family.

Space forbids the quoting of more than a few of the wonderful sayings of the Master Teacher in whose name we write this month, in honor of his birthday.

But won't you do this: Re-read Matthew, Mark, Luke, and John, especially Matthew. This time study these four books from the standpoint of studying a course in Salesmanship, Business Building,—Business Science, if you please.

Re-read them from the standpoint of the fact that they constitute a study in Economics. As you study each chapter, try to perceive the fact that they point the way to Real Values in the Here and Now.

As soon as all employers and all employes get busy in the making of the teachings of Jesus the Christ, a utilitarian philosophy, our commercial and industrial troubles will be over with.

"AND IT CAME TO PASS, WHEN JESUS HAD ENDED THESE SAYINGS, THAT THE PEOPLE WERE ASTONISHED AT HIS DOCTRINE, FOR HE TAUGHT THEM AS ONE HAVING AUTHORITY, AND NOT AS THE SCRIBES."

The Spirit of Christmas is Good Will. The essence of Good Will is Unselfishness. The elements of Unselfishness are: Kindness, Fairness, Justness. These also are the elements of Democracy. May this Christmas be big with promise for Democracy.

—The Value World.

THE CREDIT-SALESMAN

By NORVAL A. HAWKINS

*General Sales Manager, Ford Motor Company,
Detroit, for Twelve Years.*

THE Associate Editor of this magazine was especially impressed by one of the addresses delivered at the annual Convention of the National Association of Credit Men, at Detroit, which he attended. The speaker was Mr. Norval A. Hawkins, one of the best-known sales managers in the country, and his subject was an unusual one, "The Credit-Salesman." It not only opened up new and tempting vistas of sales possibilities for progressive credit men, but it also was calculated to bring home to salesmen the importance of taking more account of the credit man's special point of view, in their selling. And incidentally, Mr. Hawkins said some memorable things about salesmanship in general. For these collateral reasons, as well as for its striking appeal to credit managers to raise their own salaries by becoming credit-salesmen, we are printing the first half of the address in this issue, by special permission of Mr. Hawkins. The concluding portion will appear next month.

CREDIT has been the axis around which the whole world has revolved since war in Europe began. Consequently, we have developed in America some pretty big credit men in the course of the last five years. Our greatest credit men have grown big, however, in other respects than capacity to deal in billions. They have new, bigger ideas of the function of credit and of the responsibilities and opportunities of the credit man's job.

I want to concentrate your attention for a little while on one of these new phases of credit and the credit man. My subject is different from the titles of addresses ordinarily given to associations of credit men. I speak of you and to you, not as credit men alone, but as "Credit-Salesmen."

I hope you will not regard my subject as foreign to your particular interest. The average credit man is inclined to consider his department as separate and distinct from the sales department. Often there is sharp antagonism between the credit man and the salesman. I have linked you with the salesman, and my purpose is to impress on you that yours is a dual job: that you should

business from losses through poor credits.

It is not my intention to *over-emphasize* the superlative importance of salesmanship to business; yet I shall challenge a possible difference of opinion by asserting frankly that the functions performed by the salesman are more vitally important to industry than are the functions of the credit man. I do not mean, however, to depreciate the value of the credit man in business. I know that you are necessary to protect the success of any industrial enterprise that is not operated on a cash basis. What I want to impress on you is that you can make yourselves even more valuable to business than is the salesman if, while performing your own distinct functions, you also employ a high degree of selling skill in your every day work instead of confining yourselves exclusively to matters of credit.

You will grant, I am sure, that without salesmen there would be few jobs for credit men. I might also say that without *poor* salesmen there would be only poor jobs for credit men. That is, if every salesman were also an efficient credit man—as he should be—there would not be enough additional

losing your jobs because you soon may not be needed. You always will be needed, but business nowadays needs more from you than the efficient performance of your functions as money savers. You are required to be money *makers* as well, and if you fit yourselves for that additional function, you may feel assured of making much more money for yourselves in your dual capacity than you ever could hope to earn as credit men alone.

Since your jobs depend on sales, you certainly should know all you possibly can learn about selling, where your salaries originate. I believe in going back to fundamentals and first causes. I want to make you more appreciative of the significance of *salesmanship to you*. Civilization itself began with the first sale. Credit is a development of the original sales transaction or barter in which the prehistoric first business man sold to another man of his primitive age a piece of meat, perhaps, for a cocoanut. Before that original transaction of salesmanship, men were on a level with the beasts in their relations with one another. Gradually they realized the mutual benefits of exchanging their possessions for things they lacked. In the course of time they learned to trust one another for future deliveries. Maybe the first credit was for just a few seconds, while one party to a sale permitted the other man to take a piece of meat to a nearby cave, and to bring back a cocoanut. You know that the sale, whatever it was, preceded the granting of the credit.

Originally the credit man was also the salesman. But in the course of time the credit-salesman was divided into two different individualities, which gradually separated in viewpoint until we have had the entirely unnatural development of opposition in ideas—the credit man looking at a business transaction from the "Safety First" angle, and the salesman optimistically willing to take some chances in order to close orders. I do not wish to suggest your return to the first stages of man's evolution from savagery. I just want to remind you that your ancestor, the first credit man, was the same as my progenitor, the original salesman. They were identical in their interest and we have developed unnaturally if we have become in any degree antagonistic to each other. Our interests are the same, not different. All of us to-day should be credit-salesmen or sales-credit men,

brothers in business interest—not one or the other alone, and strangers or enemies to each other. The sole difference in our functions, yours as credit men primarily and mine as a salesman primarily, is in the arrangement of the elements of our work before or after the hyphen that joins our interest.

The other day I read in a full-page advertisement in a Detroit newspaper what struck me as the best definition of "Credit" I ever had read. "The faith man has in the integrity of his fellow man." Not only was I impressed by the definition of credit, but by the fact that the faith man has in the integrity of his fellow man is the principal characteristic of the *salesman*. Indeed, it is that characteristic of the salesman which the credit man has been most inclined to criticise. Yet here I found an advertisement, published by credit men, which defined credit in the exact terms of *salesmanship*.

That seems very significant to me. It indicates a new, broad comprehension of your function that bridges the chasm which has separated your viewpoint from the attitude of the salesman. It is a most encouraging sign that you are developing into credit-salesmen and not growing more lopsided as credit men merely, which has been the tendency for years of specialization. You realize today that the foundation of credit is not a tabulation of assets in excess of liabilities, not just a matter of dollars and cents, but the sound basis of integrity in which you have faith. So you, like the salesman, have become believers in your fellow man, primarily. No longer, I hope, do you regard as your *sole* business to "keek thro' ev'ry other man wi' sharpen'd, sly inspection." *Before long, I believe, the really good credit man and the really good salesman will look alike at a particular order, as cooperators in selling and in credit.* The salesman will not take an order without justified faith in the integrity of the customer's intention and ability to pay; and the credit man will not hesitate to take the risk of making collection from a buyer who has been sold on the basis of such justified faith as constitutes the fundamental element of credit.

I am sufficiently optimistic to expect that the credit man and the salesman soon will get together as the credit-salesman; because I know that both are studying fundamentals. Their interests *are* identical and their work should be reciprocal.

During the last twelve years, or since I became the General Sales Manager of the Ford Motor Company, I have had exceptional opportunities to collect knowledge of selling methods and experiences. In 1917 I directed the distribution of over eight hundred thousand automobiles. That was one hundred thirty-two times the volume of business the Ford Motor Company did ten years before. Naturally, while we were multiplying our sales so stupendously during that decade of unprecedented growth, I was able to pick up a considerable number of ideas about how to sell.

If my personal record as a sales executive entitles me to be rated as successful, only a small part of my own success has been due to my individual selling. I attribute a very large part of Ford's success in distributing nearly a million cars in one year to the cooperation in our selling plans of the countless thousands of people who ordinarily would not be considered as salesmen at all, but whose salesmanship work aided tremendously in filling our sales quota.

All through any business organization should be developed the esprit de corps of salesmanship. You should appreciate your opportunity and responsibility in building

may be only "Credit Manager." Realize that you are more than that. You have the power to open up channels of business in every credit transaction. Too many credit men act as dams instead, and consequently are damned by the sales organization.



From "Retail Coolman," Courtesy of "Class," Chicago.

Times without number I have been asked, "What is the secret of success in selling?" A good many people have seemed to regard the successful result of Ford sales campaigns as miracles. There was nothing miraculous about any of the selling processes we used. Neither did we employ any secret formula of salesmanship to accomplish what we set out to do. We worked simply on everybody even remotely connected or associated with the business the fact that primarily he was to consider himself as a salesman of the product.

Then, when we got that idea into the head of an individual, whatever his job, we showed him HOW he could and should help in selling. I had two functions to perform as the sales executive of the business—getting the right ideas of selling into the heads of all individuals who possibly might help to distribute the product, and getting the right selling action out of those individuals. The result of universal cooperation

ciation of Credit Men. It is not my function to get action on the selling ideas I have brought here today to introduce into your minds. My present business is just to get the ideas inside your heads. Getting action on the ideas is *your* job, as an association and as individuals. I only can show you from experience a few of your opportunity-duties as credit-salesmen. You must be your own sales directors. I shall have wasted my time and yours if you merely listen and comprehend. Unless expression *by you* of these ideas follows the *impression* I make on you with them, my salesmanship from this platform will be utterly futile.

The credit department of a business, as usually conducted, is properly classed as an expense. It is regarded as part of the overhead load that business operations have to carry when bringing home the profits. Ordinarily your proportion of the total overhead load is not heavy. The credit department serves as wrapping paper and string tied about the profits to prevent losses, without adding appreciably to the expense weight. But sometimes red tape is substituted for twine, and the ends get tangled about the selling feet that are carrying the business forward toward dividends. Consequently it happens once in a while that the credit department trips up a profitable transaction and spills the beans.

I hardly need to remind you of the common opinion of the sales department regarding the credit man. Whenever you feel obliged to turn down an order that a salesman has sweat blood to land, he curses you with all the fervor of the salesman's religion, the first article of which is that there must be a hell because credit men are not fit to be anywhere else. And I have known businesses in which the credit man reciprocated with heartiest profanity aimed at salesmen in general and in particular. That antagonism is all wrong, of course. But it will continue until both the salesman and the credit man learn their several functions are double and similar.

As I remarked a minute ago, the credit department is commonly and properly regarded as an expense. I have heard it called "a necessary evil of business." That opinion of your function, unless modified, is a decided handicap to your personal success. The head of any business always is inclined to keep

"expenses" down. You probably do not receive as large a salary as is paid appreciatively to the star salesman of your concern, principally because you are not looked upon as a profit-producer but just as a loss-reducer. It is a phenomenon of psychology that human nature does not, despite the old proverb, consider "a penny saved the same as a penny earned." You save the boss from losing fifty thousand dollars a year on bad credits. He pays you maybe five thousand dollars and feels it is mighty fine salary for your work. But if a salesman brings in orders on which the profits amount to fifty thousand dollars net, the boss wouldn't have the nerve to pay him less than double what you receive.

I have not put this idea into your minds to make you envious of the salesman, or discontented with your jobs, or sore at the "old man" for not paying you more. My purpose is to make you *discontented* with yourselves for overlooking the selling opportunities you have in the credit department. I want you to be so thoroughly dissatisfied with your salaries as credit men that you will raise your own pay by becoming credit-salesmen. If you are going to feel sore at anybody, take it out on the fellow who has sat at your desk for years without realizing that he has more selling chances every day than have come to any sales representative of the house. I hope that hereafter you will double your personal earnings by seizing the double possibilities of your job.—(Mr. Hawkins' stimulating address will be concluded in our next issue.)

It's only the man who has no message who is too fastidious to beat the drum at the door of his booth.—George Bernard Shaw.

If there were no such thing as honesty in the world, we would have to invent it as an efficiency measure.—Glen Buck.

You may be sure of your job if you fill it so tightly you can't fall out.—Glen Buck.

To-day is the day I have been looking for. All my life has been spent in preparation for it. Yesterday and to-morrow are far-away nothings—the one a faint memory, the other a vague promise. But this is my day. It offers all that God has to give. And I'm a laggard or a coward if I fail to make the most of it.—Glen Buck.

THE SCIENCE OF EFFICIENT SERVICE

or The Philosophy of Profit-Making

A COMPLETE COURSE OF INSTRUCTION IN SERIAL FORM

By ARTHUR FREDERICK SHELDON

Founder of the Science of Business; Founder and President of the Sheldon School, of Chicago; Editor of "The Business Philosopher;" Author of "The Science of Business," "The Art of Selling," and many other authoritative works.

THIS informing and inspirational course of instruction in business—and in the whole busy-ness of life—which is appearing serially in this magazine, should not be confused with Mr. Sheldon's much longer and more exhaustive course of study in "The Science of Business;" it is complete in itself, however, and will be found of great practical value to every reader who studies it carefully. It formerly sold for \$30. Copyright by The Sheldon School. Entered at Stationers' Hall, London, England. All rights reserved, including that of translation into foreign languages, including the Scandinavian. Republished by special permission of The International Business Science Society, 36 South State Street, Chicago, Illinois, whose experts have agreed to answer, free of charge, all questions which our readers may wish to ask concerning points in the course or along similar lines, whether asked of them directly or through this publication. All questions will be answered in these columns, unless postage is enclosed and a reply by mail requested.

GETTING ACQUAINTED

SECTION

CHAPTER I

INTRODUCTION



THIS course of study constitutes an elementary treatise on Service and the efficiency, without which no true service can be rendered in business.

As its sub-title indicates, it concerns the philosophy of profit-making.

The truths to be dealt with pertain to every type of activity—whether as employer or employe, wholesaler, retailer, manufac-

but primarily by business houses, its object being so to harmonize and articulate all departments as to promote the general good of each individual engaged in the service of the institution.

The object of this "Getting Acquainted" section is just what those two words connote: to give the student of the course a bird's-eye view, as nearly as possible, of the educational journey ahead, and to establish firmly in his mind certain basic facts which, when once thoroughly understood, will greatly assist him in the mastery of the course as a whole.

The author desires to say that it is important to read the pages of this Introduction, and Chapters I, II, and III, twice at least, before proceeding with the course proper, which begins with Lesson I.

Following the advice of those who urge us to understand the leading and important words we use before setting out to expound our teaching, we begin with

WHAT IS SCIENCE?

Let me illustrate these definitions:

In your city there is to be given a public dinner to a distinguished visitor, and the catering is in the hands of a new firm, the manager of which does not understand his business. On the evening of the event the food supply runs short, the delay between the courses is endless, and the room is badly ventilated.

This is a case of *unorganised* knowledge. Such a caterer is lacking in system. A really scientific caterer knows what to prepare, how to prepare it, when to prepare it, and how to serve what he prepares. His knowledge is *organised*—nothing is left to chance.

That there is much knowledge in the world pertaining to the development of efficient service goes without saying. If that knowledge can be organised, it naturally follows that the result will be a science of efficient service, or in other words, organised knowledge pertaining to the development of the power to render efficient service.

Of the fact that the work of organisation has been accomplished through the present course, you will be more and more thoroughly convinced as your study of the course proceeds.

WHAT IS EFFICIENCY?

This word offers no difficulty. As defined by the Century Dictionary the word *efficient* means "*Producing outward effects; of a nature to produce a result, active, causative. Acting or able to act with due effect; adequate in performance; bringing to bear the requisite knowledge, skill and industry; capable, competent.*"

One of America's most competent efficiency engineers, Harrington Emerson, has defined efficiency as "*The doing of the right thing, the right way, by the right man, at the right time, in the right place.*"

There are, of course, degrees of efficiency. There are different grades of quality of service rendered. The student of the Science of Efficient Service should be satisfied with nothing short of the best.

And so, then, in the language of our science, efficient service means the best service. At this point ask yourself if you are certain that the service you are rendering is the best possible service. Do not answer the question until you have pondered it carefully. Possibly it is. But do not answer too quickly.

WHAT IS SERVICE?

The Century Dictionary defines *Service*, first of all, as "the act of serving, or attendance in any sense; the rendering of duty to another." Again, the same dictionary defines it as "labour performed for another; assistance rendered; obligation conferred; duty done or required."

Aside from this, the general meaning of the term *service*, we shall use the word in the course you are now studying in a somewhat specialised sense, as follows:

Service is the doing of work or the performance of duty in a way that results in benefit to both parties to the transaction.

This thought will develop much more fully as the course proceeds, but for the present we ask you to think of these facts:

(a) That the best lawyers in the world are those who have been able to render their clients the greatest service, while the sharpers who thought of their own interests alone, are remembered only in criminal annals.

(b) That the greatest physicians are those who were able to render their patients the greatest service. Their first thought was not the fee, but the conquest of disease and the abolition of pain.

(c) That the greatest merchants are those who render true service to the greatest number of customers. Those who benefit the "other fellow" most, benefit themselves most.

It is also true in the merchant's office, for the stenographer who is getting the highest pay is the one who is rendering the greatest service to the company.

The same thing is true of the salesman, the bookkeeper—everybody, in fact.

Nevertheless, there are seeming exceptions to the rule—for instance, where favouritism gives a first-rate position to a second-rate man; but in these days such a condition cannot last long. We are living in an age of the survival of the fittest—an age when efficiency, rather than "pull," determines the level of men.

Fire is cause. Heat is effect. If you want more heat, you build a bigger fire.

Service is cause. Pay or profit is effect. The problem of more pay is the problem, therefore, of greater service.

Remember this, then: When you think of service, think of mutual benefit—a benefit to both parties to the transaction, the buyer

and the seller, the maker and the user, the employer and the employe.

WHAT IS PHILOSOPHY?

Philosophy is defined by the Century Dictionary as "the science of effects by their causes." This course of study is the Philosophy of Profit-making, and philosophy deals with the "reason why" of anything. The word itself means the love of wisdom. A philosopher is a lover of wisdom.

From this it is easy to see how we get the notion of philosophy as explaining things that are not clear at first sight. The philosophy of profit-making tells us how profits are made and why they are better made in one way than another.

Every cause has its effect. Every effect has a cause. Profit-making is an effect, and as an effect it has a cause. The philosophy of profit-making tells us about that cause and how it produces the desired effect—increased profits.

WHAT IS PROFIT?

Profit is essentially the difference between two kinds of totals—the total of cost and the total received when any given thing is disposed of, provided always that the transaction is one involving real service.

There is, to be sure, sometimes a temporary profit, often a large one, where there is no service at all. The customer, instead of being benefited, is plundered, although, of course, he does not realise it at the time of the transaction.

The gains arising out of such a transaction are not to be dignified by the name of profit. "Plunder" would be a better word. They are the proceeds of unfair dealing, and the ultimate result is to destroy that confidence which is the basis of trade.

By the term "business-building," which is intimately related to this question of profit, we mean the art of securing *permanent and profitable patronage*. Permanency of patronage cannot be retained in the absence of service, as has been explained. The idea of mutual benefit must prevail.

The chief terms used in the title of this course of study have now been explained at some length, consequently the road ahead is somewhat cleared of difficulties.

We are therefore to study the philosophy of profit-making, and philosophy is the science (or organised knowledge) of effects by their causes.

The cause of increased profit is efficient service. The highest form of service is the best service. The science of efficient service is therefore *organised knowledge pertaining to the art of rendering the best service*.

(To be continued.)

AN INTERRUPTION WELL MET

Here is a good example of a well-handled interruption sent in by Henry E. Doppmann, Chapman Valve Mfg. Co., Indian Orchard, Mass., a student of "The Science of Business:"

"I attended a vaudeville show one evening and felt rather uncomfortable because of three college boys in the row ahead who were bent on making the house ridicule the show. They tittered through the pictures and when the screen was raised for the first act one of them started to annoy the performer whose act consisted of talking.

"The college boys said in rather a loud whisper, 'He will lose his job.' The performer without any hesitation said this, 'I was working in an insane asylum as keeper at one time and I lost my job because three of the patients escaped, but I know where they are now.' The man got many encores during his performance and the boys did not bother any other performers."

TAPS

The Editors regret to announce the deaths of two former students of the course in the Science of Business, who gave their lives in the world war. Notices of any others will be printed from time to time if data is furnished.

DALE M. ARMENTROUT, of Lima, Ohio, formerly with the Leyman-Buick Co., Cincinnati, lost his life at Bowling Green Field, Washington, D. C., in July, 1918, in the aircraft service.

FRANCIS FLOYD JONES served with the Canadian Expeditionary Force.

RINGING THE CASH REGISTER

Some New "Nolanisms"

By PRESTON M. NOLAN
Of the Chicago Real Estate Board

MOST of the world's great industrial leaders started, at least figuratively, with a dinner-pail and overalls.

The time to make a change is when you feel yourself getting into a rut.

Immediate salary is the last point for the ambitious man to consider in a new position.



Do more work & better than the man ahead of you & you will soon change places.

The man with sharp eyes for the clock has but poor eyes for his work.

The employe who puts his work ahead of all thoughts of self has taken the first step toward putting his name on the firm's letterhead.

A real boss loves a good worker & will push him along as fast as there is an opening for which he has fitted himself.



The job that brings opportunity to youth is in itself a substantial recompense.

Natural liking, ability, & hard work start a man toward the top of his line.

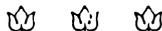
Originality pays a big dividend.

The only profitable mistakes are those that bring wisdom.

Ability, character, & will power are the basic trio. Add to these training & patience & attainment is assured.

The difference between assurance & conceit marks the distance between success and failure.

Application & concentration are the combination on the lock of knowledge.



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THE MELTING POT OF BUSY-NESS



IN WHICH will be found a sort of "Literary Digest" of Busy-ness containing ideas of a practical and inspirational nature melted down from many sources and giving you just the essentials of "How others do it" and "What others think."

GROCERS' MARGIN OF PROFIT 2.3 PER CENT

During 1918, grocery stores in the United States made a net profit of 2.3 per cent, according to an investigation of the Bureau of Business Research of Harvard University, quoted in *Printers' Ink*. The report is based on figures supplied by retail grocers located in various sections of the country. The average gross profit of the stores reporting was approximately 17 per cent and the overhead 14 per cent. The total delivery expense, on the average was 2.4 per cent of sales, but where grocers were a part of a co-operative delivery system, this expense was reduced to 1.4 per cent or less. The delivery expense of high-class "service" stores was 3.4 per cent.

ANOTHER BUSINESS RESEARCH BUREAU

"Northwestern University School of Commerce (Chicago), Ralph E. Hailman, dean, has recently established a bureau of business research. Professor Horace Secrist has been selected as director," we read in *Chicago Commerce*.

"The establishment of this bureau is a recognition of the fact that modern business problems are so diverse, and the principles upon which they are based so difficult of determination, that the laboratory method of business analysis, so commonly used in the natural and physical sciences, must be employed. The school of commerce holds that business must be subjected to tests which will determine the underlying similarities and

"That there is a science of business most thoughtful students of industry and economics have come to feel and understand. . . . Slowly, the prejudices of business men toward the application to their problems of scientific methods have been broken down. . . . The Harvard University school of business administration is the only similar bureau in the country."

GERMANY'S INDUSTRIAL ADVANTAGE

Oscar T. Crosby, President of the Inter-Allied Council on War Purchases and Finance, declares in the *New York World*, as summarized by *Current Opinion*, that Europe has not been crushed by the war; that the war paid for itself day by day and left no real debts behind it, and that Europe is just as rich as, and much better trained for industry than in 1914. As for Germany:

"Her industrial plants are intact, and the Peace Conference has conferred upon her a unique advantage in power to man them by abolishing the military establishment.

"The war destroyed about 1,500,000 German workmen. But the Peace Conference makes good 800,000 of that number immediately by abolishing the military conscription which kept that many young Germans out of industry every year. Several hundred thousand Germans also were formerly employed in arsenals, munition factories, and navy yards. These must now seek employment in callings that will contribute to the

been trained in the methods of wealth production and must now be classed as recruits in the industrial armies. In the face of these factors, who will say that Germany is materially bankrupt?"

500 BOOKS FOR BUSINESS MEN

"The following interesting idea," says *Chicago Commerce*, "is contained in the introduction of a catalogue entitled 'Five Hundred Business Books,' the words being written by J. C. Dana, of the Public Library of Newark, N. J.:

"A few years ago the books on business were scorned by business men and for good reason. They were few in number and very poor. They were all quite preachy in tone, were built on the 'log cabin to White House' plan, and were written by persons who had never done business and did not know business.

"What is the catalogue of 500 business books? It is a publication compiled and annotated by Ethel Cleland, librarian of the business branch of the Indianapolis public library, and bears the official imprint of the American Library Association, library war service, Washington; and it is as late as October 1, 1919. The editor in explaining the system of compilation says:

"The idea of a science of business is accepted, and around this idea has grown up inevitably special literature, which is of so recent origin that in compiling a list of the best business books one finds a rather limited group from which to select. The particular test for the inclusion of books has been that of proved practical value to younger business men. Of so-called 'inspirational books' for business men only a few have been included, not for the lack of appreciation of their real value and their undoubted popularity, but rather because they form such a large group of titles that it is difficult to select from them with discrimination. A large number of very practical and valuable books come from schools which conduct correspondence courses in business.

"The 500 books catalogued are classified under the following heads: General business, commercial finance, bookkeeping, accounting and auditing, factory organization and management, office practice, advertising, salesmanship, retail trade in special lines, insurance."

THE PENNEY PLAN

Printers' Ink recently carried an article

by Robert Bostick, based on an interview with J. C. Penney, President of J. C. Penney Co., New York City. In it we read:

"The Penney plan makes it profitable to banish fear. The idea has enabled a young man in eighteen years to project his personality so that he has grown from a clerk in a small clothing store in Kemmerer, Wyoming, to the head of a successful enterprise with 197 stores in 27 different states, with 78 new stores to open soon.

"The way the system worked . . . was something like this. Mr. Penney's first partner was encouraged by him to open another store into which they placed one of their assistants as manager and partner. The first two furnished the capital and took notes for it. This man in turn opened a store and put in as partner and manager the man he had trained. . . . To make it a real partnership instead of a gradually diminishing share to each partner, each store had only three partners, the first man to drop out when a new man came in with a new store. Each original partner thus continually started new sub-chains and every man always, instead of looking at the man just below him with fear that he might eventually supplant him in his job, was constantly giving this man the benefit of all his experience so that he would quickly come to the position of being able to start a new store in the profits of which they both could share. . . .

"Seventy-eight new stores will be opened in the near future by this endless chain of what was until 1912 an association of independent stores united by a personality only. . . . The need was felt for a closer organization and the business was incorporated. . . . At the present time the capitalization is \$15,000,000 authorized, of which five million is common stock and ten million preferred. The common stock is numbered in series, according to the number of the store on which it applies. . . . The partner manager of store number 38, for example, owns stock of issue number 38 in the J. C. Penney Co."

America cannot afford to divide its labor into preferred and common.

A strike a day keeps prosperity away.

Mary could not have even a little lamb nowadays without paying a big price for it.

RETAIL SCIENCE CORNER



THIS, a regular department for retailers and their employes, aims to apply the well-known Sheldon principles of "Success Through Service" to the retail profession in a helpful, practical manner. If these articles are studied carefully each month, and the truths here set forth are faithfully applied, they cannot fail to increase materially the service-rendering ability and thereby the success and the resulting reward enjoyed by the student. These articles alone will therefore be found to be worth many times the cost of the magazine to anyone in any way connected with retailing.

COMPLETE RETAIL SCIENCE COURSE

A Lesson Each Month

WHAT THIS COURSE INCLUDES

WHAT HAS APPEARED

Analytical Study No. 1

- (1) Foreword by A. F. Sheldon
- (2) What is Science?
- (3) What is a Retail Store?
- (4) Where the Company's Dollar Goes

TO APPEAR IN THIS AND SUCCEEDING ISSUES

Analytical Study No. 2

The Executive Staff

Analytical Study No. 3

The Salesforce

Analytical Study No. 4

Production and Distribution

Analytical Study No. 5

Status of the Salesperson

Analytical Study No. 6

Store Rules—Their Purpose and Value

Analytical Study No. 7

Mechanical or Physical Store Functions

Analytical Study No. 8

Mental or Psychological Store Functions

Analytical Study No. 9

Health—How to Keep It

Analytical Study No. 10

Individuality—How to Acquire It

Analytical Study No. 11

Common Sense—How to Practice It

Analytical Study No. 12

Salesmanship—Basic Definitions

ASK YOURSELF THESE QUESTIONS ON LAST MONTH'S STUDY

- (1) Do I fully realize the splendid opportunities offered me in the retail field to-day?
- (2) What must I do to make the most of these opportunities?
- (3) What is Science?
- (4) What is Art?
- (5) What is a Retail Store?
- (6) How are those engaged in retail service classified?
- (7) Am I a direct or indirect salesman?
- (8) If an article costs the store \$1.00 at wholesale and is sold for \$1.50, what is the percentage of gross profit?
- (9) How many can I remember of the thirteen places where the Company's dollar goes?
- (10) Who profits most, in any business or profession?

ANALYTICAL STUDY No. 2.

THE EXECUTIVE STAFF

FOUR PRIMARY FACTORS

FOUR primary factors enter into every retail business:

- (1) The store.
- (2) The buying public or patrons of the store.
- (3) The thing sold by the store to the patrons.
- (4) The sale itself or the meeting of the minds of the salespeople (the store) and the patrons.

It is well for the student to bear in mind

IZED FACTS, and that the science of retail merchandising consists of organized facts about successful retailing. All of the facts that have been discovered regarding this subject plus all that will be discovered in the future can be organized around the four factors above enumerated.

In this, our Analytical Study No. 2, we are going to consider a few facts about the first factor, namely, the "store." It is important that every one on the payroll of a modern service-rendering retail store give serious consideration to the matter of the organization as a whole—each, from humblest to highest, should come to know the store as a whole. Get acquainted with the composite sales-person, the store itself, of which everybody from porter up to president, is a part.

Everybody on the payroll should know, in a general way at least, of the duties and responsibilities of every one else. This is an important factor in the cultivation of the right house spirit and helps each to co-operate with every one else for the common good of all. To that end and in that spirit we will, in this our Study No. 2, point out some generally known facts about the organization as a whole.

OFFICERS OF A CORPORATION

Most business organizations have the following officers who have full charge of the operation of the business:

- (1) Board of Directors.
- (2) President.
- (3) Vice-President or Vice-Presidents.
- (4) Treasurer.
- (5) Secretary.

All retail organizations incorporated under State laws must have the above officers. However, many institutions are operated by a single owner or two or more owners (a co-partnership) and are then in a position to select such officers as the business may require without regard to the legal requirements imposed upon corporations.

WHAT IS A CORPORATION?

Here it might be well for us to take up the significance of the term Corporation. It is an aggregation or combination of two or more persons authorized by law to do business as an individual, and to exercise such rights as individuals have singly, but which would be difficult for several individuals to assert toward a common end unless acting in unison through organization.

Originally corporations existed by favor of the king. Charters, or corporate rights, were largely granted to favorites of the monarch to engage in adventures which promised profit, and which were either too large or too risky for individuals to undertake as such. The English East India Company, which was chartered or incorporated under Queen Elizabeth, in 1600, to trade with India, was one of the first organizations of this nature of which there is authentic record.

Following this, corporate bodies of various kinds sprang into existence. In the year 1612 transactions of this nature became so numerous and important as to warrant Lord Coke, then the Crown lawyer of England, in drawing up a code defining the essentials of incorporation. Coke's original plan remains unchanged today, though it was outlined by this jurist over three hundred years ago. Slight additions of minor importance, however, have been made.

The principal factors defined by Coke as essential in a charter or act of incorporation are:

- (1) Declaration of corporate name.
- (2) Declaration of purpose.
- (3) Declaration of domicile or main office.
- (4) Declaration of source of authority.
- (5) Declaration of names of incorporators.

Incorporation really means legal existence; the right to live. It does not carry with it nor does it imply a right to operate in violation of rules which may have been legally adopted by a municipality within the State in which incorporation is obtained.

Incorporation, by granting legal existence to a corporation, also imparts a value to the securities, the shares and bonds of such corporation, which would not be so in case the Company were not incorporated, but this does not mean that a State guarantees or in any way establishes this value except by a grant of permission to operate the business under legal conditions.

Incorporation is virtually a franchise which is legally granted by a state and which becomes a valuable property right vested in the members of the corporation. It is a thing of which they cannot be deprived without their consent so long as the conditions under which it was granted are lived up to. The State itself has no power in any way to alter

or change conditions without the consent of the members of the corporation. All corporations have a constitution and by-laws, which govern in a broad way the functioning of the business.

FUNCTIONS OF EXECUTIVES

The highest officer in a retail corporation or in any corporation is the president of the company. The president of a corporation is at the head of the general staff. His powers are supervisory as well as executive. He is the general director of the enterprise. His powers are defined carefully in the by-laws of the corporation. In all ordinary matters not otherwise provided for his actions are binding upon the corporation. He has to make complete reports regarding the actual conditions of a corporation's affairs; many times he is empowered to counter-sign checks, endorse negotiable papers and checks, and to place his signature on the certificates of stock, which are shares that are sold, and from which the corporation derives its working capital.

The vice-president's main duty is to act for the president in case the latter is absent. At such times he has the full power of the president, and in extremely large corporations like the United States Steel Corporation there are a great many vice-presidents, each having executive control over some department of the organization.

As the title implies, the secretary's technical duties are purely clerical. He keeps the records, etc., and usually is the custodian of the official seal of the corporation. As a general rule his signature is required on the certificates of stock, etc.

He is frequently given special duties and responsibilities in addition to the technical work of the secretary, and the position often is one of great responsibility.

The treasurer has charge of all the moneys and all securities of the corporation. He is actually the custodian of all the company's cash or its equivalent. Usually this official is under heavy bonds, regardless of how responsible and honest he may be, as in no other way can the stockholders be absolutely immune from possible loss, as the treasurer usually has the power to endorse checks and negotiable paper for collection and deposit.

auditors, secretary, and treasurer are classed as elective officers chosen by vote of the board of directors. The auditor, general manager, and counsel are appointed usually by the president, after having been approved by the board of directors.

The duty of the auditor is to see that the corporation's accounts, especially the financial part, are accurately kept. The auditor, of course, must be an expert accountant. It does not always follow, however, that he personally keeps these accounts, as his duties are more of a supervisory order. He is the one who is responsible, however, for the condition of the accounts at all times, and he must make sure that the accounting is properly done and that all records are reliable.

The general manager as a rule has no voice in or direct connection with the corporate functions of the organization. Nevertheless, he is one of the most important officials in the entire scheme or plan of organization. His duty consists mainly of directing the practical operation of the business, and of securing competent assistants who can buy and sell the commodities handled at a satisfactory and permanent profit to the organization.

Just as the president is the head or general executive officer of the corporation, so the general manager is the executive head of what may be termed the merchandising and selling organization. Many times the president of the corporation assumes the duties of general manager. Such a step necessitates, however, a thorough knowledge of the intricacies of retailing.

The general manager of a company is intrusted with the carrying out of all the policies and rules of the organization. He is the man who stands between the owners and directors and the active buying and selling organization of the business. He is to all employes of the business what the president of the corporation is to the board of directors—in other words, the highest in authority.

Under the general manager, and directly associated with him, are the sales manager, the merchandise manager, and the general superintendent.

The sales manager's duties consist mainly of getting and building business and securing

CORRECT BUSINESS LETTER WRITING AND BUSINESS ENGLISH

A COMPLETE COURSE OF INSTRUCTION IN SERIAL FORM

By JOSEPHINE TURCK BAKER

Author of Correct English—Simplified Grammar and Drill Book; The Correct Word—How to Use It; Correct English in the School; Correct English in the Home; The Correct Standardized Pronunciation Dictionary; Your Everyday Vocabulary; Art of Conversation; Art of Social Letter Writing, etc., and Editor of the Magazine, "Correct English—How to Use It."

This helpful course of instruction, which is now running serially in this magazine by special arrangement with the author and the publishers, will appear regularly throughout the year or may be obtained at any time, in book form, through this magazine or the publishers, The Correct English Publishing Company, Evanston, Illinois, by remitting \$1.50. Copyright by Josephine Turck Baker. The Correct English Publishing Company will also answer, free of charge, any questions which our readers may wish to ask concerning points in the course, whether asked of the publishers directly or through this magazine. All questions will be answered in these columns, as soon as practicable, unless postage is enclosed and a reply by mail requested.

WHAT THIS COURSE INCLUDES

- (1) CORRECT FORMS IN BUSINESS LETTERS
- (2) TITLES USED IN SECULAR PROFESSIONS
- (3) MODELS FOR THE INTRODUCTION AND THE SUPERScription OF LETTERS TO THE CLERGY
- (4) MODELS FOR THE INTRODUCTION AND THE SUPERScription OF LETTERS TO GOVERNMENT OFFICIALS
- (5) THE BODY OF THE LETTER
 - The Form
 - The Initial Word
 - The Paragraph
 - The Structure
 - The Connective
 - The Tabulated List
 - The Writing of Amounts in Business Letters, Contracts, Advertisements, etc. When written in full followed by figure in parenthesis; when written in full without figures; when written with figures alone.
- (6) LETTERS AND ADVERTISEMENTS EXEMPLIFYING THE WRITING OF NUMBERS
- (7) THE CONCLUSION OF A LETTER
- (8) MODELS FOR THE COMPLIMENTARY CLOSE
 - Models for the Signature
 - Of an Individual
 - Of a Firm
 - Of an Unmarried Woman
 - Of a Married Woman
- (9) THE SUPERScription
 - The Contents
 - The Position
 - Punctuation
- (10) THE IDEAL BUSINESS LETTER—WHAT IT SHOULD BE
- (11) CAPITALIZATION
 - Rules and Illustrations
- (12) GEOGRAPHICAL NAMES, HOW TO CAPITALIZE THEM
- (13) PUNCTUATION
 - Rules and Illustrations
- (14) BUSINESS ENGLISH FOR THE BUSINESS MAN
 - Comprehensive Alphabetic List of Business Words and Expressions
- (15) ABBREVIATIONS, COMPLETE ALPHABETIC LIST
- (16) ABBREVIATIONS OF MONTHS AND STATES
- (17) THE HYPHEN
- (18) BUSINESS COMPOUND WORDS; HOW TO WRITE THEM
 - Complete Alphabetic List

FOREWORD

The business man and the commercial student are vitally interested in the subject of Correct Letter-Writing, not only because one's business success is facilitated by the ability to write correctly, but because the written word bears the impress of the education and culture of the writer. Every progressive, intelligent person is concerned about his English, for just as his deportment evidences his breeding, in a like manner, his letter betokens either his illiteracy or his culture.

The first essential in the writing of business letters is an understanding of correct usage as applied to both form and construction. In this text, the author has aimed to set forth the requisites of correct business letter-writing by covering, in the main, the following subjects:

Correct models of the Heading, the Introduction, and the Conclusion of letters; Paragraphing; Capitalization; Abbreviations (a complete alphabetic list); Business Usage as applied to special forms of diction.

That this text may serve its purpose as a desk-book of ready reference on correct

business letter-writing and business English, for both the business man and the commercial student, is the earnest wish of the author,

J. T. B.

CORRECT FORMS FOR BUSINESS LETTERS

ESSENTIAL PARTS OF A LETTER

THE essential parts of a letter are as follows:

1. The Heading
2. The Introduction
3. The Body of the Letter
4. The Conclusion
5. The Superscription

Definition of Terms

The heading of a letter consists of the name of the place at which the letter is written, and the date when it is written.

The introduction of a letter consists of the address of the person to whom the letter is written, and the salutation.

The body of a letter is that which contains the written communication.

The conclusion of a letter consists of the complimentary close and the signature.

The superscription of a letter is the address on the envelope.

MODEL

Milwaukee, Wis., October 15, 1910.

Messrs. Gould & Lincoln,
Madison, Wis.
Gentlemen:

Your letter of the 12th inst., inclosing check of \$25.00 in full payment of your account, is received.

Thanking you for your promptness in remitting, and hoping to receive further orders from you, we are
Very truly yours,

A. L. Johnson & Co.
By Sec.

The Heading

The name of the town is not abbreviated, and is followed by a comma.

The name of the state is abbreviated, and is followed by a period and a comma.

The name of the month may or may not be abbreviated. When it is abbreviated, it is followed by a period; otherwise, it is not punctuated.

The day of the month is followed by a comma.

The date of the year is followed by a period.

The Introduction

Note that *Messrs.* is followed by

Gould & Lincoln" is followed by a comma.

Note that *Madison* is followed by a comma.

Note that *Wisconsin* is abbreviated and followed by a period. Compare this with the marks of punctuation in the address above.

Note that *Gentlemen* is followed by a colon; note also its position.

The Body of the Letter

Note that the form *th* is used in the body of the letter, but not in the heading. It is not necessary to use the forms 1st, 2d, 3d, 10th, 15th, 22d when the name of the month is given, the present tendency being to omit them. When employed without the name of the month, they should not be followed by a period, as they are not abbreviations.

Note that we write *2d*, *3d*, and not *2nd*, *3rd*.

Note that *inst.* is followed by a period, as it is an abbreviation.

Note the comma after *you*.

The comma is omitted after *am*, *are*, *oblige* and *remain*.

The Conclusion

Note that neither *truly* nor *yours* is capitalized.

Note the comma after *yours*.

MODELS FOR THE HEADINGS OF BUSINESS LETTERS

The heading should contain the full postal address of the writer. When long, it should be written on three lines; if not very long, it may be written either on two or three lines; when short, on one or two lines.

MODEL 1

1201 Massachusetts Avenue,
Boston, Mass.,
October 15, 19...

MODEL 2

201 Summit Ave., Boston, Mass.,
October 15, 1908.

OR

201 Summit Avenue,
Boston, Mass.,
October 15, 19...

MODEL 3

Kewanee, Ill.,
October 15, 19...

OR

Kewanee, Ill., Oct. 15, 19...

Note.—If the number of the post-office box

Box 554, Avondale, Mass.,
October 15, 19....

If the name of the county is necessary, the following is used:

Monroe, Green Co., Wis.,
October 15, 19....

NOTES

1. The number of a street is indicated in figures; the street itself when expressed in numbers is written in figures if the number is large; if small (less than one hundred), the number is written in full; as, 1210 151st Street (or St.); 1201 Fifty-first Street (or St.).

2. A part of the heading should not be used at the beginning of the letter, and the rest at the close. The following is objectionable:

* * * * * Boston, Mass.
Yours very truly,
John Brown,
1201 Summit Ave.

3. The name of the town should never be abbreviated. The name of the state is generally abbreviated unless short; Maine and Ohio should be written in full.

4. The date should be represented by words, not by figures; thus: October (or Oct.) 15, 1910, not 10—15—10.

5. When the heading consists of more than one line, the date should be placed on a separate line, as in the headings above; the following is incorrect:

201 Summit Ave.,
Boston, Mass., October 15, 19....

MODELS FOR THE INTRODUCTION OF BUSINESS LETTERS TO MEN To An Individual

MODEL

Mr. John B. Brown,
1221 Michigan Ave.,
Chicago, Ill.
Dear Sir:

Your letter, etc.

OR

Mr. John B. Brown,
Chicago, Ill.
Dear Sir:

Your letter, etc.

To Firms

MODEL 1

Messrs. Lyon & Healy,
245 S. Wabash Ave.,
Chicago, Ill.
Gentlemen:

Your letter, etc.

OR

Messrs. Lyon & Healy,
Chicago, Ill.
Gentlemen:

Your letter, etc.

MODEL 2

Messrs. A. C. McClurg & Co.,
218 S. Wabash Ave.,
Chicago, Ill.
Gentlemen:

Your letter, etc.

OR

Messrs. A. C. McClurg & Co.,
Chicago, Ill.
Gentlemen:

Your letter, etc.

MODEL 3

Messrs. Brown, Grey & Co.,
2205 Dearborn St.,
Chicago, Ill.
Gentlemen:

Your letter, etc.

OR

Messrs. Brown, Grey & Co.,
Chicago, Ill.
Gentlemen:

Your letter, etc.

When the introduction consists of four lines, the body of the letter frequently begins on the same line as the salutation; a dash then follows the colon. Sometimes the dash is used when the body of the letter is not on the same line as the salutation, but the present tendency is to omit it. Thus:

Mr. John Brown,
220 Dearborn St.,
Chicago, Ill.

Dear Sir:—Your letter, etc.

OR

Mr. John Brown,
220 Dearborn St.,
Chicago, Ill.

Gentlemen:

Your letter, etc.

The following are correct salutations for business letters to men:

Singular.

Plural.

Dear Sir: (formal)

My dear Sir: (more formal)

Sir: (most formal)

Gentlemen:

Note.—*Gentlemen* is preferred to *Dear Sirs*, when addressing either a firm or a corporation. *Sirs* is always objectionable. In business letters, where a cordial relation exists, it is correct to use the salutation, "My dear Mr. Blank." "My dear Friend," or "Dear Friend" is objectionable. *My* is necessarily omitted from all salutations, whether formal or informal, when the letter is written in the plural and signed by a company or a firm.

(To be continued.)

We cannot socialize society because there are too many slackers in the ranks of the world's workers, who would gladly take all and give nothing. But we must SERVICE-IZE society, or the mounting cost of living will still go on and on, and man will be strangled in the noose of his own laziness, selfishness, and greed.—
L. C. Ball.



THE BUSINESS PHILOSOPHER AMONG HIS BOOKS

THIS Department endeavors to acknowledge all books received, but can review only such as promise to be of practical service or inspiration to Business Men and Business Women Who Think. For the convenience of readers, any book mentioned will be supplied by THE BUSINESS PHILOSOPHER Bargain Book Department, 36 South State St., Chicago, Ill., upon receipt of price, plus postage, if any.

"ORGANIZING FOR WORK"

Under this title Mr. H. L. Gantt, one of the best known industrial engineers in the country, whose connection with "The New Machine" was referred to in this magazine last month, has written an unusual little book that will be recognized in time as one of the landmarks on the road to Industrial Democracy. It is published by Harcourt, Brace and Howe, New York (\$1.25 net), and is of special interest to all those who respond to the Service ideal.

"Modern civilization," he tells us, "is dependent for its existence upon the proper functioning of the industrial and business system. . . ."

"This system . . . had its origin in the service it could and did render the community . . . Toward the latter part of the nineteenth century it was discovered that a relatively small number of factories, or industrial units, had replaced the numerous mechanics with their little shops, . . . and that the community at large was dependent upon the relatively small number of larger establishments in each industry.

"Under these conditions it was but natural that a new class of business men should arise who realized that if all the plants in any industry were combined under one control, the community would have to accept such service as it was willing to offer, and pay the price which it demanded. In other words, it was clearly realized that if such combinations could be made to cover a large enough

conceivable to many leaders of big business that it is possible to operate a business system on the lines along which our present system grew up; namely, that its first aim should be to render service.

"It is this conflict of ideals which is the source of the confusion into which the world now seems to be driving headlong. *The community needs service first, regardless of who gets the profits, because its life depends upon the service it gets.* The business man says profits are more important to him than the service he renders, that the wheels of business shall not turn, whether the community needs the service or not, unless he can have his measure of profit. *He has forgotten that his business system had its foundation in service, and as far as the community is concerned has no reason for existence except in the service it can render.* A clash between these two ideals will ultimately bring a deadlock between the business system and the community. . . ."

"The lesson is this: *the business system must accept its social responsibility and devote itself primarily to service, or the community will ultimately make the attempt to take it over in order to operate it in its own interest.*"

But Mr. Gantt holds that neither the typical financier or the buyer or seller, on the one hand, nor the typical representative of Labor, on the other, is capable of solving our fundamental problems, which, he tells us, are *production* problems. Therefore, he looks to the engineering . . .

and that the maximum service can be rendered only when actions are based on knowledge, we realize that the logical director for such work is the engineer."

He then outlines briefly the directions from which he looks for our industrial and political salvation to come, if it is to come at all. Emphatically the book should be read by anyone who is interested in the views of "The New Machine," as set forth in the articles by Sam Spalding in our October and November issues.

STORIES OF "GO"

Pictures of Roosevelt, of Lloyd George, of Pershing and Schwab on our walls inspire us because these men have DONE THINGS. Their faces radiate vitality. They tell us that we CAN if we WILL.

So it is with those vibrant stories by George Harrison Phelps, collected in book form by the Reilly & Lee Co., Chicago. They are fresh and real. They don't cry, "Be Strong" and leave it to you to guess HOW. Phelps takes you among big, successful men and tells you of intimate, meaningful incidents in their lives. He gives you flash-lights of high moments in terse and vivid style.

These are not fanciful tales of a literary dreamer. Phelps himself is a business man, and he knows that these business stories are worth telling, because they have helped him.

Shot out in the heat of big selling campaigns to a sales organization that has accomplished remarkable things,—these "Go" stories have the fighting fiber and true spirit of success.

And Phelps is no mean story teller. You will like "GO." It will grip you and get you going—going straight. An unusual book, attractively made and illustrated.

THE FUTURE OF AMERICAN BUSINESS

What is to be the future of American business? What is to be our new social and industrial order? How are we to recover from the war and get back to stable conditions of peace? Shall we emerge bigger and broader in our social and industrial outlook? Are we prepared for the innumerable problems of after-war readjustment and reconstruction of our social and economic life? How will the public regard business? How will business regard the public? What will be the attitude of labor toward capital, of the worker toward

his employer? And what will business do for labor and for the public? Will there be industrial harmony or unrest? Will business take its place as a mighty public force? Will the public understand and appreciate the real public functions and values of business, or misunderstand, belittle and censure business?

These questions are asked and discussed in *A Vital Need of the Times*, by Felix Orman, published by the author. Many suggestions are made by Mr. Orman, with quotations from leaders in American industry on subjects of the greatest interest. The entire presentation of many topics close to everyday business is of importance to every business man who is looking ahead. The author pleads for public education on the facts of business. "Not only is the author's argument of importance," says one critic, "but the whole manner of presenting the various subjects is intensely human, the viewpoint of a skilled outside investigator; every page reveals keen observation, a sharp glance into the future, lightened with imagination and public spirit."

Mr. Frank A. Vanderlip, ex-president of the National City Bank of New York, has written to the author: "You have the vision and understanding to comprehend the relation between industrial progress and social progress, and the skill as a writer to present that relation to the public in an interesting manner. Nothing is more greatly needed. It is not only good for the public to know how widespread are the benefits from successful business enterprise, but good for the business man to have a larger appreciation of the value of his own work."

HOW TO DEVELOP EXECUTIVE ABILITY

How to develop executive ability is a subject of perennial interest, not only to the ambitious individual, but to the corporation as well, if the corporation be alive to its duties and *opportunities* as an educator of promising men.

We believe the new book by Prof. E. B. Gowin, of New York University School of Commerce, Accounts, and Finance, under the title, *Developing Executive Ability* (Ronald Press, N. Y.; \$3) is valuable because of the intensely practical way in which it deals with the development of the qualities—physical, mental, and moral—that lift a man out of the rut and fit him for leadership in the business world.

In it, Professor Gowin handles in a definitely organized and businesslike manner all the problems of personal development that the young man or woman in business must solve in order to achieve maximum productivity and profit. He shows clearly and interestingly how to develop such invaluable characteristics as Ability to Plan, Initiative, Will, Vision, Reasoning Power, Control of Affairs, Personal Dynamics, Personal Finance, Teamwork, etc. The intellectual preparation for a wide sphere of usefulness is instructively dealt with. The volume also contains a bibliography of the books that will assist the reader to make the most of himself and the best use of his opportunities.

It explains, concisely and interestingly, how the day's work may be so systematized that it can be cleared away with ease and precision, and, in addition, shows how the executive may utilize the time thus gained for constructive effort and for the development of mental vision, initiative, and reasoning power.

"Developing Executive Ability" is written in a non-technical way and is interesting as well as instructive. It contains numerous exercises, illustrations, and test charts. In its glimpses of the opportunities of the present and the future, it is not merely encouraging but distinctly inspiring in a decidedly practical way.

MERCANTILE CREDITS

The author of *Mercantile Credits and Collections*. (The MacMillan Co., New York, \$3.50), Mr. Charles A. Meyer, has attempted

to discuss one branch of the various classes of credit, that is, mercantile credit, and the methods to be pursued in making mercantile collections, and has taken a view of the collection feature of mercantile credits from a practical standpoint, based on experience.

There are two general classes of credit—public credit and private credit—but political economists usually divide credit into five classes: mercantile, personal, banking, public and investment credit. This volume makes reference to mercantile credit only. The suggestions offered are based upon practical experience, and the book is intended for credit men and for those interested in the subject of mercantile credit generally from a practical business standpoint. It is a promising newcomer in an important field of business literature which is not yet overcrowded.

Beginning with the January issue we shall begin the serial publication of one of the most extraordinarily practical and helpful features ever secured by a business magazine:

"600 Talking Points and Selling Arguments"

Being Answers to Objections that Salesmen Commonly Meet with in Selling Goods.

By W. C. HOLMAN

Formerly Sales Mgr., National Cash Register Co.
Author of the famous "Ginger Talks of a Sales Manager to His Men."

Objection 1, "Too busy," and seven ways to meet it;
Objection 3, "Not interested," and seven ways to meet it, etc.



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WALTON SCHOOL OF COMMERCE

ANSWERS TO QUERIES

UNDER this heading will appear from time to time questions which have been put to the Editor or to the Educational Division of the International Business Science Society, together with answers thereto. If a reply by mail is desired a stamped return envelope should be sent us. As a rule, however, the many calls upon the Editor's time make it impossible for him to answer any questions which require extended correspondence or research. Such questions are answered only by the Educational Division of the Society and must come from members of Active Chapters who are studying the Course in "The Science of Business."

WHAT IS TRUE PROFIT?

QUESTION: "A few of us have been having a debate over the question of Profit. How do you define profit? What is the actual cause of profit?"

ANSWER OF THE EDUCATIONAL DIVISION: "Like most words in the English language, profit has many meanings. The literal significance of the word is "A making in advance or a making in favor of." This implies that something is done by somebody before something else results or happens or comes into existence, and, properly speaking, profit always implies a labor or a service rendered in advance, the result of that labor or service being profit.

"Any business man will tell you that profit is what is left in a commercial transaction after payment of rent, labor, raw material, interest on borrowed money, taxes, insurance, allowance for depreciation, indemnity for risk, and remuneration for superintendance.

"The economist says that profit is the advantage or gain resulting to the owner of capital from its useful employment. The gambler calls the money which he wins his 'profits,' and the robber who gets away with his pelf speaks of having a 'profitable' day. The man who buys commodities on a rising market, the stock trader, for instance, also figures his 'profits' from day to day.

"The economist, the gambler, the robber, and the speculator, all misapply the word profit. The gain to capital is interest. The gambler's gain is the result of chance; the robber's gain is plunder; the speculator's gain is the result of foresight or good fortune. None of these is profit, because nothing is constructed or produced by labor or a service for a beneficial end.

"In commercial transactions, there is, properly speaking, no profit in the exchange,

but only in the service rendered. There should be advantage to both parties in an exchange, but the profit has been made in advance by the labor or service expended. A man, by reaping and sowing, turns one bushel into two bushels—that is profit. Another, by digging and forging, turns one spade into two spades—that is profit. Whenever labor or service is necessary to effect an exchange of commodity, that labor or service is involved in the production and, like all other labor or service, bears profit. Whatever number of men are engaged in securing raw material, transporting it, working it up into things of use and beauty, or distributing these to consumers, have a share in the profit, but neither the manufacture, transportation nor distribution are the exchange, and in the exchange itself there is no profit.

"True, there may be gain or acquisition; but that is really a very different thing. For, if you are able to give what cost you little for what cost another much, you acquire a certain quantity of the produce of the other's labor. What you acquire he loses. You may call it profit, but it is really plunder.

"What does happen in the exchange of commodities for money is not the making of profit, it is the realization of profit—or loss, as the case may be. The value given by manufacture, transportation, storing or distribution is converted into money, and this is the measure of the profit or loss realized.

"Sheldon defines profit as the reward of service. It is an effect flowing from service as cause. This sharply distinguishes profit from gain or advantage arising from chance, luck, robbery, fluctuation of the market or the prescience of buyers.

A rolling sugar barrel gathers many profits.

FREE EMPLOYMENT SERVICE

*Openings Now Available for Qualified Business Science
Graduates and Students*

THE SERVICE DEPARTMENT of the International Business Science Society has been established in response to the widespread, insistent, and ever-increasing demand of employers for graduates and properly qualified students and former students of the course in "The Science of Business" as taught by the Sheldon School, under the auspices of the Society, or of any of the courses formerly offered by the School.

Business Science students are always in great demand on the part of the many employers, great and small, who have discovered their superiority as givers of service and makers of profit, and we are constantly hearing of such openings. Heretofore, however, one of our chief difficulties, in our efforts to serve our students by bringing them in touch with employers, has been that the Business Science graduate as a rule is so well placed that it takes a very exceptional position to interest him. We always know of a number of such exceptional positions, however, as well as hundreds of other excellent openings for executives, salesmen, and others. Hereafter, we shall print a selected list each month, and we invite employers to make their wants known to us.

Any eligible reader, outside of Chicago, who is interested in any opening or openings listed below, should fill out the accompanying blank in full and mail it without delay to HERBERT M. PHILBROOK, *Assistant to the Vice-President, In Charge of the Service Department, 914 North American Building, Chicago.* It should be understood, however, that we can consider applications only from those who have put themselves in the preferred class by a study of Business Science, and who, if salesmen (unless they seek positions as juniors) can show sales records which will warrant us in submitting their qualifications to employers. Chicago applicants are requested to phone Mr. Philbrook (Majestic 8916) for an appointment and to present their written applications in person. The service is free. *Always refer to openings by number.*

POSITIONS OPEN THIS MONTH

There are some 400 bona fide positions, paying up to \$10,000, open this month to students of Business Science. We can give here only a few specimen requests from employers. If you are eligible and would consider a change we advise you to send in an application, even if you do not find what you want here. We are receiving new requests from employers right along and may know of just the opportunity you are seeking.

Executives, Salesmen, Secretaries, etc.

ILLINOIS.

1. Chemical Manufacturer, Illinois. 10 salesmen of \$10,000 grade.
2. Commercial Paper (Bonds, etc), Chicago. 50 salesmen; \$50 advance against commission.
3. Soap Manufacturer, Chicago. 35 salesmen; \$25 to \$75; expenses and commission.
4. Investment House, Chicago. 50 salesmen; \$50 advance against commission.
5. Manufacturer, Chicago. 2 salesmen for Chicago; salary according to ability.
6. Paper House, Chicago. 24 salesmen at once; straight commission.
7. Paints, Chicago. 2 salesmen for Northwest. Salary and commission.
8. Religious Publisher, Chicago. Several salesmen; preferably interested in church and Sunday school work. Protestant. Salary to be determined.
9. Office Supplies, Chicago. 2 salesmen; part or all time.
10. Vacuum Cleaner Manufacturer, Chicago. Salesmen on commission.
11. Manufacturer, Chicago. Men between 30 and 35 years; \$20 a week to start.

INDIANA.

12. Paper House, Indianapolis. 11 salesmen; salary according to ability.
13. Retail House, Marion. 3 young men to manage branches; salary according to ability.

MICHIGAN.

14. Plumbing and Heating Supply, Detroit. Salesmen for city and road; salary to be determined.
15. Real Estate, Lansing. 1 high grade salesman; salary to be determined.
16. Dental Supplies, Detroit. Salesmen for Mich., Wis., Iowa, Mo.; advance against commission.

NEW YORK.

17. Creamery and Milk Plant Equipment, N. Y. City. Several salesmen; salary to be determined.
18. Branch Managers, Tonawanda, N. Y. Salary to be determined.

OHIO.

19. Fabric Goods Manufacturer, Columbus. 3 salesmen for Pacific Coast.
20. Life Insurance, Fremont. Several solicitors; advance against commission.
21. Auto Accessories, Wilmington. 2 salesmen; salary and commission.

WASHINGTON, D. C.

22. Lithographer. 20-30 salesmen; experience not necessary; commission with drawing account.

WYOMING.

23. Real estate. 6 salesmen; advance against commission.

WOMEN WANTED.

24. Lecture Bureau.

FILL OUT ADDRESS

APPLICATION BLANK No. Do not fill in

Free Employment Service, International Business Science Society.

MR. HERBERT M. PHILBROOK, Assistant to the Vice-President, In charge of Service Department, 914 North American Bldg., Chicago, Ill., U. S. A.

DEAR SIR: Please give me particulars concerning openings referred to below. I will then tell you whether I wish my application to be presented by you to the employer or employers in question—should my record, which I am giving herewith, justify it. I understand I am to incur no obligation whatever.

1. Name.....
Give name just as on our rolls
2. Residence Address.....
Street City State
3. Openings interested in.....
Give numbers in accompanying list of positions open
4. Sex..... 5. Nationality..... 6. Age.....
7. Height..... 8. Weight..... 9. Health.....
10. Married..... 11. Church connection..... 12. How long in U. S.....
13. Ever applied for bond?..... 14. Name of Co..... 15. Accepted or Rejected.....
16. Do you own real estate?..... 17. Where.....
18. Can you invest money?..... 19. How much?.....
20. Are you a graduate of any Sheldon Course? If so, give name and date of Course
21. Are you a former student of any Sheldon Course? If so, give name and date of Course.....
22. If at present studying the Sheldon Course, state whether a member of any Chapter of the International Business Science Society, and give name and location of Chapter.....
23. If a student at present, state how many lessons you have completed to the satisfaction of the Educational Division.....
24. Graduate of what other schools or colleges?.....
25. Are you an executive or salesman?.....
26. Are you willing to travel or move elsewhere?.....
27. With what lines of business are you familiar?.....
28. What line do you prefer?.....
29. Location desired?.....
30. Will you work on commission?.....Least salary considered.....
31. How soon can you accept a position?.....

EXPERIENCE—Give Complete Record of Past and Present Employment.

Dates		Firm Name and Line	Address	Nature of Your Position	Salary Received	Reason for Leaving
From	To					
Present Employer		Address	Business	Position		
References						
References						

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SEE OPPORTUNITIES ON OTHER SIDE



The Business Philosopher

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Only that which tends to increase the "Area" or A+R+E+A of the reader—that is, his Ability, Reliability, Endurance and Action—will appear in this magazine.

THE BUSINESS PHILOSOPHER is published monthly by The International Business Science Society. Official organ of the Society and exponent of the Sheldon philosophy of Success through Service. Subscription price, \$2.00 a year in the United States or its possessions, \$2.25 in Canada, and \$2.50 in foreign countries. With associate membership in the society, \$2.50 a year in the United States or its possessions, \$2.75 in Canada, and \$3.00 in foreign countries.

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The day is coming when all Industrial and Commercial houses will be Man Power factories. When that day comes, Quality, Quantity, and Economy Production will take care of themselves. The Educational Department will one day be recognized as the most important of all departments because it will deal with the Cause of all desirable Effects. When all employers recognize their Moral Duties and Responsibilities as Educators, Civilization will begin a systematic and steady upward advance to the plane where it belongs.

— Sheldon

The Business Philosopher

Edited by ARTHUR FREDERICK SHELDON
SAM SPALDING, Associate Editor

VOLUME XVII

JANUARY, 1920

NUMBER 2

BY THE FIREPLACE

Where We Talk Things Over

CO-OPERATING FOR YOUR CITY'S GOOD

ONE of the purposes of The International Business Science Society, of which THE BUSINESS PHILOSOPHER is the official organ, is Community Building.

The course of study known as "The Science of Business," which constitutes the textbook work of the Active Members of the Society, is devoted to Man Building and Business Building. The Community Building part of our service comes very largely through the official organ.

Recently, it was the writer's privilege to be the speaker at a midday luncheon at the Tecumseh House, in London, Ontario, at which were assembled representatives from many of the various clubs of this thriving and progressive city.

Lord Mayor Somerville gave us a most happy introduction, after which Ye Editor had the pleasure of talking to the assembled guests on the subject "How All Clubs and Organizations May Co-operate for the City's Good."

With the hope that the suggestions made at this time to our friends in London may prove helpful in other parts of the world, I am going to utilize my "Fireplace" space this month by enlarging the London audience to include the whole BUSINESS PHILOSOPHER family.

And so, then, please consider yourselves members of the London audience, and "hear me for my cause."

The address happened to be reported stenographically—

HOW ALL CLUBS AND ORGANIZATIONS MAY CO-OPERATE FOR THE CITY'S GOOD

As to our theme today, "How All Clubs and Organizations May Co-operate for the City's Good," which I believe is the subject assigned to me by your Committee for this occasion: in my treatment of this theme, much that I shall be privileged to say in the relatively few moments at my command must needs indeed be trite.

We do, however, need to be reminded at times of the function of organizations to which we belong, how we can do more and more in the way of co-operation between organizations. There is too much of jealousy even in organizations whose interests are really one and directed toward the same purpose.

Here in your city you have, among others, the Rotary Club, whose motto is "He profits most who serves best," which expresses the fundamental law of life, and into the membership of which particular organization comes one man from each line of business. You have the Chamber of Commerce, whose membership is not limited to one man in each line, but in which you seek to get all men in each line harmonized into a composite being. You have the Advertising Club, whose purposes are notably devoted to the furtherance of the great art of advertising, underneath which is the science of advertising. You have the Underwriters' Association. I believe it was through the latter—the Ad organization and the Underwriters' Association—that I was honored with the request to give this series of three lectures here.

ALL HAVE THE SAME GREAT PURPOSE

organizations have or should have the same great purpose, a dual purpose in a way: first, the benefits to individual members, and second, that greater purpose of service to your city as a whole.

And here I would remind you of just one thought. I know in the earlier days of the Rotary Club, it was to quite a considerable extent, in Chicago, a first class vaudeville. We had a lot of fun and there we did indeed show that side of our natures which proves that, after all, men are but boys grown tall, and it is good that it is so.

But the first thing we knew, we were passing the pivotal point in that regard, and finally some of us set our heads to thinking and said: "If Rotary is to have the double purpose of simply 'You scratch my back and I'll scratch yours,' (in a commercial way, the exchange of trade, I mean, between its members), and when we get together if we do not have real mental nourishment—and the soul must have food if it is going to build, as much as the physical organism—we shall not fulfil our maximum of service to each other or to society. And so we did as you are doing in your Rotary Club here now, and as all Rotary Clubs are doing.

We resolved it more and more into an educational institution, and today, as it is my privilege to address Rotary Clubs here, there and yonder throughout the English speaking world (and I have had the honor of addressing nearly all of them, in England and Scotland as well as in the United States), I find that each and almost every such meeting is a mental feast in the way of basic truth pertaining to the technique of this, that, or the other business; and although I may not be in that particular line of business, I can perceive things which are of help to me in my business, and to anybody else, no matter what his business may be.

And so, more and more, Rotary Clubs, and Chambers of Commerce, and Ad Clubs, and all other organizations, are coming not only to administer to the intellectual and moral and spiritual, and indeed, in many instances, physical welfare of their individual members, through the exchange of ideas, but are coming more and more, through collective effort, to render really lasting and most potent service to the community from which they draw their membership, through co-operative

effort at given times along given lines. And you are doing that here.

SERVICE IN ALL FORMS IS "ENLIGHTENED SELFISHNESS"

I think that more and more rapidly now, the race as a whole, and largely through the instrumentality of just such organizations as I have mentioned, is arriving at that plane of consciousness where we come to see with clearness the fact that in service to the community we are not unduly altruistic, but that service in all its forms is "enlightened selfishness"; that the service that we render to the community is indeed and in fact "bread cast upon the waters," which returns to us, and oftentimes without the intervening of "many days," but very soon.

We are coming to see that learning, knowledge, the intellectual perception of truth, is like love—the more you give of the stuff, the more you have. Love is queer stuff in that way. You can give your money away, you can give your flowers away, you can give this, that, and the other material thing away, but you can't give love away if you try. The more you give the more you have, and the analogy is perfect in the matter of learning, the matter of exchange of truth through organizations.

But here, there and yonder I meet a man who is so far down in the darkness of the plane of self-consciousness that he is purely selfish, not having awakened as yet to the fact that the science of getting is indeed the science of giving, and that the science of giving service is the science of getting back reward; and, not having seen that simple fact that learning is like love and that it is to his interest to give to others, to give good ideas, even though he gets an idea that he thinks is going to be of good to him in his business, he says he will keep a "corner" on it and not give it to other members of his organization.

If only each member of the Ad Club, and of the Rotary Club, and of the Chamber of Commerce, and of the Underwriters' Association, having come into the possession of something which is good for him in his business and good for the community, will cultivate the art of self-expression, if simply to the extent of being able to pass out one idea at a time, and will give of that freely to others through his organization, and if each one is doing that and there are a hundred

members of the organization, mathematics prove that he will receive ninety-nine times more than he gives.

Thus do we have brought home to us the individual value of membership in such an organization, if put upon the plane where it belongs—that of the educator to its members, rather than an instrument of mere fun and sociability. And there is that broader aspect, of the way organizations can co-operate for the city's good.

THE STORY OF SI AND RUBE

Before coming to that, however, I want to illustrate the mental attitude of the old type of member, who is generally quickly dropped from organizations today (or else he eliminates himself), by that story that is told of the farmers in New England, where they are not prone to give very much to each other, it is said, even in the way of knowledge, in their ultra-economical conservatism.

It seems that two of these farmers must needs pass each other every morning going to and from work. One's name was Si and the other's Rube, and the conversation every morning was like this:

"Morning, Si."

"Morning, Rube."

"Fine morning."

"Yep."

"Morning."

"Morning."

And they passed on.

One morning, however, the conversation varied a little:

"Morning, Si."

"Morning, Rube."

"What did you give your horse when it had the heaves?"

"Turpentine."

"Morning."

"Morning."

The next morning it was like this:

"Morning, Si."

"Morning, Rube."

"What did you say you gave the horse?"

"Turpentine."

"I gave it to mine last night and it killed him."

"Reckoned it would; it killed mine, too."

Just as when you and I as members of an organization find . . .

that on, too, and save the other fellow from that inconvenience and that loss.

ALL OF US ARE GRANDLY INTERDEPENDENT

As one of the great lessons growing out of this awful world conflict, in which the bottom of civilization came so nearly dropping out, we should come to see that we are not independent, neither are we dependent, but that we are grandly interdependent.

We are indeed

"Parts of one whole,
Whose body Nature is,
And God the soul."

Man cannot live unto himself alone, and as to the benefit which the organization can be to the community, let us remember that as certainly as that individual business of yours cannot and will not build itself, so the community, the nation, will not build itself.

And let us remember this: that if you make each institution right, in the community, the community is all right; if you make each community right, the province is all right; make each province right, and the nation is all right; make each nation right, and the world is all right—and then we all shall be all right.

But before you can make each institution in the community right, you must get back to the unit, and that unit in the organization is the individual. Man-made laws won't do that alone. They can help; they can be helpful in checking tendencies in men until the race becomes wise enough to see the great law of Service as the primordial law of life and that the way to be *scientifically* selfish is to serve. But in final analysis, the evolution of the community, of the state, of the nation, and of the world, rests with the individual; and that is a matter of the application of God-made laws, or, if you please to term it so, natural laws, by the individual to the building of the individual himself. (*To be continued.*)

A GREAT PAINTING

HAVE you seen the painting of the "Battle of Gettysburg" which is being exhibited in various parts of the country by James Drummond Ball of Boston?

hearing the owner of it give a most instructive and inspiring lecture.

The painting is an inspiration and so is Brother Ball.

It was painted by a man by the name of James Walker, who was an officer in the Civil War and took part in this battle. It took eight years to paint it, and the job was begun on the field the second day after the battle, before the dead had all been removed from the field. It is wonderfully realistic.

The department stores which secure Mr. Ball and his Gettysburg painting are rendering a real service to their patrons. I am glad to see this form of advertising service introduced. It is one of the good signs of the times.

Mr. Ball hands out a card at his lecture, which will give you a key to the mind of the man. It reads as follows:

AN ENDLESS CHAIN OF SMILES

Be a Link

The smiling countenance which animates, cheers, and inspires confidence and courage is the visible expression of a sincere, genuine spirit.

Cheerfulness is a mental habit, either deeply grounded in the disposition or acquired by constant practice.

Practice makes perfect. Therefore, steadfastly practice cheerfulness and it will become a fixed habit—richly rewarding you with a personality so genial, so attractive, so inspiring, so prepossessing that your society will be highly esteemed and much sought.

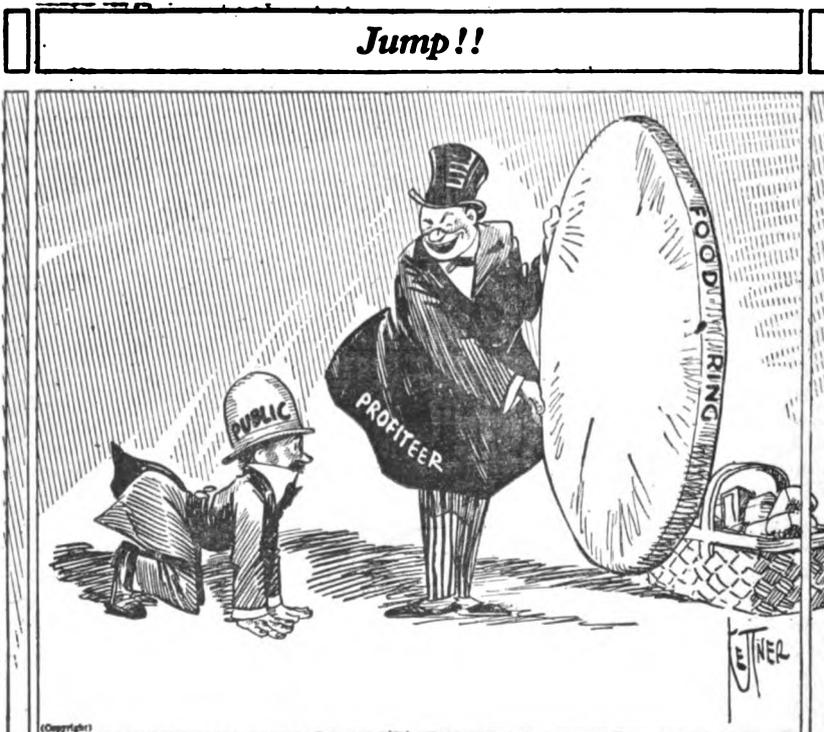
A GOLDEN CHAIN
of Cheerfulness, Health, Happiness, Prosperity and Longevity
Keep the Chain Perfect

Copyright, 1919, James Drummond Ball, Boston, Mass.

The painting is valued at one million dollars. If it should be exhibited by any department store in your vicinity, be sure to see it. You will enjoy both the painting and the man.

A MODERN CAESAR

A Red Cross man in the recreation room in one of the Debarkation Hospitals offered to send a telegram home for a returning wounded soldier. This is what the boy dictated: "De-barked, Deloused, Delighted.—Jim."—Concrete.



SPECIALISTS IN INDUSTRIAL RELATIONS

IN this article we learn something about one of the most interesting phenomena of the present time in the field of industrial relations, the rise of an impressive array of experts in the human equation. We also learn what one of the leading organizations in this unusually interesting specialty has to say about its province and its problems.

UNDER stress of present conditions the ranks of the industrial engineers are being rapidly augmented. Now these industrial engineers are among the most interesting of all those who have answered the call of modern industry for greater efficiency and smoother operation in organization, especially along the crucial lines of human relationships between Labor and Management and Labor and Capital.

We wish we might take the time and the space to trace in some detail the growth of industrial engineering, but that is now out of the question. We can only select one such group of experts as an example, give the reader a bird's-eye view of its functions, and then let it speak for itself through its most recent pronouncement. In so doing, by the way, we trust we shall not seem partial; we shall be very glad to give similar organizations their turn in the forum if they have anything new and distinctive to add insofar as it relates to this all-important subject of the human relations of corporation to man and man to corporation in industry to-day.

L. V. Estes, Incorporated, of Chicago, is one of the best known of the institutions which have made a study of the science of business administration and industrial management. Its engineers, we are given to understand, are men of broad experience who know how to analyze conditions in any business and to put into effect ideas and methods that are practical and beget practical results.

Estes Service is a thing of five main phases: (1) Industrial Engineering; (2) Personal and Economic Relations; (3) Costs and Accounting; (4) Administration and Methods; (5) Appraisalment. With none but the second division have we any concern here; with that division, however, that

phases of service: (1) the formulation of policies governing cooperative management and improved working conditions; (2) organizing for cooperation and for the selection, employment, training, promotion, health, safety and housing of employes; (3) counsel and supervisory service in connection with the foregoing.

Their work in the field of cooperative management is based on three well-defined principles: first, that the greatest good to all must come from maximum production; second, that maximum production can only supervene as a result of cooperation; third, that cooperation is a direct outgrowth of confidence.

They aim, therefore, to formulate and put into effect policies that promote confidence. They then create the organization essential to carrying out these policies, and finally they put the organization into operation for the greatest industrial harmony and the resultant maximum production.

A similar procedure is followed for policies and organization in connection with problems of personnel and working conditions, such as education, training, health, safety, housing, selection, employment, and promotion.

Certainly the complexity of the present industrial situation demands clarification. Capital and Labor are each working for a solution—separately. Each is unable to see, through the mists of misunderstanding, the sincere efforts of the other.

Most of those who have come forward with seeming solutions have failed to base them on a thorough analysis of the factors involved. The Estes organization has analyzed these factors, aided by its thoroughgoing study in the fields of economic and per-

appears in the book, *Human Relations in Industry*, which they have put out recently "to help industry understand its biggest problem," as they phrase it.

NEED FOR CLARIFICATION. "According to a recent article in *The Philadelphia Public Ledger*," they say in this book: "one president of a plant asked his men 'Who owns this business?' 'What is Capital?' 'What are interest and dividends?' 'What is competition?' and other similar questions. Most of the men answered that they thought 'the president owned all the stock;' several answered that 'capital was the money the employes made by working but did not get;' some defined dividends as 'the money we make but which is taken out of our pay envelopes;' 'interest,' said others, 'is what the banks pay on savings accounts.'" And they go on, in this copyrighted book, from which we quote at length:

"This is an interesting illustration of what some workmen know about some of the principal elements of a problem with which they are trying to cope, and we dare say that even among employers there is not a little vagueness and confusion as to the relative place and importance of many of the factors entering into the present complex industrial situation.

PRINCIPLES INVOLVED. "There are social, economic and scientific laws and principles governing human relations in industry and it is only upon a correct use of these laws and principles that successful procedure toward a solution of our industrial problems can be based.

"If Capital, Management and Labor could get a better understanding of these principles, industry would proceed toward maximum production and industrial harmony in a quicker, more orderly and more confident manner.

"Just as the laws and principles of industrial operating procedure have already been defined and correlated by Taylor, Emerson and others, an attempt is here being made to define, correlate and graphically outline the factors entering into harmonious and satisfactory human relations in industry.

"The outline here evolved is based on the following principles:

"1. Greatest rewards to all partners in industry will come only from *maximum production* because production is wealth.

"2. Maximum production can only be

attained by *cooperation* of all concerned.

"3. Cooperation is based on *confidence*. Without mutual 'confidence in industry there cannot be cooperation.

"4. Confidence is brought about by the practice of *justice and fair dealing* and by a realization by each of the justice and fair dealing of the others.

"To summarize briefly these principles: a realization of justice and fair dealing begets confidence, confidence promotes cooperation, cooperation brings forth maximum production, and maximum production is greatest wealth for all. Besides greatest returns, the joy of working has been at its fullest because of confidence and cooperation.

"These underlying principles must be *believed in and accepted* by Capital, Management and Labor before there can be effective cooperation.

"Justice and fair dealing presuppose efficient management, willing and proficient workers and an equitable distribution of the fruits of industry.

AN ANALYSIS OF THE FACTORS OF INDUSTRY. "On the accompanying chart are placed in their relative positions those basic factors which contribute to the health, wealth and happiness of those engaged in industry.

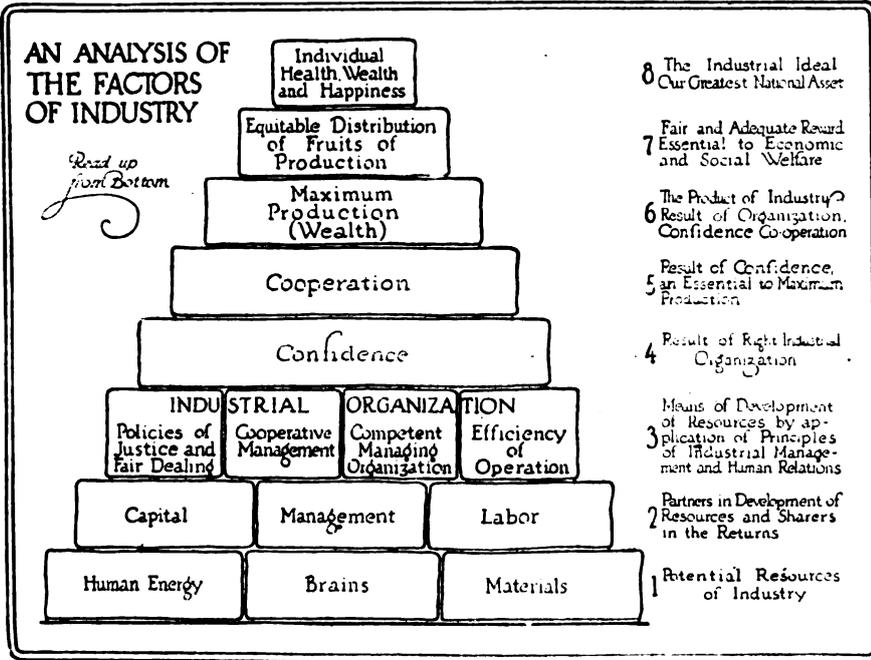
"The lesson of this chart is that all these factors are part of a supporting structure. They must *all* be there or the structure is not complete.

FIRST STEP. "The base of the structure—or the first step, is the potential resources of industry—Human Energy, Brains, and Materials, from which, through properly directed human intercourse, eventually come Wealth and Happiness.

SECOND STEP. "The second step in the structure is The Partners in Industry who use the resources and derive from them the benefit of their efforts. All the partners must be there and all must work together to a common end.

THIRD STEP. "The third step, and the one least understood and hardest to place, is Industrial Organization or the *means* whereby Capital, Management and Labor convert the resources of industry into Wealth and Happiness.

"This step is made up of four stones that must be properly proportioned and well-fitted.



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All four stones must be there or this step will be weak and unable to support the others because they are constructed out of principles that are fundamental in industry.

"The four stones going to make up this step for most effective industrial organization are:

"1. Right policies based on justice and fair dealing—clearly defined and adhered to.

"2. Some plan of cooperative management through which workers are given a voice in matters in which they are directly concerned.

"3. A competent managing organization without which policies, cooperative plans and industrial methods cannot be properly guided and made most effective.

"4. Efficiency of operation or the application of scientific methods of management and operation and the use of most approved equipment.

FOURTH STEP. "The fourth step, which can have a place in the structure only when the underlying step of Industrial Organization is properly placed and proportioned, is Confidence. Mutual confidence between Capital, Management and Labor is the result of right Industrial Organization and is an essential

FIFTH STEP. "Cooperation, the fifth step, is based on Confidence, and without Cooperation there cannot be Maximum Production—or the maximum creation of wealth. The attainment of complete cooperation is the goal of right Industrial Organization.

SIXTH STEP. "Maximum Production—the sixth step in the structure, is the natural result of complete co-operation of the partners in industry.

SEVENTH STEP. "Equitable Distribution of the wealth created is the seventh step. Although its place in the structure is naturally next to that of Wealth Produced, the means and methods of distribution are a part of Industrial Organization (the third step). The basis of distribution may be anything from the payment of straight wages to profit sharing; the essential thing is a fair and adequate reward for services rendered and the assurance by all concerned that the reward is fair and adequate. This is a matter of spirit and intention as well as of method.

THE CAP STONE. "The cap stone of this structure is the Health, Wealth and Happiness of all the participants in industry. It is the greatest good for the greatest num-

profit most as individuals and be strongest as a nation.

"The problem, after all, is one of human life and happiness. Therefore, industry, which is the means to the life and happiness of so many, must be organized on a basis of principles most conducive to this end.

A START HAS BEEN MADE. "Much real constructive work has already been done in the way of increased confidence and co-operation between the partners in industry. Not only have working conditions been vastly improved but it is variously estimated that from two to four hundred companies in the United States have some form of employees' representation for regulating the relations between management and workers.

"The employe representation plans have been mostly put in effect within the past four years. The list is rapidly being extended, which indicates that action is being taken on all sides in a definite attempt to establish greater confidence and co-operation.

ORGANIZE FOR CONFIDENCE. "It is apparent from a study of the accompanying chart of The Factors of Industry that the key to action lies in Step Three—Industrial Organization, and the organization should be designed with one of its main objects the creation of confidence.

"The methods and plan adopted in an organization for attaining confidence may differ somewhat, but the principles are the same. The spirit, not the form, is the essential thing.

"Many have been misled into believing that the sharing of profits alone was the way to get confidence. They failed either because the right spirit or attitude was lacking or else the effort was insufficient or misdirected.

CONFIDENCE MUST BE SOLD TO WORKERS. "When the basic policies, the organization and the spirit of the management are such as to form a right basis for the confidence of employes, then confidence actually has to be 'sold' to them. It is necessary to have more than good intentions; employes have to be convinced of the fact.

"Some of the most successful exponents of Industrial Democracy plans have been *master salesmen*, and in many instances where plans equally as good as theirs have failed it is because either management or men were not sold on the idea.

"Undoubtedly as we progress in our indus-

trial relations it will not be so difficult to convince workmen of the good intentions of employers. The universal adoption of plans of democratic management will in itself do much to foster confidence between Capital, Management and Labor.

PUTTING THE PLAN IN EFFECT. "No one who has had experience in putting in effect plans for the betterment of personal and economic relations will admit that the task is an easy one. The many and varied factors involved, wrapped up as they are with personal bias and local prejudice, present unusual difficulties.

Employers and employes not only do not understand the principles involved but they fail to understand each other when attempts at improvement are made.

"Many industrial executives are too near to their problems to see them without bias and uncolored by local factors. They frequently do not have a wide grasp of social and economic factors and do not have the time to make the necessary study of them.

"All industrial executives who are responsible for harmonious personal relations and maximum production in their institutions should set aside a fair portion of their time for a study of underlying causes and ways and means for effecting betterment. At the present time there is no phase of their business—neither promotion, sales, finance, nor credits, to which time can be more profitably devoted."

Beginning with this issue we begin the serial publication of one of the most extraordinarily practical and helpful features ever secured by a business magazine:

"600 Talking Points and Selling Arguments"

Being Answers to Objections that Salesmen Commonly Meet with in Selling Goods.

By W. C. HOLMAN

Formerly Sales Mgr., National Cash Register Co.
Author of the famous "Ginger Talks of a
Sales Manager to His Men."

See page 55.

THE CREDIT-SALESMAN

By NORVAL A. HAWKINS

General Sales Manager, Ford Motor Company,
Detroit, for Twelve Years.

THE Associate Editor of this magazine was especially impressed by one of the addresses delivered at the annual Convention of the National Association of Credit Men, at Detroit, which he attended. The speaker was Mr. Norval A. Hawkins, one of the best-known sales managers in the country, and his subject was an unusual one, "The Credit-Salesman." It not only opened up new and tempting vistas of sales possibilities for progressive credit men, but it also was calculated to bring home to salesmen the importance of taking more account of the credit man's special point of view, in their selling. And incidentally, Mr. Hawkins said some memorable things about salesmanship in general. For these collateral reasons, as well as for its striking appeal to credit managers to raise their own salaries by becoming credit-salesmen, we are printing the second half of the address in this issue, by special permission of Mr. Hawkins. The first installment appeared last month.

WHEN salesmen get together, what are they inclined to boast about principally? Why, each takes pride in the big figures of his sales. Now, when you credit men swap experiences over the lunch-table, what do you brag about? The fellow who feels best entitled to stick out his chest is the one who can show the least losses, the smallest percentage charged off for bad accounts.

That spirit of friendly rivalry among credit men is a fine thing. It stimulates every individual. But when you set out to make a record of high efficiency, you are likely to make a mistake similar to that made by many salesmen who work to secure the biggest volume of orders. The salesman is apt to think of total figures. Sales managers, too, often are to blame for stressing the gross amount of business turned in. A salesman feels all swelled up when he can boast of selling a hundred thousand dollars worth of goods to a customer, or of landing orders totaling half a million. But the "volume" salesman is inferior to the "profits" salesman. So, also, the credit man who can show the smallest percentage of losses from bad accounts may be the poorest kind of credit man for his house. If efficiency in the credit depart-

of losses prevented, the credit man who would give nobody credit would bat 1000!

The extreme cases in "volume" selling and in tight-fisted credits are rare. Unfortunately, however, just as the ordinary salesman is prone to cut prices in order to increase the volume of his sales, so is the ordinary credit man inclined against taking chances of having to show losses to the boss. The tendency of human nature in both cases reduces the possibilities of profit for the house.

Don't misunderstand me. I do not advocate open-handed credits, but I do most emphatically believe in open-minded credits.

I will illustrate what I mean by that. There is a certain credit man in Chicago, associated with one of the great packing companies, who has passed on billions of dollars in credits since he became the head of his department. He has made a remarkable record. His percentage of losses is the smallest conceivable fraction of the sales total. But this master credit man is *dismayed* of his almost spotless showing. This is what he said one day when he was complimented on his record:

"I'm not proud of that small total of losses. It indicates to me that all these years I have not been taking enough chances on

My personal judgment is not infallible. That is not the reason we've had so few bad accounts. It's because in close cases I have decided too often not to assume the risk of being unable to collect.

"I should have leaned the other way. An honest buyer, even though he has insufficient capital to warrant the granting of credit on the ordinary basis of responsibility, can be so aided and managed in his financing by the credit man that there will be little likelihood of loss. Of course some losses will occur. *But the amount of net loss from such cases will be more than wiped out by the increased profits to the business from sales in close cases that turn out all right and develop sound customers who never would forget the house that helped them get on their feet.*"

That is what I call open-minded credit. The man who feels that way about his record is really a great credit man. It is my personal opinion, too, that he has been open-minded right along; though he does think he should have taken more chances. I believe he really has leaned toward the selling viewpoint all the time. He has been an extraordinarily shrewd salesman of credit. That is why he has not been stung. It is not because he avoided all risks. He is not satisfied with his record because, being a good salesman, he always wants to do better.

Now, to emphasize the idea of open-minded credits, I will cite to you three examples of successful open-minded credit policies in banking, where one expects the strictest credit operations.

One of the most progressive bankers in St. Louis, Walker Hill, declares that "the best banker is liberal in tight times and tight in good times."

A Detroit bank that occupies a leading position amongst the financial institutions of this dynamic city is a bank that is reported to have had the most losses. They were "legitimate" losses of the best banking, and were offset many times over by increased profits from the open-minded credit policy of that successful bank.

A great trust company in Chicago has made a similar record of more than usual losses through liberal banking, counterbalanced, far more than counterbalanced, by extraordinary earnings from its policy of "Banking Service." I have not mentioned these institutions by name merely because the public

is accustomed to think sound banking implies not merely "Safety First," but also last and all the time, with no chances taken.

I realize as well as you do that your chief is more apt to raise Cain over an increase in your loss-showing at the end of the year than he is to raise your salary for increasing the amount that has to be charged off for bad accounts. You may believe in open-minded credits, but you play safe to protect your job. With "Safety First" signs everywhere, it is natural that the average credit man should be disinclined to take unnecessary chances.

Ty Cobb is probably the highest salaried athlete in baseball. If he played safe, he'd be in some bush league, unknown to fame. When a curve comes over the corner of the plate, Ty does not assume that the umpire will favor the batter with the close decision and call it a ball. He pastes it on the nose. He is not timid about it. He hits hard and long. He takes the chance that a fielder may make a catch and put him out.

Also Tyrus has a habit of stretching a single into a two-base hit; though he sometimes gets tagged when he slides into the sack. And I need not tell you that he is a holy terror at stealing bases. Of course he gets trapped occasionally, taking chances that way. But Ty Cobb tops all the fellows who play safety first, and the official scores prove he makes a better percentage than the players who take fewer risks, and he draws top pay.

Anticipate making more losses by putting salesmanship first when you decide on questions of credit. Resolve that you will make so much more for the house in profits from that policy that the losses will be wiped out several times. Your grand average of the close cases you handle as a credit-salesman will justify your new policy of being more than just a credit man. Take into consideration in advance the certainty that "the old man" will glare at every loss and will not notice the increased profits on the accounts you have to nurse. You will have to sell him on your new policy. One of your most important functions as a credit-salesman is selling the right conception of credit-salesmanship to the head of the business.

Now, the really first-class salesman does not rely on glittering generalities and his hypnotic powers to talk a prospect into a

trance. He loads up with facts before he starts shooting salesmanship into anybody. He works with charts and figures, not with vague ideas and guesses. You cannot convince the boss that you are a good credit man by a long-winded rigmarole in explanation of the plain fact that the losses from bad accounts show an increase over the previous year. He will simply be convinced that you are an artful dodger if you come around with that sort of tale *after* the losses occur. You must proceed very differently to sell him belief in credit-salesmanship.

First prepare a system of records to cover all the close cases you handle—the instances where credit is granted which would be refused by the ordinary credit man. Do not list on this special record any “ringers,” or cases where credit likely would have been granted anyhow. Be perfectly honest in making up the record. Include only the instances of credit granted principally for *salesmanship* reasons. Write out those reasons in brief, to show that you understand in advance the chances you intend to take in each case. Arrange a space on the record to set down the details of your nursing devoted to that particular account. You want “the old man” to comprehend that you have done a lot of sales and credit work after making your original decision to grant the credit.

When you have your new system all ready to explain, take your plan to the head of the business and tell him what you purpose doing. *Sell him the idea.* Tell him that you will make a distinction in your report at the end of the year between the showing on ordinary credit transactions and the showing on these special cases. If he has confidence in you as a credit man, you may be sure he will trust your judgment as a credit-salesman. Impress on him at the outset your expectation that you will make some bad accounts. Show him that if you did not lose in some cases, your record would prove you had passed up a lot of possible profits from sales involving also the possibility of losses.

It never will be difficult to sell this idea to a good business man. You will secure a personal benefit from it at once, also. The boss will take especially keen interest in your work

as a fellow business man. He will appreciate your worth because, perhaps for the first time, he will pay particular attention to what you are doing. The average good credit man is like the perfectly functioning cog in a machine; he attracts no attention until through his fault something goes wrong.

Once the head of the house is sold on your idea, he will continue interested in it and in you. You will be in the limelight; so you must be careful not to offend by seeming eagerness to have the calcium turned on you. Do not run to him with every demonstration of your salesmanship. It will be sufficient to take full advantage of the natural opportunities to impress on him what you are doing. But at the end of the year prepare a chart of the results of your credit-salesmanship. Show in actual figures the profit collected on sales made in the close cases where you leaned away from strict credit requirements and toward the selling viewpoint. Of course you should prepare your ordinary annual report on regular credit operations, but have also a separate report on the special cases of credit-salesmanship.

Do not merely hand in your reports to the head of the business. Arrange for time enough to sell him comprehension of what you have done. It will require a few minutes of explanation to make your reports perfectly clear. Then leave them with him. Be assured he will go through them thoroughly. And your showing will engender his respect for you and certainly will result in his rewarding you as a salesman, in addition to your salary as a credit man, the next year.

That, however, might be termed the spectacular side of credit-salesmanship. You can make such showings in only a comparatively small number of instances. You should not confine your credit-salesmanship to these cases. When you have sold your idea to the head of the business, preliminary to putting the new plan into effect, make sure also that you sell it to every salesman representative of the house.

You will need to be extremely careful here that the salesman not only gets the idea you mean to cooperate with *him* in selling by your open-minded credit policy, but that he also gets the idea it is up to him to cooperate

sales department and the credit department by proving that you want to work with, not against or regardless of the interests of the salesman. When he perceives that if he does not reciprocate he will discredit your open-minded policy, he will be unlikely thereafter to try to put anything over on you.

Use credit-salesmanship in every transaction you handle. Make occasions to cooperate with the selling department. Dovetail your information with that of the sales executive and his men. Salesmen should be routed, directed, and kept continually posted regarding the customers carried in the credit files, with the aid and counsel of the credit-salesman. Very often the credit-salesman can select the best customer-prospects. His reports to the salesman in the field may be of the greatest value as selling guides. Yet how few credit departments systematically supply to the men in the selling field daily summaries of credit transactions in which the salesmen are vitally interested. Frequently, because of lack of teamwork between credit and sales departments, the salesman works his hardest to get an order from a buyer whom the credit man turns down.

Even with gilt-edged customers there are innumerable opportunities to employ salesmanship in credits. Selling, simply defined, is merely a process of getting ideas and emotions across to the other fellow with the purpose of inducing him to feel and express like emotions and ideas. You should know the selling ideas your house wants to get across to prospects and buyers. In everything you do at your desk you should represent those ideas and work to get them across to every man with whom your department has any dealings. Do not merely impress on him that you are the hawk-eyed guardian of the company's accounts. I have heard of countless instances when prospects were all warmed up by good salesmen and then chilled by the icy suspicion manifested by the credit man. That is working at cross-purposes, most decidedly.

I am sure you perceive, without my emphasizing it more especially, just how you individually can employ the open-minded policy to sell your house to close cases so that they will remain staunch loyal customers after they grow strong because of their appreciation of your support while they were getting on their

feet financially. But very likely you do not see just how to use the best credit-salesmanship in your dealings with customers about whose credit standing there is little or no question. You have not pretended to be salesmen. Probably you have felt you had better not exceed your limited function as a credit man in such cases. But those are the golden opportunities for credit-salesmanship which usually are overlooked altogether by mere credit men, principally for the reason that they do not know *how* to sell.

You need not be ashamed that you do not know the fine points of selling which make a star salesman of the man who masters them. *In my experience I have found that not more than one out of ten so-called salesmen really comprehends the selling process and practices the principles of skillful salesmanship effectively.* As I told you at the beginning of my address, the selling process is not a mysterious system of accomplishing miracles. It is just applying facts any man can learn easily to the every-day transactions of life. There is no secret about it; though any man who employs the easy methods of true salesmanship is *certain* to succeed.

Salesmanship itself is not hard work at all. The hard work, if you call it that, comes when you are getting knowledge of selling principles and methods. It is not really difficult to do that, even. *You only need to read books and articles on salesmanship and use your minds to apply the ideas to your particular work. After you master the fundamentals of selling, salesmanship itself becomes very easy because all the serious obstacles in the way of getting your ideas across to the other fellow are removed by the mere fact that you know how.*

You must be a salesman to hold your job as a credit man, whether you are a credit-salesman or not. You have to get your ideas across to other people—to the head of your business, to customers, to coordinate departments, to your fellow employes. Unless you know how to get your ideas across to the other fellow *most effectively and skillfully*, you are deficient in doing anything. Absolutely all there is to the selling process is getting ideas and emotions from one mind and heart to another mind and heart. Of course, referring particularly to ideas, it is necessary first to get the right conceptions of selling into your own mind. Then, if you know

how to transfer your ideas to the mind of another man, you are a good salesman to the exact degree of your proficiency.

I am proposing to you here to-day nothing more nor less than that you promote yourselves to higher salaries in the sales department of your business by becoming credit-salesmen. You need not leave your desks and go out on the road. You can put your selling ideas into envelopes and send them anywhere in America or Canada for two cents.

You need to take just two forward steps. First, learn how selling is done, and that salesmanship is essential in doing anything successfully. Second, after you learn *how* to sell, use the selling process in handling credits. President Wilson once said, "Lift your eyes to the horizon of business." But while doing that do not overlook the opportunities closest to your hand. In every letter you read, and especially in every letter you dictate, there are golden chances to sell ideas. First, know what they are; so you will see them all. Then simply take them. They will make you rich.

My hope is not to direct your steps. I merely have started you thinking of credit-salesmanship. How far you go, or whether you get out of your old rut at all, is up to you. I want to leave with you this last statement from my own experience. I was not a salesman or sales manager when Mr. Ford engaged me to take charge of the sales department of the Ford Motor Company. I had been retained three years before in my professional capacity as a certified public accountant and auditor. But I understood how to sell my own ideas sufficiently well to impress Mr. Ford with my ability to sell his ideas. That's how I got the big job. Similar chances are open to you if you know how to sell and use the selling process in your present daily work, instead of acting merely as credit men.

TEN WAYS TO KILL AN ASSOCIATION

1. Don't come to the meetings.
2. If you do come, come late.
3. If the weather doesn't suit you, don't think of coming.
4. If you do attend a meeting, find fault with the work of the officers and other members.
5. Never accept an office, as it is easier to

6. Nevertheless, get sore if you are not appointed on a committee, but if you are, do not attend the committee meetings.
7. If asked by the chairman to give your opinion regarding some important matter, tell him you have nothing to say. After the meeting tell everyone how things ought to be done.
8. Do nothing more than is absolutely necessary, but when other members roll up their sleeves and willingly, unselfishly use their ability to help matters along, howl that the association is run by a clique.
9. Hold back your dues as long as possible, or don't pay at all.
10. Don't bother about getting new members. "LET GEORGE DO IT."

"PEP"

By GRACE G. BOSTWICK
In *The American Magazine*

Vigor, vitality, vim, and punch—

That's pep!

The courage to act on a sudden hunch—

That's pep!

The nerve to tackle the hardest thing,
With feet that climb, and hands that cling,
And a heart that never forgets to sing—

That's pep!

Sand and grit in a concrete base—

That's pep!

Friendly smile on an honest face—

That's pep!

The spirit that helps when another's down,
That knows how to scatter the blackest frown,
That loves its neighbor, and loves its town—

That's pep!

To say "I will"—for you know you can—

That's pep!

To look for the best in every man—

That's pep!

To meet each thundering knock-out blow,
And come back with a laugh, because you know

You'll get the best of the whole darned show—

That's pep!

The time we spend in brooding over our misfortunes should better be invested in over-

WE FIDDLE AND FIDDLE WHILE ROME BURNS OH, THE PITY OF IT!

By JOHN S. CAPPER

*President, Capper & Capper, one of Chicago's leading
Men's Furnishers*

EDITORIAL NOTE: The following is worth reading. It is worth preserving. It teaches many lessons to him who not only reads the lines, but between the lines. It shows, among other things, how, in the Republic in which we live, the man in the mass can rise if he will work and really mix "head stuff" and "heart stuff" in his "hand stuff."

THE WORLD IS HUNGRY for the things we eat, wear and use. Stark hungry! The cupboard is bare as a bone. Prices mount to staggering figures and the cry of our workers is—*more pay; shorter hours*—and then a shortage shoots the price of things up another notch; again the cry—*more pay; less hours*.

Ye gods! Must the vicious circle continue? Shall we never see that it is *more hours* we need, that to reduce the cost of the things we use, we must produce not *less* but *more*?

I just received a cablegram from my brother in London, reading "Market bare; prices awful; hopeless; sailing home. Oh, if Americans would grasp their opportunity!"

Prices had got so high in this country and merchandise so scarce, that we sent two of our firm abroad, hoping to find what we needed, and at lower prices. The cable message is the answer. Merchandise is even shorter on the other side than here. They have nothing to sell and their shelves are bare. They want to buy—to buy from America—to buy the things that Americans make—and the answer of our workers is—*reduce our hours*—forty-four hours a week instead of sixty—a cut in production of 25 per cent!

The writer sympathizes with those who work. He understands what hard work, privation and the struggle of life is—he has lived it. He has walked eight miles a day to earn fifty cents, carrying water for the workers who built the town of Pullman. He has got out of bed at three o'clock to milk fifteen cows on a Winter's morning. He has put in fifteen hours a day in a store.

He is not a natural born plutocrat; rather—he is the son of a steel worker. He feels that he knows the needs of those who struggle, but anyone would be indeed foolish who failed to see that the waste of time by carpenter, plumber or other worker in turn raised the price of rent, raised the price of the very clothes that he himself wore, and everything used by him or his fellow worker.

Short hours in the city have made the farm worker restless; he, too, wants short hours and increased pay. May kind Providence preserve us if farm workers ever insist on forty-four hours a week, or an eight-hour day. You and I, my friend, will go hungry. I farm eight hundred acres and I know what short hours in the city are doing for the farm.

We may keep high wages, we may keep our present scale, and still reduce the cost of living by a simple remedy—*work*—good, hard, honest, faithful service—not eight hours, rather ten and then some. Let us for one year, at least, resolve to work, and work like H—!

THE INTERNATIONAL BUSINESS SCIENCE SOCIETY

Cordially invites all readers of this magazine to become Active, Associate, or—if eligible—Fraternal Members. See our platform on page 53.

The KERNEL of SELLING PSYCHOLOGY

By ORISON SWETT MARDEN

IN this article, Dr. Marden, whose world-famous books on business success and personal efficiency have sold to the extent of over a million copies, writes exclusively for readers of THE BUSINESS PHILOSOPHER and lays bare one of the most precious secrets of advancement.

“EVERY employer expects his salesmen to know as much as possible about the wares they are to sell,” said a noted psychologist, “but curiously enough, nobody expects them to know anything about the more important part of their business, namely, the minds of their customers, and the way to influence those minds in order to impress them and to awake in them the desire to buy. Certainly the manager insists that his salesmen should be patient, and polite, and eager, and attentive and that they should praise the goods. But in doing so he is actuated merely by common sense, not by a scientific understanding of mental life. The science that is devoted to a careful study of the behavior of the mind is psychology.”

The kernel of business psychology is in making yourself as helpful as possible to your customers, taking a real interest in them, putting yourself in their place, doing your level best to get them just what they want, and sending them away satisfied. The right mental attitude, the desire to be of service, will enable you to understand and deal pleasantly even with the crankiest and most trying customers. I know a New York woman who says she has often waited a half hour or more in a certain department store to get a particular clerk to wait upon her because this saleswoman is so pleasant and kind, and so considerate of her peculiarities and her whims. The other clerks would become impatient with her and snub her because she is inclined to be finicky, but this particular girl never gets out of patience, usually gets her what she wants, and gets it in a very pleasant way.

Now that is the sort of spirit—making cus-

them with special courtesy—that makes an A1 salesman or saleswoman, and that also makes a booster of every customer. Many hotels owe their success largely to half a dozen employes who have this spirit. There are room clerks who have made the reputation of hotels because customers know that they will always look out for them. Traveling men are willing to put up with all sorts of inconveniences when the hotel is crowded if the room clerk is one of those jolly, accommodating fellows who has a knack of taking care of patrons in any circumstances.

Business psychology is only a new name for the principle which good business men and good salesmen have used in all times. Diplomacy, tact, the good will habit, and the atmosphere of confidence in oneself and the thing one is selling, whether it be merchandise or hotel service or personal service—all these things are part of the psychology of successful business.

One of the biggest factors in selling things is personality, making a good impression on the customer. And there is no one thing that will give a better impression of the salesman, or any other business man who comes in contact with the public, than a courteous, cheerful, manly bearing. Such a bearing shows a right spirit towards life and it inspires confidence. We all instinctively admire and trust the strong, hopeful, cheery soul. We like to have dealings with him. Most of us can subscribe to what Dr. Frank Crane says about buying things, “I here and now confess that nine-tenths of what induces me to buy is the ability of the seller to jolly me along. Cheerfulness and signs that you feel good, enjoy life, and are full of ideas—these are better than

fulness, self-confidence and enthusiasm which attracts customers and enables their possessors to "deliver the goods." They are always in great demand in every line, because they can be counted upon to do things, even in the dullest times.

I have just heard of a young man who was paid ten thousand dollars a year because of his ability to get orders from one particular customer. This customer was an important one, and the only salesman who could reach and handle him—for he was hard, gruff, and difficult to approach—was this young man, who combines the art of pleasing with a strong initiative and vigorous self-confidence. The gruff customer always liked to see him, invited him to his home, and usually gave him a large order.

One reason why so many people do not succeed better as salesmen is because they do not know that thought is a real force; that all achievement is first mental; that we attract the things that are like our thoughts. You will arouse in your customer the same sort of feeling that you have toward him. If you are grouchy, surly, rude, and disagreeable, he will be the same. On the other hand, if you are cordial, cheerful, helpful, good natured, no matter how he behaves, you will bring him round to your mood in spite of himself.

No matter how disagreeable and unreasonable a customer may be, the tactful salesman treats him just as the telephone girl treats a cranky person at the other end of the wire who calls her down for giving him the wrong number for not answering his call promptly, or for some other trivial thing, with unvarying courtesy. The telephone girls are instructed to answer "Thank you," no matter how insulting or abusive the man at the other end of the wire may be.

The possibilities in the customer are, of course, the merchant's greatest asset, and he wants the sort of employe who will guard this asset in every possible way. Every dissatisfied, displeased or disgruntled customer means not only the probable loss of that one, but it may mean the loss of many others who will be influenced by what that one says. The employe who sees the possibilities in the customer as the shrewd merchant sees them, and who makes the most of them, is the one who is advanced.

If you are big enough, broad enough, generous enough to make allowance for the peculiarities of your customers, to see only their possibilities; if you have tact, diplomacy, common sense and cheerfulness—and all these qualities can be cultivated—you have the key to success in any line of business.

THE RETAILER'S BEST FRIEND

I AM the Lord High Potentate of all Retail Success.

My life is one continuous come and go every day throughout the year.

The dealer likes me because he knows that I will not stay too long. Frequent calls and frequent departures are just what he wants.

Some personage I must be, you say.

Yes, I am—certainly some personage.

Proud am I of the fact—because my one aim is to make profits day by day.

What care I then for the shelf-warmers, the left-overs, the odd-sizes, the back-number styles, and the nameless other merchandise that the public doesn't want. I travel not in their company—am I not the Lord High Potentate of all Retail Success?

Surely some personage, as you have said.

But the dealer who doesn't know me only has to watch his figure records and they will tell who I am.

What! You have no such records?

Sad it is, for the dealer without figures has little chance in business life.

That being the case, I must tell you them.

In business I am known as the Quick Turnover.

I am strong for rapid sales, good merchandise, ample advertising, all round business methods, and for future records every day in the year.

Indeed, I won't stand for anything else. For, as I said before, I am the Lord High Potentate of all Retail Success.

As the elevator stopped at the fourth floor, the operator waved back the woman who was about to get on. "Four—out," he proclaimed.

Two men got out. The woman stood still.

"Whatcha waiting for?" asked the operator.

"I'm waiting for the other two to get out," she said.—Chicago Tribune.

WHAT IS THE INTERNATIONAL BUSINESS SCIENCE SOCIETY?

AND WHAT DOES IT DO FOR ITS MEMBERS?

(1) The character of The International Business Science Society (popularly known as the "Ibis") is indicated by its motto, "*The Science of Business is the Science of Service.*"

(2) It is a permanent association having branches in the several countries of the English speaking world.

(3) It admits women on the same terms as men.

(4) It is devoted primarily to spreading the gospel of "Success Through Service" in business and the professions; in proving by practical demonstration that true and lasting success is won only through genuine, whole-hearted service to others, in all walks of life—including religious, civic, and family relationships.

(5) It holds, as a result, that the application of the principle of Service to every concern of our daily lives is at once our most important workaday duty to ourselves and our greatest opportunity to make our influence felt in the community.

(6) It seeks to promote a wider and deeper understanding of the Natural Laws tributary and related to the principle of Service, and thereby to enable its members to make these laws work for their individual efficiency and success, both business and personal, instead of against them.

(7) It holds that what man is, his business is, and what men are, their communities are. Therefore, it aims to show its members just how the Natural Laws governing successful human activity operate:

(a) In Man Building;

(b) In Business Building;

(c) In Community Building.

The work of the Society as it relates to Community Building, has two objects: first, betterment of relations between employer and employe; and, second, constructive service to our institutions of public education.

(8) The objective toward which its members are striving is embodied in the Q. Q. M. ideal, which is commended to all, namely: "I promise to do everything in my power to increase the Quantity, improve the Quality, and develop the Mode of Conduct which characterize my Service."

(9) The International Business Science Society stands for the fact that today we no longer are obliged to grope our way through life and business, learning laboriously the "rules of the game" by dint of bitter experience and at great cost of time and effort. At last we have at our command a thoroughgoing organization or systematization of the facts pertaining to all useful human activity, or, in other words, a science not merely of business in the narrower meaning of commerce and industry, but of all human busy-ness. This science—the only science there is dealing with the universal laws of successful human effort, business, professional or what not—is in reality just as important as a basis for and introduction to the technique of any specific line of business or profession as arithmetic is to all higher mathematics. This first and basic science is known as "The Science of Business," and constitutes a Philosophy of Successful Human Activity that is all-inclusive.

(10) The Society encourages original research and the interchange of ideas along its special lines, and hopes some day to deserve the appellation of "learned body" as that term is used in other fields of investigation.

(11) The journal of the Society is "The Business Philosopher," edited by its President, with offices at 36 South State Street, Chicago, Ill., U. S. A.

(12) Members of the International Business Science Society are of four kinds:

(a) Associate Members

(b) Active Members

(c) Fraternal Members

(d) Honorary Members

(13) Associate Members join the movement by invitation or may be nominated by one business or professional man or woman of recognized standing. They pay no initiation fees and only small yearly dues. They receive the official organ or journal of the Society every month, the right to use the abbreviation, *Asso., I. B. S. S.* after their names, an Associate Member's button, an Identification or Guest Card for use when

traveling, etc., a 5% discount on Active Membership dues if they apply for such a membership, and other privileges. There are no Associate Chapters.

(14) Active Membership is confined to those who are systematically studying "The Science of Business," or some other course taught under the auspices of the Society. They may use the abbreviation, *Act. I. B. S. S.*

Active Members are invariably members of an Active Chapter of the International Business Science Society. Active Chapters are all—except Private Chapters—of equal rank so far as rights and privileges are concerned, but for convenience of classification they are known as General, Special, Executive, and Private Chapters. Full particulars on request.

Active Members at Large, formerly known as Associate Members, pay less than Active Members and enjoy all the privileges of the latter, except oral instruction. They are taught by correspondence only.

(15) Fraternal Members must be graduates or former students in good standing of one of Mr. Sheldon's courses. Usually they are members of a local Fraternal Chapter, but they may be Fraternal Members at Large, that is, not affiliated with any Chapter. They receive "The Business Philosopher," may use the abbreviation *Frat., I. B. S. S.*, and enjoy other privileges which will be explained on request.

Fraternal Chapters elect their own officers and may have weekly, fortnightly or monthly luncheons, dinners or other meetings, from October to June, inclusive, with addresses by visiting speakers and short talks by members on topics recommended by the International Society.

(16) Honorary Members (not more than one hundred in number) may be either men or women, but those only are eligible who are conspicuously devoted to the principle of Service in business, the professions, public life and the like.

WHAT THE SOCIETY IS NOT

(1) The International Business Science Society is not a club or an association of clubs.

(2) It does not compete with Rotary or Kiwanis, with the various chambers of commerce or other commercial, civic, or similar bodies. On the contrary, by rea-

son of its very nature, and the fact that there are over 100,000 students or graduates of the several courses which Mr. Sheldon has taught since 1902—in Canada, Great Britain, Australia, New Zealand and even South Africa, as well as in the United States,—and that many of them have a leading part in other organizations, it follows that The International Business Science Society crosses all boundaries and knows no jealousies. In fact, being an educational and research body, it is open to members of all other business organizations, and its teachings, if put into practice, cannot fail to make the Rotarian a still better Rotarian, the Kiwanian a still better Kiwanian, and chamber of commerce members or civic workers better and more successful in their chosen field of endeavor—because for the first time it reduces Service to a workable and working Science.

For further particulars address: The International Business Science Society, Arthur Frederick Sheldon, President; Samuel C. Spalding, General Secretary, 36 South State Street, Chicago, Illinois, U. S. A.

TO ALL "PHILOSOPHER" SUBSCRIBERS, IMPORTANT!

ALL SUBSCRIBERS to this magazine who are not members of Active Chapters or Active members at Large by reason of the fact that they are now taking the course in "The Science of Business" may become either Associate or Fraternal Members of the International Business Science Society upon payment of the trifling difference between what they are paying for the magazine by the year and the cost of such Memberships. And Active Members will be eligible to Fraternal Membership as soon as they complete the course.

Associate Membership is open to anyone, man or woman, who is in sympathy with the ideal of Success through Service. There is no admission fee and the dues are only \$2.50 a year, which sum entitles you to THE BUSINESS PHILOSOPHER, the official organ of the Society; an emblem button; an Associate Membership or Guest Card; the right to use the abbreviation, "Asso. I. B. S. S.;" 10 per cent discount on all books or magazines ordered through the PHILOSOPHER, and other privileges which will be explained on request. Therefore, if you paid the regular retail price of \$2 for the magazine, you may become an Associate Member by sending us *only fifty cents additional* for the unexpired term of your subscription, whatever that may be, and \$2.50 yearly thereafter.

600 TALKING POINTS AND SELLING ARGUMENTS

BEING ANSWERS TO OBJECTIONS THAT SALESMEN
COMMONLY MEET WITH

By W. C. HOLMAN

*Formerly Sales Manager, National Cash Register Co., and Author of the
Famous "Ginger Talks of a Sales Manager to His Men."*

WE consider this one of the most extraordinarily practical and helpful features ever secured by a business magazine. Mr. Holman has compiled from many sources and as a result of years of experience a remarkably comprehensive encyclopedia of answers to all of the commonest objections encountered by salesmen—not theoretical, but actual, brass-tacks, answers which have been fire tested and have proved that they will "bring home the bacon." This great feature will be worth many times the cost of the magazine to any sales manager or road man during 1920. It gives you the very heart of the art of selling. Furthermore, because the salesman has to meet objections relating to all departments of a business, many of the arguments Mr. Holman has collected will be of daily use to business men in all lines. Copyright by Sheldon University Press. All rights reserved, including the right of translation. No material in this series may be reproduced without permission.

PREFACE

ALL BUSINESS is carried on with talk, spoken or written, and the vital question to every business man is, "What shall I SAY?"

The salesman asks, "What shall I SAY to secure interviews, convince prospects, land orders?" The credit man asks, "What shall I SAY to refuse this customer longer terms without offending him?" The correspondent asks, "What shall I SAY to answer this kicker whose goods arrived damaged?"

Writers of books have told credit men, salesmen, correspondents, managers and employes in all positions that they should be tactful, clever, convincing or persuasive in their talk; but have never shown them any examples of such talk.

One actual piece of tried and tested talk—one model argument that will suggest to the business man good ideas in writing or talking arguments—one answer to an objection that will give a salesman definite ideas in convincing customers and winning orders—is worth more than a vast deal of theoretical instruction.

In all time only one diamond as big as a

of instruction, there has never been, until this work was issued, any matter printed that contained actual business talk from which business men could secure ideas and suggestions to use in getting up their own talk.

While this work was intended, when its idea was conceived years ago, to be one for salesmen, the editor found in collecting arguments from salesmen that he was receiving a great many arguments that were of suggestive value to men in all lines of business. The salesman in a territory represents all departments of his house. The customer or prospective customer who has a grievance against the credit department or the shipping department or the correspondence department, airs this grievance to the salesman and urges it as a reason why he will not buy or do any further business with the house. The salesman as representative of his house in the territory is obliged to talk for all departments of the business, and to make the same kind of answer to objections that are continually being written by all of these departments.

A great number of the arguments in this

A PERSONAL WORD TO SALES MANAGERS

A SALESMAN sells goods with his selling talk. A dumb salesman could sell nothing. It is what a salesman says to a prospect more than anything else that determines whether he wins or loses. According to the strength or weakness of his arguments he walks out of the prospect's presence with the coveted order or goes away defeated.

Some salesmen know the best answers to *some* objections—some know the best answers to others. No single salesman in your concern has as many strong arguments as you would have if you collected the best arguments from each man in your concern. If you could induce each of your salesmen to contribute his three or four strongest arguments to a general collection, that collection would be many times as strong as the selling talk of any individual salesman.

Now go a step further. There are a vast number of objections that are commonly met by salesmen of all concerns. If you should collect the best answers known to the best salesmen in all of the hundreds of other concerns you would have a tremendous battery of selling talk—hundreds of times as strong as the selling talk of any individual salesman in your concern.

It would take you five years to make such a collection. Think of the thousands of salesmen you would have to interview, or correspond with, or meet at conventions of their concerns? Think of the time you would have to spend in talking with them—drawing them out—inducing them to give you their star arguments. Think of the cost to you of all this time and labor.

I have done all of this work for you. For five years I have patiently and persistently interviewed and corresponded with star salesmen and sales managers connected with hundreds of concerns. I have made notes on all they have told me—collected their best arguments and set them down in writing.

Why not give your men the benefit of the best selling brains and resources in the selling world? Why not put at their disposal these 600 star arguments, which are in substance if not in actual phraseology the best talk used by the best salesmen in the country.

One actual argument that will secure an interview for a salesman or convince a prospect and land an order—one single star argument

that can be used by a salesman over and over again—is worth hundreds of dollars in actual, cold, hard money.

Often a salesman makes his entire living out of a dozen conclusive arguments that he has worked up for use. Think how any salesman can increase his selling power by making use of this tremendous battery of 600 irresistible arguments!

A chemical formula written on the back of an envelope may be worth a fortune; a few figures giving the combination to a safe may unlock a door with millions behind it. Every page of this work contains a selling formula that each of your salesmen can coin into ready money. Every one of these 600 arguments open a door that will lead each of your salesmen to more sales and more commissions—more profit for his house.

You could well pay, if you had to, \$500 to put this work into the hands of each of your men. You would get that amount back very quickly in increased sales. But the cost to you is very slight. You can give your salesmen this collection of actual selling arguments—coinable the first day into ready money, and every day thereafter for years to come—at a trifling expense.

1A—"I AM TOO BUSY TO TALK WITH YOU."

"All the men I approach, Mr. Blank, are busy men. I would be a foolish salesman if in the face of a man's objection I persisted in asking for some of his time unless I knew I had something that would be of value to him. You have objected to giving me any time. It would do me no good whatever to persist in asking you for any time if I did not absolutely know that after you had given it to me you would be glad you had done so. If I waste your time, there is no possibility of my making a sale to you. I know that you will not consider it wasted, busy as you are, after you have heard my proposition. Nothing else but this knowledge would induce me to persist in asking you for five minutes' time. Will you give it to me?"

1B—"I AM TOO BUSY TO TALK WITH YOU."

"Mr. Blank, you have men on the road selling your product. In order to make sales they simply must get interviews. You instruct them to go after interviews. You be-

lieve in your merchandise. You know it will pay firms to handle it, and think it a great hardship when one of your men is turned down without a hearing. Just as much as you believe in your company's products, I believe in mine. Just as much as you have confidence in your salesmen, my firm has confidence in me. All I ask is that you grant me the same courtesy you would want another firm to extend to one of your men. Just as a firm that refused to grant your salesman an interview and would not allow him to explain what he had to sell would be making a mistake, so you are making a mistake if you turn me down without a hearing."

1C—"I AM TOO BUSY TO TALK WITH YOU."

"Mr. Blank, my time is valuable as well as yours. You can't afford to waste time; neither can I. I have come a long way to see you. My firm sent me here because they believe for a certainty that the line will be a profitable one for you to handle. Just suppose that you yourself went out selling a line or article on which you absolutely knew there was a big profit certain to accrue to the buyer. Suppose the man you approached said to you: 'I am too busy to see you.' Wouldn't you say, 'There is a man who is passing up a money-making opportunity?' You would know for a certainty that he would make money by listening to you, and lose money by refusing to grant you a hearing. That is identically my case, Mr. Blank. I absolutely know that my proposition is so good that it will pay you to make time to look into it."

1D—"I AM TOO BUSY TO TALK WITH YOU."

"Mr. Blank, when I go into one of Chicago's or New York's biggest department or mail order houses, the buyer always gives me an audience. He couldn't afford to do it if it didn't pay him—if my errand was not of vital interest to him. These big firms know how necessary it is to keep in touch with progress and continually buy the latest goods. I represent progress, and can prove in three minutes, if you give me the chance, that it will pay you just as much to

and department stores make so much money is that all the time they are offering the newest and latest goods on the market. I have some of these lines to show you. You do not have to buy them, of course, but it will pay you to look them over."

1E—"I AM TOO BUSY TO TALK WITH YOU."

"Mr. Blank, when you receive a telegram, you take time to open it and read it, don't you? It may contain news of such importance that you can't afford not to open it and investigate. You don't know till you open it. Regard this sample case of mine as a telegram. You don't know what news of value or importance to you I have unless you let me open up. It costs but two cents to mail you a letter and perhaps forty cents to send you a wire. It costs me more to visit this store than to send you a thousand letters or many telegrams. Would I go to all this expense if I didn't know I had a message that you would admit was important after you had heard it? Mr. Blank, I submit it is bad business to throw a letter or telegram into the waste-basket without looking at it. Yet if you turn me down without a fair hearing, is not your action much of the same type?"

1F—"I AM TOO BUSY TO TALK WITH YOU."

"Mr. Blank, five minutes spent with me will mean several hundred (or several thousand) dollars in your pocket in the future, and I can prove it right here and now. If your time is worth \$10 an hour, the five minutes you give me will cost you less than seventy-five cents, and in that time I will prove that I can offer you an opportunity to make several thousand per cent on your investment. There is a big profit to be gained through handling my line. If you stood outside an immense warehouse of the best selling goods in the world and had the time to go in, and select just what goods you wanted to buy, how quickly you would enter! Instead of your having to go to the warehouse I have brought it to your doors. In my case are samples of the very cream of our bargains. The line I carry is unusually good, attractive and up-to-date."

THE YEAST OF SERVICE

It Causes a Bakery Driver to Rise
By W. H. J. PARKER

RECENTLY I had the pleasure of visiting Los Angeles, and among the many interesting features of that city was the cafeteria method of providing inexpensive and wholesome food. My interest led me to ask concerning the development of this cafeteria idea, which I understood had its beginning in Los Angeles.

This brought me in contact with the manager of one of Boos Brothers' Cafeterias. In the course of our conversation, he told me that he had come from a farm in the Middle West about eight years ago, and had found employment with Boos Brothers at thirty-five dollars a month. One of his duties was to drive the wagon containing the pastry from the bakery to one of the cafeterias. "When there wasn't anything else to do, though," he told me, "I pared potatoes or washed dishes. I did anything that I could to help. The other fellows were loafing out on the wagon smoking cigarettes."

"You are now manager?" I asked.

"Yes," he replied. "I am getting two hundred and forty-five dollars a month. I have my home and it is all paid for, and I have money in the bank."

And with a laugh he added:

"People sometimes think I am one of the Boos Brothers."

I said: "You have been working during these eight years as though this business was yours, and if you keep on in that way some day it may be—or some other business just as big. Unconsciously you have been obeying a law of nature, which says, 'If you want to better yourself, you must make yourself better.'"

How wonderfully emphatic did the analysis of Service, as Mr. Sheldon has given it to us, seem to me as I thought over that man's simple story of success. If your "quality plus quantity plus conduct" is right, then the result will be right Service, and the reward will inevitably follow.

WHY JOHNNY FAILED TO MAKE A PROFIT

JOHNNY was a mighty good fellow—too good for his own welfare, we might say; for one day the sheriff walked in and Johnny

had to walk out, leaving behind his own savings and the savings of some of his friends.

It was the same old story. Johnny had more debts than he had money to pay and so he passed on into the ranks of those who had gone before him.

There were four good reasons why Johnny Smith failed to make a profit, but if you should ask him today he probably couldn't tell you what they were. He might say perhaps he trusted too much in the honesty of others. Johnny Smith's troubles, however, lay further back than that.

At no time while in business could he tell at the end of the day or the week what his sales had been.

Nor could he tell positively what his operating expenses were—not even at the end of the month.

Johnny never knew positively how much stock he had on hand at any one time while he was busy dodging the sheriff.

Furthermore, he never could tell exactly whether his mark-up provided him with a fair margin of profit.

What Johnny Smith needed more than good fellowship to assist him on the road to success was accurately figured knowledge about his business. If he had had such information he could have adjusted his business in such a way that it would have netted him the profit needed for successful operation.

RULES ANNOUNCED FOR \$1,000 NAME CONTEST

RULES for the award of one thousand dollars to the person first suggesting the best name denoting the United States of America and Britannia, that is the Anglo-Saxon countries collectively, have been announced by the World Trade Club of San Francisco. The contest is open to all human-kind. Words to be considered must be received before May first, 1920. One thousand dollars has been deposited with the Wells Fargo-Nevada National Bank of San Francisco, and the amount will be paid in the currency of the nation from which the best word is suggested, to the person first suggesting the best name.

It is interesting to note that names have come from all quarters of the globe,—including Australia, New Zealand, British Isles, Canada, the Philippines, Africa, China and Japan. "Unitania" is the best word received thus far.

THE SCIENCE OF EFFICIENT SERVICE

or *The Philosophy of Profit-Making*

A COMPLETE COURSE OF INSTRUCTION IN SERIAL FORM

By ARTHUR FREDERICK SHELDON

Founder of the Science of Business; Founder and President of the Sheldon School, of Chicago; Editor of "The Business Philosopher;" Author of "The Science of Business," "The Art of Selling," and many other authoritative works.

THIS informing and inspirational course of instruction in business—and in the whole busy-ness of life—which is appearing serially in this magazine, should not be confused with Mr. Sheldon's much longer and more exhaustive course of study in "The Science of Business;" it is complete in itself, however, and will be found of great practical value to every reader who studies it carefully. Copyright by The Sheldon School. Entered at Stationers' Hall, London, England. All rights reserved, including that of translation into foreign languages, including the Scandinavian. Republished by special permission of The International Business Science Society, 36 South State Street, Chicago, Illinois, whose experts have agreed to answer, free of charge, all questions which our readers may wish to ask concerning points in the course or along similar lines, whether asked of them directly or through this publication. All questions will be answered in these columns, unless postage is enclosed and a reply by mail requested.

GETTING ACQUAINTED SECTION

CHAPTER II

FURTHER MEANS OF GETTING BETTER ACQUAINTED



HAVING reasoned together concerning the leading words entering into the title of this course of study, there are a few more facts we shall consider before taking up the study of Lesson I. In the order of their importance they are as follows:

First. Every normal individual, no matter what he is doing, is possessed of certain qualities which, developed, result in greater efficiency.

Second. The de-

Third. An understanding and application of these laws by any given individual results in the development of his efficiency qualities.

Fourth. As his efficiency qualities develop, his service-rendering power increases.

Fifth. As his service-rendering power increases, his salesmanship—in fact, his whole business ability—increases, since service is the heart or central power of the permanent persuasion of patrons to purchase any given product at a profit.

Sixth. This course of study not only states the laws of efficiency development so clearly and plainly that all who really try to do so can come to understand them, but it organises them.

Seventh. In organised form they at once attain the rank of scientific truth.

Study these facts carefully; study them at this point until you see their force. Having done so, you at once perceive the foundation upon which this course on the Science of Profitable Service and The Philosophy of Profit

MAKE THE MAN RIGHT AND HIS EFFICIENCY TAKES CARE OF ITSELF

The making of the man right depends in turn upon the development of certain efficiency qualities inherent in each normal individual. This can be and is being done in thousands of cases. What others have done and are doing you can do. You will perceive at once that in this course of study you are not to deal with the technique or details of the work you have in hand. For instance, if you are a bookkeeper, we are not even attempting to teach you the science of accounting. We shall, however, show you how to develop certain qualities within yourself which, applied to bookkeeping, will make you a more efficient bookkeeper than you were before the qualities were highly developed. The same is true if you are a salesman in the technical sense of that term, and holds good of every branch of useful effort.

It has been stated that the development of efficiency qualities is governed by laws fixed and certain. Let us now consider the exact meaning of the term LAW as used in this science.

THE NATURE OF LAW

Men get together in legislative assemblies and make certain rules of action or conduct. These are called laws.

In legal parlance a law is defined as *a rule of action or conduct prescribed by the highest authority of the state*. The laws thus made by the highest authority of the state for our government as citizens, not only tell us what we must do and must not do, in order to enjoy the blessings of liberty, but they tell us in no uncertain terms what penalties will be enforced, if we disobey the laws. A law without an adequate penalty for its violation would not be very effective. In olden times the penalty for the violation of a rule the state made about stealing, was sometimes death. At the present time it is quite generally imprisonment for a longer or shorter term, according to the seriousness of the offence.

However, the laws, or rules of action or conduct, that govern efficiency were not made by man or a body of men. They are natural laws. They are absolutely universal and positively supreme. They were made when time began and have always existed, just as all natural laws have. For instance, the

law of gravitation has always existed. It was not formulated and stated in definite terms, reduced to language, until Newton figured out the reason for the falling of the apple and finally framed an exact statement of the governing law—that of gravitation.

The fact that natural laws were not made by man or a body of legislators does not change the fact that they are rules of action or conduct. They are in fact much higher than man-made laws. Man-made laws can be repealed and changed. Natural laws are changeless. They are just as unvarying, all of them, as is the law of gravitation. *Natural laws are rules of action or conduct prescribed by the highest authority in the universe, the Creator.*

In the realm of the physical universe we know that natural law reigns supreme. We know that, if the support is removed from a suspended body, it is bound to fall. We know that this is true everywhere.

If you throw a ball into the air, you know it will inevitably fall to the ground. It makes no difference where you are when you throw the ball up into the air. You may journey to San Francisco, to Japan, to Australia, to Europe, and you will never find a spot where the ball, when thrown up into the air, will remain there. It always falls, because gravitation is a universal law of nature.

Again, we know that nature has made it a rule that fire will cause heat, and that there are no exceptions to the rule or the law. We know that certain causes will produce certain effects.

The universal rules of action or conduct—in other words, natural laws of efficient growth—may be a little more difficult to comprehend and apply than are those physical laws with which we are so familiar, but they are nevertheless real. In time they will be just as well understood, and as readily applied.

Let us get the fact clearly into our minds, then, that no man or body of men can make the natural laws of efficient growth. All that man can do is to perceive what the laws are, state them as clearly as possible, and reduce them to organised form.

TWO GENERAL CLASSES OF NATURAL LAWS OF EFFICIENCY

In the terms of this science we shall classify the natural laws of efficiency as, first, fundamental or basic laws; second, related or tributary laws.

By the term *fundamental law* we mean a primary or basic rule of action or conduct.

By the term *related or tributary law* we mean a rule of action or conduct related to one of the fundamental or basic laws—a law, we might say, growing out of or resulting from the basic law.

THERE ARE SEVEN FUNDAMENTAL LAWS OF EFFICIENT GROWTH

These will be treated in the six lessons of this course.

There are many tributary or related laws. Not all of the latter will be treated in this course of study. No such claim is made. On the contrary, it is freely granted that by no means all of the related laws are as yet understood by any one. The science of efficient service is a *progressive* science and will never be fully completed, so long as new truths pertaining to efficiency development remain to be discovered.

Even astronomy, the so-called "mother of all the sciences," is not a perfected science, and will not be, so long as there are new truths to be discovered about the heavenly bodies.

It can probably be stated with certainty and precision that there is but one exact science—namely, mathematics.

AN ILLUSTRATION OF THE EXISTENCE OF NATURAL LAWS OF EFFICIENCY

Let us at this point make plain by means of an example one or two related or tributary laws of success.

A certain specialty salesman was well versed in his goods; he was a good judge of human nature; he was gifted in expression; he was honest—at least, in the sense that he would not steal money—and as the term "reliability" is ordinarily understood, he would be considered above the average in that respect. Furthermore, he enjoyed good health, but he was so lazy that he simply would not see the proper number of people each day—that is, he did not work diligently.

Quite naturally he failed to attain any marked degree of success, simply because nature a long time ago made a law, or a rule of action or conduct, which, if put in writing, would read: "If thou wouldst render efficient service, thou shalt be industrious."

Put negatively, this eternal or natural

law applies to every one, no matter what he is doing, so long as it is useful effort. Nature always prescribes her penalty for the violation of natural laws of efficiency, whether it is one of the seven fundamentals or one of the tributary, or related laws. The penalty for the violation of the law just referred to, if put in writing, might be stated this way:

"If thou art lazy, thou shalt pay the penalty of having the otherwise possible totality of thy success lessened."

That is, the total of possible winnings of success will be diminished. Consequently, the one who violates this law will enjoy less of all the good things of life than will the one who works in harmony with the law of industry. In a similar manner, no one who is careless will be as successful as he would be, if he were careful. We therefore see at once that nature has made a natural law which, if put in writing, might be stated as follows:

"If thou wouldst reap the rewards of complete efficiency, thou must not be careless."

Stated positively it would read: "If thou wouldst enjoy the rewards of complete efficiency, thou must be careful."

Every time that any one violates this law also, he pays the penalty in the way of subtraction from the otherwise possible totality of his success.

The related or tributary laws of efficiency are very numerous—in fact, their name is legion. The two just mentioned in this, our "talk-it-over" or "get-acquainted" time, are sufficient to illustrate our point and meaning.

The seven basic laws treated in the six lessons of this course will not only reveal the seven fundamentals, but will point out a large number of tributary or related laws and, furthermore, will make plain the exact methods for the development or growth of such success qualities as those just mentioned—namely, industry and carefulness.

It is to be hoped that the student will at this point come to see that the winning of success is not a matter of luck, but is due rather to the fact that we are all living in a reign of eternal law, natural law—in a world of cause and effect.

In the two examples just given we see at once that *laziness* is a *cause*, the *effect* of which is *decreased efficiency*.

CORRECT BUSINESS LETTER WRITING AND BUSINESS ENGLISH

A COMPLETE COURSE OF INSTRUCTION IN SERIAL FORM

By JOSEPHINE TURCK BAKER

Author of Correct English—Simplified Grammar and Drill Book; The Correct Word—How to Use It; Correct English in the School; Correct English in the Home; The Correct Standardized Pronunciation Dictionary; Your Everyday Vocabulary; Art of Conversation; Art of Social Letter Writing, etc., and Editor of the Magazine, "Correct English—How to Use It."

This helpful course of instruction, which is now running serially in this magazine by special arrangement with the author and the publishers, will appear regularly throughout the year or may be obtained at any time, in book form, through this magazine or the publishers, The Correct English Publishing Company, Evanston, Illinois, by remitting \$1.50. Copy-right by Josephine Turck Baker. The Correct English Publishing Company will also answer, free of charge, any questions which our readers may wish to ask concerning points in the course, whether asked of the publishers directly or through this magazine. All questions will be answered in these columns, as soon as practicable, unless postage is enclosed and a reply by mail requested.

WHAT THIS COURSE INCLUDES

- (1) CORRECT FORMS IN BUSINESS LETTERS
- (2) TITLES USED IN SECULAR PROFESSIONS
- (3) MODELS FOR THE INTRODUCTION AND THE SUPERScription OF LETTERS TO THE CLERGY
- (4) MODELS FOR THE INTRODUCTION AND THE SUPERScription OF LETTERS TO GOVERNMENT OFFICIALS
- (5) THE BODY OF THE LETTER
 - The Form
 - The Initial Word
 - The Paragraph
 - The Structure
 - The Connective
 - The Tabulated List
 - The Writing of Amounts in Business Letters, Contracts, Advertisements, etc. When written in full followed by figure in parenthesis; when written in full without figures; when written with figures alone.
- (6) LETTERS AND ADVERTISEMENTS EXEMPLIFYING THE WRITING OF NUMBERS
- (7) THE CONCLUSION OF A LETTER
- (8) MODELS FOR THE COMPLIMENTARY CLOSE
 - Models for the Signature
 - Of an Individual
 - Of a Firm
 - Of an Unmarried Woman
 - Of a Married Woman
- (9) THE SUPERScription
 - The Contents
 - The Position
 - Punctuation
- (10) THE IDEAL BUSINESS LETTER—WHAT IT SHOULD BE
- (11) CAPITALIZATION
 - Rules and Illustrations
- (12) GEOGRAPHICAL NAMES, HOW TO CAPITALIZE THEM
- (13) PUNCTUATION
 - Rules and Illustrations
- (14) BUSINESS ENGLISH FOR THE BUSINESS MAN
 - Comprehensive Alphabetic List of Business Words and Expressions
- (15) ABBREVIATIONS, COMPLETE ALPHABETIC LIST
- (16) ABBREVIATIONS OF MONTHS AND STATES

- (17) THE HYPHEN
 - (18) BUSINESS COMPOUND WORDS; HOW TO WRITE THEM
- Complete Alphabetic List

CORRECT FORMS FOR BUSINESS LETTERS

MODELS FOR THE INTRODUCTION OF BUSINESS LETTERS TO MEN

To Corporations

The Correct English Publishing Company,
Evanston, Ill.
Gentlemen:

Your letter, etc.

Note 1.—The title *Messrs.* is used before firm names ending with "& Co." *Messrs.* is not used when & is omitted. Compare the foregoing model with those which precede it.

Note 2.—When addressing a corporation, the article *the* must be used, if employed by the company; the word *company* is written in full. When & precedes *company*, the latter may be abbreviated.

Note 3.—While the number and the name of the street are often omitted from the address, the name of the town and of the state is generally employed; thus: the foregoing models are preferable to the following:

Mr. John Brown,
Dear Sir:

Note 4.—The salutation is sometimes followed by a comma and a dash, or simply by

a comma. The use of the comma is regarded as less formal than that of the colon, and so is more especially adapted to letters of a friendly or an informal nature. In letters of a strictly business nature, the colon is preferable. Again, there is a growing tendency to use the colon in all letters formal and informal, whether of a business or a social nature. When the comma is used, or the comma and the dash, the address is then placed at the bottom of the letter and at the left side of the page: thus:

My dear Mr. Brown.
Your letter, etc.
* * *
Very sincerely yours.

Mr. John Brown,
Chicago, Ill.
or
My dear Mr. Brown.
Your letter, etc.
* * *
Very sincerely yours.

Mr. John Brown,
2020 Michigan Ave.,
Chicago, Ill.

The following model is suggested as in accordance with the present tendency; namely, to use the colon even when the letter is informal:

My dear Mr. Brown:
Your letter, etc.
* * *
Very sincerely yours.

Mr. John Brown,
Chicago, Ill.

MODELS FOR THE INTRODUCTION OF BUSINESS LETTERS TO MARRIED WOMEN

To an Individual

Mrs. John J. Brown,
330 S. Wabash Ave.,
Chicago, Ill.
Dear Madam:
Your letter, etc.

or
Mrs. John J. Brown,
Chicago, Ill.
Dear Madam:
Your letter, etc.

To a Firm

Mesdames Brown & Gray,
330 S. Wabash Ave.,
Chicago, Ill.
Ladies:
Your letter, etc.

or
Mesdames Brown & Gray,
Chicago, Ill.
Ladies:
Your letter, etc.

MODELS FOR THE INTRODUCTION OF BUSINESS LETTERS TO UNMARRIED WOMEN

MODEL 1

or
Miss Mary Brown,
Chicago, Ill.
Dear Madam:

MODEL 2

Miss Mary Brown,
330 S. Wabash Ave.,
Chicago, Ill.
Dear Miss Brown:
Your letter, etc.

or
Miss Mary Brown,
Chicago, Ill.
Dear Miss Brown:
Your letter, etc.

MODEL 3

Miss Mary Brown,
330 S. Wabash Ave.,
Chicago, Ill.
My dear Miss Brown:
Your letter, etc.
or
Miss Mary Brown,
Chicago, Ill.
My dear Miss Brown:
Your letter, etc.

SALUTATIONS FOR MARRIED WOMEN

Singular

Dear Madam: (formal)
My dear Madam: (more formal)
Madam: (most formal)

Plural

Ladies:

SALUTATIONS FOR UNMARRIED WOMEN

Singular

Dear Miss Blank: (formal)
My dear Miss Blank: (more formal)
Dear Madam: (most formal)

Plural

Ladies:

The title *Madam* is now generally used when addressing unmarried as well as married women, especially when the woman occupies a dignified position or is elderly. Because of the association of this title with dignity and age, many writers use it only when addressing a woman known to hold a position of importance, using instead "My dear Miss Blank."

MODELS FOR THE INTRODUCTION OF LETTERS IN WHICH BUSINESS TITLES ARE REQUIRED

Business Titles

MODEL 1

Mr. James B. Blank,
President, U. S. Mfg. Co.
Chicago, Ill.
Dear Sir: Your letter, etc.

MODEL 2

Mr. B. H. Brown,
Department Manager, Ill. Mfg. Co.
Dear Sir:
Your letter, etc.

Although many persons write the title

for example, is not separated from the name of that which is presided over or managed.

The titles may be abbreviated to read, respectively, *Pres.* and *Dept. Mgr.*

The comma after the title (*President, Manager*) indicates the omission of *of and the*.

SPECIAL FORMS OF INTRODUCTIONS

1. Brown & Green, Inc.

1. Messrs. Brown & Green, Inc.,
Chicago, Ill.
Gentlemen:

2. Firm Composed of a Man (or Men) and Married Woman (or Women)

2. Mr. John Gray & Mrs. Jane Brown,
Chicago, Ill.
Dear Sir and Madam:
Messrs. Gray & Black and Mesdames Brown & White,
Chicago, Ill.
Gentlemen and Ladies:

3. Firm Composed of a Man (or Men) and Unmarried Woman (or Women)

3. Use *Miss* and *Misses* in the place of *Messrs.* and *Mesdames*.

4. Firm Composed of a Married Woman (or Women) and a Single Woman (or Women)

4. Mrs. John Brown & Miss Jane Green,
Chicago, Ill.
Ladies:
Mesdames Brown & White & Miss Green,
Chicago, Ill.
Ladies:
Mrs. John Brown & Misses Green & White,
Chicago, Ill.
Ladies:

5. Firm Composed of Two or More Unmarried Women

5. Misses Green & White,
Chicago, Ill.
Ladies:

6. Firm Composed of Two or More Married Women

6. Mesdames Brown, White & Green,
Chicago, Ill.
Ladies:

7. The Toggery

7. The Toggery,
Chicago, Ill.
No salutation.

8. A Clergyman and His Wife

8. Rev. Mr. and Mrs. Gray,
Chicago, Ill.
Dear Sir and Madam:
or
Dear Rev. and Mrs. Gray (or My dear, etc.).

9. A Doctor and His Wife

9. Dr. John and Mrs. Blank,
Chicago, Ill.

Dear Sir and Madam:

or

Dear Dr. and Mrs. Blank:

10. Moore & Moore Iron Works

10. Moore & Moore Iron Works,
Chicago, Ill.
No salutation.

11. H. R. Edland's Electrical Works

11. H. R. Edland's Electrical Works,
Chicago, Ill.
No salutation.

12. San Pedro Meat Market

12. San Pedro Meat Market,
Chicago, Ill.
No salutation.

13. Thompson's (Business Firm)

13. Thompson's,
Chicago, Ill.
No salutation, *store* being understood.

Note.—By prefacing 10, 11, 12 and 13 with *Manager*, a salutation [Dear Sir] may be used.

14. John Wanamaker

14. Mr. John Wanamaker,
New York City.
Dear Sir:

TITLES USED IN SECULAR PROFESSIONS

To the President of a College

President John L. Blank, LL. D.,
Northwestern University,
Evanston, Ill.
Dear Sir:

Note—If the president of the college is a clergyman, the first line of the address should read:

Reverend John L. Blank, LL. D.,
President, Northwestern University,
Evanston, Ill.
Dear Sir:

Note.—Other forms of the salutation are "Reverend and Dear Sir" and "Reverend Doctor."

To a Professor

Professor John Blank, Ph. D.,
Department of Chemistry,
Northwestern University,
Evanston, Ill.
Dear Sir:

In the case of intimacy, the salutation may read: "My dear Professor," or "My dear Professor Blank." (*Professor* must be written in full in both instances.)

or
Dr. John Blank,
Professor of Chemistry,
Northwestern University,
Evanston, Ill.
Dear Sir:

In case of intimacy, the salutation may read: "My dear Doctor (or Dr.) Blank," or "My dear Doctor." If the name is omitted, *Doctor* must be written in full.

Note.—The title of *Doctor* is used only if the holder is properly entitled to it.

The title of *Professor* is properly employed only when the teacher holds a scholastic degree.

(To be continued.)

The Science of Efficient Service.

(Continued from page 61.)

is a *cause*, the *effect* of which is *increased efficiency*.

Carelessness is a *cause*, the *effect* of which is *decreased efficiency*.

Carefulness is a *cause*, the *effect* of which is *increased efficiency*. (To be continued.)

RETAIL SCIENCE CORNER

BIGGER BUSINESS



THIS, a regular department for retailers and their employes, aims to apply the well-known Sheldon principles of "Success Through Service" to the retail profession in a helpful, practical manner. If these articles are studied carefully each month, and the truths here set forth are faithfully applied, they cannot fail to increase materially the service-rendering ability and thereby the success and the resulting reward enjoyed by the student. These articles alone will therefore be found to be worth many times the cost of the magazine to anyone in any way connected with retailing.

COMPLETE RETAIL SCIENCE COURSE

A Lesson Each Month

WHAT THIS COURSE INCLUDES

WHAT HAS APPEARED

Analytical Study No. 1

- (1) Foreword by A. F. Sheldon
- (2) What is Science?
- (3) What is a Retail Store?
- (4) Where the Company's Dollar Goes

TO APPEAR IN THIS AND SUCCEEDING ISSUES

Analytical Study No. 2

The Executive Staff

Analytical Study No. 3

The Salesforce

Analytical Study No. 4

Production and Distribution

Analytical Study No. 5

Status of the Salesperson

Analytical Study No. 6

Store Rules—Their Purpose and Value

Analytical Study No. 7

Mechanical or Physical Store Functions

Analytical Study No. 8

Mental or Psychological Store Functions

Analytical Study No. 9

Health—How to Keep It

Analytical Study No. 10

Individuality—How to Acquire It

Analytical Study No. 11

Common Sense—How to Practice It

ASK YOURSELF THESE QUESTIONS ON LAST MONTH'S STUDY

- (1) WHAT FOUR PRIMARY FACTORS ENTER INTO EVERY RETAIL BUSINESS?
- (2) WHAT ARE THE USUAL OFFICERS OF A CORPORATION?
- (3) WHAT FACTORS ARE ESSENTIAL IN A CHARTER OR ACT OF INCORPORATION?
- (4) WHAT ARE THE DUTIES AND POWERS OF A PRESIDENT?
- (5) OF A VICE PRESIDENT?
- (6) OF A TREASURER?
- (7) OF A SECRETARY?
- (8) OF AN AUDITOR?
- (9) OF A GENERAL MANAGER?

ANALYTICAL STUDY No. 2.

THE EXECUTIVE STAFF

(Continued)

THE sales manager has charge of the advertising and general publicity, the show windows and interior displays, and is over the buyers to the extent of directing them in marketing their wares to the consumers or customers of the store. He is directly responsible to the general manager for the condition of business from a sales point of view.

The merchandise manager has charge of the purchasing end of the business, insofar as merchandise to be sold is concerned. He is the expert who keeps in close touch with markets and business conditions, and acts as adviser to the buying staff of the house.

cause the sales manager must sell at a satisfactory profit the goods bought under the direction of the merchandise manager, so the merchandise manager must needs be guided in his purchases by what the sales manager can most easily dispose of with profit.

Under the general superintendent come his staff of assistants and all employes usually from assistant buyers down. His staff may be classified as follows:

- (1) Assistant superintendents.
- (2) Educational secretary and staff.
- (3) Floor managers.
- (4) Section managers.
- (5) Aisle managers.
- (6) Delivery employes.
- (7) Supply department employes.
- (8) Work room employes.
- (9) Demonstrators and solicitors.
- (10) Entire salesforce.
- (11) Carpenters, plumbers, porters, etc.

The general superintendent is responsible to the general manager for the department of every employe in the store, including even those above him. It is he who carries out the house rules and maintains the elements of cleanliness and order which are so essential to productivity and good service.

Competition is so big a factor in business life today that it becomes necessary constantly to adopt new and better methods of promoting trade and better trade relations with patrons of the store. The slightest infraction of a rule of courtesy or service is liable to produce expensive results.

The best possible service can only be obtained when the honest aim of each is to pull together to the end of permanently holding the trade of each and every patron of the house. The only road to this is excellence of service on the part of everybody on the payroll. Every reasonable, commercially feasible demand of the patron should be promptly met, but excellence of service does not stop there. If one is not careful, he or she is guilty of errors of omission as well as errors of commission, and each member of the composite salesperson (which is all factors of the store combined) should study ways and means for doing things to please the patron, even though not demanded.

Life is made up of "little things," and the

sum of many little courtesies and acts of kindness makes much satisfaction, which is the bedrock of permanent patronage.

Nearly every store has plenty of competitors who are ever willing to strain a point in order to get new patrons, and once a customer leaves any store dissatisfied the chances are that he or she may never return. It is a part of the work of the executives to formulate methods for the gaining of the confidence and creating the satisfaction of patrons. Good results can only be obtained when the plans and policies of those higher up, regarding ways and means of performing daily duties, are willingly and conscientiously considered.

Ofttimes the executives are able to see in perspective the mountain of discontent which a grain of thoughtlessness would cause a customer, while the salesperson is so close to his or her work that the point suggested by the executive would be overlooked. If not very careful, the salesperson may be inclined to magnify the petty inconsistencies of the patrons, which really should be overlooked.

CO-OPERATING WITH THE EXECUTIVES

In some organizations salespeople are frequently heard to complain that the executives of the organization seem to pay little or no appreciative attention even to their best efforts. It is well for the salesperson holding such an attitude to consider the following facts:

(1) The executive who performs his duties in a creditable manner is bound to be so thoroughly engrossed with his work that he has little time to devote to any individual salesperson. He must concentrate at all times. He should not be expected to be directly concerned with the customers and the petty difficulties or problems of departments outside of his immediate jurisdiction.

(2) One is apt to infer offhand that he does not take an interest in the work being performed by the individuals or groups in certain sections, when that is not the case.

The average executive relies mainly upon figures and recommendations made in reports on the salesforce given him by those in departmental authority. He is most likely to know a great deal more as to how the functions of the department are being performed than the average salesperson would credit

him with knowing. He feels, perhaps, that it is not to the advantage of the organization to interfere with the running of certain departments, but leaves such matters to his lieutenants. Therefore, one formula we recommend to any salesperson is the following:

In order to win full and whole-hearted co-operation from all of the executives all of the time, give the best that is in you to the organization all of the time. Co-operate, or work with and work for the lieutenants of the executives who are directly over you, give them such unusual service that they cannot but render a favorable report regarding the quality of your work, the quantity of it, and the excellence of your mode of conduct. Never make the mistake of going over the head of the one directly over you; this has been the commercial downfall of many. Transact all business through the proper channels, thus working along the line of least resistance to the extent of maintaining at all times friendly relationship and the real spirit of co-operation.

EMPLOYEES' SUGGESTIONS

If there is one thing more than all others which will win attention from those in authority, it is the giving of constructive suggestions for the improvement of the business. No business organization is so perfected that it can go on year after year without change, without adding new material to the old body. Just as a fisherman must calk his boat from time to time, so must the executives of an organization patch up the bad spots in the commercial hull. In order to do this effectively, they must have the suggestions of every employe concerned with the operations of the business.

Think of how many things come before one during a day's work; think of the many remarks made by customers that the executives should know, some pleasant, some critical. The individual salesperson is the representative of the store, and any thought on the store's betterment should not go unrecorded.

The following is an outline for guidance in writing out suggestions to executives; it will give the student pointers regarding the things the executives

MENT. Making it easy for customers to get at the merchandise. Making it easy for salespeople to handle the merchandise. If customers are compelled to walk great distances in order to get merchandise which is a necessary accompaniment to that purchased in some other section of the store, a practical suggestion as to how this could be remedied would be welcomed and appreciated by those in charge. Possibly an oversight has occurred in the department arrangement, and a suggestion to those in authority might save considerable money to the store through lost-sales elimination. If the aisles are narrow at congested points and one can see a way to remedy the inconvenience, a suggestion surely is in order.

(2) HANDLING OF MERCHANDISE. Much merchandise is damaged by careless handling, not only in the departments, but from the time it enters the receiving room until it reaches the department. If a thought occurs which prompts one to believe that the handling of such merchandise could be facilitated and improved, a valuable suggestion, indeed, should be the result.

(3) GOODS OUT OF STOCK. If customers call continually for merchandise which is not on hand, it means that some competitor is winning trade because your organization is not awake to its possibilities. One should carefully note such an occurrence and make suggestions for its remedy.

(4) IMPROVING THE APPEARANCE OF THE STORE. Ofttimes a slight change in decorative treatment will work wonders in the general appearance of a floor. Rearrangement of ledge displays which are too dark or too heavy for the surroundings, avoiding the display of colors which do not combine well with the surroundings, or a hundred and one things along this line frequently mean much in giving life and personality to the departments and floors.

(5) DELIVERY OF MERCHANDISE. If serious delay is encountered continually, or if merchandise reaches customers in poor condition, or any one of the many defects encountered in a delivery department, would

MONTHLY INDEX OF OTHER BUSINESS MAGAZINES

THE following index of business articles which in our judgment would be of special interest to our subscribers, is reproduced in abbreviated form, by special arrangement, from the Business Data Weekly, which is published by The Business Data Bureau, Indianapolis, Ind., U. S. A., as a part of their general service as a clearing house of business information.

ADVERTISING. "Revised List of Advertising Agents." Over 1100 agencies in U. S. and Canada that place nearly all national advertising. 3 pages. Fourth Estate, New York, Nov. 1, '19, p. 3.

AUTOMOBILES. "Is the Ford the Best Car for Salesmen?" No longer a question of "Does it pay to use automobiles in sales work?" Rather, "What cars pay best in sales work?" Views of several sales managers. 1500 words. Sales Management, Chicago, Dec. '19, p. 81.

BONUS SYSTEMS. "Bonus Systems in Modern Models." By Frederick S. Biglow. Typical cases. Among the newer phrases in the lexicon of industry is "economy sharing." A logical, clean-cut business transaction coming into increasing favor because of necessity for increased production, higher personal efficiency, and conservation of costly materials. Sat. Eve. Post, Nov. 8, '19, p. 73.

BUSINESS CORRESPONDENCE. "How One Concern Put More Pull into its Letters." By Chas. Henry Mackintosh. Copy of letter that pulled 63% replies. 800 words. Sales Management, Chicago, Dec. '19, p. 102.

CHAIN STORES. "Self-Serve Stores Knock the H out of H. C. of L." By Mary R. Reynolds. 6500 Words. Sat. Eve. Post, Nov. 8, '19, p. 19.

DIRECT MAIL. "The Illustrated Folder Letter." By Louis Victor Eytlinge. Color, dramatic picturization, action, geographical or traffic situation, processes in operation or production, art effects, economy in mailing of expensive catalogues, avoidance of loss of accompanying papers and misfiling—all these and more contribute to success of folder letter. 13 illus. 4500 words. Mailbag, Nov. '19, p. 183.

DIRECT MAIL. "Getting Big Executives to Return the Post Card." By George J. Kirkgasser. When a mailing consisting of a 4-page circular, a letter and a post card goes to a list of 5900 superintendents, general managers and other executives of city gas companies, steel and coke companies, and consulting engineers, and pulls 885 cards in two weeks, this little idea bubble about big men scornng the use of return cards seems rudely pricked. 1200 words. Mailbag, Nov. '19, p. 203.

EXECUTIVE POLICIES. "How Borrowed Ideas Helped Us Grow." By G. M. Dye, Pres., Photographic Appliances Corp. "I believe two of the greatest helps in whipping an inexperienced man into a good executive are books and magazines." 4000 words. 3 charts. System, Dec. '19, p. 1100.

FOREIGN TRADE. "American Chambers of Commerce Abroad Big Help to Trade." By Geo. G. Cobeau. All these chambers are affiliated with Chamber of Commerce of the U. S. of A., Washington, and are aggressive outposts of American trade. 2500 words. The Americas, Oct. '19, p. 23.

INDUSTRIAL RELATIONS. "Are Red Agitators Beating Advertising Men at Their Own Game?" By Frank J. Webb, Adv. Mgr., Baltimore News. Let us inspire the creation of a fund for advertising against the present rising tide. We can accomplish everything a strike can achieve through full page ads in the newspapers, having speakers address meetings, as the agitators do, forming committees to represent both sides. 3000 words. Printers' Ink, Nov. 6, '19, p. 61.

INDUSTRIAL RELATIONS. "Must Reckon Human Element in Co-ordinating Labor and Capital." Closer relations between the two forces of production must be brought about. Reason for workingman's dissatisfaction is not pay nor working hours, but lack of recognition of worker's right of self-respect. Must have full opportunity for self-expression to bring consciousness of in-

dividual responsibility. Experience with our own men leads to conclusion that 98% of the so-called laboring class want to be square and are only asking for a square deal. Address of Ernest Bell, vice-pres., Hydraulic Pressed Steel Co., Cleveland, before A. A. C. of W. convention. 7500 words. Associated Advertising, New York, Nov. '19, p. 48.

INDUSTRIAL RELATIONS. "The Bolshevik Movement in America." By Sherman Rogers, specialist in charge of the Inter-racial Council Publicity Work. Summary of articles appearing in the New York World on causes, growth and plans of Bolsheviks. 2500 words. American Industries, Nov. '19, p. 7.

INDUSTRIAL RELATIONS. "A Man With a Great New Idea." The romantic story of John Leitch. He has introduced a new plan of co-operation between employers and their employes, and he has made it work—not in one plant alone, but in more than a score. By Mark B. Mullett. 1200 words. American Magazine, Dec. '17, p. 7.

INDUSTRIAL RELATIONS. "Here is My Plan." With stories of how it works. By John Leitch. 4500 words. American Magazine, Dec. '19, p. 8.

INDUSTRIAL RELATIONS. "When They Get Together." Remarkable record of the White Company, Cleveland, and other examples of successful industrial representation. Baldwin Locomotive, Henry Disston & Sons, Proctor & Gamble, American Rolling Mill Co., Endicott-Johnson, Packard Piano, Sidney Blumenthal & Co., William Demuth & Co., Multigraph Co. The spread of economic knowledge through shop committees. 3100 words. World's Work, Dec. '19, p. 185.

PRICES. "The Cause of Price Inflation and Its Remedy." High prices due to monetary inflation. Will cease advancing when gold dollar is varied in weight to meet index number of prices. By Prof. Irving Fisher, Yale. 2100 words. Printers' Ink, Nov. 6, '19, p. 92.

PROFIT SHARING. "The Studebaker Industrial Co-operative Plans." Still another great industry outlines its methods of promoting business by sharing with the men. By Roy Dickhson. 2900 words. Printers' Ink, Nov. 13, '19, p. 109.

RECONSTRUCTION. "The Fundamentals of Social and Economic Regeneration." The paramount business of Americans today. By Herbert Hoover. 4000 words. Trust Companies, Oct. '19, p. 341.

SALES MANAGEMENT. "Choosing the Sales Force." By Hugh Chalmers, formerly head of Chalmers Motor Co., one of the highest authorities on sales subjects in the country. This article is typical, keenly analytical, concise, and thoroughly understandable. 2700 words. Sales Manager, New York, Dec. '19, p. 107.

SALES MANAGEMENT. "The Making of a Branch Salesman." By Geo. H. Eberhard, of Geo. F. Eberhard Co., San Francisco, a student of "The Science of Business." Mr. Eberhard is Pacific Coast distributor for several nationally advertised products. Pick men with tenacity, he says. Teach history of business. What to teach new men. 2800 words. Sales Management, Chicago, Dec. '19, p. 85.

SALES MANAGEMENT. "An Unusual Plan of Training Salesmen." Banking house opens free public school to train salesmen not only for itself but for others. The Doherty School of Salesmen is expected to turn out many more graduates than the firm will be able to employ. Not one will be under any obligations to Henry L. Doherty & Co., and employes of other firms will be welcome. By S. E. Kiser. 1800 words. Printers' Ink, Nov. 13, '19, p. 65.

IBIS ITEMS

THE name of The International Business Science Society being quite a mouthful, its members have dropped into the habit of calling it the "Ibis" for short. Similarly, if you are a member you are an Ibis. And if you are a Fraternal Member, you are an "Ibis Frat" or "Fra." If your name is John Smith for example, you are "Fra John." Those eligible to Fraternal Membership are often called Fra by courtesy. As for the Ibis, it was a sacred bird in Ancient Egypt, you'll remember, and the Egyptians paid it the highest respect of which they could conceive—they mummified it. A modern Ibis may be a "bird," but he's no mummy!

OUR ANN ARBOR CHAPTER

UNDER the heading, "Salesmanship School," the Ann Arbor (Mich.) *Times News* of November 12, 1919, printed a leading editorial on the General Chapter (Active) of The International Business Science Society recently formed in that city by Vice-President Harry Newman Tolles, of the Society, and Organizer Lovejoy, following a rousing lecture by the former and some intensive work carried on with the cooperation of the Secretary of the Chamber of Commerce. The editorial expresses so well the significance of these Active Chapters in any community that we reproduce it in full below.

"A movement started by the Chamber of Commerce some time ago, has resulted in the establishment of a course of instruction in business science. Upwards of half a hundred of the employers and employes in the city have enrolled to take the course. Besides text-book study, lectures are given by men who are competent to discuss business relationship and principles.

"The first lecture was given a few days ago and it was a splendid sight to see men, competitors in business, sitting side by side, each preparing himself for greater usefulness in his work. The employes were there, too, with their employers, each striving to accomplish the best for both, by studying problems common to both.

"This unity of effort will not only make better employers and employes, but it will make better and more useful citizens in the

the city, which means that the people of the city will have a better place in which to trade. In fine, it seems the awakening of the business soul of the community to the greater development of the trade at our very doors."

Col. Franklin D'Olier, first national commander of the American Legion, is a graduate of "The Science of Business," and, what's more, demonstrated his mastery of it in a unique manner by subsequently teaching a class in it in his own establishment, that of the William D'Olier Company, manufacturers of cotton yarns, in Philadelphia. We shall have an article on Fra Frank, probably in our next issue. And he is only one example out of many of men of "light and leading," in all walks of life, who are either Fraternal Members of the I. B. S. S. or eligible to Fraternal Membership by reason of the fact that they are graduates or former students of the course now being studied by our Active Members or of one of the courses which preceded it.

Fra Sheldon, our Chief Ibis, generously donated his services for three lectures in Chicago, at Auditorium Recital Hall, on December 22d and 29th, and Jan. 2d. The lectures were for the benefit of General Fraternal Chapter No. 1, I. B. S. S., now in process of organization, and were given under the auspices of the Chicago Association of Executives, which is made up exclusively of students of "The Science of Business."

The subjects of Fra A. F.'s lectures, which

"Law or Luck, Service or Selfishness, Science or Insanity—Which Shall Rule in Our National Life?" and "The Science of Human Relationship, or How to Win."

Fra Harry Tolles, First Vice-President of the Society, still further fattened his convention batting average on Dec. 10th, when he delivered a striking address on "Keeping Step With the Times" before the eighth annual convention of the National Broom Manufacturers' Association, at the Hotel Sherman, Chicago. Straws indicate that he handled the Brooms with his usual success and quite swept them off their feet.

The Board of Directors of the I. B. S. S. have elected Samuel C. Spalding, the Associate Editor of **THE BUSINESS PHILOSOPHER**, the first General Secretary of the International body, with headquarters in Chicago. Fra Sam was formerly in charge of the Advertising Copy and Service Department of *Cosmopolitan*, *Motor*, and the other Hearst magazines in New York City. He has written a great deal, including fiction as well as business articles for various magazines.

Fra Phil—known to outsiders as Herbert M. Philbrook, Assistant to the First Vice-President of Ibis, and in charge of the Service Department—has mounted the lecture platform with both feet and begun to grace the festive board—not with his feet! He gave the Boy Scout Masters of Chicago something to be thankful for, on the day before Thanksgiving, at their 41st and South Halstead Street clubrooms, by means of an address on "Man Building." And on Dec. 3d, he spoke by invitation at a luncheon meeting of the Chamber of Commerce, of East Chicago, his subject being "Business Building."

Incidentally, he has organized and is bringing up a husky Normal Chapter by hand, with a view to developing Ibis organizers, and is telling its members what's what when their regular lecturer, Fra Gerald McDowell in charge of the Educational Division, is unable to meet with them by reason of conflicting dates. Fra Phil is planning a series of these normal classes and is always glad to hear from anyone, anywhere, who would be willing to give all or part time to Ibis organizing, securing individual members, forming Chapters, etc., on liberal terms.

The readers of this Department want to know what *your* Chapter and its officers and members are doing. Therefore, send on your Chapter Chats. Let the Secretary of each Chapter consider himself the **BUSINESS PHILOSOPHER's** correspondent for that Chapter and send us a sheaf of notes regularly so that they will reach us not later than the fifth of each month. Or if the Secretary is too busy, he should appoint some member of the Chapter as its correspondent. In either case, however, the Editor should be given, before Feb. 1st, the name and address of the individual upon whom he can depend to put each Chapter on the map—and to keep it there. Let us *know* you are not mummies. "It pays to advertise."

But these "Ibis Items" are by no means confined to Chapters or their members. Our readers are always interested in brief notes or short articles about members at large, either Active or Fraternal, about Associate Members who are doing things, or those who, by reason of being graduates or former students, or having been connected in any other way with "The Science of Business" or any other course taught under the same auspices, are eligible to Fraternal Membership.

To Fra Francisco, Gulf States Organizer, belongs the credit for forming one of our record-breaking Chapters, considering the size of the community—The Lake Charles General Active Chapter, I. B. S. S., of Louisiana. It numbers nearly one hundred.

Fra Benjamin has a fine Special Active Chapter to his credit in the Wallace Barnes Co., at Bristol, Conn. And organizers Wright and Johnson have two new and flourishing Special Chapters to the good in Geneva, N. Y.

But Fra Clark and Fra Anderson, who are teaming it, seem to have some claim to distinction on the strength of the Special Active Chapter they have just organized in the Thompson Lumber Company's bailiwick, in Minneapolis, which numbers sixty-four. And so the snowball of Business Science and Service rolls and grows!

Fra Bill Lovejoy, Michigan Organizer, has returned to Chicago for a short stay.

CHARACTER ANALYSIS

In "The New Science of Analysing Character," by Henry H. Balkin (The Four Seas Company, Boston), the author calls himself a character analyst and employers' adviser. He expresses the hope that the volume will promote "intellectual" discussion, careful investigation, and "judicial" application of the knowledge therein contained. He probably means *intelligent* discussion and *judicious* application. This lack of discrimination in the use of epithets is characteristic of the whole book, and the enthusiasm of the author for his subject leads him to a free employment of superlatives, as "Character Analysis is the acme science of sciences and the most potent factor of the universe."

It is implied that Character Analysis by the observational method is a study in inductive reasoning; but shade of Bacon! we are enjoined to reason always from the abstract to the concrete, from the complex to the simple.

The assertion is made that all terms should be defined. Man is defined as body and mind. This definition will apply equally well to

horse, elephant, ant, or diatom. Environment, we are told, consists of all that is about us, including our brain. We wonder why, if our brain is part of our environment, the rest of our body is not also part of this "tremendous force."

Neither temperament nor character is defined; the mind and the brain are distinguished and then confused. The simple statement of fact that there is a close correspondence between man's physical and mental characteristics is dignified as a law, and the extravagant claim made that by *studying one we can readily determine the condition of the other.*

We are informed that it is the intellect that distinguishes man from the brutes. As this statement is glaringly inaccurate and manifestly insufficient, one's faith in the trustworthiness of the book as a whole is rudely shaken.

There is a rather clever exposition and defense of phrenology, and the book contains some well chosen and interesting reproductions of photographs.

APPLICATION FOR ASSOCIATE MEMBERSHIP
in the
INTERNATIONAL BUSINESS SCIENCE SOCIETY

Samuel C. Spalding, General Secretary,
International Business Science Society,
32 South State St., Chicago, U. S. A.

Dear Sir:—I hereby apply for ASSOCIATE MEMBERSHIP and enclose \$..... for my first year's dues, \$2.00 of which is to be set aside for the journal of the Society, THE BUSINESS PHILOSOPHER (The Magazine of Business Training), to which I wish to subscribe. I understand that I may use the abbreviation, *Asso., I. B. S. S.*, and will receive an emblem button, a Membership or Guest Card, and other privileges which will be explained upon request. As required, this application is accompanied by the recommendation or nomination of a "business or professional man or woman of recognized standing."

Applicant's name

Business.....

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Your life, your circumstances, your surroundings, will change when you have learned to meet every situation with assurance and self-confidence. For you

can realize your desires and ambitions, you can make your dreams come true, when you have developed a dynamic, magnetic, conquering personality.

Thousands of men and women all over the world have found the way to the larger life by following the inspirational teachings of Dr. Orison Swett Marden. Over a million and three-quarters copies of his inspirational books have been sold and his work has been acclaimed by some of the greatest men and women of our times.

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Ella Wheeler Wilcox says—"I wish that your splendid book might be placed in the hands of every young man and woman about to enter the arena of life."

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Theodore Roosevelt said—"I am so deeply touched and pleased by your editorial in 'Success' that I must write and tell you so."

Charles M. Schwab says—"Dr. Marden's writings have had much to do with my success."

John Wanamaker says—"I would, if it had been necessary, have been willing to have gone without at least one meal a day to buy one of the Marden books."

Lord Northcliffe says—"I believe Dr. Marden's writings will be of immense assistance to all young men."

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Bus. Philos., 1-20.

A NEW YEAR'S JOB FOR EVERYBODY

THE AMERICAN people have a job to do, and it must be done in the American way.

The first part of that job is to forget class consciousness and all that it means.

The second part of that job is to pull together in an honest effort, to return to former standards of fair play and justice.

There is no use in mincing matters—no profit in attempting to deceive ourselves—and others. We must get down to brass tacks.

The past is past. What we need is a clean slate, the first page of a new ledger; and the initial entry in that new ledger **MUST** be real co-operation and mutual sacrifice so that common sense and the American spirit of equality for all will come again into their own.

Industry, and by that we mean the old true definition of the term which includes employe and employer alike, will do the needed job, and will do it well, if only the start is made.

Let us begin now. Beyond question or doubt it will pay one hundred cents on the dollar in contentment, prosperity, and self respect.

—*Industry*

FEB 1920

C + A R R

The BUSINESS PHILOSOPHY

AMERICAN JOURNAL OF
SOCIOLOGY,
UNIVERSITY OF CHICAGO
CHICAGO, ILL.

FEBRUARY, 1920

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By W. C. HOLMAN

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The Business Philosopher

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Only that which tends to increase the "Area" or A+R+E+A of the reader—that is, his Ability, Reliability, Endurance and Action—will appear in this magazine.

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FOR BETTER COLLEGES

Reasons Why They Are A Vital Need

By DR. FRANK CRANE

ONE OF Dr. Frank Crane's famous "Four Minute Essays" will appear each month in this magazine during the rest of 1920, by special arrangement with this distinguished writer. Dr. Crane has been called "a new Solomon" and "the foremost philosopher of America." John Brisben Walker, formerly proprietor and editor of "Cosmopolitan Magazine," says: "His powerful messages go reverberating across the continent." THE BUSINESS PHILOSOPHER counts itself exceedingly fortunate in thus securing Dr. Crane's promise to pay its readers a regular monthly visit. Get the Crane habit!

SMITH COLLEGE, one of the leading institutions for the higher education of women, is out to raise \$4,000,000 in order to improve its equipment, and, more particularly, to pay its teachers better salaries.

This is in line with what other colleges and universities are trying to do. It is a part of the general movement to increase the efficiency of education.

The United States was founded by people who were thoroughly convinced of the absolute importance of an educated citizenship as a basis for a permanent democracy.

If you are going to have a government by the people as well as for the people and of the people, you must take measures to develop a kind of people who are capable of governing.

If the people of America are to take over the business of the king into their own hands, they must be all kings. They must not only know how to govern themselves, but they must learn the technique of government and also acquire the taste for government.

Along with citizenship and culture must go the will to politics, the willingness to assume the responsibilities of politics and the training necessary thereto.

After 150 years of struggle against the inertia of tradition, we are recognizing the citizenship of woman. And it is of vital importance that the educated woman should be prepared to assume that citizenship.

Although we have always boasted of our educational facilities, we have, nevertheless, been only trifling with education. There is no doubt that the teachers of our country are underpaid, and that if we continue our present policy, this teaching force is going to deteriorate still more rapidly.

You cannot control natural forces, and it is natural for the more capable people to seek those avenues of employment that bring the most remuneration and give the most opportunity for liberal culture.

Dr. William Allen Neilson, president of Smith College, says: "We are facing the annihilation of a profession."

Teaching does not pay. Other professions do. College graduates are entering the industrial and commercial fields. They become department managers or go into business for themselves; they take up chemistry and dietetics; they write or edit.

A New York professor writes: "Most of the young men now coming into the teaching ranks are mediocre. Otherwise they would not be here. There is too much demand for them elsewhere. The world is being rebuilt and they are wanted. The universities cannot get them."

In view of all this, it is difficult to conceive of a more pressing obligation upon our people than that of worthily endowing and supporting their institutions of learning.

(Copyright by Frank Crane.)

The Business Philosopher

Edited by ARTHUR FREDERICK SHELDON
SAM SPALDING, *Associate Editor*

VOLUME XVII

FEBRUARY, 1920

NUMBER

BY THE FIREPLACE

Where We Talk Things Over

COOPERATING FOR YOUR CITY'S GOOD

Concluding portion of the Editor's address at London, Ont., under the joint auspices of the Advertising Club and the Underwriters' Association, on the subject, "How All Clubs and Organizations Can Co-operate for the City's Good."

MAN-MADE laws can be no better than the men who make them, and the evolution of our laws rests, in final analysis, with the evolution of the individual, who in turn makes the man-made laws; and man-made laws not in harmony with natural laws are destined to be repealed.

Now the question of the making of each organization right, including the organizations of bodies of citizens such as are represented here to-day, is a most potent one. This I challenge your attention to as a matter of the evolution or growth of each individual member. No quality, such as that of the spirit of Service, can grow, by any possibility, except through the application of the principle of *Use*.

You can get together and hear little talks like this one, and the many greater ones that you will hear as time goes on, by invited guests and by your individual members, and that all comes under the head of nourishment—mental food—which is supplemented by the study which you are all giving, more or less, to the problems of the hour.

But there will be no growth in the individual members, and therefore of the organizations themselves, except as you bring to bear in your own life the principle of *Use* of that knowledge—*Use* of that quality which we wish to have developed.

"UNITED WE STAND, DIVIDED WE FALL"

And one of the great benefits of organizations such as those represented here to-day, is the opportunity which they afford the members to use the spirit of Service to the community. "United we stand, divided we fall," is an old slogan, fraught with such vital truth that it is always permissible to repeat it.

When Rotary men get together, and when they put their shoulder to the wheel, to the end of putting over such a thing as this present Victory Loan, they can do something of great service. How much more can they do if there is a committee appointed from Rotary, and the Chamber of Commerce, and the Ad Club, and the Underwriters' Association, and you have one big union of all such organizations united to a common end. Then you go over the top, and go over the top in a way that is worth while.

But if this organization has a sort of "corner" on his particular civic benefit, and that one on another, and so on, or if there is any degree of jealousy of effort, then it is as with all such undertakings—lack of harmony begets friction, friction begets destruction, and efficiency is reduced and reduced tremendously.

I believe in the Chamber of Commerce and its activities, I believe in the Rotary Club, in the Kiwanis Club, in the Ad Club, in the Underwriters' Association—in all these organizations. Man is naturally a group animal, and he groups best in the small group. Get an organization too large, and it cannot function well.

EACH FORM OF "BUSY-NESS" SHOULD HAVE ITS OWN GROUP

And so I believe in the segregation, as we might say, of those whose individual interests are in a given line, as, for instance, the advertising men, into an organization of their own. I believe in the insurance men grouping together for the common good, to the end of the evolution of that particular mode of activity.

I believe in these larger groups with the more composite membership. I believe in anything which begets and fosters and develops the get-together, and hence the brotherhood spirit, the spirit which must and will more and more prevail.

But I believe in the inter-relationship between these groups, especially when some great undertaking confronts you. It is indeed a fact that the war is over "over there," but it is not over "over here." That is true in the States, it is true in Canada, it is true all over the world; and if any of us, whether as individuals or as members of organizations represented here to-day, seek in any way or in any measure to slight our duties, obligations and responsibilities as citizens of the respective nations to which we belong, your speaker's dire prediction is destined to come true, namely, that the hand of the Hun will yet gain supremacy in the world economic.

WHY GERMAN SO-CALLED "EFFICIENCY" FAILED

Please do not charge me, when you go from here, as in any way endorsing the habits of the Hun. I do not even endorse that much lauded German efficiency, which was efficiency of the head and the hand, but to hell with the heart. Oh, there is much flaunted praise of so-called German efficiency that is utter rot. Forty years ago the German Kaiser did not stop with revolutionizing the educational system of Germany; he revolutionized it, but he glorified the head and he glorified the hand, and he took the false step of imagining that might made right, and that if we can become mighty enough in head and hand efficiency we can put it over all the little nations and gradually over all the nations of the world. And he said treaties are but scraps of paper, that moral right is not an element in might, and he made an awful mess of it.

I wrote a little squib the night of the 11th of November, 1918, when I had been down in that din of joy in the "Loop" of Chicago, when happiness did indeed run riot, and there was a great celebration:

To-night the hand of Mars is stayed;
To-night the armies which this morning
 were arrayed
In battle form, are resting.
May God be praised.
To-night the whole world knows
That he was wrong who said that might
Of head and hand makes right.
To-night we all should know
That in God's everlasting plan of things,
There is no lasting might,
Without the thing called Right.

But with all that, beware of German industry of head and hand in the making and distribution of the world's products.

Oh, to learn the glory, the majesty of work, of industry! If the English speaking people of the world will but once come to a realization of the glory of Service, and seek, not shorter hours and how little can we produce, but with the same degree of intellectual efficiency add to it the power of right, coming from that constructive emotive condition born of the sensibilities, realizing that while right alone won't make might, any more than oxygen alone will make water, it is a necessary element in might, and that if we as a nation and as an English speaking people want lasting might we must at all times refuse to sacrifice right, but must add to it intellectual power, and physical power, and that it takes the three united to make real might, then we need have no fear of the hand of the Hun.

FUNCTION OF COMMERCE IS SERVICE TO WORLD

My friends, until we in the States, until you in Canada, until our brothers across the sea, and in far away Australia, and New Zealand, and India, awaken to the fact that the function of commerce is service to the world, and that he who limits his production is limiting or seeking to limit the operation of natural law, *we are in danger from any nation which has its eye primarily upon industry and commerce and in the maximum of productivity in those lines.*

From England, while on a visit some two years before the war, I went to Germany. As we crossed the channel and went on down through Holland and down the Rhine and on to Dresden, there was noticeable a different method of work, a different atmosphere, as far as industrial activity and production were concerned.

And they are getting mighty busy right now. My prediction is that in less time than most men imagine, they will have paid the debt financially. Everybody thought France was on her knees forever when Germany crushed her once before and placed an indemnity there that would now look like thirty cents—because we are all pikers now unless we talk in terms of many billions. But how quickly France paid it off. Why? Because they got busy, each individual bee in the hive, and Germany is quite capable of doing that, enormous as that indemnity is.

LIVES OF NATIONS ARE GOVERNED BY GOD'S LAWS

Yes, we want our Union to go on, the Union of the States. You want the Union of your Provinces, allied with the parent government, to go on and on and on. But let us not forget that the life of nations, the life of industrial and commercial organizations, the life of individuals, is governed by God's eternal laws, and not by luck.

And the same laws that govern the lives of nations, govern the lives of organizations like your own, of the Rotary Club, of the Chamber of Commerce, of the Ad Club, of the Underwriters' Association, and the others. I look upon you as departments of the city. You are to the civic body as branches, in one sense. One of you is what the Advertising Department is to an individual institution. You each have your work to do, and if we want to make a great nation that will sail on, and on, and on, to greater and greater power, greater and greater might, if you please, let us see to it that each organization within the civic body does its part and does it nobly and does it well.

In conclusion—and I must not keep you longer, because I know your time is valuable at this hour of the day—I want to challenge your attention in a broad way to one or two suggestions applicable to organizations such as each of you represent in this amalgamated assembly here to-day, which will do possibly more than anything else, if properly carried out, toward the evolution of the community as a whole. And as I suggest this, please remember the statement I have already made, that communities will not build themselves, any more than your individual business will build itself.

THE THREE MEETING POINTS OF HUMANITY

There are three common meeting points of all humanity, the home, the school room, and the relationship between employer and employed—the place of business. With two of these, organizations such as yours may have much to do, namely, the school room and the economic relation—the betterment of relationships between employer and employed.

I do not know so much about your schools in Canada, but I know this, and I say it unafraid, and I say it without apology, and I say it too, I hope, as a patriotic American and a man who loves his country, I say that our public schools in the States are the biggest joke on the American map, from the standpoint of their present state of efficiency, compared to what they must become—which should be a nursery for the cultivation of the human plant, even as your florists are breeding up flowers through the application of the laws of God focusing in scientific horticulture.

As it is, the schools in almost all nations are a sort of cold storage plant for packing the head with facts, nine-tenths of which are never used after the boys and girls get out into the school of life.

MAKE THE SCHOOLS LABORATORIES FOR CULTIVATION OF MAN-POWER

If all the clubs of this city, functioning in activities aside largely from your own individual self interest, would center the minds of their members upon the "how" of improvement of our public schools, to the end of making them laboratories for the cultivation of man-power, oh, how wisely you would be providing for the future generations!

And then, if in your club activities, all directed toward a common good, you would set that splendid gray matter of yours at work on the problem of how can we gradually improve the relationship between employer and employe, enabling each to fulfil all his natural obligations, duties, and responsibilities to the other, then indeed you would be centering upon two general classes of activities which would make you seers and prophets and your lives destined tremendously to influence generations yet to be.

In conclusion—and then it *will* be the conclusion—remember there are four grades of people from the standpoint of mental

vision. Down at the bottom is the mentally blind fellow who looks no further ahead than the present. He "looks out for himself," and he doesn't recognize the fact that we are all parts of a great whole.

MORE SEERS AND PROPHETS WANTED

Of the three others, the man that can plan for a year is a general. The man that plans for a lifetime is a genius. But the man who plans for generations yet to be is a seer and a prophet. Let us have more seers and prophets. You don't have to wear long hair to be one: I mean the man who looks ahead and sees things in their true relationships. There are lots of them in every community; there are lots of them right here. But be a greater and still greater seer and looker-ahead if you would be a great builder of the community—and indeed of your own best interests.

To the degree that through your associations in these various clubs and inter-relationships between them you carry out these eternal truths and put into application the basic laws of life, you will make greater and greater links in the chain of those nations which as a whole make up the great British Empire, and the English speaking world, and of which we can all say, and say advisedly, after the pattern of Longfellow's words: "Sail on, sail on, O Ship of State, Sail on, O Nations, strong and great!"

And we will sail on, and on, and on, to greater and still greater greatness, in direct proportion to the evolution of the individual to a plane of greater and still greater *Service*.

S. C. S.-ENCES

ONE OF LABOR'S SANEST UTTERANCES

ONE OF the sanest utterances American Labor has given us in this time of stress has come from Vice-President Noonan, of the Brotherhood of Electrical Workers. In the convention of the organization, held at New Orleans, Mr. Noonan said:

"Gone is the day when we could think it was simply a case of getting all we could for our labor. Gone is the day when capital endeavored to get all that it could for the least it had to pay. It has now come to a condition where capital and labor are vitally concerned in the economic disaster that is sure to overtake our country should conditions continue as they have been doing."

"We cannot force the contractors to pay us more than they get out of their contracts. The employer cannot force us to work for less than we can live on. The public cannot afford to pay exorbitant sums for work done. Tilting wages, on the one hand, results in tilting prices on the other. The mass of people cannot stand this forever.

"Capital everywhere is studiously considering ways and means to intensify production of goods and materials as the only solution. We, in turn, must consider ways and means to intensify our production by doing more work in the same time than we have been doing."

It is not surprising that this noble utterance should have won much commendation. The Baltimore Manufacturers' Record says of it:

"If this advice can be pressed home to every man in America, it will help to stem the tide of radicalism in whatever guise of *ism* it comes. . . . He has pointed out the only road for the salvation of the country and the safety of every man, woman and child in it."

And the house organ of the Benjamin Electric Mfg. Co., of Chicago, from which we clip Mr. Noonan's words, pronounces it "a masterpiece of common sense."

We trust, however, that it will appeal to Labor itself as well as to employers. Certainly it should. And we believe it does. "God must love the common people," Lincoln is quoted as saying, "because he made so many of them." Now, Lincoln himself was one of the "common people." Therein was rooted his greatness. And most of us, thank God, are "common" in that noble sense—more or less. And He made us. He made a lot of us. And He made most of us sane. You wouldn't always suspect it, but He did. That's why some of us feel so sure that Labor's deep-rooted common sense and elemental, God-given right-mindedness, which shines out so clearly in these words of real Labor statesmanship, will assert itself in all its might one of these fine days—and all the Red chances in America won't be worth a red cent!

Refreshing is the candor of a Chicago cleaner who advertises: "It is so often that even a regular customer of ours will exclaim, 'Why, I did not know you cleaned that!'"—Chicago Tribune

"IN THE UMBRELLAS"

THE STORY OF HOW AN UMBRELLA SALESWOMAN MADE GOOD

THIS little story of salesmanship in the umbrella department of a large store, "Memories of My Umbrella Days," was sent to us recently by its sponsors, W. N. Stevenson & Company, Inc., leading designers and manufacturers of high grade umbrellas and parasols, of 85 Fifth Avenue, New York. They were kind enough to ask our opinion of their very tastefully designed and illustrated booklet. They declared that their impelling motive in putting out the little book—which they described as "really a primer of umbrella facts, information, and selling talk made palatable and interesting"—had been "the spirit and desire to render the retail trade a sincerely helpful and constructive service—to increase the sales of umbrellas, ours or anybody's."

Figuratively, The Business Philosopher threw up its hat. Here was something, it felt, which not only deserved its warmest commendation for the Quantity, Quality, and Mode or manner of the Service rendered, but could not fail to be of interest and value to our readers as well, irrespective of whether they sold umbrellas, locomotives, or their services at ten or twenty-five thousand a year. Moreover, it seemed to us that it offered a striking illustration of the Service idea worked out constructively, with those all-important ingredients, simplicity and human interest, in advertising.

So we obtained permission to reproduce the story practically as it originally appeared, minus its wide margins, charming type dress, and most of its drawings. And in passing it on we can do no better than to quote from the preface of its original publishers: "There is a good natured point to many of the observations, wise and otherwise, to evoke a smile and a responsive thought. Because it has that human appeal which goes to our inner selves, and pictures trials, tribulations, success, and happiness with a sympathetic, cheerful, and inspiring touch, we believe the story will 'strike home.'" It is fully protected by copyright and all rights are reserved by W. N. Stevenson & Co., Inc. The conclusion of the story will appear next month.

FATE made "work" my middle name. There was no escape. I might have married, but as the right man had not shown up at the crucial date I obtained a sales position in a department store. Everything was new to me. I had never worked before. To me business life was an unexplored world. My fellow-workers, the crowds of people constantly coming and going, the supervising department heads, the floor walkers and buyers, were each in themselves new species to be studied and understood. I was placed "in the umbrellas." I received the assignment with great pleasure. At the moment I thought umbrella selling the easiest job on earth. "Very simple," I said to myself. In after years, when I heard

similar opinion I mentally classed them as very simple.

"You can't sell everybody that visits the department on a clear day, but it's a cinch to sell 'em all on a rainy day." That's what the department manager fed me as a starter the day I made my debut behind the counter. I had the same idea myself.

I wanted to be a success, was ambitious to make a good showing so that I could advance and prosper. I was eager for opportunities to make sales. It was compulsory for me to earn my own living and I was determined to make good on the job.

When I saw a prospective customer advancing toward our counter I had to hold both hands behind my back. Otherwise I would



have waved a signal, beckoning to where I stood. I wished for the power to flash forth a mental wireless: "Here's where you get that nice stylish umbrella you want!"

When a customer confronted me I overworked all the arts and wiles I possessed. "Make good early in life, dearie, and you can take it easier later on if hard times come," I mused. "No old ladies' home for me."

On clear days I hummed, "And the rain tame pitter, patter, down!" hoping it would. I had a most frevent welcome ready for rainy days. I wanted to "sell 'em all" as I was told I could when there came a down-pour. It was such a cinch!

And then, when my ambitions and enthusiasm were at fever heat, it rained daily for a week. Our department was besieged with people who, because they were there, supposedly wanted umbrellas. Did I "sell 'em all?" Or did I sell all upon whom I waited? I did—not.

My first rainy day experience was a sad disappointment. It convinced me that it was not a cinch to sell everybody an umbrella simply because they came in out of the wet and said something that was supposed to mean that they wanted one. I was also convinced that if there is any grouch in anybody's make-up it shows on a rainy day, if at no other time.

While rearranging the stock at the end of that first rainy day I made up my mind that if I was going to be a success in the umbrellas, I would have to study human nature. It would not help me any to come back at grouchy people with their own kind of talk. I would ignore all provocation. I thought of the old adage: "Molasses catches more flies than does vinegar."

It was affectation at first for me to do it, but it soon became an enjoyable habit to say something cheery and interesting to put the customer in good humor before trying to make a sale. And believe me, "The voice with the smile" and a happy word, does win.

My second rainy day began with a determination on my part to force sales. Anything, just so it was an umbrella. I was afraid that if my value to the firm was judged by my previous day's efforts I would be fired.

I did better on the second day. That is, I sold a large number of people and got rid of a lot of cheap umbrellas. I talked low prices to the exclusion of every other thought.

To every customer I smilingly made the innocent suggestion that umbrellas were either borrowed and never returned, or stolen; that a cheap one would answer every purpose. I made more sales that day than anybody else in our department.

I went to sleep that night very much pleased with what I thought was a clever day's work. I dreamed that the head of the firm shook hands with me and congratulated me on making so many sales.

On the third day of the continued deluge the manager of our department came toward me with an icy expression that immediately made me resolve never again to believe in dreams. In sour, but perfectly intelligible language he impressed upon me that my previous day's efforts amounted to nothing in his young life.

"Don't overwork yourself to gather in that kind of chicken feed today!" he warned.

For the rest of that rainy week I was a detriment, rather than a help, to my employers. I felt that I had been "bawled out" good and plenty. I was squelched as effectively as though I had been sat upon. My ambition was chilled and my enthusiasm had died. I was an automaton in my actions and Sphinx-like in my speech.

On Saturday night, just as we were closing a woman came to our counter. I approached her with the leisure of the setting sun, but with the coldness of the North Pole.

"You don't want an umbrella, do you?" I asked in a languid tone, half repressing a sleepy yawn.

"No, I guess not. I thought I did, but I won't bother you," replied the woman with a nervous look around to see if she had been

position, based on a contrast of that day's suits, she was worth more than twice my due to the firm.

After thinking about those figures I saw light. I had worked harder than the other girl and sold more people, but made less money for the firm. I had not taken full advantage of my opportunities. That was the answer.

Now I knew what was wrong. I was merely an undeveloped saleswoman. I lacked knowledge and experience. I resolved to acquire both very quickly. And I did. Not, however, before I had become a human interrogation point upon the subject of umbrellas and salesmanship.

Maybe they thought me a terrible pest, but I smiled my way into their confidence and quizzed my associate salesladies, umbrella manufacturers' salesmen, the head of our department, and any and everybody who suspected might contain an umbrella secret. One whole week I reported myself ill and spent the entire time working in an umbrella store. I even pumped an "Umbrellas to end!" peddler whom I held up at a corner near my home.

I searched libraries, encyclopaedias, trade papers, and manufacturers' catalogues and announcements until I was almost seeing umbrellas in my sleep. I learned all the cross-covered jokes about umbrellas and the fabled superstitions handed down from ages ago.



During my lunch hour I visited other stores and sized up their umbrella departments.

Previously to my obtaining the knowledge which I cashed in afterward to good account—before I had become umbrella-wise, when I did not know what he was talking about—a gentleman customer had asked me one day if the umbrella he fancied was his "size."

Immediately I imagined that he must have thought he was buying a pair of shoes, a collar or a hat. I stifled a rising laugh by bending forward and taking the umbrella from him, pretending I wanted to look at its tag. Then I straightened up, turned to our senior saleslady, and winking my eye at her, said: "Is this the right size umbrella for this gentleman?"

She simply came toward us and asked the gentleman to stand erect and to hold the umbrella in the position he would hold a cane. He did so. "It's too short for you," she smiled. As quick as a flash she handed him the same style umbrella in a length that exactly and conveniently bridged the distance from the natural position of his lowered, cane-holding hand, to the ground.

"A lot of people are like that. We refer to sizes as 26's and 28's, but customers often have the carrying length in mind when they ask about sizes. That's one on you, evidently!" she laughed good naturedly. "It surely is," I replied thoughtfully. It was then, in a talk that followed, that I received from her my knowledge of sizes, cover diameters and circumferences.

"Some people like short lengths, and some don't. Some people insist upon an exact size length, just as that customer did: but it is very important that we keep up with the times and know what progress has been made in umbrella manufacturing. As you may have noticed, most people now fancy wide-spreading umbrellas," she explained. "There isn't anything wonderful in that; the only thing to wonder at is that some umbrella manufacturer did not discover the fact long ago that people preferred a neat appearing umbrella that gave a maximum of service to the kind that sold just on its looks.

"The popularity of the wide-spread idea is increasing every day," she continued. "You heard a woman ask me for a 'Nustile'

umbrella this morning. That innovation in umbrellas is the most practical, the best looking, and most satisfactory ever brought out. It is called 'Nustile' because it is a new style, but the people who make it ought to add under the name, 'the umbrella that stays sold.'

"Let's compare one of the 'Nustile' umbrellas with one of the ordinary kind and I'll show you the difference," she smiled. Picking up two umbrellas she opened each in turn and told me to hold the ordinary one.

"Here's what I mean," she explained; "this 'Nustile' contains no more cloth or silk, but it opens outward to a greater circle or arc than does the one you're holding on your shoulders. Yours is more of the shape of a cup upside down," she laughed. "This 'Nustile' I am holding, on the contrary, has more of an inverted French saucer-like shape. From tip to tip, when opened, the 'Nustile' measures 44 inches across, or in diameter. Yours, when opened, measures only 38 inches from tip to tip. It's as plain as the nose on your face, then, that the 'Nustile' provides a greater covering surface than does the usual shape umbrella.

"Notice another thing," she remarked. "This 'Nustile' is the more graceful and jaunty appearing umbrella. It is more compact, and more 'efficient,' as men would say. Besides, it has a shorter handle that enables a firmer grasp and better control than the ordinary umbrella gives. It is wind-proof, rain-proof, and sun-proof and won't turn inside out, because it is reinforced where the strain would be. Everything considered, in my opinion, it is the ideal umbrella—just what everybody wants.

"You cannot account for the difference in people's tastes or desires," she observed reflectively, "but it is easy to give people what they want if you know what it is. And what they usually want, where umbrellas are concerned, is something that is practical—most practical—and of attractive appearance, at a reasonable price. That's why I have told you so much about the 'Nustile.' More people will buy that make if you show it to them, than will buy any other kind, with explanations or without them."

I thanked her for the valuable information and advice, and with a secret hope that she would think of something else equally interesting and helpful to me, I said, suggestively:

"None of us knows it all, but all of us can help each other know more than we already know about the umbrella business—the business that occupies most of our waking moments and earns us our living."

Her reply was characteristic of the good hearted soul and just what I should have been told the day I began working with her: "When my assistance or advice has been sought by new salesladies in our department I have said to them: 'Know your own stock. Know where each and every style and priced umbrella is kept so that you can lay your hands upon it instantly. Know why the makes we handle are the best.'

"Never offer a customer make-believe quality when you can offer real quality. The umbrella that best meets the need and desire of the customer is the easiest to sell—even to the kindly old soul whose 'I would buy this if it had that handle' is an objection easily overcome. Don't be satisfied to sell an umbrella for one dollar and fifty cents when the customer is able and willing to spend five. You do not do yourself or the

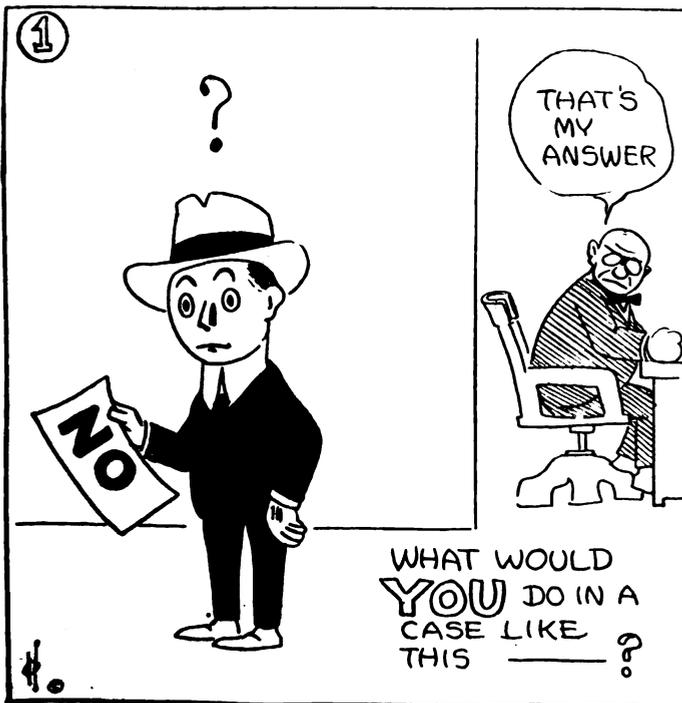
firm full justice unless you conscientiously exhaust the sales possibilities of each opportunity. Umbrellas priced at \$5 are *sold*; under that price they are merely *bought*. The former requires salesmanship; the latter in most instances, merely patient waiting."

There was a lot of information, truth and logic in what she had said and I remembered every word. It was impossible for me, however, to rid myself of the thought that there should be some means whereby each saleslady in the department could learn what every other girl knew and profit by an exchange of knowledge and ideas, without having to use forceps to extract the facts.

(To be continued.)

Root out Bolshevism by cultivating Sheldonism. B stands for Bankruptcy; S stands for Success.—W. C. LOVEJOY.

Cleanliness almost ceases to be a virtue when it is cheaper to buy a new shirt than to have an old one laundered.



I. B. S. S. SONGSTER

THESE new words to well known song tunes have been written in response to a demand for catchy alumni songs for use by Fraternal Chapters of the International Business Science Society. They are given here by permission of the music publishers.

1 FAIL? FAIL? THERE'S NO SUCH WORD!

(*Hail! Hail! The Gang's All Here!*)

ALL FRAS of Pa Sheldon's are we, are we, are we,
With Q, Q and M as you see, you see,
you see.

We give and get, we serve, and sweat
To raise our Quality;—
Whatever the weather when we get together,
We make good company.

CHORUS

Fail? Fail? There's no such word!
Here's the word that we bring,
Here's the word that we bring:
Serve! Serve! the grand old word!
For the word that we bring wins!

We serve the whole world, sir, we do, we do,
we do,

With brotherly love, and it's true, it's true,
it's true!

It's each for all, the big and small,
It's always us for you!
Whatever the weather when we get together,
We toast our patrons too.

A bunch from the Ibis are we, are we, are we,
Of A-R-E-A as you see, you see, you see;
We build the fire, Reward mounts higher
As sure as tides of sea.

Whatever the weather when we get together,
We sing Success, you see.

S. C. S.

2 S A L E S (*"Smiles"*)

SHELDON, now we know
Just what makes the profits go,
Just what loses and confuses
When we chase the dough.
If we want reward
Every day we must work hard—
We must couple Sales with Service—
A-R-E-A grow.

CHORUS

There are sales that make you happy,

Almost sales that make you blue;
There are sales that scare away the patrons,
And that make them far between and few.
There are sales that sacrifice the profits
Where no satisfaction can you find,
But the sales that really build the business
Are the Sheldon and Service kind.

L. C. B.

3 SAY, IBIS, SAY (*"Spanish Cavalier"*)

SAY, Ibis, say, when I'm far away,
Always I will think of Sheldon.
Serve, and your fame will ne'er fade away;
Remember what they say, and be true, son.

S. C. S.

4 SHELDON, SHELDON, OVER THE WORLD OF GAIN (*"Sailing"*)

SHELDON, Sheldon, over the world of gain
For many a year his fame we'll hear ere Self
rules us again.
Sheldon, Sheldon, over the world of gain,
For many a day his way will pay ere Pelf rules
us again.

S. C. S.

5 WHAT DO WE GET FROM THIS? (*"Where Do We Go From Here?"*)

WHAT do we get from this, boys,
What do we get from this?"
Anything from nothing to a mansion in our
midst;
It all depends upon the way you treat your
customer.
"Oh, joy, Oh, boy! What do we get from
this?"

S. C. S.

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WHEN "STARS" DROP OUT

By ORISON SWETT MARDEN

THIS month the man whose books have sold to the inspiring tune of a million and a half or more, gives employer readers of this magazine a rousing reminder that they should look for "Star" material first in the firmament of their organization, not outside. And if so much sleeping ability lies all about and in all of us, as it undoubtedly does, waiting only for the touch of adequate Opportunity to awaken it to pulsing life, surely it's up to us to make a few opportunities of our own—to set our own alarm clocks—so that we'll be up and with our fighting clothes on when The Man Higher Up calls us.

"I HAVE found," says Mr. Schwab, "that when stars drop out successors are usually at hand to fill their places; and successors are merely men who have learned by application and self-discipline to get full production from an average, normal brain."

This is a good suggestion for big employers and encouragement for ambitious employes in what Charles W. Schwab has to say regarding ability or "Star" material in the rank and file of workers.

The theory of promotion from the ranks is a scientific and effective one, and works out admirably in practice because there is plenty of good material in every large business concern for the making of managers, superintendents, directors and partners.

Mr. Schwab himself is one of the most striking examples of its successful working, and also of the truths of his own conclusion after thirty-six years in business; namely that, almost without exception, the great leaders in America have risen, step by step, from the ranks to places of power. "There is not a man in high place at the Bethlehem Steel Works," he says, "who did not work his way up from the bottom, round by round." And the promotion in every instance was due to the fact that the man promoted "always did his work a little better, a little more effectively than the others around him."

The man who is the president of the Bethlehem Steel Company today worked in the yard of the company. Other big men in this corporation began as stenographers and ordinary workmen. Of the fifteen men now in charge of various plants of the company, not one has risen from the ranks

because of any peculiar ability, but because one and all from the start did the little things unusually well. They did not watch the clock and were not time slaves, but always worked as though they believed their chance was outside of their pay envelope and not in it; that their best pay was not the weekly wage or salary, but the opportunity to absorb the secrets of the steel business. This they did by keeping their eyes and their ears open and learning all details just as completely and as quickly as it was possible to do so. In other words, they worked as though they expected to become artists in the steel business, and not merely artisans. They worked as though they expected and intended to become partners, employers, not to remain mere salaried underlings, perpetual clerks or manual laborers.

It must not be forgotten, however, that those men had, above all else, the priceless advantage of having an employer who never failed to reward merit with promotion, and who made it a part of his business to encourage and stimulate those working for him, to discover and bring into action every particle of ability they possessed. Mr. Schwab never has looked outside his own concern for giants for big positions, for he knows how discouraging this is to the men in the ranks. He knows that when you arouse the ambition in a man you usually arouse a sleeping lion, and he leaves nothing undone to arouse men. He gives them every possible motive as a spur to ambition, an incentive to unusual effort, to the development of initiative and other qualities of leadership.

Many business men destroy the ambitious motive by always going outside for men

for big positions, rarely if ever promoting their own men from the ranks. Nor do they ever make the slightest effort to develop them, to educate or train them for the higher places. There are numbers of prominent business men who would not have promoted a single one of the fifteen men whom Mr. Schwab raised from the ranks of the Bethlehem Steel Company. Not being accustomed to look for talent or special ability inside, they would probably have said to themselves: "Now, we must find men who have actually demonstrated their ability, who have proved that they are capable of filling those positions. We cannot take the risk of experimenting with untried men." Those employers have no vision or imagination; they are not character-readers; they are incapable of measuring men, or discovering hidden ability. They never see anything remarkable about employes in the ranks,—never find out that they have unusual ability until too late.

Now, Mr. Employer, you who are looking outside for giants, let me tell you that you have them right inside of your own concern; and some time when they are given the opportunity by one more intelligent and far-seeing than you are, they will amaze you by the executive ability and powers of leadership they will develop!

We are constantly reminded of the tremendous possibilities that are slumbering in the ranks by the remarkable examples of men who jump into prominence in a very few months when given a chance. They are like jacks-in-a-box; when the lid that has been keeping them down is taken off, they pop as if by magic and surprise everybody by a display of power which even they themselves did not dream they possessed.

The fact is, everybody has very much more ability than he has ever brought out. Even those who are doing the great things in the world have not yet begun to discover their vast possibilities. People grow with their courage, with their opportunities. Ability is not a fast and fixed quantity; it is very elastic and responsive to conditions. It increases in proportion to the demands made upon it. Men and women jump up by leaps and bounds when the right conditions are present. We all know instances where the head of a firm has suddenly died, or been disabled, or where a concern has unexpectedly

been crippled in some way, when men came up out of the ranks, took the helm, and met the crisis as efficiently as the men whose places they had taken could have done, men whom they themselves had regarded as giants.

There are undeveloped giants everywhere, in the ranks of every concern. Every department store, every factory, every business house harbors these unknown giants of efficiency. In many of our largest institutions every man who holds any position of importance has risen from the ranks. In these concerns the big men were never sought outside. The employers knew human nature, they knew their employes; and when vacancies in high places occurred, they said: "Give them a chance and you will be surprised to see how they will expand, how they will measure up to the demand, how soon they will be masters of the situation."

I have noticed that concerns which look outside of their own organizations for giants do not get hold of the heart of their employes; there is not the same enthusiasm, the same loyal, ambitious spirit among them that there is in concerns where for every employe there is unlimited possibility for promotion, provided he is made of winning stuff. It takes the heart, the enthusiasm out of employes when their employers put their pets in important positions over them, regardless of their having earned that promotion, or when they see them invariably going outside for heads of departments, superintendents, managers, leaders in any capacity. On the other hand, when the high positions are filled by men out of the ranks, as in the Bethlehem Steel Company, a new spirit of enthusiasm is aroused, a friendly rivalry is developed, a progressive, pushing, loyal spirit to see who can do the most and the best work, a feeling of fellowship which is not found elsewhere.

IMPORTANT CORRECTION

IN THE article, "What is the International Business Science Society?" in the January issue, page 54, "a 5 per cent discount on Active Membership dues if they apply for such membership," was named as one of the privileges extended to Associate Members in the Society. It has been found necessary to withdraw this offer in order to avoid conflict with existing contracts with our organizers.

ARE YOU AFRAID OF BUTTERFLIES?

By SAM SPALDING

THE THING I greatly feared is come upon me." That is one of the most vital passages in the unwritten Business Man's Bible as well as in the Bible itself. This little sketch of Fra Spalding's brings home to us what spoilsports—and spoil-everything-elses—our fears are and how needlessly we let them rule us.

ONE day last summer I heard a little five-year old girl who had been playing down in the court of the apartment house where I live calling to her nurse upstairs.

"Come down!" she pleaded. "There's a great big fly down here, and I'm afraid!"

I could not see what was frightening the child, but the nurse could. Imagine my surprise, therefore, after I had pictured the tot cowering away from a bumble-bee or a hornet, to have the nurse answer, "There's nothing to be afraid of, dear; butterflies can't hurt you!"

The little girl had actually been afraid of a butterfly!

That set me to smiling at first, but later it set me to thinking.

It seemed incredible and yet it was true. But why was the child afraid—of all things!—of a butterfly? Doubtless because, city-bred, she was ignorant of its harmlessness. To her it was a "big fly," and as such might be expected to bite or sting. Perhaps its very beauty seemed to her a part of its fancied menace.

It was ignorance, then, that made my little neighbor afraid—ignorance so dense that, astray under its misguidance, she had gone so far as to be afraid of one of the loveliest, gentlest, and most innocent creatures in nature.

It would be difficult to find a more aggravated case of mistaken judgment and groundless fear. But let us not smile too superiorly at my young friend. In the first place, her fear was for the time being very real to her. In the second—well, let's stop and ask ourselves if we haven't all been afraid of butterflies; if we aren't afraid of them right now.

Of course, they never seem to be butterflies to us while we are afraid of them—else

we couldn't be afraid. We are afraid because, for the time being,—whether it be for just a moment, a year or a lifetime,—we mistranslate them into something that deters us or worries us or terrifies us. But when we come to our senses, in other words, when we see the real truth about these objects of our worries and fears, we always find—do we not?—that they are all butterflies; that they are all harmless; that in themselves, aside from our groundless paralyzing fear of them, they could not, by any stretch of the enlightened imagination, turn us aside from our chosen path or delay us or injure us in any way or for a single moment.

Let us not try to carry the analogy too far, though. I don't mean by any means that any of these fancied enemies of our health, and peace, and progress are butterflies in the sense that they are beautiful. They never are beautiful—cannot possibly be beautiful—because nothing that deceives or is a lie or "maketh a lie" has even the least element of real beauty. Some of them appear beautiful, to be sure, to our deluded human senses. Temptations always appear lovely and inviting—if they did not we would never yield to them, never even recognize them as temptations. Many a lie, to the unwary and uninstructed, has a certain Satanic charm about it; but only to its uninstructed victims, because those who see through its camouflage know that such charm as it seems to have is the false charm of the mirage; that the only beauty it possesses is the deadly beauty of the poisonous flower or of the treacherous swamp.

Nothing is beautiful which is unlike infinite and eternal Beauty. And infinite and eternal Beauty is one with infinite and eternal Life, Truth, and Love—with infinite and eternal Good, which is God, the source and

Principle of all that is real, all that is truly substantial.

Our temptations, illnesses, fears, and fancied limitations, therefore, are "butterflies," not in the sense that they are beautiful, but only in the sense that they are not what they seem to us in our ignorance; that they are harmless and wholly incapable of interfering with us or of injuring us in the way we apprehend.

But here again a caution is in order. To say that these "butterflies" of our ignorance are not "big flies" bent upon attacking and hurting us, is not at all to say that they can do us no harm, so long as we believe tensely and fearfully in their hurtful character; it means only that they are harmless in themselves—harmless if we do not permit ourselves to be deluded by them, but see through them to the solid reality beyond.

That little girl was kept from her chosen play by what she believed was threatening her. Her little heart probably "stood still," as we say, and her chubby legs refused to carry her another step until she was reassured. She was rooted to the spot, very likely, and she cried—and we know what irritant poisons crying is now believed to distribute through the human system, what digestive and other disturbances a violent fit of weeping is said to cause. Therefore, on the physical plane, as well as in her distress of mind, this little sister of all of us paid an undisputed penalty for her fears, empty as they were. Consequently, the butterfly did hurt her; not in the way she feared, to be sure, for of that it was incapable, but by reason of those very fears of hers, themselves, and in direct proportion to their intensity and her abandonment to them.

So it is with us who are children of larger growth and with these "butterflies" of ours which we permit so needlessly to paralyze our efforts, to poison us with the poison of inertia, to make us ill or to keep us from the goal of our most cherished plans. They are not "big flies" with poisonous stings—in the sense in which we imagine they are. In themselves, they are weaponless and powerless to affect or delay or thwart us in any manner. *But*—and here is a big "but" indeed!—our worries and fears about them can and do, at least temporarily and to all human appearance, injure us almost if not quite as much

as we had imagined the original, so-called menace, itself, was about to do.

Obviously, therefore, the thing to do is not to let them fool us into imagining with childish credulity that any or all of these familiar misgivings, this lack of confidence, these doubts, and worries, and fears which we so long and with such feverish industry have been magnifying into bugaboos and ogres, can possibly carry out a single one of the many threats we so tragically impute to them—so long as we refuse to be afraid of them and insist upon seeing them as they are in their uttermost harmlessness and impotence.

Let's stop literally "making ourselves sick" with our fears. Let's step right up to our "butterflies," pass them with confidence, and go about our business with a light heart.

LIEUT. FEBRUARY

By L. C. BALL

WHEN CAPTAIN January called "Attention!" for a renewed advance into the fair country of Opportunity, all the world snapped into line with the appropriate desires and enthusiasms, regrets and resolves.

And some few have advanced, as per schedule, and some are struggling desperately to make their shoddy resolutions appear trim and efficient, and some have degenerated into mere camp followers.

For many there be whose backbone has proven to be merely wishbone, in the test of every-day living and working.

And the poor old Captain slips off into the eternity of time that is gone.

Now comes Lieutenant February, replacing his Captain, passed out in line of duty. He faces the necessity of rebuilding Morale in the disorganized rank and file of the army of Progress.

So February of 1920, being short of stature in the world of time, reminds us that life and opportunity are fleeting, generously grants us an extra day in which to make good, and points to Washington and Lincoln, those iron-souled men whose humanness yet is loved of all the world.

It is a fact that the Sheldon plan stands for the same brand of indomitable courage and idealism that made the Father of his Country—for the same unflinching sincerity that produced Honest Abe.

A 100% AMERICAN

FRANKLIN D'OLIER—PLAIN BUSINESS MAN AND COMMANDER OF THE AMERICAN LEGION

IN OUR January issue we had the pleasure of letting our readers in on a secret which was altogether too good to keep. We whispered in their ears—it was a stage whisper, we'll admit, and a pretty loud one at that—that Col. Franklin D'Olier, grand commander of the American Legion, is a graduate of one of Mr. Sheldon's courses, and therefore qualified to join the elect as a Fraternal Member of The International Business Science Society.

We also passed the word that the head of this great organization of veterans of the World War had broken all precedents into finders by subsequently teaching the Sheldon Course to a class in his own establishment, in Philadelphia, while Brother Frank DeChant, who was then in charge of the Philadelphia educational work of the Sheldon School, sat on the side lines and listened approvingly.

We might have added, by the way, in connection with this same class in the William D'Olier Company, that it isn't only men of Col. D'Olier's mental bore and stroke who make good in the study of "The Science of Business" and profit by it, men who subsequently bob up in commanding positions—although there have been many such. D'Olier was the son of the house in those days, as he is the head of the house today. He was a Princeton graduate. But there was an obscure office boy in the concern who asked to be allowed to take the course. They permitted him to attend, thinking it a joke and expecting him to drop out with more alacrity than he had dropped in. To their amazement he stuck it out and graduated. And he is now one of their most successful salesmen. So you see, the son of the boss has nothing on the latest and most freckled Mercury of an errand-boy if the will to succeed is equally strong in both—strong enough to make them willing to pay the price in the faithful, intelligent application that leads to mastery.

But returning to Col. D'Olier we

permission, from a copyrighted article published by the Public Ledger Company, of Philadelphia. It gives an unusually good idea of the man who is so capably but so modestly shaping and guiding the destinies of the Legion.

Four men sat in the smoking compartment of a Pullman several weeks ago. The fourth was a clergyman. Conversation turned on the convention of the American Legion.

"Who is this fellow D'Olier they elected their National commander?" asked the clergyman.

"Why, he's just a plain substantial American business man, with no strings tied to him, no political ambitions, no axes to grind, no powerful corporations back of him, a man with a superior gift for organization, a fellow who made good over in France in the Quartermaster's Department of the Service of Supply after giving up his own private business in Philadelphia and serving without a cent now in the new organization, simply on the motive of pure patriotism and Americanism," replied a veteran enthusiastically. "Nobody can handle him, he belongs to no class and knows no caste; he's an honest-to-goodness, 100 per cent American, that's what he is."

The speaker was right. Commander D'Olier is just a plain, matter of fact American business man, standing square on his own two feet without any Wall Street alliances, extreme labor leanings and without any "isms" save the all-dominating principle of Americanism. Thousands of his own fellow-citizens in the city of Philadelphia had heard little of him until his election as national commander of the American Legion. Querulously turning to their city directory they found him set down as Franklin D'Olier, cotton yarns, Third and Chestnut Sts. Now the story has come out.

When the World War started, D'Olier was running the business that had been started by his father. Starting as an office boy at \$6 a week, Franklin D'Olier, after

a common laborer while learning the business. Just a plain business man, working out his own destiny like thousands upon thousands of other American business men. When the father retired, Franklin D'Olier assumed charge.

While in Europe, during 1915, D'Olier conceived the idea that eventually and inevitably the United States would go into the war. He was ready. On the day that President Wilson proclaimed a state of war with Germany he laid aside the newspaper that conveyed the information in startling headlines, put on his hat and coat and, without consulting friends or family, traveled out to the Schuylkill arsenal.

"I'm ready for service," was his terse announcement to Col. Lindsay. Realizing the Philadelphian's expert knowledge of the textile world and his aptitude for organization along with his resourcefulness, the arsenal commander quickly accepted the applicant. Turning over his entire business to his associates, they to collect all profits save an interest on his own invested capital, and bidding goodbye to his family, D'Olier went away to the Boston depot of the Quartermaster Department as a captain and delved into the business of equipping the American Army for the fray. From a business of \$300,000 monthly the Boston depot leaped to \$20,000,000 in 90 days.

In August of 1917 he went abroad. The story has been told of how D'Olier was first put to work "pushing cars around in the railroad yard at Nevers, France." It is true.

"Ever been a sergeant's clerk?" he was asked. "No," the reply.

"Ever been a quartermaster?"

Again "No."

"Then go out there in the yard and help move that stuff up to the front."

Quietly the modest business man bent to hard manual labor, faithfully doing his bit. One day they wanted some one to take up subscriptions for the Liberty Loan. No one in particular liked the job. It was shunted over to D'Olier. He came out first with a 100 per cent subscription, and a few days later received a personal note of congratulation from Gen. Pershing.

Put in charge of salvage work, the first undertaken by the United States army in France, D'Olier won his spurs in short order. First at St. Pierre de Court, outside Tours,

and later at Lyons D'Olier put all his business ingenuity and energy into the reclamation of war equipment. Millions of dollars were saved through the marvelous system that he developed. This phase of his work is a volume in itself, a romance of business as dramatic as any in the annals of American business. When it was all over D'Olier came out with the rank of lieutenant colonel, the Distinguished Service Medal from his own country and an officership in the French Legion of Honor.

Came then the development of the American Legion. Although one of the first committee of twenty that conceived the idea in Paris and put it into effect, Col. D'Olier gives entire credit to Col. Roosevelt. He explained it in this way the other day:

"In the minds of many men there grew up an idea that all these veterans of the war should be banded together after the war. It first took on form while Col. Roosevelt lay wounded in a Parisian hospital. Many of his men calling upon him suggested the idea. Out of that discussion grew the American Legion. That's all there is to it."

Col. D'Olier was asked the other day to sum up the aims of the Legion and to give something of his own vision of the purposes of this new "100 per cent Americanism" organization. The interview was given in the National headquarters of the American Legion at 19 West 44th St., New York.

He put his finger down on the preamble to the constitution of the Legion and quoted:

For God and country we associate ourselves together for the following purposes: To uphold and defend the Constitution of the United States of America; to maintain law and order; to foster and perpetuate a 100 per cent Americanism; to preserve the memories and incidents of our association in the great war; to inculcate a sense of individual obligation to the community, State and Nation; to combat the autocracy of both the classes and the masses; to make right the master of might; to promote peace and good will on earth; to safeguard and transmit to posterity the principles of justice, freedom and democracy; to consecrate and sanctify our comradeship by our devotion to mutual helpfulness.

"There you have the whole program in a nutshell," added Col. D'Olier, who sub-

(Continued on page 95)

You Don't Merely Pay For This Unique "Magazine Of Business Training"

YOU INVEST in it. You invest a trifling sum—the price of *one* orchestra seat for only *one* night in the year to see the frothiest show of the year. But you receive *twelve* issues of one of the most distinctive, inspirational, practical, and *helpful* magazines published—the magazine for all those who wish to better themselves or to help others to better *themselves*.

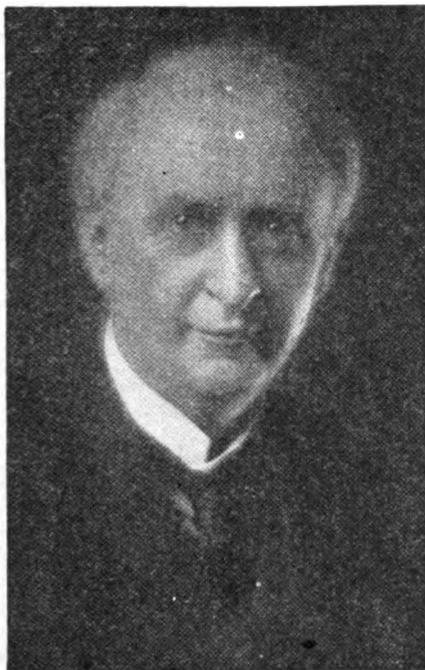
THE BUSINESS PHILOSOPHER

Journal of the International Business Science Society

First, you'll *enjoy* it—even more perhaps, in the long run, than you would have enjoyed that night at the theatre. Second, it will *pay* you infinitely more. Really and truly *pay* you.

Of course, no magazine, itself, will pay you literally, in actual dollars and cents, to read it. But we *promise* that this magazine will pay you in the *equivalent* of money—in fact, in something very much more precious than mere money—that is, in practical information, greater knowledge of business principles, increased personal efficiency, and the ability to serve and to succeed in ever greater and greater measure—or to help those working with or for you thus to climb the hill of Achievement.

But we can not *prove* this to you until you give this Magazine of Business Training the opportunity to make good in *your* life and *your* business, or in the life, business or profession of some employe, rela-



ARTHUR FREDERICK SHELDON
*Founder and President, the Sheldon School
The International Business Science Society
Editor, The Business Philosopher*

tive or other person, man or woman,—or many such—in whose success you are interested.

When you do, we believe that, if you don't know it all,—and we haven't any use for that kind of subscribers—you will be writing us some fine day, after your first copy arrives, to say that THE BUSINESS PHILOSOPHER is worth *many times its subscription price!* In fact, we have a feeling that, whether you are directly interested in selling or not, you will feel that way about just one of our many 1920 features.

Holman's "600 Talking Points."

But we shall let the magazine itself, the standing of its editor and regular contributors, and the exceptional character of its features for the coming year, prove our case for us.

Did You Ever Make Any Magazine Investment That Offered Bigger Dividends of Helpfulness?

Its Editor Has Made Salesmanship a Science and Business a Profession

THE BUSINESS PHILOSOPHER did not spring up last night. It is in its seventeenth volume. It was founded and has been edited ever since by Arthur Frederick Sheldon, founder and president of The Sheldon School of Chicago, and of the International Business Science Society (of which this magazine is now the official organ). Hundreds of leading men and women, all over the English speaking world and in many walks of life, have paid tribute to the "Blackstone of Business," the pioneer who first reduced Business to a Science and raised it to a Profession; the author of "The Art of Selling," "The Science of Salesmanship," "The Science of Service," "The Science of Business" (18 volumes), and other standard works. We shall quote only one such tribute—from the late Elbert Hubbard:

"He is a man of big brain calibre, big heart, big hopes, great faith. He has blessed and benefited the world. He has shown us the relationship of ethics to business and made salesmanship a science. Sheldon's philosophy makes a man proud of his business, and moreover, rightly understood and practiced, it gives a man a business to be proud of.

"When John H. Vincent turned a little Methodist Camp Meeting on the shore of Chautauqua Lake, into a school for grown-ups, he had no thought of the splendor and magnificence and far-reaching effect of his Idea or of launching the word 'Chautauqua.'

"When Arthur Frederick Sheldon, the country school teacher, turned salesman and made enough money to go through college, and then again turned salesman, and taught agents how to sell books, he was incubating a great Idea—greater far than he knew. The Idea has resulted in a College devoted to evolving qualities instead of imparting facts. It will result in many more colleges. Sheldon students have to make good—others may.

"Sheldon believes that four concepts enter into the making of a strong and useful character. These are Ability, Reliability, Endurance, Action.

"Success in life, Sheldon says, should mean Health, Long Life, Honor, and all the Money you can rightly use.

"The elements of success are in every individual; to evolve these elements is the work of the teacher. A teacher can no more impart intelligence than a physician can bestow vitality. Both succeed only as they work in line with Nature.

"Sheldonism is a method for bringing out, inspiring, vitalizing the positive qualities in the student; and at the same time discouraging the negative qualities. The latter is done not by prohibitions and Injunctions, but simply by convincing the mind that cigarettes, overeating, irregular habits, improper breathing and the disposition to give the saw-buck absent treatment, all spring from lack of will. They are a giving way to inertia, and form the first step toward dissolution—death. Moreover, since they lead nowhere but to futility, they are absurd. The man who does not Know, Feel and Will is a dead one. To increase Knowledge, refine Feeling and strengthen Will is the work of Sheldon. No one is barred, save those who will not work, and these bar themselves."

Mr. Sheldon's famous editorials appear every month in this magazine—and nowhere else—under the headings, "By the Fireplace," in winter, and "On the Front Porch," in summer. They are wise but very human. And they reflect the experiences of many years of almost constant travel, here and abroad, of tireless studies in "The Philosophy of Successful Human Activity," and of habitual and intimate contact with many of the ablest leaders of industrial, commercial, professional, and educational life.



The Associate Editor a Trained Writer

The Associate Editor, Sam Spalding, is also General Secretary of The International Business Science Society. Mr. Spalding is an experienced writer and magazine man. He came to this publication fresh from several years on the staff of Messrs. Street & Smith, of New York, publishers of Ainslee's, Popular, and other magazines. Before that, he was in charge of the Advertising Copy and Service Department of "Cosmopolitan," "Motor," and the other Hearst magazines. Following are some representative opinions of Mr. Spalding's work:

"There is a rare quality in your work." CHARLES FERGUSON, Author, Editor, Special Representative of U. S. State Department to Investigate the Relations of Big Business to the Governments of the World. "Really a very powerful little sketch. You write exceedingly well." CHARLES HANSON TOWNE, Managing Editor, McClure's Magazine. "An exceedingly clever and amusing story. Reveals an unusual insight into the ways of youths and flappers." EDITORS, Century Magazine, New York City. "This admirable story." EDITORS, The Atlantic Monthly, Boston, Mass. "Wonderful charm." JOHN S. PHILLIPS, Former Editor The American Magazine, New York City. "I think your verses admirable." GERTRUDE ATHERTON, America's Greatest Woman Novelist.

Mr. Spalding's characteristic articles in this magazine, on Dr. O. S. Marden; "Gatling Gun" Fogelman; Charles Ferguson, and others, have been popular features. Similar ones will follow, as their author is now devoting all of his time to the magazine and the Society. His editorial department, "S. C. S.-ENCES," will also see the light from time to time, and much other work of his, signed and unsigned, may be counted on during the year.

Dr. O. S. Marden a Regular Contributor

Dr. Orison Swett Marden, of New York City, who is by far the best and most widely known of all popular, inspirational writers on business, will continue to be a regular contributor during 1920. Dr. Marden is the author of many books, over 1,500,000 copies of which have been sold. He was formerly editor of "Success Magazine" and is now editor of "The New Success." Hudson Maxim, the famous inventor, says of Dr. Marden's work—just such work as he does every month for THE BUSINESS PHILOSOPHER: "Your writings every year rescue thousands of young men from the pursuit of failure and put them on the road to success." And John

IF YOU WANT TO CORRECT BUSINESS LETTER WRITING AND BUSINESS ENGLISH COMPLETE COURSE OF INSTRUCTION SERIAL FORM BY JOSEPHINE TURCK BAKER

THE MELTING POT OF BUSINESS

THE ADMIRER

THE BUSINESS PHILOSOPHER AMONG HIS BOOKS

1920's Wealth of Serials and Special Departments

About one-half of these special departments appear month after month, the rest as often as we can find room for them.

600 Talking Points and Selling Arguments Answers to Objections that Salesmen Commonly Meet With

WE consider this series by W. C. Holman, formerly Sales Manager of the National Cash Register Company, one of the most extraordinarily practical and helpful features ever secured by a business magazine. Mr. Holman has compiled from many sources and as a result of years of experience, a remarkably complete encyclopedia of answers to all the commonest objections encountered by salesmen—not theoretical, but actual, brass-tacks answers, which have been fire tested and have proved that they will "bring home the bacon." This great feature will be worth many times the cost of the magazine to any sales manager or salesman during 1920. It gives you the very heart of the art of selling. Furthermore, because the salesman has to meet objections relating to all departments of the business, many of the arguments collected will be of daily use to business men in all lines.

Correct Business Letter Writing and Business English

This is a complete course of instruction in serial form by Josephine Turck Baker, a national authority on Correct English, author of many standard books on the subject, and Editor and Proprietor of the magazine, "Correct English."

Retail Science Corner

This, a regular department for retailers and their employes, aims to apply the well-known Sheldon principles of "Success through Service" to the retail profession in a helpful, practical manner. If these articles are studied carefully each month and the truths here set forth are carefully applied, they cannot fail to increase materially the service rendering ability and thereby the success and resulting reward enjoyed by readers. This department alone will, therefore, be found to be worth several times the cost of the magazine to anyone connected with retailing.

Business Scientists' Round Table

About this Round Table we invite the many executives and others in the big BUSINESS PHILOSOPHER family to gather, to listen to talks on their common and characteristic interests and problems by well-known executives, prominent lecturers, educators, and the like—and to join in the discussion by contributing letters of comment, brief transcripts of personal experience, helpful conclusions, etc., which they may be willing to share with others "for the good of the Order."

The Melting Pot of Busy-ness

This department, which we are planning to enlarge as fast as possible, will be found to be a sort of "Literary Digest" of Busy-ness, con-

Wanamaker, one of America's greatest merchant princes, says: "I would, if it had been necessary, have been willing to go without at least one meal a day to buy one of Dr. Marden's books."

Dr. Frank Crane, Another of the Inspirational Giants

Dr. Frank Crane is another of the inspirational giants. His short "Four Minute" essays on personal efficiency, success, and current topics appear regularly in a chain of newspapers stretching all the way across the United States, and they are read by millions every day. One of Dr. Crane's brief, helpful, inspiring articles will appear monthly in THE BUSINESS PHILOSOPHER during the coming year.

O. Shaw, the Laughing Philosopher

O. Shaw was "discovered" by this magazine, back in 1917, when his humorous feature, "The Philosophy of Pullman Sam," first appeared. "Pullman Sam" made a hit. He even earned the commendation and friendship of no less an authority than Mr. Z. Withers, Editor of "The Pullman Porters' Review." Sam, in case you never have made that dusky character's acquaintance, is a Pullman porter—and a shrewd business psychologist. To an extraordinary degree his is a "going" concern—his business being conducted on the Twentieth Century Limited—and it brings him into daily contact with the Boys That Build. Sam eats with his ears, chews your words with the cud of reflection, and then sort of regurgitates. The result is a brunet philosophy of life and business that is uniquely expressed, at any rate.

Now, O. Shaw is Sam's editor or—as we suspect—his creator. And he is anxious to give our readers more of Sam's musings in mahogany. The tragedy is that we haven't been able to find room for them lately. For, despite their humorous appeal and the sound sense they often hand out in a brown package, they must be classed as magazine luxuries, not necessities. They are not money-in-pocket articles, and we wish to give our subscribers as many of these money-in-pocket features as we possibly can in each issue. But O. Shaw still belongs to the family and "Pullman Sam" will be here with us as often as space permits.

taining ideas of a practical and inspirational nature melted down from many sources and giving you just the essentials of "How others do it" and "What others think."

Side Lights on Industry

Here we bring into focus a few of the many representative articles bearing upon Industry in these days of re-adjustment, especially as regards relations between employers and employees in their mutual service to the consuming public.

Secrets of Good Advertising

A series of brief articles on the essentials of workmanlike and resultful advertising, especially in local newspapers, which is the field of most practical interest to the majority of our readers.

The Ad-Mirer

Under this heading we reproduce from time to time and comment upon advertising matter which features that ideal of Service in business—in all human busy-ness—which the Editor has embodied in the familiar motto of The International Business Science Society, "The Science of Business is the Science of Service." We are glad to receive and comment upon any advertisements, booklets, etc., which readers send us in this connection.

The Business Philosopher Among His Books

This department reviews all books received, which promise to be of practical service or inspiration to Business Men and Business Women Who Think. For the convenience of readers, any books mentioned will be supplied by our book department upon receipt of the price given, plus postage, if any.

Monthly Index of Other Business Magazines

Under this heading we furnish an index of business articles, which in our judgment would be of special interest to our subscribers. That is to say, we do not quote from them in this connection—though we may and often do so elsewhere—but we give titles, names of publications, length of articles, their main trend, and the like. We do this by special arrangement with the Business Data Bureau, of Indianapolis, and this new feature is a further evidence of our desire to make the magazine as valuable as possible from the standpoint of service to the reader.

Including an Associate Membership in the INTERNATIONAL BUSINESS SCIENCE SOCIETY

Organized by The Sheldon School

THE BUSINESS PHILOSOPHER is, of course, sold separately, either by the single copy or by the year. In this form your investment will be \$2.00 a year or 20 cents a copy, with very attractive discounts to organizations or concerns ordering five or more subscriptions at one time for their members or employees.

You as an individual, however, will readily see the advantage of investing only 50 cents more and thereby securing an Associate Membership in The International Business Science Society for one year, which will include not only the magazine, but an Associate Member's button and card; the right to use the abbreviation, *Asso., I. B. S. S.*; the privilege of ordering any book or magazine through THE BUSINESS PHILOSOPHER; and 10% discount on any book published by the Society itself or by the Sheldon School, (other than courses of study). An Associate application blank will be sent on request if you do not find one enclosed. A sample copy of the magazine will be mailed upon receipt of 10 cents.

Answers to Queries

Here you will find from time to time especially interesting questions which have been put up to the Editor or to the Educational Department of The International Business Science Society, together with answers thereto. It is a sort of "Beatrice Fairfax" of Business, you see.

Where We All Chip In

This is our readers' department. If their systems harbor a constructive word in Business Philosophy or the Art of Salesmanship—if they would pin the rose of praise on our editorial breast or find terminal facilities on our editorial person for the overripe eggs of adverse criticism—they throw their hats in the ring. The liveliest letter of 300 or less received each month, brings the writer his or her choice of A. F. Sheldon's "The Art of Selling," Holman's "Ginger Talks" or Knowlson's "Business Psychology." In addition to these special letters, however, the Editor reserves the right to print selected answers to questions in "The Science of Business," which may have been sent in by students who have enrolled under the auspices of The International Business Science Society.

Ibis Items

The name of The International Business Science Society, of which this magazine is the official organ, is quite a mouthful. Consequently its readers have dropped into the habit of calling it "Ibis" for short. Similarly, if you are a member, you are an "Ibis." And if you are a Fraternal Member you are an "Ibis Frat," or "Fra." As for the Ibis, it was a sacred bird in ancient Egypt, you will remember, and the Egyptians paid it the highest respect of which they could conceive—they mummified it. A modern Ibis may be a "bird" but he is no mummy, as these personals and Chapter notes will indicate.

Business Cartoons

A series of salesmanship and other business cartoons will appear during the year, being supplied by the well-known Hop Service and from other sources.

Business Laughs

O. Shaw edits this department and gives us from time to time selected anecdotes with laughs concealed about them. For that matter, he has been known to put some of his own in the bottom of the basket.

THE BUSINESS PHILOSOPHER

Arthur Frederick Sheldon, Editor

36 S. STATE ST., CHICAGO, U. S. A.

A 100% AMERICAN

(Continued from page 90)

ordinates his own personality to the work of the Legion. He fights shy of the limelight; he is the very essence of self-effacement.

"The American Legion is centralizing its efforts along three definite lines," he explained further.

"First, we are interested in getting jobs for returned veterans, putting them back into civilian life as quickly as possible where they may be useful to society and to themselves again and taking care of all disabled men through occupational direction.

"Second, the Legion is vitally interested in the creation and firm establishment of a military policy for the United States. There is no thought of bringing about a military autocracy. The world has had enough of Prussianism. But these men who went over there and fought for a principle are determined to make America 100 per cent American and to make America safe for herself through the years to come. The Legion has taken no stand as to either the treaty of peace or the League of Nations. Its sole purpose is to foster a fixed military policy that will safeguard America.

"Third, and by no means least, the American Legion is determined to preserve this great United States of ours for whom these millions of men offered their lives during the war. To that end the Legion stands flat for Americanism as against all other issues, and in particular as against the enemies within within our gates, who are to be opposed as vigorously as the enemy was opposed on foreign soil."

"Just plain common sense and patriotism is dealing with this all-important phase of American life at the present time," continued the National commander. "Give the people all the facts in the case; let them know the true significance of this ugly menace directed against the very foundation of our free government; educate those who do not know what America really and fearlessly stands for—and then common sense, just plain American common sense, will work out the problem of our own salvation.

"So far as my own views are concerned, they do not differ," answered Col. D'Olier, when asked what was made to

centralize thought upon his own personality and his part in the organization. "These men have seen fit to elevate me to the commandship. My program is already mapped out for me. I have but to follow and to endeavor to put into force the principles enunciated at Minneapolis. But so long as I am with the Legion, and in my capacity as commander, my plan will be to think clearly, play fairly and hit the line hard all the time.

"My thought when I got home was that I was to be relieved from service as quickly as possible, so that I might return to private life. Against my own desires I was pushed into this. 'Some one was needed. I feel that I can be of service, and the call is too important to be denied. The legion is out to keep America safe, secure and strong for Americans, and that is the only thing we are interested in."

Friends of the American Legion, outside the service boys of the army and navy, profess to see in the election of Col. D'Olier a healthy omen. In the selection of a clean-cut, unpretentious, yet thorough-going business man of high principle and patriotism, the American war veteran has served notice that he will stand unflinchingly by the true principles of democracy, giving neither right nor left to one class or another, but hewing strictly to the line of common sense and justice. These friends regard the election as a real index of the way the wind is blowing in America today.

A certain Senator, deploring the dishonest methods of one type of business man, once said, with a smile: "It all brings back to me a dialog I once heard in a Southern school. 'Children,' said the teacher, 'be diligent and steadfast, and you will succeed. Take the case of George Washington, whose birthday we are soon to celebrate. Do you remember my telling you of the great difficulty George Washington had to contend with?' 'Yes, ma'am,' said a little boy. 'He couldn't tell a lie.'"—*San Francisco Argonaut*.

Biggs—"What do you usually eat in this restaurant?"

Higgs—"Don't ask me; ask the cook. I simply order from the menu."—*London Tit-Bits*.

THE GOSPEL OF GLOOM

By S. E. KISER

In *The Saturday Evening Post*

THIS dog-gone country's bein' wrecked;
 There's trouble comin', sure as sin
 Most any morning I expect
 The revolution to begin.
 The cost of livin's got so high
 There ain't no chance to get ahead;
 They keep on promisin', but I
 Am lookin' for the worst," he said.

They offered him a job; he shook
 His head and answered: "Not to-day!"
 There was dejection in his look,
 He grumbled, as he turned away:
 "There's trouble comin', wait and see;
 Things never was as bad before;
 I wish folks wouldn't bother me
 By coaxin' me to work no more."

They offered jobs to Schmitt and Brown
 And Pipporetti and McGurk,
 Who all made haste to turn them down,
 They seemed to be too sad to work.
 In accents that betrayed their doubt
 They mentioned matters that were wrong,
 And did not fail to speak about
 Upheavals hastening along.

In many a shop and many a mill
 Where useful things had once been made
 The wheels that might have turned were still,
 The pinions rusted and decayed,
 For Goldstein, Crawford and McCall
 And Pappalousa and Czuchek,
 In chairs tipped back against a wall
 Discussed the fast-approaching wreck.

Perhaps disaster must ensue,
 But maybe, if we doubted less
 And did the work there is to do,
 We might win through to cheerfulness;
 There's little profit in the fear
 That things must go from worse to worst.
 We might starve out the profiteer,
 But why starve out our children first?
 Cedit Salesman

Guest—"Waiter, this steak is like leather
 and the knife is dull."

Waiter—"You might strop the knife on
 the steak."—*Gargoyle*.

SERVICE THE BASIS OF FUTURE COMPETITION

By GEORGE W. TALBOT

Letter Specialist, Norwood, Mass.

IF the people of the world are to work less hours and demand more money, they will have so to cultivate their minds that they can produce greater results in the shortened time. Nearly two years ago an editorial writer published one of my letters to him in which I said that Service would be the basis of competition in the future. To-day the crowd is just taking up more strongly the Service idea and I am now saying that progress depends on the higher development of the mind powers. The crowd will catch up with that idea in time, by which time the pioneers like your institution will have made new advances.

I consider the Sheldon Course one of the greatest aids and allies modern science has produced for the advancement of humanity. When a few more crawl out of the slough of misunderstanding and realize what you have to offer, I see no reason why The International Business Science Society cannot be the greatest institution in the world. The trouble with too many to-day is that they are mentally blind. They lack a true sense of value.

A READY ANSWER

A London employer, says Quex, advertised for an errand boy. The next morning a bright-faced lad came to his office.

Happening to be in a flippant humor, the employer asked the boy—"How far away from the earth is the North Star?"

"I'm sorry I cannot give you the exact figure off-hand," replied the boy, "but I should say that it is far enough away not to interfere with me running errands for you."

Did he get the job?—*The Efficiency Magazine*.

An uncanny prediction is reported by an Iowa paper. "Shortly before the end came," runs the obituary, "he folded his hands and said that everything was going higher, and quietly and peacefully he fell asleep."—*Chicago Tribune*.

A butcher one day put up a sign reading: "Purveyor to His Majesty." Wishing to improve upon this, he added, "God Save the King."—*Tyrhans (Christiania)*.

600 TALKING POINTS AND SELLING ARGUMENTS

BEING ANSWERS TO OBJECTIONS THAT SALESMEN COMMONLY MEET WITH

By W. C. HOLMAN

Formerly Sales Manager, National Cash Register Co., and Author of the Famous "Ginger Talks of a Sales Manager to His Men."

WE consider this one of the most extraordinarily practical and helpful features ever secured by a business magazine. Mr. Holman has compiled from many sources and as a result of years of experience a remarkably comprehensive encyclopedia of answers to all of the commonest objections encountered by salesmen—not theoretical, but actual, brass-tacks, answers which have been fire tested and have proved that they will "bring home the bacon." This great feature will be worth many times the cost of the magazine to any sales manager or road man during 1920. It gives you the very heart of the art of selling. Furthermore, because the salesman has to meet objections relating to all departments of a business, many of the arguments Mr. Holman has collected will be of daily use to business men in all lines. Copyright by Sheldon University Press. All rights reserved, including the right of translation. No material in this series may be reproduced without permission.

1G.—"I AM TOO BUSY TO TALK WITH YOU."

"Mr. Blank, if you are very busy, then you are just the man I want to see. Busy men are the men doing the big things and they are always most eager for up-to-date ideas, methods and goods. You, like myself, prefer to deal with busy people. If you had said you had all day to talk with me, I would not have been so anxious to see you. My firm only wants me to connect with live wires, go-ahead, busy merchants, like yourself, who appreciate the value of time."

2A—"I WILL TURN YOU OVER TO SOMEONE ELSE."

"Mr. Blank, suppose you received a letter marked 'Personal and Confidential.' Would you allow any casual subordinate to open it? The message I have was intended for your ears alone; it is something which it will pay you to listen to; what I have to say to you is not a matter for other people to decide on.

"Suppose you sent a salesman out to make a personal proposition to a man; suppose he said to your representative, 'I'll turn you over to one of my employees'

Wouldn't you say: 'Why didn't you tell the man that the message was intended for his ears alone—not for some one else? Why didn't you follow my instructions?'

"That is exactly my position here. My instructions are to see the head of the firm, as only the head of the firm can appreciate or pass on what I have to say."

2B—"I WILL TURN YOU OVER TO SOMEONE ELSE."

"Mr. Blank, the instructions of my firm to me were to see you, yourself, regarding this matter. It is a matter of vital importance to your business. If you will grant me but five minutes I can prove that every minute spent with me will be a good investment.

"I want you to hear me Mr. Blank, because you will understand this matter as nobody else in your employ could. You are in a position to appreciate the proposition I have to make much more thoroughly than a subordinate. You understand this business better than any one else, know just how money can be saved when the way is pointed out,

2C—"I WILL TURN YOU OVER TO SOMEONE ELSE."

"Mr. Blank, you are the man I came to see. My proposition is intended for your ears alone and it will be directly to your interest to grant me a hearing. The result will be increased profit to you, and I can prove it right here and now. You, and you alone, can understand aright the proposition I have. I know that your time is extremely valuable, and I will cut my message short. If you went into a store and the only man who could wait on you satisfactorily said to you, 'I'll turn you over to someone else,' wouldn't you reply, 'I came here to see you; you are the only man who can give me satisfaction and do justice to your house in considering this matter'?"

"That is exactly my position with you. Give me but a few minutes and I can prove that your time will be exceedingly well spent."

3A—"I HAVE NO INTEREST IN YOUR PROPOSITION."

"Mr. Blank, out of seven men whom I have sold to-day, five began by telling me that they had no interest in my proposition. That was because they did not understand it. But when they gave me an opportunity to explain to them just what my proposition was they found that it did have points of interest which they had not expected. I do not wish to be insistent or to annoy you, but I meet that statement, 'I have no interest,' so universally from so many of the men who buy from me—that I feel sure each time a man tells me that, that he is mistaken. Sometimes I am wrong, and I find that after all they have no interest in my proposition. Then I do not waste their time by trying to talk about it. But in justice to yourself I think you ought to let me have three minutes to explain what my proposition is."

3B—"I HAVE NO INTEREST IN YOUR PROPOSITION."

"If your banker in whom you have confidence should come to you and say, 'I have an absolutely safe investment here which will pay you 15 per cent on your money,' would you turn him down without permitting him to say a word more? Now, I have a proposition which will pay you more than 15 per cent on your investment. I don't ask you to take my word for it—merely ask you to

investigate. Many business men have written us that it has paid them from 25 to 50 per cent—has often paid for itself the first year (or the first six months, or the first two months). All I ask is a brief investigation, and if after a few minutes you do not decide that my proposition will save you money I certainly cannot expect you to buy."

3C—"I HAVE NO INTEREST IN YOUR PROPOSITION."

"I believe you would be interested, Mr. Blank, if you gave me three minutes of your time. More than (.....) thousand other business men have bought this device, and they all began by saying they were not interested, just as you have done. They bought it because they found after investigating it that it would save them money. I am sure that as a business man you do not wish to turn down a proposition which will make you money, without even investigating it. I want you to hear the evidence and then I'll leave it to your judgement, of course, to decide whether or not you want it. But can you afford to turn down without investigation a proposition that (.....) thousand other business men, situated just as you are, have bought for the sole reason that it made them money?"

3D—"I HAVE NO INTEREST IN YOUR PROPOSITION."

"I do not expect you to have any interest in it at present, Mr. Blank. But I believe it would not take me more than three minutes to get you very deeply interested. There is no earthly reason why you should be interested in it if I can't show you that it will make or save you money in your business. In three minutes' time I can give you facts enough to show you that you would make a mistake in not learning all about it. If I cannot do this in three minutes I shall not expect you to give me further time. Will you give me only that much time?"

3E—"I HAVE NO INTEREST IN YOUR PROPOSITION."

"Mr. Blank, you might say to a firm like Marshall Field & Co., of Chicago, 'I have no interest in your firm or business; it doesn't touch me at any point.' But suppose, Mr. Blank, you were offered a partnership in such an enormous concern. Your interest in it would develop immediately.

"You will acquire an interest in our proposition and practically become a partner in our firm by handling our line. Our proposition offers peculiar advantages to dealers, if you will let me explain it.

"You might as well have the profits as to let some other dealer in this town take them. Thousands of dealers in this country are making large amounts of money by handling our goods. We don't expect you to take any interest in our proposition so long as you make no money out of it; but if I can absolutely prove that you can make money by handling it, it will have an interest for you, will it not? Well, I can do it if you give me the chance."

3F—"I HAVE NO INTEREST IN YOUR PROPOSITION."

"That is simply because you do not understand it aright, Mr. Blank. If you knew the amount of profit it offers you, you would certainly take an interest in it.

"You cannot know what a thing is, until you have looked into it. Thousands of men have stumbled across things that have made them millionaires, because they possessed open minds. They did not turn a card down before they knew its value.

"Our proposition, Mr. Blank, is a gold mine if properly worked. Thousands of dollars are being made out of it by other dealers, and surely what other men do you can do also.

"You have no interest in my proposition, because you do not understand it fully. Let me show you what it is."

3G—"I HAVE NO INTEREST IN YOUR PROPOSITION."

"If you will permit me to say so, Mr. Blank, I realize that you have no interest in it because as yet you have not had an opportunity to know exactly what my proposition is. I have no intention whatever of wasting your time, and you would be foolish to permit me to waste any of it. I can state my proposition to you in a very few minutes, and you can then decide whether it appeals to you or not. You will pardon my saying it, but you don't know what I have to say to you before I have made my offer. It will take me only a very few minutes to lay the proposition before you."

4A—"I HAVE MORE IMPORTANT THINGS ON HAND."

"May I ask, with deference to your opinion, what is your basis of comparison, Mr. Blank?"

"If what you will be doing for the next five minutes will net you a certain sum, and I can show you a chance to make several times as much profit, won't it pay you to grant me that short space of time? I can absolutely prove to you that I can save you much more than \$200. Is that worth ten minutes of your time?"

"The time of an employer like yourself is extremely valuable, Mr. Blank; I know that. I realize that you don't do office boy's work, nor waste a minute on unimportant things. You invest your time where it will yield the biggest returns. I ask you to spend a few minutes in looking at my article. Every minute spent is an investment that will richly repay you. But you can judge nothing, Mr. Blank, until you know my proposition. All I want is your examination of a money-making opportunity."

4B—"I HAVE MORE IMPORTANT THINGS ON HAND."

"Mr. Blank, can you really be sure of that when you don't know how important my proposition is.

"Suppose you sent for a salaried man, who was busy, to offer him another position, and he wouldn't listen to you, saying he had more important things on hand—what would you reply? A man who turns down without investigation a chance to make money is making a mistake, whether he be an employe or an employer like you.

"I have walked into places like yours, Mr. Blank, and have been told that the proprietor had more important things on hand than to see me; yet before I left the store he had concluded that it paid him handsomely to give me a few minutes' time. We are getting thousands of repeat orders from all over the country, every day on our line. We couldn't do that if we were not giving ample satisfaction—if we weren't making money for merchants. Why not let me show you what I've got?"

(To be continued)

The well-known sun seldom, if ever, sets on the Sheldon movement as it girdles the English speaking world. Five examination papers came in a single mail, the other day, from New Zealand. Good ones too—as they usually are from Anzocland.

CORRECT BUSINESS LETTER WRITING AND BUSINESS ENGLISH

A COMPLETE COURSE OF INSTRUCTION IN SERIAL FORM

By JOSEPHINE TURCK BAKER

Author of Correct English—Simplified Grammar and Drill Book; The Correct Word—How to Use It; Correct English in the School; Correct English in the Home; The Correct Standardized Pronunciation Dictionary; Your Everyday Vocabulary; Art of Conversation; Art of Social Letter Writing, etc., and Editor of the Magazine, "Correct English—How to Use It."

This helpful course of instruction, which is now running serially in this magazine by special arrangement with the author and the publishers, will appear regularly throughout the year or may be obtained at any time, in book form, through this magazine or the publishers, The Correct English Publishing Company, Evanston, Illinois, by remitting \$1.50. Copyright by Josephine Turck Baker. The Correct English Publishing Company will also answer, free of charge, any questions which our readers may wish to ask concerning points in the course, whether asked of the publishers directly or through this magazine. All questions will be answered in these columns, as soon as practicable, unless postage is enclosed and a reply by mail requested.

TITLES USED IN SECULAR PROFESSIONS.

(Continued)

To a Physician

Dr. John Blank,
Chicago, Ill.

Dear Sir:

or

John Blank, M. D.,
Chicago, Ill.

Dear Sir:

In case of intimacy, the salutation may read: "My dear Doctor (or Dr.) Blank." If the name is omitted, *Doctor* must be written in full.

Note 2.—It is not correct to use the title *Mr.* or *Dr.* when the degree *M. D.* is used; thus: "Mr. Hiram Smith, M. D.," or "Dr. Hiram Smith, M. D.," must never be used.

To a Lawyer

Mr. John Blank,
Attorney at Law,
Chicago, Ill.

Dear Sir:

or

John Blank, Esq.,
Attorney at Law,
Chicago, Ill.

Dear Sir:

Note.—The title may immediately follow the name; as "John Blank, Esq."

The double title "Mr. John Brown, Esq.," is incorrect.

In the case of women holding official positions or possessing titles, the same rules obtain as in the case of men. Thus, a woman is addressed as *Doctor* or *Professor*, etc.,

the same as if she were a man.

Esq. applies especially to members of the legal profession. It is often used, however, interchangeably with *Mr.*

MODELS

Miss Mary Gray, A. M.,
President, Wayland College,
Wayland, Ohio.

Dear Madam:

Note.—When there is sufficient acquaintance, the form "Dear Miss Blank," or "My dear Miss Blank," may be used.

Mrs. Mary Blank, Ph. D.,
Professor of English Literature,
Wayland College,
Wayland, Ohio.

Dear Madam:

Dr. Mary Blank,

Chicago, Ill.

Dear Madam:

Note.—In the models that follow the parts may be margined up as in letters to business firms. Many writers, however, prefer to use the older style.

MODELS FOR THE INTRODUCTION AND THE SUPERSCRPTION OF LETTERS TO THE CLERGY.

To a Cardinal

(Introduction)

To His Eminence, Cardinal Blank,
Cathedral, New Orleans, La.
Most Eminent Sir:

Note.—Another form of the salutation may read, "Most Eminent and Reverend Sir."

(Conclusion)

I have the honor to remain,
Most Eminent Sir,
Your obedient servant,
James Brown.

Note.—Sometimes the complimentary close is amplified as follows:

I have the honor to remain,
Most Eminent Sir,
With profound respect,
Your obedient and humble servant,
John Brown.

To an Archbishop

(Introduction)

Most Reverend Archbishop Blank,
Archbishop of Chicago,
Cathedral of the Holy Name,
Most Reverend Sir:

Note.—Sometimes the Christian name is used thus: Most Reverend Archbishop John Blank.

Others forms of the salutation may be: Most "Reverend and Respected Sir," or Most Reverend and Dear Sir; the latter form, however, is used only by a clergyman or a friend.

(Conclusion)

I have the honor to be,
Most Reverend Sir,
Your obedient servant,
James Brown.

Note.—Instead of "Most Reverend Sir," the form may be "Most Reverend and Dear Sir," or "Most Reverend Archbishop."

To a Bishop

(Introduction.)

Right Reverend Bishop Blank,
Bishop of Chicago,
Cathedral, Chicago, Ill.
Right Reverend Sir:

Note.—Other forms of the salutation are: Right Reverend and Dear Sir, or Right Reverend and Dear Bishop.

(Conclusion)

I have the honor to remain,
Right Reverend Sir,
Your obedient servant,
John Brown.

Note.—Instead of "Right Reverend Sir," "Right Reverend and Dear Sir," or "Right Reverend and Dear Bishop," may be used.

To a Rector of a Religious House

(Introduction)

Very Reverend John Blank, O. S. B.,
Rector, Brothers of St. Francis,
Elgin, Ill.
Very Reverend Sir:

Note.—The Provincial of an order or a Prior is addressed in the same way, the words Provincial of—Order or Prior being substituted for the word *Rector*.

To a Priest

(Introduction)

Reverend John Blank,
St. Michael's Church,
Chicago, Ill.
Reverend Sir:

or

Reverend Father John Blank,
St. Michael's Church,
Chicago, Ill.
Reverend Sir:

or

Reverend Father Blank,
St. Michael's Church,
Chicago, Ill.
Reverend Sir:

In addressing a minister, the same style is used as in addressing a priest, except that, instead of *Father* the title *Mr.* is used. The salutation may be placed at the beginning and the rest of the introduction at the close of the letter; thus:

Reverend Sir:
(Body of the letter)

The Reverend James Long,
Chicago, Ill.

While the article *the* is used at the close of the letter and in the superscription (address on the envelope), it is not generally employed in the salutation.

The title *Mr.* with the Christian name as well, is not necessary with *Rev.* Thus: one writes either: "Rev. Mr. Long," or "Rev. James Long." "Rev. Long," or "The Rev. Long" is always incorrect.

Again while *Reverend* is often abbreviated in the first line of the introduction, it should always be written in full in the salutation. In fact, as has been stated, all professional titles, other than *Dr.*, should be written in full in the salutation; as: *My dear Professor James; Dear Colonel Clark; My dear Captain Maxon.*

To a Female Superior of a Religious Order
(Introduction)

Mother Mary,
Superior, Convent of Notre Dame,
Notre Dame, Ind.
Reverend Mother:

Note.—Some authorities give the form *Dear Madam* as the correct salutation, this being in conformity with the salutation used in addressing a male superior of a religious order.

To a Female Member of a Religious Order

Sister (or Sr.) Hilda.,
Sacred Heart Academy,
Dear Sister:

MODELS FOR THE INTRODUCTION
AND THE SUPERSCRPTION OF LET-
TERS TO GOVERNMENT OFFICIALS

President

To the President,
White House,
Washington, D. C.
Sir:

Vice President

To the Vice President of the United States,
Senate Chamber,
Washington, D. C.
Sir:

Speaker of the House of Representatives

To the Speaker of the House of Representatives,
Washington, D. C.
Sir:

Chief Justice of the United States

The Chief Justice of the United States,
Washington, D. C.
Sir:

Note.—The superscriptions used in addressing all the foregoing individuals are the same as the addresses in the letter, the only difference being that *to* is omitted.

In all the introductions, with the exception of the last, observe that the preposition *to* is the introductory word. Note also that the name of the individual holding the office is not used in the models given, as is it customary to address the office rather than the individual holding it. With the exception of the President, however, some writers prefer to use the name of the individual in the address. Thus:

To the Honorable John J. Blank,
Vice President of the United States,
Senate Chamber,
Washington, D. C.

In the following address, the name of the individual is always used:

Justice of Supreme Court

Hon. John J. Blank,
Justice, Supreme Court of the United States,
Washington, D. C.
Sir:

Cabinet Officers

Note.—In addressing Cabinet Officers, the name of the individual may be omitted.

The Secretary of the Treasury,
Washington, D. C.
Sir:

Note.—In the superscription, the following models are used:

The Honorable
The Secretary of the Treasury,
Washington, D. C.

The Honorable
The Attorney-General,
Washington, D. C.

The Honorable
The Postmaster-General,
Washington, D. C.

Officers of the Army

Major-General John J. Blank,
Washington, D. C.
Sir:

Officers of the Navy

Admiral John J. Blank,
Washington, D. C.
Sir:

Members of Congress

Hon. John J. Blank,
Washington, D. C.
Sir:

Note.—“Dear Sir” may also be used.

Note.—The superscription should read:

Hon. John J. Blank, M. C.,
Washington, D. C.

Governors

His Excellency John J. Blank,
Springfield, Ill.
Sir:

(*To be continued.*)

BUSINESS SCIENCE MAKES MAYORS TOO

AT ANY rate, it helps make them. The other day this magazine received a letter from its old friend, G. H. Gibson, of the Chicago Steel Car Co., Harvey, Illinois, which closed thus:

“I congratulate you on the ever constant improvement of your very valuable magazine, to which, through the kindness of Mr. Sheldon, I have the honor of being a life subscriber (and that makes me want to live another hundred years or so).”

Now that sort of New Year’s message is worth having and we thank Mr. Gibson for his good opinion of THE BUSINESS PHILOSOPHER. But something else he said in the same letter pleased us still more. It was this:

“I graduated from the first Sheldon Course years ago, a dozen or more, when I was a general roustabout and time-keeper’s helper in this establishment.”

Now he is President! Also, just as a little side-line activity, Fra Gibson was Mayor of Harvey, with a population of seven or eight thousand, for the six years ending last April, having been the city’s first Mayor under the commission form of government.

SLOGANS

“Ouch!” yelled the punk comedian as he dodged a fusillade of spoiled vegetables. “Why don’t you ‘say it with flowers?’”

Just then a harder and larger missile came over the footlights and an ice cream ad reader yelled out:

“Take home a brick!”—*Retail Public Ledger.*

RETAIL SCIENCE CORNER



THIS, a regular department for retailers and their employes, aims to apply the well-known Sheldon principles of "Success Through Service" to the retail profession in a helpful, practical manner. If these articles are studied carefully each month, and the truths here set forth are faithfully applied, they cannot fail to increase materially the service-rendering ability and thereby the success and the resulting reward enjoyed by the student. These articles alone will therefore be found to be worth many times the cost of the magazine to anyone in any way connected with retailing.

ANALYTICAL STUDY No. 2.

THE EXECUTIVE STAFF

(Continued)

(6) **STORE'S ADVERTISING.** The advertising department is ever alert and receptive to constructive suggestions. This department displays in the newspapers and elsewhere items intended to interest customers and induce them to come to the store. If one feels that certain merchandise is being featured at the wrong time or that merchandise advertised is not sufficiently meritorious to warrant the advertising given it, a suggestion would be most acceptable to this department. Advertising costs a great deal of money, and only merchandise which will show results in the way of quick sales and satisfactory profit is worthy of being featured.

(7) If one has an idea, no matter if it does not seem very important, one should pass it on—give the firm the benefit of the thought. While it might not be worthy of immediate consideration, the spark of thought, be it ever so small, might act as a suggestion and enable those above to arrive at certain conclusions which would be beneficial to all concerned.

STANDARDS OF JUDGMENT

It is well here for us to take up the standards by which the average executive judges the employes beneath him. It is important to consider the following points and to check up carefully one's personality, especially in event of trouble, as many times a preliminary

tion of some slight defective point in one's make-up might mean the retention of one's position:

(1) **HEALTH.** The all-important physical factor upon which everyone must build in order successfully to combat and overcome the obstacles of business.

(2) **APPEARANCE—ONE'S BEARING, POISE, ETC.** Under this heading come one's clothing and cleanliness. It is of the utmost importance to be neatly dressed and immaculately clean at all times.

(3) **VOICE—TONE, QUALITY, ETC.** A pleasing voice has charm and will do much to win customers.

(4) **SPEECH.** One's form of speech instantly places one in a certain class in the mind of the customer. Nothing is more important than refined, well-chosen speech.

(5) **GENERAL EDUCATION.**

(6) **KNOWLEDGE OF THE ORGANIZATION, ITS FUNCTIONS, ETC.** The policies which are to be carried out by the individual salespeople, the history of the concern, what it stands for, and so forth. Competition. Knowing about all the competitive stores.

(7) **KNOWLEDGE OF GOODS.**

(8) **KNOWLEDGE OF PEOPLE.**

(9) **INCLINATION TO BUSINESS.**

(10) **AMBITION.**

(11) **SELF-CONFIDENCE.**

(12) **DETERMINATION.**

(13) **HONESTY.**

(14) **AGREEABLENESS, COURTESY, GOOD MANNERS.**

(15) **CHARACTER.**

- (16) WILLINGNESS TO LEARN.
- (17) PROMPTNESS.
- (18) FRANKNESS.
- (19) FAIRNESS.
- (20) IMAGINATION.
- (21) ENTHUSIASM AND LOVE OF WORK.
- (22) RELIABILITY.

All of the above are standards by which one must be judged. If one is found to be lacking in self-confidence and determination, even if agreeable and courteous, it might mean not coming up to the mark set, or the requirement which would be necessary to hold the position in question.

Loyalty is an all-important factor. The loyal worker is by all means highly prized today, one who at all times has in mind the welfare and uplift of the business in general. Executives place much more faith in those employes whose work manifests this valuable element of character than in those regarding whose status in this regard there is the slightest grain of doubt.

WINNING FAVORABLE ATTENTION.
Doing the unusual thing in the unusual way is a favorable attention gainer. If one is content always to follow precedent, never to step out of the ordinary rut, one is very likely not to attract favorable attention. Strive ever to do the work in hand better by far than it has ever been done by any predecessor. Strive in the most painstaking manner to eliminate every vestige of error in any work being performed. Be able to feel, after the completion of a task, that it is complete in every detail and will merit the satisfaction and favorable attention of those who direct the work.

Initiative, which is the power to do things without being told, is such a rare element that one has little competition. When it comes to the quality of originality, it is a rare gem; the rank and file, the world over, seem satisfied to travel the paths blazed by other workers.

A man of rather uncouth outward appearance browsed around the furniture departments of several stores in a certain city. His shopping investigation covered a period of several weeks. He did not seem inclined to buy. The salespeople were inclined to avoid him, and most of them appeared pleased when he was out of their sight. He

was looking at high class decorative pieces which they believed were beyond his means and station in life; in short, he was declared crazy by one supposedly capable sales winner.

It took a young man in an up-town store to size up this gentleman properly. He got in conversation with him and was somewhat surprised to learn that he had traveled in foreign countries and was a collector of fine pieces, not only of furniture, but of china, laces, etc. This young salesman interested the uncouth gentleman so thoroughly that the largest single sale in the history of the house was the result.

The man proved to be a millionaire with plenty of brains. Such is life! We never know in what garb Old Friend Opportunity will confront us.

The young salesman who succeeded in selling the uncouth gentleman is today an assistant buyer, and is receiving a very satisfactory compensation for his services.

THE UNUSUAL EMPLOYEE

No living merchant has a record of the sales lost during a single day of the store's entire existence. It is utterly impossible to keep a record of such losses. That is the one great factor which is vitally in favor of the unusual employe.

Any merchant knows that a tremendous number of possible sales are lost each day. He has this satisfaction, however, of knowing that the small group in his employ known as unusual employes lose fewer sales than any other group in the store. He knows from past experience that this group of honest, conscientious, loyal workers will leave no stone unturned to reflect credit upon his house.

What a sense of gratification it is to know that one is regarded as an unusual employe; that he or she is held above the average as one in whom the implicit confidence of the employer is safely placed. This alone should be a big incentive for ever increasing effort in winning more business and more satisfactory business for the store, for confidence is the only basis for permanent relationship, and satisfaction the only possible bedrock which will permanently support confidence.

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(To be continued)



THE BUSINESS PHILOSOPHER AMONG HIS BOOKS

THIS Department endeavors to acknowledge all books received, but can review only such as promise to be of practical service or inspiration to Business Men and Business Women Who Think. For the convenience of readers, any book mentioned will be supplied by THE BUSINESS PHILOSOPHER Bargain Book Department, 36 South State St., Chicago, Ill., upon receipt of price, plus postage, if any.

BOOKS RECEIVED

Women in Industry, by C. E. Knoeppel. An address based on answers to one thousand questionnaires on women in industry under war conditions (pamphlet). C. E. Knoeppel & Co., Inc., New York.

Commercial Research, by C. S. Duncan (Macmillan, New York; \$2.25).

INDUSTRIAL HOUSING

In *The Housing of the Unskilled Wage Earner*, by Edith Elmer Wood (The Macmillan Company, New York; \$2.25), the author gives a clear and thorough account of the housing problem from various points of view. She discusses the steps in the past which have been made in New York and other cities, as well as in the country at large. She presents the restrictive legislation which has been adopted. She takes up the various philanthropic schemes and those of private corporations to build model dwellings. Her argument is that the general problem is one which is clearly up to the community, and that it has become a social duty to make sure that the dwellings of even the poorest citizens are clean and wholesome.

"MANAGEMENT AND MEN"

Meyer Bloomfield's book, *Management and Men*, is described as "A Record of New Steps in Industrial Relations" (The Century Company, New York). The author's point of view may be inferred from his preface, in which he says:

"A policy of drift is no policy at all, and in the present circumstances such a situation is not without its dangers. The

time is favorable for constructive work through joint effort by employer and the rank and file of workers, in meeting at least some of the most important of those questions which are lumped under the heading of the labor problem.

"Fortunately, we have before us the guidance of present British experience. Moreover a hopeful factor in the situation is the circumstance that a growing number of employers and a host of spokesmen for the working masses have the vision and the spirit which if united with energy and candor to the end of making work relationships sound will give to American industry a future full of promise."

"PRINCIPLES OF MONEY AND BANKING"

The University of Chicago Press, Chicago, U. S. A., has issued an important work of five hundred pages by Professor Harold G. Moulton, entitled, *Principles of Money and Banking*, which is the result of four years of experimentation in the teaching of an introductory course in these subjects. "It is not," we are told by the author, "a book of collateral readings or materials in the ordinary sense, but is designed to serve the purpose of a text and at the same time to give the student a breadth of view, a contact with reality, a stimulus to independent thinking, and a training in judgment and discrimination which are not afforded by the formal textbook."

The chapters include: The Pecuniary Organization of Society; The Origin and Development of Money; Early Expedients

for Increasing the Currency; Bimetallism; Paper Money; Control of Price Levels; The Various Forms and Services of Banking; The Nature and Functions of Credit; The Federal Reserve System; Agricultural Credit, etc.

BOOKS ON TEXTILES

IN response to a query from O. S., Stapleton Heights, Staten Island, N. Y., the Educational Director of the International Business Science Society has replied as follows:

"There are many books on the subject of textiles, but we have been able to find comparatively few dealing with the specific phases which you mention in your letter, viz., material, texture, and finish. There is one book entitled 'The Textile Fibres: Their Physical, Microscopic, and Chemical Properties,' by J. Merritt Matthews, head of the Chemical and Dyeing Department of the Philadelphia Textile School, published by John Wiley & Sons, New York. The work is somewhat technical but undoubtedly you can get much good from it.

"There are two other books which would be of value, viz., 'A Complete Dictionary of Dry Goods and the History of Silk, Cotton, Linen, etc.,' by G. C. Cole, and 'Textiles, Raw Materials and Their Conversion Into Yarns,' by Julius Zipser. The latter work is used as a text book in many textile schools. All these are standard works and probably will be found in one of the many libraries in your city. We would suggest that you look them up before buying any, and we would also recommend that you write to 'The Textile World,' published in Boston, for a sample copy. A man in your business should keep up with the latest developments in the industry and there is no better way to do this than to read some good trade publication."

OFFICE MANAGEMENT

A THOROUGH manual of business organization and administration, has recently come from the Ronald Press Co., New York, under the title of "Office Management: Its Principles and Practice." It is by Lee Galloway, Ph. D., Professor of Commerce and Industry, New York University, and Secretary, National Association of Corporation Schools. It covers office organization, arrangement, and operation, with special

consideration of the employment, training, and payment of office workers.

The business manager, office manager, chief clerk, and every department head will doubtless find this working guide of unusual value in the planning and control of office systems. The author and his co-workers have visited many of the best organized offices in the country. The book, which is the result of their investigations, presents the best modern methods for handling the routine functions of practically every business department.

For the organizer, the author presents fundamental rules for the analysis of conditions, the standardization of processes, and the control of personnel and production.

Wages and bonus systems are covered at length. Comprehensive and practical chapters are devoted to the hiring and developing of office help. In this connection the author presents a full outline of educational courses being used in typical business houses.

There are forty chapters and seven main divisions, the latter being: Principles of Office Administration; Location, Layout, and Equipment; Methodizing the Means of Communication; The Control of Correspondence and Other Activities; The Work of the Business Departments; The Training and Development of Office Workers; Wages and Incentives to Efficiency. There are no less than ninety-seven forms and illustrations. The price (flexible full leather) is \$6.00.

The shabby visitor laid his hat upon a chair, and approached the merchant prince.

"I can tell you," he said, "how to become a great success; how to win independence for life."

"Three seconds gone from the minute I'm giving you," said the merchant.

"I have here," went on the thinker, "an infallible memory system. Master it, and you will master the world. You will not forget to post the letter your wife gave you this morning."

"My trouble," said the merchant, "is that I can't find a reliable system for forgetting things I want to. Your minute's up."

Sadly the visitor departed, but two minutes later he returned to the office breathless and excited.

"I forgot my hat!" he said.—*Chicago Daily News.*

THE MELTING POT OF BUSY-NESS



IN WHICH will be found a sort of "Literary Digest" of Busy-ness containing ideas of a practical and inspirational nature melted down from many sources and giving you just the essentials of "How others do it" and "What others think."

AN OKLAHOMA DISCIPLE OF SERVICE

OUT in Tulsa, Oklahoma, there is a grocery store and meat market which turns its stock no less than fifteen times a year or thereabouts, does a gross business of \$600,000 annually—and occupies a little room only twenty-six feet wide by one hundred deep. It may be safely called remarkable also for another reason—because it does not advertise prices. And this conspicuously successful business has been built up in three years by a young man, Julius Henke, from whose interesting account of his feat, as published in *The Merchants Journal*, of Topeka, Kansas, we quote briefly. It will be seen that, in common with all exceptionally successful enterprises, big and little, it emphasizes the principle of "Success through Service" for which **THE BUSINESS PHILOSOPHER** stands. Says Mr. Henke:

"Three years ago, on the first of October, 1916, this store was opened as Number 4 in the chain of Traders Stores; hence it is called Traders No. 4. It was run as one of the chain of Traders Stores for only a little over two months.

"As soon as the present management took charge it was decided to formulate a distinct policy that would elevate the standard of the grocery business to a plane that we might be proud of, *and thus be of service to the public in the broad sense of the word.* Our business principles protect our customers not alone in price but in all that goes with good merchandising. To this end we formulated and put in practice what we are pleased to call **The Seven Great Business Principles**, as follows:

- "Good goods
- "Fair prices
- "Intelligent service
- "Humane treatment
- "Sanitation
- "Concentration
- "Organization

"The public was quick to appreciate these principles and has responded in a very gratifying way. We are now doing a business of from \$40,000 to \$50,000 a month, and the only reason we are not doing more is because we do not have the room to handle more. Our building is only 100 feet long and 26 feet wide. We believe there are more groceries, vegetables, fruits and meats sold in this store than in any other retail store of its size in the state of Oklahoma.

"Our business slogan is: 'THE GOODS MUST BE GOOD GOODS OR THE SALE IS NO GOOD.' This slogan is registered in the office of the Secretary of State of Oklahoma. It has been used in nearly every advertisement run by this store under the present management.

"As to our advertising: We never advertise unless we have something to say that is of particular value or interest to our customers and the public and will advance the principles for which this store stands. This store has never advertised prices while under the present management because advertised prices on groceries, vegetables, fruits and meats are too often misleading, often confined to a few specials and sometimes are made on stale or inferior goods and are therefore not a safe basis for the public to do its shopping on. We never

promise anything that we do not mean to fulfill.

"The following is a sample of our advertising:

"COUNT, WEIGH AND MEASURE

"You would not think of taking your change from the cashier without counting it.

"It is just as important that you count, weigh and measure what you buy as it is to count your change.

"Our business principles protect you not alone in price but in all that goes with good merchandising."

Mr. Henke, by the way, was the first Associate Member of I. B. S. S.

WAR A PROMOTER OF EFFICIENCY

According to H. P. Rockwell, manager of the Export Department of the Yawman & Erbe Manufacturing Company, in the *Sales Manager Weekly*:

"The war advanced continental Europe 15 years in efficiency. Any firm, therefore, that manufactures a highly efficient specialty or necessity, will find favor in Europe. . . . One of the greatest complaints that the foreign market has had to offer was their inability to purchase direct from the United States, instead of, as has generally been the case, through an agency located in some other foreign country. There is a great merchandising point to be learned here, and that is, that the American manufacturer who desires to make good in the export field will send salesmen to, or make agencies direct, with all the individual countries with which he desires to do business. The war helped the United States and American business men, because it enabled us to show our samples. All Europe is sold on American goods."

FISHER'S MAXIM

Lord Fisher, in one of his explosive letters to *The Times*, says that the following maxim was given to him by a friend years ago:

"Fear Less—Hope More;

Eat Less—Chew More;

Whine Less—Breathe More;

Talk Less—Say More;

Hate Less—Love More;

And all Good Things are Yours."—*The Efficiency Magazine*.

TWO OF A KIND

THE LOAFING CLERK AND THE LOAFING MERCHANDISE

IF YOU found an employe loafing on the job you certainly wouldn't offer to pay his room rent and then furnish him heat and light as well.

But do you know that a great many dealers are doing almost the same thing with certain lines of their merchandise that are no more profitable than the loafing employe?

A clerk is engaged for no other purpose than to earn new profits. You certainly don't keep him just for ornament, no matter how well groomed he may be.

It is the profits you are after.

Just stop to think for a moment. How much difference is there between a shelf full of slowly moving stock, or stock that does not move at all, and the clerk who is loafing on the job? Both were brought into your store to earn profits and both have refused to do it. Is there really any difference between the two—so far as their money value to you is concerned?

Certainly not.

You would take quick action with the loafing employe. But how about the shirking merchandise—the shelf-warmers that are resting so comfortably about your store? You are paying rent for the space they occupy. So also you are paying for the insurance that protects them from loss by fire. Other items of expense you can trace to them. Why then shouldn't these shelf warmers be given the same summary treatment that you would mete out to the loafing clerk?

The keen and successful business man would dismiss the loafing clerk just the same as he would the near failure. But he also would round up the loafing merchandise—mark it down, even below cost if necessary—and send it kiting out of the door.

He soon would have in place of the shirking clerk one who was worthy of his hire—one who would be willing to earn profits. In place of the loafing merchandise he also would fill his shelves with that which was in real demand—merchandise that made quick profits and really was worthy of the space it occupied.

So you see there really isn't very much difference between the loafing clerk and the shelf-warming merchandise, and one should be disposed of just as quickly as the other.

MONTHLY INDEX OF OTHER BUSINESS MAGAZINES

THE following index of business articles, which in our judgment would be of special interest to our subscribers, is reproduced in abridged form, by special arrangement, from the Business Data Weekly, which is published by The Business Data Bureau, Indianapolis, Ind., U. S. A., as a part of their general service as a clearing house of business information.

ADVERTISING. "A Bit of Advertising History, Showing the Beginnings of Reason-Why Copy." The long struggle between Pears' Soap and Winolia Soap. By Thomas Russel. London correspondent of Printers' Ink. 2,200 words. Printers' Ink, November 20, '19, p. 83.

BUSINESS ORGANIZATION. "How to Study Your Business." An interview with Edwin F. Gay, Dean of the Graduate School of Business Administration at Harvard University. As Reported by Keene Sumner. The Bureau of Business Research, one of the departments of the Harvard School, has made an intensive study of thousands of retail organizations. In an interview in the January issue, Melvin T. Copeland, director of the Bureau, tells of some common mistakes made by retail merchants. 4,400 words. The American Magazine, December, '19, p. 19.

BUSINESS SUCCESS. "Keep Your Eyes on Replogle." That was the whisper seven years ago. Today the man is a giant in his line. Here is his personal story and some of his wisdom. Those who have "Kept their eyes on Replogle" have had ample reward. His career has been the metal world's outstanding romance of the last decade. The \$72,900,000 deal that won him the title of "The Wizard of Cambria Steel" was one of the most widely heralded feats of recent years. By Merle Crowell. 2,700 words. American Mag., Jan., '20, p. 37.

DEPARTMENT STORE MANAGEMENT. "New Form of Service." Store aids in selection and making up of materials. Forbes & Wallace, Springfield, Mass., have introduced a new kind of service to customers. It is known as the Costume Designer Service. An expert designer has been secured who aids customers in selecting fabrics and designs and in cutting and fitting coats, dresses and skirts. 600 words. Dry Goods Economist, Dec. 13, '19, p. 31.

DEPARTMENT STORE MANAGEMENT. "Advertising Organization As a Training School For Employees." Lord & Taylor adopt the superwant ad to attract new high-class workers. By Ma Ion Winters. 1,500 words. Printers' Ink, Dec. 11, '19, p. 93.

EXECUTIVE POLICIES. "How Mr. Goff Chooses Men For Promotion." A talk with the president of the Cleveland Trust Company. By Albert Sidney Gregg. For many years Mr. Goff was one of the most important attorneys in Cleveland. His law practice came to be almost exclusively identified with business. The result was he gave up the practice of law, so that he could devote all his time to business. 2,600 words. The American Magazine, December, '19, p. 58.

HOUSE ORGANS. "House Organs as a Power For Business." W. H. Marsh, Advertising Manager of the Burroughs Adding Machine Company, read this paper at the New Orleans Meeting of the Associated Advertising Clubs. He spoke from Personal Observation and experience, and those who missed the convention will find this report well worth study. Make House Organ Four-Square. The House Organ's Format. Ratio of Ads and Editorial. Cover Your Individual Field. Editorialize Rarely. 1,600 words. Office Appliances, November, '19, p. 196.

INDUSTRIAL RELATIONS. "Humanizing Industry." Industrial Democracy in the steel industry. By Forrest Crissey. 6,300 words. Sat. Eve. Post, Dec. 13, '19, p. 14.

INDUSTRIAL RELATIONS. "Making Employees Into Stockholders." How labor conditions may be stabilized by permitting workmen to share in product of industry. By George E. Roberts, Vice President of the National City Bank, New York. 1,000 words. The Magazine of Wall Street, November 29, '19, p. 6.

INDUSTRIAL RELATIONS. "Mr. Leitch's Formula For Industrial Harmony." A scheme of business govern-

ment styled "Industrial Democracy." The system can best be described in connection with the story contained in Mr. Leitch's book, "Man to Man," (B. C. Forbes Publishing Co., New York) telling how the plan was adopted by the Packard Piano Company of Fort Wayne, Indiana. 3,500 words. The Literary Digest, December 6, '19, p. 60.

INDUSTRIAL RELATIONS. The Bulletin, the official organ of the American Men's and Boy's Clothing Manufacturers Association (752 Broadway, New York), contains a considerable amount of descriptive matter in regard to the industrial plans of this industry.

INDUSTRIAL RELATIONS. William Demuth & Company, 230 Fifth Avenue, New York, have for circulation leaflets and memoranda in regard to the plan of industrial democracy which has been in operation in its establishment since 1917.

OFFICE METHODS. "Paying Bonuses to Office Workers." How interest, pleasure, and production in office work have been increased by giving bonuses. Merrill W. Osgood, Methods Director, Jordan, Marsh Co., Boston. 400 words. 2 forms. 100 per cent, Dec., '19, p. 100.

OFFICE METHODS. "Why It Pays to Keep Employees Happy." A simple method applicable in any office (rest periods) that has numerous advantages besides increased production. Archer Gibbons, Mgr., General Office Service Dept., Thomas A. Edison Industries, Orange, N. J. 600 words, 100 per cent, Dec. '19, p. 110.

PERSONAL EFFICIENCY. "What is Personality?" Have you got it? And if not, can you acquire it? "Smith doesn't have to dig. He gets there just because of his personality." Don't be too sure that Smith doesn't dig. Maybe he has done a lot of digging to make him a winner. Illustration by Arthur William Brown, 2,400 words. American Mag., Jan., '20, p. 32.

PERSONAL EFFICIENCY. "How Much Do You Know?" Sixteen sets of questions to test your ignorance and knowledge. By Dr. Frank Crane. 3,700 words. American Mag., Jan., 1920, p. 7.

PERSONAL EFFICIENCY. "Keep Your Eyes Open!" Stories of those who had the wit to see opportunities—and the courage and sense to grasp them. By E. M. Wickes. 3,100 words. The American Magazine, December, '19, p. 60.

RETAIL METHODS. "Are You Making Money or Losing It?" Some amazing stories of retail dealers who thought their businesses were profitable when they were not. An interview with Professor Melvin T. Copeland, Director of the Bureau of Business Research at Harvard Graduate School of Business Administration. As reported by Keene Sumner. 3,000 words. American Mag., Jan., '20, p. 30.

SALES MANAGEMENT. "Selected Salesmen Bring Increased Business." \$19,000,000 business with 1,714 unselected salesmen; \$50,000,000 business with 500 selected salesmen. Many selective systems, which aim to ferret out the successful salesman from the mass of applicants, have come into being within the last decade. A study of the system used by the more important organizations should be of value to any organization which contemplates the introduction of scientific selection in its sales department. By Albert Haase. 1,900 words. Printers' Ink, Dec. 11, '19, p. 185.

SALES MANAGEMENT. "Modern Sales Management Practices." A survey by J. C. Aspley. This survey contains over two hundred practical sales plans and ideas applicable to nearly every line of business. It gives full working information of the most successful sales plans in actual use, mentioning names, figures and places. Published by Dartnell Corporation, 223 West Jackson Boulevard, Chicago, Ill. Price, \$5.00 net. Third revised and enlarged edition.

IBIS ITEMS

THE name of The International Business Science Society being quite a mouthful, its members have dropped into the habit of calling it the "Ibis" for short. Similarly, if you are a member you are an Ibis. And if you are a Fraternal Member, you are an "Ibis Frat" or "Fra." If your name is John Smith for example, you are "Fra John." Those eligible to Fraternal Membership are often called Fra by courtesy. As for the Ibis, it was a sacred bird in Ancient Egypt, you'll remember, and the Egyptians paid it the highest respect of which they could conceive—they mummified it. A modern Ibis may be a "bird," but he's no mummy!

THE I. B. S. S. Songster printed elsewhere in this issue was hurried into such being as it possesses in response to a demand for more or less appropriate new words set to familiar song tunes for use at Mr. Sheldon's Ibis lectures in Chicago. They were first sung on January second, by an audience of three hundred or so, presided over by Fra Shuman, President of the Shuman Advertising Company, of Chicago. Fra McDowell, Educational Director of the Society, wielded the baton with Rodeheavean skill, and Mrs. McDowell tickled the piano in its ivory ribs.

On that occasion, by the way, Fra Shuman, the chairman, said of your President, "He has made of himself a world power. His definition of Service is the most masterly exposition of the subject in all literature. It [Service] is becoming the underlying principle of all successful business to-day." Fra Shuman is one of our Honorary Vice-Presidents, by the way.

Fra George Deer, one of the leading Australasian organizers of the Business Science movement (there known as the Business Science Circle Movement), blew into Chicago just in time for our Christmas dinner at Heinly's, bringing with him Mr. Hughes, son of Premier Hughes, of Australia, and Secretary of the Hosiery Manufacturers' Association of that commonwealth. Both made neat speeches during the feast of wit and wisdom that followed and received a hearty welcome. Fra George the Genial has since gone on to England on Ibis business bent, but is coming back this way before he treks across the Pacific once more.

The cause in Australia and New Zealand

is under the capable general direction of Fra Andrew Deer, one of our Vice Presidents, with his brother, Fra George as chief lieutenant. There are offices in Sydney, Auckland, Wellington and Christchurch, and several lecturers of high calibre are kept busy going from place to place with their message of Success through Service.

At Mr. Sheldon's first Chicago lecture of the recent course under the auspices of the Association of Executives, Fra Henry Bohn, Editor and Proprietor of *The Hotel World*, presided with his usual happy faculty. Fra Henry declared that he was nearly sixty when he took the course in "The Science of Business." "My life would have been a very different story if I could have had it thirty or forty years before," he told his hearers. "Neither this hall nor any other would hold the audience that would want to hear Mr. Sheldon if the world realized what he has to give." At the second lecture, Fra Johnson, General Manager of the Beatrice Creamery Company, of Chicago, a \$10,000,000 corporation, was in the chair and also paid a warm tribute to our Chief Ibis and the work he is doing. Fra Johnson has accepted election as one of our Honorary Vice Presidents.

The first suite of clubrooms dedicated to the uses of Ibis has been opened in the Englewood district of Chicago, at 6232 South Halsted Street. An Active Chapter, already numbering twenty-four, will meet there, as well as the Englewood General Fraternal Chapter, now forming. The first lecture of the Active Chapter was held on January ninth in the auditorium of the Englewood

Business College, just across the street from the clubrooms, which were not then ready. Fra Oliver Behymer, one of the Society's most successful lecturers, led the members over the hurdles.

Quite a flock of Ibises in Cleveland these days. Another Special Active Chapter has been formed by Fra Griswold, under the auspices of the Cleveland Industrial Association, in the plant of the Willard Storage Battery Company. Seventy-four Active Members are qualifying for permanent Fraternal Membership when they have taken their A. R. E. A., Q. Q. M., and other degrees.

But Fra Griswold has another husky youngster in Cleveland, a Special Active "Chap" of twenty-five in the Matthew Smith Company's organization.

Fra Francisco, of the Gulf Division, doesn't seem to be troubled with the sleeping sickness, hook-worm or any of those misbranded "Southern" diseases. He has rung the bell again down in Louisiana, this time at Oakdale, where he has formed a General Active Chapter, I. B. S. S., of forty-three members.

Fra J. Frank De Chant, of Boston, makes the grade with a fine Special Active Chapter with Chandler & Farquhar. Fra Frank is growing friends in the right soil and making himself felt in the city on the Charles.



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HAS YOUR SUPERINTENDENT OF SCHOOLS DONE THIS?

PPETER A. MORTENSON, head of Chicago's schools, has ordered every pupil in the seventh and eighth grade public schools to memorize "The American's Creed." It will be furnished to the schools by the Illinois Society of the Sons of the American Revolution. The creed follows:

"I believe in the United States of America as a government of the people, by the people, for the people; whose just powers are derived from the consent of the governed; a democracy in a republic; a sovereign nation of many sovereign states; a perfect union, one and inseparable; established upon those principles of freedom, equality, justice, and humanity for which American patriots sacrificed their lives and fortunes.

"I therefore believe it is my duty to my country to love it; to support its constitution; to obey its laws; to respect its flag; and to defend it against all enemies."

THIS MAGAZINE A WELCOME HOSPITAL VISITOR

RECENTLY this magazine had the pleasure of donating nearly one hundred yearly subscriptions to a selected list of Military and Naval Hospitals and the like, the list being furnished us at our request by the American Library Association, Library War Service, at Washington, D. C. We quote below from some of the expressions of thanks received, which seem to indicate that the magazine supplies a real want.

Ola M. Wyeth, Assistant to the Director of the American Library Association, writes: "Please accept the sincere appreciation of the American Library Association of your generous gift of subscriptions to THE BUSINESS PHILOSOPHER for the various hospital libraries. I am notifying the librarians and I can assure you in advance that it will be most appreciated."

H. W. Austin, Senior Officer in Charge of the U. S. Marine Hospital at Louisville, says: "I desire to express my appreciation of the favor and to thank you for sending the same to this station."

H. W. Wicks, Surgeon in Charge of the U. S. Marine Hospital at Cleveland, Ohio,

writes: "Please accept our thanks for your kindness and I assure you that the gift will be appreciated by our patients."

Miss Anna May, Hospital Librarian of the Walter Reed U. S. General Hospital at Washington, D. C., is good enough to say: "We have just heard you are going to give us a subscription to THE BUSINESS PHILOSOPHER and are delighted. There will be many who will read it."

E. H. Mullan, Surgeon in Charge, U. S. Public Health Service Hospital, Cape May, N. J. says: "On behalf of the librarian and the patients of the hospital I wish to thank you for this favor as I feel certain such a magazine will be of much benefit to our patients."

Miss Genevra Block, Librarian, U. S. Naval Hospital, Ft. Lyon, Colo., says: "I am in receipt of a letter saying we were among those fortunate enough to be placed on the mailing list for THE BUSINESS PHILOSOPHER. In the name of the hospital, may I express my thanks and assure you the magazine will be placed where it will be most available to the boys."

Miss Mildred Windsor, Medical Service Worker at the Marine Hospital at New York says: "Dr. Gardner, Medical Officer in Charge of this Hospital, wishes me to acknowledge receipt of THE BUSINESS PHILOSOPHER and to extend to you on behalf of the patients and personnel of this Hospital, their sincere thanks for the gift."

Warren H. Cudworth, Librarian of the Camp Library at Camp Upton, N. Y., writes: "Thank you heartily for your kind letter advising us that a subscription to your magazine will continue to be donated to us. We take this opportunity to thank you for your courtesy and your consideration for the needs of the men here in camp. Your magazine has its assigned place on one of our tables and from month to month has served the purpose of our patrons who have come to look for it regularly. We are glad and grateful to know that we are still to be able to avail ourselves of its help."

SALES MANAGEMENT. "Modern Sales Management Practices." A survey by J. C. Aspley. This survey contains over two hundred practical sales plans and ideas applicable to nearly every line of business. It gives full working information of the most successful sales plans in actual use, mentioning names, figures and places. Published by Dartnell Corporation, 223 West Jackson Boulevard, Chicago, Ill. Price \$5.00 net. Third revised and enlarged edition.



Your earnings are interest on your Brain Capitalization. At how much are YOU capitalized?

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☐ The man who earns \$5,000 a year has an earning capacity equal to an investment of \$100,000.00. His salary represents 5% interest on that amount of capital. His brain capitalization is, therefore, \$100,000.00.

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has made it possible for over 100,000 men and women to invest their brains to better advantage and earn bigger brain dividends.

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What Executives Think of the Sheldon Course

Gordon-Van Tine Company, (Building Material) Davenport, Iowa: "About forty of the employees and officers of this Company have just completed the Sheldon Course.

"As one piece of evidence as to whether the Course is worth the price, would say it cost the Company considerably over \$1,200.00, and we felt as if we had our money back the first two lessons. I think it will open your eyes to the enthusiastic co-operation possible between not only your buyers and their assistants, but through every branch of your business. Even our office boy is taking the Course. The Company paid half the tuition for all who took the Course. We feel that the money thus spent, is one of the best investments we have ever made. This speaks fully for the opinion we hold of the Course and its benefits. We took up this work when we had more business than ever before in the history of our Company, and we have all been pressed to the utmost to keep up with our work. Due to this fact, a number of us have not completed all the work of the whole Course; in spite of this handicap every one of us feels that the Sheldon Course has done us a world of good, and is worth many times what we paid for it." K. Spelletich, Secretary.

Doble-Detroit Steam Motors Co., Detroit, Michigan: "A few years ago, I received from you a diploma of graduation from your School of Salesmanship—this being the second time that I have taken your course in its entirety. The elements of salesmanship are essential in every walk of life, and I am convinced that the Sheldon Course will be a big asset to any man, regardless of how short or long a time he has been engaged in business. Most executives are developed from the sales forces of business and every salesman should have a clear understanding of the principles of salesmanship as analyzed in the Sheldon Course. When he becomes an executive, he is continually selling his judgment and opinions, and it becomes necessary for him to train others to sell one thing or another, regardless of their position. I recommend the Sheldon Course unhesitatingly, as I have never known one individual who completed the course and received his diploma that did not

get his money's worth many times over." T. P. Myers, Vice-President.

Thos. Cusack Company, (Out-Door Advertising) Chicago, Ill.: "We have your letter of December 21st containing report of the progress of our club of thirty-one members. Mr. . . . delivered his final lecture on Lesson Twelve last Saturday. To say that we are well pleased with the services of Mr. . . . and the Sheldon Course is expressing it mildly. The Sheldon School has certainly fulfilled every promise they have made and more too. We could not recommend the Sheldon Course too highly to any individual or concern." G. E. Mays, Mgr. Publicity and Promotion.

The Mansfield Sheet & Tin Plate Co., Mansfield, Ohio: "It certainly gives the writer great pleasure to most heartily endorse the "Sheldon" method to anyone desirous of development in the way of good Business Building.

"We have invested in two courses—one for the development of the foremen in the operating end of our business, and one for the benefit of the Executives of our firm, and we certainly consider this investment one of the best we have ever made.

"We take the greatest of pleasure in recommending your methods to any concern who is desirous of business development." W. H. Davey, President.

Royal Typewriter Company, Inc., Hartford, Conn.: "We are in receipt of your favor of the 23rd, and beg to report that we are very much interested in what the Sheldon Course has done for our employees. There is no question but that it develops latent qualities in the men which lead to higher executive work, and enables the men to think. It is rather surprising to see the growth of the desire to do bigger and better things in connection with their work, among those who have taken the Course." Chas. B. Cook, Vice-President.

And we have hundreds of similar letters. What the Sheldon Course has done for these men and these firms, it can do for you. Give it a chance to make good for you.

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Hudson Maxim says—"Your writings every year rescue thousands of young men from the pursuit of failure and put them on the road to success."

Theodore Roosevelt said—"I am so deeply touched and pleased by your editorial in 'Success' that I must write and tell you so."

Charles M. Schwab says—"Dr. Marden's writings have had much to do with my success."

John Wanamaker says—"I would, if it had been necessary, have been willing to have gone without at least one meal a day to buy one of the Marden books."

Lord Northcliffe says—"I believe Dr. Marden's writings will be of immense assistance to all young men."

Judge Ben B. Lindsey says—"Dr. Marden is one of the wonders of our time. I personally feel under a debt of obligation to him for his marvelous inspiration and help."

You, too, can profit by Dr. Marden's teachings, which have been put into

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The Business Philosopher

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Only that which tends to increase the "Area" or A+R+E+A of the reader—that is, his Ability, Reliability, Endurance and Action—will appear in this magazine.

THE BUSINESS PHILOSOPHER is published monthly by The International Business Science Society, Official organ of the Society and exponent of the Sheldon philosophy of Success through Service. Subscription price, \$2.00 a year in the United States or its possessions, \$2.25 in Canada, and \$2.50 in foreign countries. With associate membership in the society, \$2.50 a year in the United States or its possessions, \$2.75 in Canada, and \$3.00 in foreign countries.

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CODE OF ETHICS

of the

MEMPHIS AUTOMOBILE DEALERS' ASSOCIATION

HERE is the admirable "Code of Ethics" adopted by the Automobile Dealers' Association of Memphis, Tenn. We take pleasure in reprinting it from a large, tastefully designed copy in two colors on heavy parchment paper, which was recently furnished us at our request.

This magazine is always glad to commend such striking evidences of the fact that business is growing up out of the old, unethical stage of pull-and-haul, of bite-and-scratch, and into the full stature of self-respecting, ethical professionalism, where enlightened selfishness has learned the great lesson that, as the motto of Ibis puts it, in the words of its founder, "The Science of Business is the Science of Service."

If we cannot compete in the spirit of clean, brotherly rivalry, and sell in the spirit of true Service, then we are not only behind the preachers of business success today, but we are also far behind the most prosperous and respected practitioners of business success as well.



OS MEMBERS of the Memphis Automobile Dealers' Association—which organization stands for the development of the automobile industry along high ethical lines—we hold certain beliefs concerning the business in which we are engaged.

We hold to these beliefs for the reason that they are founded upon honesty, sincerity, and the principles of good business.

They are neither complex, theoretical, nor involved. Just simple guides, which we believe are worthy of following in the conduct of a business we desire to succeed.

* * * *

- ☐ We believe the automobile business is a legitimate enterprise that contributes to the prosperity and happiness of the country.
- ☐ We believe that it has reached a stabilized condition which entitles it to recognition on a parity with all other legitimate merchandising institutions.
- ☐ We believe it can be conducted along lines which will not permit questions of value or good faith to be raised by the public.
- ☐ We believe we can conduct our business along such lines.
- ☐ We believe that no honest automobile dealer will advertise, at a cut price, cars handled by another dealer, with the intent of lowering the value of the competing car in the public mind.
- ☐ We believe that no honest dealer will negotiate sales in the territory of another dealer which shall work injury upon the other dealer.
- ☐ We believe that no honest dealer will attempt securing the franchise, or agency, of cars handled by other members of this organization.
- ☐ We believe that combinations, or agreements among dealers or groups of dealers, whereby the control of prices or service arrangements is sought, are unnecessary, unwise, unlawful, and mighty poor business policy.
- ☐ We believe the public—the motor car owners—is entitled to a square deal—and we believe we are in a position to give such a deal.
- ☐ We believe that we, as the heads of our business, are responsible for the business tactics of those who work with and for us, and we believe that we are big enough men to get them to see our viewpoint.
- ☐ We believe that, as members of the Memphis Automobile Dealers' Association, it is our duty and our privilege to prove that we believe these things by incorporating them into the daily conduct of our business.

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The Business Philosopher

Edited by ARTHUR FREDERICK SHELDON
SAM SPALDING, *Associate Editor*

VOLUME XVII

MARCH, 1920

NUMBER 4

BY THE FIREPLACE

Where We Talk Things Over

SHELDON CARY: A BIG MAN WITH A BIG IDEA

DOWN in Cleveland there is a man who has worked out and is successfully applying a most interesting and soundly conceived plan of industrial democracy.

The man's name is Cary, and it so happens that his first name is the same as that of Yours Truly. In other words, his name is Mr. Sheldon Cary.

If Mr. Cary were a little younger, or we a little older, we might possibly imagine that the similarity in names might be more than a coincidence. But for whatever reason Mr. and Mrs. Cary, Senior, selected their son's name, Ye Editor is proud to see his own name borne by a man who is so earnestly seeking to apply the principles of justice and square dealing between employer and employed which he himself has for many years had so close at heart and has endeavored, in his own humble way, so far as possible, to advocate and promote.

Mr. Cary is President of the Browning Company, one of the best known and most successful industrial institutions in the thriving and progressive city of Cleveland, in the growth and development of which both he and his family have been important factors for many years.

The Browning Company, located at Waterloo Road and East 162nd Street, and employing some six hundred and twenty workers, is engaged in the manufacture of locomotive cranes.

Mr. Cary's personal knowledge of the making of cranes is so thorough and extensive that he was honored with the Chairmanship of the Locomotive Crane Industry branch of the Crane Section of the War Industries

Board, on which Board Ye Editor was also privileged to serve during the late great conflict. Thus he came to know and appreciate Mr. Cary's splendid worth and the great work which he is doing for the cause of Democratic Fraternalism in industry.

Here, there, and yonder there are other notable examples of great industrial captains, such as Mr. Seiberling, President of the Good-year Rubber Co., at Akron, who are putting industry upon a democratic basis.

When the day comes when men like Seiberling and Cary will be the rule, instead of the exception, then indeed we shall have found and applied the antidote to Bolshevism and the cure of industrial unrest.

Team Work and Fraternalism are the watchwords of Mr. Cary in the operation of the industry of which he is the directing head.

"Team Work Wins," says Cary; and he knows, because he has tried it out.

In brief, the "Browning Platform" consists of the following planks:

Direct contact between Men and Company in matters of plant operation and improvements.

Sharing of Profit.

Premium payments on work.

Safety precautions in the workshop.

Insurance for each worker.

Sick benefits.

Mr. Cary regards his employes not as "hired hands," but as partners in the business.

They are working WITH him, not just FOR him, and both together are working FOR the public.

That is to say, they perceive that the real purpose of business, of commerce and industry, is Service, and that "He profits most

who serves best."

Other industries in Cleveland looked upon Mr. Cary's experiment with just a bit of suspicion. Cleveland is not in Missouri, but it is characteristic of many business men to want to be "shown" in a practical way before adopting any new experiments in Management.

But Sheldon Cary has shown them, and already a number of other Cleveland industries are following his lead and adopting the Browning plan or ones based upon it.

The striking success of Sheldon Cary's big idea has deeply impressed the Federal Government, which, through its Department of Labor, has made the Browning plan a subject of careful study and has issued a bulletin upon it which has been sent to industries all over the land with the recommendation that it be carefully considered as a means to the improvement of relations between Employer and Employed in industry.

Yes, "the proof of the pudding is in the eating"; and again, "by their fruits shall ye know them." The test, in final analysis, of any plan in industry or anything else is, does it work?

Sheldon Cary's plan decidedly does work. Listen to this, Mr. Hard-headed Business Man:

In the last half of the year past, with an increase of only 5 per cent in force, *production was increased 32 per cent*. Increased production is the most crying need of America and of all the world to-day.

Think what a hole would be knocked in the hat of Old Man H. C. L. if every industry in the country should show an increased production of 32 per cent in half a year's time.

Again, under the old system, full working capacity of the plant was not reached until about half an hour after starting time.

Since Mr. Cary took his employes into partnership, the full "load" is on at the plant within ten minutes after the whistle blows.

Labor turnover has been enormously reduced.

There is no chance for Bolshevism to raise its menacing head at the Browning works, and strikes are unheard-of.

The insurance plan and sick benefits have greatly increased the domestic security and contentment of the families of the workers, and this naturally has a most constructive effect upon the morale of the workers themselves and their efficiency in their jobs.

Ye Editor has before him as he writes this article a copy of the little booklet entitled "The Browning Platform," published by the Company, and setting forth in crisp, common-sense language, the salient features of this remarkably successful venture in Democratic Fraternalism applied to industry.

On the front cover, the inside cover, and the top of the first page stands the Browning motto:

"TEAM WORK WINS"

Let us look at just a few of the planks exactly as they are built into "The Browning Platform." Here they are:

1. " 'A GOOD PLACE TO WORK.' The test of a 'good place to work' is whether workers, of their own free will, quit their positions and go elsewhere. At Browning quits are comparatively rare. This is not a mere matter of chance. The Browning Company is putting into practice certain convictions:

"—that labor bought at less than the current wage is an expensive purchase, because it means lack of enthusiasm on the worker's part.

"—that a man or woman works best who has a financial interest above wages in the success of the business.

"—that team work wins in baseball, battles and business.

"The Browning Company expresses its belief in these things in definite and convincing ways.

"This pamphlet is printed so that every man and woman on the 'Browning team' and every friend and neighbor of 'Browning' may have the complete facts.

2. "MEN'S MEETING. A man is not all muscle. The men who work at the machines, the men who erect the cranes, the men who inspect the finished product—all are in a position to see opportunities for improving 'Browning' workmanship, speeding up 'Browning' methods, and guarding against wasted effort.

"At 'Browning' this brain power is not allowed to go to waste. Each man can prove his own THINKING ABILITY.

"For more than a year two elected representatives from each department—one from the day force and one from the night workers—have met informally twice a month with the president and factory superintendent to discuss improvements. In a year practically

every man is given a chance to get on his feet and express his beliefs. No suggestion is ever discarded until it has been definitely proved impractical—the good suggestions go into use promptly.

"The results of each meeting are bulletined to each representative and posted on bulletin boards so that every worker can know the progress of each suggestion.

3. "PROFIT-SHARE. A share in the profits for every man, woman, and boy begins on the ninety-first day with the company, and the share grows with length of service. On June 18, 1918, The Browning Company adopted a profit-sharing plan for the benefit of its employes. The following bulletin announced the plan to every worker:

"For purposes of figuring your share in the profits, the year is divided into four quarters, starting with July. There will first be set aside from the net profits exclusive of war tax, each quarter, 1 3-4% of the invested capital; then 10% of the remaining profits will be distributed as a cash profit-share among the employes, pro rata over the total amount of payroll for that quarter.

"This cash profit-sharing will be based upon an annually increasing percentage of actual salary or wages earned during continuous service, to wit: an employe of one year's standing or less (but more than three months) receives a profit-share on an amount equal to his or her salary; an employe of from one to two years' standing receives a profit-share on an amount equal to his or her salary plus 10%. Each year's continuous service adds 10% to the wages earned up to and including the fifth year. After five years' continuous service the profit-share is based upon the amount of wages earned plus 50%.

"Cash payment will be made on the first pay day in each November, February, May and August. Only those on the payroll at date of payment and who have been in our service the entire quarter will be entitled to cash profit-share.

"Employes voluntarily leaving the company or discharged, will forfeit all right to share in any profits.

"Death of an employe shall not be a cause of forfeiture, and the pro rata share of the deceased employe's profit-share will be paid to the family or dependents.

"Under this plan every man, woman and boy on the 'Browning team' profits from the

good work—mental or muscular—of every fellow-worker and official.

4. "GROUP INSURANCE. Behind the average worker is a home and a family partially or wholly dependent on his or her labor. If death steps suddenly in and ends these earnings the family suffers—their income is reduced and funeral expenses eat into savings.

"Death is impossible to avoid, but it is possible to lighten the weight of the blow on the loved ones and give them the equivalent of at least a half year's earnings and thus allow them time for readjustment.

"In The Browning Company this is provided by group insurance. Automatically at the end of two months' service a new Browning worker receives the letter shown below together with an insurance certificate, the blank space being filled with a figure equalling at least six months' pay:

"To Our Employes:

"Your life has been insured for the amount shown herewith, which is computed to represent at least six months' pay, with a minimum of five hundred dollars.

"The Browning Company pays all the expenses.

"If you leave us for any reason this insurance is canceled.

"My hope is that our work together will be so satisfactory that you won't wish to leave us and won't need to be let out; that by pulling together we will all be prosperous, enabling us to continue this insurance and later increase the amount of the benefit for your family.

"Faithfully yours,

"(Signed) SHELDON CARY, President."

(This insurance plan has already proved its splendid worth, as witnessed by letters received from afflicted families to whom it has furnished a financial life-saver in the hour of bereavement and temporary destitution.)

6. "BENEFIT ASSOCIATION. Just as the company has provided well-earned recognition for the worker who serves the company faithfully in good health, the men themselves have established a system which is active in providing for the fellow workers whom ill health or accident overtakes. How this is done is best told in sections 5 to 15 of the Constitution of the Browning Benefit Association, an organization which is wholly separate from the company, and not subject to company management.

7. "PREMIUM PAYMENTS. The premium system at The Browning Company is based, not on unusual personal worth, but

on production that is possible to every worker who works steadily and without time waste. 25% extra is not uncommon on premium jobs.

"Under the Premium Plan a certain time, based on time study and past records, will be allowed for the performance of an operation. Any employe performing the work satisfactorily in less time than the allowance, will be paid in addition to his regular wages, one-half the time saved at his same hourly rate.

"If the work is not completed in the allotted time, the regular rate will be paid, so there is no possible chance for the worker to lose."

And soon. Another important feature of the Browning Plan is the Safety First Committee. This Committee is composed of the heads of shop departments, and meets monthly to plan and arrange for greater safety for the men in their daily tasks.

In an article recently written for *Factory Magazine*, Mr. Sheldon Cary tells in his own words all about the Browning Plan. I am going to quote just a few paragraphs from Mr. Cary's article, in order that the readers of *THE BUSINESS PHILOSOPHER* may get a little first-hand acquaintance with Mr. Cary, the man of the big idea who was not afraid to try it out:

"At our plant this brain power of the workers is not allowed to go to waste. Each man can prove his own thinking ability. Since late in 1917 two elected representatives from each department of the shop—one from the day force and one from the night workers—have met informally twice a month with me and the factory superintendent to discuss improvements.

"In this attempt of ours to obtain more intimate relations between employer and employe, team work is the keynote. Better workmanship, increased output and greater financial gain both for the company and the worker are the results. . . . In effect, our plan establishes a group partnership between an industrial corporation and its employes.

"Every department has a representative present. A department may send the same man every time or it may be a different one at every meeting. That's entirely up to the men. I simply want to see a representative from each department.

"Of course, I prefer that the personnel of

the representatives change so that in time each of the employes gets an opportunity to serve. The men in each department choose their representative informally between the regular men's meetings which occur every two weeks on company time.

"I preside at these meetings whenever I am in town and it has to be mighty important business outside the city to prevent my attendance. They are called at two o'clock and last until business is finished. The superintendent sits in, but no foremen are present.

"As I have said, the meetings are entirely informal—the cigars are passed and everything is friendly but at the same time frank—nothing is hidden. The men feel free to take up any subject that seems to them to make for a better understanding or a better production record. They feel that they can say what is on their minds without its going against their records as workmen. The absence of the foremen makes for greater freedom in this regard.

"Let me say right here that there is no voting. I give final decision on all questions. If the decision is contrary to the general opinion of those present I explain carefully the reasons for coming to the conclusion that I do. . . .

"I do not believe that our men are in a position to take the responsibility of management. As under the present circumstances the company stands to lose if mismanaged, the men would only risk their positions in case of a disastrous loss.

"But I do believe in getting the men to help me manage and that's what these meetings are for."

So you see, Friend Reader, there is nothing Bolshevistic about Mr. Cary's plan of industrial democracy. The Management retains its responsibility, which is its proper function, but all work together for the good of the whole.

Mr. Cary regards his industrial organization as a big family, the welfare and success of each member whereof is a matter of personal concern to him. It is his custom daily to visit all departments of the industry and to maintain, as far as possible, intimate man-to-man relations with every worker. It is also his custom to make personal visits to the homes of sick or injured employes, and in the hour of bereavement.

He himself is a member of the Browning Benefit Association, of which, by unanimous vote of the employes, he was elected President at the time of its organization; and he has been continued in office ever since. He pays his dues on the same basis as the humblest workman, and would receive the same compensation in case of illness or accident.

Space limitations render it impossible to tell about the recreational opportunities which Mr. Cary has provided for all members of the Browning family. There is a baseball club, and all sorts of amateur athletic teams. Mr. Cary knows that this is not mere philanthropy. It is sound business, because recreation is RE-CREATION,—the rebuilding of tired and worn down bodies and muscles, which, when re-created, will give more and better Service, to the advantage alike of the employe and of the Company.

Hatsoff to Mr. Sheldon Cary, Industrial Seer and Democratic Fra-

ternalist, the man with the Big Idea, who has "put it across." May he live long, and, like Abou Ben Adhem, "may his tribe increase."

"I want a pound of butter."

"The best?"

"What was the last I had?"

"The best."

"Give me a pound of the other."—*Tyrrians, Christiania.*

PREMATURE ROOFS

BY ALL means, "know your business." Then see that you know *your* business.

But, more important than either of these because it comes first and lays the foundation for them both, you should know *business*—business in general, the one Principle, the

four Primary Laws, and as many as you can of the Tributary Laws, which govern all business, indeed, all human busy-ness.

If you know *business*, you have a sturdy framework, resting on bed-rock, upon which to erect any kind of a business structure you please, no matter how extensive or how high—or how modest.

Without that knowledge of the fundamentals common to *all* business, you will find yourself trying to build a successful store or factory or something else on a few posts driven into the sand.

You may build an imposing

structure, to be sure. It may be beautifully conceived and spacious. Its decorations may be admirable. It may even *promise* to be very serviceable.

But, after all, it will be a business built on the shifting sands of insufficient knowledge.

A good foundation of business education is worth all you put into it.

Are you one of those who has been trying to put a business roof on before you have finished excavating for the cellar?



COMMANDER D'OLIER

This Photograph of the Sheldon Graduate Who Heads the American Legion Was Received too Late for Use in Connection With the Article on Col. D'Olier in the February Issue

SALESMANSHIP

By DR. FRANK CRANE

One of Dr. Crane's famous "Four Minute Essays," which appear regularly in this magazine.

EVERY young man should some time in his life have experience in salesmanship.

Selling goods is the best known cure for those elements in a man that tend to make him a failure.

The art of success consists in making people change their minds. It is this power that makes the efficient lawyer, grocer, politician, or preacher.

There are two classes of men. One seeks employment in a position where he merely obeys the rules and carries out the desires of his employer. There is little or no opportunity for advancement in this work. You get to a certain point and there you stick.

Such posts are a clerkship in a bank, a government job, such as letter-carrier, a place in the police force, or any other routine employment requiring no initiative. These kinds of work are entirely honorable and necessary. The difficulty is, they are cramping, limiting.

Some day you may have to take a position of this sort, but first try your hand at selling things.

Be a book-agent, peddle washing-machines, sell life insurance, automobiles, agricultural implements, or peanuts.

You shrink from it because it is hard, it goes against the grain, as you are not a pushing sort of fellow. And that is the very reason you need it.

Salesmanship is strong medicine. You have to go out and wrestle with a cold and hostile world. You are confronted with indifference, often contempt. You are considered a nuisance. That is the time for you to buck up, take off your coat, and go in and win.

A young lawyer will gain more useful knowledge of men and affairs by selling real estate or fire-insurance than by law-school.

I have just read a letter from an office man fifty-seven years old. He has lodged at \$1,600 a year for twenty years, while two of the salesmen who entered the business about the time he did own the concern.

Get out and sell goods. Hustle. Fight. Don't get fastened in one hole. Take chances.

Come up smiling. So the best and biggest prizes in America are open to you.

Selling things, commercialism, business, is not a low affair; it is a great, big, bully game. It is a thoroughly American game, and the most sterling qualities of Americanism are developed by it, when it is carried on fairly and humanely.

There is incitement in it for all your best self, for your honesty, perseverance, optimism, courage, loyalty, and religion. Nowhere does a MAN mean so much.

I mean to cast no slurs upon faithful occupants of posts of routine. They have their reward.

But, son, don't look for a "safe" place. Don't depend upon an organization to hold your job for you. Don't scheme and wire-pull for influence and help and privilege.

Get out and peddle maps. Make people buy your chickens or your essays. Get in the game. It beats football.

(Copyright by Frank Crane.)

Fred J. Huntley, of the Advertising Department of the Burroughs Adding Machine Co., Detroit, writes us: "I think you are doing a great work with your publication and we want to help all we can towards improving the business methods of the great army of dealers who are struggling with high prices and uncertain conditions."



SELLING US TO ONE ANOTHER

ANNOUNCING A SERIES OF ADVERTISEMENTS DEDICATED TO A LARGER AMERICANISM AND BETTER HUMAN RELATIONSHIPS

THE International Business Science Society has adopted a policy which we believe to be unique in the history of effort for human betterment.

It is based, first of all, on the proposition that *every human transaction is a form of the sale*, and every person, therefore, is a salesman—of service or of ideas—whether he actually sells goods or not.

It is based, furthermore, on the undoubted truth that *ideas are the most valuable things in the world*, both to the one who conceives and the one who receives them, and that ideas which contribute to happy and efficient human thought and conduct—to better human relationships in general—are *the most valuable ideas of any sort*, and therefore *most worthy of scientific selling methods*.

The International Business Science Society wishes better to supply the demand for true citizenship, for the spirit of zeal in service, for successful human relationships in home, office, factory, community, state, and nation.

The first step in modern merchandising is advertising.

If, therefore, we are going to merchandise ideas, let us do it in the *modern* way.

Our new policy, then, is to *advertise the vital truths concerning successful human relationships*.

For more than ten years, the author of this plan has sought a proper organization to stand back of it and a proper medium through which to make it effective.

In the meantime, Gerald Stanley Lee has come forward with his policy of advertising different parts of the country to one another, and different peoples to one another—though we are not aware that the policy has been carried out. Herbert Kaufman has popularized many vital facts regarding happy and efficient living, and other authors have done likewise.

But of *plain, direct advertising*, planned by an organization devoted exclusively to human betterment, placed regularly in proper mediums with other advertising, and handled as *the most important business matter in the world*, there has been none.

The International Business Science Society is devoted to:

Man-Building
Business-Building
Community-Building

The pressing need of the hour here in America is a community of interests—a getting together of all—a pulling together—a truer understanding of each other and of individual duties and responsibilities. For all these things come through the *sanity and wisdom of individuals*, gained through health and education.

These are the things, then, that the Society will advertise now, though our future policy on this line will be as broad as our aims in general.

Surely clean lives are as important as clean teeth.

Surely health is as well worth consideration as hoisery or the supports thereof.

Surely happiness in the hearts of men, and based on mutual understanding and appreciation, is as deserving of attention as the products men make with their hands.

Then let us advertise them all impartially.

So we contribute the idea, the copy, and the space. Elsewhere in this issue is our first advertisement. We consider the principle there stated to be vital for men of all stations to know, especially now, when so many are going contrary to it.

In the end, they can reap nothing but disaster, for Service Rendered is the absolute measure of Reward Deserved.

In the end, profiteers, whether of labor, food, clothing or homes, must suffer dishonor and loss.

In the meantime, we must all suffer.

Let us make that time of suffering as short as possible by sane thinking, sane living, and concentrated effort to remedy conditions.

Readers are invited to express their opinions on our innovation, and to contribute ideas which they believe should be advertised.

A cordial invitation is extended to all civic, fraternal, commercial, industrial or other organizations to use any of these copyrighted advertisements for any medium they desire—including bill boards, provided only that they reproduce them in their entirety, giving the Society due credit.

The more the ads are used, the better we shall be pleased. Friends and members, let us pull together to put this idea across in a big way. Your own store, office, factory and town will do some constructive thinking, some patriotic and *Americanizing* thinking that they would not otherwise do, if you display this ad prominently and get your local Chamber of Commerce or your progressive business men to copy it and put it where your whole community will absorb it and the spirit back of it.

Ask us for additional copies. Insert it in your house organs. Recommend that

your local newspapers, your class, trade or fraternal publications feature it.

Undesirable, unsuccessful human relationships are being made the beneficiaries of a tireless propaganda.

Let's, for a change, advertise better and more successful human relationships.

Let's sell a better understanding of one another and of true Americanism, first to ourselves, and then to all the world.

Write us what you think our next ad should be, and say what use you have made of the present one.

EFFICIENCY BUSINESS LUNCHES

By
Harlan E. Tarbell,
D. N.

1.

BAKED potato Combination Salad (without vinegar)

Bran muffins (if desired)

2.

Whole wheat or graham toast
Baked apple, berries or fruit moderately sweet (served with a bit of cream)

Glass of milk

3.

Baked potato

Spinach or fresh vegetable salad

4.

Poached egg or nut meats
Whole wheat, graham or bran muffins or bread

Lettuce and tomatoes, or celery, or cucumbers

Gray Matter.

YOU NEVER BLUFF YOUR GOD

By WILLIAM A. LOUGHREY, JR.

IF YA' spend yer days a-plannin' how ya'll corner up the mart,
An' yer nights a-countin' winnin's when yer plannin's purty smart;
Then ya' hand out cash a-plenty fer the Church to praise an' laud:
Ya' might bluff the congregation, but ya' never bluff yer God.

If ya' think yerself some statesman 'cause ya' coddle folks with lies,
An' ya' chris'en it "diplomacy," then laugh behin' yer eyes:
Well, upon the Eighth Commandment, friend, ya' certainly hev' trod.
An' no matter how folks take it, why ya' hev'n't bluffed yer God.

If yer traffickin' in "licker" an' yer conscience set at rest
Sayin', "I don't force 'em in here"—which with you is but a jest;
Now, ya' know yer stuff is pow'ful to inflame the rake and bawd—
Face this question, square an' honest: Do ya' re'ly bluff yer God?

If it's empty love yer breathin' to the girls with willin' ears,
Take my tip: it isn't secret, tho' ya've "covered up" fer years.
The Forbidden Fruit tastes good, eh? Oh, ya' lyin', sneakin' fraud!
Tho' a "saint" before the people, yer a scoundrel to yer God.

No, ya never bluff yer God at all, no matter what ya' do,
Tho' ya' buy the worl's opinion an' ya' rent the foremost pew.
If the heart is black within ya' an' yer charities are shammed—
Well, ya'll find yerself a-huntin' out a hole among the damned.

God kin read yer ev'ry motive, read yer heart an' solve yer min';
Sees hypocrisy thet sways ya' an' the good ya' shove behin'.
If ya' truly want to meet Hlm when yer grave has broke the sod,
While yer livin' quit yer shammin', fer ya' never bluff yer God.

"IN THE UMBRELLAS"

THE STORY OF HOW AN UMBRELLA SALESWOMAN MADE GOOD

THIS little story of salesmanship in the umbrella department of a large store, "Memories of My Umbrella Days," was sent to us recently by its sponsors, W. N. Stevenson & Company, Inc., leading designers and manufacturers of high grade umbrellas and parasols, of 85 Fifth Avenue, New York. They were kind enough to ask our opinion of their very tastefully designed and illustrated booklet. They declared that their impelling motive in putting out the little book—which they described as "really a primer of umbrella facts, information, and selling talk made palatable and interesting"—had been "the spirit and desire to render the retail trade a sincerely helpful and constructive service—to increase the sales of umbrellas, ours or anybody's."

Figuratively, The Business Philosopher threw up its hat. Here was something, it felt, which not only deserved its warmest commendation for the Quantity, Quality, and Mode or manner of the Service rendered, but could not fail to be of interest and value to our readers as well, irrespective of whether they sold umbrellas, locomotives, or their services at ten or twenty-five thousand a year. Moreover, it seemed to us that it offered a striking illustration of the Service idea worked out constructively, with those all-important ingredients, simplicity and human interest, in advertising.

So we obtained permission to reproduce the story practically as it originally appeared, minus its wide margins, charming type dress, and most of its drawings. And in passing it on we can do no better than to quote from the preface of its original publishers: "There is a good natured point to many of the observations, wise and otherwise, to evoke a smile and a responsive thought. Because it has that human appeal which goes to our inner selves, and pictures trials, tribulations, success, and happiness with a sympathetic, cheerful, and inspiring touch, we believe the story will 'strike home.'" It is fully protected by copyright and all rights are reserved by W. N. Stevenson & Co., Inc. The beginning of the story appeared last month.

MY STUDY of umbrella salesmanship and umbrellas themselves had been more intensive than anyone suspected. So intensive in fact, that I was afraid to openly betray my knowledge for fear of being considered a "know-it-all." It did seem to me, however, that many of the selling points and devices I employed should have been obvious to my associates who were long in the business, but such was not always the case.

For instance, we had a lot of old stock on hand that nobody seemed to want. The umbrellas themselves were perfectly good, but they looked shopworn. Not even the lure

of a "P. M." or "R. B." premium prevented our sidestepping them. They worried me. Finally I imparted a plan to get rid of them to one of the girls, and she in turn sprang it upon our department manager. It worked beautifully.

We quickly sold the entire lot of loiterers and the other girls and our department manager thought the stunt we tried unusually clever. There was nothing to it.

Here's what we did: Each of us took a piece of velvet about three-quarters of a yard in size, and after opening the umbrellas, one at a time, we rubbed off the covers. The shop-worn look and the dust that had gath-



ered in the folds disappeared like magic. We worked systematically.

Then we each soaked a large sponge in cold water and sponged the opened covers inside and out. This took out the creases and wrinkles and shrunk the covers to the frames.

On the natural wood and composition handles we used ordinary hardwood oil, just like you use on floors, and renewed their original appearance. On the metal handles we used rouge and silver polish with a piece of chamois.

After that doctoring those umbrellas sold in a jiffy.

Another trick they all did not seem to know was how to close holes in silk umbrellas. I showed them how to take the blunt end of a fine needle, or their finger nails, and spread the silk threads until the supposed hole was entirely covered and closed. A customer would have needed a magnifying glass to discover our work. We needed that stunt because we sold a large number of silk umbrellas and we were constantly finding tiny holes or having customers discover them at the wrong moment.

That reminds me. Some people are real finicky about buying all-silk umbrellas. They seem to think that because silk is a delicate looking fabric, it isn't a good waterproof. By explaining that our silks were first waterproof-processed I convinced our customers that they would shed water like a duck's back. Besides, it floored them when I said tactfully that no other material would make as light a weight and as tight a rolling umbrella as silk made possible.

Still, I found that while some people want

an all-silk, others would not have one on a bet. Silk-and-linen was what was wanted. Many times, however, I have had no difficulty in selling an all-silk to a customer who came in firmly wedded to silk-and-linen.

It would not have been possible for me or any other salesperson to have been equal to every emergency involving the question of materials, if we had not understood their technical character and practical utility. We had to know intimately, all-silk umbrellas, those of two-parts-silk and one-part linen, the one-part silk and one-part linen combination, the all-linen kind, and those made of the mercerized materials.

Many times I wanted to laugh, but of course did not, when I heard customers describe "Gloria," the silk-and-linen cloth, and "Union Taffeta," the well-known silk material, as something entirely different from what they are.

When a customer looked cross-eyed at me and said suspiciously: "This material is cheaply dyed, isn't it?" I would smile and say, "No, not at all, all our dyed materials are guaranteed fast dye, but perhaps you would find this quality and style better suited for you." And then I would offer and sell a higher priced umbrella I knew would stay sold.

I was not long in discovering that mere pleasantries of speech and the use of empty praise and candy language, such as "Isn't it a dear!" "Here's a perfect darling!" and similar drivel, would not take the place of facts. It was facts, reasons-why, the people wanted. It is easy to sell if you know what you're selling.

It meant nothing to a customer for me to say: "This is a pretty handle!" It did mean something, however, if I called the material by its proper name and told something about the materials used in making umbrella handles. There's plenty to talk about. If I was talking about a weichsel wood handle I would anticipate the customer's natural impulse and hand him or her the umbrella so its genuineness could be proved by smelling it.

Most everybody seems to understand that boxwood is the natural root. But I did have to assure many skeptical people that the heaviness of snakewood was natural; that such handles were not "loaded." I found no

objections when I explained that ebonoid handles were merely imitations of real ebony. Similarly I boosted missionwood handles and those made of a composition, imitation ivory, malacca and everything else.

It was and is to be expected that people will ask if metal handles are real gold or silver, or if it is just an alloy or some kind of a combination of metals. If your manner and voice were out of gear you could offer a solid gold dollar for fifty cents and not find a purchaser. That's human nature. It was always easy to tell the truth about handles and the truth is always more interesting and effective than make-believe stories.

It came my turn one day to break in a new saleslady. She was as green as the grass in the country where she came from. But she had the right spirit and promptly informed me that she knew she had everything to learn about umbrellas.

She thought they were still making those wide-spreading bombshays such as our great grandfathers had inflicted upon them. She described the one her family had inherited. You know the kind. If you don't you can see them in museums. They have a wooden stick like a young telegraph pole and a cover as heavy as tent canvas, sewed on with rope-like cord; and fastened with cable wire, a set of ribs strong enough to reinforce a concrete building.

It was a great pleasure to coach the new beginner and she was a willing victim. Right at the start I explained the correct way of opening an umbrella, and prefaced the lesson by cautioning her that it was usually fatal to the umbrella to permit a customer to open it or pull off the cover for the first time.

I showed her how to first loosen the case and pull it back half way; then to take hold of the ferule end and slide case off right side out. Then I showed her how to shake the umbrella by a slight turn of her wrist, while holding it upright, to loosen ribs from frame and to keep them from snapping at top. Finally, I impressed upon her that she should always open an umbrella, when she got to this stage of the operation, while holding it in an upright position. While I was at it I explained that to close and fold an umbrella correctly she should again apply the shake of her wrist, and that each section or fold should be pulled out from the frame and neatly folded over so that when rolled there

should be no part of cover wedged in between the ribs.

My new associate had to be cured of the common superstition that it is a million kinds of hard luck to open an umbrella over one's head while in the house, but my medicine did the trick. I have seen many customers balk and suddenly disappear on this account when a timid saleslady bungled her sales work, unintentionally, of course, by covering the customer accidentally in the rush to show an umbrella.

The new girl had the old idea, too, that she should stick behind the counter when waiting upon a customer, but I impressed her with the fact that umbrellas have to be shown to be sold, and that the place to show them is outside the counter. After that she did her selling outside the counter.

I never could show umbrellas, particularly colored effects, to good advantage, unless I stepped a short distance away from the counter and in front of the customer, and with the umbrella raised and opened, held first the outside and then the inside toward the customer for inspection.

Well, the Christmas season came along about the time I finished the primary drilling of our new addition to the sales-force and as I had received a raise in salary in the meantime, I was happy. Now I began to meet a species of umbrella purchasers entirely new to me. I was battling with the gift buying army.

In those Christmas shopping days, more than at any other time, the knowledge of how to sew on ties correctly, and how to reinforce them underneath so as not to tear the cover, came in very handy. Frequent handling of the stock caused hundreds of ties to come off and constant watchfulness on our part pre-



vented our having what otherwise would have looked like a damaged lot of umbrellas. We always used waxed thread in sewing as that is the best for the purpose and it was no trouble to keep a supply of postage stamp size pieces to match materials to use on the under side of the cover when reinforcing ties.

By common consent we detailed the new girl to tie all the tassels and keep them tied. I had already broken her in how to tie them. Very few are ever tied correctly and even when they are, they soon become untied. When properly tied they add a touch of refinement or something just as effective to the appearance of umbrellas.

As time wore on and I improved in the individual character and volume of my sales I noticed that our department manager seemed inclined to encourage my efforts, and figuratively, to pat me on the back.

In the meantime I was particularly careful not to do or say anything that might have estranged my associates from me. I did not want to achieve my success at their expense. Being a woman I knew that women are peculiarly sensitive and sometimes, even in business, permit that green eyed mischief maker to play havoc with their own better nature. Happily, ours was a whole-souled, common sense, level-headed group of earnest workers, but I took no chances, just the same. Safety first!

Whenever I thought of what appeared to me to be a new stunt or an idea that seemed worth trying out in our department I made it a rule to induce one of the other salesladies to offer it to the department manager. I invariably introduced the subject to my associates by saying: "Don't you girls think that it would be a good idea if we suggested to our manager that he permit us to do so and so?"

Then I would quietly suggest that one of the girls long in the department was the logical person to advance the idea.

I had no desire to dwarf the ability of any of my associates by stealing the center of the stage and appropriating the limelight. If I had any halo-light of my own I wanted to hide it under the counter. I was thoroughly satisfied to devote my personal energies toward making two blades of grass grow where otherwise only one would be anticipated. I was forever trying to increase my sales, being keen enough to realize that the firm would

recognize my ability and appraise my value by my sales record.

Anything else worth while that I did or suggested was meant for our general welfare.

One day the department manager came to me and after exchanging a few pleasantries, evidently to put me at ease, he lowered his voice and said confidentially:

"You're doing fine, keep it up." "Thank you, I'm always trying," I laughed.

"I suppose you thought I was very trying the day I spoke to you about chicken feed," he replied, questionly.

"Not trying; rude!" I answered with a smile at the memory of my now thoroughly understood call-down.

"You're right, I was rude," he admitted. "I should have taken you in hand and explained just what I meant by that seemingly curt remark. I should have explained to you that when the firm puts money into merchandise they expect so many turn-overs a year. I should have made it plain that proportionately greater profit can be made selling the substantially priced umbrellas than can be made on the cheap one.

"It would have sounded better," he continued, "had I told you that the cheap one is used merely as a 'leader' to attract trade and that it is the province of the salesperson to change the customer's interest in low-priced umbrellas to the purchase of a better and higher-priced style.

"The money the firm puts into salaries would not return a profit if we sold only the grade of umbrellas you cleaned out that day. You certainly made a big book that time!" he laughed; "but you know it yourself now, that you spent your cleverness that week in the wrong direction."

After that little speech, although it was a long time coming, I knew that our manager was a regular human being after all. His parting words started my hopes mounting skyward: "You've got umbrellas and the selling game down so pat that you would have no trouble making good as a buyer and manager in this or any other department."

Some weeks later I was summoned to the firm's office. To have saved my life I could not think what was wrong. Assuredly there must be something wrong. I spruced up a bit and started for the door marked "Private."

As I entered the room, with a firm step and my chin up in the air, an affected *bravado*

like that of a nervy man going to the electric chair, I bowed to the members of the firm present, and to our department manager who also was there. My blood had turned to ice water; it ran cold in my veins. There was fear and trepidation in my heart. "Here's where I get fired!" I thought. The stage looked all set for such an act.

to you by your good friends who brought them to us when you were trying to conceal their origin," he smiled, "and by your splendid personality you have inspired your department associates with the finest example of harmony and work-together spirit shown in the store."

"But, won't one of the other girls do?"



Our department manager was the first to speak and he did it quickly: "I have been promoted to Merchandise Manager, and after discussing the matter with the firm they have decided upon you as my successor as buyer and manager of the Umbrella Department."

His words and their suddenness startled me. I became rigid from fright and nervous excitement. For a moment I was speechless. My dream had come true and I was paralyzed, but surely it was up to me to say something!

"Me?" I stammered, with the air of a corpse just restored to life.

"Yes, you," one of the firm replied in a quiet and kindly voice. "We have gone over your record with us very carefully and you deserve the promotion. The position is yours if you will accept it. You have worked hard; you have improved the department by introducing new ideas, all of which were credited

I asked helplessly. "They all have been with you longer than I."

"Those other girls to whom you refer—each and every one—have already told us they want you to boss the job, so you're elected." It was the other member of the firm that spoke. Evidently the vote was unanimous.

"I thank them. I thank each of you. I will do my best," I choked out. That's all I could say. And then, instead of making a graceful exit, I stood there like a ninny and—cried my heart out. I remember shaking hands around afterward and making a hurried bee line for the door. I wanted air. I wanted to cry again where there were women around me.

As manager of the department my first request to the firm was for permission to place mirrors in the backs of the upright showcases

and colored felt upon the counters. That granted, and the changes made, the department looked less like a morgue or a mourning exhibit. Then we borrowed from another department a number of brass and colored china umbrella stands, the kind you find in the halls and door alcoves of homes. These we set in corners, on top of the counters, at their ends, and stood umbrellas in them. We had plenty of the regular counter display fixture stands, but they were unattractive.

Indirectly this umbrella stand stunt sold a large number of the stands for the other department, but as we immediately obtained a different shape or style stand for each one taken away from us for delivery to purchaser, the change proved a benefit. We gained a constant variation in the appearance of our department. I mean, in a decorative sense.

Another thing we did was to display colored umbrellas and parasols, and canes in light toned woods, where a bit of color would lighten up an otherwise dark spot, or fill in a too abrupt corner angle.

It was quickly apparent that visitors to the store noted the improvement and were stopping to admire the appearance of our department. Not once, however, did we lose sight of the fact that it was our mission to sell umbrellas. Many an admirer of the department paid the penalty of their admiration when they came within reachable distance of us, being sold an umbrella they had no previous idea they wanted.

Another idea I introduced in our department after I took charge was the placing of neatly gotten up signs here and there in the section, briefly suggesting the desirability of umbrellas as gifts at Eastertide and upon other occasions, and for wedding, birthday and graduation presents. One of the signs provoked many a smile and sale. It said: "People need umbrellas even after they are married. There is no more welcome present for a bride or groom—or both."

Everything I suggested or did seemed to be approved and appreciated by the firm and my assistants were fired with the ambition and desire to help me make our department the best and most profitable of its kind in town. It made me feel good that they were with me. In return I never overlooked an opportunity to recommend a salary increase where it was justly deserved. Meantime,

my own pay envelope had a large bulge.

I had made good.

ANSWERS TO QUERIES

QUESTION: "Please explain how service adds value to a commodity. Also, how can selling an article below cost be good business?"

P. L. M., Minneapolis.

ANSWER OF EDUCATIONAL DIVISION:

"If a ton of ore be traced from the bottom of the mine in Michigan through all of its travels and changes until it leaves the Keystone Steel and Wire Company's mill a finished product, consigned to Farmer 'B,' it will be seen that there has been one continuous stream of values added to that ton of ore by human service. Each added value, from the lifting of the ore to the surface at the mine to the converting of it into steel wire or a steel wire product, adds a value which is profit and which inheres in the commodity. If all the wire from that one ton of ore were sold and delivered to one man, and no service had been rewarded or remunerated all along the line from the mine in Michigan to the farmer in Illinois who bought the wire, in the purchase price paid by that farmer would be every profit and all the profit made in advance.

"In reply to your second question: When an article or a commodity is sold at less than cost, there is, of course, a loss; but merchants often sell commodities at a loss and reap a decided gain later on by increased patronage brought about through this sacrifice of an immediate gain, which is really nothing but a matter of advertising.

"To get and keep a clear idea of what profit really is, we must understand that a commodity is not thoroughly produced until it is in the hand of the consumer and devoted to consumption. The production of a commodity is affected by service of head, heart, and hand. If the service all along the line of production is right in quality, quantity, and mode of conduct, profit must be the result."

Some books are to be tasted, others to be swallowed, and some few to be chewed and digested. That is, some books are to be read only in parts; others to be read, but not curiously; and some few to be read wholly and with diligence and attention.—Lord Bacon.

THE DECLARATION OF INVINCIBILITY

By ORISON SWETT MARDEN

THAT tremendous declaration of General Petain at Verdun, "They shall not pass," is here made by Dr. Marden the battle-cry of all decisive achievement in business and life in general.

A HIGH French officer states that the fundamental secret of French resistance to the terrific German onslaught in the battle of Verdun was psychological. It was, he said, auto-suggestion on a vast scale. General Petain replaced doubt and discouragement with iron determination when throughout the entire army flashed his expressed resolution that the Germans should not get through the French lines—"Ils ne passeront pas" (They shall not pass). All of the soldiers were so impressed by the constant repetition of the phrase, "Ils ne passeront pas" that no idea save that of resistance could enter their heads.

There is no doubt that it trebled and quadrupled the resisting power of the army. The mighty declaration of invincibility in the words was literally the decisive factor in the battle. The repetition of "They shall not pass" was what enabled the infantry to undergo unexampled bombardment and then rush forward with the bayonet as eagerly as fresh troops. It was the explanation of confidence in victory seen even in captured Frenchmen which amazed their German captors.

The French officer's report further stated that a surgeon in a dressing station close to the front said that the most remarkable thing about the wounded was their general attitude of determination. In some cases, the faces seemed fixed with an expression of ferocious resolution, especially among those suffering from shell shock, and the soldiers only partially conscious would repeat at intervals of their delirium, "*Passeront pas, passeront pas.*"

All of the soldiers at Verdun were obsessed by this one dominating idea to the exclusion of everything else. "The Germans shall not pass." A correspondent at the front said: "I saw a regiment coming back to rest after six days in the trenches. The soldiers all seemed animated by a spirit of intense deter-

mination and iron resolution. When asked their opinion of the battle, the general reply was just this: "*The Germans shall not pass.*" And the Germans did not pass.

I am a great believer in the building power of affirmation; in the possibilities in persistently affirming the thing I am determined to do, in strengthening qualities in which I am weak, in building character, in making life noble.

Every word we speak, every uttered thought, is power for good or ill, and we must remember that it is what we put into the word that gives it its meaning, and determines its quality and its force.

There is a tremendous constructive power in registering your vow, in vigorous, determined affirmation backed by a persistent, dogged endeavor to bring about the thing you desire.

Every young person who wants to amount to anything in this world should make a sacred covenant with himself, a contract or agreement, as to what he is going to do. He should register this vow over and over in his heart, and constantly repeat, audibly or silently, his determination to do what he undertakes.

Horace Maynard as a poor boy entering college put an enormous "V" over the door of his room so that every time he entered he would see it and be reminded that he had made a resolution with himself to win the valedictory. He knew that every time he felt like giving up, got homesick or discouraged, this visible reminder would prod him, would urge him on. It did. Four years later he was valedictorian of his class.

There are disappointments, obstacles, difficulties, disheartening conditions in every career, in every occupation; but the stout, invincible heart that never flinches, makes stepping-stones of what are stumbling blocks to the weak or timid soul. It is very easy to play the coward when things go hard, when the way looks black ahead of us; but it is the man

who tolerates no weakness in himself, inside or out, who is the victor. Such a man carries the declaration of invincibility in his face and manner, wherever he goes. His personality radiates his mighty purpose.

If you would succeed hold the triumphant thought, persistently and everlastingly, regarding your future. Never allow anyone to suggest to you that you cannot make good in your undertaking. Your confidence in yourself is the very foundation of your success. Carry yourself as though you were marching to victory. Make this impression upon every one who sees you. Let victory speak out of your eyes with such determination, with such vigorous resolution, that people will know that there is no such thing as discouraging you, because you are victory-organized, because you are in the habit of winning.

If those who know you believe that when you embark in an enterprise it means victory or death, that you will hold on in everything you undertake, it will be a wonderful asset to you, better than any money capital or any personal influence or backing. On the other hand, if you show that you are weak-kneed, that you lack stability and staying power, if you are easy-going and are easily influenced out of your opinions, your determinations, your resolves, people will know that you are not to be depended upon, that you are a weak character and not successfully organized, and they will treat you accordingly. Upon your reputation for invincibility, your unconquerableness, hangs your future achievement. It is the strength of the man, the timber, the toughness of the character fibre, in other words, your resisting power, your staying power, your fixity of purpose, that determines your place in life. If you can find out a man's quitting point, the place where he gives up, turns back, you can measure him pretty easily.

It is not the temporary failure or set-back, but the failure to get up after we fall, to rebound after we are knocked down, that robs us of ultimate victory. It is the very fall of the ball that makes it rebound; the harder it falls the higher the rebound. The harder the fall of the determined man the higher the rebound. He raises with renewed determination and works with greater vigor than before.

Success is not measured so much by what a

man accomplishes, as by the opposition he has encountered and the courage with which he has maintained the struggle against overwhelming odds. The man who is never beaten by defeat, though he lose everything else but his courage, is a winner. Though he die in the poorhouse, he is a real success, because his soul is unconquered.

If you want to win out in any big way you will tolerate no weakness in yourself; you will never listen to the temptation to turn back, to take it easy, or to spare yourself hard work or any necessary sacrifice. You will keep your goal in sight and turn not a hair's breadth from your purpose, no matter what forces may oppose you.

BOOKS RECEIVED

The Young Man and the Law, by Sirreon E. Baldwin, M. A., L. L. D. (The Macmillan Co., New York). Cloth; 160 pp; \$1.50.

Better Letters. (Herbert S. Brown Co., Chicago.) Boards; 114 pp; \$1.00.

TO ALL I. W. W.'s REDS AND BOLSHEVIKS By L. C. BALL

WE CAN only judge your principles by your actions, and we don't care for your actions.

☛When you burn and blow up what others—with or without money—have patiently *built* up;

☛When you widen the breach between those who work and those who pay them for their work;

☛When you demand a share in the things we own, and other citizens own, and produce no useful handiwork yourself;

☛When you commit murder, and resort to blackmail and intimidation,

☛We don't care for you as a friend, a neighbor or a citizen.

☛We are Public Opinion. Get out! We don't like your brand of "freedom."

☛It looks too much like the German "frightfulness."

☛We don't like your actions. They only postpone good feeling, good fellowship, and an equal opportunity for all.

PULLMAN SAM ON RELIABILITY

Edited by O. SHAW

SAM is a sleeping-car porter and a shrewd business psychologist. To an extraordinary degree his is a "going" concern—his business being conducted on the Twentieth Century Limited—and it brings him into daily contact with the Boys Who Build. Sam eats with his ears, chews your words with the cud of reflection, and then sort of regurgitates. The result is a brunet philosophy of life and business that is uniquely expressed at any rate.

“THIS here’s a mighty interestin’ word, lemme tell yo’, boss.”

Sam, the Pullman porter-philosopher, and I had the smoking-room of the sleeping-car “Epithalamium,” on the Twentieth Century, all to ourselves for the moment.

“What word is that, Sam?” I asked, settling myself with an inward sigh of satisfaction. I had long since learned to look forward, as I commuted between New York and Chicago, to seeing my dusky mentor and listening to his characteristic dissertations on men and things.

Sam put a slender brown finger on the open page of the discarded magazine which he had picked up.

“Why, this here little ol’ word *rely*. It’s only got fo’ letters, but it sho’ is some up-an’-comin’ word. It couldn’t mean no mo’ if it had forty letters.”

“That’s very true,” I agreed. “But there are other words of four letters, you know, that mean even more. There’s love, for example.”

I was curious to see if I could throw him out of his stride.

Sam nodded; he was not at a loss for a moment.

“Love is a pow’ful good word,” he admitted, “specially th’ way th’ pahson shines it up on Sunday. But when it done come to yore common, ornery, weekday brand o’ love, Ah ‘clare to goodness Ah’d rather *rely* on a pusson ‘most any day than Ah would love him—or her. Ah reckon,” he added with a chuckle, “Ah mean her more’n Ah do him.”

“But if you could rely on a person as well as love him?” I hinted.

“Now yo’ shoutin’, sah. But yo’ caint stake no money on that, less’n yo’ wants to go broke. Lovin’s easy—leastways, what they calls lovin’. An’ there’s a heap o’ counterfeit love goin’ th’ roun’s all the time.

“But when it comes to relyin’, that’s a horse of a entirely different color. Somehow or ‘nother, yo’ can love—to say nothin’ o’ likin’—a gem’men or a lady what yo’ caint rely on. It’s bein’ done every single day. So Ah calculates that, fo’ all ordinary purposes, th’ word rely am a mo’ pow’ful one fo’ to conjure with than th’ word love.”

“Perhaps you are right, Sam,” I admitted. “There is no doubt that we do permit ourselves to like—or even to love—some pretty poor specimens of humanity, in spite of the fact that, if it came to a question of actually trusting them in a business deal, for instance, we would have some rather uncomfortable doubts, to say the least.”

“That’s it, boss. That’s jest why, if Ah couldn’t have both, Ah’d a whole lot rather have folks rely on me—if Ah deserved it—than love me.”

He grinned.

“Ah’d even rather have them rely on me than to tip me at a dollar a throw,” he added mischievously.

“Yes, sah, it sho’ am an interestin’ word that there rely,” he went on presently, after a pause. “Sounds like it might mean yo’ was lyin’ again—re-lyin’. But if there’s any word in th’ language that ain’t got no lie in it, it’s this here word that looks like it was half lie.

“Ah was talkin’ about it to another gem’men jest the other day an’ he tol’ me he had

taken the word rely up by the roots an' found that in the beginnin', when it was first planted over there in French or Latiny or somewhere, it meant to fasten back or some-thin' like that. Is that right?"

I assured him that it was—that the word rely came from the French *relier*, which in turn was derived from the Latin *re*, back, and *ligo*, to bind.

"That's what he said," Sam confirmed eagerly. "An' Ah done tol' him if that was right nobody could ever make me believe there wasn't some good in slang."

"How's that?" I asked, puzzled.

"Why, don' we say Mistah Soanso is 'a good man to tie to'? An' ain't tyin' and bindin' pretty much th' same thing?"

I admitted it.

"Well then!" he triumphed. "When Ah say yo' is a good man to tie to, Ah means Ah can rely on yo'—an' if Ah had dug up all the roots of the word Ah couldn't get no nearer its meanin', could Ah?"

"An' then there's th' word reliability. Ah sho' do like that word too. Ah was readin' the other day where somebody done said that the greates' ability anybody could have was reli-ability. Ah ain't got no use for these here victims of know-it-all-eat-us. An' when Ah see some of 'em so crooked that they caint even think straight, an' don' seem to know when they is lyin' to their own selves, Ah jest natchally concludes that Ah'd a heap sight rather be reliable than have all the ability in th' worl'—if Ah couldn't have reli-ability at one an' th' same time.

"Ah had a dawg once, down on th' Eastern Sho' of Marylan'—kind of a twixt-an'-be-tween, half fox terrier, half black-an'-tan, an' the rest fleas. He was one mighty smart dawg, howsomever. Ah called him 'Reb' fo' short, but he wasn't no Confederate dawg. His name was 'Rebellion.'

"That there dawg certainly did know a heap. He was the ables' dawg Ah ever did see. Why, boss, 'Reb' knew when Ah was goin' after possum or squirrel long befo' Ah knowed it mahself—an' as fo' a whippin', he could see it a-comin' a mile off.

"But smartness ain't no free an' easy password into the Kingdom of Heaven, an' pore ol' 'Reb' done found it out. He didn't have no morals—that dawg. He wasn't reliable—that was th' trouble. He knew he didn't have no license to kill chickens, but

it jest seemed like every time he smelt 'a feather it done went to his haid. An' then one day he slunk into Ol' Jawn Martin's barn-yard an' killed 'bout twenty Rhode Islan' Red pullets. He was still goin' strong when Ol' Jawn broke up th' barbercue by fillin' 'Reb' full o' buckshot.

"It sho' don' pay to be onreliable!"

BUSINESS SCIENCE APPLIED TO BAKING

By F. N. MILLER
Evansville, Ind.

MY chosen work is in the baking field. In order to become a master in this work much actual labor had to be done. From a boy on my father encouraged me along these lines. I started at the very bottom, took each step, learned it thoroughly, until from apprentice to foreman all the work was understood and appreciated.

In the office I first mastered the stenographic and typewriting work, then our bookkeeping system. I was then sent along with our bread wagon salesmen to learn their routes, locations, and territory; the peculiarities of the trade; how greatly the customers on one route differed from those of another; how strong our competitors were in different sections, and so on. Then I was given charge of the bread department, being held responsible for the goods made. I took a four months technical course along these lines; also had charge of orders, crews, time, and buying.

It was here that my course in the Science of Business helped me. My work made it necessary for me to be able to handle men, to get their confidence and be able to hold my proper place as their "head." Backward by nature, I had to deal with men much older than myself. It took nerve, but it seems that the self-confidence necessary was obtained by applying some of the lessons learned in this course.

Another instance which shows where I gained. During the third week in October, Evansville celebrated her 100th anniversary with a Centennial Exposition. Here was a chance for extra business. My father detailed me to go after this business. Out of the nineteen prospects, we sold thirteen—and with five other bakers right on the field. A year ago I wouldn't have had the confidence in myself to have been able to land all of this business and then keep it after getting it.

From what I have written so far it is easily seen what my study of Mr. Sheldon's course did to help me along and up in my chosen work. Needless to say, my pay envelope has grown to twice its size, and that since last March. I have therefore gained in two ways and I am thankful for the time and effort spent in studying the Science of Business.

600 TALKING POINTS AND SELLING ARGUMENTS

BEING ANSWERS TO OBJECTIONS THAT SALESMEN
COMMONLY MEET WITH

By W. C. HOLMAN

*Formerly Sales Manager, National Cash Register Co., and Author of the
Famous "Ginger Talks of a Sales Manager to His Men."*

WE consider this one of the most extraordinarily practical and helpful features ever secured by a business magazine. Mr. Holman has compiled from many sources and as a result of years of experience a remarkably comprehensive encyclopedia of answers to all of the commonest objections encountered by salesmen—not theoretical, but actual, brass-tacks, answers which have been fire tested and have proved that they will "bring home the bacon." This great feature will be worth many times the cost of the magazine to any sales manager or road man during 1920. It gives you the very heart of the art of selling. Furthermore, because the salesman has to meet objections relating to all departments of a business, many of the arguments Mr. Holman has collected will be of daily use to business men in all lines. Copyright by Sheldon University Press. All rights reserved, including the right of translation. No material in this series may be reproduced without permission.

4C—"I HAVE MORE IMPORTANT THINGS ON HAND."

"Mr. Blank, thousands of business men have said that to men who came to offer them opportunities, and afterwards learned that what they judged of little importance had really been weighted down with money-making or money-saving possibilities.

"There are some big business men I know in New York and Chicago, Mr. Blank, who resolutely set aside a short time every day to investigate new things. They know that somewhere during the past month or year new inventions have been worked out—that what was thought modern yesterday may be out of date today.

"Look at my article, Mr. Blank, listen to my offer, and you will find that it will pay you to investigate. Three minutes is all I ask to prove that I have a proposition worth your while."

5A—"I CAN'T SEE YOU TODAY."

"Mr. Blank, would you say that to a customer who came into your store? You would have one of your clerks hasten to greet her. That is good business. She comes to add to your profits. Every customer that enters

this store represents a live, money-making opportunity to you, and you welcome her. Yet, Mr. Blank, I too represent a live, money-making opportunity. You can make much more money out of what I offer you than you could from hundreds of customers. In fact my proposition is to aid you to get hundreds of customers. The only necessary thing is that you give me a little time. I can prove my statements absolutely."

5B—"I CAN'T SEE YOU TODAY."

"The little time, Mr. Blank, that it will take for me to explain my proposition, you will never miss. If you knew that I came to pay a bill of \$50 you would consider it worth while to meet me if that was the only way you could collect the bill. In reality I am bringing you the cash equivalent of much more than \$50 in the profits you can get from handling my line. But if you don't see me you can't secure those profits. The minutes you spend with me today, Mr. Blank, will mean dollars in your pockets every day for months to come. Spend a few minutes in looking over my samples and you will agree that I have underestimated rather than overestimated the opportunity I offer you."

6A—"WHAT! YOU HERE AGAIN?"

"I am back again, Mr. Blank, after your turndown, because I absolutely know that my proposition is vitally important to you—because I am sure that if you were to take time to understand it in all its bearings you'd realize that fact yourself. I am persistent only for one reason—because I know that it is as much to your interest as mine, if you only realized it, to HAVE me persistent.

"If a lady were to make a number of purchases in this store, paying spot cash for them, you wouldn't say to her if she came back an hour later, 'What! You here again?' You would be glad to see her, because she would be bringing you more profits. Mr. Blank my presence here means more profits for you if you will only let me explain my offer. If I didn't have a proposition that would pay you I would not have the courage to come back. But I *know* it will pay you beyond all question, because it has paid so many other business men facing exactly similar conditions. I can't be satisfied until you really know and understand my proposition. Why not give me a fair chance to go into this matter with you?"

7A—"NO TIME TO LOOK AT YOUR GOODS."

"Mr. Blank, if you received a letter you wouldn't throw it away without reading it. Even if you were very busy you will admit that it wouldn't cripple your business if you took the minute or two necessary to read that letter.

"No proposition on earth, however profitable, can be understood if it is not explained. No goods would be sold anywhere, either by your firm or mine, unless some time were devoted to listening to propositions. I ask you to spend only a few moments in listening to mine."

7B—"NO TIME TO LOOK AT YOUR GOODS."

"Mr. Blank, the line I am selling is such that it will pay you to take time to glance at it. — thousand other retailers have found that handling it means bigger bank balances for them. Like you, however, they were skeptical at first.

"Just look at the matter from your own standpoint. What would you think of a man

who should say about your store: 'I have no time to look at Mr. Blank's goods. I haven't seen them, but I know I don't want them.' Wouldn't you say: 'How can you know whether you want to buy until you know what I have to offer?'

"Mr. Blank, that is exactly my position with you. You know positively that it will pay customers to deal with you, but they must first look at your line. I know positively that my line will be profitable for you to handle, yet I can't prove my statement unless you look at my samples."

7C—"NO TIME TO LOOK AT YOUR GOODS."

"Mr. Blank, many a man who passes your store thinking that he has no time to look at your goods has his eye caught by something in the window, pauses, comes in, and finally finds that he needs what you have. A man remembers what he wants when he sees it in your window or store.

"This grip of mine is a kind of window to an immensely big warehouse full of goods profitable for you to handle. I am the door to an organization with which it will pay you to deal, yet I can't prove it if you won't allow me to show you what I've got.

"More business men have made money through investigating opportunities, Mr. Blank, than they have ever made through refusing to listen to evidence. Every day there is something new and good on the market, and every day the wise man looks for that thing."

8A—"I'M NOT GOING TO ARGUE WITH YOU. I WON'T BUY AT ANY PRICE."

"Mr. Blank, I do not expect to make a sale here today. I will not persist in trying to sell you against your will. But as we have sold so many thousands of our articles and like to know when we lose a sale why we lose it, won't you explain your reason to me? It will benefit me, and I am confident that I have information that will be of advantage to you, even though you do not wish to use my appliance. If you approached a man to sell him an article and he were to make the remark you have just made you'd like to know why he turned you down so hard. It would help you in the future. I have made some blunder in approaching you, and I don't

want to make it with another prospect. You will do me a favor if you will tell me where my fault lies."

9A—"NO USE IN LOOKING AT YOUR GOODS, OR LISTENING TO YOU. I KNOW IN ADVANCE I DON'T WANT THEM."

"Mr. Blank, if I didn't have a proposition which would be worth your while I wouldn't have the nerve to ask for a second of your time. But my proposition is worth your investigation. You could afford to spend a day looking into it—and I ask only a few minutes.

"The largest houses in the world have stated hours for their buyers to see callers, and they investigate every proposition which is brought before them. They don't dare to pass up propositions without looking into them. If only one caller out of five turns out to have a valuable proposition the time spent in seeing the other four callers has not been wasted. And the firm never knows in advance which caller is the man with the valuable proposition.

"My proposition is at present nothing but blue sky to you, simply because you don't understand it. Let me explain it and you will not think me so over confident in asking you for your time.

"It's just a matter of right vision, Mr. Blank. If a clever business man in another line took hold of your business he wouldn't be able to make money at it for a time, simply because he wouldn't know it as well as you do. But you can see profits right now invisible to outsiders. That's because you understand your business. I understand my proposition, Mr. Blank. I can show you in a very short time that you can increase your profits through my proposition. I can at least give you some suggestions of value, as I have been calling on men in your line—your leading competitors even—for years back."

9B—"NO USE IN LOOKING AT YOUR GOODS OR LISTENING TO YOU. I KNOW IN ADVANCE I DON'T WANT THEM."

"If I thought about my line as you do, Mr. Blank, I would throw up my job immediately; but I know for a fact that there is money in this proposition for you. I sell only to your class of business men, and I have

sold hundreds. My concern has sold thousands. If there is profit in it for one business man there must be profit in it for another.

"An astronomer once discovered a new planet. Certain bystanders who saw him at work declared there wasn't any such planet. Thereupon he said, 'Look through this telescope and see it for yourselves.' 'No,' they said; 'we know in advance it isn't there, so we won't look.'

"Honestly, now, was the stand they took a logical stand? Examine the proposition from a *fair point of view*, Mr. Blank, and you'll see the big profit you can make.

10A—"I'VE TRIED THIS PROPOSITION BEFORE."

"You must not forget, Mr. Blank, that very many improvements have lately been made in the device I am selling. It is vastly superior to what it was when you saw it last. The weak points have been eliminated and the good ones improved and altogether new features added. It will give you satisfaction now. The first models were necessarily crude, but we have perfected the device since then and it has been sold in great quantities and has proven its value absolutely.

"Suppose you state the faults you had to find when you last tried this device. We can then take them one by one. I am absolutely certain they have all been overcome. The perfecting of every time and labor saving device resembles the exploitation of a rich gold mine. At first vast labor is required, but that does not induce the miner to give up. It's much the same with an invention. The inventor knows the splendid ultimate reward awaiting him when he gets his device perfect. Every month since you tried this article it has been improved and bettered in scores of ways. Today — thousand business men like you are using it to great advantage. It is immensely superior in every way to what it was a short time ago."

WALKING DELEGATE NEEDED

Employer—"There's a spirit of unrest among my men."

Visitor—"What about?"

Employer—"Because they can not find any excuse to go out on a strike."—*Judge*.

Production is Patriotism

WHEN a worker in any position does his job to the best, he is denying himself the opportunity to USE and thereby TRAIN

Q Thus he cheats himself and makes his job help him LEARN

Q For work is EDUCATION — and is SELF-EXPRESSION.

Q When Labor learns this — when it is recognized that production will be no conflict of interest — production will rise and prices will fall

Q *Production is Patriotism!*

m

**gives to his job less than his
his greatest opportunity to
faculties and powers.**

**than anyone else, unless he
EARN as well as EARN.**

work is DEVELOPMENT — work

**Management learns it — there
- no scraps — no strikes — pro-
fall.**

*One of a series of editorial advertisements originated by
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A SHEFFIELD SUCCESS

ALFRED PETERS, OF THE WORSHIPFUL GUILD OF SPECTACLE MAKERS

THE FOLLOWING special contribution comes from our very good friend, Alfred Peters, Governing Director of Messrs. Leadbeater & Peters, Opticians, 215, Glossop Road, Sheffield, England.

Mr. Peters, by the way, is about to spend three months in the United States and Canada, taking in the convention of International Rotary in June. He is an enthusiastic Rotarian, being Secretary of the Rotary Club of Sheffield—as well as a member of the Chamber of Commerce and of the Council of the British Optical Association; a Fellow of the Worshipful Guild of Spectacle Makers, of London, and of the Institute of Ophthalmic Opticians; and a member of the Advisory Committee of the Appointments Department of the Ministry of Labour, for the Sheffield District.

Writing of his coming visit, in a personal letter to the Editor, he says that he will be pleased to meet any business or professional men “having the same ideals that you and I have”—meaning the ideal of Service as set forth in the Area Philosophy. And he is kind enough to underscore Chicago twice in his itinerary. We on our part would write down Sheffield in red if we were on the point of visiting England once more. Brother Peters' article, which follows, is one of those “human documents” which remind us that Success flowers in every soil so long as that soil is adequately watered by Service.

In the year 1891 I entered the employment of my uncle, the late Mr. James Leadbeater, as an errand boy, with no encouragement from him to cause me to believe that one day I should ever be at the head of the concern, which at that time consisted of a jewelry business with a small general optical department.

Even at that early day, a rough form of sight testing was employed and records of the sales of glasses kept. I found little to attract me in the jewelry and allied departments, but turning my attention to the optical, I found there an interest which has steadily grown. Entering at thirteen years of age, I was twenty before I really found my life work in sight testing and eyeglass and spectacle fitting.

As I have said, the business was old fashioned. No proper records or books were kept, and there was not one of the modern conveniences which are now looked upon as commonplace in successful businesses. At twenty-one I had qualified with both the British Optical Association and the Worshipful Guild of Spectacle Makers, of London, and then began the steady laying of the foundations of our present business, which in 1908 blossomed out as one exclusively devoted to the important work of sight testing and eyeglass and spectacle fitting, including also a large amount of ophthalmic work for the doctors and hospitals.

1909 saw the first development in our extensions with a small branch opened at Gainsborough. The following year a branch was opened at Sheffield, and then we opened at Chesterfield, and Ilkeston, and in 1914, when war was declared, had just opened our latest branch at Derby. This meant, from 1908, the steady training of a staff to manage the branches mentioned above; but the war, which took me to France as a voluntary motor ambulance driver under the British Red Cross Society, meant my absence from the business for eleven months. There were no further developments until the Armistice was signed, owing to losing so many of our staff, and the impossibility of securing men for training.

I want to bear my testimony to the excellent work done by the ladies, who then joined our staff; without an exception, they are with us to-day, some of them qualifying and all doing splendid service. Directly the Armistice was signed and things began to be a little more like normal, we began to add to our staff discharged and disabled men, and to train them for positions of responsibility. 1919 saw branches opened at Hull, Newark, Retford, Bridlington, and Brigg. Owing to the difficulty in getting supplies of optical lenses, we purchased property in Sheffield in the summer of 1918, and opened there a modern, well-equipped lens factory, where the highest grade work could be done in the shortest possible time. At the end of 1919, however, we had outgrown our factory facilities, and are now extending in such a

way that our output of lenses will be doubled.

All my life I have been a firm believer in truthful advertising. We are carrying on at present a large poster campaign, and our advertisements appear regularly in about thirty daily and weekly papers.

Our staff, which in 1908 numbered two, now numbers fifty, and our turnover is twenty times more to-day than then. We have a regular system of training each member of our staff, in practical work (actually making lenses, rimless glasses, etc.), in theory, under trained teachers, and in actual test room work.

While absent from my business during the war, my four senior men carried on the business so successfully that on my return I formed a private limited company, giving them shares and appointing them directors.

We hold quarterly conferences of all the senior members of our various staffs, and give an annual outing to which everyone is invited, from the works, branches and head office.

We have had working for some time, a Works Committee, the various members of it presiding. I sit in that Committee as an ordinary member.

Last year we took out a group life insurance policy guaranteeing a year's salary on the death of any member of our staff from the newest errand girl to the Governing Director.

We have formed a library of optical books, these being lent free to anyone wanting to read them. We get out each month, a little cyclostyled journal, a copy of which is put into the hands of every member of the works staff and also at our branches and head office.

Our Secretary and Accountant, who from his own office, aided by two clerks, controls everything relating to finance and book-keeping, is a fully qualified accountant. We make a point of paying promptly, and if advisable, buy for cash. Our stock is kept at our central works in Sheffield. We have a special costing system there, and know the exact cost of every pair of glasses going out. We pay half the examination fees, and if an outside tutor is employed, half the tuition fees, of all our staff who qualify. I do not believe there is a happier and more contented set of workers anywhere.

S. C. S.-ENCES

DOWN POLITICIAN, UP ENGINEER!

THE WORLD is still moving on and moving up. The line at the window of progress is filing past—filing past.

The engineers are taking a hand again, bless them!

Now it's the American Society of Mechanical Engineers. At their Industrial Relations session, at the convention held in December last, they adopted two very significant resolutions embodying the engineer's characteristic attitude toward the problems of capital and labor, production as one of the prime functions, if not *the* prime function of society at large, and such-like fundamentals.

The first resolution took the form of a "Declaration of Principles" which will repay careful reading. Here it is:

"Social and industrial unrest result from the fact that human relations have not kept step with economic evolution.

"Competent directive management of essential enterprises is the logical solution. Such management must be free from autocratic control, whether by capital or by labor.

"Sharp social or industrial disputes are no longer private. Society is affected, therefore such cases must be subject to the decision of authorities based upon intrinsic, not arbitrary, law.

"Industry and public utilities must serve the people. There is no room for special privilege of capital or of labor. Strikes, irregular employment, or arbitrary acts of ownership or of management are harmful, not alone to the immediate parties, but to society as a whole.

"Productivity and public service are absolutely essential.

"On account of the peculiarly intimate familiarity of engineers with industrial problems our responsibility is great.

"Therefore, we engineers and members of the American Society of Mechanical Engineers, declare that the following essentials are established by facts and experience, urge all of our members to uphold them, and invite other engineers to co-operate with us in having them unanimously recognized; viz.:

"Every important enterprise must adopt competent productive management, unbiased by special privilege of capital or of labor, and disputes must be submitted to authorities based upon intrinsic law.

"Credit capital represents the productive ability of the community and should be administered with a sole view to the economy of productive power; that is, it should be granted only to those who are able to render valuable service."

The second resolution is even more radioactive because it promises definite action:

"WHEREAS: The vital necessity of immediate constructive action in the field of industrial relations is beyond dispute.

"AND WHEREAS: Industrial 'Society at large' obviously stands in need of some organ or agency of continuous productive initiative.

"AND WHEREAS: A declaration of principles upon which to base constructive action has today been approved by the Society in Convention Assembled.

"BE IT RESOLVED: That, we, members of the American Society of Mechanical Engineers, undertake to formulate a practical program for industrial relations betterment.

"AND FURTHER: That this Society undertake to formulate a practical plan of organization to assist in determining what immediate steps can be taken to put industrial relations on a better footing and coordinate and make effective the splendid work now being done by various agencies.

"AND FURTHER: That the Council of the Society be requested to appoint a committee of five members of the A. S. M. E. to study and make effective this program."

Aside from all partisan considerations, the increasing desire of practical men to see practical men, such as Herbert Hoover,—and not politicians, "practical" or impractical,—in the executive places of nation, state, and city, is one of the most interesting straws in the cross currents of to-day. And Hoover—for whom S. C. S. holds no brief but in whom he is interested solely because of that tradition of competence for which the man stands—is an engineer.

And it looks to S. C. S., in the closet of his own private thinking, as if sooner or later it is going to be a case of down politician, up engineer! For if we are going to try out

our practical men, our "masters of materials and men," where can we look for likelier timber than among our engineers? The great merchant may be only a merchant. The great railroader or shipbuilder may be only a self-made railroader or shipbuilder with a one-track mind, or he may have come in through some side door of financial manipulation.

But your great engineer is a man who has spent long years in rigorous training. He is a man of disciplined mind, of wide outlook. He knows men, as well as books—knows what they are thinking, how they will react, how to touch and handle them.

Your big engineer thinks big thoughts that are at the same time *practical* thoughts. He has roughed it. He has seen Nature at her wildest, men at their crudest and most elemental. He has harnessed both and made them work for him—for the good of all.

His training has given him none of that patience with mere pretty theories which the academic statesman is too likely to have. On the contrary, nothing interests him unless he can put a foundation of mathematical certainties under it.

The engineer works slowly but surely. He foresees. He calculates stresses in advance.

But he deals with something more than blue-prints, something more than steel and concrete, mineral deposits and water-power—he must be an able and experienced organizer and administrator if he is going to be an able engineer. He's a general in the armies of Industry, in which ability and not seniority governs promotion.

S. C. S. is champing at the bit as he awaits an opportunity to vote for an engineer for President.

New traveling salesman, on "salary and expenses," enters in his expense report: "Bingville, Me.: No hotel or restaurant. Ate at general store. Cheese, 5 cents; crackers 5 cents. Cheese strong, could not eat. Total charge to company, 5 cents."—*Chicago Tribune*.

An enterprising dealer in electric wares hangs out the sign: "Don't kill your wife with hard work. Let our washing-machine do the dirty work."—*The American Legion Weekly*.

BUSINESS SCIENTISTS' ROUND TABLE



ABOUT this Round Table we invite the many executives and others in the big *BUSINESS PHILOSOPHER* family to gather, to listen to talks on their common and characteristic interests and problems by well-known executives, prominent lecturers, educators, and the like—and to join in the discussions by contributing letters of comment, brief transcripts of personal experience, helpful conclusions, etc., which they may be willing to share with others “for the good of the Order.”

JACKING UP ONE'S OWN SALES

By ALEXANDER REVELL
President, A. H. Revell & Co., Chicago

IT SOMETIMES happens that even an experienced and successful salesman finds himself falling behind in results without any apparent cause. He asks himself why his orders are not so large or so numerous as they used to be, and fails to account for it by any fault with the line he carries or by any market conditions. Often he is at a loss for any feasible explanation.

In nearly all such cases the reason for this condition lies in the fact that the salesman is not concentrating his mind on his work. Perhaps he has become so accustomed to succeeding that he has fallen into a mechanical habit of work, or perhaps he is thinking too much about the promotion he desires, or some fancied grievance against the house, or of personal trials. Whatever it is that is bothering him you may be sure that it is quite irrelevant to the business in hand. It is probably true that the salesman himself is unaware of the havoc it is playing with his work.

If it were once brought to his attention that he is failing to concentrate his mind, he would rouse out of this condition, collect his thoughts and apply himself to as good purpose as formerly.

My advice to you salesmen, is to think exclusively of the business in hand when you are engaged in the performance of it. Don't allow yourself to be distracted by any outside considerations. If you have financial or other

worries do not allow yourself to think of them while you are trying to get business. Your prospect will read in your face that something is wrong; and even if he were to guess the nature of the trouble and to extend his cordial sympathy, you would still be the loser inasmuch as his mind is diverted from the consideration of your selling talk and the merits of the goods of which you wish to convince him.

Don't busy yourself with thoughts about what you will do when you are promoted to that higher position which seems just within reach—because you will never attain it, or at least you will never make yourself worthy of it, except by doing the very best you can in your present position. You cannot do your very best unless you give your undivided attention and interest to each detail. Concentrate your efforts to “make good” wherever you are, and by so doing you will prepare yourself to assume greater responsibilities. And such responsibilities, with the advantages that go with them, usually fall to the share of the men who are best prepared.

The salesman whose thoughts are far afield makes a disastrous impression on his customer. The latter feels instinctively that he is not getting the services from that salesman to which he is entitled. If it were merely a question of the customer selecting certain goods with which he is already familiar and expecting nothing of the salesman except

to record his order, it would make very little difference whether or not the salesman were wide awake, interested and capable. But in the majority of sales the purchaser has need of information which the salesman can give him on all sorts of points about the quality of the goods, their price, and the means of displaying and advertising them. He feels that the money he pays for the goods is expected to cover not only the cost of manufacture and a fair profit to the makers, but also includes the cost of good salesmanship. He feels that he has the right to be well sold just as he has the right to demand goods of a high class quality. If a salesman is not making concentrated efforts—if he is not doing his best—the customer is aware that something is lacking, and resents the fact.

The good salesman is, of course, ambitious—has hopes and plans for succeeding to some responsible and lucrative position,—but it is important that he should do his best, not for the sake of some immediate reward, but for the sake of building his own character *substantially*.

THE BASIS OF SUCCESS

By C. L. CLAPP

Formerly President, Sewell-Clapp Manufacturing Co., Chicago.

THE foundation stone of true salesmanship as of all lasting business relations is a valuable service honestly rendered, and this is growing more generally true every year. Brilliant temporary success is sometimes won by other methods, but the salesman who is representing a staple article and is planning for permanent growth and achievement in his profession will best serve himself by studying constantly, and in a proper measure unselfishly, the interests of those with whom he does business.

Salesmanship without enthusiasm is a dull and dreary drag. Enthusiasm without sincere faith in the proposition presented is shallow and short-lived. Confident, convincing, contagious enthusiasm must have its feet planted upon the solid rock of an honest, unflinching determination to render a real service to your customer. Believe thoroughly in the value of the goods you offer and in the integrity, good faith and ability of the house you represent not only in a general way, but be sure that you make no specific offering of goods which you cannot heartily and squarely

recommend as good value and as fitted for the purpose for which they are intended.

Sincerity of purpose cannot long be hidden—nor indeed can its lack fail soon to be discovered. When the buyer has felt the contagion of your confidence, when he has learned that your recommendations are honest and founded on a thorough knowledge of the goods and their uses, you have taken a very important step toward establishing the most desirable relationship between buyer and seller. Making customers is more difficult and more important than making sales. Adding one more to the list of those who trust your skill and your sincerity, your justice and your judgment, adds to your capital as a merchant, to your clientage as a professional man. No asset is more valuable or safer from the inroads of panic, competition or change. Like a registered bond it is personal to you. No other can negotiate it.

Men achieve more some hours, some days, some months, than others, simply because they resolve to accomplish certain things; either because they want to or because they must. The best day should be the highest standard and daily ambition of our salesmen. The wise man starts in to make his first day's results larger than his necessary average.

In this way he places a margin to his advantage; he fortifies himself against the "rainy day," so that when one-half of his time is consumed two-thirds of his task is performed. He then goes to work to make the last half larger than the first, so that at last, instead of accomplishing what he started out to do he has gone far beyond his goal.

Many salesmen have started out for fifty orders a week and secured them in three days; but how many have resolved to get sixty in the next three days? That is the danger—men feel satisfied and stop to enjoy the fruits of their labor.

On the other hand, many a salesman starts out to get fifty and ends with twenty, but spends more money meanwhile than he who gets fifty, expecting that next week the weather will be better, or he will be in a new territory, and will make enough there to justify his present expenditures. He is spending money before he makes it. When he begins his next week's work, realizing he is working for money already spent, immediately three-fourths of his ambition evaporates.

"BUSINESS IS BUSINESS"

AND SOMETHING MORE

By JOHN S. CAPPER

President, Capper & Capper, Men's Furnishers, Chicago

"**B**USINESS is business," they say. So it is; but it is much more than merely that.

Business, as we see it, is a great adventure in human service; an opportunity to contribute to civilization and enrich the experience of all; a chance to do necessary things in a helpful, pleasing way for one's friends and for strangers who will thereby become one's friends.

To express good feeling toward your fellow man in the beauties of the scarf or the style of the hat which you sell him, or in the qualities of the shirt which you make for him, or in clothing a little better and finer and more adequate, or in a golf ball that gives him "fifteen yards more" and is a joy all the way, is one of the privileges and pleasures and profits of being in business.

To add new forms of usefulness from year to year and expand the old; to make a little downstairs shop, just big enough for three or four to work in, spread over three floors on one of the first corners in town, and branch out into other stores in your own and several distant cities; to see a small selection of special clothes develop into a fine floor filled with the choicest productions of the clothing world, foreign and domestic; to watch a tiny workroom unfold by degrees into a large, modern, model shirt factory full of busy people who believe in shirts the way you do; to observe a pleasant sport shop, half hopeful experiment at first, take on its golfing flavor from day to day and become a golfing headquarters, with its golfing togs, its golfing outfits, its "Black Bugs," its practice courts, and its enthusiasms—this is to thrill with the wonder and the gratitude of a modern Aladdin, rubbing the magic lamp of "Usefulness."

To gather about you as associates and helpers men who see eye to eye with you, and can share your zest and zeal, and your success; to carry over and perpetuate in a national institution, manned by hundreds, the close, intimate, small shop touch of personal interest in friends and patrons, and attentiveness to their taste and individual require-

ments which was so large a part of your first vision and purpose, and of your first success; to realize that your name has gathered about it through the years a fame and prestige and meaning amongst men in which your family and friends can take a pride—this is to obtain a high reward for a life's work.

But to know that the outward manifestations of your success—your strength and scope and stability, your prestige and influence—stand as full proof that true Service is true business, is a satisfaction out-measuring all the money you have made in proving it.

The long-dawning day is breaking fast. The hour of successful selfishness is passing. The man, the business or the nation that seeks to serve self alone is being challenged to show cause why its further existence should be tolerated. The world war was a gigantic and successful challenge of selfish exploitation. The world peace brings with it a new order, a new point of view, a new set of values, a new sense of responsibilities and of opportunities.

Now, more than ever before, business is much more than merely business.

BOOKS RECEIVED

We have received the following books and shall be glad to review those which come within the limited scope of this magazine.

The Science of Approach for Insurance Salesmen, by Wilson M. Taylor (published by the author, 35 West 39th St., New York). Paper; 46 pages; \$2.00.

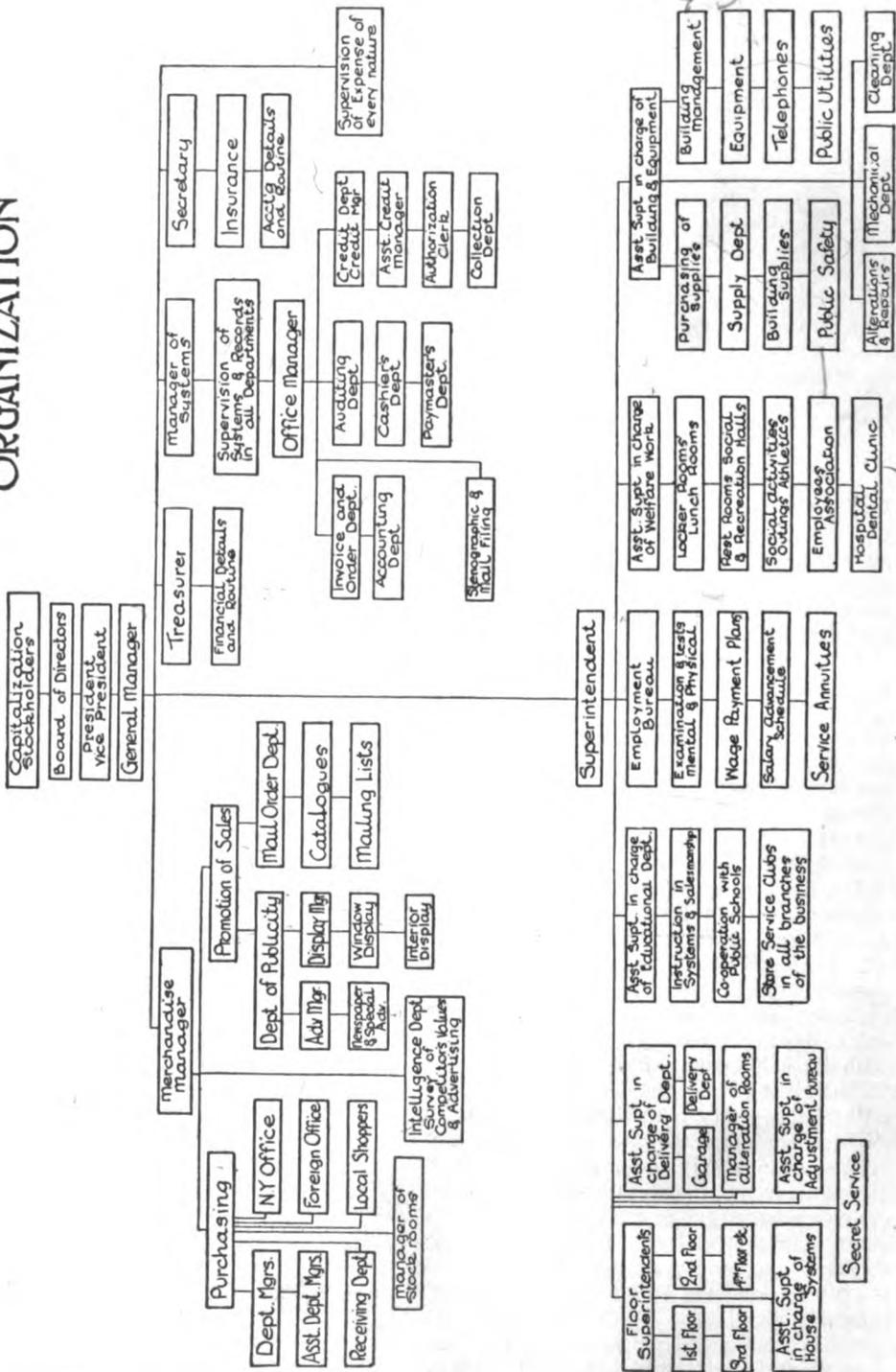
Spiritual Realization, by William Farwell (The Society of Practical Christianity, San Jose, Cal.). Cloth; 217 pages; \$1.25. Received from the Christian Assembly, San Jose.

Socialism and American Ideals, by William Starr Myers, Professor of Politics at Princeton (Princeton Univ. Press, Princeton, N. J.). Cloth; 89 pp.; \$1.00 net.

The A B C of the Federal Reserve System, by Edwin Walter Kemmerer, Ph. D., Professor of Economics and Finance at Princeton (Princeton Univ. Press). Cloth; 192 pp.; \$1.50 net.

How to Speak in Public, by Grenville Kleiser (Funk & Wagnalls Co., New York). Twelfth Edition; cloth; 533 pp.; \$1.50 net.

DEPARTMENT STORE ORGANIZATION



RETAIL SCIENCE CORNER

BIGGER BUSINESS



THIS, a regular department for retailers and their employes, aims to apply the well-known Sheldon principles of "Success Through Service" to the retail profession in a helpful, practical manner. If these articles are studied carefully each month, and the truths here set forth are faithfully applied, they cannot fail to increase materially the service-rendering ability and thereby the success and the resulting reward enjoyed by the student. These articles alone will therefore be found to be worth many times the cost of the magazine to anyone in any way connected with retailing.

ANALYTICAL STUDY NO. 3 THE SALESFORCE

SELLING ORGANIZATION. The sales-force or selling organization of a store is the life blood of that store. Invariably, the store that has an efficient, skillfull, wide-awake salesforce is known as a wide-awake, up-to-the-minute store.

Customers patronize most, stores where they encounter real service, and true service cannot, under any circumstances, be rendered by inefficient, unskilled, untrained employes. Broadly speaking, there are two grand divisions of the salesforce or employes engaged in selling at a satisfactory profit the merchandise of a store. These classifications are as follows: (1) Textile employes, (2) Non-textile employes.

The textile employes are so designated because of the fact that they are concerned only with the sale of textiles, fabrics, or commodities made from fabrics, such as cloaks, suits and garments of all kinds.

The non-textile employes are those salespeople who are engaged only in merchandising and selling those articles which do not come directly under textiles, such as hardware, notions, china, etc.

The following lists of textile and non-textile lines will give the student an idea of the various departments according to this classification:

TEXTILE LINES	Mens' Underwear and Silks and Velvets	Hosiery
	Black Dress Goods	Upholstery
	Colored Dress Goods	Lace Curtains

Wash Goods	Art Embroideries
Linens and White Goods	Rugs, Matting and Linoleum
Domestics and Linings	Patterns
Blankets, Comforts and Flannels	NON - TEXTILE LINES
Laces and Embroideries	Gloves
Robes	Notions and Buttons
Neckwear and Veilings	Canes
Handkerchiefs	Feathers
Dress Trimmings	Furs
Ribbons	Books and Stationery
Hosiery	Toys and Sporting Goods
Umbrellas and Parasols	Women's and Children's Shoes
Men's Furnishings	Men's and Boys' Shoes
Artificial Flowers	China, Bric-a-Brac and Lamps
Trimmed Hats	Silverware
Waists	Furniture
Muslin Underwear and Underskirts	Trunks and Bags
Women's Merino Underwear	House Furnishings
Corsets	Groceries
Suits	Candies
Cloaks and Wraps	Soda Fountain
Dresses	Pictures and Frames
Misses' Suits, Coats and Skirts	Cameras
Infants' Wear	Optical Goods
Boys' Clothing and Furnishings	Restaurant
Wrappers and Negligee Gowns	Victrolas
Men's Clothing	Sheet Music
	Sewing Machines
	Hair Goods

Of course, it is essential that employes

working in non-textile departments should know considerable regarding the lines carried in the textile departments and vice versa. It is of the utmost importance, however, first to gain a thorough knowledge of the merchandise carried in one's own department or departments. One can best accomplish this by studying carefully first the lines of merchandise carried of which little is known.

Customers are continually reading and studying ways and means of making their existence on this old earth more a matter of comfort and ease. The salesperson who possesses expert technical knowledge about his or her wares, is in a position to suggest things which will meet the needs of customers.

Let us now take up the salesforce as a whole from the viewpoint of efficiency. We have sub-divided it in such a manner as to classify the various types of workers, by using the four following classifications:

- (1) Master-worker.
- (2) Normal-efficient.
- (3) Passive.
- (4) Indifferent.

The master-worker is of that small group of employes who have studied and endeavored to perfect themselves in their work. They are able to answer positively the most difficult questions put to them by customers, being thoroughly wide-awake and alert to the possibilities that lie before them. They are able instantly to attract the favorable attention of patrons who may come their way, and by their efficient service are able to convert many casual shoppers or "lookers" into regular customers of the store. From this small group are drawn the recruits to fill the gaps in the buying organization, in fact all of the better positions ahead. The employe, who attains advancement, invariably must pass through this state of efficiency before achieving the goal.

The normal-efficient employes are those employes commonly known as good sales-people. They are the honest, conscientious workers who try to insure the satisfaction of their customers, and who really earn the money paid them by the firm. They are the good average type. However, they do not seem to aspire to greatness. They are too content with doing the thing just as it has been done for many, many years. They are apt to draw mental pictures of their day's

work, so many hours, so much time for this, so much time for that, but do not include in their plans a certain time for self-development, for study which will lift them above the average.

We all know the passive type. They are to be found in every institution. They frequently make such remarks as the following: "Well, you've got to show me;" "I don't care what so-and-so does, I'm satisfied;" "I should worry!" or "How could I help it?" They take all duties and responsibilities of life with the utmost ease; they have never developed that dynamic force which is so necessary in winning promotion. They are apt to be pessimistic, seeing only the dark side of a proposition. They do not study sufficiently, and if they do, they do not concentrate upon one thing at a time but skip over the matter quickly, catching but one or two points, then immediately beginning to forget them. They do not record permanently their impressions. They seldom rise. They constitute quite a percentage known in store vernacular as "floaters."

The indifferent employes, of which there are some left even in these modern days of scientific retailing, care nothing for advancement, bemoan the fact that they are compelled to work for a living, envy the wide-awake fellows who are making good, and are frequently heard to say that "a fellow has got to have a pull to get along these days." It is a very easy matter for a customer to pick out at a glance the indifferent employes in a department. They rarely do anything to attract favorable attention because they do not try. They are satisfied to drift along with the tide of adversity, and they do thereby encounter hard knocks because they never anticipate them and fortify themselves against them, as does the master-worker who is always on the alert, plans far ahead, and is able to eliminate many obstacles before ever the time comes to encounter them.

The indifferent employe hates time clocks, abhors courtesy, detests customers and treats them as shabbily as store rules will permit, and sells only enough merchandise to maintain a sufficient selling percentage in the superintendent's office to hold the job down. The members of this group seldom, if ever, gain permanent advancement.

One reason assigned as a cause of indifference is ignorance, but today there is little

excuse for this, as knowledge may be gained almost for the asking.

FUNCTIONS OF SALESPeOPLE. The average salesperson takes too lightly the duties of the calling. One young lady in an eastern department store always took pride in telling her customers about the special service features of the store in which she was employed. Her duties appeared not to tire her in the least; on the contrary, when the closing bell sounded this young woman seemed as pleasant as when the store opened in the morning. Her work, to her, was a pleasure, each hour unfolding new possibilities offering opportunities for self-development.

She would say to her customers, "You seem tired; wouldn't you like to go up to our rest room for a short time?" or to others she would suggest a visit to the tea room of the store. She was fond of little children and spared no pains in making them comfortable and happy while their parents were shopping.

Here was a saleswoman who took it upon herself to represent the store just as the manager would himself like to represent it, were he able to be back of the counter. Today this young lady is buying for several of the finest departments in a large New York City store. Reward comes to those who merit it by rendering good service.

Store duties do not confine one to a sphere, the radius of which may be measured with a yard-stick. Optimism, light-heartedness, kind thoughts, pleasing words, and little acts of courtesy, should characterize every unit of the organization, thus planting the seeds of future permanent patronage in the hearts of all customers.

RESPONSIBILITY. Few salespeople appreciate the tremendous responsibility with which they are entrusted by the executives of the organization. Upon every employe of an organization rests the great responsibility of setting an example for other associates and co-workers. The instinct of imitation is so susceptible to appeal in the average person that it behooves each to be ever on the alert to set good examples, not bad ones. Because John Smith chews gum the other employes feel that they have the right to do so. Because Nellie Jones or Susie Smith wears certain colors, other young ladies feel they should not be held under restraint by rules which do not apparently affect the others.

It is indeed a blessing to have that good

common sense which enables one to conform to fundamental rules without arguing or coaching. The employes who hold themselves aloof from the policies and rules of an organization are not those who stand in line for rapid advancement. To become a general one must first be a good soldier.

The president of one of the largest department stores in the world was at one time a stock boy, and it was said of him by one of the buyers of that institution, a few years ago, that he was the most accommodating, pleasantest stock boy the store ever had. True service never goes unrewarded.

GREATER EFFORT. It has been said that Napoleon's defeat at Waterloo was caused mainly by a foolish command given by one of his officers.

Ever so many financial disasters could be traced to a simple mistake made by an employe. Just the wrong thing at the right time will work havoc.

A great retail store today depends upon future business to meet present deficits or to overcome expenses of an unprofitable season. The executives predetermine or plan the business for a certain period and confidently look to the sales organization for the realization of the plan.

For the past few years retail costs have been rising at a rapid rate. New problems of financing are continually confronting even the best institutions and most efficiently organized concerns. It is therefore necessary to use more intensive merchandising methods in order to offset these tremendous costs of doing business. Every employe should feel that he or she is expected to produce more in the way of results, and thereby to keep the business in a healthful financial condition, which insures permanency of employment and rapidity of advancement. Competition is also a factor which demands increasing skill in order to cope with successfully competitive organizations.

(To be continued.)

EFFICIENT LOVERS

"I find that my husband has been having the office boy call me every day and mumble words of endearment."

"I wonder you didn't find it out sooner!"

"Well, I've had the cook answer all calls from the office."—*Cartoons Magazine.*

KNOWING YOUR PROPOSITION

THE IMPORTANCE OF ANALYSIS

ANALYSIS OF EXPERIMENTAL SAND CORE

YOU cannot successfully present a proposition unless you *know* pretty thoroughly what that proposition is. And you can not *know* it as a whole unless you *know* all its parts.

Similarly, you can not sell anything—unless somebody wants it so badly that he takes it away from you, in which case you can hardly be said to have sold it—unless you *know* fairly well, at least, what it is you are selling. And you can not *know* what you are selling as a whole until you *know* all its parts.

And the more you know of it as a whole and in detail—the more ability you acquire to take it apart and put it together again, even to trace each part back to the raw material and the raw material to its source in a forest or at the bottom of a mine—the greater will be your ability to sell it and the easier will your sales become.

That is the value of what Business Science means by “analysis of the goods.” But it should be understood that the “goods” may be a bar of soap or a piano—they may be one’s individual services as a bookkeeper, a stenographer or a railroad president. They may be the services of a billion dollar corporation.

We should *know*—through and through and inside out—whatever we try to sell.

We may “get by,” of course, with a little knowledge, but if we wish to cash in on the real possibilities of any proposition or commodity, we will never be satisfied until we have learned all there is to know about it.

And this is just as true in the case of the man or woman who is not a salesman, in the narrow sense, who makes or handles the things the salesman sells. Whatever our point of contact with anything from which we gain a living, we should determine to *know* it backwards and forwards.

For if we do—aside from the satisfaction and self-discipline such application will supply—we may find ourselves in a position some day to sell the thing we have analyzed. And selling, as we all know, means belonging to the aristocracy of busy-ness.

■ It is easy to understand, therefore, why each student of “The Science of Business” is required to submit an analysis of something

he may choose for himself. Many of the best of these analyses are so exhaustive and so long that they would require too much space in this magazine. Below, however, is one which is both short and thorough. And it is interesting to note that it was submitted by a student who was a worker in a steel mill.

As such, to be sure, he had the best of first-hand opportunities for analysis—but how many men in his place, do you think, would have gathered and marshalled the facts in such telling fashion, without a single fumble or an unnecessary word?

Here is the analysis just as it was received by the Educational Division of The International Business Science Society:

ANALYSIS OF AN EXPERIMENTAL SAND CORE

What & for What: Experimental sand core to form pivot pin hole when casting M. C. B. Standard “D” type knuckle.

Of What: Tube of baked sand, 1-11/16” in diameter and slightly over 10” long, 8” straight and a tapered point about 1” long at each end.

Made of special core sand mixture as follows:

80 parts new molding sand,

16 parts silica,

1 part clay,

2 parts linseed oil.

The different parts are mixed in a wet pan sand muller.

Core when ready for use has a hard structure similar to sandstone. Will not fuse readily under the high temperature of the steel. Will not cause blows in the castings. Is easily removed after the casting has cooled.

History: Made in the coreroom of the Buckeye Steel Castings Co. by a coremaker under the supervision of coreforeman.

Sand is rammed in a core box which is really a mold and forms the core. This box is made of aluminum and is split longitudinally. While the sand is being rammed into it, it is held together by a clamp. After the sand has been rammed a 1/2” rod is driven down through the center of it and then withdrawn. This leaves a large vent hole for the escape of gases. The clamp is then removed, the box opened up and the core laid out on a steel

plate. This plate, when full of cores, is placed in an oven and the cores are baked for 1 1/2 hours at a temperature of approximately 500° Fahr. After baking, the core is removed from the plate and allowed to cool. After cooling, the core is removed from the plate, the fins filed off of it, and it is then coated with dry silica flour and placed on a rack, ready for use.

Value: The real difference between this core and others of similar shape is in the sand, most cores being made of a mixture composed practically entirely of molding sand, some of which has been previously used, with a small proportion of some kind of binder. However, the pivot pin core, because of its shape and use, must be strong enough to withstand rough handling; must be able to resist a high temperature for a relatively long period without fusing; must hold its shape when the metal is poured around it, and must be easily removed from the casting. To meet these conditions is the object of developing this special core. If successful, this core will reduce the core loss due to breakage and will considerably reduce the cost of cleaning knuckles and the loss of knuckles due to defective cores.

FIGURING YOUR WAY TO FRANKNESS

IF A representative of one or the other of the leading commercial agencies should ask you some day for a financial statement, how long do you suppose it would be before you could give it to him?

Are you sure you could give him one at all—that is, one that showed your financial condition to date, and one which you would be willing to sign and attest that it was correct in every respect?

You know requests are made for these statements once or twice a year and oftener, if the wholesale house from which you buy feels that it is necessary. Even if you are buying on a cash basis at present, requests often are made for statements just the same, because the wholesale house knows that sooner or later you may need thirty or sixty days. Almost everyone does who is engaged in business, and most wholesalers usually sell on that basis to customers whom they know to be reliable.

Then again the average credit man likes to know the person he is dealing with, just the same as you would rather know more intimately one of your own customers who is a regular buyer. He finds that this is a good way to get acquainted with you because a commercial reporter, like his brother the newspaper reporter, will get the information some way or other—if not your way, it will be another, and another way might not be just to your liking, and perhaps not so accurate either.

You can see, then, how much it is to your advantage to have up to date figure knowledge about your business so that you can supply this knowledge promptly to those who are entitled to it, whether it be to your wholesaler or your banker, or to any one else for that matter, who in any way is granting you credit.

Why shouldn't a merchant be frank with his wholesaler or his banker, from whom he is obtaining accommodations? The information is always held in confidence. But you never can be frank with either one or the other unless you have the knowledge to give them. That, however, always means accurate figure information available at any time when it is requested.

BUSINESS IS TEACHING

After all isn't it true that business is only a form of teaching?

You teach people to desire your product—that is selling.

You teach workers how to make the right product—that is manufacturing.

You teach employes to co-operate with you—that is organisation.

All the way along, in the life of an efficient business man he is first and foremost a Teacher. —*The Efficiency Magazine.*

B. L. TEASING AGAIN

These business wheezes are lifted from B. L. T.'s famous column in *The Chicago Tribune*: "Here's an ad from a Philadelphia paper that is going its merry round: 'Wanted, experienced girl to do boxing in men's underwear. Must be quick.'" "Hopewell, Va., is well named. By locating there, an industry, take it from the ads, will 'save 300 per cent on electric power.'"

THE MELTING POT OF BUSY-NESS



IN WHICH will be found a sort of "Literary Digest" of Busy-ness containing ideas of a practical and inspirational nature melted down from many sources and giving you just the essentials of "How others do it" and "What others think."

"THE FACTORY OF ADMINISTRATION"

"**B**USINESS organization falls down at the start when the office is inefficient," J. George Frederick points out in "Business Organization and the Office," in *The Office Economist*, "and without organization business is doomed to failure. . . . The experience of large and rapidly growing concerns has proved that an office is, when rightly viewed, the factory of administration, and requires as much executive brains as production management. Large firms have come to the conclusion that they cannot have the organization they need to do their millions upon millions of business without making their office manager as important a man as their production manager.

"The net result is the call for office managers who grade up to such a standard, office managers who are not mere detail clerks, but who are *business organization engineers and executives*; who know people, materials, machines, methods and the practical principles of successful organization; who can shape individuals, functions and equipment into hard-hitting units to get results at the lowest unit cost of expenditure."

HANDLING DETAIL

WILLIAM EDWARD ROSS has an important article in *The Office Economist* on "The Handling of Detail." It bites deep because it deals with that all-important question, "Do you master details or do details master you?"

"The modern executive," he says "leaves the handling of detail to his subordinates.

And therein lies the first step toward mastering detail—choosing subordinates intelligently, the kind of men or women who can carry out the general plan without intensive and constant supervision. The capable executive, however, who leaves the handling of details to his associates, has a workable knowledge of the manner and efficiency with which the details of his particular department or business are handled. He is like to the factory superintendent who, if necessity arises, can do the work of any man or operate any machine in the organization which he directs. That is the sort of a production man who succeeds, and the same elements which enter into success apply also to the general executive. Because he knows the *how* and *why* of every operation, no one can, or tries to 'put anything over on the old man.'

WOMEN ADVERTISING MANAGERS

A WOMAN advertising manager writes authoritatively and very interestingly in *Printer's Ink Monthly*—a "Journal of Printed Salesmanship," which, by the way, cannot be praised too highly—on the topic, "Why Women May Succeed as Advertising Managers."

"I know five women," she says among other things, "who are advertising managers and whose responsibilities are great. They not only function as they should, in the larger duties of the office, but they are buyers of space, of lithography, of posters and of printing. They do all and everything that a man, in the same position, would be called upon to do . . ."

"But these five women have gradually assimilated the facts of advertising. They have gone through engraving-house plants and seen plates made. They have seen the process, in its entirety, from the photographing of the original drawing to the last blocking and routing. They know engraving terms, halftone screens, prices and metals.

"You would be surprised to know how many, many women are in the background of our large national advertising campaigns—hidden from sight, tucked away in the back-stage scenery. The average advertising agency has grown to look upon these women with increasing respect. They finally graduate to high executive position."

Accompanying the article are photographs of Mrs. Charles B. Knox, Director of Advertising of the Charles B. Knox Gelatine Co.; Miss Jane J. Martin, Advertising Manager of the Sperry & Hutchinson Co.; Miss Ida Sharpe, of Scott & Bowne; Miss Dora Miller, of the American Lead Pencil Co.; and Miss M. G. Webber, of the Fisk Rubber Co.

SECRETS OF GOOD ADVERTISING

1. INTRODUCTION

NINETY-NINE in a hundred persons, if asked what they know about advertising, will deny having any knowledge on the subject. And yet every man, woman and child who reads this magazine is a judge of the value of advertisements—unconsciously, perhaps, but nevertheless an absolutely infallible judge.

The actual value of an advertisement lies in its influence—its ability to accomplish its purpose, be it to sell goods or to draw the reader into a store.

If it does its duty, it is a good advertisement; if not, a poor one; and the reader unwittingly determines which by his response or by his indifference.

Just what governs his action may be of interest to our readers, and we have therefore arranged to publish a series of very brief articles to show how the appeal is built into an advertisement and how the successful merchant plans his advertising campaign to make it most effective

We believe you will find this series of articles interesting as well as instructive.

2. HISTORY OF ADVERTISING

HARDLY thirty-five years ago, advertisements were so commonplace, so lacking in interest-compelling features that today they would scarcely attract attention. Certainly they would sell very little merchandise.

They were set in uniform sizes of type—no display lines to catch the reader's eye. They were not illustrated and contained no interesting news feature, as do the really good modern advertisements.

But in 1880 the first great advance was made by an Eastern store which has grown to be one of the greatest in America.

At first the advertisements were small, but, as they developed the business, larger space was used. Gradually the full column was reached. Then the double-column, and finally, the entire page was required for the daily advertisements of a single store.

Today advertising can be a known quantity, whereas only a few years ago it was purely a matter of guesswork.

Guesswork has given way to science in advertising and today the successful business man is the one who has learned how to make big advertising profitable.

3. ESSENTIALS OF A GOOD ADVERTISEMENT

THE fact being established that advertising is a science and pays when properly executed, it might be advisable now to analyze a successful advertisement.

The features which make retail publicity a success are:

First—A Definite Purpose.

Second—Proper Display.

Third—Useful Illustrations.

Fourth—Appropriate Introduction.

Fifth—Good Descriptive Matter.

The five features above mentioned should be given careful consideration in the order shown. Each subject is of sufficient importance to be given individual attention in this series and the next five sections will be devoted to this purpose.

It is to be understood that this series of articles pertains to newspaper advertisements of local advertisers, this being the form of advertising which is of the greatest interest to the largest number of readers.

(To be continued.)

MONTHLY INDEX OF OTHER BUSINESS MAGAZINES

THE following index of business articles, which in our judgment would be of special interest to our subscribers, is reproduced in abridged form, by special arrangement, from the Business Data Weekly, which is published by The Business Data Bureau, Indianapolis, Ind., U. S. A., as a part of their general service as a clearing house of business information.

ADVERTISING. "The line of Least Resistance and How to Follow it in Preparing Copy." By Prof. George Burton Hotchkiss, M. A., head of the department of advertising and marketing, New York University. If the advertising is to do its work it must make the reader a mental consumer. When, in his imagination, he hears Caruso or Gluck singing to him in his own home, it is only a step to the purchase of a phonograph. When his mind is possessed by the efficiency of the Hudson, the Cadillac, the pocketbook barrier is the only thing to be overcome to make him the owner of the car of his choice. It is well recognized, too, that the actual enjoyment of an article is colored by the conception that has been established in the mind. As a man thinks, so is he—and so are all the articles that make up his life. 2400 words. Associated Advertising, New York, Jan., '20, p. 11.

ADVERTISING. "The Big Sales Value of Personal Pronouns." Jackson talks about getting personal in advertising. Touraine Almond bars put across in first person; Korry-Krome shoe soles; Billings & Spencer tools; Mennen's Jim Henry. By Frank H. Williams. 3000 words. Printers' Ink, New York, Jan., 8, '20, p. 25.

ADVERTISING. "Is Advertising An Economic Waste?" By Daniel Starch, Professor in the University of Wisconsin; lectures on advertising in the Graduate School of Business Administration, Harvard University. In this, the first of a series of articles written especially for Associated Advertising, Prof. Starch grasps firmly the nettle: "Who pays for advertising," and proves conclusively that, though in the last analysis the consumer foots the bill, he does so not only to his own increasing profit, but also to his own financial saving. 2300 words. Associated Advertising, New York, Jan., '20, p. 13.

BONUS PLANS. "Tripling Production By a Bonus in the Wrapping and Stenographic Departments." How a bonus decreased payroll, cut errors in half, reduced labor turnover, and improved working conditions. Merrill W. Osgood, method director, Jordan Marsh Co., Boston. 1200 words. 100%, Chicago, Jan., '20, p. 92.

BONUS PLANS. "What Our Drivers Do For Us." Three bonuses that reduce operation costs, maintenance costs, accident, and labor turnover. By Fred C. Schatz, superintendent of buildings and equipment, Joseph Horne Co., Pittsburgh. 1800 words. 100%, Chicago, Jan., '20, p. 133.

BUSINESS. Stories of Successes.—"A Man Who Refused to Be 'As Good As Dead'." The story of Roger W. Babson. By Mary B. Mullett. 2400 words. American Magazine, New York, Feb., '20, p. 7.

CHAIN STORES. "United Retail Stores—An Omnibus Corporation." United Cigars the nucleus; United Retail Candy, Montgomery Ward, and other proposed acquisitions prospects of the combination. Equities and earnings. By A. W. Clayton. 3200 words. Magazine of Wall Street, New York, Jan. 10, '20, p. 288.

CHAIN STORES. "New Rockefeller and Whelan Drug Chains Worry Manufacturers." With three big chains now instead of one, pushing chain products against advertised goods, wide-awake manufacturers recognize the need of strengthening their selling plan. 1200 words. Printers' Ink, New York, Jan., 8, '20, p. 65.

DEPARTMENT STORE MANAGEMENT. "The Store That Came Back." By Robert M. McCabe. The story of a department store, the Duffy-Powers store, Rochester, N. Y., which for ten years suffered from a serious devitalizing attack of business anemia, and then became a most lusty, red-corpused, thriving institution, developing in two years from a business volume of less than one and one-half million to a volume which in 1919 will come very near touching the four-million mark. 3900 words. Business, Detroit, Jan., 1920, p. 16.

GOODWILL. "Enlisting the salesman as a Good Will Vigilante." Does the salesman's duty to his house end with the upbuilding and maintenance of confidence,

the furtherance of his firms' prestige, the securing of the name on the familiar dotted line? In this article Mr. Fawcett covers a hitherto comparatively unthought of field. While the deliberate and concerted effort in this direction is undoubtedly new, we believe that there have been and are at this time many self-appointed, though probably unconscious "Good Will Vigilantes." By Waldon Fawcett. 2300 words. The Sales Manager, Wakefield, Mass., Feb., '20, p. 162.

INDUSTRIAL EDUCATION. "Maintaining High Standards of Service by Educating Employees." Realizations which caused the Edison Co. to take up employes training, and the system they have developed. By F. C. Henderschott, manager bureau of education, The New York Edison Co. 1400 words. 100%, Chicago, Jan., '20, p. 70.

INDUSTRIAL ENGINEERING. "Who Are Industrial Engineers?" Clarifying the impressions held by many executives of the scope and definition of the industrial engineer today. By Irving A. Berndt, vice-president, C. E. Knoeppel & Co., New York City. 800 words. 100%, Chicago, Jan., '20, p. 64.

INDUSTRIAL RELATIONS. "Are Your Employees Just 'Punching Holes'?" Suggestions asked and paid for, when they are valuable, may make No. 1862 contented. Behind many of the strikes and causes of dissatisfaction, which in the end result in a struggle on hours or wages, lies that desire of the man for self-expression, of someone taking an interest in his welfare and his ambition to live a full life, which are two big causes of modern discontent. By Roy Dickinson. 3000 words. Printers' Ink Monthly, New York, Jan., '20, p. 27.

INDUSTRIAL RELATIONS. "A Great Employer Who Has Faith in Men." The story of James H. Foster, president, Hydraulic Pressed Steel Co., who in thirteen years has built up a huge business. By Merle Crowell. 2500 words. American Magazine, New York, Feb., '20, p. 15.

MAIL ORDER BUSINESS. "Closing the Sale with One Letter." By Cameron McPherson. Based on the experience of a large Detroit concern which for years conducted a systematic monthly follow-up of a list of over 50,000 prospects. It took them two years to learn that they were losing doing it. Now they have cut down the follow-up to two letters and the cost from \$30 to \$12 on mail sales. If interested in hammering down the cost of selling by mail you will find several good suggestions. 1100 words. Sales Management, Chicago, Jan., '20, p. 123.

RETAIL METHODS. "I Could Afford to Pay a Salesman \$5,000 More Every Year." The successful retail methods and policies of H. W. Shaw, who is at the head of the Shaw and Brown Company, of Washington, D. C., dealers in jewelry. Mr. Shaw was born in Canada. He came to this country at the age of 17. His parents put him in the jewelry business because they had friends in it. He finds the study and sale of gems the most fascinating pursuit in the world. 2800 words. American Magazine, New York, Feb., '20, p. 49.

RETAIL METHODS. "Our Boss—The Housewife." An example of what real service will do. By Arthur Scheele, manager, Tebbetts & Garland, the "Stop and Shop" store, Chicago. 1400 words. Business, Detroit, Jan., '20, p. 19.

WELFARE WORK. "City of Applied 'Humanics'." By Harvey W. Patton. One of the few cities in the United States that has been free from industrial unrest is Flint, Michigan, a strictly manufacturing town of approximately 100,000 population. There are several contributing factors to this happy condition in these days of labor difficulties. Foremost among these factors is the pull-together spirit, the spirit of universal co-operation. How the system works. 2900 words. Business, Detroit, Jan., '20, p. 22.



SIDE LIGHTS ON INDUSTRY

HERE we shall bring into focus every month a few of the more representative articles bearing upon industry in these days of readjustment, especially as regards the relations of employers and employes in their mutual service to the consuming public. We shall also take the liberty of making editorial comments from time to time.

LORD LEVERHULME ADVOCATES SIX-HOUR DAY

Wear Out the Machinery—But Spare the Man

THAT is the keynote of the creed of Great Britain's biggest employer of labor, Lord Leverhulme, head of Lever Brothers, Limited, manufacturers of Lux—and many other soap products—with a capital of half a billion. According to Peter Gray, in an article on Lord Leverhulme, in *The New Success* for February:

"Lord Leverhulme believes in the six-hour day for all workers. . . . The short day is advantageous, according to his reasoning, in any industry in which the cost of production in overhead charges is equal to the cost of wages. In short, any loss due to a six-hour-a-day schedule is made up by utilizing the overhead charges. Instead of the employes working eight hours a day, they will work in two shifts of six hours each, and the working hours will fall at different times on different days. . . . 'The six-hour working day does not mean a loafer's paradise,' said Lord Leverhulme. 'Its effect on the cost of continuous running of machinery is where we gain. Our machinery will run an increasing number of hours, even to the total of twenty-four hours, while the human being attending the machine is not running more than six-hour shifts. We shall largely increase our power of production

and of employment . . . But in most workshops and factories the cost of production in the form of overhead charges is double or more the cost of wages. In all these, the six-hour day can be applied forthwith with enormous gains, provided the supply of raw material and labor is available and the demand for products exists. . . . Our men and women are the wealth of the world,' he says. 'We must save them. We must sweat the machines and save those who operate them.'"

BABSON TOUCHES THE SORE SPOT

"THE big trouble is that everybody has the wrong viewpoint toward life," declared Roger W. Babson, financial and industrial statistician, during a recent address before the Chicago Association of Credit Men. Everybody wants to do as little as possible and to get as much as possible out of it. Profiteering is the real harm in the business world today. High prices are not necessarily an evil. In fact, I think high prices on luxuries are perhaps a good thing as eventually it may tend to limit their use. The big difficulty is that the manufacturer is losing sight of his production in looking for profits. He is making the same profit through higher prices on a 75 per cent production basis that he would on a 100 per cent production basis at normal prices.

"The wage worker is in the same category as the manufacturer. If he can get greater wages for fewer hours' work he accepts it without thought of the needs of his fellow men or that by his actions he is cutting down production and thereby forcing up prices on living necessities.

"All producers are in a sense trustees of the world. The workingman is given a certain amount of time and physical strength; the employer is given a certain amount of capital or intelligence. All these things are given for use for the good of the community at large, a trusteeship, as it were. And workingmen, manufacturers, farmers, all of us, are forgetting our trusteeships.

"The people of the United States are suffering from the worst kind of selfishness—that of thinking of and working solely for themselves. We forget that our individual prosperity is due to the other fellow being prosperous. The security of citizens of Chicago or any other place depends not on what the individual citizen does, but on what others do with him and for him. Bolshevism only comes where there is a great contrast between the rich and poor classes.

"Intelligent selfishness demands in each person producing all he can. Until this is done there will be no real decrease in the high cost of materials and living necessities. The manufacturer must produce all he can and the workingman must give his every effort to his employer. Underproduction is the cause of the present high price era and it is all caused by everybody trying to get as much money possible for the least possible effort."

THE "US" IDEA

"A FAMOUS French architect on a visit to New York was standing in front of what is called the most beautiful building in that city," writes Roy Dickinson, in an article on "Using Art and Type to Build Industrial Morale," in *Printer's Ink Monthly* for February. "Near him, also looking up at the building, was a workman. The architect asked him if he knew how long it took to construct, and the workman said, 'It took us almost four years.' The word 'us' interested the visitor, and when he asked why the workman used it, the latter replied, 'I helped to mix the mortar.'

"That point of view is perhaps the best definition of the word morale. In a plant where the 'us' point of view prevails, high production, low labor turnover, happiness and team work are the by-products, instead of distrust, suspicion and a high and wasteful labor turnover. Art and type are being used today in an ever increasing number of big industries, to get across to the workers the 'us,' and to bring back the spirit of personal contact so often lost in these times of standardized quantity production."

THE LABOR AUDIT

"THE labor audit," we learn in "The Labor Audit," a bulletin issued by the Federal Board for Vocational Education, Washington, D. C., "is a reasonably exhaustive and systematic statement and analysis of the facts and forces in an industrial organization which affect the relations between employes and management, and between employes and their work; followed by recommendations as to ways of making the organization more socially and humanly productive and solvent.

"A labor audit offers a method for the diagnosis of an organization's labor maladjustments . . . The labor audit can . . . provide a method of investigation which will lay bare symptoms of unsound conditions. It is, perhaps, the nearest approach to an instrument of precision, a probe for industrial ills in a factory, store, railroad, mine, or other industrial unit."

THEY SEEM TO LIKE US

The December PHILOSOPHER is to hand, a marvel of good contents. I am more than ever proud of it. GEO. A. MALONEY.

I must say that I like THE BUSINESS PHILOSOPHER very much. I believe that there is a big field for this type of magazine. I wish that we could have the circulation that The American Magazine has. All we have to do is to keep everlastingly at it. J. FRANK DE CHANT.

Ad in an Akron paper: "French taught by Madame Bridoux, native of France. Learn to utter articulately the Parisian French language."
—Chicago Tribune.

CORRECT BUSINESS LETTER WRITING AND BUSINESS ENGLISH

A COMPLETE COURSE OF INSTRUCTION IN SERIAL FORM

By JOSEPHINE TURCK BAKER

Author of Correct English—Simplified Grammar and Drill Book; The Correct Word—How to Use It; Correct English in the School; Correct English in the Home; The Correct Standardized Pronunciation Dictionary; Your Everyday Vocabulary; Art of Conversation; Art of Social Letter Writing, etc., and Editor of the Magazine, "Correct English—How to Use It."

T HIS helpful course of instruction, which is now running serially in this magazine by special arrangement with the author and the publishers, will appear regularly throughout the year or may be obtained at any time, in book form, through this magazine or the publishers, The Correct English Publishing Company, Evanston, Illinois, by remitting \$1.50. Copyright by Josephine Turck Baker. The Correct English Publishing Company will also answer, free of charge, any questions which our readers may wish to ask concerning points in the course, whether asked of the publishers directly or through this magazine. All questions will be answered in these columns, as soon as practicable, unless postage is enclosed and a reply by mail requested.

THE BODY OF THE LETTER

The body of the letter is that which contains the written communication.

1. The Date

In business letters, the writer should mention the date on which the letter that he is answering, was written. This is necessary in order that the recipient may have no difficulty in understanding to what letter the writer refers.

Expressions like the following are used:

- (a) "I have your letter of the 15th inst." or "I have received your letter of the 15th inst."
- (b) "Your letter of the 15th inst. is received" (or has been received). (When the month is named, *th* (or *st*, *d*, etc.) is now generally omitted.)
- (c) "In accordance with your letter of the 15th inst., we are sending you," etc. (Some writers prefer to begin a letter somewhat as in the last model, in order to avoid the set form in the first two.)
- (d) "Replying to your letter of the 15th inst., we quote you a price," etc.

Instead of beginning a letter with such expressions as, "Replying to your letter," etc., "Acknowledging your letter," etc., some writers prefer to come directly to the subject as follows: "The price of the books to which you refer in your letter of the 15th inst. is," etc.

2. The Form

An inch of space should be left on each side of the body, if the letter is long; if short, a very wide margin can be left.

3. The Initial Word

The initial word is placed an inch to the right of the margin of the introduction below the salutation. Some writers place it just under the colon. If the introduction consists of more than three lines, the initial word may be placed on the same line with the salutation. The dash is then sometimes followed by a colon.

THE PARAGRAPH

A letter, when long, is divided into parts called paragraphs.

The paragraph deals with a single subject, a change of subject requiring a change of paragraph. The sentence expresses an idea or a fact; the paragraph expands the idea or the fact, bringing out such essentials as are necessary to express it comprehensively. Just as in a sentence only related ideas or facts are introduced, so in a paragraph, the same unity of expression must be secured.

1. The Structure

(a) The paragraph may be composed of a single sentence, as:

Under the circumstances, I have no hesitation in advising you to come at once, for you can undoubtedly secure a position here immediately upon your arrival.

(b) The paragraph may be composed of two or more sentences; and, when this is the

case, care must be taken to see that the sentences are logically and closely related to one another; as:

I believe that a conference of representatives of all forest schools and universities and colleges in which forestry is taught, might be made of great value to the general progress of forestry in the United States, as well as to the institutions which teach forestry, and to the Forest Service, which employs so many of their graduates, and which is vitally interested in the best training of foresters. Such a conference might well consider the objects and methods of forest instruction, the organization and standards of educational work in the field of forestry, the coordination of the work of different institutions, and the needs of the Forest Service and other employers of forest graduates.

2. The Connectives

Connectives are words used to join the parts of a paragraph. The most important are: *and, but, or, nor, either, neither, however, therefore, consequently*. As a rule, connectives, or conjunctions, as they are also called, are used to join clauses, and not independent sentences (clauses are separated by commas, semicolons, colons, while sentences are separated by periods); but, occasionally, they are used to introduce sentences, and even new paragraphs. Conjunctions, used otherwise than as connectives of clauses, should be sparingly employed. Adverbs like *again, now, doubtless, undoubtedly, certainly, surely*, are frequently used to introduce a new paragraph.

3. The Form

The paragraph is indented; that is, the initial word begins a little to the right of the margin. The space between the last line and the paragraph that follows is generally a little wider than between that of the lines of the paragraph itself.

LETTER EXEMPLIFYING THE PARAGRAPH

Dear Madam:

Our semi-annual clearance sale of black and colored dress goods remnants commences next Monday, January 10.

The fame of this event has traveled so far, and its opportunities are so widely realized, that there is little or nothing we can say to further increase the surprising interest which always greets its announcement.

In two tremendous lots at 50c and 65c are to be found remaining cut lengths of all the best-selling dress goods we have had in stock during the past six months.

Regardless of elegance of quality, exclusiveness, or beauty of design and color, and the fact that all are \$1.50, \$2, \$3, and \$4 grades, the entire range in the above two lots will be sold at 50c and 65c.

Dress patterns, imported from Paris, and sold during this sale at the very low price of \$5 each, are also an important attraction. They are all \$15 values, and comprise both black and colors. Others, at \$7.50 and \$10, are reduced from \$17.50 and \$25.

The above will all be found in the Wabash building, first floor.

36 to 50-inch dress goods, black and colors, will be found in the basement at 35c—values up to \$1; at 25c—values up to 75c.

The time set for the sale is 8 o'clock.

A sales force, and floor space, both in excess of those in any previous sale, insure better service and greater convenience and comfort than ever.

Trusting that we may be favored with your attention, we are

Respectfully yours,
MANDEL BROTHERS.

A TABULATED LIST

A tabulated list, or a statement of particulars, is detached from the body of the subject matter, and each particular is indented, the initial words being at equal distance from the margin. Any word or words that are carried over the line are themselves indented; thus:

We are sending you by U. S. express, the following books:

The Art of Conversation
The Art of Social Letter-Writing
How Can I Increase My Vocabulary?

Punctuation marks are now rarely used in a tabulated list, except where the items follow one another on the line; as:

We are sending you by U. S. express the following books: THE ART OF CONVERSATION, THE ART OF SOCIAL LETTER-WRITING, and HOW CAN I INCREASE MY VOCABULARY?

Matter to be featured is set off as follows:

1. There are two ways of conducting business—by messenger service and by mail; thus:
 1. A sends an offer by this office boy to B. B delivers his acceptance to the boy.
 2. A makes an offer by mail, requesting a reply by mail, etc.

THE WRITING OF AMOUNTS IN BUSINESS LETTERS

2. Amounts are written in three ways: (a) in full followed by figures in parenthesis; (b) in full without figures; (c) with figures alone.

(a) Amounts are written in full and followed by figures in parenthesis in important business letters and in legal documents. The part that is written in full is capitalized in legal documents and frequently in business letters as well.

LETTER

I enclose my check of Two Hundred and Fifty Dollars (\$250).

CONTRACT

The first payment shall be One Hundred and Twenty-five Dollars (\$125).

(b) Amounts are written in full without figures as follows:

1. When the amount is the only one mentioned in the letter or occurs but rarely:

I inclose ten dollars in payment of my account.

2. When the amount is small and does not occur in connection with several other amounts:

I inclose ten cents for a sample copy of CORRECT ENGLISH. I understand that the subscription price is one dollar a year. Or, I inclose ten cents for a sample copy of CORRECT ENGLISH. I understand that the subscription price is \$1.00 a year.

Note.—When the amount is small and occurs in connection with other amounts, it is frequently written in figures, although some writers indicate no amount smaller than one dollar by figures.

In advertising, small amounts like 8 cents, 2 cents, 1 cent, are written in figures (sometimes, 8c., 2c., 1c.).

(c) Amounts are written in figures alone as follows:

1. In an enumeration of amounts (except in letters of great importance and in legal documents):

The typewriter was \$100, the desk, \$50, and the chair \$10.

2. The amount is written in figures when it would require several words to express it:

During the last year he has paid \$1,575.85 for office expenses.

Note that it would be tiresome to write out in full "one thousand," etc. (This rule does not apply to the instructions in paragraph a.) This rule also applies to small numbers that would be tiresome to write out in full; as, "He gave me \$5.21." This rule is also applicable to isolated amounts; thus: while the isolated amount is expressed by words when the amount can be expressed by round numbers, it is written in figures in cases like that just mentioned. (See Par. b, 1.)

Fractions are written in full if they occur alone; otherwise, they are expressed by figures; thus: three-fourths, but $5\frac{3}{4}$.

Ciphers are almost invariably omitted when the amount is ten dollars or more; many firms avoid their use, even when the amount is less than ten dollars; as, "I enclose \$1 in payment of my subscription." This is a matter of style and inclination; usage varies, but the tendency is to do away with ciphers altogether, except, of course, where one cipher is required, as in the amount \$1.50.

In connection with the sign \$, note that it should be omitted before a number of cents; thus: fifty cents or 50 cents, not \$.50; but \$3.50.

Amounts That Do Not Express Sums of Money

Amounts other than those of money are governed by the same general rules; thus:

1. Figures are used in an enumeration

of amounts as in paragraph c, 1:

The manuscript that I inclose contains 3,000 words; the one that I sent you last month contained only 2,500 words.

2. If the amounts occur but rarely, spell them out unless it would be tiresome to do so:

"Statistics show than ten thousand persons have been," etc., but "Statistics show that 10,500 persons have been," etc.

3. In an enumeration of particulars, only figures are used to indicate the numbers:

Send me:
10 doz. American Family Soap
5 boxes Oswego Starch
1 bbl. Sugar

The punctuation at the end of each line is now usually omitted.

4. The age of a person is written in full:

I am twenty-one years of age.

5. Numbers, such as "I have written to you *three* times," are written in full.

6. The number of a street is indicated in figures; the street itself, if represented by a number less than one hundred, is written in full; more than one hundred, in figures; thus:

He lives at 517 Fifty-first Street (or 151st Street).

7. The date in the heading of a business letter is always represented by figures; in the body (a) by figures, (b) either by figures or by full numbers:

(a) "Your letter of the 15th inst. is received."
(b) "The 5th of July was a holiday." Or, "The fifth of July was a holiday."

8. Catalogue numbers and the pages of a book (or document) with the parts, such as chapters, paragraphs, sections, rules, are represented by figures:

P. 50, Chap. V. par. 3, Rule 1.

WANTED—THE INDUSTRIAL WAY OUT

THE EDITOR has received the following letter from the personnel department of one of the biggest corporations in the country. It was called forth by the article on "Specialists in Industrial Relations," in our January issue, which was based on material furnished us by L. V. Estes, Incorporated, of Chicago. The writer of this letter has measured the feature in question with the calipers of a specialist who is seeking the final answer, whereas we were merely offering some data by the way which we believed would prove of interest to the average reader. However, we have asked L. V. Estes to reply to our friend's very interesting and welcome

letter and shall be glad to give you their reply in an early issue.

"It is with a great deal of interest that the writer has read an article in the January issue of the *BUSINESS PHILOSOPHER* regarding the work which has been done by a certain well known Industrial Engineering Organization in the city of Chicago.

"Being an industrial engineer and having gone over this same proposition many times in the past, I again, with renewed interest and effort, went through the material in this article hoping that possibly I might be able to get a new insight on how they propose to solve this far-reaching problem which we as industrial men are faced with today, which you so ably have stated as a problem of money, management, and men; but I again am disappointed.

"You possibly have heard this problem discussed many times and possibly you have been more posted than the writer in getting a real slant on how it is proposed to solve this problem of the proper relations in the Industrial line, but, the writer must confess that of the number of men whom he has discussed this with very few have been able to give any definite information of how the problem will be solved, and that most of their time is consumed in discussing what their investigation has found out, and what the circumstances are which have brought these things around, and have all ended their story by saying that there still remained a number of things to be worked out.

"I think you will agree with me that we want to know what these things are and as men who have taken the educational journey in the Sheldon Course, we have been taught to analyze the problem thoroughly and to be able to render a service in knowing just what means could be used to solve the problems, and therefore, it rather grieves me to see publicity being given to a plan which is described in the above mentioned issue, which does not conform to the fundamental principles which you have laid down in the Sheldon Course.

"If this same organization are able to solve the problem and know just how it should be done, I do not believe that they need fear any one will steal their idea by coming out and telling us just how it should be done, and that as far as the reward is concerned, after they have given the service, they will certainly be paid for it.

"The Industrial Engineer, in the past, has been accused of not solving his problems along any definite line, and in the old days was known as more or less of the 'hit and miss' order. He would try out certain plans and production methods and if they did not work, he knew that his contract was only for six or seven months and that he would get his money and get out, and leave the superintendent or those responsible for his coming, in a worse fix than they were before his arrival. There is, however, a new thought, or a new school in the profession of Industrial Engineering, a school whose main thought is to render service to those whom they are coming in contact with and to assist not only in selling a certain production proposition but also to sell the idea of Industrial Engineering work, and in the opinion of the writer, this should only be done in carrying out Industrial Engineering work along the lines as suggested in your *Science of Business*.

"If your *Science of Business* course contained only a general discussion and was not built up along fundamental principles, it would not be a real Science and you would not have been as successful as you have been. In like manner, if the profession of Industrial Engineering is not built up on a scientific basis with certain fundamental laws and principles which every man must live up to, it cannot become a success.

"For the above reasons, the writer would be much pleased to have an expression of opinion from you or some of your associates upon the article referred to and to know if, in your estimation, it would appear that the discussion and the plan as outlined had undergone the careful thought and study which those who are laying the foundation of a noble profession should give it."

From the Singer Sewing Machine Co.:
Dear Madam: We would advise you to kindly return the sewing machine and we would repair same and return same prompt, as we are unable to give you any direction how to adjust same when you know you thread same correctly and the machine is looked over before same is sent out. Trusting to receive same, we are, yours truly, etc.—*Chicago Tribune*.

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*Taught by Dr. Orison Swett Marden
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YOU can be the ideal you long to be, you can take your right place in the world, you can be the leader of thought and action in your community, you can make a new success of your life, whether in business, art, science, society, the professions, or in the home, by learning to assume the *Victorious Attitude*, the *Triumphant Attitude* toward life.

Your life, your circumstances, your surroundings, will change when you have learned to meet every situation with assurance and self-confidence. For you

can realize your desires and ambitions, you can make your dreams come true, when you have developed a dynamic, magnetic, conquering personality.

Thousands of men and women all over the world have found the way to the larger life by following the inspirational teachings of Dr. Orison Swett Marden. Over a million and three-quarters copies of his inspirational books have been sold and his work has been acclaimed by some of the greatest men and women of our times.

A Few Tributes to Dr. Marden's Work

Ella Wheeler Wilcox says:—"I wish that your splendid book might be placed in the hands of every young man and woman about to enter the arena of life."

Hudson Maxim says:—"Your writings every year rescue thousands of young men from the pursuit of failure and put them on the road to success."

Theodore Roosevelt said:—"I am so deeply touched and pleased by your editorial in 'Success' that I must write and tell you so."

Charles M. Schwab says:—"Dr. Marden's writings have had much to do with my success."

John Wanamaker says:—"I would, if it had been necessary, have been willing to have gone without at least one meal a day to buy one of the Marden books."

Lord Northcliffe says:—"I believe Dr. Marden's writings will be of immense assistance to all young men."

Judge Ben B. Lindsey says:—"Dr. Marden is one of the wonders of our time. I personally feel under a debt of obligation to him for his marvelous inspiration and help."

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Because the Sheldon of Chicago is the only system which has been developed by the Sheldon of Chicago. It is the only system which has been developed by the Sheldon of Chicago. It is the only system which has been developed by the Sheldon of Chicago.

I have been promoted to this territory and for the next few months will be busy putting into effect the plan I have learned in your course. I have been able to do this because of the plan I have learned in your course. I have been able to do this because of the plan I have learned in your course.

I have been able to do this because of the plan I have learned in your course. I have been able to do this because of the plan I have learned in your course. I have been able to do this because of the plan I have learned in your course.

I have taken the Sheldon Course twice and have obtained my diploma. I believe it is rightful to get about 70 per cent of the take on Salesmanship. I have been able to do this because of the plan I have learned in your course. I have been able to do this because of the plan I have learned in your course.

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I spent four years at college but nothing learned there fills the need of a young business man as your course. You have something *new, old and real* that is not approached by the *usual* instruction received at college. Chas. H. Lanz, Welsh CARRIAGE & IMPLEMENT Co., Ltd., Welsh, La.

We have enjoyed subscribing for about fifty memberships and we like it so well that we want more. The School is a builder of right thinking; it is a creator of confidence in one's self; it is a man developer. I cannot speak too highly of your institution. H. S. Johnson, Gen'l. Mgr., Beatrice CREAMERY Co., Chicago.

I especially enjoyed the lesson on Human Nature. I find opportunities hourly to practice character analysis as this business. More than any other brings one into contact with all kinds and types of people. Luch Korb, HEAD ACCOUNTANT, Hotel Atlantic, Chicago.

From a practical point of view the diploma of the Sheldon School represents a great many thousands of dollars in profits and a great deal of the *roughing* necessary at this business. I owe to the teachings I learned in this course. D. L. Ward, Pres., D. L. Ward Co., PAPER, Philadelphia.

He taught the reservation of human selling experience and made a reservation of a factor's game. *The Sheldon School is one of the best helps in a man's career*, and Sheldon one of the best friends he will ever have. E. S. Linn Lewis, BUSINESS COUNSELLOR, Detroit.

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APRIL, 1920

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The Business Philosopher

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Only that which tends to increase the "Area" or A+R+E+A of the reader—that is, his Ability, Reliability, Endurance and Action—will appear in this magazine.

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The Business Philosopher

Edited by ARTHUR FREDERICK SHIELDON
SAM SPALDING, Associate Editor

VOLUME XVII

APRIL, 1920

NUMBER 5

BY THE FIREPLACE

Where We Talk Things Over

SERVICE AND THE CREDIT MAN

Address of the Editor Before the Memphis Association of Credit Men, Memphis, Tenn.

MR. CHAIRMAN and Gentlemen: I can assure you it seems real good to be back in Memphis again. I don't know where, in any city, I have enjoyed my stay more than I did in Memphis some two years ago. I think I had the pleasure of speaking one evening to one section of the Credit Men. I don't recall exactly the subject we discussed that day, but I believe possibly the service I could be to you today, if any, would be along the line of a discussion of the service rendering power of the credit man; in other words, the application of the Principle of Service as a fixed fact in Nature, as functioning through the Credit Department.

Of course I realize, gentlemen, that I am talking to a body of men who represent that which I understand is a chapter or branch of the National Association of Credit Men. Your chairman has just told me that, if I remember correctly, you rank first in number of members for size of population. I know that you have frequent meetings; I know that many of you attend national gatherings. I know that as Secretary-Treasurer of your National Association you have one of the ablest organizers and best men among the leaders of any organization in America.

I believe the credit men have, in some ways, a better organization than any other class of men, and so I am well aware of the fact that anything I may say in the brief space of time at our command must needs be more or less trite to men as thoroughly organized and as well educated in your profession of credits as I know you to be. But we all know that a

few years ago, and a relatively very few years ago, there were still many left in the profession of credits who looked upon the function of the credit man as purely and simply that of the watchdog of the Sales Department.

We all know that it is entirely possible to pass the pivotal point in any good thing. We know that it is easy for the credit man in any business, through unsound judgments as to who is entitled to credits, to offset the profit on a good many large sales to those who are entitled to credit. On the other hand, you know without my even mentioning it that it is entirely possible for the over-conservative credit man so thoroughly to perform the function of the watchdog of the Sales Department that he very greatly reduces the possible total of business.

There is a happy medium—a golden mean—which is a fixed principle in Nature and which everyone who wishes to make operative in his relationships, whatever those may be, the highest possible degree of Service, must observe.

I believe that the credit man, as much as, and usually I think even more than, any other man connected with any business, commercial or industrial, needs to have a clear vision of the natural mission of his institution; and in that regard the mission of each and every one is identical.

The old fashioned idea, which is rapidly disappearing, was that the object of a commercial or industrial institution is purely and simply to make money. That is not true; it is a false belief, and one of the false beliefs which is doing more damage than almost any other.

The natural mission, the natural object, of that institution with which you as credit men

are connected, and of every such institution, no matter what it is, is to render Service to the world. The money your institution makes is the pay that it gets for the Service that it renders.

Now, I am not saying that it isn't all right to make money in business. I want it distinctly understood by you gentlemen and credit men that I am not a Bolshevik and I am not an Anarchist. I am not even a Socialist—and the Lord knows I am not a Capitalist. I am just an *Educationalist*, looking on and watching the operation of Natural Law.

But I know this,—that if we follow fearlessly where the light of law leads us, as to conclusions, we will realize that the reason for the industrial unrest of today, for many failures on the part of retailers dealing with wholesalers, the reason for a lot of the inside-outness and upside-downness of things economic, and for the lack of financial balance and economic equilibrium, is chargeable, more than to any other one thing, to the misconception, the false premise, from which many of us reason as to the natural or divine mission of commerce.

I have dealt with credit men, or near credit men, who seemed to think, from the way they acted, that their natural function was to put the retailer out of business. I don't suppose there is one such man among the members of the Memphis Association. As a matter of fact, his natural mission is the building up of that retail merchant, or whomsoever he is dealing with as credit man, and to do that he must *serve* him. He must render Service to that man.

The Principle of Service is a fixed fact in Nature, just as certainly as the law of gravity in the physical world. It is not only *a* law, it is *THE* law, and by that I mean there is but one law, of sound economics.

I am going to let go of this napkin in a minute, and I think everybody here knows what is going to happen. It will be attracted toward the earth by reason of the universal law of gravity. But that is no more natural than it is for trade in your line of business, no matter what that may be, to be attracted to the institution that serves its patrons the best.

And that is no more natural than it is for employes to be attracted to and to stay with—thereby reducing that expensive thing, turnover—the institution that serves its employes

the best. And that in turn is no more natural than it is for the fat pay envelope to be attracted to, and to stay by, and to keep on growing for, and for promotion to come to, the employe that serves the composite salesman best—which is the whole institution welded into one.

In other words, there is no sickly sentimentality about the Principle of Service. It is the Law of Attraction in economic relationships. It is not a question of *being* good; it is a question of *making* good.

Now, a credit man who passes the pivotal point in an institution, in the old time-honored function of watchdog, can destroy, from the standpoint of Favorable Attention and Confidence, many customers which the sales end of the house has worked hard to build up. An undiplomatic letter from the Credit Department may shatter good-will which the Sales Department had worked long to build.

I believe that we all agree with the old aphorisms that no chain is stronger than its weakest link, that the strength of the pack is the strength of the wolf. Just so, no business is stronger than its weakest department, and the strength of the composite salesman—each of the grand divisions of the business welded into one—is its power to create certain mental effects in the mind of the buying public, which, after all, is the big boss, and without which the credit man, and the salesman, and the proprietor himself, and everybody from him down to the porter, would be out of a job. *Our job is to serve the big boss, which is the buying public.*

It is therefore the natural duty of every one, including the credit man, to see to it that all that he says, and writes, and does, has the natural effect of creating in the mind of the buying public, and the patrons of the house, certain definite, positive, constructive effects.

What is credit? The basis of it, of course, is confidence, which, in turn, is the basis of all permanent human relationships. I think it was Ed Skinner, whom you all know of, and many know personally, who said: "Credit is that confidence reposed in men—" on account of what?—"on account of their *character*, plus their financial responsibility."

And gradually we see creeping into trade relationships a greater and greater emphasis upon that first word, which he made paramount to financial responsibility—*Character*.

In other words, you, as credit men—and efficient men in that capacity, otherwise you would not be where you are,—know without any hint from me that it were wiser to extend credit sometimes to the man of thorough honesty and good character, the man with honest intent, especially when backed by capacity of man power, than it is to extend credit to the man of splendid property—just now—but who may be dishonest at heart.

More and more is premium being placed upon those constructive elements of man power which, broadly speaking, may be termed Character.

Now, then, the object of the composite salesman, of which the Credit Department is a part, simmers right down, from the viewpoint of making the institution as a whole a success, to the creation of simply eight definite effects. These are not theories of individuals; they are facts in Nature.

The first is Confidence, the basis of all credit. The next is Favorable Attention. And the credit man, with the spirit of Service in his heart toward that other fellow who wants the credit, will get Favorable Attention and keep it, oftentimes, even though he cannot grant the credit; whereas the man without the Spirit of Service, in refusing the credit, may get the very unfavorable attention of the man refused.

Sometimes you are rendering a man a big service by refusing the credit. It is so easy for men to overstep themselves in buying. And more and more the function of the wise credit man, the efficient credit man, is becoming, as you well know, that of adviser and counsellor in things economic.

But there is so much difference between the way that any two men may give that advice. One may give it and make the other fellow feel that the credit man has done him a big favor by refusing the credit, while the other credit man may turn a booster into a knocker of the worst kind. And, oh! how much depends upon whether anyone in the institution is the maker of boosters for the house, or of knockers. I sometimes think that one knocker can do more harm than a dozen boosters can do good.

More and more we are coming to see that one of the chief assets of any house is that abstract, invisible asset, good-will. And the credit man can do much for the making of that good-will greater and still greater, or can

do much toward the destroying of good-will.

The next effect which the composite salesman who is a business builder must create is Interest, and Interest is simply the mental outgrowth of Favorable Attention.

And the next is Appreciation of Value. The credit man, with the spirit of Service in his heart toward his client, seeking in every way within his power to build him up economically and thus increase his buying power, has much to do in the machinery of the house of which he is a part, in creating the feeling of Appreciation of Value on the part of the clients of that house as to the Service that institution can render.

The old fashioned salesman was guilty of overloading customers. I have known lots of retailers to be absolutely thrown into bankruptcy and to go broke because of the selfish salesmanship of the individual salesman who overloaded him. The salesman who did that was not serving his house. Selfishness is destruction. Service is construction. After the salesman succeeded in loading that fellow up and killing him off, the customer never could buy any more goods of the house, and the total goods he could have sold him in five years' time, if he had served him and built him up, in cooperation with the credit man, would have vastly exceeded the goods he sold him when he overloaded him and made him go broke.

There should be the closest harmony between the sales and the credit division, to the end of serving and building up the clients of the house. I know of one great wholesale house that had branches all over this country, and that went into bankruptcy, to the astonishment of the whole nation. To get at the root of the trouble, it was the selfishness of their salesmen, guided and sicked on and encouraged by the head of their Sales Department, who had no idea of Service to the retail merchant. It was anything you could do to crowd the man, to get the biggest possible orders now. Gradually they lost the Confidence of the retail merchants all over the country, and at length came the inevitable consequence of the operation of Natural Law.

No, there is nothing in selfishness on the part of the salesman or the credit man, but destruction. Service to the other fellow is construction selfishness is destruction.

It is only through intensification of Appreciation of Value on the part of the other fel-

low, of the services of the house as a whole, that Desire to come again and keep on coming can be created in the customer's mind.

Desire is the natural mother of Decision and Action, and Action to come.

And then when that customer has placed his first order, and the credit man has passed upon the credits, when credit has been established, the work of the salesman and the credit man combined can all be destroyed unless the composite salesman, the institution as a whole, which includes everybody from porter up to president, has the spirit of Service to the end of seeing to it that all they say and write and do creates that next effect essential for the building of business: namely, Satisfaction.

Satisfaction is the bedrock upon which the foundation of Confidence rests, and the only possible sustaining power of both the foundation and the bedrock is Service.

Now, I don't know a thing in the world, boys, about the technical work of the credit man. I am not here to presume for a minute to advise you on the technical knowledge of your business. All that Business Science does is to deal with universal laws and the Principle of Service. But I do know what makes a good credit man. I don't believe you will misunderstand me. I know it for this reason: In the analysis of man power and the study of human beings in every niche of the world's work, you and I will find, if we observe closely enough, that the master salesman, the master credit man, the master shipping clerk, the master bookkeeper, the master anybody, reflects in his life three universal elements—and only three.

Those three include all there is to Service in human relationships. At this point I am going to give you the high sign. I want to have the honor of initiating the credit men who have honored me with their presence here to-day, into the new Order, for the light of the understanding of the Principle of Service as a fixed fact in Nature is coming very, very rapidly. We are standing in the gray of the early dawn of the morning of that good time coming, which is almost here but has been long, long, long on the way, when the spirit of Service from man to man, in all his relationships with his fellow man, is destined to be the order of the day.

You are all looking at me for a half hour or more, and getting a clear picture, even

though not a beautiful one. I am looking at you, but because there are so many of you, I am getting a blurred picture. And so stranger things have happened than, if I should meet you individually on the streets of Memphis or anywhere else, you might recognize me, but I might not recognize you.

But I will know you if I meet you in Timbuctoo or Kalamazoo or anywhere, if you will just do this. (Here Mr. Sheldon, with his forefinger, indicated the "high sign.") That is the high sign of the order of Service

Place your hand opposite the heart and raise it this way, and you are saying in language as plain as words: "I am doing the best I can as a credit man to make the *Quality* of all I say, and write, and do, create Confidence and Favorable Attention." When you put it down this way, and make the second side of the triangle, you are saying in language as plain as any words: "I am doing the best I can to make the *Quantity* of what I do the best I can,—doing not little but much." The first side of the triangle means doing it *well*, the second side means doing it *much*.

Then you bring your finger back to where you started from, and you are saying: "I am doing the best I can to make my *Mode of Conduct* toward our clients the best I can—and not only toward our clients, but at home and as a citizen."

In other words, the three elements which make the Service that attracts and satisfies, are Right Quality, Right Quantity and Right Mode of Conduct. Add the three and you have Service that satisfies. Subtract any one and you have human service that is not real Service, because it lacks one of the elements that Nature provided and that must be added to make Service—Service that satisfies. Satisfaction, as we have seen, is the bedrock on which Confidence rests, and Confidence is the basis of all human relationships.

Just in conclusion, I want to tell a little story. It is the story of the pipe organist and the boy that pumped the organ. This story fits in at this point, because the day is coming when all departments—Credit Department, Advertising Department, Sales Department, Production Department, all departments, and every individual in them—will consider himself or herself a member of a great big business family; when *Employers* will not, as they did in the old days, think "I am doing all this," and say to the employe: "There's

your job, sink or swim, survive or perish, live or die—I am the king."

And the day is coming when *Labor* will learn the lesson that *it* is not doing it all, and that it is all nonsense to say that those who work with their hands create everything.

And when we all become wise enough to recognize the Principle of Service as a fixed fact in Nature, and the only road to permanent Success, then we can play in business in the spirit of this little story.

The story goes that the organist had played a great masterpiece in a masterful way, and the little fellow had pumped the organ. The audience applauded, and the little fellow was tickled and went up to the organist and said to the organist, who was a good deal of an autocrat: "We did fine, didn't we?" And she answered: "We? What did you have to do with it?" "Oh!" the boy said, "wasn't it us?" And she replied: "No, it was I."

Then they gave her an encore, and she came back and placed her fingers on the keys. But there was "nothing doing." And she turned round to Johnnie and said: "Pump, Johnnie, pump!" but Johnnie said: "Not on your life!" "Oh, Johnnie, pump!" she pleaded, "the audience is waiting." "Well, say," Johnnie asked, "was it *us*?" "Oh, yes, Johnnie, it was us," she cried. And then he pumped, and she played, and together they made the music that gladdened the hearts of men.

And when in business, in commerce and industry, Mr. Employer becomes wise enough to say that it is not I, and Mr. Employe, and the Credit Department, and every other Department, become wise enough to say that it is not I; when we can all say, "It is *us*;" then indeed, with all departments pulling together, and working together to the common end of the fulfillment of the divine mission of the institution—Service to the world—we shall play the music of Service that gladdens the hearts of our customers.

SOCIALISM AND AMERICANISM

"It is amusing to note that . . . Socialists are busily occupied with pointing out what they consider to be the failures of government, as well as of 'business and capitalism.' Yet they do not realize that they are thus condemning their own system, for if the governments of the world have failed to do the work at present laid upon them, how can they ever undertake the gi-

gantic additional political and capitalistic burden that Socialism would impose?"

That is one of the pertinent comments made by William Starr Myers, Ph. D., professor of Politics at Princeton, in his timely little book, *Socialism and American Ideals* (Princeton Univ. Press; \$1.00 net).

Professor Myers asks of Socialism, "Is it American?" He answers emphatically that "Socialism is essentially un-American." More, "Socialism . . . is essentially undemocratic. A democracy means a government by public opinion, and this opinion is the result of the cooperative impulse or community feeling of the people of a free country—a people who are given the opportunity to think for themselves . . . Socialism . . . means the substitution . . . of government or official judgment and initiative for the individual."

The book is heartily recommended to the "hard-headed laborer, the business and the professional man," before whom the author urges that Socialists should lay their case for "open and complete examination."

SHOE POLISH OR VANISHING CREAM

MOSE came home one night and found a little box of some black paste on the bureau. He couldn't read, but he naturally assumed that the box contained shoe polish.

He tried it on his shoes with very unsatisfactory results, then stormed out into the kitchen where Mandy, his wife, was preparing the dinner.

"Whar'd yo' get this here new blackin'?" he demanded disgustedly. "It's the worstest blackin' Ah ever did see!"

Whereupon Mandy threw up her hands tragically and descended upon him.

"Yo' fool nigger!" she cried. "That there ain't no blackin'. It am mah new vanishin' cream!"

Moral: It is well for us always to know what we are talking about, whether we are making it, selling it, or having it sold to us.

Many a proposition or commodity that looks like shoe polish turns out to be vanishing cream.

"Know your goods!"

Most men have convictions; some have courage; but the names of those who have both illuminate the pages of history.—O. BYRON COPPER.

HUNTING A JOB

By DR. FRANK CRANE

IF YOU want advice on any subject under the shining sun,—good, sound advice, warranted 99 9-10 per cent by test,—just read Dr. Frank Crane's monthly talks in this magazine. His knowledge is encyclopaedic, his sympathetic understanding well-nigh universal in its range. This time he tells us how to hunt a job.

IF YOU are hunting a job you ought to go about it intelligently. So if you will take a bit of advice, which never hurts anybody, I will hand you a few hints you may find useful.

First of all, clean yourself of those notions and feelings that interfere with your success. Go through your mind and heart with a strenuous well-broom and get yourself prepared for your enterprise.

For instance, out with Self-Pity! Make up your mind you are not going to be sorry for yourself, no matter what happens. Self-pity makes you weak and wretched, and it makes you subtly offensive to others.

Second, out with Fear! Why should you tremble and hesitate before any man? You have something to sell that somebody wants; that is, your ability and labor. Keep going until you find that somebody. He will be as glad to get your services as you will be to get his money.

Plan your campaign. Don't drift. Don't go at the business hit or miss. Make out a list of the places where you think you may possibly find employment. Then take so many every day. Visit them systematically. Note what each man says. Go back again to where there seem favorable signs.

Be persistent. I have heard it said that one reason why the devil is so successful is that he is so persistent.

Be patient. Don't give up. Keep your chin up.

Be polite. Not cringing, but courteous. Don't argue with a person from whom you want employment.

Watch your personal appearance. Look clean. Have your coat brushed and your shoes polished; also your hair combed, and no mourning on your finger nails. Little things sometimes cry out loud.

Be as faithful in putting in your hours job-

hunting as if that were a job itself for which you were drawing wages.

Be careful of your breath. Do not adorn it with a whisky odor nor the smell of tobacco. The man you hope may employ you may object to these things. **AND NOBODY OBJECTS TO THE ABSENCE OF THEM.**

Remember that nobody has a job just waiting for you; there are no positions open. They will all tell you the same thing. They have too many employed now. Never mind. If A does not need you, perhaps D does, and so on down to Z. Keep pegging away.

Get this IDEA into your noggin: "Somewhere is a job for me. Some person wants me. It's all a question of finding."

Fight discouragement. Believe in yourself.

Remember that there is a **SCARCITY OF CAPABLE, CHEERFUL, AND EFFICIENT WORKERS IN EVERY STORE, OFFICE AND FACTORY IN TOWN.** If you can do your work well and look pleasant, you are in demand. All you've got to do is to locate that demand.

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BACK NUMBER WANTED

The Library of Congress at Washington is in need of *Business Success and The Business Philosopher*, Volume 15, No. 2, February 1918, to complete its files, and as we are unable to supply an extra copy of this number, we should greatly appreciate hearing from any reader who has it and would be willing to send it to us for the regular price of 20 cents. Do not send copies, however, without previous correspondence, as we do not wish to receive duplicates.

"FOR Sale—Fresh home made sausage; Ford automobile casings."—*Jacksonville Courier.*

"A new use for old tires."—*Chicago Tribune.*

AN APPRAISER EXTRA-ORDINARY

By SAM SPALDING

FOR THIS amusing character sketch Sam Spalding has found an unusual subject. Also, he has handled his man in an unusual fashion. Preston M. Nolan, of Chicago, real estate appraiser, financial counsel, Royal Good Fellow, and Charter Associate of The International Business Science Society, is, to the best of our editorial knowledge and belief, unique. If anyone else, anywhere, has specialized so rigorously, conspicuously, and on such a scale, in this exceptional and most exacting line of expert work, THE BUSINESS PHILOSOPHER would welcome the facts and figures.

ONE of the country's pluperfectly interesting fat men—and I am not overlooking William Howard Taft or Irvin Cobb or Roscoe Arbuckle, either—has his habitat in Chicago. And Chicago is willing to stack him up against anybody in his line—when it doesn't insist, as it generally does, that his line is his very own and his spear without a brother.

His name is Nolan—Preston M. Nolan. He is of Irish descent—Scotch-Irish with Pennsylvania Dutch variations. He claims blood kinship with that Colonel Nolan who is said to have blundered at Balaclava, where the Light Brigade charged too much. That may well be; but the kinship evidently stops with the blood, for Preston Nolan isn't given to blundering.

His motto is "Service"; his hobby is friends; his ambition, more friends.

He is a sort of absentee landlord of Blarney Castle, and, at the same time, one of the chief sources of Chicago's supply of caustic. He is a dry-point etcher in words. He can keep more balls in the air at one time than any prestidigitator on any stage. And as a protean actor Nolan is a headliner and a riot. He can qualify—and has done it repeatedly in the courts—as an expert in a half dozen different lines; as a public accountant, as a real estate appraiser, as financial counsel of most of the important banks of Chicago, and in one or two other branches of financial clairvoyance or "clear-seeing."

In private life he is a preternaturally keen judge of Oriental rugs, of character, of fine bindings, of physiognomy, of food and wines. He enjoys the right of eminent domain over

countless culinary secrets. He composes a salad or a punch as a musician composes the score of an opera. His characterizations of men and things are instant, definitive, and unforgettable; they flow out effortlessly, sparkling, now smooth and sweet as Irish honey, now with the big stick of Donnybrook, the "kick" of an Irish punch or the sharpness and bite of an Irish rapier. And latterly he has taken to committing his wit and wisdom to paper with delectable results. But it may all be summed up in this: Preston Nolan, this "Irish-Jew," as he has been called because of his shrewdness, is in everything the appraiser extraordinary.

Nolan reminds one of a caricature of a trust in a Hearst newspaper; indeed, if he wore a Jim Brady diamond and dollar marks for cuff-links, the likeness would be perfect. The chief difference, however, between him and many men with matronly figures is, that Nolan never has allowed his mind to grow fat. Physically, he may puff; his mind takes any grade instantly without shifting gears. Physically, too, he may perspire; that mind of his is always as cool and keen and brisk as an autumn wind—except, of course, when he sees flannel red, as he has been known to do. Physically, he may have to manage a bit "judgmatically" when he stoops over; mentally, he pounces at any opening, no matter how small and unpromising, with the quickness of a cat.

In fact, this anomaly of the fleshy body and the lean, racing, lancing mind is one of the things Nolan has cannily capitalized. It would be more nearly true to fact, ordinarily, to say that nobody fears a fat man,

than to repeat the old saw, "Nobody loves a fat man." If he's fat he isn't formidable, is our stock reaction. And Preston Nolan wouldn't be Preston Nolan if he hadn't kenned this well. The inner man masquerades in the outer—to the confusion of many an antagonist who begins by assuming that he has to do with an easy mark and ends by finding himself the butt, *Nolans volens*, as 'twere, and as full of holes as a schoolgirl's argument.

Noli me tengeri seems to be Nolan's motto when he dons his fighting trunks—which, being liberally translated, means, "Never touched me!" He has studied torts as well as retorts, and has chewed more than one unwary lawyer into a pulp and spat him out of the case, opposing arguments and all.

Nolan eased himself into the world about forty-five years ago, in storied Urichsville, Ohio. He did not go to college, but took elective courses under Old Prof. Experience in *How to Eat Four Meals in One*, *Getting Married on Nothing a Year*, *The Use and Abuse of Nerve*, *How to Know What the Other Fellow is Thinking About*, and many others. After finishing high school and manual training school, in Toledo, he did Chautauqua and University extension work, and attended night classes in architectural engineering. He has always been a student in the University of the World, as he loves to call it, and is still taking post-graduate work.

His first position was in the mechanical department of the Wabash railroad, of which road his father—a graduate of Trinity College, Dublin—was an official. Seeing no future there, he began selling cheap watches and jewelry to railroad men—unbeknownst to the elder Nolan. One day in 1901, Destiny took him by the ear and set him down beside John F. Judy, head of the Judy System of country banks, newspapers, and stores, in Indiana. Young Nolan bawled Mr. Judy out for a seat hog and then tried to sell him a watch. "I don't want your confounded watch," the shrewd country banker told him, "but I could use you. You may be a false alarm, but I'm willing to take a chance." Two days later, Nolan was under contract as auditor of the Judy System, at three or four times his former salary.

But he had something more than nerve. To be sure, he knew little or nothing about

bookkeeping, but he studied night after night with the concern's books in front of him and the office shades drawn, his young wife knitting in a corner to keep him company.

He soon became virtually general manager of all the many Judy interests, purchased for the stores in the string, valued property, extended loans, foreclosed mortgages, picking up the while a comprehensive working knowledge of law and human nature. Yet, at the end of two years, he decided that he had sucked the Indiana orange dry. His employer agreed that he had outgrown his opportunities and advised him to graze over a bigger lot.

Whereupon Nolan made a day's jump to the city of his robust dreams, Chicago, and in something like six hours, between trains, he had made twenty-three calls and garnered no less than three offers of positions, none of them paying less than \$50 a week. One of these was as assistant buyer in a department store, at \$3,500 a year and a bonus; one was with a firm of public accountants, but would not be available for some months; the third was with the great department store of Carson, Pirie, Scott & Company, in the retail credit department—but the salary offered was about half of what he had been receiving in Williamsport, Indiana.

Consequently, notwithstanding the three scalps at his belt, Nolan was not ready to call it a day. He wandered up Dearborn street to the old Commercial National Bank, "obeyed that impulse," and asked who the president was. That functionary happened to be James H. Eccles, former U. S. Comptroller of the Currency. Nolan promptly sent in his card as auditor of the Judy System of banks, and was courteously but not enthusiastically received by Mr. Eccles, who had once been a small town banker himself. Largely to get rid of his brash young visitor, he scribbled a card of introduction to James L. Houghteling, head of the private banking firm of Peabody, Houghteling & Company. That chance introduction, the very casualness of which, when frankly admitted, served only to heighten the impression he had created, resulted in the employment of Nolan as auditor for Peabody, Houghteling & Company and financial analyst of their many industrial bond issues.

After several months of this it was decided that the new auditor should be tried

out as an appraiser. He was accordingly given fifty parcels of real estate—all controlled by the firm—on which to try his teeth. Still green from the country, he had no standard of measurement for a city of millions; he even had to ask his way about. As a further test he was denied all access to the firm's records. Nevertheless, out of those fifty properties he landed forty-six within \$200 of their accepted value!

Presently he was sole appraiser for this famous old banking house, whose loans ran, even at that time, from \$12,000,000 to \$30,000,000 a year. During his four years with them he made over 4,600 complete appraisals.

Yet they reported, ten years after he left them, that they had never foreclosed on any property valued by him and had never lost a single dollar through him. Do you wonder they think Nolan is a wizard out here?

In 1907 he followed his star into business for himself, pioneering in the profession of financial counsel and real estate appraiser, putting into effect methods of accountancy, actuarial engineering, and financial analysis, and serving banks, insurance companies, real estate speculators, and investors, mortgage loan concerns, and the like.

He acts in consultation on questions of financing and in cases of liquidation. Nine of the leading Chicago banks, to say nothing of many smaller ones, are among his clients. In court work, he assists attorneys in preparing the real estate and financial ends of

their cases, later testifying if necessary. Long ago it was established that Nolan's conscience could not be retained at any price; therefore, his valuations have "stuck" and out of the 12,000 or more Chicago properties which he has appraised in all, during the last sixteen years, he has never been embarrassed by having to explain one figure previously fixed by him.

In one

batch of cases alone, when he was retained by the city of Chicago itself to fix the damages sustained by properties adjoining certain new bridges, he valued ninety-five parcels, totaling \$15,000,000.

He was one of the founders of the Cook County Real Estate Board, served on its first directorate, and for two years was Chairman of its Valuation Committee. He is also a member of the older Chicago Real Estate Board, and of the National Association of Real Estate Exchanges. And it goes without saying that he is a Mystic Shriner. That was predestined. In the Masonic Consistory



PRESTON M. NOLAN

he was elected president of his class, — it numbered only 1,200, — which officially adopted as its motto, "Nolan is my name," that being Nolan's open-sesame in his untiring search for friends.

And the secret of it all, he will tell you, does not lie in any prodigious memory or mastery of detail, but simply in knowing how to gather data, to eliminate the non-essential, and to organize the rest—to build a formula strong enough to meet the requirements of each new case. Ridiculously easy, is it not? And echo answers, "Not!"

Nolan has a greatly coveted, carefully guarded formula—in his head—for every problem which has ever been put up to him, and the sequence of these, he declares, constitutes the unwritten science of Appraising.

His success has come to him in spite of his real and undisguised distaste for business routine. When he was with Peabody, Houghteling & Company he used to keep his own hours as temperamentally as any prima donna, and today he never goes near his own office if he can avoid it. His work comes to him—and has to give its antecedents to the third and fourth generation before it is admitted, for Preston M. is very "choicy" about the clients he takes on. And betweenwhiles, he sits up there on the beautiful North Side, in that spacious rented apartment of his (he says he knows too much about Chicago real estate to own any), with its rugs, and paintings, and art gallery lighting arrangements, and exquisite bindings; there he entertains his friends with a hospitality as generous as his own flowing lines and as tireless as that avid brain of his; there he reads his Epictetus, and Bergson, and Keats; there he writes his "Nolanisms," and his sonnets, and the rest of his valuations at large.

Nolan was off his feed a year or two ago —than which there is nothing that to him smacks more poignantly of Greek tragedy—and spent two or three of those off hours, no more, in writing those aphorisms of a man of affairs which have been published under the name of "Nolanisms." These little appraisals have called forth expressions of commendation from an altogether exceptional grandstand of celebrities—from famous authors and editors, distinguished statesmen and diplomats, merchant princes and overlords of finance—to the number of 250! They hit the cognoscenti between the eyes

because they revealed, the best of them at any rate, that almost uncanny Nolanesque flair for the weaknesses of human nature.

Here are a few:

"Never try to pet a hornet—it is likely to misunderstand."

"A passion for misleading advertising is often carried by a man to his tombstone."

"A person never acquires that indefinable something known as charm until he can learn to forget himself. And he seldom accomplishes the big things of life, until he has learned to live in his work and eliminate himself from the equation."

"In the merchandise of life the buying power of wealth is pitifully small."

"The mortuary test of business is to see whether a man is alive to new ideas. If not, the undertaker is in waiting."

His characteristic "Receipt for Making a Sale," recently published in THE BUSINESS PHILOSOPHER, is short and to the point:

"1. Basic optimism and dynamic energy, plus.

"2. An intimate acquaintance with that interesting animal, man; his haunts, his habits, and his available weaknesses.

"3. An absolute knowledge of, and a sincere belief in, the thing to be sold.

"4. The psychology of when, where, how, and to whom to say it, and when to quit.

"Lastly, that exquisite passing of the fountain pen that gets the autograph on the dotted line.

"Then, Thank you, and Good-by."

If Preston Nolan could be induced to write that textbook on Appraising, which they have been urging him for years to produce, the world of finance, real estate, and kindred interests would fall upon it forthwith and devour it greedily from title page to tail-piece; for there really is no work in existence which adequately covers this important subject. But, personally, I must confess I should accord a much more enthusiastic welcome to a comprehensive work by him on "That Interesting Animal, Man." And if he could be persuaded to dive into the teeming waters of autobiography,—wherein would be found a world of judges and jocularities, lawyers and lobster Newburgs, crooks and Corots, Eastern rugs and Western reformers (both of which Nolan likes to step on), books and bankers, capitalists and cooks, policemen and poets,—what a splash that would be!

ADVERTISING BETTER HUMAN RELATIONSHIPS

OUR OWN AND OTHER MOVEMENTS FOR MUTUAL UNDERSTANDING AND A LARGER AMERICANISM

WE ARE printing this month the second of the unique series of advertisements whereby The International Business Science Society is helping to "sell us all to one another" at more nearly our true worth—to sell Labor to Capital, Capital to Labor, and Management to both; to sell tolerance and forbearance, loyalty and faith and love to all; to sell the true greatness of American institutions alike to America's own and her adopted children.

The Society is glad to welcome other organizations to this great general field and trusts that the cooperation to which it pledges itself will be welcomed by them in turn. The need is sore but the laborers are few.

Two other organized attempts to make headway against the rising flood of negation and disorder deserve special mention. One is that of the United Americans, with headquarters in New York and a movement that is gathering momentum in thirty-six states. As Mr. Angus Hibbard, formerly Vice-President of the Chicago Telephone Company, who is in charge of the work in Illinois, put it in a recent interview: "It is not only our purpose to instruct foreigners. There are thousands of native born Americans who have yet to realize the meaning of the constitution, the benefits of the American form of government, and the good sense and loyalty of the American people. It [the new organization] intends to correct the radical views of a certain portion of our population. It is eager to help them to understand America and American ways. It proposes to answer all the seditious and un-American charges and statements in radical literature. Our radical element is misled. Their heads are filled with erroneous information, distorted arguments, and fallacious ideas."

The Chicago office is in the First National Bank building. Below we give the wording of a placard which is being widely distributed by this organization:

WE BELIEVE IN THE TEN COMMANDMENTS, THE GOLDEN RULE, AND THE CONSTITUTION OF THE UNITED STATES.

Another organization which is doing work which cannot be commended too highly is the National Board of Fire Underwriters, with headquarters at 76 William Street, New York. This body was behind the recent "Loyalty Week" movement, has secured the publication of Americanization editorials in many newspapers, and has obtained thousands of signatures to the following pledge:

Realizing the great importance of maintaining American institutions and preserving American ideals in the face of widespread and insidious attempts to destroy them, I desire to express my full sympathy with the

FIRE INSURANCE AMERICANIZATION MOVEMENT

It is understood that my signature commits me to nothing beyond the following specific points:

1. To exercise my influence as opportunity may offer for the suppression of disloyalty and the promotion of Americanism;
2. To support the widest possible dissemination of American ideals through the schools, the press, the pulpit and in public meetings.

(Name).....

(Address).....

We shall have more to say about these admirable movements. It should be noted, however, that our own efforts, specializing, as they do, in *advertising* these constructive things, in the technical sense of the word, are along lines of their own. To be sure, the United Americans have begun their campaign of education with placards, but they are planning a widespread distribution of literature, the employment of speakers, and the like. The International Business Science Society, on the other hand, while it advocates any and every means whereby the minds and hearts of men may be reached, pins its chief faith on display advertising in magazines and newspapers, and by means of placards, billboards, etc., as the most direct, and effective, and modern means to the end we hold in common with others.

It should be clear, though, that this mag-

azine does not directly reach any considerable number of those to whom its present advertisements are addressed—that is, the hand workers; we must depend, therefore, upon the cooperation of our readers to multiply these appeals in any and every way whereby they may reach their mark.

Next month's advertisement will be addressed to employers.

There is no blinking the fact that the apostles of unrest are preaching their doctrine of hate and destruction today, in America and in all lands, more bitterly and more effectively than ever before.

Can floods upbuild, or the dizzy, vomiting cyclone create order or prosperity?

Civilization and progress are built on men's ability to get together. Hate drives men apart. It is human nature's great negation.

Neither Nature nor Nature's God, Who made the laws of mind and of matter, can produce constructive results with a force that is elementally destructive. Man's experiments have but proved his inability to reverse that law of laws.

Society is made up of individuals—not of institutions. In America, those institutions are mostly but the outgrowth of the best ideas of the majority.

Some of those institutions need change. But shall we make that change by a wholesale slaughter and burning, as in the French Revolution or in Soviet Russia?

Shall we have universal strikes to adjust industrial differences—killing multitudes of women and children through cold and disease, in the dead of winter, that the coal miners may have shorter hours and more pay?

Shall we have the One Big Union, to govern us all? It is a fact, and not a theory, that too many people in America today want that very thing.

Education is the only remedy—the kind of education that leads to mutual understanding.

For mutual understanding breeds mutual sympathy and good will—and that is the only basis on which cooperation can be built.

The existence of the need for a true understanding of human relationships is as old as the race. This need is back of wars and conquests, of social unrest in all times—in general, it is the cause of all of "man's inhumanity to man."

Recent developments growing out of the World War have but intensified our conviction that, since the race, for the most part, has spent some thousands of years overlooking the obvious in human relationships, the only thing to do is to *place the obvious where it can no longer be ignored.*

Let us therefore devote our time, our money, and our earnest efforts; let us give space in our publications, in our windows and on our walls; let us dedicate our sermons, our articles, our luncheon addresses and our after dinner speeches, to this most vital work.

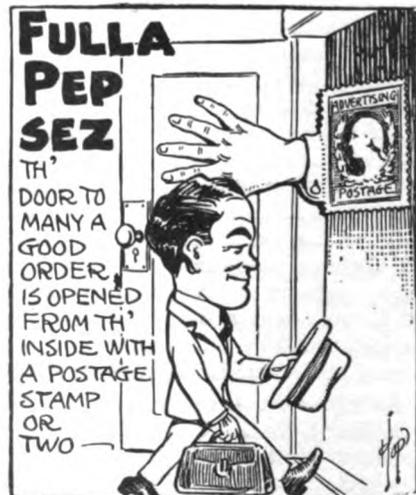
But most of all, let us use the most modern of all methods for this most pressing need—the need of understanding one another, our institutions, and the government of which we are a part.

In other words, let us *advertise.*

OUR FRONTISPIECE DESIGN

Young "1920" with his badly needed appeal, "*And now, everybody, let's produce!*" is reproduced as our frontispiece by permission of the veteran house of Wynkoop Hallenbeck Crawford Company, Printers and Binders, 80 Lafayette Street, New York, which has been public spirited enough to use the design in its advertising.

The weakest link in a man's chain of abilities is just as weak as his fears are strong.—O. BYRON COPPER.



WHERE YOUR LUCK IS

By ORISON SWETT MARDEN

WHERE is your luck? It is where your pluck is. That is the substance of Dr. Marden's bracing message this month. In other words, it is in yourself, where all your good—and your evil—your success—and your failure—are to be found. Command it!

A NEW YORK broker not long ago committed suicide because he thought luck, which had been a dominant factor in his life creed, had forsaken him. He had such faith in the fetich that, when he met with a series of Wall Street losses, he believed there was no further use in struggling against fate. Luck had turned its back on him and he had nothing further to live for.

Many a man, though he may not go so far as this Wall Street broker, limits himself by a superstitious belief in good or ill luck. He is convinced there is something beyond his control which determines the extent of his achievement and that if this mysterious power which he calls "luck" fights against him, he will fail: if it helps him, he will succeed.

Nothing is so fatal to achievement as the belief in a blind destiny, in the fallacy that an effect can be brought about without a sufficient cause. Yet how many able-bodied people are waiting around for luck to solve their problems, waiting to get a lift from that mysterious, indefinable something which helps one man on and keeps another back, regardless of his own efforts. He might as well wait for luck to solve mathematical problems as to wait for it to solve any of his own life problems.

Man is master of his destiny. The power to solve his problems is within him. He makes the fate which downs him or lifts him up. Life is not a game of chance. The Creator did not put us here to be the sport of circumstances, to be tossed about by a cruel fate, which we could not control. He has given man a free will, an unfettered mind, and—"Man makes his fate according to his mind:

The weak, low spirit
Fortune makes her slave,
But she's a drudge when hectored by the
brave.

If Fate weave common thread
I'll change the doom,
And with new purple weave a nobler loom."

Hard luck is merely weak will, lame endeavor, bad habits; it is lack of self-confidence, of push, of persistent effort; it consists of any number of weaknesses which we can conquer if we have the ambition to make a worth while career.

What you, my friend, may right now be calling your hard luck, may be the result of some weakness, some bad habit, which is thwarting your efforts, keeping you down. You may have peculiarities, objectionable traits, which are bars across your progress, stumbling blocks in your path. Your bad luck may be lack of preparation, a poor education, insufficient training for your special work. Your foundation may be too small for any sort of a respectable life structure. Or, your bad luck may be indolence, a love of ease and pleasure, a determination to have a good time first of all, no matter what happens.

Good luck is the very opposite of all this. Every successful man knows that good luck follows the strong will, the earnest, persistent endeavor, good hard work, thorough preparation, the ambition to excel.

If we should examine the careers of most men who are called "lucky," we should find that their success has its roots back in their early youth, and that it has drawn its nourishment from many a battle in the struggle for supremacy over poverty and opposition. We should find that the "lucky" man is not a believer in luck, but in himself; that he has never waited for things "to turn up," or for luck to come his way. *He has gone to work and turned things up, made luck come his way.*

I notice that it is usually the lazy, the indolent, pleasure loving, good-for-nothings, the weaklings, who are the firmest believers in luck. The mere fact that a man is always talking about his "hard luck," blaming his non-success, his defeats, on someone else or on unfortunate circumstances, is an ad-

mission that he is a weak man. It shows that he has not developed independence, the strength of will, the mental fibre which overcomes obstacles.

The very attitude of mind which is always finding excuses for failure, and whining about hard luck, is fatal to achievement. This is the negative, nonproductive mental attitude, while it is the positive, vigorous, affirmative mind that accomplishes things.

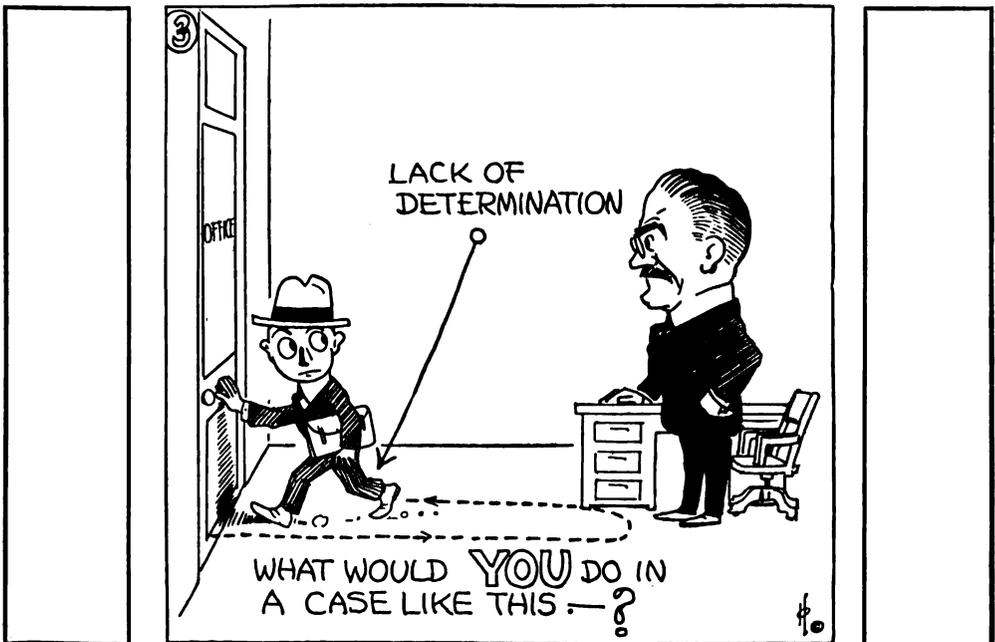
Remember that there is everything in forming the habit of thinking of yourself as lucky, of always seeing yourself as a fortunate person, of feeling grateful for being alive, for the chance to make good on this glad, green earth, where there are such marvelous opportunities for all who have the seeing eye. This will put your mind in a creative, positive condition, and will tend to make you lucky, just as always thinking of yourself as unlucky, habitually talking and thinking about your hard luck will put your mind in a negative condition and tend to make you unlucky. Remember, our thoughts and words are real forces which build or tear down. Who sees only failure is never a winner. It is the man who never sees anything but victory, who never acknowledges the possibility

of failure, who *always* wins. The man who excuses himself on the ground that he was doomed from the start by the bad cards fate dealt him, that he had to play the game with them, and that no effort on his part could have materially altered the results, deceives himself.

Don't listen to such sophistry, my friend. The Fate that deals your cards is in the main yourself. The result of the game rests with you. You will take the winning trick if you put grit in the place of superior advantages, if you exert the requisite energy and determination to take it. You have the power within yourself to change the value of the cards, which, you say, fate has dealt you. Your luck, good or bad, is in *yourself*.

KILLED IN ACTION

Private William Ross, Canadian Expeditionary Force, was officially reported as having been killed in action January 11th, 1917, we are informed by the Adjutant-General of Canadian Militia. Mr. Ross was enrolled for the Business Science Course in 1910 when in the employ of the Hudson Bay Company at Calgary, Canada.



BOOKS FOR EVERY SERVICE MAN

By JOHN S. THORP

THE distribution of seven million books to service men in camps here and overseas and on board vessels, the circulation of newspapers and periodicals, and the establishment of libraries in cantonments, a humane task which opened to fighting men the windows to the outside world, is the familiar war record of the American Library Association, which now is diverting its wartime activities to an extensive peace-time program.

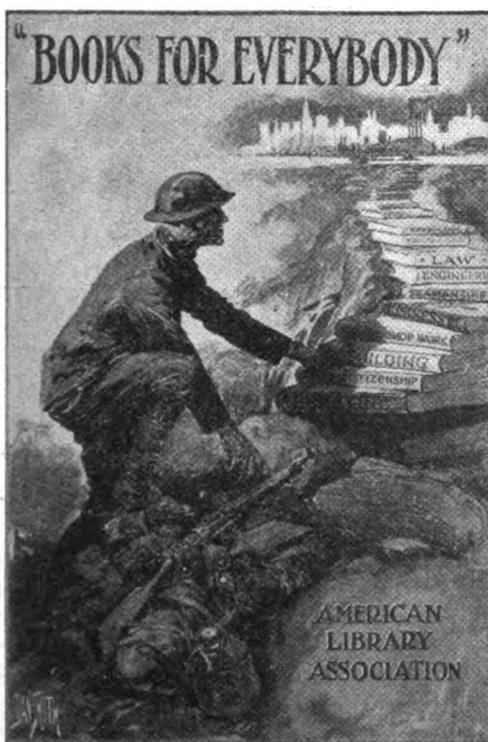
With the suspension of war, the A. L. A., in 1919, directed a considerable share of its efforts toward keeping returned service men in touch with books on technical and vocational subjects which would fit them for the life ahead. It had learned that the men preferred these books to most others, and the work of connecting the former soldiers with their home libraries was begun. Through public libraries, library commissions, and by a direct-to-soldier mail service, where books were inaccessible to men, it built up a service which provided the returned man with the book he desired.

It was through posters and lists telling of vocational and technical books to be found in libraries that the former soldiers and sailors were led to inquire for books for which they had acquired a taste in the libraries of the Association in camps. Soon libraries throughout the country were besieged with requests for books of a technical nature and many libraries have added to their shelves during the past year many additional books of this class especially to meet the demands of former service men.

Of the technical books it was found that those pertaining to automobiles were most in demand, that studies of engineering subjects were next in line. Subjects ranging from architectural drawing and machine design to bee-keeping, poultry raising, and frog farming were sought. There were also requests for books on farm management, aeroplanes, building construction, algebra and geometry, and studies of English. Former salesmen sought

books on salesmanship, advertising, and business administration, while jewelry engraving, textile engraving, show card writing, and veterinary practice were others sought.

Where former service men have no access to libraries in their home towns or to state traveling libraries, a loan service of books is maintained by the Association. By this system any former service man in the United States or territorial possessions can borrow, free of charge, almost any book he desires for serious purposes. Where there is a local library or a state library commission the men have been urged to apply there first for



the books they want.

The Enlarged Program contemplates doing many things toward an even more general extension of the library service, but with four outstanding features. One of these, and a very important one indeed, is with the aid of the Special Libraries Association to encourage a larger supply of the technical books now in the public libraries and to help employers of labor in factories and plants to install special libraries of technical books for the use of their employes. The A. L. A.

also will endeavor to bring about the extension of the county library system now successfully in operation in a number of states, to all parts of the country that the dwellers in even the smallest hamlets may be brought into intimate touch with the newest and best books; to further the movement to have a greater number of books printed in the standard Braille type for the use of the blind and to assist the new Americans, to the number of several millions, to become better citizens by seeing to it that they are supplied with books dealing with American ideals and traditions. To carry out this Enlarged Program the American Library Association will raise a fund of \$2,000,000, not, however, by an intensive drive or campaign, but through the librarians, library trustees and friends of libraries. The American Library Association was organized 44 years ago and has a membership of 4,000 active librarians.

NEW NOLANISMS

By PRESTON M. NOLAN
Of the Chicago Real Estate Board

ALL the masters start as workmen. Energy and training will carry a man as far up the commercial ladder as the notch marked by ability and ambition.

The fellow who feels he has a good permanent job has already settled the matter to the satisfaction of all concerned.

Grumbling raises no man's salary.

Few desirable jobs come to the untrained man.

There's always room at the top for the man who belongs there.

He who feels the need of big words to convey his meaning has but small meaning to convey.

Permit no traitor among your faculties; all should stand at attention at the word of command.

One unguarded temperamental weakness may bring ruin to a whole life structure.

The balanced mentality is golden.

Commerce knows no sympathy for the quitter.

The greatest fortune a man can possess is a sound body, a clear head, and a clean conscience.

Mental resources but multiply with their expenditure.

Most commercial limitations are self-imposed.

Daring has value only as it is combined with judgment.

Work was once a thing for the slave; now it is the recreation of the great.

He who learns the short cut of better methods is daily lessening the distance to Success.

Improved methods make for accomplishment; accomplishment only increases earning power; increased earning power broadens life, adds to its interest and usefulness, and prepares for a comfortable old age.

No illegitimate earning is lasting.

THINK!

By B. A. WACHUTINE

By the power of thought we are able not only to recreate and remold our real selves, but we are able also, consciously or unconsciously, to influence others, to uplift or degrade them, ennoble or enslave them, render them happier or contribute to their misery.

—Albert E. Swann.

INDIFFERENT, automatic, every-day thinking which normal men usually practice, does not make a thinker.

A thinker is he who is doing active, conscious, purposeful thinking. A man may be bright, read books, and so on, and yet not be a *thinker*.

Let us now get down to the foundation of the subject.

Thinking is the mother of action.

Every action was first a thought.

The action is always in the "image and likeness" of the thought.

Thinking governs our efficiency, our character, our manners and movements. The influence that goes forth to the world from the individual depends upon his thoughts.

We must think in order to express ourselves.

The man who is not doing his own thinking; who is not pondering over facts; who is not discussing questions with *himself*, is unable to argue and convince others, and therefore is deprived of positive personal influence.

He is slavishly submitting to others; he is blindly adopting and imitating the ways and conceptions of others.

Lack of thinking is lack of originality.

Lack of originality spells suicide.

Without thinking we are not ourselves and our individual influence equals zero.

Our state of mind and our point of view express themselves in our sayings and doings and also in what we refrain from saying or doing.

The way and manner in which we act also throw light upon the quality of our thoughts.

A noble thought, if allowed to take its course, results in a noble deed and ennobles the doer.

An evil thought tends to cause an evil deed and to dwarf the character.

A man's thinking capacity is limited, even as human earthly life is limited; therefore, the greater the number of our noble thoughts the smaller the number of our evil thoughts.

Thoughtfulness is a force that acts upon ourselves and governs the relation of others to us.

To be habitually filled with high, pure thoughts is to be equipped with a faithful, powerful army, constantly fighting for our safety, for our success and well being.

There is always hope for a man who thinks.

It is a well known fact that great thinkers live longer than indifferent thinkers.

The secret of success is in thoughtfulness.

Thinking develops in the individual, dormant, divine gifts and qualities, with which the Creator has provided every one of us. That is why great thinkers often distinguish themselves not only in one particular line, but in various independent activities.

Benjamin Franklin was a great statesman and a great inventor.

Oscar Hammerstein was a great operatic maestro and at the same time a successful inventor.

Michael Angelo was a great sculptor and an able writer.

Many a case of success that is wrongly ascribed to luck is actually won by "taking thought."

The thinker will plan and reason, thus qualifying himself for success.

Education is no guarantee of thinking. A man may possess little education and do much thinking, and vice versa. In a line not directly interlinked with education, a man with little knowledge may beat a man with much knowledge.

There is no school for thinking. The millionaire with all his millions cannot buy the power to think for himself or his children.

A man is *designed* to think.

Thinking is where the kingdom of man begins.

Animals may feel primitive emotions and associate one thing with another; but rational thinking is a quality of man only.

It is thinking that enables the man to love, believe, and achieve.

Every man should, therefore, cultivate at all hazards the habit of disciplined, *constructive* thinking.

"BULLING" U. S. COMMON

THE Salvation Army is in the business of increasing the assets of the United States. What are these national assets? Not gold or coal or forests. The country's assets are its men and women. You see, therefore, the Salvationists are "bulling" the international market in "U. S. Common" every time they lift to his feet some man down on his luck and send him back, with new faith and ambition, into industry.

During May 10th to 20th the Salvation Army is going to ask the nation for a vote of approval. It is called the "Second Home Service Appeal." The money obtained in this free-will offering will be used to carry on the work of sheltering girls betrayed, giving temporary relief to nearly a million men and women annually, sending 6,000 mothers and 25,000 youngsters out of the stifling tenements and into the country on vacations, finding thousands of missing relations, helping the poverty-stricken, the sick, the discouraged, the misfit. It is a worthwhile work.

Heartened by the success of their war efforts, the Salvationists plan to maintain their peace-time work with greater earnestness, because they know now that the country concurs. By word of mouth the men who were in the thick of it overseas have told the nation that the Salvation Army delivers the goods—cheerfully, without quibbling or causing humiliation.

It is to operate hundreds of home through-



out the country for working men and women, drug addicts, former convicts, unfortunate girls, infants and young children, old couples, and the broken bits of humanity that money is now needed. Thrifty, devoted, sincere, the Salvationists are asking America to lend a helping hand to its unfortunate citizens. It is common sense Christianity. It is grub staking with bonanza results.

CHEF AND SALESMAN

By ALEX. R. SCHMIDT

Of Hunt & Schmidt, Advertising Service, Oakland, Cal.

Here is a striking example of the application of Business Science to the delicatessen business. Goodwin of Oakland evidently knows what it means, in a practical way, to obey these injunctions of Business Science: "Know your business and "Know the other fellow"—that is, Know human nature.

IT IS not customary to link a chef with a salesman but it certainly holds good in the delicatessen business. Because of these two divergent callings embodied in the person of one Lisle Goodwin, Oakland, California, boasts one of the largest delicatessen places in the west. And this really imposing business was built up from small beginnings in the space of only eight months. Not a bad performance, even in the great West,

where big things are done as a matter of course.

The business had already been established when Goodwin took hold—that is, it had been in operation for a year or more, but it had kept going principally because of its splendid location. Busy people just had to come in—they passed the place every little while. But it had not grown normally simply because the right man was not behind it.

Goodwin has been in the delicatessen business just about all his working life. As a chef he had long been preparing wonderful salads and slaws and cooked meats with just the right seasoning and garnishing. He knew also all the little arts of salesmanship, the right appeal to the housewife and the entirely different talk to the uncertain man sent in by his wife to bring home something light for the few friends who were to drop in that evening.

First of all, he built his salads—potato, shrimp, crab, fruit, combination, and Lima bean slaw. When he took hold, one bowl of potato salad was disposed of a day—if there were demands after the amount had been sold no more was made up. One bowl of crab salad was made up every two days. From the first, Goodwin changed all this. He set out the salads in the most appetizing manner and the salad custom increased from the start. Today Goodwin averages from nine hundred to fifteen hundred pounds of salads a day. Because of his knowledge of human nature, no cheese ends or sausage ends go to waste. He seems to know just when a woman prefers a small slice of cheese or a bit of sausage, and the ends are invariably sold. There is practically no waste.

Goodwin attributes his success to the quality of his salads, all prepared by him; the condition of the dishes in which these delicious things are kept; his treatment of his customers; the variety of dishes he has for sale, and the location of the store. During the eight months he has been in charge the business has increased seventy per cent.

"Anyone can do what I have done," Goodwin will tell you. "There's no secret about it. Of course, you must know your business. Then the only other knowledge you need is that of human nature."

The only freedom and equality among men at birth is the equal liberty of each to make the most of his talents.—O. BYRON COPPER.

600 TALKING POINTS AND SELLING ARGUMENTS

BEING ANSWERS TO OBJECTIONS THAT SALESMEN
COMMONLY MEET WITH

By W. C. HOLMAN

*Formerly Sales Manager, National Cash Register Co., and Author of the
Famous "Ginger Talks of a Sales Manager to His Men."*

WE consider this one of the most extraordinarily practical and helpful features ever secured by a business magazine. Mr. Holman has compiled from many sources and as a result of years of experience a remarkably comprehensive encyclopedia of answers to all of the commonest objections encountered by salesmen—not theoretical, but actual, brass-lacks, answers which have been fire tested and have proved that they will "bring home the bacon." This great feature will be worth many times the cost of the magazine to any sales manager or road man during 1920. It gives you the very heart of the art of selling. Furthermore, because the salesman has to meet objections relating to all departments of a business, many of the arguments Mr. Holman has collected will be of daily use to business men in all lines. Copyright by Sheldon University Press. All rights reserved, including the right of translation. No material in this series may be reproduced without permission.

10B—"I'VE TRIED THIS PROPOSITION BEFORE."

"Not my proposition, Mr. Blank. You may have tried one that seemed like it, but I know everything in this line on the market and there is no other proposition like this. Don't condemn this because other attempts in this line by other concerns have been poor.

"You may have bought at some time a typewriter or an adding machine which has not given satisfaction; yet you would not think of condemning all makes of typewriters or adding machines because one make turned out to be bad. You have no doubt tried out certain employes who have failed to make good, but you wouldn't conclude that all employes are incapable.

"Other propositions somewhat similar to mine have been poor, but what I offer you is not what you tried before. Other propositions may deserve to be turned down or not—I don't know. But honestly, doesn't this proposition of mine bear the stamp of merit? It is not fair to let your position toward my line and my house be influenced by any experience you may have had with other lines or other houses. Every proposition should be judged on its own merits."

11A—"YOUR PROPOSITION IS AN OLD ONE."

"The fact that a proposition is new does not prove that it is good, and the fact that the general idea of a proposition is old does not prove that it is worthless.

"Storekeeping, Mr. Blank, is a mighty old proposition; yet many men have made millions out of it in the past, and every year sees many men start in it who will make millions out of it in the future.

"This proposition is being profitably worked all over the country, but because it has been worked for years does not prove that it is worthless. On the other hand, it proves its enduring value.

"Furthermore, Mr. Blank, my proposition, though based on a general idea that has been worked in the past, has many new points of merit. It has been brought right up to date and it will certainly pay you to examine it critically in its latest form.

"Mr. Blank, you can give nothing a fair hearing if you start out with a prejudice in the first place. You can give yourself a square deal only by being fair to a proposition and investigating to find out just what value it will be in your business.

"A close investigation will prove there's money in my proposition for you."

11B—"YOUR PROPOSITION IS AN OLD ONE."

"Admitting that it is, Mr. Blank, you should not be prejudiced against it on that account. You will know just what were the former defects in it and can see in a minute whether they have been eliminated or not in this latest improved form. You can much more quickly judge the merits of a proposition which you know something about than those of something with which you are entirely unacquainted."

12A—"I NEVER HEARD OF YOUR LINE."

"Mr. Blank, if you will look in Dun's or Bradstreet's you will find that there are hundreds of thousands of concerns doing business in this country, and you cannot possibly know them all, even slightly.

"How many millions of people are there in different parts of this enormous country who have never heard of your store? Yet if one of them came to this town you wouldn't think it logical for him to say, 'I won't buy from Mr. Blank because I never heard of him before.'

"The mere fact that I am here, so many miles from the home city of my firm, proves that my firm is progressive, alive, splendidly organized, keen after new business and able to give satisfaction to customers.

"The important question is not whether you have heard of me before but whether my line is a good one and will pay you a good profit.

"A \$100 bill looks good to you, though you may never have seen that \$100 bill before.

"If you were introduced to a man for the first time you would never think of saying, 'I never heard of you before.' If that man is a good man to know you are glad to meet him for the first time. That is true of my line. You may never have seen or heard of it before, yet I know that the goods I offer constitute a bargain and I am sure it will pay you to give me an order. In the end you'll be glad that you met me."

13A—"I DON'T KNOW YOUR CONCERN."

"Then, Mr. Blank, I know that it will pay you well to get acquainted with us. Good

firms, like good men, are not all widely known until they begin to seek to broaden their acquaintance. Our policy in the past has not been to cover this section of the country, so we are not so well known here as we are in other sections. The very reason of my trip out here is to make you become acquainted with my firm and the merits of my line.

"We have been growing very fast, Mr. Blank, and you would have heard from us six months ago, but we have been so extremely busy in other territories that we haven't had time to get around to this territory before. However, we are covering more territory every day. We've got a great line and its sale is growing tremendously.

"Let me show you my samples and prove to you that it will pay you to deal with us."

13B—"I DON'T KNOW YOUR CONCERN."

"We have a big trade, Mr. Blank, but it is utterly impossible for us to expect every one of the million retailers in the country to know our concern. There are thousands of people in New York who have never heard of Marshall Field & Co., and thousands in the west who never heard of John Wanamaker. This is an enormous country.

"When we first started in business a few years ago only a few concerns got acquainted with us the first year. But the next twelve months saw us double our business, and we have gone on until today several thousand retailers are placing big orders with us.

"The first day that you opened, Mr. Blank, how many people knew you? No doubt the first year you did a fair business, but it was small compared to what you did the next year. You grew gradually. By and by people got to know you, though it took a little time. That has been just the case with us. You are making long jumps ahead every day by selling the right kind of merchandise, and we are doing the same. If you will look at my samples I can prove the value of my proposition."

14A—"WE HAVE MORE BUSINESS THAN WE CAN HANDLE."

"Do you really mean that as a business man you can say sincerely that you have more business than you can handle—that you don't want any more business? Suppose

a man came to you tomorrow and offered to place an order for \$100,000 worth of goods and told you that for the next three months he was going to increase that order to twice the amount, would you say to him, 'I don't want that business'?

"Suppose your salesmen in different localities, or your dealers, should each say to you, 'I have just twice as much business this month as I had last month.' Would you call those men in and fire them, and tell the others to go slow and not take on any more business than they could handle?

"The man who has orders packed up, so to say, that's the man who can borrow money. The man who has no orders packed up, can show no prospects, and is not rushed to death, cannot borrow money to expand his business.

"The only healthy business is one that is in such a congested condition that the firm is kept busy keeping up with the orders. If you have these conditions you can build more factories; you can take on more people; you can pay them more money. You can borrow money to build more factories. The man who can't do this is the man who has not these conditions.

"And if you have more business than you care to handle, are you not making a mistake in not fitting yourself to handle it? Isn't it time to go out and take extraordinary measures to get so that you can handle it?

"I know a tremendous business, where they sell a million and a half dollars' worth of goods a month, that owes its growth to the persistence of the head of aiming that there should always be more business than they could handle. He kept a sales force working—expanding, putting on more men, and then he puts it up to the factory to keep up with them. There's a continual contest between the two to see who will get ahead.

"Your business may be so good that you could hardly handle more without expanding a little perhaps. But you don't want to be like the farmer who sold his cow because her milk raised too much cream.

"You may have more business than you can handle at times, Mr. Blank, just the same as a doctor who cannot answer all the calls he has. But that's no reason for your going out of business—and that's what you're doing when you don't meet the demands your customers make upon you. Then, too, think of your overhead expense. That stays

about constant—your taxes, rent, heat, light, etc., won't cost you any more, or but little more, when you increase your business. In other words, your plant is here, your organization is here; the real test has come to you—are you big enough to handle the business?"

14B—"WE HAVE ALL THE BUSINESS WE CAN HANDLE."

"Mr. Blank, is every little bit of space in your store so packed with goods that you couldn't possibly find space to display mine? Haven't you a number of articles in half-empty boxes that you can double up? What about the space under the counter and shelving? Isn't there space free?

"Mr. Blank, are your clerks busy sixty minutes in the hour during every hour in the day? The more goods you sell the bigger your profit. Fixed operating expenses run on all the time. The big Chicago storekeepers look on space as a miser regards his gold. It's the same with their employes' time.

"As you yourself admit, Mr. Blank, my line is a profitable one for you to handle. I am sure you will be able through a little extra exertion to find space for it."

(To be continued.)

ECONOMIC CHEMISTRY

"ANOTHER interesting development of the work may be called economic chemistry, which studies to make use of the by-products of manufacture," says an article on Chemistry as a profession in a recent number of *Boys' Life*. "Every year fortunes are made by discovering how to put to use some substance that was formerly discarded as worthless.

"Still another field is sanitary chemistry. Our cities have turned over to chemical experts their problems of water supply and sewage. The manufacture of crude drugs, proprietary medicines, and chemicals is another department of the work. There are endless applications of chemistry and variety of work for the chemical expert. One young university professor who took up commercial lines of work was engaged successively on the problem of removing barnacles from the ships' bottoms by the use of electric currents the experiments being made at Key West; on the development of a superior form of peanut butter for a large food company; and on experiments in dental porcelains."

GETTING AT THE NET PROFIT

INCLUDING EVERY ITEM IN YOUR COST OF OPERATION

DO YOU charge up rental for all the real estate that you own and use in your business, just the same as you would if it were occupied by some other person?

Do you charge up to your business, a salary for your own services equal to what you would have to pay anyone else for doing the same work?

Do you charge up a salary for any member of your family—wife, daughter, or son for instance—who may assist you at times in conducting your business?

Do you charge up at the beginning of your business year, interest on the amount of your total investment, excepting of course your real estate?

Do you charge up for depreciation on all goods that you carry over and which later on you may have to sell at reduced prices?

Do you charge up for depreciation on your fixtures, buildings, general equipment,—in fact anything used in your business that may suffer from wear and tear?

Do you charge up for taxes, insurance, water, light, fuel, delivery, postage, stationery, telegrams, telephones, and collection expenses?

Do you charge up for all donations, allowances bad debts, stolen merchandise, and all merchandise not paid for?

After you have found the total of all the foregoing items, make sure you are right by proving the figures with your books. The result, if correct, will be your total operating expenses for the year. Then divide this amount by the total of your annual sales and you will have the per cent. that it cost you to operate your business. If you take this percentage and subtract it from the price of any article you have sold, and then subtract from the remainder what the article cost (meaning of course the invoice price plus the freight) the result will be your net profit or loss on the sale.

This is not a very complicated process, but a knowledge of such figure facts as these is essential for the successful operation of any business, whether it be large or small.

Shoddy Work M

IF you don't *love* your work well enough to
Ⓢ If you cannot be *loyal* to the man or the
houses you and Mary and the young ones —

Ⓢ Then, in Heaven's name, do your work well
own *self-interest!*

Ⓢ For don't forget, "In the making of things

Ⓢ And if you make *shoddy* things —

Ⓢ If you do *inferior* work —

Ⓢ If you *short-weight* the service you render

Ⓢ If you knead the *poison* of envy and chro

Ⓢ You are hurting *yourself* first and most

Ⓢ You are making *yourself* shoddy and inf

Ⓢ You are *short-weighting* your own succes

Ⓢ You are *poisoning* the springs of your own

Ⓢ You are *cheating* yourself, your Country,

Ⓢ Stop demanding! *Give! Heap up!*

Ⓢ **PRODUCE!**

Makes Shoddy Men

to do it well —

substitution whose pay feeds and clothes and

for the sake of your own *self-respect* and your

you are *remaking yourself.*"

in quantity or quality —

to discontent and hate into your daily bread —

all.

or.

and happiness.

life and the lives of your dear ones.

and your God!

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SECRETS OF GOOD ADVERTISING

No. 4. A DEFINITE PURPOSE

THE first step in writing a good advertisement is to decide definitely upon the duty which it is expected to perform.

An advertisement written at random to fill a certain amount of space cannot be expected to bring profitable returns.

The successful advertiser knows just what purpose he wishes to accomplish with every advertisement before he prepares it. Then he can write his message intelligently and expect it to be read with interest.

Sometimes he may wish to announce the arrival of a new line of merchandise. Another time he may decide to offer reduced prices on certain articles.

But whatever the purpose of the announcement, the successful advertiser has that purpose in mind throughout the entire preparation of the advertisement. His display lines, illustrations and text all reflect the message he wishes to send.

After all, the object of most advertisements is to induce you to visit the advertiser's store. And just as there are different reasons why you might wish to go there, so are there different purposes for which advertisements might be prepared.

No. 5. PROPER DISPLAY

AFTER deciding upon the purpose of an advertisement, the advertiser determines how to build it so as to attract your attention and get you to read it.

The most important points in the announcement are usually featured in what is known as display lines. These display lines stare to the advertisement what the framework is to the house. The rest of the advertisement is built around them.

Display lines are generally very carefully chosen, both as regards the sense they convey and the style of display.

The advertiser knows that if these display lines are plain, easy to read, and contrast well with the smaller type in the body of the advertisement, they are likely to be the first parts of the advertisement you will read.

Then upon their success or failure to interest you depend his chances for you to read the rest of the advertisement. So he usually chooses the most interesting features of the advertisement for these display lines, so as to convince you that the announcement is sufficiently important to merit your attention.

MONTHLY INDEX OF OTHER BUSINESS MAGAZINES

THE following index of business articles, which in our judgment would be of special interest to our subscribers, is reproduced in abridged form, by special arrangement, from the Business Data Weekly, which is published by The Business Data Bureau, Indianapolis, Ind., U. S. A., as a part of their general service as a clearing house of business information.

AMERICANIZATION. "Industrial Film as an Americanizer." The Ford Educational Weekly in particular has visualized for the foreign born the wonders of American industries. By Jerome Lachenbruch. 1000 words. Educational Film Magazine, Feb., '20, p. 14.

BUILDING AND CONSTRUCTION. "Builders Advised to Wait No Longer." Do not put off till next year the building that might be started this spring, is, in short, the advice given to prospective builders and investors concerned about building, by Mr. Allen E. Beals, Secretary, Dow Service Daily Building Reports. 1600 words. Literary Digest, New York, Feb. 21, '20, p. 132.

COST ACCOUNTING. "Time Study and Industrial Unrest." The author bases industrial unrest upon the disagreement between employer and employe over the division of the net income of industry. From this disagreement arises the problem of determining the proper amount of work to be performed in a certain time and establishing the proper remuneration for that work. By Carle M. Bigelow. 2200 words. Industrial Management, Feb., '20, p. 143.

CREDITS AND COLLECTIONS. "The Right Arm of Selling." Let the credit man co-operate with the sales department and fewer accounts will be lost. By Hubert C. Teller. 2200 words. Business, Detroit, March, '20, p. 17.

DEALER CO-OPERATION. "Trained While You Wait." What the dealers learn in a manufacturer's short course in merchandise and salesmanship. By Frank E. Fehlman, President, Churchill-Hall, Inc., New York. 4500 words. 2 charts. Business, Detroit, March, '20, p. 10.

DEPARTMENT STORE MANAGEMENT. "Employes' Hour Proves Big Success." From 10 to 11 the clerks of the Sacramento Store have free access to the general manager's office and many excellent suggestions have been made. 1000 words. Retail Public Ledger, Phila., Feb. 18, '20, p. 1.

DEPARTMENT STORE MANAGEMENT. "Films for Salesforce Instruction Are New Economist Service." Includes industrial as well as salesmanship features. Latter are screened in department stores and accurately reflect retail atmosphere, up-to-date merchandising methods and successful selling procedure. Produced and released by the Economist Film Service. 2000 words. Dry Goods Economist, New York, Feb. 14, '20, p. 23.

DEPARTMENT STORE MANAGEMENT. "Movies Ready Now to Instruct Dealers' Clerks." National Dry Goods Association organizes service for interested retailers. The expense is small. All that is needed is hall, operator for machine, and stores co-operation. 700 words. Retail Public Ledger, Phila., February 18, '20, p. 2.

EMPLOYMENT. "Progress in Industrial Personnel." Some contributions of the War Period. Job analysis, man analysis, bibliography. By Eugene J. Bengé, Fellow in Personal Research, Carnegie Institute of Technology, Pittsburgh. 1711 words. Tables. The Iron Age, New York, Feb. 19, '20.

ELECTRICAL GOODS. "How One Jobber 'Serves Best and Profits Most.'" By concentrating brains, energy and vision on its merchandising problem, the Sibley-Pitman Electric Corporation, through its enterprising sales manager, W. A. Kennedy, establishes itself as a continuously profitable business, wins the applause of its competitors, and builds more retail outlets. By Stanley A. Dennis. 4800 words. Electrical Merchandising, Feb., '20, p. 58.

FINANCE. "Inflation Not Responsible for High Prices." After all the discussion of inflation by professors of economics, financial authorities, and newspaper editors in this country and abroad, it is somewhat startling to be

told by the editor of one of the leading financial journals in Great Britain, not only that inflation is not to blame for high prices, but that "There is no such thing in the world as inflation, and in the nature of things there can not be." 1430 words. Literary Digest, New York, Feb. 14, '20, p. 130.

HOUSE ORGANS. "Employes' Magazines As Distinguished from House Organs." List of 125 institutions which are building morale with this medium. 1600 words. Printers' Ink, New York, Feb. 19, '20, p. 41.

INDUSTRIAL EDUCATION. "Getting Workmen Interested in the Company." Educational work should strive primarily to arouse and maintain the interest of the workman in his company. This can be done by correlating ideals with facts, by eliminating "bunk" from talks to employes. Mr. Tipper shows the need for action, but points out necessity for clearly defined objective. By Harry Tipper. 3000 words. Automotive Industries, Feb. 5, '20, p. 424.

INDUSTRIAL EDUCATION. "Text books Used to Educate Employes." American International Corporation and subsidiaries prepare manual to assist workers in acquiring useful business data. To give permanence and authority to information which is ordinarily circulated by memorandum and buried in the files, the International Steel Corporation has developed an interesting series of text books. These books will be used for the education of all new employes and will serve as handy reference in all phases of the business. 1656 words. The Iron Age, New York, January 29, '20, p. 334.

INDUSTRIAL EFFICIENCY. "Developing Laboratory Work Along Practical Business Lines." A scientific research department kept in close touch with actual production methods and business plans is a real manufacturing need. One firm has worked out an excellent organization plan to meet this need for inter-relationship. By J. Edward Schipper. 4500 words. 5 photographs, 1 chart. Automotive Industries, Feb. 5, '20, p. 414.

INDUSTRIAL RELATIONS. "Capital, Labor and the Public." The nine great questions before us today. The author takes up the nine questions that he believes are being most actively discussed in regard to industry: The closed shop, collective bargaining, shop committee, trade unionism, the right to strike, shop propaganda, eight-hour day, voice in management, and profit-sharing. Many of these he considers as holding no promise of remedy or solution, for he firmly believes, "You and I have our daily necessities in spite of either capital or labor." By Robert Julius Anderson. 3000 words. Industrial Management, Feb., '20, p. 117.

INDUSTRIAL RELATIONS. "Goodyear Industrial Republic." The new departure in the method of establishing more friendly relations between the management and employes of big industry has been successfully tried out for six months by the Goodyear Tire & Rubber Company, Akron, O., where an industrial assembly composed of 20 senators and 40 assemblymen, chosen from the ranks of 25,000 workers, pass all laws affecting the conduct and welfare of the men. 1600 words. Industrial Management, Feb., '20, p. 125.

SALES MANAGEMENT. "Diseases of the Salesman." Treating the various germs which attack the selling man. Two prevalent "diseases"—"slipping discounts" and "the cry for more territory"—are diagnosed and prescribed for in this article, the first of a series. Many of the symptoms and effects the author describes are familiar to the sales executive. And while the remedies in all cases may not be pleasant to take, they are drastic measures required to prevent fatal ailments. 3500 words. Sales Manager, March, '20, p. 183.

THE MELTING POT OF BUSY-NESS



IN WHICH will be found a sort of "Literary Digest" of Busy-ness containing ideas of a practical and inspirational nature melted down from many sources and giving you just the essentials of "How others do it" and "What others think."

SALESMANSHIP IN A NEW FIELD

"DURING the days of war the large central-station companies furnishing electric current to our big cities," Floyd W. Parsons tells us, in *The Saturday Evening Post*, "were compelled to defer the further extension of their lines and as a consequence were obliged to find some new way to enlarge the capacity of their business. One of the biggest electrical companies in the country doing business in Chicago decided to increase its business by increasing the sale of electrical appliances, which apparatus would not only afford the company some profit in the merchandising transaction but would add to the total of current consumed.

"The company referred to decided that corporation dignity was more ornamental than profitable. The management started with the primary idea that the basic principles of retail salesmanship could be applied successfully in the field to which they were supposed to cater.

"A system of merchandising was inaugurated, based on a careful study of the psychology of the general run of customers. Experience had taught that the average person who is not technical is not at all interested in the fine point involved in the fact that a coffee percolator derives its energy from a lighting circuit, while a flashlight derives its energy from a dry cell. Both of these articles are associated with things electrical and a customer is annoyed if he enters a shop which advertises everything electrical and then fails to find a flashlight among the articles that are sold. It was this kind of practical psychology that caused the Chicago people to add many articles of

a nonelectrical nature to the stock of merchandise sold in their electrical shops.

"After careful planning the concern adopted a selling policy based on three methods of stimulating merchandise sales:

"First was a premium plan; second, coupons; third, a system of deferred payments. As one manager stated: 'It is only a few years since the idea of offering premiums with electrical merchandise would have been regarded by large central-station companies as nothing short of a criminal offense. We know that the premium idea is almost as old as the human race, but it appeals to a universal weakness—the desire to get something for nothing. The plan has enabled us to sell thousands of washing machines and vacuum cleaners that we could not have sold otherwise. Our customers like the scheme and that's the only practical answer worth while.'"

LETTER COSTS

L. A. MILLER, Office Manager of the Willys-Overland Co., of Toledo, contributes an article on "What It Costs to Write a Letter" to 100% (Chicago) for March. He computes costs as follows:

Phonograph Letters: (1) Mail Room, \$.002; (2) Dictation, .09; (3) Phonograph Cylinders, (4) Letter heads, (5) Envelopes, (6) Carbon Paper and (7) Copy Sheet, .0073; (8) Typewriter—Interest, Depreciation and Repairs, .0005; (9) Phonograph—Interest, Depreciation and Repairs, .0015; (10) Transcribing, .045; (11) Supervision, .005; (12) Space, Heat, Light and Power, .016; (13) Filing, .002; (14) Postage, .02: Total, \$.1893.

Stenographic Letters: "As to stenographic costs: items 1, 2, 4, 5, 6, 7, 8, 11, 13 and 14

are common items—3 and 9 should be eliminated. Item 10 should be doubled at least, to cover taking dictation and for the same volume of correspondence item 12 should be doubled. These changes will make stenographic costs about \$.2484 per letter."

SERVICE PLUS

"WHEN a prospective client dug into his pocket and paid one of our salesmen \$25 a day for six days' study and advice, and decided at the end of that time against giving us an order, on the advice of our salesman, he vindicated our selling policy."

That is the startling opening of an article in *System* for April, by C. F. Lang, President of the Lakewood Engineering Company, under the title, "Taking the Buyer's Side in Selling." Mr. Lang's entire article is a striking restatement, from the standpoint of successful experience, of the principle of Service as taught for the last twenty years by the Editor of THE BUSINESS PHILOSOPHER.

"The house that gives best measure will in the end profit most," declares Mr. Lang, in harmony with Mr. Sheldon's famous saying, "He profits most who serves best": and he goes on, "the salesman who brings most to the buyer will sooner or later take away the largest order—if he deserves it. . . . In the broad view we regard selling as something more than merely disposing of a particular product. . . . The thing actually sold, barring works of pure art, is always a *method of doing work*. . . . We manufacture construction machinery; but we do not sell it. . . . We never stress a product. We emphasize practical *methods* of getting given jobs accomplished. . . . If our equipment happens not to be best for a particular concern or industry, it seems perfectly obvious to us that we are doing both the buyer and ourselves an injustice if . . . we try to induce him to buy."

FIVE POINTS A SALES LETTER SHOULD COVER

THE five points a successful sales letter must cover are given as follows in *Postage* (New York) for February: "1. Who are my prospects? 2. How shall I start my letter so as to interest my prospects? 3. How shall I create a desire for this service I render? 4. How shall I convince the prospects that

they should have my particular service? 5. How shall I get action that will result to my profit?"

"All sales letters are junk unless they result to the writer's profit. . . . About 90 per cent. of all sales letters are poor because the men who write them do not first think. Almost any good business man can write a good business letter if he will only use his brains."

WHERE WE ALL CHIP IN

DEAR MR. EDITOR: A trio of discontented mortals propose forming a Soviet System of managing our block and to organize propaganda to compel adjoining blocks to adopt the same form.

We have arrived at this decision after mature consideration. The existing state of affairs is wholly indefensible. We have no corporate or social life and we believe that the present capitalistic system is responsible for the cell-like rooms that are rented for homes. The defective telephone service, wretched heating, irregular garbage collections, and icy sidewalks are traceable to the same source. At least, such is our reasoning.

To effect a radical change in the life of this block we naturally fall back on the most talked of form of government, i. e., the Soviet. We have therefore arranged that on and after tonight, we Three Malcontents will take over the management of the various apartments, and hold an election for the appointment of a Premier and Cabinet, the latter to include Janitor, Rent Collector, Telephone and Garbage Commissionaires.

The Premier's chief function will be the visiting and inspection of all rooms—entrance to which will be by master-keys approved by the Cabinet. As a democratic precaution, the Premier will retire from office at the end of three months and will not be eligible for re-election.

Under our constitution, women will have the same rights as men. Rental delinquents will be tried by a Lenine Court, which will assemble in the main corridor. No policemen or other agents of capitalistic systems will be permitted to enter the blocks. Reporters and photographers on the staff of capitalistic newspapers will be shot on sight. A newspaper will be run on altruistic principles, and edited by the Premier, whose lady sec-

retary will collect newsy bits about the movements and attainments of the occupants of the apartments. The women must use—and abide by—the fashions imported from Moscow. Wearing collars by the men will be a misdemeanor.

Single men will be compelled to deposit fifty per cent. of their earnings in a benefit fund—to defray the expenses of parties to theatres and seaside resorts. The strong must support the weak.

An experienced propagandist will be commissioned to inoculate with a spirit of discontent the occupants of adjoining blocks—inasmuch as there are, in that hive of human beings, many discordant notes heard by us, day and night. A family on the fourth floor for the last ten days has made repose impossible. Their talk is bureaucratic. They must either Sovietise or be electrocuted.

A child of tender years is being brought up by indifferent parents. The child must be placed in the Garden City, to be opened by our apartment Soviets, and the parents' furniture confiscated to meet the expenses of their re-education.

A disreputable Victrola on the third floor will be sent back to the manufacturers and demand made for the return of the payments made on it. A Swedish family, on the second floor, whose metallic-sounding guitars constitute a menace to the artistic ears of us three discontented Bolsheviks, will be ejected. A general wash-day is necessary to prevent further disfigurement—between blocks.

These few minor improvements are preliminary to the realization of our Soviet Ideal, which is to Sovietise all apartment buildings in this city, and to coordinate and unify the social and domestic interests of apartment blocks. And it has occurred to us three Bolsheviks that as many readers of your valued organ are interested in the evolution of Sovietism, this latest propaganda will appeal to them as essentially logical.—J. C. B. COMBES, Fox Film Corporation, New York City.

P. S. Since writing the above I regret to say that our Ideal Government has met with considerable opposition. Thirteen Red, White, Blue, Green and other parties have been organized to resist its application. We have sent for several machine guns. J. C. B. C.

WHAT KNOWLEDGE OF THE BUSINESS IS

By H. J. WATERS

WHAT are the component parts of this knowledge of the business so essential to a salesman? What things does a salesman need to know and how can he best acquire that information? Is there any way better than another? Must a salesman merely roll around in the business as a stone rolls down a hillside, acquiring whatever information happens to stick to him, or is there a definite, specific plan that he can adopt which will equip him with the desired information in a shorter space of time?

What is "knowledge of the business," anyway? In what does it consist?

This knowledge may be classified under a number of heads. It consists of:

1. Knowledge of the thing you are selling. In life insurance this means a thorough knowledge of the company's policies. In selling merchandise it means a thorough knowledge of the manufacturer's product, its material, method of manufacture, uses, adaptability, etc.

2. Knowledge of the general conditions and needs in the field of sale open to the goods you are selling.

3. Knowledge of goods in competition with yours. This knowledge is necessary, not that you may knock your competitors, but that you may impress the merit of your own product. An honest comparison is perfectly fair and legitimate.

4. Knowledge of the objections you will meet, of specific difficulties you will have to get over. Forewarned is forearmed.

5. A salesman should have a clear knowledge of all the objections that may be in the mind of a possible customer and should know the answer to each objection.

6. Knowledge of the most effective order and method of presenting the facts you have at your command.

Study the process of selling your goods one step at a time. Concentrate your mind on that step. Don't worry about the others. Get that one step learned first—then go on. Don't think that because it's a long climb you must scramble up in a hurry. If you do you'll slip and slide down again. Make your footing sure on *each round* of the ladder—that's the surest way to reach the top.



SIDE LIGHTS ON INDUSTRY

HERE we shall bring into focus every month a few of the more representative articles bearing upon industry in these days of readjustment, especially as regards the relations of employers and employes in their mutual service to the consuming public. We shall also take the liberty of making editorial comments from time to time.

HUMANIZING INDUSTRY

IN 100% (Chicago) for March, we are told by P. H. Jewett, Editor of *Collins Service* (Philadelphia), that the worker resents being urged to produce more for patriotic reasons when he knows that "one sure result of his efforts is to increase the profits of his employer." Mere denunciation of Bolshevism is also pronounced useless. Further, legislation is incapable of solving the labor problem. "It must be settled in each separate shop," this writer believes, "by bridging the chasm of suspicion which separates the employer from his workers. We must humanize industry. . . ."

He advocates a remedy along the very lines of that which THE BUSINESS PHILOSOPHER is now putting into effect.

"Why not appeal to their best instincts as the radicals appeal to their worst?" he asks. "In the long run the best instincts will win. . . . There is a real need for a campaign of education which shall clear up the haziness that clouds the average worker's ideas of the fundamental laws of labor and capital, management and raw materials.

"There is an untouched mine of inspiration in the stories of what America has meant for others and may mean for them. There is a wealth of possibilities in direct heart to heart talks with employes, in which the

fundamental virtues, which make for successful effort—such virtues as loyalty, thrift, concentration, judgment, energy, and the rest—may be interpreted in terms of man's chief interest, the pay envelope and the welfare of his family.

"Why not use the poster in times of peace as we used it in war times? If it is well done, it will carry the message straight to every one who has eyes to see."

GOMPERS AS EMPLOYER

AN extraordinary interview with Samuel Gompers, President of the American Federation of Labor, will be found in *System* for April. Samuel Crowther, the interviewer, put ten questions to Mr. Gompers tending to bring out what the great labor leader would do if he were an employer. All were answered fully and frankly and the reader gets a strengthened impression of Mr. Gompers' great ability and grasp of essentials. Among many striking statements are these:

"The interests of the employer and the employe are in no sense identical. . . . They have not an identity of interest, but they have a cooperation of interest—that same cooperation of interest which exists between a manufacturer and his best customer. No intelligent manufacturer will sell so much or at such a price that his customer will lose money. It is just as much

his concern to see that his customer makes money as it is to see that he himself manufactures—for without the one there cannot be the other.

"Exactly this same kind of relation between the employer and the employes promotes good work and fair wages on the part of the employes and consequently a good output at a fair profit on the part of the employer. . . .

"As an employer I should endeavor to distinguish between the union organization which is for the purpose of bettering society and those organizations which falsely call themselves unions and which exist for the avowed purpose of destroying society as we now know it and supplanting it with communism."

INDUSTRIAL REPRESENTATION AT IVORYDALE

MEN and women of Ivorydale: Formerly the business of Procter & Gamble was owned and managed by six men, constituting the firm of Procter & Gamble; now the business is owned by over five thousand stockholders and managed by them through their chosen representatives, who are known as the Board of Directors.

"You are asked to select representatives from the working forces of the Company to serve on this Board of Directors, that you, through them, may have representation and voice in the management and conduct of the business. We are leading the country in thus having workers represented in the industrial management, and our action will be watched throughout the country. The responsibility of selection of the men to represent you is yours.

"I need not point out to you that the man chosen should be a leader among you. He should be of the best, in point of heart, as well as in mind. He should not only be a good fellow, but a fine man, worthy of the honor of serving on the Board. He should not only be able to express to his fellow members of the Board the attitude and feeling of his fellow workers, but also be a man of sound sense and ability, so his judgment may be of value in the counsels of the Board.

"I have used the word 'workers' rather

than 'labor', because I wish to avoid any narrow interpretation of the word 'labor.' The Procter & Gamble Company has no place for class distinction.

"(Signed)

"WM. COOPER PROCTER."

So the president of The Procter & Gamble Co. appealed to the enlightened spirit of fairness among his workers to shoulder the responsibility and appreciate the honor of choosing one of their number to represent them on the Board of Directors.

An article by R. F. Rogan, Secretary of the Procter & Gamble Co., of Cincinnati, of which the above is the beginning, appears in 100% (Chicago) for March.

BALANCING WAGES AND PRICES

A SYSTEM of wages that automatically keeps step with the rise in prices would probably appeal to the fair-minded wage earner," according to *The World's Work* for March. "One that seems to have been successful is that which has been adopted by the Union Bleaching and Finishing Company of Greenville, S. C."

In April, 1918, they decided to regulate wages by Bradstreet's index number for January, 1916, considering, however, only bread stuffs, live stock, provisions, fruits, hides and leather, and textiles—that is, disregarding those components of the index number which affected their employes only indirectly.

"The system works simply, and is understandable to the average employe. For instance, on January 1, 1916, the index number was 7.48. For May, 1918, it was 13.90. This represented an increase of 86 per cent. in the cost of living, and, to meet this increase, the company added 86 per cent. to the payroll.

"Naturally a difficulty arose when the index number showed a fall in the cost of living . . . for under this system, wages must fall to coincide with this decrease. . . . A carefully worded note now accompanies each pay envelope, explaining how the amounts are computed. . . ."

According to B. L. T. in The Chicago Tribune, D. Funk, of Lawrence, Kans., advertises as a "funeral director."

LESSON OF SERVICE

THE tenth and last of the "Test Questions" on the final lesson of "The Science of Business" is:

"Write an article of not less than five hundred nor more than two thousand words on that phase of the Science of Business which appeals most strongly to you; and show how you have applied or can apply the Principle of Service in your work."

This interesting and thoughtful statement has been received in this connection from F. W. J. Shannon, of Columbus, Ohio.

I find it rather difficult to identify that phase of the Business Science Course that interested me most, for as I glance back in mental review of the various lessons and subjects each succeeding one seems more interesting and valuable. When I joined the class I did so as a representative of the firm and as an example and inspiration or incentive to the employes, not expecting to reap any great benefit myself, as I am not in the sales department and seldom come in contact with customers. But I saw after the first lecture and opening lessons that I was doing myself a great favor by continuing in the class and entering into all its work with interest and enthusiasm. Benefit number one came at once.

Like most men (excepting professional men), since leaving college I have done little or no reading along the lines of study and as a result was mentally inactive and sluggish. I needed something of this sort to stir me up and start me thinking along new lines. So aside from the sound philosophy of the lessons, I was involuntarily renewing my vocabulary, rhetoric, coming in contact with old friends, and benefiting generally along paths growing a bit weedy from long disuse. And too it was all so easy and fascinating—the author is so happy in his well chosen words and manner of expression, bringing forth all his points so clearly and concisely, with absolutely no waste of words or cumbersome style. One simply cannot but admire his strength and wonderful knowledge of human nature and marvel at his great fund of information in all lines of learning and common sense.

As the course progressed I came across much that was old and a great deal more

that was new. The old, however, was garbed in such interesting and new clothes that I felt in most cases that we were meeting for the first time. Lesson Number Nine ["Character Reading"] was particularly interesting to me and permits of much continued study without danger of growing tiresome. The value of this particular study is at once apparent, no matter in what line of work one may be, and in the social and family circles as well.

The great value of Reliability, in the firm as well as in the individual, was forcibly impressed upon me. I didn't fully realize what an asset it was. When one looks back on a long line of those who come and go in one's employ, it is always the reliable person who stands out most prominently. There can hardly be a better recommendation than "He is a good, reliable man." Some other chaps may be more brilliant and show up to a better advantage here and there, but "Reliability" seems to wear a whole lot longer and better, reaping the reward where greater talents fail.

The Spirit of Service is the big thing in the whole Course and without "Service" no one can really succeed, whether "he" is a big firm or a lowly employe. So that after all I can with some degree of satisfaction identify that phase of the Science which is of most interest and value to me. I have applied a great many of the principles to my daily work and have seen many of them work out very nicely, but the idea of giving better Service to the firm, employes and public has been paramount. It is only a very careless, stupid man, lacking all ambition, who cannot see after studying these lessons that "He profits most who serves best." The sloppy, haphazard, "give it a lick and promise" individual has seen his day. Times and conditions are so far advanced that it is simply a case of the survival of the fittest. When a firm quits giving Service the public wastes little time in going elsewhere where they can get it. When an employe decides he has rendered enough Service and begins to ease up, it isn't long before he finds his place filled. The spirit of Service cannot be ignored or evaded and if followed to the letter is bound to reap its reward—it is a law of Nature as ironclad and unbreakable as any.

BUSINESS SCIENTISTS' ROUND TABLE



ABOUT this Round Table we invite the many executives and others in the big BUSINESS PHILOSOPHER family to gather, to listen to talks on their common and characteristic interests and problems by well-known executives, prominent lecturers, educators, and the like—and to join in the discussions by contributing letters of comment, brief transcripts of personal experience, helpful conclusions, etc., which they may be willing to share with others “for the good of the Order.”

THE MAN WHO CONCENTRATES

By R. J. BLAINE

DON'T have too many strings to your bow, or too many irons in the fire.

Better have one or two good, strong strings that are not easily broken and keep one or two irons at a white heat all the time.

There are only a few things of which a prospect needs to be convinced to make him buy.

Make up your mind to thoroughly and completely convince him of these few things. Do not fritter away your time in half convincing him of a good many things.

Concentration is the secret of success.

The salesman who knows his goods and knows how to present them is confidently aggressive in his work, and people speak of his personality as forceful. The salesman who doesn't know his goods may also be aggressive, but it is an unbearable egotism blowing a very cheap make of horn and he is set down as a blatant four-flusher.

Don't trust to persuasion alone to land your prospect. Convince him. Persuasion is the soft glove; conviction is the iron hand underneath. Let your manner be as conciliatory as possible, but put into your arguments a firm grip of conviction that he cannot get away from.

Have an object. Then go after it, and go hard. Many a country boy comes to a big city and forges his way to the front with no other capital than a brain equipped to accomplish a well defined object and “get there.”

At forty Grant was an obscure citizen of Galena. At forty-two he was known as one of the greatest generals in history. He had an object to gain when he announced that he would “fight it out on this line if it takes all summer.”

You need not go beyond your own experience to understand what is meant. Don't you recall that many, yes, most of the things you have set your heart on—really set your mind and heart on—finally came to pass?

What brought them about? Was it not a powerful concentrative attitude of the mind in which all of your energies were marshaled as one mighty force for the attainment of your desire?

The man who can maintain such an attitude of mental concentration realizes the superiority of mind over matter.

Choose an adequate object to strive for and the battle is half won. The proverb has it: “As a man thinketh in his heart, so is he”; and the man who thinks right is sure to choose right and work right, which is the other half of the battle.

Also remember that your choice of an object is an invariable measurement of your confidence in your own ability, for which reason you must set your mark high or be discredited in the eyes of the world as a man without courage.

Choose a worthy object and work toward it persistently, with the assurance that success must reward your efforts. The man who never gives up always wins.

THE EXTRA OUNCE REQUIRED

By E. RAY SPEARE

THIS is a little talk on the "extra ounce." Some one has wisely remarked "there never was a man yet who, no matter how hard he was working, couldn't work just a little harder if he found the right incentive."

In other words—supposing efficiency could be weighed like gold or iron—however many pounds of energy, ambition, enthusiasm and ability the salesman may have put into his work, there is always another ounce which can be added to the sum total, and on that one ounce may hinge success or failure.

Bed-ridden invalids, who have not been able to walk for years, have been known to arise and scamper on an alarm of fire with as much agility as a sprinter in perfect training. Fear was an incentive which gave them not only ounces, but pounds and hundred-weights of strength to meet the occasion. When a salesman's business grows slack, and results decrease, it should inspire him to feats in salesmanship in just the same manner. No matter how many pounds of effort he has been exerting, he can always find an extra ounce to add to the total if his incentive is strong enough. And that extra ounce in most cases is all that is needed to convince the obstinate prospect, close that sale that has just eluded him, *and get the business.*

You salesmen on the firing line have had experience which proves all this. How many times have you wound up your best arguments, your most interesting proposition and been turned down, only to come back once more at your customer with just one more point and one more plea, and done the trick? On the other hand, how many men have you left without landing, who might have given you that order, if you'd only clung on a little longer and used the extra ounce?

Did you ever stop to think that the strongest bridge couldn't stand the extra ounce that exceeded its utmost capacity without giving way? Its massive structure will stand under all that it was built to stand, but if the time comes when the extra ounce proves more than it can carry something is bound to break.

So it is with the selling proposition. There is some argument, some fact, some inducement, *something* that will make your customers try your line. You know that you've got that extra ounce at your command, and

the only point is that you mustn't neglect to avail yourself of it.

Haven't you sometimes, after an unsuccessful interview with a prospect, gone back to the hotel and thought, in reviewing the work of the day: "Well, now, I believe I could have closed that sale if I had used such and such an argument that didn't occur to me till this moment?"

Also, if you have made a fair stroke of business, haven't you had occasion to say to yourself: "Perhaps if I hadn't been too easily satisfied, and if I had persisted in talking the thing, I could have got that customer to try our new specialty as well as our regular line which I sold him?"

When such a case comes up again return to your customer, call out the reserves to assist you—make a play with that extra ounce.

VALUE OF TECHNICAL TRAINING

By F. R. DOUGALL

Detroit Mgr., Acme White Lead Works

WHILE it is true that success depends largely on the salesman himself, it is equally true that, take two men otherwise on a par as salesmen, the one who understands the technicalities of his business will have by far the larger measure of success. It is thus seen that technical knowledge is of the greatest importance, and where possible it should be painstakingly acquired. A mere skimming of the surface, or a superficial knowledge, is worse than useless: in fact, it is very often positively harmful, and it is better for a man to let this feature severely alone, than to fail to master it thoroughly.

In selling varnish, for instance, it must certainly facilitate a man's work and increase his usefulness if he knows the nature of the goods he is handling. He should know that a varnish is made up of gums, dryers, oils, turps, etc.; he should be familiar with the different gums, both hard and soft, and he should know what class of varnish is suitable for inside or outside work, and what the essential difference is. He should also be familiar with their working qualities; how freely they flow; if they will stand rubbing and polishing; how they dry; how long they should be given before sanding; and he should grasp the distinction between liquid dryers, japans, and such like, for house paints, enamels, varnish stains, carriage paints, and kindred goods

known to the trade as paint specialties. He would be the better for knowing the various pigments contained in his goods; how and where they are produced; what their characteristics are; why some are non-dryers and vice versa; what their requirements are in the way of vehicles and thinners, and whether fast to light or not; why certain combinations are admissible or advisable and others dangerous or detrimental.

Technical education will tell him why a paint or enamel peels, cracks, chalks, fades or blisters; why it livers or thickens in a container; why pigments precipitate or harden, and, if fully informed as to conditions, he can unerringly say why there is failure in getting certain results in any instances brought to his notice.

Technical knowledge on the part of salesmen is not hard to attain if there is the will, and no one can doubt its desirability or value; consequently, every salesman who intends to take up the paint and varnish line—or any other—for his life's work, should make it a point to make a careful study of his business, and to acquire all the technical knowledge he can possibly absorb.

QUALIFYING FOR SELLING

By O. T. OWEN

Formerly Sales Mgr., Blickensderfer Mfg. Co.

I WOULD summarize the qualifications of a beginner, as being a fair education for a working basis; a cultivated personality; business sense to know a deal when he sees it, and judgment, when he does see it, in handling the deal to advantage.

The young man who aims to become a salesman should cultivate a liking for that work and be willing to spend a few years early in life skirmishing on slight compensation in order thoroughly to equip himself for battle. This is not unreasonable, when you consider the time and expense involved in preparing for the professions of law and medicine, neither of which offers ampler remuneration than that of salesmanship.

Now I arrive at a point where many men will take exception with me, perhaps. But I would advise the beginner to get as diversified an experience as he can in his training days. Some people believe that a man is better qualified to sell typewriters if he has never sold anything else, and that if he starts in selling soap in the first place it is misfortune

or a discredit to him if he jumps to selling pianos or umbrellas, etc. But allow me to differ. If he has a greater variety of experience in selling different kinds of goods, he is likely to have a greater knowledge of men and the ways to approach them, and his talents are more generally adaptable, all other conditions being equal. The solicitor whose experience in approaching the trade with divers lines has been a successful one, will usually succeed in selling typewriters, once he has acquired a knowledge of the details of the business. The passing of the "one-ideaed" man from all professions and business is just about due.

Salesmen who can handle city trade and country trade with equal facility are rare. Those who have the necessary combination of talents to do this have had invariably a wide collateral experience, and they can command in almost every instance their own salary.

Every line offers opportunity for study; the men with whom a salesman comes in contact can each give him some hint or fact or theory that he may find useful later.

Self-questioning in business is educational. There are five questions that every salesman should ask himself each day:

1. Have I really mastered the art of explaining our product?
2. Do I know how to get my prospect's attention?
3. Can I turn my opportunities to good account?
4. Do I know how to make my users satisfied?
5. Am I using all possible means to make my territory productive?

If you are not absolutely positive that you can answer each question properly, you are deficient in some respect. You must specialize along the line of your deficiency.

When you are satisfied that your particular failing is conquered, don't imagine that your education in salesmanship is finished. While there's life there's more to learn. Study other men—probe the causes of improving trade conditions and apply what you learn in your own field.

Ad in an Akron paper: "French taught by Madame Bridoux, native of France. Learn to utter articulately the Parisian French language."
—Chicago Tribune.

THE AD-MIRER

UNDER this heading we shall reproduce from time to time and comment upon advertising matter which features that ideal of Service in business—in all human busy-ness—which the Editor of this magazine has embodied in the well known statement, "The Science of Business is the Science of Service." We shall be glad to receive and comment upon any advertisements, booklets, etc., which readers may care to send us in this connection.

McGraw-Hill Rings the Bell

THE Ad-Mirer likes the full-page advertisement of the great McGraw-Hill Company, Inc., that giant in the field of technical magazines, which recently appeared in the Chicago Tribune. It was headed,

"1919 Has Been the Radical's Year

"1920 Belongs to the Sane Thinkers."

We hope that will prove true. The ad itself was sane, constructive. It had background and perspective. It was true. Here are a few of its high-lights: "Radicalism is costly to Capital; to Labor it is ruinous." "If all the incomes in the United States were levelled, it would not solve the cost of living problem. The income of the average worker would be increased only a tiny per cent. We are all paid out of the common fund represented by the annual production of new wealth. It amounts to many billions a year; it could amount to many billions more if every man and woman worked to the utmost of his ability and measured his work not by hours but by results. Only by putting more into the common fund can any, or all of us, take more out."

THE SPIRIT OF SERVICE

THE Ad-Mirer recently clipped this from an old magazine. It was headed "The Spirit of Service," and was printed over the name of the American Telegraph and Telephone Company. It is good.

"When the land is storm-swept, when trains are stalled and roads are blocked, the telephone trouble-hunter with snow shoes and climbers makes his lonely fight to keep the wire highways open.

"These men can be trusted to face hardship and danger, because they realize that

snow-bound farms, homes and cities must be kept in touch with the world.

"This same spirit of service animates the whole Bell telephone system. The linemen show it when they carry the wires across mountains and wilderness. It is found in the girl at the switchboard who sticks to her post despite fire and flood. It inspires the leaders of the telephone forces, who are finally responsible to the public for good service.

"However large it may become, this corporation will always be responsive to the needs of the people, because it is animated by the spirit of service. It has shown that men and women, cooperating for a great purpose, may be as good citizens, collectively as individually."

HERE'S TO THE ADVERTISING AGENCIES

THE advertising agencies—many of them—are advertising themselves today in a way that moves the Ad-Mirer to commend them most heartily. And they are advertising what this magazine advertises—constructive Americanism, a better civic understanding, better human relationships in industry. The William H. Rankin Company, of Chicago and New York, has been putting in some corking good licks for itself and for constructive business building in its strong series of "Brass Tacks" talks. But just now the Ad-Mirer is thinking about two other agencies. One is Mallory, Mitchell & Faust, of Chicago. Last fall they published this unusual advertising contribution to the fund of collective wisdom which we are all trying—or should be trying—to raise to meet the supreme demands of the hour:

*The Richest Man in the World!
A Thought for Armistice Day*

Answering an editorial in the Norfolk, Neb., Daily News, Edward J. Meyers, the village blacksmith of Pierce, Neb., was stirred to pen the following letter to the editor of that paper:

"I wonder if you knew that one of the richest men in the world was fourteen miles north of Norfolk, right here in Pierce, Nebr.? That man is the writer. I am just a common 'Plug Blacksmith,' but oh—how rich! I go to my labors each morning, work until noon, go to dinner, return at 1 P. M., and work till 6 o'clock. I enjoy the greatest of all blessings, good health. Rockefeller would give all he possesses in money or holdings for my stomach, but he can't have it.

"Each day sees something accomplished and every job of work I turn out, I feel that I have done my customer a service 'worthy of my hire.'

"I have a most wonderful little wife. She has stuck to me twenty-two years now, so I know she must be a dandy to accomplish that. I have a little home, a beautiful little daughter, a son grown to maturity, and now in life's game for himself. Rich? Why, man alive, who can possibly be richer? Then, to add to all the above riches, I take down my old shotgun in season and ramble thro fields, woods and tangle in search of the elusive cotton-tail, teal and mallard with my faithful old pointer at heel (now past 11 years o'd) and he is as happy as I when on the hunt. Then, when I get back, oh—how good everything does taste. Then, when night has spread its mantle over this good old universe, I settle down in a good old easy chair, enjoy a smoke and then roll into bed to be embraced by 'Morpheus' and never hear a sound until the beautiful break of another day. Rich? Did you say? Well, I guess! \$'s, no, not many. You inquired about RICHES; not material wealth.

"The height of my ambition is to so live that I may have no regrets for having lived, when the time comes for me to shuffle off this mortal coil and I hope by that time to have accumulated just enough \$'s that myself and mine may not be objects of charity.

"This, then, is my idea of a rich man. If anyone enjoys life more than I do, he is to be envied for his riches.

"With kindest regards,

EDW. J. MEYERS."

Could any words be more plain or direct in interpreting the true American ideal of peace and prosperity?

The blacksmith of Pierce, Neb., has sounded a clarion call to commonsense thinking and action. If his essay on wealth and opportunity "in the land of the free and the home of the brave" were more generally accepted, waves of discord and unrest would not be beating against the magnificent structure of American Industry and Commerce.

Our feeling is that every force of intelligent publicity, advertising and education should steadily promote the doctrine of Americanism formulated by the clear-visioned framers of our American Constitution.

"EINSTEIN" ADVERTISING

FINALLY, the Ad-Mirer, wishes to compliment his old friends, the H. E. Lesan Advertising Agency, Inc., 440 Fourth Avenue, New York, for their ad in *The Christian Science*

Monitor, headed, "The 'Einstein Theory' in Advertising." Here it is, in part:

"Before many years the public will be asking and advertisers will have to reply to such questions as, 'How do you treat your employes?' 'How do you treat your competitors?' 'What are your ideals of business?' 'Are your closets clear of financial skeletons?' These questions will be asked quite as often as, and perhaps more often than 'Is the product good?' and 'What is the price?'"

This statement was made in 1912 by a friend of ours whose concern had been brought to book by the Federal Courts for unfair business practices indulged in prior to the time our friend had joined their forces.

Evidence of the truth of his prophecy about business concerns is accumulating today.

Did not his prophecy embrace a sort of "Einstein theory" as applied to advertising, adding a new ideal dimension rather than taking the place of the old "Newtonian theory" that embraced only the law of gravitation toward well-made goods and clever salesmanship?

The H. E. Lesan Advertising Agency realizes that, in present-day methods, the rules of good manufacture, good salesmanship and good advertising must be retained and even improved.

But the Lesan Agency also feels that advertising today cannot ignore the amplifying "Einstein theory" of democratized industry, fairness to competitors, frank honesty with the public, and respectful attention to governmental requirements—regulatory or legislative.

Can you ask for anything more responsive to the newest of the new than this, or more mindful of the full value of conservatism in advertising and merchandising? The Ad-Mirer, at any rate, is satisfied.

THE POWER OF CONTINUOUS EFFORT

By W. S. POWERS

A VERY interesting experiment was made a short time ago in one of our great rolling mills. A bar of steel weighing half a ton was suspended vertically by a slender chain. Near by a cork from a bottle was suspended by a silk thread. The cork was started to swinging so that it struck gently against the steel bar. Of course, it made not the slightest impression. But the motion of the cork was continued, and at regular intervals it struck the great bar of steel in exactly the same place. Five minutes passed, and still no effect was noted on the bar. After ten minutes, however, the bar gave evidence of feeling uncomfortable. A sort of nervous chill crept over it. At the end of twenty minutes the chill gave way to distinct vibrations, and fifteen minutes later the great bar was swinging like the pendulum of a clock.

A single day or week of effort in any line is merely a blow or two of the cork against the bar of steel. Its effect is almost nothing. But the continuous, persistent hammering, week after week, month after month, is just as sure to start the pendulum of success swinging your way as day is to follow night.



THE BUSINESS PHILOSOPHER AMONG HIS BOOKS

THIS Department endeavors to acknowledge all books received, but can review only such as promise to be of practical service or inspiration to Business Men and Business Women Who Think. For the convenience of readers, any book mentioned will be supplied by THE BUSINESS PHILOSOPHER Bargain Book Department, 36 South State St., Chicago, Ill., upon receipt of price, plus postage, if any.

BOOKS RECEIVED

Elements of Retail Salesmanship, by Paul Wesley Ivey, Ph. D., Associate Professor of Economics and Commerce, University of Nebraska. The Macmillan Co., New York; \$2.25.

"THE SCIENCE OF APPROACH"

WILSON M. TAYLOR, who specializes in Sales Efficiency work along Life Insurance lines, is extensively advertising a little book on practical character analysis under the name of "The Science of Approach for Insurance Salesmen." It is published by the author at 35 West 39th Street, New York, at \$2.00.

In his foreword, Mr. Taylor acknowledges his indebtedness to the Editor of this magazine in the following words:

"Some twelve years ago, I was introduced to Arthur Frederick Sheldon, of the Sheldon School in Chicago. I was induced to take his training. Before I took it, I was considered a Sales Expert, so I was a 'Doubting Thomas' in regard to its value, when I went through his training, but when I graduated I was thoroughly convinced that Arthur Frederick Sheldon had the basic principles of scientific salesmanship. Later, I became Mr. Sheldon's General Representative, in the state of Michigan, with headquarters in Detroit, and while there I trained a great number of Life Insurance Salesmen. . . . So, while it may be said that Mr. Sheldon has influenced my life a great deal, I have changed things, here and there, added, to his principles, my own principles, have

changed the names of things and have eliminated a great deal, so that I doubt if even my old friend Dr. Sheldon, when he reads this book, will recognize some of his own laws and principles; and, right at this point, after you have read this book and made it a part of yourself . . . may I suggest that you investigate what Arthur Frederick Sheldon, of Chicago, has to offer, because, as a Sales Efficiency Expert, I have recommended his training to thousands of salesmen and have yet to find one who is not satisfied that he received his money's worth."

Mr. Taylor says in his Introduction: "The art of building an excellent income in the Insurance business is the art of making permanent and profitable patrons." And again, "Confidence is the base of all trade. In the Insurance profession, confidence is the keystone of everything." And he goes on, adapting the famous Sheldon "peck of peas," "The Insurance Specialist may know everything about his policy, but if he lacks tact in his approach, he will fail as a salesman. How many men you will find in the General Offices of Life Insurance Companies, who . . . do not get their highest efficiency in selling, because they lack the Power to Persuade Plenty of People to Purchase their Policies at a Profit. And the way to accomplish this is to have a complete and thorough understanding of how to meet and persuade your prospect as the prospect *likes* to be persuaded and not as you like to persuade him."

The book contains numerous diagrams, illustrating the different types of faces which

characterize the salesman's prospects, and the text aims to explain what each type denotes and how each typical prospect should be approached.

"SALESMANSHIP IS APPLIED PSYCHOLOGY"

The *Psychology of Salesmanship* is a book of 267 pages by George R. Eastman, A. B., A. M.; author of *Psychology of Business Efficiency*, etc., published by The Service Publishing Co., Dayton, Ohio.

"This book is intended," the author tells us, "for the person who is convinced that salesmanship is an honorable profession, rendering an important and difficult service. It is for those who have awakened to the fact that the salesman is not born ready made, with his powers fully developed.

"The salesman must be made, in large part at least, by serious study. The efficient salesman must know the workings of, and have skill in influencing complicated and intangible mental processes, which determine the behavior of men. It takes persistent hard work to gain an understanding of the factors and processes which determine the actions of men. The salesman's efficiency will vary directly with this understanding."

We can only add, in that particular connection, that "The Science of Business," and the other courses of study which the Editor of this magazine has written and taught, since 1902, have had for their main object the imparting of this very "understanding of the factors and processes which determine the actions of men," in order to fit students to succeed in salesmanship—and indeed in all other branches of business, for the same general principles underlie all business, as well as all of the professions.

EMPLOYMENT PSYCHOLOGY

The Macmillan Company, of New York, has issued a book by Henry C. Link, Ph. D., on *Employment Psychology* (\$2.50). It describes the practical application of psychology to the selection, training, grading, and retaining of employes. It outlines not only methods but concrete results. Particular attention is given to the development and use of tests. Numerous tests and directions governing their use are given in the appendix in such a manner as to prove extremely valuable to

employers. The present "hit or miss" methods of employment are analyzed, leading up to certain principles which must be recognized before employment can be developed scientifically. The book, far from being a theoretical study of employment problems in general, is the practical outcome of a first-hand experience with specific problems under typical factory and office conditions.

EFFICIENCY PSYCHOLOGY

"Business and life can not be separated," declares George R. Eastman, E. B., A. M., in the Foreword to his book *Psychology for Business Efficiency* (Service Publishing Co., Dayton, O.). He goes on: "Business concerns itself, and is concerned with all the factors and activities of a rightly ordered life. The principles which make for business efficiency are the principles which make for the efficient life.

"The business man must have knowledge of the material factors and processes with which his business is concerned, and skill in dealing with them. But notable success can be obtained in no line of business, unless one knows men, and has skill in influencing them. Skill in influencing men comes from knowledge of the mental processes and factors which determine the behavior of the men. Psychology furnishes this knowledge.

"To become efficient in business one must first determine clearly and wisely the end to be gained by the business activity. He must rightly apprehend the best available means for attaining the end. He must acquire skill in employing the means. He must devote himself resolutely and unswervingly to the attainment of the end."

The volume, which contains 265 pages, has three parts devoted respectively to: Processes of Thinking, Feeling and Acting; Factors, Qualities, and Constitution of Consciousness; and Factors and Processes of Influencing Behavior.

A CORRECTION

In "Ibis Items," in the January number, we stated that a Special Active Chapter of sixty-four members had been organized among the Thompson Lumber Company's employes, in Minneapolis. This Chapter is in connection with the Thompson Yards, Inc., not the Thompson Lumber Company.

CORRECT BUSINESS LETTER WRITING AND BUSINESS ENGLISH

A COMPLETE COURSE OF INSTRUCTION IN SERIAL FORM

By JOSEPHINE TURCK BAKER

Author of Correct English—Simplified Grammar and Drill Book; The Correct Word—How to Use It; Correct English in the School; Correct English in the Home; The Correct Standardized Pronunciation Dictionary; Your Everyday Vocabulary; Art of Conversation; Art of Social Letter Writing, etc., and Editor of the Magazine, "Correct English—How to Use It."

This helpful course of instruction, which is now running serially in this magazine by special arrangement with the author and the publishers, will appear regularly throughout the year or may be obtained at any time, in book form, through this magazine or the publishers, The Correct English Publishing Company, Evanston, Illinois, by remitting \$1.50. Copyright by Josephine Turck Baker. The Correct English Publishing Company will also answer, free of charge, any questions which our readers may wish to ask concerning points in the course, whether asked of the publishers directly or through this magazine. All questions will be answered in these columns, as soon as practicable, unless postage is enclosed and a reply by mail requested.

LETTERS AND FORMS EXEMPLIFY- ING THE WRITING OF NUMBERS LETTER INCLOSING CHECK

Chicago, Ill., March 8, 1911.

Messrs. Mason & Berry,
Boston, Mass.
Gentlemen:

Inclosed find my check of Two Hundred and Fifty Dollars (\$250) in payment of the accompanying bill.
Kindly return bill receipted, and oblige

Yours truly,
John M. Blank.

LETTER ORDERING BOOKS

Buffalo, N. Y., Jan. 11, 1911.

Correct English Publishing Co.,
Evanston, Ill.
Gentlemen:

Please send us by express, C. O. D., fifty (50) copies of "The Art of Conversation."
We need the books at once, as we have just discovered that our supply is exhausted.

Very truly yours,
Success Publishing Company,
By J. M. Blank, Mgr.

(2 inclosures)

ADVERTISEMENT

500 BEST STORAGE ROOMS in the city, \$1.50 to \$6.00 a month, at Union Storage Warehouse, 74 Eastern Avenue. Down-town office, 75 Berkeley Street. Estimates for moving and storage.

TO LET.—Large, old-fashioned house; modern plumbing; paint, paper, and everything new; 15 rooms; will be let for \$800, to private family only. J. F. F., Brigham, 42 King Street. Tel. 2907.

STATISTICS

Taking the city and county of New York as an example, we find that more than \$10,000,000 was spent during 1899 in the repressing and correcting of crime, out of a total expenditure of about \$20,000,000. This means a crime taxation of \$6 per capita. An analysis of San Francisco's budget shows an average of \$5 per capita. In smaller cities,

the average is about \$3.50 per capita. With these averages as a basis, Mr. Smith calculates that \$1 an inhabitant in the "open country" is a conservative estimate.

THE CONCLUSION OF THE LETTER

The conclusion of a letter consists of the complimentary close and the signature.

The Complimentary Close

The complimentary close consists of expressions of civility, respect, or love, depending upon the relation that exists between the writer of the letter and the person to whom the letter is written. It should begin on a separate line and should be followed by a comma. The initial word should begin with a capital, and it should be placed near the middle of the body of the letter. Expressions that introduce the complimentary close, such as, "I am," "I remain," "and oblige," etc., should not be placed on the same line, but should form the closing words of the body of the letter.

The following are correct forms to use in the complimentary close:

Yours truly, Yours very truly, Truly yours, Very truly yours;
Yours respectfully, Yours very respectfully, Respectfully yours, Very respectfully yours;
Yours sincerely, Yours very sincerely, Sincerely yours, Very sincerely yours;
Affectionately yours, Lovingly yours, Faithfully yours, Devotedly yours.

The forms in the first line are interchangeably used, and are appropriate for business

letters where there is no special intimacy existing between the writer and the recipient of the letter; the forms in the second line are interchangeably used, but are appropriate only when the writer wishes to express respect; the forms in the third line are interchangeably used, and are correct when the relation between the writer and the recipient of the letter is somewhat intimate, less formality being conveyed by these expressions than by those in the first line.

The form "Yours truly," while frequently used, seems less courteous than the longer form "Yours very truly."

The forms in the last line are used in letters of love and friendship.

Models for the Complimentary Close of Business Letters

Note—The closing words of the body of the letter are given in order to show the relative position of the complimentary close to the body of the letter.

Assuring you that we can fill your order promptly, and awaiting your early communication, we are

Very truly yours,
We will send the books at once.

Hoping that you have not been inconvenienced by our delay, we are

Yours very truly,

Assuring you that if you decide to engage me, I will give you my best efforts, I am

Very respectfully yours,

I thank you for your kindness in the past, and hope for a continuance of your interest.

Very sincerely yours,

The form of the complimentary close should always harmonize with that of the salutation, the degree of intimacy expressed in the salutation corresponding with that in the complimentary close; thus: a letter beginning, *Dear Sir, Gentlemen, Dear Madam*, requires for its complimentary close, "Yours truly," "Yours very truly," or "Very truly yours," unless the writer wishes to express respect; he should then use, "Yours respectfully," "Yours very respectfully," or "Very respectfully yours." A business letter beginning, "My dear Mr. Black," "My dear Mrs. Black," requires for its complimentary close, "Yours sincerely," "Yours very sincerely," or "Sincerely yours." These three forms are often interchangeably used when the salutation is formal; as, *Dear Sir, Dear Madam*, etc., but it is better to restrict these expressions to letters in which the salutation expresses some degree of intimacy. Again, these forms are also used in friendly letters

where there is not sufficient intimacy between the writer and recipient of the letter to admit of such expressions as, "Affectionately yours," "Lovingly yours," etc.

The Signature of a Letter

The signature of a letter consists of the name of the writer. It should begin on a separate line, should be followed by a period and should be placed below the complimentary close and to the right, so that the terminal word may be about on a line with the margin of the letter.

MODELS FOR THE SIGNATURE OF BUSINESS LETTERS

Signature of a Company

Note—The last paragraph of the body of the letter is given, in order to show the relative position of the signature to the rest of the letter.

Kindly see that our order is filled at once, as we are entirely out of these books.

Very truly yours,
The School-Text Publishing Company,
By John J. Gray, Manager.

Signature of an Individual

Assuring you of my willingness to comply with your request, I am

Very truly yours,
Frederick J. Huntington.

Signature of a Firm

If you can give this matter your prompt attention, it will greatly oblige

Yours very truly,
Hamilton & Hamilton,
By Edward P. Black, Secretary.

Signature of an Unmarried Woman

Thanking you for your kind interest, and assuring you that I shall be glad to receive an early reply, I am

Very truly yours,
(Miss) Alice M. Freeman.

Note—If, for special reasons, the writer uses only her initials with her surname, then the full name must be written in parenthesis; thus:

(Miss Alice M. Freeman.) A. M. Freeman.

(Ordinarily the first style is preferable.)

Signature of a Married Woman

I thank you for the assistance that you have given me.

Very sincerely,
(Mrs. George J. Humphrey.) Mary L. Humphrey.

Signature of a Widow

Kindly send me a sample of the goods, and oblige

Yours very truly,
(Mrs.) Margaret E. James.

Note—A widow generally uses her Christian name. If, however, her husband has been prominent in business, social, literary, political circles, or the like, and she wishes, for special reasons, to identify herself with her deceased husband's name, she may write her signature as follows:

(Mrs. John Henry James.) Margaret E. James.

A woman must never use her husband's title. The wife of a general, a doctor, or a minister, for example, uses the name of her husband without his title. For example, the wife of Dr. John Brown signs her name as follows:

(Mrs. John Brown.) Mary E. Brown.

(In all the foregoing models, the period may be omitted at the close of the name within the parentheses.)

Note—Some authorities indicate that when writing to strangers with whom one has no especial business relations, and when writing to servants, a woman may then use her husband's name and her title in her signature; but, generally speaking, it is better for a woman to avoid doing so. The difficulty can be overcome by writing the letter in the third person. Thus:

Mrs. James Gray, 2120 High Street, would like to have Miss Mary White come on Monday, instead of on Tuesday.
Mrs. James Gray, 2120 High Street, would be glad to have Mrs. Black return the curtains that she has been mending, as soon as possible.

SIGNATURE OF SOCIAL LETTERS

In case of women, where the relation is intimate, only the Christian and the middle name (or initial) with the surname are permissible, it being taken for granted that the recipient of the letter knows the full title of the writer. In cases where the relation is not intimate, and where it is necessary that the recipient should know the name of the husband and the title of the writer, it is correct to follow the same style as in business letters. Again, in cases of extreme intimacy, where the Christian name is properly used in the salutation, the Christian name without the surname is used in the signature.

THE SUPERScription

The superscription of a letter is the address on the envelope.

1. The Contents

The contents include the name, the title, and the post-office address. The post-office address gives the name of the city or town; the state; the county, when the town is small; the street address, when the town is large; the rural route or the post-office box, when required.

2. The Position

The first line, which consists of the name, should begin at about an inch from the left-hand edge of the envelope, and should occupy

a position about midway between the upper and the lower edge. Each line that follows is placed a little farther to the right than the preceding line.

When a title is used in connection with the name of that which it is associated, it should follow the name on the line below, as:

Mr. James Blank,
President, Malleable Iron Company.
Toledo,
Ohio.
(or Toledo, Ohio.)

The following style is also used:

Mr. John Blank
President, Malleable Iron Co.
Toledo
Ohio
(or Toledo, Ohio)

The name of the state is usually placed on a line below that of the city.

When the name of the county, the rural route number or the post-office box is given, it is usually placed at the left-hand corner of the envelope.

(To be continued)

PUBLIC SPEAKING

A valuable and comprehensive manual of elocution and public speaking, with numerous exercises for developing the speaking voice, deep breathing, pronunciation, expression, and gesture, and over three hundred pages of selections for practise, will be found in the 533-page volume, *How to Speak in Public*, published by Funk & Wagnalls Co., of New York at \$1.50 net.

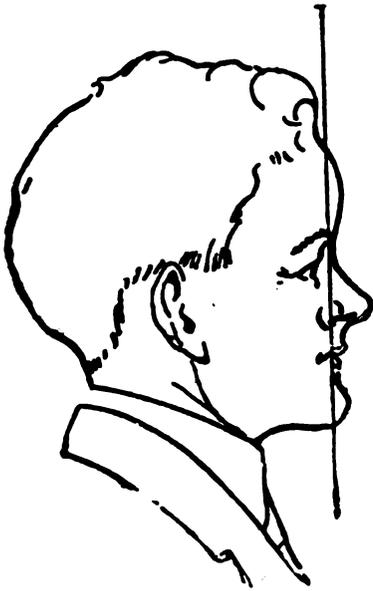
It is by Grenville Kleiser, formerly Instructor in Public Speaking at Yale Divinity School, and author of a well-known course of mail instruction in the same subject, and is the twelfth edition of the book.

The Judge—"So you claim you robbed that delicatessen store b.c use you were starving? Why didn't you take something to eat, instead of stealing all of the cash out of the register?"

The Accused—"Cause I am a proud man, Judge, an' I make it a rule to pay for ev'rything I eat."—London Blighty.

WE BUY, raise and sell fur-bearing rabbits, and other fur-bearing animals. List what you have with us, stating your lowest prices on large lot shipments. The Fur & Specialty Farming Co., 515-517 N. P. Ave., Fargo, N. Dak.

SPEAKERS, LECTURERS: We assist in preparing special articles, papers, speeches, debates. Expert, scholarly service. Authors Research Bureau, 509 Fifth Avenue, New York.



A Short Cut Method of Judging Men

Most of "The Business Philosopher" readers appreciate the necessity of being able to judge men and women correctly—to successfully sell, employ or direct them. Much has been written on the subject, all good but often too technical and complicated for understanding and practical use.

Mr. Wilson M. Taylor Sales Efficiency Expert

is the first to supply a concise, simple method of judging people correctly. He has outlined his methods in a pocket sized book.

"The Science of Approach"

Mr. Taylor gets down to fundamentals and gives you all the information you need for practical use. He is a business man, a director of salesmen, and he knows what is practical and what is not.

He classifies all types of men and shows you a simple way to quickly appraise the minds of men of various types, to determine their inclinations, their process of thinking, their basis of judgment and decision.

It is time for you to stop guessing. It is time for you to know why people like you or do not, to know how to handle the procrastinator, to know the type of man who thinks and acts slowly, the type of man who thinks and acts quickly, the type of man who is emotional or non-emotional.

Hundreds of leading firms are buying "The Science of Approach" for all their salesmen, executives and managers.

No matter what you have read on this subject, get Mr. Taylor's book and read it. He has agreed to send it

ON 5 DAYS' APPROVAL

Your opportunity is presented in the coupon below—use it. You take no risk and the chances are that for the small investment of \$2.00 you may run its value to you up into the thousands, as thousands have done. Sign and mail the attached coupon TODAY.



Wilson M. Taylor, Inc.
35 West 39th St., New York City

Please send me copy of your book, "The Science of Approach," on 5 days' approval—enclosed find \$2.00. If I decide not to keep the book, I will return same to you within 5 days and you are to return the \$2.00 without question.

Name.....

Address..... B. P.

WHAT'S WHAT AND WHO'S WHO

in the INTERNATIONAL BUSINESS SCIENCE SOCIETY

Organized by the Sheldon School

THE International Business Science Society (more popularly the I. B. S. S. or "Ibis"), of which THE BUSINESS PHILOSOPHER is the official organ, is an association having affiliated organizations in the several countries of the English speaking world. Its motto is, "The Science of Business is the Science of Service." Its rallying cry is, "Success through Service."

It is devoted primarily to spreading an understanding of the Principle of Service, and the Natural Laws tributary and related thereto, as applied to business and the professions; to proving by practical demonstration that true and lasting success is won only through genuine, whole-hearted service to others.

The objective toward which its members are striving is embodied in the Q. Q. M. Ideal that is commended to all: namely, to do everything in their power to make their lives reflect the constructive elements of Right Quality,

Right Quantity, and Right Mode of Conduct in all their relationships.

☐ ASSOCIATE MEMBERS (men or women) join the movement by invitation or nomination. They pay no initiation fees and dues of only \$2.50 a year. They receive THE BUSINESS PHILOSOPHER, an emblem button, identification card, and the five other privileges and benefits named on the Associate application blank, which will be found elsewhere in this magazine.

☐ FRATERNAL MEMBERS at Large are graduates or former students of the Sheldon School, of which Mr. A. F. Sheldon, formulator of the Science of Business and President of the I. B. S. S., is the founder and president. They pay the same dues and enjoy the same privileges as Associates.

☐ ACTIVE MEMBERS are undergraduate students of the Science of Business as taught by the Sheldon School under the auspices of the Society.

ARTHUR FREDERICK SHELDON, Chicago
President and Founder

HARRY NEWMAN TOLLES, Chicago
First Vice-President

VICE-PRESIDENTS

A. L. BOYD, Toronto
For Dominion of Canada

ANDREW DEER, Wellington
For Australia and New Zealand

W. G. FERN, Cape Town
For South Africa

J. FRANK DE CHANT, Boston
For Eastern States

GERALD R. McDOWELL, Chicago
For Middle States

R. L. TAYLOR, Memphis
For Southern States

A. B. FRANCISCO, Beaumont, Texas
For Gulf States

L. C. BALL, Chicago

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Consulting Engineer

C. E. ARNOTT, New York
Vice President & Director Vacuum Oil Co.

H. J. HOHN, Chicago
Proprietor, "The Hotel World"

J. K. BLATCHFORD, Chicago
Secretary & Treasurer, American Hotel Association

S. P. BUSH, Columbus, Ohio
*President & General Manager
The Buckeye Steel Castings Co.*

W. A. COCHRAN, Peoria, Ill.
Manager, Hotel Jefferson

F. C. CRAMER, Milwaukee
President, Cramer-Krasselt Adv. Agency

JOHN DOLPH, Washington, D. C.
*Superintendent
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The Business Philosopher

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Only that which tends to increase the "Area" or A+R+E+A of the reader—that is, his Ability, Reliability, Endurance and Action—will appear in this magazine.

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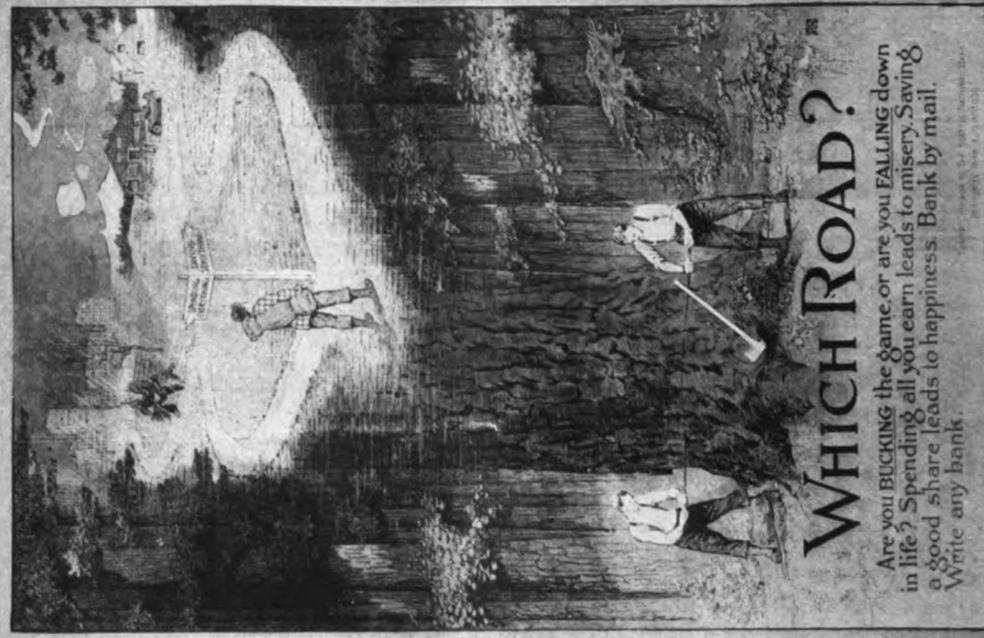
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The Business Philosopher

Edited by ARTHUR FREDERICK SHELDON
SAM SPALDING, Associate Editor

VOLUME XVII

MAY, 1920

NUMBER 6

BY THE FIREPLACE

Where We Talk Things-Over

NATURAL LAW IN THE BUSINESS WORLD

YOU WILL REMEMBER that I have often stated that "Confidence is the Basis of Trade."

This is a fundamental principle, applying to all business.

Now a principle is the basis, or reason, for many laws.

For example, we have the law of punctuality, which, being stated positively, reads:

If you would be successful in business be on time.

And the basis of this law is the principle of confidence. Tardiness means poor service—or at least subtracts somewhat from the very best and most service. And only the highest and best service can gain the most complete confidence.

The same thing holds true of the law of carefulness. Carefulness makes for efficient service, and that kind of service wins confidence.

Take almost any other law of success that may occur to you, trace it back to its source, as it were, and you will find that it springs from the principle that confidence is the basis of trade.

And nearly always the line you trace will lead you back through the one broad channel of efficient service.

EFFICIENT SERVICE COMPOSITE

Now efficient service is nearly always a composite thing. One man alone cannot give it, although one man can destroy it.

I have known the personally efficient work of a good salesman to be all undone by the inefficient work of the credit man, or the bookkeeper, or the shipping clerk, or the man who made the goods.

I have known the efficient work of the man who made the goods, or the shipping clerk, or the stenographer, or the bookkeeper, or the credit man, to be all undone through the inefficient work of the salesman, through misrepresentation or otherwise.

In either case, if we ask why, we shall find that the confidence of the patron or prospective patron was either lessened or totally destroyed by the inefficiency of someone.

Every individual in the whole institution has to co-operate with all the rest in giving the highest and best service in order that all that is done shall tend to add to the confidence of the buying public in that institution.

This principle of confidence, then, having been firmly fixed in your mind, and the channel of efficient service having been clearly marked out, the next thing you want to know is the laws growing out of the principle and operating to insure efficient service.

One of the first and most fundamental of these laws is the law of health or endurance.

It needs no argument to prove to you that ill-health subtracts from your power to render the most efficient service.

Everyone knows by experience that he cannot work as well when he is sick as when he is in perfect health. And the sicker you are, the less work you can do.

DEGREES OF HEALTH AND ENDURANCE

But not everyone stops to think that there are many degrees of health and endurance between perfect health and downright sickness.

The fact is, as you know, that there are few indeed who are in perfect health at any time, and a still smaller number who are always in perfect health.

And yet, every little departure from complete physical well-being subtracts just so much from efficient service and from the sum of the confidence held.

Now, few indeed can be Dempseys or Carpentiers. Nor is that necessary to efficient service in the ordinary callings. Besides, it is often the case that these great athletes have only great strength and skill, but poor health and endurance.

What you want is the glow and vigor of a healthy mind in a healthy body, and the endurance to keep healthy and have sufficient strength for your tasks day after day and year after year until you are ready to rest.

And all this you can have by obeying a few simple laws of Nature relative to your mind and body.

Yes, I said your mind, because health and endurance both begin in your mind.

The mind builds and controls the body, very largely, and a healthy cheerful, courageous mind is a most powerful factor in making and keeping a healthy, vigorous, enduring body.

And so the first necessity in getting into harmony with the laws of health is to think right.

The other laws are few in number, but of great importance. I have room only to mention them here, but you can study them up elsewhere. They are:

Breathe right, drink right, exercise right, cleanse right, eat right, relax right, recreate right, and sleep right.

GAINING ACCURACY AND SPEED

IT IS CLEAR that the only efficiency in business that meets all the needs of good service and of satisfaction on the part of the customers of your house is through the efficiency of every department. And that, in turn, depends upon the efficiency of every unit in every department.

In other words, real efficiency in the house is the result of efficiency on the part of every employe of the house.

From your standpoint, then, the big problem is the development of your own efficiency—this is your first business in winning your own success.

The way to begin, therefore, is to find out just what is efficiency on your part.

Let us start with the basic principle that confidence is the basis of trade. Your success,

therefore, depends upon the confidence you inspire—confidence of your employer or employers—confidence of the customers of the house.

This confidence depends always upon service rendered.

TWO ESSENTIALS OF EFFICIENT SERVICE

And there are two essentials of efficient service—its high quality and its full measure of quantity.

In other words, if you would win the highest success, you must render the largest possible amount of the best possible service.

Now, there are two thieves that steal from the quality and quantity of your service—from the quality and quantity of everyone's service. These thieves are Errors of Omission and Errors of Commission.

By errors of omission I mean the failure, on your part, to do all that you could and should do in your work, no matter what that work is. You can see that this would detract from both the quality and quantity of your possible service. By making errors of omission you fail to do all that is necessary to make your work of the best, and you also fail to do enough, even though the work you accomplish may be the highest grade.

By errors of commission I mean doing of things that you ought not to do and doing things you ought to do in the wrong way. This, you can see, subtracts from the high quality of your work.

Now, as I have intimated, everyone is guilty, to a greater or less degree, of both kinds of errors. It is axiomatic that no one is perfect. The problem, however, is to reduce the thieving errors of both kinds to the smallest possible number, ever striving toward perfection.

HOW TO CULTIVATE ACCURACY

In the reduction of errors, the first requisite is accuracy.

No matter what you are doing, you study, first of all, to find the best way of doing it—how to do each necessary act in a manner approaching perfection; that is, without mistakes or errors.

The next step is to study and plan to do things that are not expected of you—to do your work in a better manner than it has ever been done before, and to use your originality and initiative in acts that will add to the value of your services—in other words, to do the right thing at the right time without

being told. This is a rare power that gives its possessor the very highest value in the business world. For the purposes of this discussion, I am putting it under the head of accuracy.

Now, having achieved accuracy, in the form in which I have described it, the next thing is to acquire speed.

You can readily see that if you work so slowly as to do only two-thirds of the quantity of the work you might otherwise do, you are guilty of an error of omission, which subtracts from your efficiency of service, hence from the sum of confidence you inspire, and, consequently, from the sum of your success.

The two great fundamental elements of personal efficiency therefore, are *accuracy* and *speed*.

Engrave these two words deeply upon the tablets of your memory, for they are the most vital words in the whole business vocabulary—they are the twin keys that unlock the doors to Success.

Now this brings us right up to the problem of how to develop your accuracy and speed.

You cannot do it by mere wishing.

Nor can you do it by going at it in a hit-or-miss, haphazard way.

THE ONE BEST WAY

There is a one best way to do it—the scientific way. This way has been worked out by long study and experiment. If intelligently, earnestly, faithfully, and persistently followed, it is as sure to bring success as the scientific method of putting together the right materials is to build a dynamo or steam engine.

The basis of this development of accuracy and speed is habit.

In practice it works out in the following very simple manner:

First, determine just what is to be done, what is the object to be accomplished. Be sure that your knowledge of this point is correct—accurate.

Second, study to find out the best way of doing the work in hand. Eliminate all needless motions until you have reduced the number of movements to the minimum. But, be sure, all the time, that you are accomplishing just the required result—the finest possible quality of product, whatever that product is.

Third, having determined the best way

of doing your work, practice that way, with great care, until it becomes habitual with you—until you can do it, as it were, in your sleep.

Fourth, having made the best way of doing your work a habit, begin to develop speed. Having made the actual process a kind of second nature, you can now devote all your energy and attention to speeding up. Keep records. And then try to break those records.

In this connection, however, there is one very important point to take into consideration. This I may call the law of relaxation.

It has been found, by scientific experiment, that the human mind and body can accomplish much more by periods of effort with periods of relaxation sandwiched between them, than by any one long, unbroken strain.

By applying this law, intelligently, to the loading of pig iron, experts have been able to show men how each of them could load forty-seven and one-half tons of pig-iron in a day, with less fatigue than they had suffered in loading twelve and a half tons daily.

The periods of effort and the periods of relaxation are of different lengths for different kinds of work. By experiment, you can determine what is the best proportion for yours.

But remember this—speed up and make your very best pace while you do work—relax completely during the brief periods of relaxation.

AMBASSADORS OF THRIFT

THROUGH the courtesy of the Poster Advertising Association, Inc., of Chicago, publishers of *The Poster*, we are reproducing for this month's frontispiece two ambassadors of thrift in poster form. These posters were put out by the Seattle National Bank in its recent thrift campaign among the lumbermen of the Northwest; the lesson they teach, however, is of universal application and could not be more timely than it is today.

Incidentally, they offer an interesting sidelight on the growing spirit of modesty and mutuality among advertisers. The name of the bank, you will notice, is a shrinking little violet way down in the southwest corner; also, the reader is invited to write—not the Seattle National but—"any bank."

EFFICIENCY

By DR. FRANK CRANE

Another of Dr. Crane's splendid straight-from-the-shoulder "Four Minute Assays," one of which you will find each month in these pages, by special arrangement

MAKE good! Don't explain! Do the thing you are expected to do! Don't waste time in giving reasons why you didn't, or couldn't, or wouldn't, or shouldn't!

If I hire you to cook for me I expect my chops and baked potatoes on time, done to a turn and appetizing; I am not interested in the butcher's mistake, nor the stove's defect, nor the misery in your left arm. I want food, not explanations. You can't eat explanations.

If I hire you to take care of my automobile, or factory, or shirtwaist counter, I do not want to hear why things are half-done; I want results.

So also if you come to me and hire me to do a job of writing by the fifteenth of the month, you do not want me to show up on that day with a moving-picture story describing how I couldn't do what I was paid for. You want the writing, and you want it first class, all wool and a yard wide.

This is cold, cruel, heartless talk. It is—to all second-raters and shirkers. But to real men it is a joy and gladness. They rejoice to make good themselves, they expect others to make good, and they like to hear preached the gospel of making good.

Mr. Yust, the Rochester librarian, in his report some time ago, spoke of the Parable of the Talents, in which we are told of the "three servants who had received talents, five, two and one, respectively. On the Master's return they all rendered account of their stewardship. The first two had doubled their capital. Each of them said so in fourteen words, and their work was pronounced 'Well done, good and faithful servant.' Servant number three had accomplished absolutely nothing, but he made a full report in forty-two words, three times as long as the other reports."

There you have it. The less you do the more you explain.

EFFICIENCY!

Learn that word by heart. Get to saying it in your sleep.

Of all the joys on this terrestrial sphere, there is none quite so soul-satisfying and so

one-hundred-per-centish as **MAKING GOOD.**

Do your work a little better than any one else could do it. That is the margin of success.

Making good needs no foot-notes.
Failure requires forty-two words.

THE COST OF SUPERVISION

When one invests money plus mental capacity, he expects a larger return than when he invests money alone. When an employer invests money in the purchase of services and finds that he has purchased good goods (thoroughly efficient services) he is content to share some of the profits of his business with the person who demonstrates mental capacity, shows initiative and assumes responsibility.

When money is invested in the services of an employe who does not exercise his mental faculties, the deficit must be made up by the employer or one of his lieutenants who for his services is entitled to a greater share of the profits. But, since the profits are much reduced where excessive supervision is necessary, there are smaller returns, both for the employe and for the one giving supervision.—A. F. SHELDON.



THE LAW OF INDUSTRIAL ATTRACTION

HOW THE PRINCIPLE OF SERVICE APPLIES TO A GREAT INDUSTRY

By W. M. RITTER

*President, W. M. Ritter Lumber Company, Columbus, Ohio;
Former Member, War Industries Board*

ONE of this magazine's good friends and subscribers,—and, incidentally, one of the ablest and most sanely progressive leaders in one of the country's greatest industries, the lumber industry—recently delivered a memorable address before the National Wholesale Lumber Dealers' Association, at the New Willard Hotel, in Washington, D. C.

In it in a very striking way he applied the Principle of Service, for which THE BUSINESS PHILOSOPHER stands, to his industry and to Industry in general. "This principle, in the realm of human relationships," he declared, "is comparable to the law of attraction in the natural world. It is a part of the inevitable logic of cause and effect If you render the service you get the reward The more perfect the service rendered by one, the greater and more certain will be the reward flowing back to him."

GENTLEMEN: In responding to the invitation to address you, I expressed to your President a desire to have considerable latitude as to the subject or subjects I might discuss, for the reason that I did not desire to confine myself to the hardwood situation, narrowly considered. I wanted to bring to you my conception of this country's lumber industry as a unit, consisting as it does of different parts or phases, all mutually related and interdependent, and not consisting of different phases or units, separate from and independent of each other.

I desire to present not particularly the problems or the situation of the Hardwood Industry, but some considerations which apply in general to every phase of the great lumber industry, whether hardwood or softwood, and whether in the manufacturing, selling, wholesaling or any other department of activity affecting the lumber business. I need not point out the applicability of the thoughts to other branches of industry.

Academically considered, probably there are not a great many who will not accept as accurate my conception of the industry. Such a mere acceptance, however, would

be worthless; an acceptance of it in fact, and a course of conduct predicated upon its logic, would be a vastly different thing, and in my opinion would bring about revolutionary changes in every branch of the business, which would be beneficial and profitable to every element of the industry, and from which the ultimate consumers and the public generally would derive great benefit.

Let me endeavor to make clearer my meaning. I have said that the industry should be viewed as a unit, consisting of different integral parts, but all mutually related and interdependent. Permit me to carry that idea further and say that, from the very nature of the case, because of natural, immutable law, the interests of every group, in whatever phase of the industry engaged, whether it be manufacturing, wholesaling or whatever it be, are identical in the essential sense that they are so intimately united and related that nothing can be ultimately beneficial to one which is injurious to the other.

THE LAW OF ATTRACTION IN HUMAN RELATIONSHIPS

I desire briefly to suggest the nature of

this law and the characteristics of its phenomena. We shall call it the Law or the Principle of Service.

This principle, in the realm of human relationships, is comparable to the law of attraction in the natural world.

It is a part of the inevitable logic of cause and effect. It is immutable, indestructible. If you render the service you get the reward. Broadly speaking, this is indisputable. I am using the idea of Service, however, in a much wider sense than to indicate the relation between buyer and seller, or employer and employe. I use it to indicate my thought that *he receives most who gives most*; the more perfect the service rendered by one, the greater and more certain will be the reward flowing back to him. The patronage of customers naturally gravitates toward the merchant who serves his customers best; the service of the employes naturally goes to the employer who serves his employes best; the reward from the employer to the employe is in greatest measure received by the employe who serves his employer best; and the reward to the business man for pursuing such a policy is no less certain and sure, though it may be less tangible and not so readily computed. If he accepts the philosophy of the Principle of Service, there will be no need specifically to point out his conduct in a given case. If he is imbued with the principle, he will approach every duty and engage in every transaction inspired by the high ideals of service, which will guide him as if by instinct to do the right thing in the right way, with the result of the maximum of legitimate profit to himself and the maximum of value and service to the other party.

THE INTEREST OF ONE IS THE INTEREST OF ALL

I have stated the foregoing in order to point out the lack of recognition of the principle and the unhappy, unsatisfactory condition which exists as a result.

I have asserted that nothing can be ultimately beneficial to one which is injurious to the other. That is but a part of the logic of the truth that the interest of one is the interest of all. This statement of truth is by many not believed. It may not be accepted by all, even as an abstraction. Certainly its acceptance as a living, vital, principle, shaping and controlling the phil-

osophy and practice of business, is not remotely suggested by the course pursued by the great majority of business men.

They are the victims of a false logic. They are the present holders of the title to an unsound system, inherited from predecessors whose mental processes were not always right, and of whom it is too much to require that they should have been as enlightened as we should be. It is a poor commentary upon our ability if we cannot correct their errors, improve their philosophy, develop new and sounder ideals, and progress generally beyond and above the status bequeathed by them to us.

One item of this false philosophy of the antiquated system was embodied in the idea that in order to have something more than you have, it must be got from some one else, the assumption being that this inevitably made the other the poorer. It was felt that, if one became enriched by dealings with others, those others inevitably became poorer in the process. It was in substance the thought that, in serving one's own interest, a disservice was necessarily done some one else. This was the idea of a competition which was false,—or a false idea of competition,—whichever way you prefer it to be expressed. The idea was that in dealing with a person you sought to get the most for the least. It did not admit or even conceive the possibility that all dealings between all parties could be in the spirit of the Principle of Service,—with the idea of cooperation, of rendering the most perfect service possible consistently with the value received therefor,—that business transactions should normally result in benefits to both, and that the success of one did not imply the lack of success of the other in the same transaction.

The influence of this false philosophy has persisted and still persists, I feel, in the lumber industry generally, quite as extensively as in any of the great industries.

NEED OF A CODE OF PRINCIPLES AND PRACTICES

Possibly I should bring my remarks more definitely to bear upon the lumber branch of industry in general. Let me, then, not endeavor to cover the whole field which my generalizations suggest, but mention as illustrative one or two topics.

My thought is illustrated by the fact

that the industry as a whole recognizes no code of general applicability, embodying the principles and practices which should be accepted and observed, not only in relations and dealings between different parts of the industry, but also between them and their customers and patrons.

There is the greatest need for a common understanding and acceptance of basic principles, and of a philosophy of practice based thereon.

I would not undertake to state in detail these basic principles, nor would I feel able to expound the complete philosophy of the subject, much less to codify the rules governing practices. These comprehend a great field where the composite ability and wisdom of many minds is needed wisely to determine conclusions, and where great variety of talent could be profitably employed in the formulation thereof. I may illustrate the thought I have in respect to the whole industry by referring to the way I think a company should endeavor to make that thought a vital force in its individual business.

Those who shape and help maintain the policy of the company should thoroughly understand its code of principles. I shall not state the code in detail, for brief as it may be, it would be too long for this occasion; but it should endeavor to embody in the business the Principle of Service I have above expounded. Possibly the cardinal statement of such a code is embodied in this sentence:

"It is the purpose of this Company to conduct its business upon the Principle of Service."

It states that the aim is to render *efficient* service; that *efficiency* is "doing the right thing, in the right way, at the right time, *all* the time."

It points out that the attitude toward customers and patrons should be one of co-operation, not competition; for if you deal with your customer in the spirit of competition, you seek to get the most for the least, while if you do so in the spirit of co-operation, you seek to find the need, and then to render the most perfect service possible in filling the need.

This code emphasizes the danger of endeavoring to cover these subjects by following mere rules. It is pointed out that the *Principle* should govern and inform every act of the individual; that this cannot be accom-

plished by following rules for doing or not doing specific things because such a method converts the man into a mere machine; the code makes it clear that acts should be the result of the leavening influence of the Principle, the working of the Principle in the thought of the individual.

Now I submit for frank inquiry if something of this kind would not be desirable for the lumber industry, as a whole, and if it would not prove mutually profitable to every individual component part thereof and every person with whom they have business relations.

THE RULE OF MUTUAL PROFIT

An attitude of antagonism between different elements in the lumber industry is indefensible. In my opinion, such an attitude is just as uneconomical and as antagonistic to what is best in respect to the lumber industry, broadly considered, as is that of labor unionism toward the great industrial subjects of production and distribution. They equally misconceive natural laws. (And in this reference to labor unionism, I would like it understood, in passing, that I have no objection to labor unions when they function sanely in a reasonable and proper manner.)

I shall not pursue this line further. The only reason I touch upon the topics at all is that I hope that out of frank discussion and candid study, we may reach some time in the process of business evolution a state where the adjustments of the manufacturing and wholesaling phases will be such that mutual profit will result to them, and that the public generally will reap great benefits therefrom in the various economies which will be made possible, and in the more efficient and perfect service it will receive.

With these thoughts in mind I am led to make some comments which may point the way to an elimination of these objectionable things, and tend to bring about the better adjustments suggested. I shall set these down briefly without any great amount of comment.

1. There should be an acceptance of the Principle of Service.
2. There should be a clear realization that the different phases or branches of the industry have such mutual and inter-related interests that nothing can be ultimately beneficial to one which is injurious to the other.
3. There should be a clear definition

of the governing principles, in conformity to which the whole plan, and every detail of associated and individual effort, should function. These principles should be few and clearly stated.

If formulated with these purposes in mind, they would be fair to both manufacturers and to consumers. They would also assure the uprightness and stability of associated relations.

Associations should devise means by penalties or otherwise to assure that the members conduct their business in conformity with these principles. Those doing legitimate business would approve and applaud, and those who could not continue under such a plan have no proper place in the industry, for their inability to continue and succeed would be proof that they were not rendering a real service to the community.

The acceptance of these thoughts would mean important changes from past practices. It would not, however, in my judgment, involve the abandonment of anything essentially beneficial, but on the contrary would, as I have already indicated, result in ultimate advantage and profit.

I make no effort to indicate the scope or number of changes, I have merely endeavored to suggest the test by which to determine whether and in what instances changes should be made. . . .

THE INTERDEPENDENCE OF ALL

If the basic thought I have endeavored to impress,—that of the Principle of Service,—is correct (and this aside from whether my deductions as to specific changes be right or wrong), its acceptance by a great body of business men like this here assembled would mean much to progress in other fields. It would inevitably lead to helpful, constructive efforts in respect to other even more important subjects than our own immediate occupations. It would give us a viewpoint we do not have now upon many things. I suggest an illustration or two.

There are probably not a great many of us who feel that we have any particular, definite interest in the farmers and their problems. Their problems are so different from ours, their interests so foreign to ours, that many of us feel that policies affecting them can have only the remotest sort of bearing upon our affairs. We have limited our attention to them to "cussing" them for their high prices of the things we consume

from the farm. This is a mistaken course. The farming interest is the greatest interest in this country. The well-being of that interest has a direct, immediate relation to the well-being of every great industry in this great country. And just as I have asserted the truth above, in respect to the different phases of the lumber industry, so now in the broader aspect, and even more vital sense, I say of the relations of all great industries to one another, such as the farming, the lumber, the steel, the coal, and so on through the list, that the interest of one is the interest of all, and that nothing can be good for one which is in final analysis bad for the others.

The farmers as a whole constitute a highly valuable, conservative, stabilizing element in our national life, guaranteeing our institutions against radical, subversive change or overthrow. They have been probably the most deserving and historically the most neglected group of the industrial class. The well-being of the nation depends, in large measure, upon the thrift, success and prosperity of the farmers.

The farmer has no six, seven or eight hour day. He comes more nearly to having a twelve or fourteen hour day. The unreasonably short hours and extravagantly high wages in other lines of industry have a direct bearing upon the farmers' problems. They make it increasingly difficult for him to farm successfully. They contribute directly to making the cost of his products high.

It is to our own selfish interest therefore to encourage farming, and it would be wise to endeavor to get men to go direct from your business and from mine to the farms, as one of the means of bringing about a desirable situation for all.

Certain it is that we should aid in seeking a full understanding of the needs of the farmer and in making better laws for his protection and encouragement. It is inconceivable that this can be done without bringing important benefits to ourselves, through such means as increased economy in the marketing of his products. There should be no dealers in his products, except such as render a real service to him and to the consumers.

THE NEW ATTITUDE TOWARD GOVERNMENT

The same in general would be our new attitude toward the broad problems of gov-

ernment. The topic is interesting and inviting, but I cannot, of course, follow it at any length.

Take, for instance, the matter of taxation. Patriotic business men, who pay the taxes, who are likewise interested in the stability and success of government, can best devise the general scheme of taxation which it would be wisest to enact into legislation. There is a best way, which is the just way.

A scheme of taxation which has a tendency to retard production, because of the taxation of profits made after production has passed a certain point, is, I think, unsound and unwise. Our Company has run its mills to the absolute maximum of production possible under the circumstances, but it is claimed that some producers have not done so, feeling that they could not afford the loss which the scheme of taxation involved. It may be that our Company has not acted wisely, viewed from the standpoint of making the most out of the business in the end. A scheme of taxation which tends to cause contraction of business and to reduce production is indefensible. It tends to prevent general progress, and to retard the development of a state of general prosperity and well-being. It is directly detrimental to the best interest and progressive betterment of labor.

A system of taxes based on sales may be (and personally I believe it would be) the best plan that could be devised for raising the enormous amount of revenue which our national institutions require. It would bring together small individual amounts which would make the necessary tremendous aggregate, and the items would vary according to quantity or value of consumption. Labor could better afford to pay its small quota under such a plan and recoup it, by reason of its constant employment at attractive wages, than to pay nothing and work for a less wage under less attractive industrial conditions, hampered and throttled by taxation laws which tend to the contraction of business and to reduced production generally?

It is, of course, as desirable and necessary to devise a wise system of administration and expenditure as it is to provide the best means for raising the revenue.

The impetus of the general conviction of united industry in this country could put over these or any other sound governmental policies to which it addressed itself. . . .

I cannot close without making my grateful acknowledgments to you for honoring me by the invitation to address you, and expressing my great pleasure at thus meeting you on this occasion.

“HUMAN RELATIONS IN INDUSTRY”

THIS MAGAZINE has received the following letter from L. V. Estes, Incorporated, Industrial Engineers, of 202 South State Street, Chicago. It should be read in the light of our article, “Specialists in Industrial Relations,” in the January issue, and the letter which we printed in March, under the caption—“Wanted—the Industrial Way Out.”

“We were most interested in your letter of February 12th enclosing a criticism from one of your subscribers of your review of our booklet, ‘Human Relations In Industry.’

“Your correspondent is evidently of the impression that we profess to solve the problem of Human Relations in Industry and seems to question our adherence in the practice of Industrial Engineering to fundamental laws and principles.

“We believe that he has not gotten our position quite clear and as we heartily agree with many of the points brought out in his letter, it is our belief that instead of there being a difference of opinion between us, we are really of one mind.

“Of course, we have nowhere professed to solve the problem of Human Relations in Industry. Its solution will not be a matter of a moment nor will it be through the happy thought of some genius, organization or superman. It is a matter of evolution based upon definite principles of human relations.

“It was the purpose in our booklet to define, correlate, and graphically outline these principles in the belief that a clearer understanding of them would help industrial executives to a solution of this great problem more quickly and harmoniously. We felt that if we could clarify in the minds of American business men those principles of human relations that are basic and eternal, we would have helped toward progress in the field to which we are devoted.

“Although the solution of our industrial

(Continued on page 238)

JACKULARITIES

By JACK C. B. COMBES, *Frat., I. B. S. S.*
Scenario Department, Fox Film Corporation, New York

CAN'T is simply the excuse of the QUITTER.

A pin without a HEAD is worthless. So are YOU.

Be a good tea-kettle. Though up to your neck in HOT WATER, *continue to sing!*

JUMPING AT CONCLUSIONS is about the only EXERCISE some folks indulge in. What's YOUR favorite?

Things turn up for those who DIG. Dig, then!

SUCCESS consists not so much in studying nights as in being AWAKE in the daytime.

Even a TOMBSTONE speaks well of a fellow when he's down.

If you want to know how LITTLE you know, just let some child ask you questions.

Most folks would rather BLOW THEIR OWN HORNS than listen to some great master play.

Look on your work as a DUTY, and it becomes a task. LOVE it, and it is always pleasurable.

The farmer DIGS and PLANTS and things grow into fruition for him. Be a FARMER, not a "wise guy."

To make yourself truly RICH, add to the milk of human kindness the CREAM OF SERVICE.

Almost as deplorable as the other extreme of self-conceit is self-disparagement, and more surely derogatory and hampering it is to personal success. Never, neither openly nor secretly, derogate your own powers or abilities. Learn, on the contrary, to think well of yourself, to believe in your own latent capacities, and to respect your individual, God-given rights and titles to success and happiness in life and all the good things which these two terms suggest. Thus only can you become as a magnet toward the things you desire; thus only will you cease to be dull and inefficient in your efforts and become capable—able to achieve and accomplish the cherished desires of your heart. Be kind to yourself—cultivate confidence in your own ability to win. If you have no confidence in yourself, how in the world can you reasonably expect others to have?
 —O. BYRON COPPER.



SELLING US TO OUR EMPLOYEES

HOW THE WALTER M. LOWNEY COMPANY IS SELLING ITSELF IN ITS "HELP WANTED" ADVERTISEMENTS

LABOR is no longer a drug on the market. Positions are now going a-begging. How progressive employers are meeting and must meet this complete reversal of conditions, with especial reference to this magazine's series of "editorial advertisements" in the interest of reconstruction and better human relationships in industry.

TIME WAS—and very recently—when labor was "a drug on the market."

When the would-be employe tramped the streets day after day looking vainly for an employer to buy his ware—his services.

That still happens with certain types of would-be employes and in certain lines, under special circumstances.

But it would seem that, as a rule, conditions have turned a pretty complete somersault in this respect.

To-day, positions, openings, have become a drug on the market in many lines of activity.

Once the "Situations Wanted" ads in the great metropolitan newspapers outnumbered the "Help Wanted" ads.

Now the "Help Wanted" ads outnumber the "Situations Wanted."

The Sunday Chicago *Tribune* of April eleventh carried only nine columns of "Situations Wanted" ads and sixty-two columns of "Help Wanted" ads.

We have been told that one big Middle West public service corporation is paying twenty-five dollars for every available applicant—in standing classified advertisements in the newspapers and the many other expenses of keeping its ever shifting force recruited to the point where it can "get by" somehow with the service it undertakes to render.

We have been told of another corporation in the same section—a big industrial organization—which is said to be paying forty-five dollars to obtain every manual laborer it puts on its payroll.

We do not vouch for these startling figures and the concerns referred are not likely to confirm them even if they are correct.

They serve, however, to point to a condition which must be faced.

They help us to realize the completeness of the reversal.

Once the "old school" employers used to take the attitude which may be expressed thus: "Here's the job—take it or leave it!" Now the new school employe is saying defiantly, in substance, "Here I am—take me at my price or leave me!"

Let us for our present purpose ignore all the other factors involved and fix our attention on just one phase.

Let us for the time being pass over the fact that many employes or those who seek employment are assuming an arrogant attitude and making unreasonable demands.

Let us grant without argument that many are to-day getting more than they should for the class of work they do, when compared with the greater service rendered by multitudes of others who are not nearly so well paid.

Still, the fact remains that part of the present difficulty is due to the fact that employers heretofore have been so preoccupied with the problem of buying labor—and buying it in bulk at job lot prices in many cases—that until comparatively recently they have not realized, most of them, that they were called upon to *sell themselves to their employes* or to those whom they would employ.

They are doing it now, more and more.

Some are doing it because they see the light, others in a competitive scramble for help.

They are *advertising* sunny, sanitary conditions in their workrooms in their search for help. They are advertising bonus systems,

rest rooms, lunches at cost, accessibility of car lines, summer camps, and the like.

According to *Printers' Ink*: "To-day a firm with a job to sell to people goes out to sell it in the same way it does any other article of commerce. . . . Selling the place to work to the people you want has become a matter of merchandising. A firm has certain quality factors to sell to the people it wants in its employ and apparently there is no good reason why it should not go out to sell them and secure the right type of people."

The same publication goes on:

"The Walter M. Lowney Company recently ran a half-page help-wanted advertisement on the classified pages under a column head 'Help Wanted—Female.' In addition to being signed by The Walter M. Lowney Company, the copy was signed by another interesting personage, namely, Nellie Walsh. A photograph of Miss Nellie Walsh appeared in a prominent place in the copy, with a little historical sketch. The Lowney copy was generous to Nellie. It didn't give the exact date of her age, but placed it somewhere in the early 90's when Miss Nellie Walsh came to Lowney's to work in the bon bon department during her school vacation. A steady rise followed until to-day she is in the personnel department interviewing all those interested in Lowney's. 'You will like to meet her,' says the copy in conclusion.

"'Dear Folks': read the advertisement that sounds far different from the ordinary 'help wanted.' 'There is a lot more than mere work in being in the employ of The Walter M. Lowney Company. I am going to tell you about some of the things we do here,' and Nellie starts in to tell a few of these things in an interesting and human way.

"'We are taking on new people all the time and right now we are looking for a lot. We want them whether they know anything about our business or not and we will undertake to teach them something useful and give them a job worth while.' This is paragraph No. 5 in Nellie's talk to the public of Boston. Conditions, the interesting and agreeable work that Nellie has to sell, the fact that the business has been going a long time, the training and rating of employes, are a few of the things which she comments upon in her talk.

"'I guess that Lowney's was the first candy place to adopt piecework in dipping and packing fine chocolates and that has allowed all the girls to make more money and everyone tries to get on piece-work quickly.'

"Nothing dogmatic about Nellie, she seems to be as good a copy writer as she must be a personnel expert.

"'I could write you a lot more but come in and see me. I can tell you so much better about the good chances we have and there are a lot of them and they pay good money.

"'Come to Battery Street Station, walk down to 486 Hanover Street, take elevator to 4th floor, Personnel Department, and ask for me. I'll be there.

"NELLIE WALSH."

"Her signature is facsimile."

All of which bears more or less relation to The International Business Science Society's series of advertisements devoted to better human relationships in industry. The third ad in this novel series appears in the middle of this issue with the caption, "Morale, Mr. Employer, Must Come from You."

Again we invite all those interested in "selling" the truth about the "hands" to the "head," and the truth about the "head" to the hands—and the importance of the "heart," which is the seat of Morale, to both—to help us spread the appeal of these "editorial advertisements" as widely as possible.

A contributor in *The Chicago Tribune* is responsible for the following:

"Have you heard of the Bostonese president of a famous mining company operating out here who wired his manager, when he saw the invoice for a carload of candles, that he believed the manager could make a great saving in expenses if he worked more of the men on the day shift? I thought you hadn't. That is matched by the London board of directors who cabled their manager in South Africa in response to his repeated requests that the mine be provided with a new shaft at an expense of £15,000, 'You may get the new shaft, but the cost seems to us too large, and we recommend the purchase of a second-hand shaft.'"

THERE IS NO SUCCESS "BARGAIN COUNTER"

By ORISON SWETT MARDEN

"IF you are looking for bargains in achievement," Dr. Marden assures us in this article; "if you expect to find success marked down, you are in a pretty poor business, for the gods have no marked down sales. . . . It is all a question of paying their price for what you want."

BEFORE me is a letter from an employe in a large business concern in New York who complains that he has remained in the same position for a number of years with practically no advancement in salary or prospects. "I do just as well as most of the other fellows in my department," he says, "but every one else gets along while I remain at the same old stand. Can you tell me what the trouble is, and how I can get ahead?"

I frequently get letters of this sort from young men and young women in all sorts of positions and I usually find there is something wrong with these employes themselves. They lack enterprise, lack ambition, lack thoroughness, lack willingness to get to the bottom of things; often they work mechanically, have a mere superficial knowledge of the business, and hence are not the kind of material the employer is seeking for promotion.

A short time ago I was talking with a stenographer who has been working for three or four years in the same position for small pay. She thinks she is very much underrated and abused, that her employer is prejudiced against her, and that she is kept back because of the jealousy of the other stenographers in the office. When I asked her if she had had a good training, and if she was rapid and accurate in her work, she said she thought she was "as good as the average." But she added that she never could spell, and also confessed that she very often had to ask the other girls to help her out in her punctuation and in the construction of her sentences. Yet the girl felt sore because she was not promoted! The wonder is that she holds down any sort of a job.

Another stenographer I know is a complete contrast to this one. She is a type of the employe, man or woman, who wins promo-

tion. This girl was raised in a poor New England town, and she had had very meagre opportunities for schooling. But while she worked as a stenographer during the day time to help support her parents, during her evenings and spare time she managed to read hundreds of splendid books. She took up different studies, and was wonderfully well posted in history, in general literature, and in psychology. She knew a good deal about the different sciences and had read some of the best philosophical works. She learned French and German without a teacher well enough to read books in these languages. This girl gave herself such a broad education, was so well read and so well posted generally that within a few years she was made chief stenographer in a large Boston concern at a big salary. In fact, she became practically the office manager, and is bound to climb to a still higher position.

Now, these two stenographers very sharply mark the difference between the two types of employes—those who are promoted, and those who are not.

Take a good look at yourself, my complaining friend, and see what type you belong to. If you think that you have not had a fair show in life, that you are being kept back by your employer and others who are jealous of you, just sit down and take an inventory of yourself. Find out what your qualifications for promotion are, what you are doing to deserve it.

The attainment of your ambition is largely a question of how much you are willing to pay, how long you can wait and fight for it. It is a question whether you have the stamina to turn a deaf ear to the thousand and one allurements which will try to draw you away from the main issue of your ambition. If you have grit enough to keep your eye on the

goal, not to be swerved a hair's breadth to the right or the left from the line of your endeavor; if you can postpone your temporary pleasure or advantage for the larger, more enduring future, you have the real success quality, made up of steadfastness and grit, which is bound to triumph over all difficulties.

Tens of thousands of people fail because they cannot postpone their desires for ease, they cannot let the pleasant things which are bidding for their attention at the moment, wait on their larger ambitions. Every year boys and girls leaving the lower schools would be glad to go to college, but they complain there is no one to send them. They long for the higher education, for the diploma, but they have not the moral strength to pay the price. They lack the stamina and the pluck to do hard work, to sacrifice many pleasant opportunities at home and tie themselves up for years to mental and manual labor. The mere thought of the difficulties and hardships of paying their own way overpower them. Their ease, their comfort, their pleasure as they go along mean too much to them. The sacrifice demanded of them is too great. If there were only some easier way to get an education, to become cultivated, without paying such an enormous price, they would gladly seek it. Or, if the educative processes could be reversed and they could enjoy the results of the long years of study at once, there would be some encouragement; but when they think of the length of years before their efforts can begin to tell, they wilt and capitulate to the lower self.

How many stagestruck young people go to the theater to see some noted actor, and spend a great deal of time in vague longing to reach the height he has attained. They think they are just as ambitious for a great dramatic career as he was, but what a rare thing it is to find one of these young persons who is willing to pay the price that he paid in years of arduous training, hard study, deprivations, and all sorts of self-sacrifice? When they learn of the hard road he traveled they wonder why there should be so much pain in the process of winning distinction. Isn't there some way, they ask themselves, to get the honey of life without getting stung so much; to get life's rose without the thorns? It is very delightful to have the applause of

the world, but there is too much pain in climbing to the places where we do get the applause. We can't stand that. There's the rub with most of us. We are not willing to pay the price for the realization of our dreams, and we go through life mocked with an unsatisfied ambition because we are too lazy, and too cowardly to endure the pain that accompanies the preparation for a worth while career.

Not one in a thousand can stand the pain of a thorough preparation for the sort of a career they would like, and so they take the easy road which the multitude travel. Most people prefer the smaller, the inferior thing that is right in sight and can be had with little or no preparation, to the bigger, the superior thing that waits in the years ahead, and that can be reached only by the liberal use of "brains and elbow grease." And in middle life when they find themselves plodding along in mediocrity or galling poverty many of those men and women who would not in youth pay the price for the bigger thing which they would like to have, blame fate or destiny for their mediocre, picayune careers. They grumble at their hard luck and cannot understand how other people can have so much more than they have!

One of the surest signs of weakness, of deterioration of character is to choose the lower when the higher is possible, to accept something cheaper than that which is desired simply because one is not willing to pay the price for the best. Yet, to-day, in this great hour of opportunity when the world is calling for our best we see young people everywhere choosing something cheap, inferior, either in education or in work, because they will not pay the price for the first quality, for the best. They want a bargain counter success, bargain counter achievement. They want to find some short cut to success. The old route of hard work and personal sacrifice is too painful; they want to find an easier route to their goal. But no one has ever succeeded in finding an easier route to the success goal, because there is none other than that of toil and sacrifice.

"Success, honor, fame—magic words these, that make the fiery blood of ambition surge to your brain," said Kuhn. "But forget not, they are effects, not causes; the reward for initiative, patience, industry—dreams en-

dowed with life, vague desires vitalized, hopes struggled for. It is the inexorable law of compensation; *he wins the prize who pays the price.*"

What are you doing towards realizing your great ambition? How much downright effort have you made? Are you paying the price for the prize you seek? Or are you too lazy or too weak kneed to climb the ladder to where those you admire or envy stand?

If you are looking for bargains in achievement; if you expect to find success marked down, you are in a pretty poor business, for the gods have no marked down sales. They sell all things at a fair price. There is no favoritism in their methods. It is all a question of paying their price for what you want. No one but yourself can bar your way or cheat you of the success you desire.

COMING DOWN FROM THE AIR

By KENNETH L. ROBERTS in *Life*

THE President of the Amalgamated Order of Hobby-Horse Workers was seated on the step of his new four-thousand-dollar automobile, kicking nervously at the granolithic walk with a boot which had cost twelve dollars and fifty cents, and chewing viciously at the butt of a fifty-cent cigar.

The Secretary of the Valets' Union, who chanced to be passing, paused at the gate with a quizzical smile and moved his neck sinuously so that the sun's rays were reflected from the nine-hundred-dollar diamond in his twelve-dollar cravat and diverted the President's eyes. The President, dazzled, looked up.

"Why so pensive?" asked the Secretary.

The President groaned. "I'm up in the air," he replied. "Ten miles up. Our skilled workers, who carve the teeth and paint the eyes on hobby-horses, receive only thirty dollars a day, while our unskilled workers, who put on the rockers and attach the saddles, receive only fourteen dollars a day. As you know, we cannot live on such wages, for the best tailors are charging one hundred and fifty dollars for a suit of clothes?"

"Why not strike?" asked the Secretary, carelessly consulting his platinum wrist-watch.

"That's why I'm up in the air," replied the President despondently. "If we strike for more money, the price of hobby-horses will have to be raised by our employers, who

are already paying us all the wages that they can afford. Then the butchers and the tailors and the theatre managers and the jewelers, in order to get more money with which to buy hobby-horses for their children, will have to raise the prices of their commodities. And they will raise them twice as high as they need to, according to their peculiar custom. Then the money which we get by striking will be insufficient, and we will have to strike again. Then the butchers and the tailors and all the rest of them will have to raise their prices once more. That will mean that we will have to strike again. Then prices will be raised once more, and then we will strike again, and then prices will be raised once more, and then we will strike again, and then prices . . ."

The Secretary yawned audibly. "Forget it! Forget it!" he interrupted. "Don't ever let anyone get you up in the air that way! If you want more money, go get it! Don't think what will happen afterward! Don't worry about how it will affect other people! What if it *does* get somebody else in trouble? You're the person to think about, aren't you? Sure! Don't let yourself get up in the air! Let the other fellow do that."

"By George!" shouted the President, "you're right! We'll strike!"

And they did.

SUPERVISION AGAIN

These two things—needed supervision and efficiency—vary, that is, each grows less or greater, as the other grows greater or less. If, then, you wish to measure the grade of your work as to quantity and quality, study carefully to find out how much supervision is really needed. And mark well: the test, the real test, is not how much it gets, but how much it needs.

Failure to "measure up" at any point in rendering efficient service makes its immediate demand for supervision by one higher up. If the supervision is not supplied, there is a total loss; if it is supplied, at best there is a partial loss.—A. F. SHELDON.

"When water becomes ice," asked the teacher, "what is the great change that takes place?"

"The greatest change, ma'am," said the little boy, "is the change in price."—*Our Dumb Animals*.

600 TALKING POINTS AND SELLING ARGUMENTS

BEING ANSWERS TO OBJECTIONS THAT SALESMEN COMMONLY MEET WITH

By W. C. HOLMAN

*Formerly Sales Manager, National Cash Register Co., and Author of the
Famous "Ginger Talks of a Sales Manager to His Men."*

WE consider this one of the most extraordinarily practical and helpful features ever secured by a business magazine. Mr. Holman has compiled from many sources and as a result of years of experience a remarkably comprehensive encyclopedia of answers to all of the commonest objections encountered by salesmen—not theoretical, but actual, brass-tacks, answers which have been fire tested and have proved that they will "bring home the bacon." This great feature will be worth many times the cost of the magazine to any sales manager or road man during 1920. It gives you the very heart of the art of selling. Furthermore, because the salesman has to meet objections relating to all departments of a business, many of the arguments Mr. Holman has collected will be of daily use to business men in all lines. Copyright by Sheldon University Press. All rights reserved, including the right of translation. No material in this series may be reproduced without permission.

14C—"WE HAVE ALL THE BUSINESS WE CAN HANDLE NOW."

"Mr. Blank, I am not certain whether you really mean that you have all the business that you can handle or whether you are merely letting me down easily—dismissing me with tact and courtesy.

"Many prospects on whom I call do not wish to give me time for an interview, and if they expressed their thoughts frankly would say merely 'Get out.' But not wishing to be brutally frank, or to appear rude to me, they let me down easily with some courteous evasion. While I appreciate the courtesy of the tactful dismissal, I often feel baffled; I feel that I have not been given the real reason why I am turned down.

"It is so hard to believe, Mr. Blank, that any man in business is not desirous of getting more business that I find it hard to take that remark, 'We have all the business we can handle,' as a dismissal. Do you really mean that you don't want any more business—that you would refuse more trade if it came to you—that you would feel badly if you came down to the office day after day and found each day that you were receiving more orders than you had received the day before?

"It is such a tremendously difficult thing

to get business, Mr. Blank, when so many thousands of concerns are making such desperate efforts to get it, that it is hard for me to conceive of a concern that is not glad to receive all the orders it can secure."

15A—"I NEVER BUY FROM AGENTS."

"Mr. Blank, every man makes decisions which he alters later. Changing an opinion today is only admitting that we have a little fresher light on the matter than we had yesterday.

"As a fair man you are open to conviction. Every fair-minded man is. His belief is founded on evidence. If new evidence is shown to prove that he should not stick to his old belief or custom he immediately gives it up.

"When you listen to my proposition think only of your own vital interests and the merits of the proposition. Let common sense be the judge. If you can't see that I offer you full value for your money, don't buy.

"Business methods continually change. Men do things this year that they wouldn't do last year. At one time free delivery of groceries was not essential to the success of the grocer, but as soon as one enterprising dealer began to practice it the others were compelled

to follow suit in self-defense. So when one butcher puts in a telephone all other butchers must do likewise. The same principle of constant change and progress holds good in every branch of trade and in every line of human endeavor.

"A year or two ago it may not have been customary for business men like you to purchase from agents, but today I am selling, right and left to such firms as yours. Here is the proof in these testimonials.

"It will certainly pay you to let me show you my line. Buy or refuse to buy purely on the merits of my proposition—not because I am or am not an agent.

15B—"I NEVER BUY FROM AGENTS."

"Mr. Blank, suppose people were to say that to you. Suppose they were to remark, 'I won't buy from Mr. Blank; he's nothing but an agent for manufacturers' lines of goods.'

"What would your answer be to such a statement? Wouldn't you say: 'Of course I'm an agent. It's absolutely necessary to have an intermediary between the manufacturer and the consumers.' If a customer were to write to a wholesaler and say he wanted to buy three pairs of socks the wholesaler would say: 'Go to a retail store. We don't fill such orders. Dealers do, because it's their business. They are our agents. We sell to them and they sell to you.'

"Agents are necessary Mr. Blank, in business. Now, I am the intermediary between the manufacturer and you. In this case you are not a dealer—you are a consumer of this article.

"You know it would be impossible for the manufacturer or inventor to go everywhere and sell goods. His business is manufacturing. Can you imagine Mr. Edison going about selling phonographs? He employs agents to sell them.

"Prejudice, Mr. Blank, often keeps people from getting next to good propositions. If you give my article a trial I know you'll be mighty glad you made the move. If you called at our establishment today you could get no better treatment than I can give you."

15C—"I NEVER BUY FROM AGENTS."

"Mr. Blank, it is impossible to do without agents. If you advertise you put out an agent in black and white to work for you. If you hire a man to sell goods in this store you have an agent working for you.

"The big wholesaler that does business by mail has agents—thousands and thousands of them—working for him continually. Those agents are the catalogs he sends out broadcast.

"Your store window is an agent, Mr. Blank. So is the sign over your door; both are agencies that bring business.

"You cannot buy direct from a man who is manufacturing goods unless he has a business the size of a peanut vender's. If you go to the big wholesaler in Chicago, who waits on you? Not once in a hundred times the big wholesaler himself. He may greet you, but it is his agent, his employe, who helps you to select what goods you want."

15D—"I NEVER BUY FROM AGENTS."

"Then, Mr. Blank, I submit you are hardly in a position to say whether it would not be profitable for you to do so.

"Billions of dollars' worth of merchandise, Mr. Blank, are sold through agents. All the cold, hard, multiplied experience of hundreds of years of selling favors the method as the most practicable. There are not less than a million agents in the country, and, Mr. Blank, I submit that such a thing could not possibly be unless year after year this selling plan worked satisfactorily.

"Suppose a man were to say: 'I never buy from retail stores. I always write to mail order houses. I've never tried the stores, but I know I couldn't get satisfaction there.' What would you think of such a statement?

"Mr. Blank, the slogan of the business world is 'TRY IT OUT.' It pays people handsomely to investigate. If you give me an order for my line you'll keep on ordering. Other dealers do."

16A—"IT'S EASY TO GET TESTIMONIALS; I DON'T WANT TO READ YOURS."

"It may be easy, Mr. Blank, to get testimonials of a certain kind of people, but not testimonials of the class I carry.

"These testimonials bear the stamp of truth on their face; you'll admit it when you see the signatures of the men who wrote them. If you will glance at them you'll realize that no money could buy them; the men who wrote them are obviously above suspicion.

"If a man in this community doubts your

honesty and reputation you say to him: 'Go and see such and such people; they'll tell you whether I'm all right or not.' When you say that you are making use of testimonials.

"Testimonials in themselves are not valueless or valuable. It all depends on what kind of testimonials they are. My testimonials are the right kind and will command your respect."

16B—"IT'S EASY TO GET TESTIMONIALS; I DON'T WANT TO READ YOURS."

"Mr. Blank, what makes people trade in your store?

"Does not increase of business come from public confidence through one man's advising another that he has found your establishment a good place to trade? The opinions of others have a tremendous weight with us. What induces you to read a certain book, to try a new cigar or perhaps go to a certain entertainment is often the favorable opinion that other people have expressed to you concerning the book, cigar or entertainment.

"It is the same with any product offered for sale. I want you to learn what reliable people who know it have said about it. I want you to hear other voices besides my own.

"You say you don't want to read my testimonials. If somebody were to question your credit or doubt your business ability you would refer such doubters to firms which knew you. You would not like people to say in advance that your credit was not good; you'd want them to investigate. Mr. Blank, that is my position exactly. In common fairness I ask you to look these letters over."

16C—"IT'S EASY TO GET TESTIMONIALS; I DON'T WANT TO READ YOURS."

"Mr. Blank, if you wrote your name at the bottom of a testimonial I am certain it would be there only because you had been rightly treated and liked what you had purchased.

"Thousands and thousands of testimonials are given purely out of gratitude by people who have received satisfaction from an article sold them. Every testimonial here was given us by some user of our article because he felt that he owed our company something over and above the purchase price on account of the benefit he had received.

"Suppose you bought something from a salesman and remarked the next time you saw him that you were glad you'd made the

Morale, Mr. Employee

YOU would almost give your right hand if at-the-head?

☞ You long for a smaller labor turnover; for loyal, happy, willing, enthusiastic workers, a among your employes.

☞ But have you ever stopped to think that Morale from spontaneous combustion in the rank and file cause? That you, personally, are your own Morale?

☞ An army without leaders cannot have Morale.

☞ Your duty is plain and clear. You must not put yourself into the hands of the malcontents and do your own selfish ends.

☞ You must be prepared to serve and to contribute as well as in financial welfare, to the utmost —to be the Big Brother of the rank and file.

☞ "He profits most who serves best" applies to Morale.

☞ This is the price of High Morale.

☞ You must ultimately pay that price, Mr. Employee.

☞ If you do not, you stand to lose all.

☞ We stand to lose all the advantages of High Morale.

☞ Industrial civilization in America stands on the basis of High Morale.

☞ Are you ready to pay the price, Mr. Employee?

Must Come From You

res were no more—wouldn't you, Mr. Man-

disappearance of unrest and bitterness; for plenty of them—in short, for a better *Morale*

—the Spirit of Zeal in Service—doesn't result in it? That it comes from a definite natural *e-Maker?*

—it is a mere *Mob*.

in the leadership which is slipping away from reactionists, who are exploiting Labor for their

your employes in body and in *mind*, in *heart* our power, under any and *all* circumstances

our employes as well as your customers.

oyer.

Ownership and Initiative.

its *identity*.

e-head?

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purchase. That would be a verbal testimonial, purely voluntary—fairly earned by value given you. Suppose you wrote to the salesman's house just what you had said to him. That would be written testimonial. Wouldn't it have some value? Oughtn't it to count for anything? Every testimonial I have here was written by purchasers acting under impulses of gratitude and good will. They were not solicited in any way.

"I would like you to meet the writers of these letters face to face, Mr. Blank, but I can't do that owing to some of them being hundreds of miles away. But I bring you their opinions written with pen and ink.

"If I were to hand you a testimonial from President Wilson you wouldn't say, 'I don't want to read that letter.' You would read and be convinced. Yet, Mr. Blank, the president is not the only honest man in the country. If you will look over these letters you will see they come from honest people.

(To be continued.)

MENTAL HOUSECLEANING

You did your annual scrubbing, sweeping, and refurbishing (or rather your wife did it for you) in your house this spring. But just because the carpets have fresher hues and the windows glisten, why stop there? Instead of merely sweeping away the dust and refuse that lay in the house where you live, why not banish the rubbish that you have allowed to collect inside yourself—the mental and moral you?

Have you ever sorted over the dozens of little mannerisms which you allow to creep into your daily work, sorted them over, and thrown away nine out of ten? asks *Collier's Weekly*. Have you ever examined all your little stray conceits, and seen just how unworthy most of them are of further existence? Have you ever seen to it that the "efficiency" you pride yourself on is really efficient instead of merely noisy? Have you ever recognized the fact that if you want speed, not bustle but concentration is the fuel to produce it? Have you polished up the windows of your mind till they are like lenses instead of mere portholes incrusting with the spray of ancient opinions and premature judgments? Have you gone through that big cupboard filled with your special prejudices and intolerances and chucked 'em all into the dustbin? Have you realized that good nature is a lubricant more essential for success than all the frenzied wrinkling of your forehead and setting of your jaw?

TWO DOZEN "FORTIES"— CHECK!

WHAT YOU'VE GOT AND WHAT YOU OUGHT TO
HAVE—ONE AND THE SAME THING
IF YOUR SYSTEM IS RIGHT

By W. S. LORING

Dreyfuss & Sons, Dallas, Texas

PERHAPS the most insidious of all leaks in the mercantile business is the stock leakage—not dishonest leakage, but that which is caused by slipshod, careless methods. Too many merchants cannot visualize their merchandise as money, yet that is exactly what it is.

It is a fallacy to presume that the stock record and modern storage rooms are all right for the big fellows, but unnecessary for the smaller businesses. Every business that is big enough to have any stock at all is big enough to have a stock system.

A good stock system does more than prevent waste; it becomes an invaluable aid to buying; it gives the buyer absolutely correct information as to the size of stock on hand and the movement of any given items over any given period. Thus it acts as an effective preventive for overbuying, and also enables the management to keep the stock in correct proportion among the various lines.

Further, it gives the merchant accurate figures on which to reach an adjustment with insurance companies in case of fire. Without some comprehensive stock record system the merchant cannot hope for a settlement from the insurance companies that is in keeping with his actual loss.

The fundamental principle of good stock-keeping is very simple: Put it away properly.

The stock-keeping system described in the following paragraphs is one now in use in a man's furnishing goods store doing a business well in excess of a million dollars a year. It can be used just as effectively, however, by the man whose business is one-twentieth as large.

The first step in the system is the classification of the stock, a general group number being assigned to every class. For example, woolen union suits are grouped as Item Number One; cotton union suits as Number

Two; woolen shirts as Number Three; cotton shirts as Number Four; and so on down the line.

Every group is then subdivided by price. Thus, a woolen union suit is bought to sell for \$5. On the stock record it will be shown as 1-500. When the stock is assembled the various lines will be grouped together in order according to price.

The next step is the proper labeling of the boxes. A label (see form) is pasted on the outside of each box. This label shows the line number, the classification, the manufacturer's number, the cost (in code), the quantity, and the size of the garment it contains.

When stock is removed from the storage rooms this label is torn off and put in the stock-keeper's box. Each day the stock-keeper assembles the labels and checks off from his stock book all of the withdrawals for that day. The sheets in the stock book are arranged in groups to correspond with the labels. By putting stock away in the order indicated by the group numbers—1, 2, 3, etc.—and by filing stock sheets in the record book in the same order, it is a very simple matter to check the stock against the book at any time.

By referring to the stock sheets (see form again), the buyer can tell instantly what lines and what sizes are selling. In the column marked "minimum," a figure representing the low-water mark for every item is inserted, and the stock man always calls the buyer's attention to any item of stock when the quantity on hand reaches the low-water mark. This enables the buyer to replenish the line before it is exhausted.

The quantity of goods on the shelves in the store varies but little, and each department replenishes its stock up to a certain fixed figure each morning.

By means of this system we can tell at any time the quantity and value, in cost and selling price, of stock on hand at any time.

Naturally, it requires quite a little work to start a system of this kind, for it means that the entire line must be arranged and labeled. But after this is once done the system almost runs itself, for all that is necessary is to put the goods away properly.

THREE CARLOADS OF CURRENCY IN HIS BARN

THERE is a man in Poland who has three carloads of currency stored away in his barn. For potatoes are now being used as the standard currency in remote agricultural districts of that country. The potato is the staple article of food, and its value fluctuates far less than any of the various types of paper money that are in circulation. In the district around Grodno, for example, the American Red Cross reports that all the local help employed in relief work is paid in potatoes. The men are hired at so many potatoes a week. About twenty pounds is the average weekly wage for an ordinary laborer.

One man who has three carloads of this

new "money" is a count, a large landowner, whose country house was wrecked during the war. He refurnished the entire mansion with potato-money. Among the things purchased was a complete set of drawing room furniture whose price was 12,000 potatoes. Despite his large expenditures for refitting his house, the count still has a large quantity of this vegetable-currency left.

Considerable quantities of Bolshevik money and other Russian paper are in circulation along the frontier. The Polish mark is the official standard, but in the agricultural districts most of the money changers figure their daily rate of exchange in either potatoes or flour. The value of the ruble and the mark vary widely in different communities, but the average medium-sized potato is figured at about half a mark.

Wool Union Suits										1/650
MIN.	LOT	COST	SIZE	QUANTITY						
	1414	PALN	34	8	6	4				4
	Natural		36	2	2	1 1/2	1			1
	Wilson		38	2	1 1/2	1 1/2	1			1 1/2
			40	1	2 1/2	1 1/2	2			2
			42	8	6	4	0			4
			44	8	4					4
			46	8	6					6
			48	0						0
			50	0						0
	1609	PALY	34	2	1 1/2					1 1/2
	White		36	1	8	1 1/2	10	6		10
	Wilson		38	3	6	3 1/2	2 1/2			2 1/2
			40	2	4	2	1 1/2			1 1/2
			42	1	2	4	0			0
			44	3	4	2				2
			46	1	4	1	6			6
			48	0						0
			50							0
	1609/S	PALY	34							0
	White		36	1	4	1 1/2	10			10
	Wilson		38	1	6	1 1/2	1 1/2	10		10
			40	2	8	2 1/2	2			2
			42	2	1 1/2	1 1/2				1 1/2
			44	2	6	1 1/2	10			10
			46	2	1 1/2	1 1/2	1			1
			48	1	10	6				6
			50	1	6	1 1/2	10			10

**TEAR OFF
AND LEAVE WITH
STOCK MAN**

1/650
Wool Union Suits
(Natural)

1414 PALN 2/12 40

MONTHLY INDEX OF OTHER BUSINESS MAGAZINES

THE following index of business articles, which in our judgment would be of special interest to our subscribers, is reproduced in abridged form, by special arrangement, from the Business Data Weekly, which is published by The Business Data Bureau, Indianapolis, Ind., U. S. A., as a part of their general service as a clearing house of business information.

ADVERTISING. "Advertising is an Economy and Does Not Raise Cost of Commodities." No. 2 in Economic Series. Low in cost as compared with personal salesmanship, creating new markets, stimulating competition, and distributing goods over a wide area that otherwise would go uncultivated; a few testimonials quoted. By Daniel Starch, lecturer on Advertising, Graduate School of Business Administration, Harvard Univ. 2,800 words. Associated Advertising, New York, March, '20, p. 16.

ADVERTISING. "Advertising—A Billion Dollar Business." Conservative estimate of the money expended in 1919 shows a healthy investment in publicity. 400 words. Advertising and Selling, New York, March 13, '20, p. 40.

AUTOMOTIVE INDUSTRY. "The Motor Gasoline Situation." A report of an investigation conducted by the U. S. Bureau of Mines, Department of the Interior. By N. A. C. Smith, of the Bureau of Mines. 1,800 words. The Economic World, March, '20, p. 405.

BANKING. "Human Beings Who Are Good Risks—And Poor Ones." By William B. Joyce, president National Surety Company, New York. 4,400 words. The American Magazine, New York, April, '20, p. 37.

BUSINESS. "A Genius Who Never Walked a Step." The Extraordinary story of Charles Lee Cook—a Louisville invalid, who, against great odds, has achieved wonders. By B. C. Forbes. 4,600 words. The American Magazine, April, '20, p. 9.

BUSINESS CORRESPONDENCE. "A Four-page Letter That Brought 100% Increase in Sales." This is a story about a long letter—a letter so long, in fact, that the average direct-mail advertiser would be likely to say it wouldn't be read. But it was, nevertheless, and the first few paragraphs of this article tell what it accomplished. By V. C. Dwyer, president, Tanki Service, Pittsburgh. 2,400 words. The Mailbag, March, '20, p. 323.

CO-OPERATIVE ENTERPRISE. "When Competitors Stop Guessing." How intelligent effort saved an industry from the price-cutting competition of a few concerns which didn't know their costs. By William R. Bassett, president, Miller, Franklin, Bassett & Company. 2,300 words. System, Chicago, April, '20, p. 736.

CREDITS AND COLLECTIONS. "Developing Credit Sense in Salesmen Good for the Men and the House." It is sometimes a simple matter to convince workers on the road that when the firm loses it hurts all around. By Richard Walsh. 2,100 words. Advertising & Selling, New York, March 13, '20, p. 32.

DIRECT ADVERTISING. "How the Sales Manager Can Best Use Direct Advertising." Mr. Buckley, of the Buckley-Dement Advertising Co., Chicago, is an authority on the subject which he treats so comprehensively. He it was who organized the Direct Mail Department of the A. A. C. of W. By Homer J. Buckley, president, Buckley-Dement Company, Chicago. 3,900 words. The Sales Manager, Wakefield, Mass., April, '20, p. 211.

EMPLOYMENT. "Welcome, Stranger." We appointed an "office secretary," whose sole duty is to see that everyone is received in a gracious and interested manner, whether he is a solicitor, customer, or employee. Nothing is left to chance—the greeting must be real, unostentatious, and sincere. 700 words. System, Chicago, April, '20, p. 750.

HOUSE ORGANS. "Third Installment of Employees' Magazines." List of another hundred publications whose principal purpose is the improvement of relations between employers and employees. 900 words. Printers' Ink, New York, March 18, '20, p. 157.

INDUSTRIAL RELATIONS. "A Share in Management." For a 40-man business. In a comparatively

short time it has effaced a troublesome "labor problem," has practically eliminated labor turnover, and has increased both wages and profits. Which goes to show that when men are approached in the right way, they will respond eagerly, whether their number be 40 or 25,000. By William E. McKenzie, president and treasurer, Crookston Times Printing Company. 4,500 words. System, Chicago, April, '20, p. 753.

INDUSTRIAL RELATIONS. "How Cedar Rapids Banished Strikes." If the unions in your city had bound themselves not to strike—try to imagine it—who would you think would be first to advertise the fact? The Chamber of Commerce, perhaps. But hardly the unions, would you? By Alfred Pittman, 3,900 words. System, Chicago, April, '20, p. 738.

MUNICIPAL CAMPAIGNS. "W. Frank McClure Heads Council That Will Invest \$4,000,000 to Advertise Chicago." Chicago is out to invest \$4,000,000 at the rate of \$1,000,000 a year to lay before this country and the rest of the world its attractions as a residential, industrial, commercial and recreational center. 500 words. Associated Advertising, New York, March, '20, p. 62.

PERSONAL EFFICIENCY. "Don't Settle Down Into a Soft Snap." I once enjoyed an "easy thing," but I am glad I gave it up. By Phillip Curtis. 5,000 words. The American Magazine, New York, April, '20, p. 19.

PERSONAL EFFICIENCY. "Good and Bad Manners in Business." Together with some interesting facts about the relations between your personal appearance and your job. By Roger W. Babson, president, Babson Statistical Organization. 5,000 words. The American Magazine, New York, April, '20, p. 28.

PERSONAL EFFICIENCY. "How to Use Your Mistakes." You have fallen in the fight, your knees are skinned, one eye is swollen shut. What now? Why, up and at them! The man that wins is the man that won't quit. By Dr. Frank Crane. 4,500 words. The American Magazine, New York, April, '20, p. 60.

REAL ESTATE. "How Long Will Buildings Be Scarce?" Reasons for what has happened and an analysis of what we may expect. By Paul Clay. 1,800 words. Forbes, New York, March 20, '20, p. 398.

SALES MANAGEMENT. "Diseases of the Salesman." No. 3, "Having It In" for the Credit Man. By Arthur H. Deute. 1,700 words. The Sales Manager, Wakefield, Mass., April, '20, p. 223.

SALES MANAGEMENT. "Taking the Buyer's Side in Selling." By C. F. Lang, president, The Lakewood Engineering Company. The house that gives best measure will in the end profit most; the salesman who brings most to the buyer will sooner or later take away the largest order—if he deserves it. 200 words. System, Chicago, April, '20, p. 719.

SALES MANAGEMENT. "Why Our Men Now Sell 50% More." The Golden Rule in selling brings the seller something more substantial than a feeling of satisfaction. Overloading the dealer has "gone out." Every manufacturer turns down enthusiastic dealers who insist on placing orders for more stock than can readily be disposed of. This policy is one of the first of our fixed-principles of merchandising. 2,900 words. System, Chicago, April, '20, p. 765.

TIME AND MOTION STUDY. "Winning the Worker to the Time Study Plan." The general hatred of the machine operator for the time investigator is almost an industrial tradition. But careful methods prompted by the proper spirit, will eliminate at least a large part of such feeling. This article relates how one company evolved a study department that has obtained a large measure of good will from the workers. 3,200 words. 3 forms. Automotive Industries, March 11, '20, p. 666.

BUSINESS SCIENTISTS' ROUND TABLE



A *BOUT* this Round Table we invite the many executives and others in the big BUSINESS PHILOSOPHER family to gather, to listen to talks on their common and characteristic interests and problems by well-known executives, prominent lecturers, educators, and the like—and to join in the discussions by contributing letters of comment, brief transcripts of personal experience, helpful conclusions, etc., which they may be willing to share with others "for the good of the Order."

NECESSARY SALESMEN'S QUALITIES

By G. J. FLEINER

THE basis of a salesman's work is entire, absolute honesty—honesty in the highest sense, which means fair dealing and truthful representation of the goods he sells.

There are some men who would not steal money and are therefore convinced of their own honesty. They overlook the fact that a false statement about their goods, or an underhanded trick in securing an order, or an evasive report to their manager is essentially as dishonest as theft. Nothing strengthens a salesman's position with his firm so much as absolute, unquestionable reliability; and nothing extends a firm's prestige so much as winning and holding the unshakable confidence of its patrons by the truthfulness of its representations.

Our principal requirement in a salesman, therefore, is that he shall be honest in all things.

One of our first commandments to our selling force is to look out for the matter of keeping in health. The man who while working to the utmost of his capacity can avoid the friction that causes fatigue and leads to nervous breakdown; who has sense enough to keep body and mind in good working order, may be expected to meet any demands upon him with a high degree of capability. If a man wastes his health and strength, the chances are that he will be equally prodigal with money and equally careless in regard to the opportunities for good business that are open to him.

Confidence in his firm, in his goods, and

in himself in the third requisite of the salesman. How can a man put his heart into working for a firm if he doesn't believe in its integrity? How can he convince other men of the merits of a line, if he is not convinced of those merits himself? And how can he expect to do anything, if he hasn't faith in his ability to do it?

All men should be ambitious, whether they are salesmen or engaged in other pursuits. Without ambition, a man is like a watch without a mainspring. His work will lack vitality—there will be no incentive for making to-morrow's work better than to-day's, next month's better than this month's, and nothing to develop the salesman's resourcefulness.

Only gentlemen can represent us as salesmen—a man of good presence, agreeable manners, and ability to make a favorable impression on the fastidious people he approaches. It doesn't make any difference what line a man represents, this matter of deportment is extremely important. The man who sells a prosaic, commonplace line, needs, as much as he who seeks to interest customers with luxuries, to be able to inspire that degree of confidence which only a gentleman can.

A salesman should love work for work's sake. He should have so keen an interest in his line, and in his customers that the element of drudgery shall be entirely removed from his occupation. We prefer to recruit our salesmen from the class that likes work—not only with a view to the advantage this is to the firm, but in consideration of the health and well being of the salesman as well.

SHERWIN-WILLIAMS PAINT COMPANY POINTERS

By A. E. SCHAFER

Former Manager, Sales Dept., Sherwin-Williams Paint Co.

IN most cases the customer's first impression of any new proposition is one of indifference if not opposition, and it becomes from the start a battle of wills. If the will power of the salesman is indifferent or weak or vacillating the cause is lost at the outset.

Next to this resolve every true salesman must have knowledge.

1. Of himself.
2. Of men.
3. Of his own lines.
4. Of competing lines.

He must know himself first of all, because a man can never influence others successfully until he appreciates his own abilities and limitations—knows what are his resources, how great his power to convince others and how thoroughly he is master of himself at all times. He must also know his own weaknesses and how to guard against them.

He must know how to take the fullest advantage of the whims and fancies of other men so as to present his goods truthfully along the lines of least resistance. If he cannot buck the center he must be prepared to run the end and if chance does not come his way he must go around and head it off while it is heading some other way.

He must know his own goods and the goods of competitors, not to abuse or decry them, but to appreciate and parry their strong points, take advantage of their weak ones, and bring out in a clean way the excellent qualities of his own product.

He must try not to *meet* competition, but to *beat* it—and look upon it not as a difficulty or a bugbear, but a healthful stimulant for large trade. The beating of competition does not necessarily mean making a better price, for the low priced well is often a hole without a bottom. The salesman must demonstrate that his goods are worth a better price. He must show his customer how to do more business not only in the line he offers but in his general business as well.

He must give his surplus thought and energy to his customer's needs and make the customer feel that the taking of an order is not the end, but the beginning of the helps he has to offer.

It pays to take a special interest in the small details of the customer's business, and help

him along the line of suggestions which he appears to need the most, and it will be noticed that a decline in sales is almost sure to begin when the salesman ceases to urge his customer to a thoughtful, intelligent activity in general lines as well as his own.

SELLING A GENERAL LINE

By the late S. A. TOLMAN

Vice-Pres., The John A. Tolman Co., Chicago

I BELIEVE that a salesman makes more money in traveling for a house in a general line of business, than in traveling for a specialty house. It may take him longer to build up a trade, but when he has built it up, it is prolific of good business, can be more depended upon for a steady income, and in the end, the salesman has a capital in the business—that is, he has his trade, his own customers, and this is equivalent to so much capital. In case his house goes out of business he has only to get connected with another house in the same line, and his established trade follows him usually as a matter of course. It is the same with him as with the doctor in any community, one who has an established clientele. The good will of his patients is his capital, and the good will of a salesman's customers is as valuable to him as so many shares of stock.

But the salesman selling a specialty has lost his capital if the company he represents goes out of business, or if he loses his place. He must work in a new territory, or with an unfamiliar class of goods, and his custom has to be built up again. For this same reason, a salesman is unwise in frequently changing territory.

The recent merger of the New York Herald and Sun, which resulted in the closing of the old Herald office, caused no little disturbance and mental anxiety among newspaper men affected, several of whom had spent half a lifetime at the desks they then held.

An old copyreader on the Herald, who had been on the desk for a little more than forty years, threw down his blue pencil in disgust at the announcement that the old shop would go out of business.

"I knew darn well when they got me to take this job," he said petulantly, "that it would not be permanent."—*Saturday Evening Post*.

THE MELTING POT OF BUSY-NESS



IN WHICH will be found a sort of "Literary Digest" of Busy-ness containing ideas of a practical and inspirational nature melted down from many sources and giving you just the essentials of "How others do it" and "What others think."

"CREATIVE COMPETITION"

THE other day an incident happened in our young life that we thought rather suggestive, *The Boot and Shoe Recorder*, of Boston, says editorially. We had got some leather from a concern and we went to another concern to get a different kind of leather. As we unrolled our parcel to wrap up our second sample, the second merchant asked very courteously, "May I examine what you brought with you?" He turned the skin over to see the manufacturer's stamp, he turned it back again, and ran his hand over it lovingly. "A finely tanned skin!" he said with ungrudging praise.

Our reaction was immediate. "Here," we thought, "is a man who takes pride in his business, and if we want a finely tanned skin we'll go to him."

We believe that praise of a competitor would bring the same reaction seven times out of ten.

The fallacy, we suppose, is in thinking that the success of one member of the guild is necessarily to the disadvantage of all the others. Any business is something like a mother lode of rich ore that all the members are busy working. If anybody thinks the mother lode of the shoe business is exhausted, he has another guess coming. Why, the surface hasn't even been scratched yet. But sometimes some of us seem to be working pretty hard to get pay gravel. The hinge in our back begins to creak. Then, suddenly, over the brow of the hill comes a great shout. One of our fellow workers has found a nugget. Another nugget—and maybe a larger one—may lie

right under our own pick and shovel. Does that nerve our arm and heal our hinge and start us digging? Well, just about like a terrier in a woodchuck's hole! And that's creative competition.

UNSCIENTIFIC RETAILING

THE day I visited the market in New York," writes Albert W. Atwood, in *The Saturday Evening Post*, in an article on profiteering, "one of the packers was selling at prices ranging from thirteen to twenty-five cents a pound, according to the type of animal, for the whole carcass. On the same day retail stores were selling beef at twenty-four to forty-five cents, prices varying largely in different sections of the city, according to the location, class of trade and the like.

"The packers of course do not cut up the meat into tenderloin, sirloin, rump steak, and the like. They simply sell carcasses and the retailer cuts them up, being obliged to make a profit on the average for all cuts over what he pays for the entire carcass. There is excellent authority for stating that the one great difficulty with the retail meat business is that the average butcher rarely knows how much any particular cut is costing him. He knows, of course, how much he pays the packer for a carcass, but he does not know the net cost of a tenderloin or rump as sold over the counter to the consumer. It is said to be fairly certain that when a butcher slashes the meat on the counter in front of you he does not know whether he is going to get a profit out of

that particular piece or not. The scientific way of doing the business is to have the meat cut and the price decided upon by men who do no other work and never come into contact with the purchaser."

FROM A SALESMAN OF SEVENTEEN YEARS' EXPERIENCE

FROM time to time we have printed the opinions of representative students of the Sheldon Course in "The Science of Business" as taught under the auspices of The International Business Science Society. Here is another striking example of this sort, from Mr. O. E. Buntin, St. Nicholas Hotel, Lafayette, Maryland, a recent student of the Course who had previously been a salesman for seventeen years. It too speaks for itself.

"I will start out on a three months' selling campaign on March 1st and will have an opportunity to put into actual practice many of the splendid facts I have learned in the study of "The Science of Business."

"The entire course of study has been so interesting and fascinating to me that in a measure I deeply regret that I have now reached the twelfth lesson book and am on the last question. I have greatly enjoyed the many hours I have spent in searching the lessons for the knowledge contained therein. I consider this course of study has been the turning point in my life. It has awakened in me a desire to do things. The spirit of Service has been shown to me in a way that I never thought of before.

"I have been a salesman (but rather an indifferent one) for seventeen years. I never really enjoyed the game because I never until now knew how to get real pleasure out of my work. Business to me had always been a mechanical proposition, give and take, a matter of records, reports, statistics, etc. I never was awakened to the fact that it was life itself, full of red blood, a game not only to be played but to be enjoyed. The clear definition of Business as stated in Lesson No. 1 started me to think and think clearly. I began to see things. My vision started to grow as I searched. I developed a desire to acquire facts and still more facts.

I very soon discovered that the Mental Law of Sale applied to my case. Favorable attention properly secured ripened into interest, interest properly sustained aroused appreciation of value, appreciation led to desire, desire to decision, decision to action, action to satisfaction, etc.

"In fact, 'The Philosophy of Successful Human Activity Which Functions in Business Building or Constructive Salesmanship' had never been sold to me before. In other words, I had been stumbling along through life without a constructive program. I started in many directions and had no compass to guide me. The foundation I started to build myself on was Primary Law No. 1. *'The power of the individual to render permanently satisfactory service increases in direct proportion to the development of the constructive capacities, faculties, qualities, and powers of his intellect, sensibilities, body, and will.'*

"The first brick laid on my foundation was the study of Man Building—Mind and Body. I began to realize that the mind and body must be properly nourished and used. I began to disturb gray matter in my brain that had not been called on for several years. I took measurements of my A-R-E-A and soon discovered what I needed most. It is easy to pick out the weak parts when one knows how or has been given the proper key.

"Ability Development in Lesson No. 4 was a great help to me, in fact, this entire lesson is wonderful. I have now read it six times and have referred to parts of it many more times. It would be impossible for me to state any one particular phase of 'The Science of Business' that appeals to me most. In my own case I found the entire Course a most wonderful and beneficial study. Any one lesson or even a small part of a lesson left out would break the chain. I will say, however, the most fascinating lesson to me was No. 9—'Character Reading'—and I probably will use the points brought out in No. 9 more often than the others. For a while after I start out I will naturally size up an individual with much interest, as the facts referred to in this lesson are still fresh in my mind.

"Thanks for this splendid course and your most courteous attention given me."



SIDE LIGHTS ON INDUSTRY

HERE we shall bring into focus every month a few of the more representative articles bearing upon industry in these days of readjustment, especially as regards the relations of employers and employes in their mutual service to the consuming public. We shall also take the liberty of making editorial comments from time to time.

RESTRICTED OUTPUT—HOW SHALL WE REMEDY IT?

“PERHAPS nothing is more alarming in world affairs to-day than the serious drop in labor output which has followed the ending of the war,” declares Floyd W. Parsons in *The Saturday Evening Post*. “Here in the United States during recent months a number of investigations have been undertaken and the results have shown that the individual output of the American workman during the last fifteen months has decreased from fifteen to fifty per cent. This means that a greater number of people must be employed to turn out the same quantity of goods as was produced before and the inevitable results must be an increase in the cost price of the articles manufactured.

“Many people have pointed out that we cannot eat or enjoy more than we produce, but this warning does not appear to be effective in halting the spirit of slothfulness that is slowly but surely pervading the nation. Large groups of workmen have acted deliberately to restrict production without appearing to understand that any decrease in efficiency is sure to increase the burdens of the working class itself. This same type of restriction of output is also destroying the willingness of capital to embark in new enterprises and to extend our present industries.

“Here and there we find examples of right thinking and proper action. The owner of

one large manufacturing plant recently said to his men, ‘We are out for higher wages, less hours and more output. Will you help us? Are you willing to have your movements studied so that we can find out the best way, adopt this as standard and cut out useless and unproductive movements?’

“The workmen at this company’s plant agreed to the plan and the scheme was set in motion. Tools and materials were arranged in a standard manner so that all unnecessary movements to obtain them were eliminated. Each task was analyzed and every action was followed with a stop watch in order to arrive at the best and quickest method of performing the job. A standard set of movements for each process was established, with a standard time for the employment of each. All movements that could be performed simultaneously were combined. Men were trained individually rather than in groups. As soon as training was begun the hours of work were reduced from fifty-four to forty-eight a week.

“The management and employes decided jointly that a man who produced a greater number of pieces is entitled to a higher price per piece, and so a method of differential piecework pay was introduced. As soon as a man’s output reached sixty per cent of the standard he began to receive a bonus.

“As a result of this system one worker in-

creased his earnings 200 per cent over the sum received before the new methods were introduced. In addition to the greater output the system was found to be less tiring on the men. Before this plan of waste elimination had been inaugurated the company produced 3000 articles weekly. This output was raised to 20,000 articles after the new method was in full force. The men were wholly satisfied and both employer and employe found that the scheme added to the profits of each."

CAPITALIZING IMMIGRANTS' IGNORANCE

CONSIDERING only their own advantage and not the problem they were creating for America, large employers of alien labor in the last generation fostered foreign colonies in this country, according to Elias Tobenkin, himself an immigrant, in *Collier's*. Mr Tobenkin goes on: Far from encouraging assimilation with Americans, they sought to keep aliens away from Americans. This is ancient history. They figured that unassimilated, un-Americanized alien labor would be more docile, more easily handled, and they therefore enlisted on their side the clergy, the boarding-house keepers, the saloon-keepers, and the clan leaders of these aliens to make their isolation more complete. Just as the growth of American industry had served to break the old-time personal relation between employer and employe, it has similarly served, even in more aggravated form, to widen the distance between the alien and the American population, between the immigrant's daily routine and American life and ideals.

Side by side with the isolation fostered upon the alien by his American employer went another studied and more sinister isolation fostered by an older generation of immigrants. If American employers could capitalize the newer alien's ignorance of the country and of the language, and work him longer hours and pay him the lowest wages, why could not the labor agent of his own nationality take advantage of him and shift the alien laborer from job to job by an understanding with the foreman? Every time the alien laborer had to get a new job the labor agent got another fee.

The foreign banker came next. For a generation the private alien banker has been a flourishing institution in the immigrant colonies. Saloon keepers, grocers, steamship

agents, put up the word "bank" over their establishments and took money from the alien. Hundreds of them absconded with the hard earned money. Others who were powerful enough politically, would not even run away from the city or leave their place of business. They would simply "fail," and then their lawyer would settle up with the depositors by giving them back about half the amount of what they deposited. Legislation now in force curbs the private banker to some extent, but not altogether.

But not only to the labor agent or banker did the alien become the goose of the golden eggs. Exploitation of the worst kind soon became the rule in everything the alien bought, from a pair of shoes to his daily newspaper. Many, if not most, of the smaller alien papers, dependent upon the advertisements of foreign bankers, labor agents and business men generally, fostered amazingly the spirit of isolation among immigrants. In their news columns, in their editorials, in their short stories, they fostered separatism from America, giving this propaganda the convincing excuse that America cared little for the alien beyond extracting so much labor from him.

"HUMAN RELATIONS IN INDUSTRY" (Continued from page 219)

problems is not yet at hand we will say that our organization has been of marked assistance in working out the principles which our booklet set forth.

"As for adherence of the Industrial Engineer to laws and principles, his very function is to analyze the problems of business, to interpret the controlling principles and laws to management and to introduce methods that will put these methods into effect.

"If we are not doing this we are failing in our mission and we agree with your correspondent that we "cannot become a success." From the high esteem in which our organization seems to be held among clients and in the industrial field in general we do not believe that we are failing.

"Your review of our booklet was, of course, only a digest and did not enable your correspondent to read the article in its entirety. Should he do so we are sure that there would be a much better basis of understanding between us. We are enclosing a copy of 'Human Relations in Industry' herewith, which we suggest you to forward to him."

MEN WHO HAVE MADE GOOD



THE world of Busy-ness never before contained so many dramatic instances of Success as it does today—individual Success enjoyed as a result of individual Service performed. Our newspapers and magazines never contained so many courage-inspiring records of these Men Who Have Made Good. Here are brief passages from such life stories.

GROWING UP WITH ARMOUR

ALL the directors of Armour and Company had to do some climbing before they got to the top. Many of them started in humble capacities years ago. Some of them have been with the Company over thirty years while one or two have more than forty years to their service record.

Arthur Meeker, vice president, started at the bill desk, as did also Everett Wilson, superintendent of branch-houses, and Frank W. Waddell, head of the pork and provision department.

F. Edson White, vice-president, spent his first years with the Company in a clerical and order filling capacity in the retail market and in the sheep department.

E. A. Valentine, vice-president and head of the soap works, made his start as a salesman for the Lard Refinery, working both at the General Office and out of Allegheny, Penna.

Robert J. Dunham, vice-president, and Frederick W. Croll, vice-president and treasurer, cast their lot with the financial end of the business. Mr. Dunham began as an assistant in the financial department and Mr. Croll as assistant to the paymaster.

Charles H. MacDowell, president of the Armour Fertilizer Works, entered the employ of the Company as a stenographer.

George B. Robbins, vice-president, started as a clerk in the transportation department.

Members of the Armour family are no exception. From J. Ogden Armour down, all of them have had to start at the bottom and learn the business before they were given positions of responsibility.

The man who succeeds in the big packing house organization has to make good. Hard work, intelligent effort, a willingness to assume responsibility are the factors necessary for advancement. Initiative is much encouraged. Pull does not count.

John E. O'Hern came to Chicago twenty-three years ago looking for a job and found one in the Armour Oleomargarine Department at \$1.75 a day. Today he is general superintendent of the sixteen Armour and Company plants.

Myrick D. Harding, general superintendent of the Chicago plant, who directs the work of 16,000 men, started to work with the Company as a messenger at \$3.00 a week at the age of thirteen years.

Fred C. Shaw, division superintendent of the Chicago plants, started as a bookkeeper.

A. P. Penson, head of the Canning Department, sits today at a desk 100 feet from the table at which as a boy of fourteen he worked for \$3.50 a week.

Charles Eikel, general superintendent of the St. Paul plant, started with the Company as an office boy.

LUTHER BURBANK DOES THE IMPOSSIBLE

FIFTY years ago Luther Burbank did not stand out from the mass of other New England youngsters, Walter V. Woelke tells us in *The American Magazine*. On the contrary, he was rather below the average size and not at all robust. He worked in a plow factory for fifty cents a day, clerked in a furniture store, and started out to study medicine. Then a long siege of ill-health, caused by a sunstroke, overtook him; and in 1875 he went to California to regain his strength, and to acquire a seed-farm. He had just sold his first discovery, the Burbank potato—500,000,000 bushels of this famous tuber have been grown so far—and the \$125 he received from this plant barely enabled him to pay for his ticket. . . . After his recovery he found steady employment and saved the larger part of his wages that he might reach his goal, a nursery of his own. . . .

His real chance did not come until the third year, and even then it was a chance to do what everyone said could not be done. An impatient fruit grower was making the rounds of the California nurseries looking for twenty thousand young prune-trees to be delivered ready for planting within ten months. Not a nursery would undertake it. Such a thing was considered impossible. But when the struggling nursery-owner of Santa Rosa heard of the order, he went after the contract for the twenty-thousand trees, and immediately started to produce them.

Because no other seeds would sprout so late in the season, he planted almonds in beds of moist sand, covering them with cloth to maintain the proper moisture and temperature. As the almonds sprouted, they were removed one by one to the nursery rows. Then he scoured the surrounding orchards for prune buds, and as soon as the young almond trees were far enough advanced, the prune buds were budded into them and the tops of the young trees were broken off, thus forcing them to make a new growth. Within a little more than six months young Burbank had delivered 19,025 prune-trees ready for planting. He had done the impossible.

There is no other satisfaction quite like that which comes from the consciousness of growth, of enlargement, of life expansion, the reaching out of one's mental faculties, the stretching of them upward toward something higher, better and grander.—*The New Success*.

SECRETS OF GOOD ADVERTISING

6. USEFUL ILLUSTRATIONS

Appropriate and attractive illustrations help the proper display lines attract your attention and gain your interest.

Unattractive illustrations and illustrations having no connection with the subject advertised oftentimes do more harm than good.

For instance, the picture of a perspiring iceman carrying a cake of ice in an advertisement announcing "Hot Weather Millinery" might suggest hot weather, but not in the attractive manner necessary to interest you in the line of hats advertised.

The first impression you might gain from such an illustration is that ice is being advertised. Not being interested in changing ice dealers, perhaps, you pay no further attention to the advertisement. And yet you might be in the market for a new hat and would have been interested in the announcement had it pictured some attractive model wearing a stylish hat.

Successful advertisers view their advertising from their customers' viewpoint. They judge their illustrations, as well as the other parts of their advertisements, by the effect upon them if they were customers. And this helps them prepare good advertising.

7. APPROPRIATE INTRODUCTION

When the illustration and the display lines have captured your attention, the opening statement must be sufficiently strong to hold your interest and even make you feel that you want the advertised article.

The writer of good advertising is careful to make his introduction fit both the illustration and the display lines—to couple the idea expressed in the picture and the heading with the matter that is to follow.

The illustration of a shoe clerk fitting a customer with a pair of shoes—and the display line "Perfect Shoe Fitting" would be utterly wasted if the advertiser were to jump right into a discussion of his stock of shoes, or if he were to talk about the scarcity of leather.

A paragraph on the value of a perfect fit in shoes and the dangers of a poor fit will greatly improve the advertisement. And it is thus more likely to induce you to read further and possibly go to the advertiser's store for shoes that you believe will feel comfortable. (*To be continued.*)



THE BUSINESS PHILOSOPHER AMONG HIS BOOKS

THIS Department endeavors to acknowledge all books received, but can review only such as promise to be of practical service or inspiration to Business Men and Business Women Who Think. For the convenience of readers, any book mentioned will be supplied by THE BUSINESS PHILOSOPHER Bargain Book Department, 36 South State St., Chicago, Ill., upon receipt of price, plus postage, if any.

THE VOCATION OF ADVERTISING

It is Frederick J. Allen's purpose in his book, *Advertising As a Vocation* (The Macmillan Co., New York; \$2.00), to "show the nature, the growth, and probable future of advertising as a department of the business world, the division and extent of the field, the many kinds of mediums employed to reach the buying public, and the various opportunities for employment to be found in publicity work. . . . Especial emphasis is placed upon the demands made upon the individual, the conditions generally recognized as necessary for success, and the rewards that may be found in this vocation." The author is connected with the Bureau of Vocational Guidance at Harvard University.

THE FEDERAL RESERVE

In *The A B C of the Federal Reserve System*, we learn why the Federal Reserve System was called into being, the main features of its organization, and how it works. The book is by Professor Edwin Walter Kemmerer, Ph. D., of Princeton's department of Economics and Finance, and is published by the Princeton University Press at \$1.50 net. It has a preface by Benjamin Strong, LL. D., governor of the Federal Reserve Bank of New York, and contains the amended Federal Reserve Act, and the provisions of the Farm Loan Act which affect member banks of the Federal Reserve System. "All that is required to give the reader an understanding of the new regime of American banking" is contained in these pages, according to Governor Strong.

YOUNG MEN AND THE LAW

Professor Simeon E. Baldwin has written an interesting book on *The Young Man and the Law* (The Macmillan Co., New York; \$1.50). It is a discussion of the attractions of the legal profession; the objections to choosing it; the personal qualities and preparation necessary for success in it; and the ideals for which it stands. The writer, after having had an extensive practice at the bar, was for many years on the bench, and has long been a professor in the Yale Law School, and Director of the Bureau of Comparative Law of the American Bar Association. The design of the work is to give a young man who is about to choose a profession a clear idea of the reasons both for and against seeking to enter the bar, and of the spirit in which a lawyer is bound to fulfil the trust which Society has placed in him.

"BETTER LETTERS"

The publishers of *Better Letters*, the Herbert S. Browne Co., of Chicago, say, concerning this little book:

"The important place held by the letter in modern business makes it a subject worthy of the most serious consideration. It occupies an essential position and has direct bearing on every department and phase of business as transacted to-day. No other factor is so important, and heretofore no other one factor has been so neglected by business men. Even now the person who can write or dictate a letter which combines force, dignity, correct usage—properly presented in fitting and simple language, and conveying in no more

than sufficient words the exact message intended—is comparatively rare.

"Many of the most successful and enterprising concerns in the country, realizing the great influence which their outgoing letters may exert on their business, have recently been giving this matter careful study, and have been amazed at the results obtained through the adoption of proper systems and rules for their letter production. Some have installed Correspondence Supervisors—men and women especially trained in this work—who are directly responsible for, and exercise a definite check and censorship on all outgoing letters.

"'Better Letters' has been written for those who want their letters to be direct, forceful, individual, persuasive, grammatical, attractive,—and 100% effective for their purpose. It tells in a simple and interesting manner the things that are of primary importance in good business correspondence." 114 pages; stiff boards; \$1.00.

RETAIL SELLING

In the Introduction of his recent book on *Elements of Retail Salesmanship* (The Macmillan Co., New York; \$2.25), Paul Wesley Ivey, Ph. D., Associate Professor of Economics and Commerce, University of Nebraska, says:

"In the following treatise an attempt is made to present the elements of salesmanship and show how they may be profitably applied to retail selling. Until recently, retail stores have not seen the wisdom or the necessity of systematically and scientifically training their sales-people in selling goods. With the widening scope of mail order business and the increasing competition between towns due to better transportation facilities, methods of selling goods are receiving attention that a few years ago would have seemed misplaced. Selling service has now become as important as selling goods. The significance of this new development and its application to retail stores forms the ground plan for the material herein presented.

"The chief reason for the presentation of this book before the public at this time is the many requests that have come from salespeople in the department stores where the author has lectured asking for the incorporation of the lecture material in permanent

form. It is with the hope of gratifying the wishes of these students of salesmanship as well as that of satisfying a distinct need now felt by progressive retailers for a practical text for store classes in salesmanship, that this treatise appears in its present form. If it serves to make the salesperson see the educational possibilities in her work and the relation of better service to community welfare, it will have accomplished the purpose for which it was intended.

"No originality is claimed for the principles of salesmanship herein introduced. However, some of these have been applied in a new way and related to retail selling where heretofore they have for the most part been presented in relation to other phases of selling goods. This intimate relating of general principles of salesmanship to retail selling by means of illustrations and special retail problems makes the book of special value to the retail salesperson, although the student of salesmanship in high schools and colleges will find much that will be of interest."

The book contains 247 pages, including a helpful list of general business books and books on Salesmanship.

COMMERCIAL RESEARCH

An outline of working principles in the field of commercial research will be found in the book by C. S. Duncan, *Commercial Research* (The Macmillan Co., New York; \$2.25). It contains a discussion of scientific principles for the solving of commercial problems and is a guide to their application. In every day, untechnical language there are stated the devices by means of which the manager may most quickly and accurately visualize his problem; how he may recognize the significance of business facts; how these facts may be collected, how analyzed, how presented, how interpreted into a policy, a course of action. It is a practical book for business men and students of business. Mr. Duncan is Assistant Professor of Commercial Organization at the University of Chicago.

A long time ago a noted specialist said that his secret of success as a physician was keeping the patient's head cool and his feet warm. And it is just now becoming generally known that a "hot head" and "cold feet" are enough to bring disaster to even a well man.—O. BYRON COPPER.

Statement of the Ownership, Management, Circulation, etc., Required by the Act of Congress of August 24, 1912,

Of The Business Philosopher, published monthly at Mount Morris, Illinois, for April 1, 1920.

State of Illinois }
County of Cook } ss.

Before me, a Notary Public, in and for the State and county aforesaid, personally appeared C. R. Hill, who, having been duly sworn according to law, deposes and says that he is the Business Manager of The Business Philosopher and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are: Publisher, The Sheldon School, Chicago, Illinois; Editor, A. F. Sheldon, Chicago, Illinois; Managing Editor, S. C. Spalding, Chicago, Illinois; Business Manager, C. R. Hill, Chicago, Illinois.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of stock.) The Sheldon School, 36 S. State Street, Chicago.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state) None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

5. That the average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid

subscribers during the six months preceding the date shown above is _____

C. R. HILL,
Business Manager.

Sworn to and subscribed before me this 2d day of April, 1920.

B. M. PETGES,

[SEAL.]

(My commission expires March 1, 1924.)

"Hey! Come to life!" snarled an impatient customer in the rapid fire restaurant. "I want a little service here."

"Well, ain't you getting little enough to satisfy you?" calmly returned Heloise, the waitress.—*Kansas City Star.*

"Sardines preserved in oil and rubber cement have been added to products the exportation of which from Norway is prohibited."—*Literary Digest.*

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WHAT'S WHAT AND WHO'S WHO

in the INTERNATIONAL BUSINESS SCIENCE SOCIETY

Organized by the Sheldon School

THE International Business Science Society (more popularly the I. B. S. S. or "Ibis"), of which THE BUSINESS PHILOSOPHER is the official organ, is an association having affiliated organizations in the several countries of the English speaking world. Its motto is, "The Science of Business is the Science of Service." Its rallying cry is, "Success through Service."

It is devoted primarily to spreading an understanding of the Principle of Service, and the Natural Laws tributary and related thereto, as applied to business and the professions; to proving by practical demonstration that true and lasting success is won only through genuine, whole-hearted service to others.

The objective toward which its members are striving is embodied in the Q. O. M. ideal that is commended to all: namely, to do everything in their power to make their lives reflect the constructive elements of Right Quality,

Right Quantity, and Right Mode of Conduct in all their relationships.

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JUNE, 1920

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The Business Philosopher

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Only that which tends to increase the "Area" or A+R+E+A of the reader—that is, his Ability, Reliability, Endurance and Action—will appear in this magazine.
THE BUSINESS PHILOSOPHER is published monthly by The International Business Science Society of the Sheldon School. Official organ of the Society and exponent of the Sheldon philosophy of Success through Service. Subscription price, \$2.00 a year in the United States or its possessions, \$2.25 in Canada, and \$2.50 in foreign countries. With Associate Membership in the Society, \$2.50 a year in the United States or its possessions, \$2.75 in Canada, and \$3.00 in foreign countries.

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Edited by ARTHUR FREDERICK SHELDON
SAM SPALDING, Associate Editor

VOLUME XVII

JUNE, 1920

NUMBER 7

BY THE FIREPLACE

Where We Talk Things Over

"BACK TO THE REPUBLIC"

HARRY ATWOOD has written a great book. It is entitled "Back to the Republic." It is published by Laird and Lee, of Chicago.

It sells for one dollar. It is worth ten to anybody who will read and heed its teachings.

Ten is conservative. It may prove to be worth many, many times that to anyone who not only reads and heeds but applies the truths which it contains.

It is very seldom that I so unreservedly endorse any publication.

I have said what I have said for this book, plus what I am going to say, not in behalf of Harry Atwood or his publishers, but in behalf of Americanism, and because I believe the reading of this book will help in a large way to cure the destructive disease of anti-Americanism, which is gnawing at the vitals of our Republic.

We have mentioned it before in the columns of THE BUSINESS PHILOSOPHER.

I want to say just this much further about it at this time, or rather, about a few of the things which the book stands for.

It is entirely possible to get too much of a good thing. This is true even of liberty.

Governments may be classified under three general forms:

First: Autocracy.

Second: Republic.

Third: Democracy.

The Autocracy does not grant enough liberty to the individual, the Republic grants enough, the Democracy grants too much liberty.

Too much liberty—an excess of freedom—results in license and eventual loss of the rights of the individual.

There has been a world of loose language used concerning Democracy.

This is notably true during the past four or five years. The selling campaign on "Making the world safe for democracy" has resulted in making the tendency toward Mobocracy unsafe for the world.

The world as a whole, in its mad scramble for more rights and privileges, has forgotten its duties and obligations to Government, which is organized human society.

We have forgotten, and many have never even thought of, the Law of the Golden Mean. Notably have we failed to apply it in the matter of Government.

The green fruit is not of any service. The ripening process sets in and the fruit becomes ripe. It is then of real service to the world. The same process goes further, and it gets rotten.

You can't raise crops in a desert. Neither can you raise them in a swamp. What we need for raising crops is enough moisture, but not too much.

Again, light is a necessary element for the safety of the traveler. We stumble in darkness, but we also stumble in the glare of the blinding light. We need enough light, but not too much.

Everywhere, the Law of the Golden Mean, as a natural law of life, is apparent to him who not only looks but sees.

The matter of Government, and liberties granted by Government, is no exception to this universal law of Nature.

The United States of America was the first real Republic the world has ever seen. Its Constitution was thought out by certain seers in governmental affairs, who had the benefit of centuries of mistakes of the past.

They were well acquainted with the fact that Democracies had been born only to die of the disease of the excess of liberty of the individual.

As true students of history, they knew that absolute direct representation by the people, the mass of whom are not experts in matters of government, had been an utter failure.

It was their earnest desire that they themselves, their children, and their children's children, should enjoy plenty of liberty.

They had the opportunity, such as had never been afforded before in the history of the world to evolve a form of Government which would grant to the individual liberties which at the best he could only dream of under an Autocracy, but which would not smother him with too much freedom, as had been the case with Democracies.

They literally invented a new form of Government, and named it the Republic. And for the first one hundred years of the life of that Republic, we made the most wonderful progress of any that had ever been made by any people anywhere.

We must remember that the nation, under the Constitution, itself is only one hundred and thirty-one years old. I read the other day an account of a man out in Nebraska who died at the age of one hundred and twenty five. He remembered the Napoleonic wars. This individual was almost as old as is this Republic.

Let us not forget that we are only a "kid" yet, as a nation.

It is a tendency of youth to get the "big head."

I meet people everywhere who scoff at the idea that the life of our nation is in danger. Let them scoff. I know that the life of our nation is in danger.

I was informed by a Government official, only this week, that on the night of April 29, in this, the year of our Lord nineteen hundred and twenty, promptly at midnight, twelve hundred men went to work in one city, and from then until dawn assiduously distributed literature to the homes in that city, advocating the Soviet form of Government.

This same Government official informed me that there are something like 30,000 propagandists in the United States of America working in behalf of the Soviet form of Government.

They have been and are still distributing literally tons of literature. They have paid orators and teachers at work all the time.

A Federal judge who had conducted an I. W. W. trial, recently told me that he has good reason to believe that the loan which the United States Government made to Russia shortly before the fall of the Kerensky government fell into the hands of Lenine and Trotzky.

The loan amounted to many millions of dollars. This judge states that he believes it is true that the entire amount was set aside as a propaganda fund in behalf of the Soviet form of Government, and that huge sums of it are being used in America.

Right now, the radicals in labor, who are seeking to overthrow Samuel Gompers and all other conservatives in the Labor Unions, are trying by every means within their power to destroy property rights.

The steel strike and the coal strike were deliberate attempts, in a bold and wholesale way, to bring about industrial paralysis.

Having failed in these two attempts, they but retreated, and are advancing from another angle, and seeking, through the switchmen's strike, and various "rebel" strikes in different lines, to bring about a form of creeping paralysis that is gradually tending to destroy industrialism.

These are all attempts, direct and indirect, to destroy the Republic as a form of Government, and substitute the Soviet form of Government.

In spite of these facts, and many more of the same kind which might be marshaled, there are several million people in the United States who thoroughly believe in the Republic as a form of Government, but who are standing idly by, either in ignorance of the facts, or ignoring facts already known.

Many, in all, are trying to jolly themselves into the belief that the disease will soon run its course, even though no remedy is applied.

Doubtless many, in all, actually believe that no real danger exists.

Nearly everybody felt the same way about the menace of the Hun.

Personally, I was fool enough to be a pacifist nearly up to the time that the Huns finally broke loose.

This condition of mind was in spite of the fact that I had been in Germany and witnessed their intensified preparation for war.

Millions of people had read German philosophy and poetry and song, at least well enough to know that it was the avowed intent of Germany to conquer the world, and force their alleged culture upon the other peoples of the earth.

At the time I was in England, just before the war, Lord Roberts was doing everything within his power to awaken the English people to the necessity of preparation for the war with Germany, which he felt sure was bound to come.

He was joined in this by a few others of real vision, who had not passed the pivotal point in optimism.

His voice was very largely unheeded, and when the storm finally broke, England, like the United States, was almost wholly unprepared for the struggle.

Germany had been honeycombing the world with spies for years. Other nations had gone on minding their own business, and paying but little attention to the work of those who were getting ready to strike their blow.

Had the rest of the world been prepared when Germany did strike, the struggle would have been over in short order. As it was, we all know the sad history. I need not dwell upon it here.

Organized good is much stronger than organized evil, but organized evil is very much stronger than disorganized good.

Nothing can be more foolish than to underestimate the strength of the enemy.

Are those of us who love Uncle Sam, going to stand idly by and let the evil forces which hate him, destroy our present form of Government?

Are the forces of good going to organize in opposition to the destructive forces of evil?

Shall we do this, or shall we stand idly by, as we did in the case of the menace at the hand of the Hun?

It is up to us—man has freedom of choice.

Read Harry Atwood's book, "Back to the Republic." It will do you a lot of good, whether you believe everything he says or not.

It is rattling good Americanism. And it is time for Americans to wake up.

We, as citizens of this Republic, have a wonderful abundance of rights and privileges. We have all that we need, when we stop with those guaranteed to us by the Constitution.

But, let us not forget that those rights are

nothing but effects flowing from fulfilment of duty, and that for every one of the rights there is a corresponding duty.

Millions of us are not fulfilling our duties, which are the mothers of our rights.

Unless we get busy in the fulfilment of them, our rights are going to be taken from us—including our *property rights*.

LET'S GET BUSY!

Keep the idea of *service* ever before you, and you can't go wrong. Never identify yourself with a firm which aims to make money on the *anyhow* system. And when you have found a right firm, never get an order by misrepresentation or by holding back important details. The customer should know everything about the goods, and the conditions of sale; he should be treated in such a way that on leaving him you can honestly say you have done him a good turn.

—A. F. SHELDON.

I WEND MY WAY

(Rondeau)

By E. GOWAR GLYNN

I WEND MY WAY, serene, through
Life's brief hour
'Neath cloudless skies, or where the
storm-wracks lower;
The path I make, or follow, is my own
And leadeth oft through thickets
overgrown
With brambles e'er I find a flower-
decked bower.

Soft breezes blow, perchance, or fierce
winds scour;
What is't to me—blest ever with a
dower
Of thankful, calm content—while on,
alone,
I wend my way?

Before ill-fate what need to cringe or
cower
While I am I, and God doth give me
power?
For, when *this* hour is spent, through
paths clear-shown,
On to the larger life,—the great un-
known,—
Where hopes beyond earth's finite
knowledge tower,
I wend my way.

ORDER IS THE MAIN THING

INVENTION AND POETRY BOTH DEPEND UPON IT

By DR. FRANK CRANE

ORDER, according to the old saying, is heaven's first law.

But, in truth, all law, whether in heaven or earth, is no more nor less than order.

We speak of creative genius, but what is it but the knack of making things fit?

The inventor originates nothing, he brings things into right relations. The man who made the first steam engine did no more than bring vapor and metal together. He established order between two things that had before been of no kin.

The architect who put up the Woolworth building was a dancing master who knew how to get stones and steel girders to group in due figures and poses.

Stones lie rough in quarries, trees grow in the tangled wild, copper and iron are scattered in ore veins, and all the units of sand, glass, paint, plaster, tile and cement are here and there in confusion upon the earth; enter the human brain, with its concept of order; from it flow disposing thoughts, with volts of compelling will, and it is as if a dispersed army had heard the trumpet call and had fallen in by companies of tens and hundreds, each with its captain, each keeping step, finding its place, moving in campaign by the plan upon the field marshal's table.

The poet is an expert in order, giving to airy nothings "a local habitation and a name," seizing the fugacious wisps of feeling, the flashing wings of passing fancy, the half-felt thoughts and dumb and covered strivings of the soul, and arranging them in rhythmic syllables.

The housewife is order's mistress, contriving household peace and comfort as she makes the bed, by smoothing, spreading, arranging, and as she makes a dress by measuring and

matching, and her tasty dinner is also but her captaincy of varied foodstuffs that in their unrelated disorder were inedible.

God in nature through the myriad lives combines earths and liquids into energetic cells and thus produces organisms. What we call life is merely an orderly impulse imposed upon loose matter.

We ascend the steps of life by order; we descend to death by disorder.

Education or culture is getting one's forces and ideas into some coherent plan. The uneducated man is the confused man. The trained mind is one where there is no litter; all is packed and pigeonholed; things are in their place.

Civilization is the progress of men toward order.

The process of conscience is toward an ever more perfect, a wider order, until at last the race shall "find itself." Our notion of duty proceeds from self-defense to family pride, thence to tribal adherence, thence to patriotism or national feeling, and at last to humanity or the world consciousness.

All wars mean the struggle of mankind toward that eventual order of the whole.

Competition merges at last into cooperation. Liberty is found to be impossible except under the reign of law.

Humanity is growing from a condition of contesting individuals, competing groups, warring nations, into a vast coordinated machine wherein every part shall nourish and minister to every other; even as the oak tree, by its divine and mysterious potency of life, takes the disorganized particles of the earth and raises them into one majestic trunk, with branches and leaves.

If order be heaven's first law, it is the last goal of earth.

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BUSINESS FAILURES AND BUSINESS EDUCATION

BUSINESS EDUCATION IS THE ONLY FORM OF INSURANCE AGAINST FAILURE AND YOUR "POLICY" COSTS YOU NEXT TO NOTHING

By SAM SPALDING

ELEVEN causes of bankrupt businesses, and how Business Science strikes at the root of practically all of them, directly or indirectly. "Isn't the diploma of a first-class business school a pretty good policy of insurance against business failure?" Mr. Spalding asks. "Can you obtain such vitally important and valuable protection anywhere else, at any such price,—with no more 'premiums' to pay for the rest of your life?"

OUR GOOD FRIEND and neighbor, E. B. Moon, who edits the *Merchants Magazine* for the *Orange Judd Farmer*, of Chicago (and who knows more about the problems of the small town retailer, and just how to solve them all, than most of us know about all the rest of the works put together, including the heavens and the earth and "the waters under the earth"), printed in his April issue a table showing percentages of business failures for five recent years, from different causes, as compiled by Bradstreet's. Here it is:

	1919	1918	1917	1916	1914
	%	%	%	%	%
Incompetence.....	22.6	26.9	25.3	21.8	13.4
Inexperience.....	4.8	4.7	5.2	4.4	1.9
Lack of capital.....	25.5	30.8	32.7	31.9	31.6
Unwise credits.....	3.9	1.8	1.8	2.6	3.2
Failures of others.....	3.3	3.3	5.9	4.6	16.7
Extravagance.....	1.2	.6	.6	.6	.6
Neglect.....	.8	.9	.8	1.0	1.0
Competition.....	.8	.8	2.1	2.5	1.2
Specific conditions.....	20.5	19.8	14.2	19.3	19.8
Speculation.....	2.3	1.2	1.5	3.9	3.5
Fraud.....	14.3	9.2	9.9	7.4	7.1
Total.....	100%	100%	100%	100%	100%
Number of failures.....	6,052	9,680	13,471	16,745	17,526

Let us note in passing that the number of failures fell steadily during the period under review, from 17,526 in 1914 to 6,052 in 1919. That, however, was due to abnormal conditions, notably to the hungry "buyers' market" which prevailed during and thus far has persisted since the war, not to any sudden, miraculous gain in ability or capability on the part of business men.

Our purpose just now, though, is to call attention to only one striking, outstanding fact, which is nevertheless almost overlooked or else taken languidly for granted when this tremendously important question of business failures and their causes is under discussion.

THE HIGH COST OF INCOMPETENCE

Mr. Moon hints at this big fact. He says:

The table above brings out some very important facts which should impress themselves on retail merchants everywhere. 22.6% of the failures for 1919 were due to incompetence, 4.8% to inexperience and 25.5% to lack of capital. In other words, 52% of the total failures of 1919 were due to incompetence and inexperience, because the merchant who tries to do business and allows his business to become extended and get away from him through lack of capital is, after all, an incompetent merchant. He may be a good advertiser and he may be a good salesman—a good buyer, but if he lacks business foresight to provide for sufficient capital, he most certainly is an incompetent merchant.

But may we not go much further than this, without offence to any man who has thoroughly and fearlessly probed the roots of his own failure in a business enterprise, and say that almost *all* of the causes of failure in business may be said to lie at the door of incompetence?

And if so, is it not clear that the right sort of business education, and enough of it, will supply practically all of a business man's

deficiencies, make him wise in business lore instead of ignorant, competent instead of incompetent, a success instead of a failure?

And if that transformation can be effected in the case of John Smith and William Jones, isn't the high cost of business failure bound to lose altitude just in proportion as the level of business education rises?

That's what we are going to talk about here.

INCOMPETENCE DEFINED

Before we go any further, though, let's see what the dictionary makers have to say about incompetence.

The Standard Dictionary defines incompetence as "General lack of capacity or fitness, or lack of the special qualities required for a particular purpose; insufficiency; inability"; and here is its definition of incompetent: "Not competent; not having the abilities desired or necessary for any purpose; unable to do properly what is required."

It tells us further that incompetent is made up of *in*, meaning not, and *competent*; but under competent it directs us to see compete. That comes as a surprise. It gives us a start. So we see that competence, ability to do a given thing or meet a given demand, is closely linked, so far as the derivation or original meaning of the words is concerned, at any rate, with the idea of competition.

We might have known it, though. Our "capacities, faculties, qualities, and powers" are of no earthly use in or of themselves; they are of use only as we use them; and it our blessed lot here below to use our endowments always in the common pursuit of some common good—or some good that is common to the desires of all.

For that, mark you, is what it means to *compete*.

There is nothing of hair-pulling or back-biting, nothing of unfair tactics or warfare implied by the word *compete*. Far from it. It means simply "to strive for something that is striven for at the same time by another."

Failure in competition, therefore, is proof of *incompetence*, of one sort or another.

THE PREVENTION AND CURE OF INCOMPETENCE

But incompetence is preventable. And it is by no means incurable.

Here is where business training of the proper kind comes in. This is why business

education offers the man who is in business for himself, and all those who have any thought of ever going into business for themselves, the greatest and most dependable insurance—with almost complete coverage—against failure.

And this wonderful insurance against failure, that is infinitely more stable than the rock of Gibraltar, may be had by anyone, for only a few fifty-cent dollars and sufficient application.

Isn't business education all of that? Let's think it over. Supposing we run through Brother Moon's list of those eleven causes of failure and see what systematic business training would do as a preventive or corrective in each case.

SOME RULE-OF-THUMB CALCULATIONS

First, though, let's read into the record the fact that Mr. Moon gives the total of liabilities involved in 1919's failures as \$110,000,000, in round numbers, and that Dun's Review is quoted as placing 1914's high-water mark at nearly \$358,000,000. 1915 was over \$300,000,000 and 1916 just under \$300,000,000. Probably the average for the six years, at a rough guess, would be around \$225,000,000. Call it \$200,000,000 for convenience. Then, stopping for a moment to figure average percentages, based on those given for the five years, omitting 1915, in the *Merchants Magazine* table, let us apply them to that \$200,000,000 average. This is not exact Babsonizing, you see; it is only a hasty rule-of-thumb procedure, that promises to answer our present purpose as well as any—the purpose being to convert the percentages into more impressive dollars and cents.

All right, let's go. The first cause of failure given in our list, though not the most important numerically, is Incompetence. During the five years given in our table it accounted for 22% of all failures. 22% of \$200,000,000 is \$44,000,000.

That means that, on the average, something like \$44,000,000 a year has been lost in this country directly because of incompetence.

Now it would be a sheer waste of space to argue that business training prevents incompetence or, if taken in time, cures it. That is self-evident except in the comparatively few, if any, cases where men are so mentally deficient as to be incapable of learning how to

do business successfully even if they were to put their minds to it.

There is \$44,000,000 a year, therefore, in one lump, that business education stands ready to save the victims of failure—which include, of course, not only the failures, themselves, but their creditors as well.

As there were, on the average, 12,695 failures each year during those five years, that fact ought to be of vital, urgent interest to a great many men and women in America. Because, it should be remembered, these 12,695 failures a year are not individuals. They are business enterprises each employing from two or three clerks up to hundreds or thousands of "hands," all of whom failure throws out of employment. And each employe has dependents. He also has a landlord to pay—and a grocer, and a butcher. Furthermore, each bankrupt business has several, some of them many, creditors—and these creditors have *their* obligations to meet. So it goes on, ever in widening circles, until our minds give up the task of following consequences and return to us with their tongues hanging out.

If systematic business training can cut this sort of thing down to the vanishing point, if given a chance, we all ought to be for it, oughtn't we?

But that's only the first cause—and there are eleven of them. We must hurry.

INEXPERIENCE

The second is Inexperience. That accounts for 4.2% of our \$200,000,000, or \$8,400,000 a year. Worth saving, isn't it? But what can business education do for inexperience, you ask. Education, you say, can at best give us theory; we have to learn the art of anything by practice—~~by experience.~~

Not so fast, my impetuous friend. The right sort of education, business or any other, never gives us mere theory; it gives us *facts*—organized, *systematized* facts. In other words, it gives us *science*.

Science, to be sure, has to be applied before we can acquire art. That we must do for ourselves. But the right kind of business education does not stop at imparting business facts or teaching Business Science. It also tells the student how others have successfully *applied* those facts before him. Or at the very least, it teaches him how to think and act for himself as successful men have thought and acted; and the general impetus he gets from

the study, as well as the specific counsel he receives, opens to him that whole world of business literature—that wealth of priceless, crystallized experience, ready and waiting to be adapted and used by anyone and everyone—which has come into being since A. F. Sheldon brought those first wonderful nuggets of truth to the light, twenty years or so ago.

Inexperience is largely ignorance. When we know how others have met a problem we have as good as met it ourselves. Or, even if we haven't that specific knowledge, we can think out the correct solution for ourselves if Business Science has taught us how to think—as it does if it deserves the name—how to analyze any proposition or pick it to pieces, how to bring the universally applicable laws we have learned to bear on any given condition, how to avoid the pitfalls of wrong reasoning, and so on.

LACK OF CAPITAL

The third and greatest cause of business failures is Lack of Capital. 30.5%, or \$61,000,000 a year—that is the toll American business pays for its misguided attempts to enter upon or carry on enterprises without sufficient capital.

Obviously, no amount of education or training can take the place of the irreducible minimum of capital necessary to the successful conduct of a business. But the skillful application of knowledge often makes it possible to operate with much less capital than would ordinarily be required. And a sound knowledge of business principles and practice, gained through education would save most men from failure from this cause. It would bring home to them the folly of embarking in a business venture with resources which they would clearly see to be insufficient, or would warn them, in the course of business, that their margin of safety was getting dangerously narrow; and in many cases it would tell them how to remedy the trouble before it was too late.

UNWISE CREDITS

Unwise Credits is the fourth cause of failure, and involved an average loss of 2.66%—\$5,320,000 a year for the five years under review.

Has business education any remedy for the injudicious granting of credit? Of course it has—the only remedy there is! An understanding of the fundamentals of business necessarily includes the ability to size up an applicant for credit—to determine readily

not only his ability to pay but his reliability as well, which determines his willingness to pay. Sound business education also teaches its possessor to study the crop reports and the various trade barometers, which in turn tell him that John Smith, who owns an orchard out at Barton, is a poorer risk this year, after the late frost has done thousands of dollars worth of damage to fruit trees, than he was last year; and that on the contrary Bill Jones, who has a farm down in Cascade County, where they are harvesting bumper crops, is a better risk than he was in 1918, the year of the drought.

Moreover, the man who knows his Business Science knows the importance of system. He keeps books, sends out statements regularly—knows the secret of keeping credit customers up to the mark without losing their good will.

FAILURES OF OTHERS

Failures of others—that is the next cause we come to in the *Merchants Magazine* list. It steps in and claims a 6.76% slice of that \$200,000,000—a mere trifle of \$13,520,000 a year.

It certainly looks as if our argument must trip and fall here. Failures of others—surely that is something beyond our control, which no amount of knowledge on our part, and no advantage we may take of the published records of other men's successful experience, can possibly prevent.

Stop a bit. Is that true? It sounds unanswerable at first but there is nothing to it. Those who go to smash on this dangerous rock, which is called Failures of Others on charts of business navigation, do so because they have endorsed notes unwisely but too well. And isn't that largely a matter of ignorance? A well trained business man reads character. He sees through specious promises and unsound ventures. He knows that sentimentality does more harm than good. He has good judgment. Unless swayed by the most powerful considerations of honor, loyalty or other obligation, he will never consent to jeopardize the interests of his own family, employees, and creditors by endorsing another's note to a dangerous extent, no matter how worthy the cause or how promising the chances seem to be for the note's being met without recourse to him. He shuns reckless endorsement as a species of vain and sentimental gambling.

EXTRAVAGANCE

Extravagance, the sixth cause, is a human weakness which, of course, Business Science cannot hope to eliminate. To claim anything for business training as a corrective in this respect, perhaps would be to stretch the probabilities too far—though it is obvious that the more seasoned judgment and general sense of proportion gained from a thorough-going business education tends to keep a man's expenditures, business and personal alike, within proper bounds. In any case, this cause is a minor one, the least important of all in dollars and cents. It amounts to only .72%.

NEGLECT

Neglect is another human failing which education will not work out—except indirectly as education reveals the great possibilities of a business conducted in accordance with the Principle of Service, and gives the student a new interest and enthusiasm. But we shall not dwell upon this because we do not wish to weaken our position by indulging in anything approaching undue special pleading. Besides, this is another comparatively unimportant cause of business failure, being responsible for only .9% of failures.

COMPETITION

Our old friend Competition—whom we are so often tempted to call our worst enemy—bobs up next. He's more important but still among the "also rans" with only 1.48% of the five years' failures to his discredit, involving \$2,960,000.

Here scientific training swings to the front once more. To be sure, there are certain kinds of competition—competition with great resources behind it, for example, or unusual buying power, as in the case of chain stores—which tax the ablest business man's reserve fund of knowledge and wisdom to the utmost. Other things being equal, though, the systematically trained business man can hold his own in the face of almost any competition, even unfair methods. And he enjoys the game. He likes to throw his wits into the scales against the other fellow's; to match good advertising with as good or better; to offset one progressive and aggressive selling plan with another of the same modern sort; to see how big a fire a little publicity of the right brand can kindle, or how many more times he can turn over his stock in a year as

compared with his competitor's bigger stock and more capital.

"Bring on your competitors!" invites the well fortified student of Business Science. "They put me on my toes—and keep me there. And may the business that gives the best service win—as I know it will!"

Why, bless you! that's what Business Science is for—to teach us how to meet the best competitors and win out in spite of them.

SPECIFIC CONDITIONS

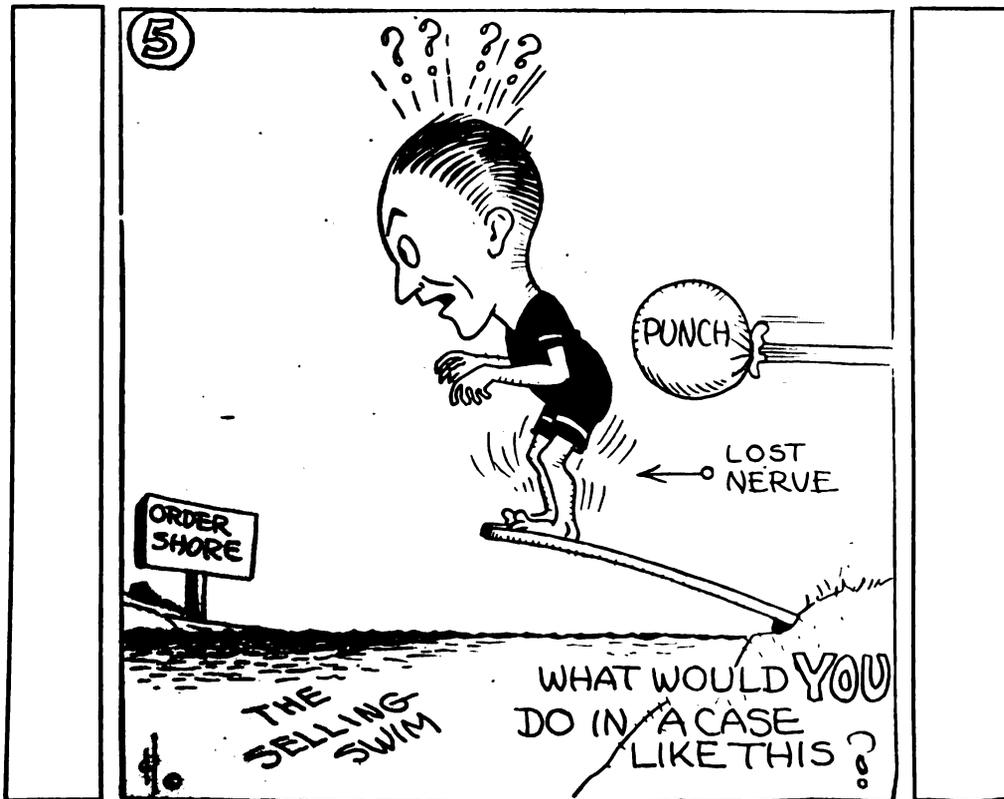
There are only three more causes given in our list. Of these, the next in order is Specific Conditions. In importance it is one of the three leaders. Into its hungry maw go, on an average, 18.72% of all our business failures, with yearly liabilities of \$37,440,000.

Business education has no miraculous gifts. It can not ward off what are sometimes called "acts of God" or protect the manufacturer or dealer from their effects. Now these misnamed "acts of God"—prairie and forest fires, droughts, floods, killing frosts, etc., are all included under the head of Specific

Conditions. Bank failures, strikes, and the like, also find place in this convenient pigeon-hole.

It is plain that the preventive or curative effects of Business Science have comparatively little to offer in this connection. But there are no cure-alls, so we are quite prepared for the discovery. Yet even here the student of Business Science has, as always, a pronounced advantage over the rule-of-thumb business man. His study has taught him to be prepared, so far as is humanly possible, for any emergency. He has seen to it that his credit is good. He has built up a reserve at the earliest opportunity. His perpetual inventory tells him just where he stands at any time. He has amassed good will.

He has learned that, of the three great M's of human busy-ness—Man Power, Money Power, and Mechanical Power,—the first, Man Power, his own ability and the ability of those associated with him, is the cause, whereas the others are only effects; that, even if you were to sweep away in a night all the money in the world, and all the tools



and machinery, Man Power could and would quickly replace them—with improvements!

In these and many other ways he has learned to minimize difficulties to break the force of disasters—because he has dipped deep into the *collective* wisdom and experience which are to be found in highly concentrated form—at an absurdly low price—in Business Science.

SPECULATION

Speculation is the next to the last cause. It took a 2.48% slice out of the yearly failures during the period under consideration—to the tune of nearly \$5,000,000 per annum.

Speculation is not properly a business sin—it is, when carried to excess, a personal vice of the gambling family. Therefore, Business Science cannot cure it. A scientific education in business, however, can and does, we feel sure—and in the very nature of things—operate to reduce the fever of speculation. More especially does it create a condition of good business health in which such diseases do not readily develop. It teaches the folly of such practices and just why they are foolish—because they are opposed to natural law, to the all-important Principle of Service—value given for value received—as well as to the Law of Averages.

FRAUD

Finally, there is Fraud, the eleventh and last in our table of causes of failure in business.

This does not refer, as we understand it, to those businesses which come to grief as a result of frauds perpetrated against them, but only to business failures due to frauds deliberately indulged in by those at the helm—cooked up failures, and the like.

Business Science would not appear to have much scope in this connection. Here too, though, as everywhere, it has a distinct, if indirect, bearing. In two ways. First, in the realm of the intellect. The mentally trained business man *knows* that wrong doing never pays. He *knows* that experience has proved to the contrary over and over and over again—so often that the business scientist has formulated a law to cover the case. Second, in the realm of the constructive feelings, of his ethical nature. He not only knows but he *feels* that frauds do not pay—and feeling is deeper than knowing because it goes down to the roots of conscience, of morals.

GOOD BUSINESS IS FOUNDED ON GOOD MORALS

Isn't that something beyond the province of the business scientist? No, it is not. Good business is founded on good morals. *Reliability* is just as important as ability, and both receive a great deal of attention at the hands of Business Science. Business Science does not preach. It *proves* that to reverse its favorite maxim, *He profits least who serves worst*.

Thus even Fraud, with its 9.58% of the average yearly failures, with some \$19,160,000 of liabilities to answer for every year in the last five or six, finds its most formidable enemy in Business Science.

Isn't the diploma of a first-class business school a pretty good policy of insurance against business failure?

And if it costs you seventy-five dollars or so, what of that? Can you obtain such vitally important and valuable protection anywhere else, at any such price,—with no more "*premiums*" to pay for the rest of your life, remember, unless you choose to buy a few business books and magazines to keep up with the times?

WHAT'S IN A NAME? MUCH!

F. A. WYMAN, JR., with the S. S. Pierce Company, of Boston, passes this on: Lieutenant George J. Chambers, U. S. Marines, tells me the following interesting sales story bringing out the importance of constructive imagination to any person selling goods.

The marines were stationed at Hayti for several months during the hot weather. A twelve or thirteen year old pickaninny came regularly every afternoon with a basket full of various confections. He would walk through the barrack yards calling out, "Candy, candy, who wants candy?" The intense heat or other causes made the boys rather indifferent toward confectionery and the youngster's sales were small.

Lieutenant Chambers called the boy to him one afternoon and said, "The next time you come through the yard call out 'Devil-Dog Candy!' 'Devil-Dog Candy!' (Devil-Dogs, as you know, was the German nickname for our marines.)

Lieutenant Chambers tells me that the youngster followed his advice and was able to sell two or three baskets full a day thereafter.

DOUBT, THE TRAITOR

By ORISON SWETT MARDEN

JUST ONE of Dr. Marden's brief messages of plain, simple, practical advice, which appear in these pages each month, is worth more than all the embroidered emptinesses and frenzied formulas that were ever conceived in insincerity and born of a desire for applause, since the world began. They are as wholesome and as universal as bread, as clean and corrective as water. This time the You-can't-do-its and their crepe-hanging prophecies get what is due them—with accrued interest.

“NO MAN who listens long to doubt will do what he intended,” says Herbert Kaufman. How true this

is!

I have never known anyone to get very far in this world who was always listening to other people's advice, always consulting and relying upon others' opinions, and especially the doubters—those who told him he could not do what he had undertaken. Colossal faith in oneself and in one's undertaking is the actual creative force in achieving. It is the man who relies upon his own judgment, who believes in his own inherent powers to do the things he longs to do, who succeeds.

We all shield and protect this enemy, Doubt, which so often betrays us and keeps us from what should be ours. Whenever we attempt to do anything out of the ordinary, to branch out for ourselves or to do things in an original way, the traitor pulls our sleeve and tells us that others better fitted and possessing more capital, more business ability, more influence, greater advantages in every way, have failed when they tried to do what we are attempting.

“You can't do it” keeps more people with splendid ability in mediocrity than almost any other thing. “You can't do it” meets you everywhere in life. At every turn you propose to take, you will find some one to warn you away, to tell you not to take that road, that it will lead to disaster. How many times have you been so persuaded?

When we are told again and again we cannot do some specific thing, although perfectly well able to do it, we begin to think we cannot. We gradually lose confidence in ourselves, in our ability to realize our ambitions. We lose faith in our dreams of a career, and think that

perhaps they are a mockery, mere figments of phantasy; that they are not based upon realities we can achieve; that they are not prophecies of what we really can and should do.

Whenever you decide to step out of the beaten path, to blaze a new way, you may be sure that “You can't do it” will be flung in your face from all sides, and unless you have unusual pluck, an iron will, a determination which never looks back, you are likely to become discouraged and when you are once discouraged, your initiative is deadened and your power paralyzed. In parting from precedent in any line; in trying to think out and try out new machinery, new devices, more progressive methods, you will encounter many slaves of precedent, slaves of the old way who are always ready to advise one not to attempt such things.

“It will be a foolish expense,” a “foolish experiment.” “You will fail and be terribly humiliated,” “You had better take the safe road, the safe course,” are expressions of warning you will hear on every side. You will be told it is better to take advantage of others' experience, and “go slower,” that there is danger in blazing new paths, and that the only safe course is to stick to the old and tried methods.

This country today is full of men and women who are only half-way successes who might have been something superb if they had only trusted their own judgment and refused to be deflected from their original course by people who predicted their failure.

Doubt always stands at the parting of the ways, trying to dissuade the ambitious from taking the path they have chosen, bidding them pause and think once more whether they

really want to pay the heavy price that will be demanded of them for this attainment of their heart's desire.

Almost everybody who knew young Marshall Field predicted his failure when he determined to start in anew after he was burned out in the great Chicago fire, as practically everything he had in the world was gone; he was advised to get a position in another firm, not to kill himself trying to establish his business under such very unpromising conditions. With practically the city in ashes, his own store in ruins, and thousands of people homeless, the conditions were discouraging. But the people who tried to hold him back did not know Marshall Field, they did not know the stuff of which he was made; and while his old store was yet smoking and smoldering he put up signs right across the street notifying his employes that their salaries would go on as usual, and that he would very soon start business on that spot. While the building was burning he registered his vow to do even bigger things than he had ever before attempted.

Suppose this young merchant had listened to the doubters; suppose he had heeded those who advised him to take the easier and surer way, what a loss the world would have suffered; what a great commercial career would have been blighted!

"You can't do it," said John Wanamaker's friends to him when he proposed to start in business for himself. They told him it was ridiculous to start out to deliver goods in a push-cart; that he had better wait until he could get more capital ahead, find a partner with money, instead of starting alone, a poor boy. When young Wanamaker gave half of his entire capital as salary to one first-class clerk, these friends predicted his failure. "You can't do it, you can't do it," everybody said to him. "It is not business; you will fail."

"You can't do it" confronts the struggler everywhere, when he tries to better his condition. "You can't do it" has kept tens of thousands of poor boys and girls from getting a college education, kept innumerable men and women from developing their inherent strength and measuring up to the limit of their natural possibilities.

"You can't do it" has immeasurably retarded the advance of the race. The progress that has been made has been made in spite

of the "you can't" philosophy. It has been accomplished by those who scouted the "impossible," by those who trusted their own judgment, and pushed out of their own faith.

Just look over the past, my friend, and see how many of your splendid efforts to do something out of the usual have been thwarted by these doubters who told you that you couldn't do it, who advised you to go slow, to play safe, and to take advantage of others' experience instead of branching out for yourself.

It is only those who believe in themselves, who ignore the doubters, the failure predictors, who do distinctive and individual work.

GLORIFIED ADVERTISING

One of the most notable examples of glorified advertising—advertising raised to the *n*th power—we have ever come across, is the altogether beautiful volume, *Time Telling Through the Ages*, issued by Robt. H. Ingersoll & Bro., of New York City, as a memento of the twenty-fifth anniversary of their entrance into the watch industry.

It is a book of nearly three hundred pages, artistically bound in blue boards and white canvas. The paper is handmade, the typography excellent, and the twenty-four full page illustrations the last word in art photography by Lejaren a' Hiller, whose masterly work is often seen in the leading magazines.

The book is by Harry C. Brearley, under the direction of whose Brearley Service Organization it was produced. It was published for the Ingersolls by Doubleday, Page Co., and Dr. Frank Crane, who is represented in the pages of THE BUSINESS PHILOSOPHER each month, writes an "Appreciation."

The well written chapters begin with "The Man Animal and Nature's Time Pieces," and end with "The Watch That Made the Dollar Famous" and "Putting Fifty Million Watches into Service." The appendices describe modern watch movements, give a bibliography, and, better still, an "Encyclopedic Dictionary" of names, words, etc., relating to the history of watch making, with many illustrative line cuts.

This work ranks with the very best and most memorable that American manufacturers have done to signalize their achievements by means of de luxe book making.

WHAT QUALIFICATIONS DOES THE MODERN BUSINESS MAN SEEK IN HIS COLLEGE GIRL EMPLOYEE?

By HELEN KLUMPH

John Price Jones Corporation, New York City

WHEN the average American business man wants to employ a college girl, he demands at least a half dozen qualifications. His prospective employe must possess: An all around intelligence, adaptability, an interest that will enable her to see the relation of her work to his business, ambition without aggression, determination that she will give the job a fair trial, and courage to ask for a decent salary.

Miss Emma P. Hirth, director of the Bureau of Vocational Information, and during the war director of the Professional Section of the United States Employment Service for the State of New York, believes that these are the primary requisites of the female college graduate who would be successful in a business occupation. Miss Hirth is a Smith College graduate, and for the last seven years has been interested in advising college girls in regard to the various positions open to young women.

In 1911 the executive committee of the Smith College Club of New York established, with a number of other colleges, an Inter-collegiate Bureau of Occupations for the filling of non-teaching positions open to women with educations of college grade. In 1912 Miss Hirth became the director of the Bureau and took up the problems of the raising of money and the organizing of an office that would be of value to those whom she sought to assist.

The Bureau was preeminently successful in the accomplishment of its task; but in 1916 it seemed to the Director that only 50 per cent. of her duty was being accomplished. She believed that it was no longer best to wait for the openings to come into the office, for often the best positions were filled before they ever got to an appointment bureau. She decided to spend one half of her time in the investigation of the work that women were engaged in and particularly of those more attractive positions which are not in

the habit of coming through an employment office.

The war interrupted this study after it had progressed for about a year as the Department of Information. The United States Employment Service took the placement department over for its own purposes in October, 1918, leaving the information department to go along alone, and Miss Hirth became the director of what was called the Professional Section of the United States Employment Service for the State of New York. A month later the office became a joint professional establishment for both men and women and did much to keep positions of the most necessary type filled in spite of the tremendous drafts upon those available as workers.

When the war drew to a close, Congress failed to appropriate the money necessary to continue the Section, and Miss Hirth again took up the sort of organization that had been interrupted for a year. The Bureau of Vocational Information was organized to continue and expand the work begun by the Department of Information of the Inter-collegiate Bureau of Occupations. Placement work was dropped, and a study of the fields of work was begun. This, Miss Hirth believes, has already been proved a wise course.

The advice that she is able to offer a girl just out of college is more valuable than the position that she was formerly able to offer. She is able to tell them exactly what training is required for a given occupation, the best methods of entering a given field, the duties and conditions of a position, the range of salaries, and specific personal qualifications.

It was because of this continued and intensive study that Miss Hirth was able, at once, to name at least six requisites of a college girl. Enlarging upon these requirements, she tells exactly what she means by each. When she says that a girl must have "an all around intelligence," she means that

the girl, even though highly trained in the field of her concentration must have a well-distributed knowledge of other fields, so that no problem may be met and left unsolved, in spite of its varying from the usual task to which she is accustomed.

Closely allied to the first requirement is the second—adaptability. Not only must the woman's knowledge extend over various fields, but her interest must as well. She must be able to turn her energies to any task that is proposed.

If the college woman possesses the first two qualities, she can hardly fail to possess the third. She must realize that her work is an essential in the great industrial machine. She must see its relation to the social organization in which she exists, and she must remember that if a single cog in that vast mechanism be impaired in its performance, the whole machine is damaged.

She must be ambitious without being aggressive. Some emphasis is very likely necessary upon this point. A business man wants an employe who will suggest new methods and who will have a considerable degree of initiative; yet he does not want that insistence that means lack of modesty.

The college-trained girl must not accept a position merely as a makeshift. She must have her mind made up that she will continue in the work that she has chosen until she has had an opportunity to see all angles of it, even though, at first, it may prove unpleasant. Upon this point Miss Hirth lays the most stress. It is in this matter that she is most interested. At the present time she says the average girl wastes from three to fifteen years after she is out of college, trying to decide what she wishes to do. She tries several forms of work, but her mind is never clearly made up as to exactly what she wants most to do, which is usually equivalent to saying what she does best.

If Miss Hirth were to have women's colleges changed in any particular, it would be in the establishment of a well defined vocational department, where the girl might be told what a given occupation has in store for her. If she then decides upon a career of teaching or of secretarial work or some other occupation, it will be with a knowledge of the salary and the conditions of work that she may expect to find.

One of the Director's present duties is the

making of periodic visits to colleges where she gives lectures on vocational guidance, telling the students to shape their programs for a life work and, at the same time, for a general interest and helpfulness for humanity.

She tells them that teaching is pleasant work but demands many great sacrifices because of the low financial remuneration; she tells them that a study of pure physics cannot lead to as much as a combination of mathematics and physics; that the girl who specializes in English and gets an occasional "A" or "B" in a theme must not believe that she is a predestined editor, for English is only a valuable asset to any work and is not to be considered merely as a technical subject for the interest of the few; and she tells them a hundred other things of this sort, that are calculated to reduce that three-to-fifteen-year period of uncertainty that has been found to follow a girl's college course.

The last point that the Director of the Vocational Bureau makes—the necessity of courage to ask a decent salary—she makes with a qualification. She believes that a man employing a girl starting upon her first job feels a certain confidence in the young woman who is thus confident of herself. Already women have proved that their labor is worthy of its hire, and they are rapidly proving that their services should be paid in the same proportion as those of men, though Miss Hirth thinks that this is not entirely established. The student should not ask for a larger remuneration than she believes she is worth, but she must realize that the dignity of her employment demands that she be paid all she is worth. "Women have come to their senses," says Miss Hirth; "they are no longer impelled by a purely missionary motive. They will accept salaries and they are rapidly following in the footsteps of their brothers who are the high-salaried workers of the present."

Two final pieces of advice Miss Hirth would give to college girls. They must be willing to start at the bottom if they are to hope to get to the top. The graph of a man's salary rapidly rises as the years pass on. Thus far the graph of a woman's salary starts a little higher than that of a man, but it ends very much lower. If she is willing to sacrifice a little in the beginning, she can gain much in the end. She cannot

seek an immediate return on her college investment if she is to find a full return.

Lastly, a girl, whether college or otherwise, should choose a field rather than a job. If she decides to be a secretary she may remain one for life or until she is married, and so with any other occupation. Let her, then, select a general line such as exporting, mercantile work, banking, or whatever may interest her, without qualifying the exact sort of work that she shall do.

Attention to these things will lead to a wiser and happier selection of positions for college graduates in the future and for greater economic efficiency.

That definite results are already coming from the agitation in favor of better guidance toward professions is established by a glance at college faculty rosters, which now contain the names of many deans and advisers, one of whose greatest duties is the giving of advice to students who have not definitely chosen their work.

Emma Hirth is doing a valuable work as director of the Bureau of Vocational Information, and her alma mater, Smith College, is among the leaders in the movement for that wiser choice of occupations that will lead to efficiency and to still greater consideration for the work of the college woman.

PUTTING PUNCH INTO PAY ENVELOPES

OUT HERE in Chicago one enterprising firm of publishers has found a striking means whereby employers may put punch into their employes' pay envelopes.

The P. F. Volland Company has recently brought out a series of cards, 2 1-2 x 4 1-2 inches, on India tint stock, and quaintly illustrated in colors, which are designed to carry brief messages about ability, reliability, thrift, the avoidance of agitators, and so on, in a novel and forceful way.

Here are some of the lessons:

SAY "YES" TO LIFE

There's a fellow whose conversation sounds like a questionnaire: "How? Why? When? Where?" No initiative, no backbone, pussy-footed. Use your own head, dope the problem out as best you can, and fly at it. Darn "Maybe!" Say "Yes!"

WHO WON THE WAR?

Not the United States; not England, nor Italy, nor France, nor Belgium. Not any of them alone. CO-OPERATION—that's what won the war.

If you do your part, and I do mine, and all of us pull together, we all prosper.

YOUR JOB AND YOU

Cold cash is a warm friend. Your pay envelope is a better friend to you than anybody who tries to make you dissatisfied with your job. All they have to offer are promises. Ever try to buy groceries with promises?

MASTER OF YOURSELF

Cultivate self-confidence, and learn to say "NO." It is a great thing to be a man, but it is a finer thing to be a master—master of yourself. Your job is one of your best friends; don't let an outsider try to boss it and YOU.

CARNEGIE'S SECRET

Carnegie gave millions away and died with millions. He didn't make all this money by letting outsiders tell him how much work he should do and when to do it.

THRIFT

Bill Smith found five hundred dollars. Right in the middle of the street.

Lucky boy, Bill Smith!

His chance of repeating that performance is about one in several billions.

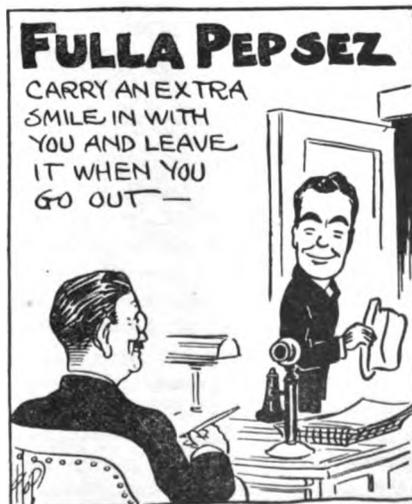
The best place to find money is where you put it—in the bank.

SUCCESS

The little town that's called SUCCESS
Lies over the hills of Work, I guess.

Never argue the customer's opinions. Meet his objections by additional reasons for purchase. His opinions about his own needs may be wrong, but they are his opinions all the same, and the best way to refute them is to argue from the basis of a desirable purchase rather than from the rightness or wrongness of his opinions. A. F. SHELDON.

A retail merchant was once asked by a friend, "How many salesmen have you?" After a moment he replied, "Three!" "Why," exclaimed the friend, "I thought you had quite a force." "Well," he said, "I have a number of persons who stand behind the counter, but I have only three salesmen—the rest are mere order takers." A. F. SHELDON.



600 TALKING POINTS AND SELLING ARGUMENTS

BEING ANSWERS TO OBJECTIONS THAT SALESMEN
COMMONLY MEET WITH

By W. C. HOLMAN

*Formerly Sales Manager, National Cash Register Co., and Author of the
Famous "Ginger Talks of a Sales Manager to His Men."*

WE consider this one of the most extraordinarily practical and helpful features ever secured by a business magazine. Mr. Holman has compiled from many sources and as a result of years of experience a remarkably comprehensive encyclopedia of answers to all of the commonest objections encountered by salesmen—not theoretical, but actual, brass-tacks, answers which have been fire tested and have proved that they will “bring home the bacon.” This great feature will be worth many times the cost of the magazine to any sales manager or road man during 1920. It gives you the very heart of the art of selling. Furthermore, because the salesman has to meet objections relating to all departments of a business, many of the arguments Mr. Holman has collected will be of daily use to business men in all lines. Copyright by Sheldon University Press. All rights reserved, including the right of translation. No material in this series may be reproduced without permission.

17A—“SO MANY PEOPLE ARE DECEIVED, I AM AFRAID TO BUY.”

“Mr. Blank, banks lose money occasionally by cashing bad checks. Sometimes they find they have lent on insufficient security. Yet, Mr. Blank, because bad checks are cashed occasionally and because sometimes a bank fails, that doesn't prevent people from depositing in banks everywhere.

“Besides, Mr. Blank, while you are hesitating about buying our goods some one else is taking the profit. If you will glance at the line I am carrying you will see that it will pay you well to handle it.”

17B—“SO MANY PEOPLE ARE DECEIVED, I AM AFRAID TO BUY.”

“It is also true that poor laws are made; preachers turn bad; some doctors are quacks; some lawyers are ‘shysters’; merchants sometimes worm themselves into the confidence of their friends and fail, leaving many to lament their loss. But you know and I know that the bulk of the world is to be trusted.

“Think of the great amount of business that is done on credit. What does that mean? It means simply that most people have reason to have confidence in one another. See the advantages that come from these conditions. The business of the world could

not go on if it were not for the fact that the honest man or woman is trusted. There are tricks, of course, in every business.” (Give facts as to business.)

17C—“SO MANY PEOPLE ARE DECEIVED, I AM AFRAID TO BUY.”

“Many people have been deceived at one time and another by business and professional men of all kinds. We ourselves often lose money through retailers deceiving us; but that doesn't prevent us from having confidence in you—and in hundreds of other retailers.

“For every dishonest professional man there are scores who walk uprightly and live honestly. For every dealer who goes wrong there are a hundred who keep on the right track. If you engage a new employe there is a possibility that he may turn out to be dishonest; if you deposit money in a bank there is a chance that it may fail; if you send a letter it may never reach its destination; if you go to take a walk you run a chance of getting injured in some way. But that doesn't make you refuse to employ clerks, deposit money, send letters or go for a walk. The dishonesty of other concerns doesn't prove ours is a bad risk.

“In buying from our concern there is absolutely no risk. Here are the names of

scores of people with whom we do business. Here are our ratings in Dun's and Bradstreet's. You take no risk whatever in buying from us."

18A—"I HAVE BEEN SWINDLED."

"Mr. Blank, the newspapers are full of accounts of swindlers and their operations. A certain number of people are trying to get money dishonestly from other people all the time. My company, realizing that some unscrupulous concerns have in the past engaged in this line of business, took special pains to give us, its representatives on the road, the strongest kind of credentials. My concern knew that we would be apt to encounter prejudices and suspicion because of the unscrupulous agents of other concerns who have operated in this territory. I was warned of what might be your attitude and I have come prepared to establish my responsibility and honesty.

"I have here a list of names and addresses of some of the most prominent men in your town—men whom you personally know and respect—men who would not lend themselves to furthering any proposition that was not of the highest character. I wish you would call up some of these men on the telephone. Don't take my word concerning the standing of my concern. Ask these fellow citizens of yours. They have dealt with us and know our character. I would like to have you consult them and I know that the result will be to establish your confidence in my concern and my proposition."

18B—"I HAVE BEEN SWINDLED."

"There are swindlers in every profession and in every line of business, but this does not prove that all men in the profession or all the concerns in a line of business are untrustworthy. In every city some real estate dealers have misled customers into buying land that was worthless, but that does not prove that all the real estate dealers in the city are untrustworthy. At the very time the swindlers were operating many honest dealers were selling land that turned out to be a permanently profitable investment for their customers. You cannot assume that because one apple in a barrel is bad all the rest of the apples are rotten. There are black sheep in every fold, shysters in every profession; but they only serve to emphasize the good quality of the others."

18C—"I HAVE BEEN SWINDLED."

"Mr. Blank, if you can point out a man who has never lost any money to swindlers at some stage of his career I will show you a man who never made any great success. A successful man must do things, and a man who does things must occasionally run some risks. The biggest financiers, statesmen, and business men have occasionally lost money—have been deceived and misled, as you say you have been. So long as men are human they are bound to make occasional mistakes and misplace their confidence.

"Yet, Mr. Blank, because men occasionally have these experiences with rogues and confidence men they do not necessarily conclude that all men they meet are rogues or confidence men. It is no more fair to assume that I am not trustworthy because some other salesman swindled you than it would be for me to assume that your store is not conducted honestly because some other merchant in this town swindled me.

"I am here with an absolutely honest proposition and a concern of the highest reputation to back me. I can give you the best references—banks and business houses to whom you can write. Pick any one of them and send a telegram at my expense. I will come in to see you later in the day, or in the morning, when you will have received your answer.

"I regret that you have been swindled by other agents, but I cannot see why you should therefore assume that I am not trustworthy."

19A—"OTHER SALESMEN HAVE MISREPRESENTED THINGS TO ME."

"Mr. Blank, all the promises I have made to you are down in black and white. I do not promise you a thing without putting myself on record and binding my concern with a written contract, and anything I promise you you can exact from my concern because it is in the contract. There can be no misunderstanding or broken faith in dealing with our house. Your contract absolutely protects you.

19B—"OTHER SALESMEN HAVE MISREPRESENTED THINGS TO ME."

"Mr. Blank, that does not prove that I am misrepresenting anything, any more than it proves that you would misrepresent an article to me were I a customer in your store.

"A few people will misrepresent facts in

every line of business; yet, because one man or house is crooked, I am sure you will not charge all other men or concerns with being equally crooked.

"Solid success such as our house has achieved, Mr. Blank, can be built only on one thing—the confidence of the retail world. A glance at my line will prove that it is the best obtainable at the price. Let me show you what I've got."

19C—"OTHER SALESMEN HAVE MIS-REPRESENTED THINGS TO ME."

"Mr. Blank, it is easy to make promises. When salesmen make you promises it is for you to use your judgment in deciding whether you can reasonably expect those promises to be fulfilled. Apply this test to me. Make me prove my assertions. I have told you of the advertising that we are doing now and shall continue to do. I have evidence to present. I can show you an exact schedule, if you wish, of the great amount of advertising that we have done through the last few years—giving the magazines and newspapers that we ran our advertisements in and the amount of money we spent. I can also show you, if you wish, a schedule of the advertising which our concern has appropriated money to do during the coming year. This schedule shows that we have appropriated. . . . If you wish, I will have a copy forwarded to you, and if we fail to do that amount of advertising I will rebate to you what you have paid me on these goods. Our business is conducted systematically. We make an advertising appropriation every year—plan it out to the last detail. Then we carry it out to the last detail. These other salesmen who spoke to you of advertising probably talked in a vague and indefinite way. It is one thing to say, 'We are going to do a lot of advertising this year.' It is quite a different thing to offer, as I have done, to send you an exact schedule showing what mediums are to be used and what amount is to be spent. We have already placed the order for this year's advertising campaign with our advertising agency. I will give you their name and address. You can write them if you wish and ask them for confirmation. I am here to make you specific statements and to give you an absolute written guarantee, if you wish, that the plans I speak of will be executed to the letter."

20A—"I HATE TO TAKE THE RISK IN SIGNING."

"You are trying no experiment when you put in our line, Mr. Blank. Our product is as

Class Rule

“GOVERNMENT of the people, by the people, for the wish and the rule of the *majority*!”

☞ *Class rule is TYRANNY, whether by plutocrats or capitalists!*

☞ *Where there is tyranny for some, there can be no liberty for any!*

☞ *Be not deceived. The proletariat is not to be deceived. It will earn wages from physical labor and who will not!*

☞ *Don't overlook that they disobey the first commandment!*

☞ *No wonder those who sow the seeds of discord will have an equal division of property!*

☞ *Know your own language—consult the dictionary!*

☞ *Many of these workers are excellent men and women. They may get their rights!*

☞ *But they are not a majority of the people. They are no more representative of the whole of the people than merchants or M. D.'s, farmers or flyers!*

☞ *If a government is to be free, then none is to be despised. All must have equal voice. No class rule!*

☞ *Americans—remember!*

☞ *Class Rule is TYRANNY!*

s Tyranny

for the people" can mean only one thing—

or by soviet—by aristocrat or by proletariat.

freedom for *none*.

ople. The proletariat is simply *those who*
o property.

n of the true American, *Be thrifty!*

ent among them profess to believe in the

ry, and see for yourself.

of them deserve their rights. *God grant*

s country or of any country. And *they are*
country than are preachers or paupers,

ve oppressed. It must be *representative of*
have rights above any other class.

standard as wheat. Our goods have been sold under every variety of circumstances, in every territory all over the country. In dealing with us you are not hooking up with any upstart or mushroom concern. We have been established for years. The experiences of countless thousands of other merchants have proved our reliability. If you look in Dun's or Bradstreet's you will find that we have the highest rating for reliability and prosperity for nearly a quarter of a century. You are taking no risk whatever in dealing with us and you are certainly taking no risk in putting in a line of goods that is as well known and as solidly established in reputation with the American people as United States government bonds."

20B—"I HATE TO TAKE THE RISK IN SIGNING."

"Risk, Mr. Blank, is a relative term. When I boarded a train to come here I took a certain amount of risk. There might have been a collision, or the train might have run off the track. The hotel might have burned down last night. I might have met with an accident coming up the street. It would be impossible to live for a single day without taking a chance of some kind.

"The way to avoid accidents is to take precautions. Before I cross the street I look out for traffic. Before I board a train I take out an accident policy. Having been in a fire once, I see to it that the fire escape is in working order. In this way I reduce risk to a minimum, and you can do the same, Mr. Blank.

"The retailer who uses foresight in his business takes next to no chances. It's the dealer who buys the wrong class of goods at the wrong time who loses money. You know, Mr. Blank, that this line of goods is right up to date; you know the prices could not be lower and still be consistent with quality. You know as well as I do that there is a big demand for this class of merchandise. You take absolutely no risk in signing this application."

It is not true service to load a customer with anything that he does not want. You may try to convince him that he *needs* it, but he may have many commercial needs he cannot afford to pay for, and this may be one. A selling talk should never be so pressing as to compel the buyer to buy against his better judgment. It puts him on his guard against you and you are not likely to succeed again. A. F. SHELDON.

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BURGLARS AND FIRES NO MATCH FOR PERPETUAL INVENTORY

IN THE FALL of 1918 burglars entered the store of M. C. Taylor at Mound Valley, Kansas, and helped themselves to a considerable amount of merchandise in one of the departments. After a hurried investigation Mr. Taylor estimated his loss about \$400. Then in order to insure accuracy he called in the insurance adjuster and together they checked up against the perpetual inventory record that Mr. Taylor had been keeping for a long time.

Greatly to his surprise this check showed a loss of \$956.00 and the insurance company settled immediately, making no protest whatever against the amount. Without this perpetual inventory Mr. Taylor says he would have been glad to settle for \$400 and considered himself lucky to get off as easily as that.

Almost from the time he first engaged in business, Mr. Taylor maintained an unusually complete and efficient stock record. Just as soon as a delivery is made at the store, a stock number is assigned at once to each kind or style of merchandise, this number being entered in the top left hand corner of the stock record card and also on the wholesaler's invoice opposite the wholesaler's stock number for the same merchandise. This of course is for reference.

The cost, selling price, and department then are entered in the proper columns at the top of the stock record, and the amount of stock received in the left hand column. At the bottom of the card, space is provided for an entry showing from whom the goods were purchased and the date of purchase and re-order, if any. Then the cards are filed numerically by stock numbers, in a steel tray, the guide cards numbering "100," "200," "300," etc., so that any card may be quickly found.

When a sale is made triplicate tickets are filled out, the clerk entering the stock number of the article, the number of articles purchased name of the article, and the selling price. The triplicate either is handed to the customer in person or sent out with the goods. The original and the tissue duplicate, which are attached, are then sent to the bookkeeper. By reference to the stock record cards for the goods listed on the ticket, the bookkeeper finds the cost price of the goods, which in-

formation she enters in the left hand column on the original sales slip. At the same time she checks the selling price to see that no mistake has been made by the clerk. The quantity sold is then noted on the stock record by the usual tally method.

Sales slips are sorted and audited by departments and clerks, and then arranged in ledger order for posting, which is done each morning for the preceding day's business. The posting work usually starts about 10 o'clock in the morning and always is finished and proved by 10:30 or 10:45.

The original sales slips are separated from their tissue duplicates, the latter filed in trays by days of the month, and the original slips placed in the customer folders, which also are filed away in ledger order.

Statements are always mailed out at the end of the month. As this is a country store and customers usually pay their bills in person the tissue duplicates of the sales slips on which the account is itemized are handed to the customer when he calls to settle. Mr. Taylor finds this system works very satisfactorily, although a great many dealers mail the tissue duplicates with the statements.

The customer's ledger control is posted daily from the totals of the cash and the charge sales obtained when the sales are audited before the ledgers are posted. This ledger control is posted on a regular accounts receivable ledger sheet, no special form being needed.

By means of a profit analysis sheet Mr. Taylor is able to determine his exact gross profit in each department each day. When the daily audit of sales slips is made by departments a run also is made of both the cost and selling prices of the goods sold, on each sales slip.

Mr. Taylor has found that his system of bookkeeping gives him such a complete record of his stock and everything else connected with the store that he always knows just what he has got. If he should have a fire or even another burglary, he has the figures right at hand that would prove conclusively to the insurance adjuster, the exact amount of the loss.

If it be true that we all have something to sell, it is equally true that, to be successful we must know how to sell it. A. F. SHELTON.

MONTHLY INDEX OF OTHER BUSINESS MAGAZINES

THE following index of business articles, which in our judgment would be of special interest to our subscribers, is reproduced in abridged form, by special arrangement, from the *Business Data Weekly*, which is published by The Business Data Bureau, Indianapolis, Ind., U. S. A., as a part of their general service as a clearing house of business information.

BANKING. "Scope of Financial Library for a Modern Bank or Trust Company." New requirements of International Banking. By Raleigh S. Rife, foreign Economist statistician, Guaranty Trust Company, New York. 1700 words. Trust Companies, March, '20, p. 287.

BANKING. "A National Bank's Plan to Build Homes." Massachusetts bank inaugurated a method that will help to solve one of the most important problems now confronting the industrial community. By J. H. Fifield. 6700 words. Bankers Monthly, Chicago, April, '20, p. 20.

BANKING. "A New Development in Trust Company Advertising." Old Colony Trust Company of Boston inaugurates a unique national campaign. Instead of advertising to business men in New England the Old Colony Trust Company is advertising for and on behalf of New England business and industry. It takes the view that the greater the business of New England, the greater the business of the trust company. 1000 words. Trust Companies, March, '20, p. 265.

BUSINESS. "How Research Helps Rejuvenate Industries." Practical business brains and creative scientific research—when these two come together for a common purpose it's like an infusion of new blood for the industry affected. This article tells what hard-headed laboratory methods have brought to a dozen lines of manufacture. By Arthur Van Vliissingen, Jr., based on the experience of the Mellon Institute of Industrial Research. 4700 words. Factory, Chicago, April 1, '20, p. 947.

CHAIN STORES. "National Campaign of Advertising for Kresge Stores." S. S. Kresge Company to tell public about its merchandising methods and history of business in national publications. 2600 words. Printers' Ink, New York, April 1, '20, p. 17.

CREDITS AND COLLECTIONS. "Laughing Gas with Every Bill." Here's a business whose collection letters make debtors pay up and smile while they're doing it. By J. W. Sayre. 2300 words. Business, Detroit, April, '20, p. 18.

EMPLOYMENT. "The Mental Hygiene of Industry." Experience of the past few years proves that there is a "psychology of industry." It has been of special value in hiring. It may be of great future value in the promotion of men. 400 words. Factory, Chicago, April 1, '20, p. 964.

GROCERIES. "What Will They Eat in June?" A chart of monthly sales shows the grocer what foodstuffs to buy and how much of each. By R. M. McCabe. 3300 words. Business, Detroit, April, '20, p. 8.

INDUSTRIAL EDUCATION. "Where Employes Advertise Their Company to Themselves." A factory publicity campaign that makes contented workmen. By S. C. Lambert. 3800 words. Printers' Ink, New York, April, '20, p. 135.

INDUSTRIAL EDUCATION. "Trains Executives in Its Own Plants." Westinghouse Electric & Mfg. Co., which has conducted its own schools since 1900, finds plan of benefit in developing men. 1900 words, The Iron Age, March 25, '20, p. 869.

INDUSTRIAL EDUCATION. "Employes Who Govern Themselves." Labor representation of the Goodyear Tire and Rubber Co. began with a constitutional convention composed of representatives chosen from both management and labor. 400 words. Factory, Chicago, April 1, '20, p. 964.

INDUSTRIAL EDUCATION. "Employes' Representation in Management of Industry." By Royal Meeker, Commissioner of Labor Statistics. Absentee ownership of industrial establishments. The Whitley Plan in Great Britain. Employes representation plans in the United States. Workers desire real responsibility in management.

Workers interested in distribution and consumption of product. 14 pages. Monthly Labor Review, Wash., D. C., February, '20, p. 1.

RETAIL METHODS. "Every Customer a Guest." Step behind the scenes in the Owl Drug Company and see how salespeople learn to sell and serve. By Otis R. Tyson. 2500 words. Business, Detroit, April, '20, p. 14.

SALES MANAGEMENT. "The Coming Sales Battle." There is a battle coming and it will not be decided upon any flimsy, clever advertising or any clever sales approach, but by the public impression and individual impression of the men or the car or the merchandise, as to whether they possess character, decency, and can serve. By Edward S. Jordan, president, Jordan Motor Car Co., Cleveland. 2400 words. Sales Management, Chicago, April, '20, p. 245.

SALES MANAGEMENT. "The Buyer Who 'Isn't Interested.'" This is the second of a series of articles in which successful sales executives, who have served their time on the road, describe methods of dealing with stock can't-be-solds. By Bert W. Kessel, vice-president, Edison Portland Cement Co., Philadelphia. 600 words. Sales Management, Chicago, April, '20, p. 249.

SALES MANAGEMENT. "How We Built Our Sales Convention." By C. E. Steffey, general sales manager, The National Cash Register Co., Dayton. 1800 words. Sales Management, Chicago, April, '20, p. 251.

SALES MANAGEMENT. "What I Expect from My Branch Sales Managers." By J. C. Hipp, president, The Pennsylvania Rubber & Supply Co., Cleveland. 1200 words. Sales Management, Chicago, April, '20, p. 253.

SALES PROMOTION. "What the Sales Promotion Manager Has to Do." He is the missing link between the sales and advertising department. 200 words. Printers' Ink, New York, March 25, '20, p. 41.

BUSINESS CORRESPONDENCE

What should a course in business English and correspondence, for use in Secondary and Commercial schools, include?

In answer to that question, Ginn and Company, the famous school book publishers of Boston, offer the book of 326 pages, *Business English and Correspondence* (\$1.20) by Roy Davis and Clarence H. Lingham. Chapters are devoted to The Letter of Application, The Buying Letter, The Selling Letter, The Letter of Introduction and Recommendation, Collections, The Advertisement, Reports and Summaries, The Telegraphic Message, etc. There is an appendix devoted to proofreading, and one to filing correspondence. This text-book is already in use in many schools throughout the country.

RETAIL SERVICE CORNER

BIGGER BUSINESS



THIS, a regular department for retailers and their employes, aims to apply the well-known Sheldon principles of "Success Through Service" to the retail profession in a helpful, practical manner. It also discusses the special problems of the retailer and shows how these may be met. If these articles are read carefully each month, and the truths here set forth are faithfully applied, they cannot fail to increase the service-rendering ability and thereby the success and the resulting reward enjoyed by the reader of the "Corner."

FIGURE YOUR PROFITS ON SELLING PRICE

THOMAS A. FERNLEY once prepared a very interesting little booklet for the Burroughs Adding Machine Company, of Detroit, Mich. Mr. Fernley is a store system expert, and in his booklet he brings out the importance of the correct figuring of profits.

He claims that it is remarkable that on such an important subject as the method of calculating the percentage of profits there should be such a difference of opinion as seems to exist among salespeople and merchants for the issue involved is vital to the welfare of every one engaged in any form of commercial activity.

This vital issue, of course, is simply the showing of net profit in dollars and cents at the end of the year when the inventory is completed and the books of a store are closed. He claims that in order that this showing should be satisfactory, the proper method of figuring profits should be pursued during the year. This is common sense, isn't it? Accuracy is the twin brother of honesty and right methods are necessary for the attainment of any desirable thing, says the author; and in our mind there should be no misunderstanding as to the correct method of calculating in every business transaction.

Fernley claims that every person engaged in business ought to be able to see clearly the fact that John does not have 50% more than James simply because James has 50% less than John.

It seems to be hard to get people to acknowledge that ANY PER CENT. of a SMALLER SUM IS A SMALLER PER CENT. OF A LARGER SUM—that if a fixed sum is a certain per cent. of a certain sum, it is a smaller per cent. of a larger sum—or to put it correctly, that if 25 is 25% of 100 it is only 20% of 125 and 25% increase over cost is 20% profit on the selling price.

Statistics show that only 5% of the people who enter business succeed, that 95% are failures financially. Authorities claim that many of these failures have been occasioned by the incorrect computation of profit.

In school we have all been taught to figure percentage upon costs. Fernley claims that this method is incorrect. With the cost as a base or 100 the school textbooks figure that if 25% is added the percentage of profit is twenty-five one hundredths (25-100) or 1-4, which is equal to 25%. In this case we would consider the cost as 100 and the added 25% would make a total of 125.

The selling price should be considered as 100% and percentage of profit would be 25-125 or 1-5, which would be 20% profit on the sale.

A percentage of gain or increase of many hundred per cent. is possible, but as percentage of profit is on sale, 100% profit is impossible unless the goods are secured free of charge.

Fernley claims that the percentage of profit and the percentage of cost of doing business should both be figured on the same base.

He goes on to say, let us consider what we use as our cost. Almost all merchants consider as cost the invoice price or "prime" cost, with no selling or other expenses added, merely figuring in the cost of delivery to their warehouse. All operating expenses, storage, selling, office expenses, and every other item of expense and profit must be provided for in the difference between this NET cost and the net selling price.

On the other hand, he claims that manufacturers very generally start with their shop or mill cost, and add to this all the direct outlays incident to placing the goods in the hands of the buyer. This includes storage, selling expenses, office expenses, packing, freight, and all miscellaneous expenses, making a gross cost above which everything is profit.

I believe that this fact accounts in a measure for the difference of opinion between some manufacturers and merchants on this question of figuring profits. Manufacturers are very apt to tell merchants that on their line of goods which they make the merchant will realize a profit of 25%, when the fact is that the merchant will realize only a gross profit of 20% on the merchandise.

It does not matter, however, whether the "prime" or gross cost is used, the percentage of profit should be calculated on the selling price.

VIEWES OF A STORE SYSTEM EXPERT

Some of the more important reasons Fernley gives for pursuing this method of figuring costs on the selling price of goods may be of interest to you.

(1) The sales totals are always readily ascertained, but the total of each individual, daily and monthly cost of goods sold is seldom if ever, recorded in the books of business houses. Therefore, with the sales totals always present and the fact conceded that the purpose of the business is primarily selling, is not the sale a proper base for all calculations? And how could cost be considered when it is not definitely known by reference to sales books? Gross costs can only be ascertained from the totals obtained at the end of the business year, and are not shown daily, as are the gross sales. The percentage of profits on cost do not accurately indicate the result of the year's business.

(2) If a merchant figures his percentage of profit on the cost of his merchandise, and

his overhead expenses or costs of doing business are figured on the sale price, he may add 25% to the cost of the goods and a 20% overhead expense on the selling price and expect to make money, but does he?

The fact that a profit is not made until a sale is actually effected further advances the selling price as the proper base for figuring percentage of profit.

The salaries of salespeople are always figured on the sale or selling price and the amount is usually based more or less on a percentage of the sales totals.

Taxes are assessed on a certain percentage of the annual sales. If the government places a revenue tax upon certain merchandise, that tax is based on a certain percentage of the selling price of certain items of merchandise and not on a percentage of the cost to the merchant.

(3) All allowances in percentage to customers or discounts are always based on the selling price of the goods. Nearly all persons engaged in selling deduct the 6% or 10% discount from the selling price, neither knowing nor caring about the cost.

(4) Start out with a dollar in your pocket and buy two bushels of potatoes at 50 cents a bushel. Sell them at 75 cents a bushel. You now have \$1.50. You have gained 50 cents. Now 50 cents is 50% of \$1.00, and the profit they try to tell us, is 50%.

WHY PROFIT ON COST IS INCORRECT

This method, according to Fernley, is incorrect. Fernley says we are dealing with the man who keeps books; who knows what his sales totals are; who has an expense account; whose salesmen look for a compensation equal to some fixed percentage of their total sales.

If our potato-selling friend in the illustration had incurred extravagant overhead charges, auto delivery, etc., to sell his potatoes and his selling cost had been 40% of the sales, his profits would have been losses.

I think a simple way of putting this proposition to you is as follows: Let us suppose you and I bought a bushel of potatoes and paid \$1.00 for them. We want to make a profit of 50%. Naturally we use the old method and add 50 cents to our cost which is \$1.00. Now should we sell the potatoes we would of course make 50% on the cost of them, but let us suppose we decided not to handle these potatoes personally but to permit John Jones,

the commission man, to sell them for us.

Jones agrees to call for the potatoes and to market them for us, and he will charge us for his services 33 1-3 of the selling price. Ordinarily we would say to ourselves we will make a profit which will represent the difference between 33 1-3% and 50% which would be 16 2-3%. Now Jones sells the potatoes and how much do we really make? We would not make one penny because 33 1-3% of \$1.50 is 1-3 or 50 cents, which represents 50% of \$1.00, which was our cost price.

Thus we see that in reality 50% was not quite as big a profit as we at first imagined. It all depends upon whether it is figured on cost or wholesale price or on selling or retail price. Always figure your profit on the sale, then you will be on the safe side.

To obtain the correct percentage of profit on any transaction, subtract the cost from the selling price, add two ciphers to the difference and divide by the selling price.

Example showing the process of figuring. An article costs \$5 and sells for \$6. What is the percentage of profit? Answer, 16 2-3%.

Process—Six dollars minus \$5 leaves \$1, the profit. One dollar divided by \$6, decimally, gives the correct answer which is 16 2-3%.

This operation is simple and should be carefully committed to memory and constantly borne in mind.

Another example. An article costs \$3.75. What must it sell for to show a profit of 25%. Answer, \$5.

Process—Deduct 25 from 100. This will give you a remainder of 75, which is the percentage of the cost. If \$3.75 is 75%, 1% would be \$3.75 divided by 75 or 5 cents, and 100% would be \$5. Now, if you marked your goods by adding 25% to the cost, you would obtain a selling price of about \$4.69, or 31 cents less than if you figured on the selling price, which is the right way.

Here's another way to look at it. Let us take a dollar and add 10% to this dollar. We have \$1.10. Now let us take 10% from this amount. Will we have our dollar left? I guess not.

This method, I believe, is the essence of common sense, and I advise all of you always to bear in mind the fact that percentages on cost are vastly different from percentages on sales.

TWELVE REASONS FOR THIS METHOD

Mr. Fernley gives twelve reasons why the percentage of profit should be figured on the selling price and not on the cost. These reasons are as follows:

First. Because the remuneration of salesmen is figured on a certain percentage of the SELLING PRICE.

Second. Because the percentage of expense of conducting business is based on the SELLING PRICE. If you talk per cent. of profit on cost and per cent. of expense on the selling price, where are you?

Third. Because the mercantile and other taxes are invariably based on a percentage of the GROSS SALES.

Fourth. Because the SALES Totals are always given in books of record—Cost Totals are seldom, if ever, shown.

Fifth. Because a profit must be provided for two items of capital—one the capital invested in merchandise, the other the capital necessary for operating expenses and other expenditures not properly chargeable to merchandise account. This is only possible by figuring profit on the SELLING PRICE.

Sixth. Because it indicates correctly the amount of gross or net profit when amount of SALES is stated. The percentage of profits on sales is indicative of character of result of year's business—percentage of profit on cost is not.

Seventh. Because allowances in percentage to customers are always from the SELLING PRICE.

Eighth. Because no profit is made until SALE is actually effected.

Ninth. Because nine stores in ten which DON'T figure on the selling price get mixed somewhere in their figures, and don't know whether they are going forward or backward.

Tenth. Because the chain-store fellows and the big stores, which press the average retailer hardest, DO figure on the selling price.

Eleventh. Because it puts you where a customer won't be so likely to call you a robber if he learns your percentage of profit—20% of the SELLING PRICE is 25% on the COST.

Twelfth. Because, if you figure on the selling price you can go to the cash drawer, and say "10% of that money is my profit," instead of having to say that "10% of the cost of the goods which I sold for that money is my profit."

WHERE TO GET LISTS

Getting Prospects' Names "Out of the Everywhere into the Here"

WHAT MAILING LISTS must we have? Where shall we get them? These twin questions always pop up whenever and wherever a business seeks to get in touch with prospective customers. In other words, they are of universal interest.

The right sort of mailing list is worth its weight in gold. Of course, the many list houses come to mind first of all. We could not do without them. They can not be expected to cover every special and individual need, however, although it would seem that the catalogues of the largest of them must include about every conceivable business requirement.

A much cheaper way of obtaining mailing lists of the most authoritative sort, however, is to go directly to the fountain-head of information itself, to which the list broker has to go for his information in the beginning—in other words, to such authorities as Thomas' huge "Register of American Manufacturers"; to "Who's Who in America"; to the various local, trade, specialty, and class directories; to the social registers of the different cities; to the rosters of trade associations and commercial organizations; to membership rolls of all sorts, and the like.

This formerly involved in many cases a disheartening amount of trouble in locating, consulting, and transcribing, but in recent years this problem has largely been solved by an extraordinarily helpful volume published by J. P. Putnam's Sons, of New York, entitled, "A Directory of Mailing Lists." In this, classified as to lines, you will find all the directories and lists of every kind which are available in printed form as distinguished from the duplicated lists of the dealers, together with the names and addresses of their publishers or those from whom they can be obtained, the price of each, etc. And in practically every case these lists are much cheaper than others. Often they are in pamphlet form and cost only a few cents. This book cannot fail to save its possessor money if he buys lists at all, and as these lists are the latest standard authorities in their respective lines, many of them official, nothing better can be had if any of them cover your field. Elsewhere in this issue will be found a helpful chart of "Sources of

Names of Prospects," which has been prepared by the Addressograph Company, to which we are indebted for permission to reproduce it.

These enterprising manufacturers of addressing machines, in their search for serviceable information to place in the hands of their customers and prospects, have analyzed the situation very thoroughly, as will be seen. They give us six main sources of prospect lists: directories; government records; organizations; press clippings; advertising, and miscellaneous.

This chart, of course, can only be suggestive; it does not aim to be exhaustive. Under the head of Organizations for example, we find two secondary heads, Business and General. Under the former are listed three names, Commercial Club, Advertising Club, and Civic Organization. Under General, we find Fraternal, Labor, and Social Organizations as examples. Below we are given an explanatory note:

"As organizations differ with each locality, any attempt to list them all is futile. Inquiry among prominent local business, society, technical, and professional men and women will yield many names of clubs. Lists of members can usually be obtained from the secretaries."

It would be well for anyone who is interested in the compilation of prospect lists to cut out this valuable chart and keep it handy.

FOREMOST among the essentials to be acquired by one who desires to advance in the fine art of self expression is an extensive vocabulary. It may be true that the man who knows all the long words prefers to confine himself to the short ones, in speaking or writing; but this does not augur that it is not well to know both the long and the short of it. Just as the lower animals are limited in their expressive abilities, so also is the average man. It is the lack of terms that gets us. The educated as well as the illiterate frequently burn with thoughts and emotions far transcending in sublimity their powers of speech. Such feelings are described as "too big for words," whereas, as a matter of fact, we perhaps simply lack the proper words. Be ever on the alert for new words. When one is encountered write it down, then look it up in the dictionary. And then use it.

O. BYRON COPPER.

BUSINESS SCIENTISTS' ROUND TABLE



A *BOUT this Round Table we invite the many executives and others in the big BUSINESS PHILOSOPHER family to gather, to listen to talks on their common and characteristic interests and problems by well-known executives, prominent lecturers, educators, and the like—and to join in the discussions by contributing letters of comment, brief transcripts of personal experience, helpful conclusions, etc., which they may be willing to share with others "for the good of the Order."*

THE MODERN SALESMAN

By R. B. WRIGLEY

Former Advertising Manager, Excelsior Supply Co.

SALESMEN, as a class, do not fully appreciate the dignity of their position in commercial life, and as a consequence weaken their effectiveness. The man who believes in his work, who believes in its usefulness, who is energetic and enthusiastic, is the man who is successful. Faint-heartedness never won the fickle lady of success.

It should be a matter of pride that of all the trades and professions created by the peculiar conditions of our national life, none is more distinctly American than the salesman's profession. It is the product of the nation's energy and enthusiasm—the energy and enthusiasm which cannot idly wait for business to develop, but must make business. The hustling Yankee planned his factory, and by the time it was ready to run he had collected from the highways and byways the orders to keep it going to the full limit. This is the keynote of American commerce. We make machines, we make textiles, we make products of all sorts; but, above all, we make markets for our products.

Because of this, the importance of the salesman cannot be overstated. He is the motive power of commerce. The merchandise of field and factory—the originators of all products—must find a market. Widening the market increases quantity of products, develops the country and creates wealth. Upon the salesman rests this responsibility. From him the merchant and manufacturer expect ability,

energy, originality and enthusiasm. The man who meets this expectation and by his salesmanship increases business, is the man who has a clear track on the road to influence, power and wealth.

With the growth of commerce and the widening of the salesman's sphere, there has come a corresponding development in the type of successful salesman. The modern salesman bears no resemblance to the primitive type. He is polished, intelligent, energetic; a man of affairs; a student of human nature; an observer of conditions; alert, affable, dignified, enthusiastic. He is trained for his work. He realizes the responsibility on his shoulders and appreciates the opportunities making for success which are his.

Such a man never stagnates. Each day adds to his ability and power. Contact with people of all sorts and conditions places in his grasp the knowledge of which all other knowledge is only explanatory—the knowledge of human nature. The mental duels his work calls forth make him keen and alert. No two individuals are alike, so each duel presents a new problem and fresh interest as he studies the personality with which he deals.

Earnestness is a marked characteristic. He believes in himself. He believes in his work. The result is a personal dignity and pride. Not the false dignity of conceit, nor the sham pride of the incompetent; but the dignity and pride which unconsciously come from a sense of certainty that one's work is done well, and that it is a work worth doing.

For this sort of salesman America has noth-

ing which is too good. Merchants and manufacturers are eager to do him honor by increasing his reward. His success has no limit except his own ambition. Power and wealth are in his grasp.

You may say that I have painted an alluring picture and you may ask why there are not more men securing the high rewards. I admit the pleasantness of the portrait, but that every line is true is proved by innumerable instances throughout the country, and furthermore, by the eagerness with which employers are searching for salesmen.

The reason why more men are not securing the rewards I can give very shortly: Few salesmen work to the full limit of their powers; they lack in enthusiasm.

Lack of ability is the least frequent cause of failure. There are men in the field to-day who have uncommon ability, yet are left behind by others whose strong point is their energy and enthusiasm. Patient, honest effort unceasingly directed is of more avail than spasmodic brilliancy. When energy and brilliancy are combined we have genius. But few men are geniuses, while we can all work hard.

There is no place in life for the man who is not a hard worker. Still less is he wanted in commercial affairs. The strenuousness of American life is more than a well turned phrase. It has reality and personal meaning for every man of the nation, and the salesman who would not be thrown aside in the race of progress must make himself a part of the nation's energy.

REWARDS OF SALESMANSHIP

By F. K. PENNINGTON

Columbia Graphophone Company, New York

THE success of many a business rests absolutely in the hands of the men who by personal effort must move the goods out through the channels of trade.

A salesman lacking in proper training as to the fundamental principles of salesmanship is simply a bill of expense to his employer, or, at best, an unproductive investment.

But the trained salesman, who has mastered the secret of convincing men, and is able to develop the sales possibilities of his territory, is a source of great profit to his house.

There are certain natural qualifications highly desirable if a man would develop himself into a successful salesman—strength of character, pleasing personality and ambition to succeed. The possessor of these qualifi-

cations who enters upon a course of practical salesmanship with the determination to apply the knowledge gained, can increase his powers wonderfully and rapidly forge ahead of the men who possess only a half-way knowledge of selling methods.

The ease with which objections are overcome, prejudices conquered, and actual sales consummated, affords a powerful stimulus to ambition.

It is the most fascinating vocation in the world—this matching of wits with bright business men.

Every sale effected places new weapons in your hands—arms you anew for fresh conflicts and greater victories.

The study of men, to which the successful salesman must apply himself, is not only immensely interesting, but intensely practical. You gain a knowledge of human nature at first hand, and it's knowledge that pays big dividends in actual cash.

As you grow in knowledge of men and methods, acquire confidence and increase your sales, the value of your services mounts upward by leaps and bounds.

Salesmanship is work—not play. But it is the best paid work in which you can engage. And its rewards are not alone in financial gain, but in the consciousness of continued growth in self-reliance, self-knowledge, resourcefulness and power.

YOUNG MAN—young woman—would you have an education? Do you long to be somebody in this world? Do you yearn for wisdom? If so, permit me to submit this: Within easy reach of everyone—and that includes yourself—are the means of a complete education in English—and that is an up-to-date, unabridged dictionary. Yes sir, just a common, ordinary Webster's Unabridged will do. Now, please don't turn up your nose at this, nor shrug your shoulders; what I say here is true: There is a pretty thorough education in a dictionary for those who will study one carefully and faithfully, as those who have done so can attest—and it is not such a dull book, moreover, for one beset with the thirst for learning. If you haven't a dictionary, by all means provide yourself with one. Starve for a week, if necessary to own one; and after you have gotten it, study it; and in time you will know as much as some folks who have been to college. O. BYRON COPPER.

CORRECT BUSINESS LETTER WRITING AND BUSINESS ENGLISH

A COMPLETE COURSE OF INSTRUCTION IN SERIAL FORM

By JOSEPHINE TURCK BAKER

Author of Correct English—Simplified Grammar and Drill Book; The Correct Word—How to Use It; Correct English in the School; Correct English in the Home; The Correct Standardized Pronunciation Dictionary; Your Everyday Vocabulary; Art of Conversation; Art of Social Letter Writing, etc., and Editor of the Magazine, "Correct English—How to Use It."

THIS helpful course of instruction, which is now running serially in this magazine by special arrangement with the author and the publishers, will appear regularly throughout the year or may be obtained at any time, in book form, through this magazine or the publishers, The Correct English Publishing Company, Evanston, Illinois, by remitting \$1.50. Copyright by Josephine Turck Baker. The Correct English Publishing Company will also answer, free of charge, any questions which our readers may wish to ask concerning points in the course, whether asked of the publishers directly or through this magazine. All questions will be answered in these columns, as soon as practicable, unless postage is enclosed and a reply by mail requested.

THE IDEAL BUSINESS LETTER

What should the ideal letter be?

It should be grammatical.

It should be correctly punctuated.

It should be correctly spelled.

It should be free from tiresome, worn-out business expressions.

It should be brief, only those words being employed that are required to express the thought fully.

It should be courteous and tactful.

It is impossible for one to acquire a complete mastery over correct forms of diction without a thorough knowledge of the grammar of the language. It is not sufficient that a construction shall sound correct; the writer or the speaker who would be correct in his diction must absolutely know whether the form is correct and the reason why it is, or is not, as the case may be. That which one is accustomed to hear sounds correct to the unthinking person. The incorrect sentences, "I meant to *have written*," "I hoped to *have come*," "I intended to *have gone*," are as musical to the ear of the cultured, as are "He *ain't*," "It *don't*" and "He *done it*," to the ears of the illiterate.

The writer or the speaker, unfamiliar with grammatical rules, will be apt to make errors like the following:

"I should have been sorry to *have missed*

you;" "I should have been glad to *have seen him*;" "I meant to *have written*;" "I intended to *have gone*;" "Your statement can be easily *proven*;" "I shall go *providing* I can leave some one in charge of my business;" "He is very well *posted* on this subject;" "I *loaned* him five hundred dollars;" "I wrote him *relative* to the matter;" "I know a *party* who will make you the loan;" "I am *through* with my work for the day;" "This is not to be *compared* to that;" "I do not *propose* to be imposed on;" "What *transpired* in my absence?" "He worked *good* to-day;" "I am *afraid* that I cannot go;" "I *expect* that you had better go East."

The foregoing expressions sound grammatical to the ear accustomed to hear them, and yet each contains an error, the correct forms being: "I should have been sorry to *miss you*;" "I should have been glad to *see him*;" "I meant to *write*;" "I intended to *go*;" "Your statement can be easily *proved*;" "I shall go *provided* I can leave some one in charge of my office;" "He is well *informed* on this subject;" "I *lent* him five hundred dollars;" "I wrote him *relatively* to the matter;" "I know a *person* who will make the loan;" "I have *finished* my work for the day;" "This is not to be *compared with* that;" "I do not *intend* to be imposed on;" "What *happened* in my absence?" "He worked *well to-*

day;" "I *fear* that I cannot go;" "I *presume* that you had better go East."

Learning to speak by ear is like learning music by ear—or like learning any other branch that can be scientifically taught; the knowledge that one acquires is superficial, and cannot be compared advantageously with that systematic study of rules and principles which serves as a criterion of examination by which all data may be measured.

The business man who feels deficient in his understanding of grammatical rules and their application to the requirements of business usage, should become familiar with the essentials of grammar.

Take, for example, the participial construction, in which the participle must refer to a subject pronoun. An understanding of the grammar of the language enables the pupil to bear in mind that the participle must refer to a subject noun or pronoun. Thus, in the sentence, "Replying to your letter of the 15th inst., the price, etc.," the construction is incorrect, for the reason that *replying* properly refers to a pronoun *I* or *we*, whereas it is made to refer to the noun *price*.

Note.—A style, however, which has rapidly grown into favor, and which has the advantage of making it unnecessary to supply a subject pronoun, is one in which the participle is left without a subject pronoun, the ellipses of both subject and predicate verb being regarded for practical purposes as being understood. Where the ellipses occur, however, the participial construction is properly followed by a colon, and not by a period, thus:

Chicago, Ill., Jan. 1, 19....

The B. & S. Boiler Co.,
Pittsburgh, Pa.
Gentlemen:
Referring to your letters of the 6th inst.:
Upon further investigation, etc.

A Letter Should be Correctly Punctuated

The study of Grammar teaches the pupil the relation that the parts of a sentence bear to one another. The study of Punctuation teaches the pupil to show to the eye the relation that exists.

The fact can not be emphasized too strongly that it is only by an understanding of the Grammar of the language that one is able to determine what punctuation mark is required. Occasionally we see in a text on this subject the instruction to *feel* the punctuation marks so as to determine where they should be placed; so the pupil often *feels* dashes,

when he should *feel* commas; commas, when he should *feel* semicolons.

It is of vital importance that the stenographer should understand this subject thoroughly, for his employer in dictating letters can not call off the marks of punctuation as does the proof-reader or copy-holder in a printing establishment; although some employes are so deficient in their knowledge that their employers are obliged to dictate important letters somewhat as follows:

Mr. John Gray,
Chicago, Ill.

Dear Sir:

Some time ago (comma) about the first of March (comma) we sent you an order for books (comma) but as yet have not received a reply (period) As we are greatly in need of these volumes (comma) we should like to hear from you at once as to when we shall be likely to receive them (period). (New paragraph) In the future (comma) when receiving orders from us (comma) please acknowledge their receipt at once.

Very truly yours,

In connection with the use of the comma there exists a general tendency on the part of stenographers and printers invariably to omit the comma before *and* in a series of three or more words; whereas, the comma should be used unless the connection n thought between the last two words is closer than between the last word before *and* and the preceding words. The following letter is illustrative of the incorrect omission of the comma before *and*.

My dear Mrs. Baker:

The following is the body of a memorandum that was written a few days since to one of the officers of this Company:

"Will you please furnish me with separate Pullman trip transportation for one berth each, Pittsburgh to Columbus and return, in favor of John Blank, Chief Clerk to the Chief Engineer, Mrs. John Blank and Miss Mary Blank, wife and daughter of Mr. Blank?"

The intention was to ask for a pass for each of the three parties (should read *persons*) named, but only two passes were received, which prompted me to ask for the opinions of others as to the construction of the request. Most of the opinions are to the effect that, because of the absence of a comma after "Mrs. John Blank," the meaning of the request is not sufficiently clear, notwithstanding the presence of the word *each* in the second line and the absence of *and* between "Chief Engineer" and "Mrs." in the fourth line.

Will you please be good enough to advise (should read *inform*) me if (should read *whether*) the request for the passes is correct?

Yours truly,

A Reader.

Usages differ as to the punctuation of an envelope, there being a growing tendency to omit the marks, except when required to indicate the absence of words or to close abbreviations; as:

Mr. John Blank
 President, Malleable Iron Co.
 Toledo
 Ohio
 (or Toledo, Ohio)

The comma after *President* indicates the omission of *of the*; the period closes the abbreviation *Co.*

The name of the county, the rural route, or the post-office box, when placed at the left-hand corner, is followed by a comma, if punctuation marks are used; this part of the address being regarded as included in the superscription the same as if it preceded the name of the state. *County*, if abbreviated, is followed by both a period and a comma.

That punctuation marks are still in general favor will be seen by the following model issued by the Post-office Department of Washington:

After ^{days} return to JOHN C. SMITH, 143 State St., WILKESVILLE, N. Y.	STAMP
MR. FRANK B. JONES, 2416 Front St., OSWEGO, OHIO.	

A Letter Should Be Correctly Spelled

An understanding of a few simple rules in spelling will prove helpful to the letter-writer.

It is true that the rules of Orthography are far from being absolute, there being scarcely one that has not its exception. Because of these variations, we often feel as d'd the school-boy who did not want to learn how to spell: "What's the use of spelling anyhow," he exclaimed; "folks know what you mean, and that's enough." But, as has been said, a knowledge of the rules of Orthography is one of the steps towards the mastery of the art of knowing how to spell.

Rules are helpful; but far more beneficial to the writer is the daily habit of looking up every word about which he is in doubt. It is well to have a little handbook of ready reference, a dictionary of words in everyday use is the best for this purpose, for the reason that it gives not only the spelling, but also the proper syllabication of words, the general rule governing the latter being that words should be divided, when necessary to divide them, according to their pronunciation.

A Letter Should Be Free from Tiresome, Worn-out Expressions—Phraseologies That May Be Grammatical, but That Have Come to Be Regarded With Disfavor by Their Having Been Overused

Such expressions, as—"I beg to acknowledge your favor of the 16th inst., and in reply to *same* would *state*," etc., are now regarded by the up-to-date letter writer almost as objectionable as the old-time expression, "I take my pen in hand," etc.

The following is a partial list of expressions that have fallen into disfavor because of their too frequent use in business letter writing:

- Favor for Letter.*—Say: "We have your letter," not "We have your favor."
- Same for It or They.*—Say: "It shall receive prompt attention," not "We have your letter and *same* shall receive prompt attention."
- I confess.*—Say: "I admit."
- Beg to state.*—Say: "We inform you," not "We beg to state."
- We beg to inclose herewith.*—Say: "We inclose."
- Your valued favor or order.*—Say: "Your letter or order."
- We hereby agree.*—Say: "We agree."
- As good luck would have it.*—Say: "Fortunately."
- Hoping that we may be favored with an early reply.*—Say: "Hoping that we may receive an early reply."

(To be continued.)

INCREASE INDIVIDUAL PRODUCTION

"FROM time to time," declares Floyd W. Parsons in *The Saturday Evening Post*, "certain observers call attention to small happenings which they hold forth as indications that the tide of rising costs has reached its crest and that soon there will be an ebb flow to lower levels. It is a fact, however, that primary expenses in most lines still show a decided tendency to upward adjustment.

"There has been no general acceptance of the fundamental truth that deliverance from an unpleasant economic situation lies solely in a national policy of increased individual production. A small part of our working population is laboring from ten to fifteen hours each day in a vain effort to make up for the lost time of several million other employes who are endeavoring to maintain their lives on a higher plane but with a reduced working schedule. Industrial liberation will become a fact when the exercise of diligence again becomes a universal habit rather than a quality possessed by a small minority who are charged with clinging to ideas that are old-fashioned."

WHERE WE ALL CHIP IN

THIS is your Department. If your system harbors a constructive word in Business Philosophy or the Art of Salesmanship—if you would pin the rose of praise on our editorial breast or find terminal facilities on our editorial person for the overripe eggs of adverse criticism—throw your hat in the ring. But let it be a small hat. The liveliest letter of 300 words or less, received each month, will win the writer his or her choice of Crewdson's "Tales of the Road," Holman's "Ginger Talks," or Knowlson's "Business Psychology." So be sure to give name and address, whether for publication or not. In addition to these special letters, however, the editors reserve the right to print selected answers to questions in "The Science of Business," which may have been sent in by students who have enrolled under the auspices of The International Business Science Society, or any similar helpful material.

POST GRADUATE WORK IN THE SCIENCE OF BUSINESS

What a College Man Got Out of Mr. Sheldon's Course

THE FOLLOWING very significant statement of the value to a college man of the Sheldon Course in "The Science of Business," as taught under the auspices of The International Business Science Society, comes from a Cleveland graduate who enrolled in the Sheldon department of the Spencerian School in that city.

It is very difficult, he writes, for one who has at all carefully studied "The Science of Business" to choose any particular province which has proven of greater value or interest to him than the rest of the course. In fact it is my belief that the greatest value of the science can be secured only from the science as a whole. The admirable coherence and linking together of what to the minds of many are entirely disassociated sciences, under natural laws and principles applicable to every individual, affords the student a logical and complete guide toward the goal of maximum self-development.

Previously to taking this course I had studied psychology fairly and thoroughly; I had studied logic and philosophy, advanced physiology, and an excellent course in salesmanship. Yet I did not learn that man is a four-sided individual. That the four powers of the individual—the intellectual, emotive, physical, and volitional—are derived from his intellect, sensibilities, body, and will. Nor did my college work teach me that these powers could and would be developed through correct nourishment and correct use.

Physiology did not teach me that there are seven essential laws governing the development of endurance.

Logic taught analysis and synthesis, but they did not show their indispensability in

maintaining satisfactory human relationships.

My study of salesmanship taught me to find prospects and gave me the eight mental steps of a sale, yet I did not learn that the principle of Service was the only true foundation for progressively profitable patronage.

That part of the course dealing with the law that "The power of the individual to render permanently satisfactory service to those with whom he communicates varies directly with his Knowledge of Human Nature," proved of great interest to me.

Although, as I studied Character Analysis I realized that I had been hitherto vaguely suspecting that form, color, proportion, texture, etc., were indicators of the individual's natural and acquired tendencies, I had never realized that there were certain ways whereby every individual's character is expressed in his appearance and that these ways are governed by definite laws.

If I may indulge in personalities to an even greater extent, I can cite an example of benefit I have received from this course. Until the last few months I have been practically a man without friends. That is, I lived apart from others to a great extent, preferring books to human companionship and at those times when I desired and attempted to engage in social intercourse I was pained at my unsuccessful attempts to cultivate friends or even cordial acquaintances. Within the last few months, however, I find that I have become more popular with others than ever before. I attribute a great deal of my success along this line to my application of the laws of Character Analysis.

I am not a salesman in the popular sense of the word and probably never shall be, yet I am positive that the Principle of Service, with its four primary laws and many tributary laws, is as necessary for my success as for that of the man out selling boots and shoes, books or hardware.

Inasmuch as every cause has its effect and nothing occurs without a cause preceding it,

we can clearly see that nothing is ever secured without cost or sacrifice. And to go further, we realize that nothing is given without return.

So in my case as in every other person's, if I give Service that is right as to quality, quantity, and mode, I will inevitably be rewarded in just measure.

SECRETS OF GOOD ADVERTISING

8. GOOD DESCRIPTIVE MATTER

HAVING WRITTEN the introduction for the advertisement, the writer arrives at the point where he is to tell about the goods he is offering for sale or that he has just received in stock to be offered later.

This part of the advertisement is every bit as important as those which we have already discussed in previous articles. Upon the clearness of description depends very largely the success of the advertisement in creating a desire.

Good descriptive matter is, first of all, free from misleading or false statements. Then, it is written in simple, easily understood language that makes you almost see the merchandise in your mind.

Too frequently the advertiser knows the goods so well that he fails to realize that the reader knows perhaps nothing about them and he omits important details from his description.

The good ad-writer places himself in your position and asks himself questions that you might ask. Then he answers them truthfully and concisely with the result that you can understand clearly the correct nature of the merchandise.

9. BUILDING CONFIDENCE

WHEN YOU PATRONIZE a merchant who practices honesty in his advertising and always sells the quality he offers through his printed announcements, you acquire confidence in him and his goods.

You accept his word as truth. You know that when he says he is going to sell dollar values at half price you can buy a full dollar's worth for fifty cents.

And you feel that you can go to his store at any time and be assured of honest treatment, honest values and honest prices.

Good advertising in its fullest sense can give any merchant the reputation of being "on the square." On the other hand, adver-

tising with only an occasional little untruth can often undermine the reputation of a dealer to such an extent that you become suspicious and question every statement he makes thereafter.

Advertising that tends to build confidence is a mighty and valuable instrument in the hands of the progressive merchant. It is the means of nourishing his business and making it grow to the limit of its capacity.

(To be continued.)

SEEING THROUGH OTHERS' EYES

What Readers Say of This Magazine

IT IS A recognized fact that, if we are normally constituted, we are strongly inclined to look with greater favor and therefore to get more pleasure and profit out of those occasions, places or things which we find to mean much to others whose judgment we value.

This doesn't necessarily mean that we are "sheep"—that we are rank copyists, and without originality or minds of our own. It means that we are naturally gregarious; that, as the dictionary has it, we possess "the habit of associating in . . . companies"—that we are "not habitually isolated or living alone." Still more significant is the botanical meaning of gregarious: "growing in association but not matted together, as certain mosses."

That's it—we "grow together" and as we grow together, side by side, if we are really growing, we learn from others to place a new value upon certain things and to discard others. Often we learn a deeper appreciation of what we already possess or have access to.

All of which is meant to serve as our excuse for sharing with all our readers some of the kind things which some of them have recently said about this magazine. It is our hope that this recognition on the part of some, of what we are seeking to do in THE BUSINESS PHILOSOPHER, will help others to get more out of our pages.

Here are some brief appreciations:

Marie A. Greene, M. D., Physician and Lecturer, Kansas City, Mo.: "Having enjoyed the visits of THE BUSINESS PHILOSOPHER some years ago, I am very happy to avail myself of your invitation to become an Associate Member of The International Business Science Society. My work brings me in touch with many young people and I

am glad to 'pass on' the various business magazines with which I am familiar (and their ideals as well) that the young people may know that business is practical idealism and service a normal part of righteous and happy living."

Wm. E. Koch, Educational Director, Irving-Pitt Mfg. Co., Books & Forms, Kansas City, Mo.: "Today I saw THE BUSINESS PHILOSOPHER for the first time in a number of years. It makes me realize that I have missed something. I'll keep in touch with it hereafter."

Robert M. Altman, Editor, The Marathon Paper Mills Co., Rothschild, Wis.: "The magazine is one of the best, if not the best that has come to the writer's desk, from which house organ editors could get valuable service."

Milton N. Rosenbaum, 1127 S. 14th St., Lincoln, Nebr.: "I have heard considerable favorable comment on this magazine."

A. L. Boyd, 61 College St., Toronto, Canada: "I want to say that I am proud of THE BUSINESS PHILOSOPHER."

O. Byron Copper, Copper Editorial Service, De Soto, Wis.: "Within the PHILOSOPHER'S pages I found much that was good and wholesome and right to my way of thinking."

G. A. Maloney, Menominee, Mich.: "The March BUSINESS PHILOSOPHER is a 'hummer!'"

Jos. W. Piper, 200 E. Washington St., Ann Arbor, Mich.: "I am much pleased with this magazine, and dislike to miss a single one."

Mrs. Myra Corey, Adv. Mgr., Corey-Melvin Sales Service, Indianapolis, Ind.: "On my desk this morning, I have a copy of THE BUSINESS PHILOSOPHER for April and I wish to express to you my great appreciation of your magazine. I wish every business man and woman could have this great publication. I wish too to express my gratitude for Dr. Marden's article ['Where Your Luck Is']. This should be read by every person in business."

The following are representative of the letters received commending us for our series of articles and "editorial advertisements" devoted to better human relationships in industry and a larger and truer conception of Americanization:

G. Herbster, Editor, "The Arrow," Cluett, Peabody & Co., Collar Manufacturers, Troy, N. Y.: "We shall use the ad entitled 'Production is Patriotism' in our next issue of The Arrow. Our publication has a circulation of about 12,000 copies and we feel that in displaying your ads we are helping just a little bit in your great work for a larger and truer Americanization."

Geo. K. Jewell, Editor, E. & M. Radiator, The English & Mersick Co., New Haven, Conn.: "We cannot do too much of this cooperative exchange, and especially in these

days when men must be taught what America and Americanism stand for (nothing more nor less than the salvation of the world), and I can again assure you I will give my hearty support to all you so splendidly advocate. I shall publish in our May issue one of your ads."

And here are some from those "second line trenches" of pain and disability to which so many of our boys who went "over there" so gallantly have been obliged to retire:

Louise Singley, Field Representative, American Library Association, Gulf Division, New Orleans: "I wonder whether you would be interested in sending the same subscription to the Tulane Receiving School, New Orleans. This school is conducted by the Federal Board for Vocational Training . . . Just such a publication as this is of great interest and help to them."

Nellie A. Olson, Hospital Librarian, U. S. General Hospital, No. 28, Fort Sheridan, Ill.: "We desire to express our appreciation for the gift copy. Our men, who are looking to their future when they obtain the coveted discharge, are naturally much interested in books and magazines on the subject of business training, and welcome the opportunity to become acquainted with them."

Elizabeth Steele Koelker, Hospital Librarian, U. S. General Hospital, Fort Bayard, New Mexico: "We know that the boys here will be delighted to read the magazines regularly, and will derive a great deal of pleasure and profit from them."

Gertrude Whittimore, Hospital Librarian, U. S. P. H. S. Hospital, New Haven, Conn.: "I feel sure that the magazine will be much used by our men here and I thank you for your kindness."

Mary C. Sherrard, Hospital Librarian, U. S. Naval Station, League Island, Pa.: "We are now receiving THE BUSINESS PHILOSOPHER, thanks to your courtesy. It has been called to the attention of our boys, and already considerable interest is shown."

These are in addition to the letters from other hospital librarians, etc., previously published.

THE NEW BASIS OF INDUSTRY

An interesting, concise, and practical discussion of a vital and timely subject will be found in *When the Workmen Help You Manage*, by William R. Basset, of the industrial engineering firm of Miller, Franklin, Basset & Co. (The Century Co., New York). Every employer, executive, and superintendent would doubtless profit through reading it, and in its pages they may find a solution of their own individual labor problems.

The distinctive point in Mr. Basset's method is the emphasis placed on giving the workers a greater interest and a keener joy in their

work, to take the place of the old-time craftsman's spontaneous delight in completing himself an entire product.

The author does not attempt, in this book, to lay down a cut-and-dried plan which he claims will solve the labor unrest, if adopted. He recognizes that every business is different and his purpose, therefore, is to give executives the benefit of his studies of the labor situation in fifteen hundred factories, covering practically every line of industry and extending over a period of eighteen years. In summing up, he suggests the principles that he believes can form a working and satisfactory basis for modern management.

Mr. Basset does not believe in profit-sharing, and he does not advocate sudden radical changes. The book is written from the point of view of the management with the desire to create a better understanding between capital and labor in order to increase production and guarantee profits for the benefit of both.

But the author's point of view may best be determined, perhaps, by quoting his own Foreword:

We are now asked by labor to find ways to pay higher wages through shorter hours. That is only one small phase of the employer-employee situation. What we are now really asked (although not always in precise words) is to devise some method by which the very wage system can be saved. It is a challenge to show that capital has a function.

The fullest justification would be to show that the individual is better off under a wage than under any system—that he is not a mere machine but a part of industry equal in dignity to any other part.

I hold that capital can be justified—if only it is intelligent.

Through some years past, as a result of my own and my organization's experiences in a thousand and a half industrial plants, I have been steadily drawn to the conclusion that the man is bigger than the machine—that the best of industry cannot be brought out until the right relation is discovered between the employer and the employee. By right relation I denote one which permits both parties to express themselves in their work, to make satisfactory and continuous profits on the clean basis of bargain and sale, without paternalism in any form and without the intervention of any outside agency.

My experience teaches me that no one rule or system is properly applicable to every industrial unit but that a method can always be worked out provided the situation is scientifically studied and digested.

The principles do not change; the applications always change. It is the principles which are most important. In these pages I have developed the principles from experience and then given a number of specific cases of their entirely successful application.

*Gentlemen,
meet the*

"Letter Doctors"

JUST as an electrician can best wire your home, and a doctor best attend your physical ills, so can a letter specialist best prescribe for your correspondence ills—and bills.

Those circulars you sent out last month—did they "pull" as they should? Are the letters for use in the next campaign going to create interest, inspire confidence, compel action? You can make them.

Place your sales correspondence in our hands! We can help you because—we are "Letter Doctors" and know the "diet" for a prospective customer.

Consultations are free.

STRAIN & MCKEWEN
(Letter Doctors)

2929 Mosher St., Baltimore, Md.

Become a Specialist In Accountancy

Accountancy is the highest paid profession in the world, but it holds its greatest rewards for those who specialize. Our course teaches General Accountancy thoroughly. No books—All lessons loose-leaf. Individual instruction to each student. You work directly with instructors who are Certified Public Accountants of high standing and long experience.

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 935 North American Bldg., Chicago

APPLICATION FOR ASSOCIATE MEMBERSHIP

in the

International Business Science Society

Organized by the Sheldon School

..... 19.....
 (Date)

The undersigned hereby applies for Associate Membership in The International Business Science Society, and agrees to abide by its Constitution and By-Laws.

He will endeavor to do everything he can to make his life reflect the constructive elements of Right Quality, Right Quantity, and Right Mode of Conduct in all his relationships.

No initiation fees. Dues \$2.50 a year, payable in advance.

Name

Business connection

Street

City

State

Proposed by:

.....

.....

ASSOCIATE MEMBERSHIP

INCLUDES

1. The official organ of the Society, THE BUSINESS SCIENCE, published monthly, which the member receives as part of his subscription and for which \$2.00 of the annual dues is to be set aside.
 2. Associate's identification button.
 3. Associate's identification card.
 4. The right to use the abbreviation A.S.S.
 5. 10% discount on any publication (other than courses of study) of the Society or the Sheldon School.
 6. The privilege of ordering any other publication, through the Society, at the lowest available retail price.
 7. The privilege of making any office of the Society or the Sheldon School headquarters when traveling, for receiving mail, etc.
 8. The privilege of attending—by special arrangement with the Secretary thereof—any of the members' occasional lectures of any local Chapter, wherever established.
- Associate Membership in Canada, \$2.75; in Foreign Countries, \$3.00. Please remit by New York draft, postal or express money order, payable to The International Business Science Society.

WHAT'S WHAT AND WHO'S WHO

in the INTERNATIONAL BUSINESS SCIENCE SOCIETY

Organized by the Sheldon School

THE International Business Science Society (more popularly the I. B. S. S. or "Ibis"), of which THE BUSINESS PHILOSOPHER is the official organ, is an association having affiliated organizations in the several countries of the English speaking world. Its motto is, "The Science of Business is the Science of Service." Its rallying cry is, "Success through Service."

It is devoted primarily to spreading an understanding of the Principle of Service, and the Natural Laws tributary and related thereto, as applied to business and the professions; to proving by practical demonstration that true and lasting success is won only through genuine, whole-hearted service to others.

The objective toward which its members are striving is embodied in the Q. Q. M. ideal that is commended to all: namely, to do everything in their power to make their lives reflect the constructive elements of Right Quality,

Right Quantity, and Right Mode of Conduct in all their relationships.

ASSOCIATE MEMBERS (men or women) join the movement by invitation or nomination. They pay no initiation fees and dues of only \$2.50 a year. They receive THE BUSINESS PHILOSOPHER, an emblem button, identification card, and the five other privileges and benefits named on the Associate application blank, which will be found elsewhere in this magazine.

FRATERNAL MEMBERS at Large are graduates or former students of the Sheldon School, of which Mr. A. F. Sheldon, formulator of the Science of Business and President of the I. B. S. S., is the founder and president. They pay the same dues and enjoy the same privileges as Associates.

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The BUSINESS PHILOSOPHER

JULY, 1929

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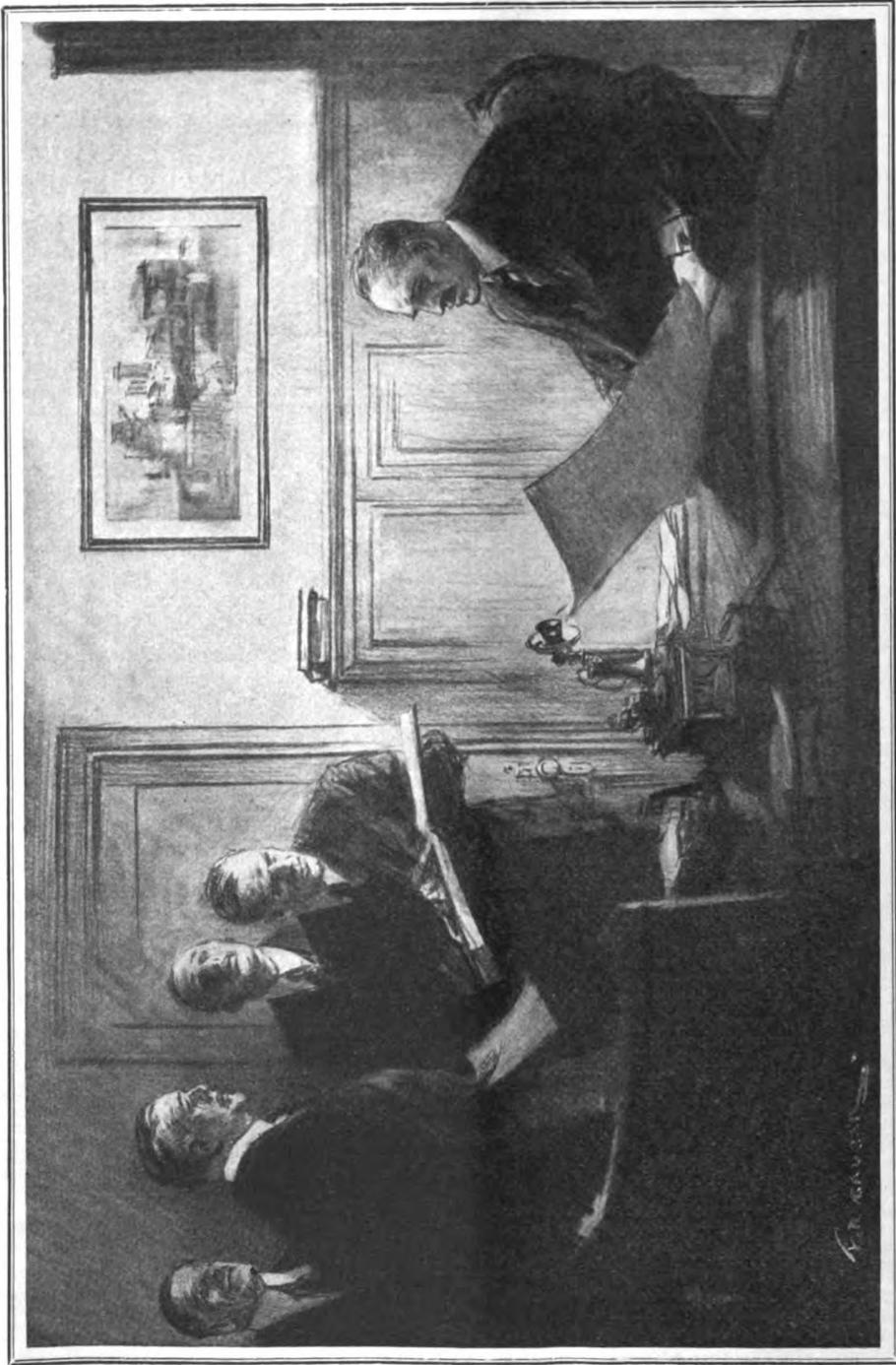
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HAVE YOU EVER STOPPED TO THINK WHAT BUSINESS OWES TO CHRIST?
Courtesy of Interchurch World Movement—See page 312.

The Business Philosopher

Edited by ARTHUR FREDERICK SHELDON
SAM SPALDING, Associate Editor

VOLUME XVII

JULY, 1920

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ON THE FRONT PORCH

Where We Talk Things Over

WANTED—MORE SERVANTS OF THE PUBLIC IN PRIVATE ENTERPRISES

IN AN unusual address delivered at the Brown University Commencement some years ago, and published by Small, Maynard & Co., of Boston, in the volume, "Business—a Profession," Justice Brandeis, of the United States Supreme Court,—as he is now,—said some things which deserve to be quoted at considerable length.

"Each commencement season," he declared, "we are told by the college reports the number of graduates who have selected the professions as their occupations and the number of those who will enter business. The time has come for abandoning such a classification. Business should be, and to some extent already is, one of the professions. . .

"The peculiar characteristics of a profession as distinguished from other occupations, I take to be these:

"*First.* A profession is an occupation for which the necessary preliminary training is intellectual in character, involving knowledge and to some extent learning, as distinguished from mere skill.

"*Second.* It is an occupation which is pur-

sued largely for others and not merely for one's self.

"*Third.* It is an occupation in which the amount of financial return is not the accepted measure of success.

"Is not each of these characteristics found to-day in business worthily pursued?"

"This new development is tending to make business an applied science. Through this development the relative value in business of the trading instinct and of mere shrewdness have, as compared with other faculties, largely diminished. The conception of trade itself has changed. The old idea of a good bargain was a transaction in which one man got the better of another. The new idea of a good contract is a transaction which is good for both parties to it.

"Under these new conditions, success in business must mean something very different from mere money-making. . . .

"The recognized professions, however, definitely reject the size of the financial return as the measure of success. They select as their test, excellence of performance in the broadest sense, and include, among other things, advance in the particular occupation and service to the community. These are the basis of all

worthy reputations in the recognized professions. . . .

"To the business of to-day a similar test must be applied. True, in business the earning of profit is something more than an incident of success. It is an essential condition of success; because the continued absence of profit itself spells failure. But while loss spells failure, large profits do not connote success. Success must be sought in business also in excellence of performance; and in business, excellence of performance manifests itself, among other things, in the advancing of methods and processes; in the improvement of products; in more perfect organization, eliminating friction as well as waste; in bettering the condition of the working-men, developing their faculties and promoting their happiness; and in the establishment of right relations with Customers and with the community.

"In the field of modern business, so rich in opportunity for the exercise of man's finest and most varied mental faculties and moral qualities, mere money-making cannot be regarded as the legitimate end. Neither can mere growth in bulk or power be admitted as a worthy ambition. Nor can a man nobly mindful of his serious responsibilities to society, view business as a game; since with the conduct of business human happiness or misery is inextricably interwoven.

"Real success in business is to be found in achievements comparable rather with those of the artist or the scientist, of the inventor or the statesman. And the joys sought in the profession of business must be like their joys and not the mere vulgar satisfaction which is experienced in the acquisition of money, in the exercise of power or in the frivolous pleasure of mere winning."

In these passages the great Jewish lawyer of Boston, one of the most brilliant and successful champions of the rights of the people which this generation has had, goes to the very heart of the matter with his usual keenness of insight and clearness of statement.

That is what we need above most things in this day of ours—more of the professional ideal in commerce and industry, more the unselfish spirit and the high purpose which animate so many of those who choose medicine, or law, or the ministry, or teaching as their profession because they have decided, not that they can make most in their chosen field

of activity, but that there they can *give* most.

This is not a vague utopian ideal with ice water in its veins. It is precisely what is going to come about because it is what is coming about right now—what has been coming to pass with ever accelerating speed for years.

The professional ideal long ago raised its head in business, and each year it has been carrying it higher and drawing more and still more business men and women to its standard.

And almost without exception our biggest men of business—our A. T. Stewarts, and John Wanamakers, and Marshall Fields, and Filenes, to name the leaders in only one line—are those in whom this professional ideal with its *noblesse oblige* has been most highly developed.

All this, too, despite the fact that only in the last twenty years, and to any widespread extent only in the last ten or less, has commercial and industrial education in this country begun to take on those higher and more specialized aspects, and those more rigorous requirements, which tend to encourage the professional attitude on the part of students, and to keep the ethics of their profession before them as living standards. What then may we not confidently expect as our schools of business, correspondence and resident alike, increase in number and thoroughness, as they strengthen and lengthen their courses, and gradually approximate in character of curricula and in influence the best of our schools of law or engineering?

But let us take up this growing and refining profession of business and examine it still further—first, historically.

The supercilious attitude toward "trade," out of which we are growing slowly but surely, thank God! is one that has come down to us from the Middle Ages—to go no farther back. In those days as now the "learned professions" as generally recognized were the law, medicine, the priesthood, and the like. The great difference was, however, that only the candidates for these professions attended the mediaeval universities—and there were no lower schools, there was nothing approaching popular education. Therefore, having been deprived of all educational advantages, being unable to read or write, even to sign his own name, the man who bought or sold or bartered for a living, as well as the money-lender and banker, for that matter, was not only looked down upon very naturally by the noble and

professional classes, but generally went far to justify their contempt by reason of his over-shrewd, sly, unscrupulous methods, his ingrained, ignorant tendency to indulge in "tricks of trade" and to take unfair advantage.

The ignorance and darkness of oppression were yielding fruit after their kind.

Now as a matter of fact, that tendency of the "learned professions" to monopolize anything approaching higher or more specialized education, has persisted almost to the present day; and the attitude of mind brought about by resulting conditions—the still prevalent contempt of the British upper classes for those "in trade," for example—persists to-day and will doubtless continue to persist here and there in the backwash long after we have risen to the dignity of great resident universities of business.

Already, however, that "superior" attitude of mind, along with the unenlightened, misguided, kicked and cuffed attitude of the seller, which was summed up for all time in that tradesman's phrase of Ancient Rome, *caveat emptor*, "let the buyer beware," has lost its place forever in the main current and is turning round and round uselessly, along with all the other discarded impedimenta of progress, in the muddy eddies at the edge of the stream.

And what may be looked for in the days to come, when, due both directly and indirectly to the onward march of business education, most of our men of business, big and not so big, shall possess or be possessed by the professional attitude and its corresponding ethics?

Before answering that question we would better ask ourselves what is the distinguishing characteristic of the professional attitude on one's part toward his vocation.

We find, do we not, that the distinguishing, outstanding characteristic of the professional attitude toward one's work is the desire to be of *service*, rather than to make money, the money making aspect being looked upon as incidental and subordinate. On the other hand, we know that successful lawyers and physicians, for example, often make very large incomes. And, as Justice Brandeis has pointed out, the coming profession of business is still more fortunate in this respect inasmuch as legitimate profit making is a veritable essential of success in commerce or industry, viewed professionally as well as otherwise.

It is plain, therefore, that an income of ten, or twenty-five, or one hundred thousand dollars a year is not at all incompatible with the professional ideal of service, strictly lived up to.

Having thus relieved the minds, we trust, of any readers who may have feared that for a business man to dedicate himself to the service of his fellows in the sense that a lawyer or a doctor does must necessarily mean to take the vow of poverty, we are free to answer the question we have propounded: What changes may be looked for in the world of busy-ness when the professional impulse and its ideal of service shall have shaken down everywhere, as they are bound to do, into our average transactions?

Well, we may properly look for many things. We can mention only a suggestive few of them here.

When the higher, professional ideals of business, and especially the working ideal of "He profits most who serves best," for which this magazine and its editor have stood for two decades, shall have full and free scope, we may confidently look for:

1. Fewer misleading advertisements;
2. Not so many false claims or evasions in personal salesmanship;
3. Fewer "sensational reductions";
4. Not so many boasts on the part of the salesman of "knocking 'em on the head" and "landing" them, which seem to imply that those who indulge habitually in such figures of speech look upon their prospects and customers as "poor fish" to be caught, not as brothers to be served;
5. Less talk of will power as one of the weapons in the salesman's arsenal—service carries no weapons and has use for no strong-arm methods, mental or of any other kind;
6. Not so much of the Will-it-get-by? spirit, as to quality, on the part of manufacturers and dealers; and more of the We-cannot-afford-to-give-less spirit;
7. Fewer indecent transportation jams, strap-hanging being the exception rather than the rule—and, incidentally, a much friendlier attitude on the part of the public toward the transportation interests:

8. Fewer instances of "the public be damned" attitude on the part of big employers and labor leaders alike;
9. A minus quantity of "welfare" camouflage, and much more recognition by employers of their duties and obligations, educational and other, toward those whose whole workaday lives they have taken into the hollow of their hands;
10. Much less industrial gun toting and fewer strikes and lockouts—because anything, in that newer, saner day, that interferes with, or is seen to be an enemy to the quantity or quality of men's service to their employers, of the employers' service to their men, or of the service of both to their common employer, the Public, will not be tolerated.

And so on through the whole regenerative list of the priceless services Service will render us when commerce and industry shall have become more thoroughly professionalized, and when private enterprise too can lay claim to its public servants as a matter of course, and not as shining exceptions, more or less, in the high places.

And, meanwhile, what wonderful, blood-stirring opportunities this new profession of business holds out! What splendid chances, not only for the incidental but important financial return, but especially for "excellence of performance," for the improvement of methods and the advancement of knowledge, for that popular recognition, in whatever form, that is above money and is accorded only to those of us who become great by being the true servants of all!

SALESMEN SHOULD LOOK FOR LESSONS EVERY- WHERE

By A. D. BROWN

ADAPT ideas from all sorts of sources. Some of the principles of football may be applied to salesmanship. Some of the working methods of a kindergarten, an arctic expedition or an international peace conference may suggest ways and means for getting ahead in your own line of endeavor.

Every ant hill is thick with lessons. Somebody learned about evaporation from watching the sun draw water. A falling apple

coached Newton in the laws of gravity; a boy's kite started Franklin on the trail of investigation that led to the development of electrical science.

When you read don't let the book absorb your mind to the exclusion of your own affairs; absorb ideas from the book, and adapt them to your affairs.

When you walk, look about you. Observe your fellows as you pass them in the street. Every man's face is somewhat more than a cloak for bones—it is the contents page of a human history. That history may contain some matter which it would be worth your while to scan, for its examples of courage, or its inspiration to success.

Though in the haste of business you may not stop to read the volume through, it is pleasant at least to say to yourself as you hurry along: "There passed a man who knows what I have learned, of the value of time"—"There goes an unknown comrade who looks as if he had received scars like mine in the business battle, and like myself is cheerfully returning to the fight"—or "There is a stranger with good news written all over him, a man I should like to know."

Observe one fact about a person, and your mind at once is busied with inductions. Unconsciously you build a theory about him—the use he has made of his talents, the practical measures that he must have employed to attain this measure of success, or this degree of development. You see him in your place, or yourself in his, and either fancy sometimes brings suggestions of fresh lines of action possible to you.

No two cities are alike. Each has its individuality, and there is sure to be some interesting fact about it, if you are practiced in reading between the lines.

There are "tongues in trees, books in the running brooks" for the observant man.

Don't ride through life with the curtains drawn. Keep a lookout for the big things, and for the little things that may get a chance to grow. Take the world's lid off and look inside.

There are few good things in life that come to us without effort—and even these few demand that we make a decided effort to deserve and to keep them.—L. C. BALL.

HAVE YOU A LITTLE REPUBLIC IN YOUR PLANT?

IF NOT, WE PRESCRIBE AN IMMEDIATE DOSE OF JOHN LEITCH'S
WONDER-WORKING INDUSTRIAL DEMOCRACY

By SAM SPALDING

A review of John Leitch's epoch-marking book, "Man to Man," showing how this industrial Moses has solved the labor problem for forty-five or more corporations—how he has secured bigger pay for labor, and obtained from 30% to 300% more work, enthusiastically given, from the workers—how he has completely done away, not only with strikes, but with all labor dissatisfaction and antagonism—how he has transformed the whole relation between employer and employe. For more recent data furnished to this magazine by Mr. Leitch see "S. C. S.-Ences" elsewhere in this number.

“I CAN SEE nothing ahead but disaster if we accept it as a fact that the natural relation between employer and employe is one of competition and war and that their rights are to be adjudicated either through trial of battle or trial at law. . . . We used to think the big function of a medical man was to cure; now we know that it is to prevent. Would we have given any particular credit to Surgeon General Gorgas if, instead of taking fever out of the Canal Zone, he had built a series of splendid hospitals so that the victims might comfortably be cured? . . . Strikes are *culminations* of ill-will. . . . Is there not room for practicing a little *preventive* strike medicine?”

Those striking words may be taken as the keynote of John Leitch's epoch-marking if not epoch-making book, "Man to Man: The Story of Industrial Democracy" (B. C. Forbes Co., New York; \$2.00 postpaid).

Surely the author is not going too far when he says in his introduction, "The whole future of the United States is bound up in the establishment of a happy relation between the employer and the employe." If that is so, then it would be difficult to conceive of anything more fundamental, more constructive or bigger with practical promise—to say nothing of still more practical and triumphant *achievement*—than this remarkable volume.

Do not mistake me if I say that John Leitch originated the American "soviet"

years before we ever heard of Russian soviets; for the "soviet" system which this industrial wonder-worker has put into successful operation in over a score of important plants,—with the hearty cooperation and to the lasting benefit of their owners as well as their employes,—is as simply, mightily, and gloriously American as Abraham Lincoln, as the very stars and stripes themselves. Indeed, we are justified in likening these sane and conspicuously successful applications of Industrial Democracy, as Leitch calls it, to the soviets, only because the former may be thought to be our characteristic, constructive, conservatively radical answer to the same world-wide demand on the part of the toilers for their place in the sun, a demand which the Russian revolutionists, we are tempted to say, have met just as characteristically with destruction and terrorism.

In a few words, this astonishing book, which is a record of practice, not of theory, tells how Leitch has solved the labor problem for forty-five or more large corporations: how he has completely done away with strikes in these corporations—how he has obtained from 30% to 300% more work, enthusiastically given, from the workers—how he has secured bigger pay for labor and bigger profits for capital—how he has entirely eliminated labor antagonism and dissatisfaction and changed the whole relation between employer and employed.

In not one of those plants has there been

a strike since his plan was introduced and carried out.*

In not a single one of those plants has there been labor dictation, labor antagonism or dissatisfaction.* And every one of those plants has increased production, lowered costs, paid bigger wages, made bigger profits.

By the workings of his unique method, John Leitch does away entirely with the ill will and antagonism of labor. He does away with time-killing tactics. He does away with a gigantic waste of raw material. He completely settles the hiring and firing problem—thus doing away for all time with excessive labor “turnover.”

John Leitch is still comparatively unknown. He does his work very quietly. Until the last year or two few of those, outside of the industries he had touched and changed, had ever heard his name. Even now, millions of people do not even know who he is. But scores of corporation executives and tens of thousands of skilled and unskilled workers do know him and know what he has done.

For he has put fat pay envelopes into the hands of the workers and bigger dividends into the pockets of the corporation owners.

From a boy of thirteen earning his way in the blood and muck of the Chicago stockyards, John Leitch has climbed step by step until now he is one of the most successful and unique characters in America's industrial life.

He has done the “impossible.” He has worked out a new plan, remarkable in its accomplishment, that not only revolutionizes labor conditions but also gives capital a new and merited lease of life.

Working quietly and unostentatiously, he has in the last few years put this new plan into successful operation in more than two score of industrial plants, stretching from Indiana to Connecticut.

Let us see just what this transforming method of Leitch's is and how it works.

B. C. Forbes, Leitch's publisher, who is himself one of the foremost authorities on American business, describes the plan very succinctly thus:

“Briefly, Industrial Democracy is based on our national form of government. There is set up in each large organization a President, a Cabinet, a Senate, and a House of Representatives. The Representatives con-

sist wholly of the workers themselves and are elected, by secret ballot, by their co-workers. Before any action relating to hours, wages, piece-work rates, health, production, or, in short, anything whatsoever affecting the workers, can be adopted, it must first come before the workers and receive their approval.”

To make the outline complete it should be understood that the Senate consists of the heads of departments, foremen, etc., that the Cabinet is made up of the board of directors of the company, and that the President is the president of the Company. And to allay the natural fears and suspicions of our employer and manager readers, who by this time probably are “seeing things” born of Russia's homicidal aberration, we hasten to add that the Cabinet or President have the power of veto. There is no danger under the Leitch system of the “hands” usurping any of the proper functions of the “head.” Whereas, as we know only too well, there is great danger of that to-day, under present conditions. For, although American labor isn't yet attempting actually to seize plants and run them itself, it exerts its antagonistic power none the less surely, though negatively, when it strikes and stops the wheels of a plant. The ultimatum, “You shan't run your business at all if you don't do as we say,” is certainly just as subversive of the freedom of the employer and of the rights of capital and management as the ultimatum, “We'll take your business away from you and run it ourselves if you don't do as we say.”

A strike, according to John Leitch's view, is the last and most acute of a series of symptoms of ill-will toward the employer. But he finds this disease, which has become epidemic, easily curable at any stage. And his prescription includes the simplest—yet rarely thought of—remedies in the world—common sense, justice, a recognition of mutuality, and democracy of the American brand.

It is wonderful to see these difficulties that have thrown so many of us into spasms smoothing out under Leitch's treatment.

“Take the 328 strikes in New York,” he says, for example, referring to the strikes in that State from October 1, 1915, to June 30, 1916 (which period he chooses because “it preceded our entrance into the war and . . .

*See “S. C. S.-Ences.”

. . . marks the beginning of the upset of the relations between employer and employe"); "270 of them were for wages, 26 for union recognition, 13 for shorter hours, and 5 for bad working conditions. Those for bad working conditions may be dismissed at once; the employer who will not voluntarily provide a decent working place is to be considered as an industrial outlaw, a menace to the community, and to be treated as such. The wages and the hours are matters of easy adjustment, if there is a mutual interest and understanding between the parties. If the employer and the employe are working together the efficiency of the unit will be so great that wages can be paid with respect not to the market rate, but to the productive power. This productive power will be so high that wages will always be far

in excess of the market figure and a continuous balance between wage and profit can be maintained. This eliminates wage disputes. By the same token, hours adjust themselves; the mutual spirit of fairness will regulate the hours by what the job requires. These questions out of the way, union recognition becomes a purely personal matter. If the employer and the employe have a convenient and just means of settling differences as they arise, it is small matter whether or not the union be recognized. For the workers in fairness, although union members, will not countenance any *unjust* interference by

the union. . . . If the employer thinks of workers merely as rentable commodities, the employe will think of him only as a rent payer and will be glad to have the assistance of the union business agent to raise the renting terms. If, however, there is a common feeling of cooperation instead of competition,

there will be no room for any one who tends to disturb that cooperation "

And in support of this contention he cites the striking instance of a joint resolution adopted by the "Senate" and the "House of Representatives" of the Printz-Biederman Co., makers of women's clothing, of Cleveland, one of the concerns into which he introduced Industrial Democracy. They had an open shop. In September, 1915, the Garment Makers' Union decided to unionize this factory. Here is part of the resolution, which was rati-



JOHN LEITCH

Who Fathered the Industrial Democracy Plan

fied by a general mass-meeting of the employes:

"Resolved, that the action of the Printz-Biederman Co., in giving us for the past two years such full authority to change any and all working conditions in our plant is fully appreciated by the whole body of employes numbering about 1000 people and it is

"Resolved, that we, the employes of the Printz-Biederman Co., hereby express our strong disapproval of the action taken by an outside organization as shown in the proposed demand referred to in this newspaper article, and be it further

"Resolved that we tender to our company our most earnest and sincere support for the

present most fair methods of conducting the business.

"If we knew any stronger language of expressing our full satisfaction, we would use it."

"Chairman, House of Representatives.

"President, Senate."

Mr. Leitch adds:

"The union never presented a demand. The agitators left town that night.

"At a metal working plant in Fort Wayne, Indiana," he goes on, "a mass meeting of the employes voted against a closed shop on the simple principle that they did not think it just to force any man out because he had not a union card. A majority of that meeting were union members. The shop did not have a strike, but later strikes were called in every *other* machine shop in that city which did not close to non-union men.

"From this it might be imagined that Industrial Democracy is opposed to union organization. It is not. It sees no point of conflict; that has also been the view taken by union leaders when they have come into actual contact with it. In every case wages are as high or higher and hours are as short or shorter than the union scale for the district. There can be no serious dispute resulting in breaks. For, just as the people of the United States, no matter how bitterly they contest an election, always accept the decision of the ballot, so it seems do both employes and employers when put upon the same basis of government."

Moreover, far from encouraging radicalism, this granting to labor of a voice in the management, according to Leitch, is much more likely to result in undue severity toward certain of the employes themselves than toward vested interests. "Curiously enough," he tells us, "the votes of the legislative bodies in Industrial Democracy tend to the conservative and incline toward the company rather than toward the workers. Indeed, sometimes laws are passed which seem too harsh and the Cabinet finds it necessary to ask for modifications. . . . This is particularly the case with respect to penalties for absences and the like, whereby dividends or parts of dividends are forfeited." (He refers to his "collective economy dividends.")

Is this so strange, though? Has it not always been a recognized means of drawing the fangs of the opposition—this of giving them a stake in the government? The "in"

always is more or less conservative; it is the "out" whom we have to fear. And the moral obviously is, don't leave anybody out if you can possibly avoid it. In fact, Mr. Leitch goes so far as to say: "I have had many rabid socialists and a few anarchists in my meetings; I welcome them. Once they become convinced of the essential fairness of the plan, they use their undoubted forensic talents to aid in development. No matter how destructively a worker may talk out of meeting I find that as a legislator he is conservative—that he will not try to derange his own people. *There seems to be a vast difference between prescribing for the world at large and prescribing for the men and women in the neighborhood. Abstract theories fall before the stone walls of fact.*"

There it is! That is why representative government, whenever it is really lived up to, is such a safety-valve. Also, that is why this splendid new dispensation of Leitch's offers so much of hope and solid ground for the Americanization movement. The more we apply and actually live out the principles and practices which characterize our constitutional government in the United States, —the more we play at representative government in our schools and organizations, and the more we try our teeth on its forms, duties, and privileges in our commercial and industrial corporations, the quicker and better we shall learn how to govern ourselves wisely and well in village, city, state, and nation.

I wish we could dwell at length on the skillful way in which Leitch "sells" his plan to the employes of a given concern, and then trace in some detail the constantly growing interest, earnestness, and enthusiasm which replace their first distrust. I wish we could reprint some of the extracts he gives from the original minutes of these legislative proceedings, wherein employes who are fortunate enough to work under Industrial Democracy may be overheard fixing their own piece-work rates (sometimes at a lower figure than heretofore), ferreting out and sternly rebuking incompetence or slacking, effecting economies, resolving themselves into so many production engineers in their tireless search for a greater and better output, and, in short, solving all their own problems and the problems of their shops with the utmost zest and a high degree of wisdom. But our space will not permit more than a few more brief quo-

tations of unusual significance in this day of greatly lowered efficiency and low-water marks in production.

Speaking of a foundry near Cleveland, he says:

"In the fifth month of the experiment in self-government, the company had a net increase in production and shipping of 52% in excess of the best month in their history!" Moreover, it was not a case of driving, you see, because: "The labor turnover, except for such causes of death and sickness, practically ceased to be."

Here is the summary of results, according to the president of the company:

"First—Increased production.

"Second—Increased earnings to the company and the men,

"Third—Decreased cost.

"Fourth—Better quality.

"Fifth—A contented and energetic organization.

"Sixth—Our business is more strictly within our control than ever before."

That certainly doesn't leave much room

for the ingrowing grouch, does it? Further:

"At the Atlantic Refining Company of Cleveland the production increase per dollar paid in wages (the real economy) is represented by these startling figures: April, 18%; May, 21%; June, 33½%; July, 44%; August, 74%.

"The Kaynee Company, makers of blouses, in ten months increased their business 34%. Formerly they had worked many nights and most Sundays to keep abreast of orders; they made this remarkable increase, but were able also to do all the work in shorter daily hours than before and without any overtime whatsoever.

"The Printz-Biederman Company of Cleveland reports a production nearly 50% in advance of all previous records with a net increase of perfectly made garments and a net decrease in the cost of manufacture, at the same time increasing wages and decreasing hours." And he names other instances just as impressive, adding:

"But what is more important than these startling increases in production is the fact



that in every case the quality of the product bettered as greatly as the production. It is an approach to perfection when quality increases with quantity. That is real manufacturing!"

We are inclined to agree with him.

Furthermore, these extraordinary results have not followed installation in any one line of work or with any one class of workers. "Industrial Democracy," its founder tells us, "is in operation with makers of women's wear, men's clothing, boys' waists, paper bags, pianos, steel, automobile parts, paints, furniture, tobacco pipes, textiles of various sorts, and in several machine shops. The workers are both male and female and hail from all classes, some American, many foreign, some speaking English, some speaking little or none."

We have only one fault to find with Mr. Leitch's book, and that is merely one of nomenclature. We do wish he had not chosen to call his system Industrial Democracy. It is a very convenient term, to be sure, and a good many billions of dollars have been spent in the last three or four years to make the world safe for our much advertised democracy.

After all, though, is it quite accurate to call what John Leitch stands for, democracy in industry? Would it not be less misleading and more palatable to many leading employers if he had elected to call his plan Industrial Republicanism? Or Representative Government in Industry? Or, as did the recent Industrial Conference, simply Employe Representation?

There is not an iota of party politics in this objection—which is, of course, a very minor one. This magazine, as such, has no politics. The point is simply that we agree with Harry F. Atwood, author of *Back to the Republic*, that powerful searchlight of a book on American institutions, that it is important at all times to stress the fact that ours is *not* a democracy, that it is a *republic*; that government in the United States is *not* democratic in form but republican.

The Standard Dictionary defines a republic as: "A state in which the sovereignty resides in the people and the administration is lodged in officers elected by and representing the people." To be sure, it adds, "a representative democracy." But that only proves that we cannot properly call

this country a democracy without using the word *representative*.

As for the dictionary's use of the phrase, "democratic Republic," that is manifestly a needless repetition, in view of the definition of republic given above.

But even if the dictionaries have been betrayed into loose thinking on this extremely vital subject, that is no reason for us to follow their bad example. The cold fact is that democracy means rule by the *demos*, the people, and that when that rule is indirect, as it is in this country, or through elected representatives, your democracy becomes a republic.

Furthermore, the French revolutionists called themselves *democrats*—with good reason. The Russian soviets call themselves democratic. None of us—except the dangerous extremists—want *pure* democracy in the United States. That worked all right in the old-fashioned New England town meetings, but may the God of nations spare us from the mobocracy into which it generally degenerates.

Then, why fool around so much with a dangerous word—a word we know is "loaded"?

Mr. Leitch's "Industrial Democracy" cannot be commended too highly or put into general operation too soon—but it should more properly be called Industrial Republicanism.

EDITOR'S NOTE.—Some interesting side lights on the Leitch plan, together with information designed to bring up to date the reader's knowledge of this significant movement and furnished to this magazine by Mr. Leitch, himself, will be found elsewhere under the head of "S. C. S.-Ences."

Human ability is always
purchased C. O. D.

DR. FRANK CRANE

THE PLAY TIME OF THE YEAR

By ORISON SWETT MARDEN

"The human mind is like the Indian's bow. If used too long it loses its resilience. Now is the time to be your own Ponce de Leon, to find your own Fountain of Youth Renewed!"

THE AMERICAN Indian was an expert with the bow and arrow. He made his bow of the kind of wood that had the most resilience, that would send an arrow the greatest distance, with the maximum force. None knew better than he that the bow that has been strung up too long loses its resilience, and remains bent even when the string does not confine it.

The human mind is like the Indian's bow. No matter how powerful, if used too long without any relaxation it loses its resilience.

Even though you have a robust physique, it is a very dangerous thing, my ambitious friend, to keep your mental bow always taut, to keep it strung up constantly, for it will certainly lose its elasticity, its projectile force, its power to send the arrow to the bull's eye. You may go on for a time without being conscious of any deterioration, but all the time the mind is losing its spring, its rebound, its power of accomplishment.

A self-made man who has succeeded in building up a substantial business tells me that he has been working like a slave, year in and year out, for so many years, without any vacation, and with little or no recreation of any sort that he finds it impossible to slow down or relax, although he very much needs rest. He says that he sometimes forces himself to go on a little vacation trip, but finds his mind so strained, so intent upon going over his business affairs that he cannot take it off of them, or get it out of the old groove for any length of time. The fact is his mental bow has been kept taut so long that now it refuses to unbend. Through all the years when he was establishing his business, he felt he could not afford to take a day off, not even a Saturday afternoon to go for a tramp in the country or to play golf or baseball. Never for a moment did he relax the business tension and now when he feels that he can afford a vacation it is too late. He has lost the power to enjoy, to rest and recuperate. Worse than this, he con-

fesses that he is now obliged to resort to stimulants to keep his mind up to its maximum point.

One of the things we Americans need to learn is how to relax. We are too tense, too strenuous. We need to play more, and to be all there when we play, just as we are all there when we work. It won't do to half play and half work, that is, to keep thinking about your business all the time when you go away for a week or two in the summer, or when you go on a little week-end outing. If you take your problems and cares with you, packed away in your mental suitcase, you might as well stay at home. Body and mind react upon each other, and whole-hearted play is as necessary for the one as for the other. On this point the entire medical profession agrees with Dr. Woods Hutchinson, who says, "We have little hesitation in claiming for play well-nigh as important an influence in brain-building as it obviously has in body-building."

The results of many years' study of the causes of success and failure have convinced me that men and women who play most achieve most. I do not mean, of course, the people who have no great life purpose, no worthy vocation, but who play all through life. I mean the determined, dead-in-earnest souls who keep themselves perfectly normal, in fine physical and mental trim through right living and a great deal of recreation outdoors, who stay in their places of business only a reasonable number of hours, who play golf regularly, who take frequent vacations, week-end outings, always come to their work fresh, full of enthusiasm and zest, brimful of new ideas. Those are the men who do big things.

As a matter of fact, a man who would do big things must keep his mind vigorous, fresh and responsive through a rational indulgence of his play instinct. When the faculties are spurred on by good red blood, when there is abounding vitality, one will do

more planning, more constructive thinking, more real executive work in three or four hours a day than those who depend upon the everlasting grind can accomplish in twelve or fourteen hours a day. Many a man has killed his reputation and lost his power to create by grudging himself a vacation and by forcing his brain day in and day out too long at a stretch.

"I am not big enough to take vacations, to spend time in playing golf, in fishing, and other sports as so many men do," said a business man to me recently. "This is an unfortunate confession," he added, but I doubt if he realized that the fact that he never gives himself any recreation, never takes a week off, is really a confession of his inability to do his work efficiently within a reasonable time so that he might, like other men, have more time for recreation and change.

The man who always keeps his nose to the grindstone does not realize that it is his method that is at fault; that he is making himself a little man by starving one side of his nature; that he is not big enough to get through his business in a superior manner, in less time, simply because he does not permit himself any recreation, any outing or little vacation now and then. Why, our most progressive business men consider that their week-ends, their golf playing, their summer and winter vacations, are little investments in power, in physical reserves, in resourcefulness, in virility. They give them new life and a new outlook on life.

We all know the story of Hercules and the giant Antaeus, son of Neptune and Terra. For a long time Hercules wrestled with Antaeus in vain, because every time he threw him to the earth, the giant would rise again with redoubled strength. At length Hercules, realizing that it was contact with his mother Terra, the earth, that renewed his strength, seized Antaeus in his mighty arms, lifted him high in the air, and then strangled him.

The ancient myth has a great significance for us. It teaches us that physical stamina comes from keeping close to Mother Earth. Cities for the most part are artificial. There is very little there that God made, except the material of the buildings. Human beings really belong in the country. We came from the earth, the great stock from which everything springs. We draw our sustenance from the earth, from the sun, the great vivifier,

the great energizer, the great giver of life and of energy. We need renewal and recharging with power by coming in contact as often as possible with our mother earth, by letting the sun and the wind and the sea give us something of their power.

What your business wants, Mr. Employer, is new blood, new energy, new vitality; these you will bring back from your vacation. What your employer wants, Mr. Employee, is a man with force, a man with a buoyant, a resilient mind, not a used up machine that has lost its edge. Now is the time for you to get a new edge on your ambition, a new force in your enthusiasm. A week or two in contact with your mother earth will recharge your flagging powers, redouble your depleted vitality.

Sir Walter Scott said that he could best maintain the balance between his outgo and income of vitality by walking in the woods and fields. It is the play time of the year, the ideal time to loaf and invite our souls. Now is the time to be your own Ponce de Leon, to find your own Fountain of Youth Renewed!

YOUR 4,380 HOURS—WHAT ARE YOU DOING WITH THEM?

DO YOU KNOW the value of time? If you lose money you can earn more, or somebody may die and leave you a legacy. But nobody will ever die and leave you any legacy of time. A minute wasted is not to be made up. You will not find it again in the pocket of your "other" clothes. No one will advertise that he has found your lost minute and wants to restore it to you.

Are you a spendthrift of time? Do you throw it away in unprofitable talk with loungers in the hotel lobby, in entertainments that are not recreation, in reading the paper through before you get out in the morning?

Out of the 8,760 hours in a year, about half are spent in sleeping, dressing and carrying on the meaningless details of existence. That leaves something like 4,380 for real enterprise and real concerns. Have you a definite purpose as to what you intend to do with this definite number of hours as you would have if they were so many dollars? Have you planned in the past to invest them properly, and then executed your plan with accuracy, energy and determination. If not, NOW is a good time to begin.—A. M. JASPER.

A WOMAN EFFICIENCY EXPERT

MARY E. WILLIAMS' METHODS STOPPED WASTE IN ONE OF THE MOST EXTRAVAGANT BUSINESSES IN THE WORLD

By JEROME LACHENBRUCH



Goldwyn Film Corporation

WHEN MAHOMET continued to hear stories about the might of the mountain,—and still it wouldn't come to him,—the author of the Koran put his pride in his pocket and paid Mr. Mountain a visit. Somewhat similar rumors had come to me about the executive ability of Mary E. Williams. So I decided to follow Mahomet's lead at least once and visit a woman who cleans up the internal rust of business organizations.

As is the case with all busy persons, Miss Williams had plenty of time for an interview.

A neatly uniformed office boy ushered me into the "ballroom." It wasn't called a "ballroom" in vain at first, for many of the employes had led the executives a merry dance before Mary E. Williams came to bring order out of chaos—and incidentally to save thousands of dollars—in the first six months of her incumbency as efficiency manager for one of the largest motion picture producers in the world, the Goldwyn Film Corporation with headquarters at New York City.

At two hundred flat-top mahogany desks, covering an entire floor, as many young men

and women were busily engaged with the details of an enterprise whose product is as well known in England, Scandinavia, and Japan as it is in America. The boy threaded his way through rows of desks to the centre of the room and Mary E. Williams rose to greet me. A dark brown tweed skirt and a plain, cream-colored georgette waist carried out the crisp plan of her features. And when she began, in a well-modulated voice, to speak of the details of her task, she was the artist appreciating a method rather than the heroine of her own story.

"When I first came here from Mr. Creel's Bureau of Public Information," she began, "every employe took it upon himself to order supplies promiscuously. And these were kept in about ten different places. So the first problem was to unify the order system. Consequently I had a form letter printed, notifying every firm with which we had business relations that all orders would henceforth come from department heads and carry the counter signature of one of the vice-presidents. Each order is now made out with four copies; the original, on white stock, is sent to the firm from which the goods are ordered; the first copy, on a green blank, goes to the accounting department; the second, on yellow stock, remains in the files of the department ordering the goods; and two more copies, on pink and on blue paper, go to the receiving clerk."

"And what happens to these eventually?" I asked.

"When the goods have been delivered, the slip is O. K.'d by the receiving clerk and sent to the accounting department, which then pays the bill. The blue copy is also O. K.'d by him and sent to the department that ordered the goods. This completes a single transaction."

As efficiency office manager, Miss Williams has complete control of the office personnel. When she employs people, she applies a

few simple psychological tests which vary according to the position to be filled.

"If I want a girl for exacting detail work," said Miss Williams, "I never engage one whose eyes are set very widely apart. Some of my most intelligent assistants—they are all her assistants, she maintains—are not of this type, but they do other kinds of work, such as handling correspondence or assisting in the purchase of supplies for various departments."

A sudden thought came to Miss Williams, and she opened one of the drawers of her desk and drew out an old shop-worn office motto.

"Here's something I took off the wall the first day I came here."

The motto read:

"The fellow that never does any more than he's paid to do is never paid for any more than he does."

"Now, that's all wrong," Miss Williams said forcibly. "It's an attempt at being clever and is not true. If you pay a clerk ten dollars a week, you'll get a ten dollar clerk, nine times out of ten. If you pay him twenty dollars you'll get thirty dollars' worth of work done. You cannot compromise a man's or a woman's self-respect on the salary question and expect him or her to be a bright and competent worker. I've overpaid a few people at odd times, but I've never underpaid anyone. I'm a firm believer in paying my assistants just as much as I possibly can. If they do not earn their salaries the first few weeks, they will strain themselves to become ever more efficient until they are worth more than they receive."

This sounded very plausible and quite in keeping with the ever-present bogey of the high cost of living. The corporation by which Miss Williams is employed has increased its office payroll forty per cent. since she came to them

Here, for example, is the way Miss Williams overcame the vexations which an incompetent mailing department caused every member of the firm. She first learned that an office boy was in charge of the mail, and immediately gave him other work to do. In his place, she employed a young man of twenty-two, who had had sufficient experience elsewhere to handle the job of chief mail clerk. She gave him an assistant and assigned another boy to help them during those hours

of the day when mail was received and distributed. Then she numbered every one of the desks and sent to every employe a list of these numbers with the names of the occupants of the respective desks. Finally she had a rubber stamp made with twelve squares ruled on it. Now when the mail is opened, the head mail clerk stamps each letter and circular and marks in the upper left hand square the desk number of the man or woman to whom it should go. If further action is to be taken on any letter, the first reader marks the desk number of the next man to whom it should go, and places it in his collection basket, where it is taken up by a boy who makes periodical rounds of the office for just this purpose. There is no jumping up and rushing about the office. When final action has been taken, the filing department's number is placed on the letter and it is sent there.

"We have an interesting innovation which I have found to be a great time-saver," Miss Williams remarked. "A card index synopsis of every letter received or sent out is kept so that for general reference we need not refer to the original letter. Of course, we have a competent woman to handle all this detail."

"Have you any particular way of taking care of correspondence with your branch exchanges?" I asked.

"That is a very important matter to us," Miss Williams replied. "All correspondence is first filed according to which of the twenty-two branch offices it refers and then subdivided according to subject—that is, financial, executive, personnel, contract, publicity, advertising, and so on. Our publicity correspondence is extremely large, as it includes matters pertaining to co-operation in displays with business firms in the vicinity of theatres that show our pictures. Besides this, our correspondence with the studios in Culver City, Cal., is extremely large, and is treated in virtually the same way."

Miss Williams then took me to a large square room partitioned off from the "ball-room." In this room rows of shelves were filled with black cardboard boxes, clearly labeled.

"This is the publicity and advertising stock department," my hostess explained. "It has been so systematized that the newest office boy can find anything he wishes." At the head of each row of shelves is a sign

like a street corner lamp-post telling just what material is kept on the shelves of that row. Each aisle is numbered, and on a bulletin board the number of each aisle, together with its contents, is clearly set forth. On one "street" may be found advertising matrices to be used by motion picture exhibitors in their local papers. On another are "press books," which furnish advance notices on casts and feature articles which are used by motion picture editors of daily newspapers throughout the country. Other shelves contain advertising cuts, photographs, and similar adjuncts of a completely rounded advertising and publicity department.

Perhaps the chief secret of Miss Williams' success lies in her enthusiasm for the work she is doing.

"When I enter this place in the morning, I feel like a girl going to a matinee to see her favorite actor. I really love this kind of work, and I know few women do. On the other hand, I am inefficient in many household arts. With sewing I have no patience. There is too much sameness in it. But I do like to cook! And so on Sunday mornings, I have a glorious time puttering about in my kitchenette. And do you know that at these times, I see this office continually, think over what the girls have done during the past week, make a mental note of a few whose work is exceptional, and keep planning all the time. And then on Monday mornings, I can't wait until I get down to my desk to see whether everything is all right."

This fidelity to her work and her real interest in the people whose business careers she influences, has given Miss Williams the confidence of every employe.

"I know the employes quite well and allow for their short-comings," she told me. "If a girl does not look her freshest when she arrives in the morning, I send her home. They appreciate it and more than make up for the time they lose."

Coupled with this understanding is an almost religious feeling for squareness. Everyone is treated alike. And when one of the more desirable office positions becomes vacant,—which is seldom,—Miss Williams holds a competitive examination for those girls who she thinks are able to fill it.

Perhaps the most striking quality behind Miss Williams' many achievements is her

mental flexibility. She has the true executive ability in being able to seize immediately upon the kernel of a situation, to appraise it and to devise means to meet it. As the organization with which she is affiliated is expanding with great rapidity (its capital stock has recently been increased from \$3,000,000 to \$20,000,000) the needs for increased telephone service, artificial lighting, and innumerable other details have had to be arranged for.

"Well," said Miss Williams, "as soon as I knew definitely that we were going to increase our facilities, I got in touch with the agent of the building and had a blueprint made which showed where the conduits ran in from the building main, as well as every electric light and telephone connection, and then planned the most economical arrangement of new desks and fixtures. Of course this meant quite an upheaval in the office, as some departments were doubled and space had to be provided for the new employes. However, when the telephone and electric light men came, I gave them copies of my plans and showed them where the various connections were to be made. Nobody's work was interrupted."

All this seems to be done in noiseless fashion, for Miss Williams has iron nerves that never snap over annoyances. These are the things she loves to overcome. They make the game of business interesting to her. She says that her equable temperament is due to a healthy out-door girlhood in the country, though that is only part of the truth. The rest of it is that she enjoys her work and its difficulties are the very things that make it worth while. Nevertheless, the human quality, which characterizes everything Miss Williams does, removes all the grinding from the gears of her office efficiency machinery.

JACK-ADDS

By JACK C. B. COMBES

Self-protection is added *Self-correction*.

Action added to wishing equals Achievement.

If you want to be It, just add F and become *Fit*.

Invested Yesterdays add back pay to to-day.

Don't sigh—add *try*.

One breath of scandal acquaints the whole world with sin.—J. C. B. COMBES.

CAUSE OF HIGH PRICES

NOT ENOUGH GOODS—TOO MUCH MONEY

By DR. FRANK CRANE

THE CAUSE of high prices is not some mysterious, complex thing, but it is perfectly simple.

In buying and selling there are two elements: First, the number of things there are to sell; and, second, the amount of money there is to pay for them.

If there are plenty of things and little money, things naturally will be cheap. If there are few things and much money, things will be dear.

This is a natural law. Neither statutes nor regulations of government can affect it to any great extent.

In the United States and all over the world we have been doing two things:

1. We have been reducing the number of things for sale. This we have been doing by a vast program of destruction. Huge armies have been desolating farms, burning villages, battering down factories and flooding mines. They have also been taking the steel and other materials needed in building homes or making ware, putting them into cannon, shells, gunboats, and the like, and blowing them up.

Which is precisely the same as if you took the contents of your grocery and factory and the products of your farm out into the back yard and made a bonfire of them.

Besides this we have, in the war, withdrawn millions of productive workers from the business of baking, sawing, digging and other creative work in which they were constructing desirable goods, and set them to murdering, robbing, stealing, burning and loafing.

And the process of reducing production did not cease when war ceased. The lust to fight and grab does not quickly die out. The laborers entered upon a glorious campaign of strikes. Whether strikes be good or bad is not here under discussion. The point is, they stop production of goods.

Roger W. Babson estimates that strikes in the months of last August and September meant 11,792,000 days of idleness.

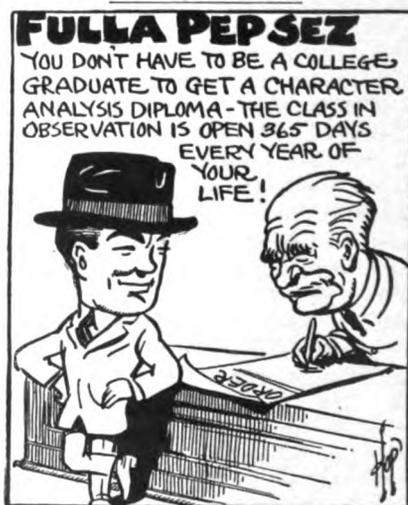
And a strike spreads its destructive influence. The strikers cease to produce; thousands of other workers are forced to produce less; other thousands, engaged in selling goods, are made idle; transportation falls off; all these persons, getting less wages, affect the store-keepers, wholesale and retail; and the whole vicious circle eventuates in loss of energy and efficiency.

2. Besides this falling off in the amount of goods, there has been an increase in money. Every nation has floated huge loans. Credit has been extended. Inflation has increased.

Hence, to reduce high prices, two simple things must be done: (1) Produce more goods, and (2) quit expanding the amount of money and securities. Paul M. Warburg stated the case clearly:

"If governments adopt a rigid policy of preventing the further issue of government securities and money to cover current deficiencies, they will take the first and most effective step in combating the decrease of production, the rise of prices and the fall of exchanges. If they will not or cannot adopt such a course they are headed for insolvency and social and economic disruption."

(Copyright, 1920, by Frank Crane)



S. C. S.-ENCES

THE INDUSTRIAL CONFERENCE RECOMMENDS EMPLOYEE REPRESENTATION

IT IS important to note, in connection with the article on John Leitch's plan of Industrial Democracy, which appears elsewhere in this issue, that this general working program of Employee Representation had the hearty endorsement of the President's Industrial Conference, of which Herbert Hoover was Vice Chairman.

In its report, dated March 6, 1920, will be found the following passages:

"The guiding thought of the Conference has been that the right relation between employer and employe can best be promoted by the deliberate organization of that relationship. That organization should begin within the plant itself. Its object should be to organize unity of interest and thus to diminish the area of conflict, and supply by organized cooperation between employers and employes the advantages of that human relationship that existed between them when industries were smaller. . . .

"The Conference finds that joint organization of management and employes where undertaken with sincerity and good will has a record of success. . . .

"Prevention of disputes is worth more than cure. The Conference feels that a new basis of industrial peace may be found in the further development of the democratic organization of the relations of employers and employes, now widely in progress through the country. . . .

"Direct personal contact in the old manner cannot be restored. It is necessary, therefore, to find the best possible substitute through democratic representation. Employes need an established channel of expression and an opportunity for responsible consultation on matters which affect them. . . . There must be diffused among them a better knowledge of the industry as a whole and of their own relation to its success. Employee representation will not only enable them better to advance their own interests, but will make them more definitely conscious of their own contribution, and their own responsibilities.

"Employee representation must not be considered solely as a device for settling

grievances. It can find success only if it also embodies cooperation in the problem of production. . . . Representatives must be selected by the employes with absolute freedom. . . . There must be equal freedom of expression thereafter. . . . Both sides must be prepared to study the problems presented and must give them patient, serious and open-minded consideration."

And the Conference properly sounded this additional warning:

"Employee representation offers no royal road to industrial peace. No employer should suppose that merely by installing some system of shop representation he can be assured, without continued effort, of harmony and increased production. Doubtless there will be failures where the plan is adopted as a fad or a panacea. It is only a means whereby sincerity of purpose, frank dealing, and the establishment of common interests, may bring mutual advantage."

In other words, here as everywhere else, "The letter killeth; it is the spirit that giveth life." But what a life that spirit gives when John Leitch helps to breathe it into an industrial organization and to keep it alive!

BRINGING "MAN TO MAN" UP TO DATE

THIS MAGAZINE recently asked John Leitch, father of the Industrial Democracy movement and author of "Man to Man," which is reviewed at length elsewhere in this number, to answer certain questions designed to put our readers in touch with the developments of the movement since that remarkable book was written. Here are his answers:

1. Of course, since the book appeared, there has been great impetus given to the installation of Industrial Democracy, and I am constantly hearing of people who have attempted to adopt the plan from the book, so that I do not know how many plants are actually operating under my plan. In the last year, I should say, roughly, twenty-five or more had installed under my supervision.

2. We have not had any more relapses such as the two I mention in the book. (These "relapses" were cases of backsliding on the part of the employers themselves, who proved false to the spirit of the plan.)

3. The record of no strikes from within and successful opposition to strike propaganda from without has not remained unblemished. The Demuth plant, which has a very large number of low grade foreigners, was subject to a strike last fall, which was of course, seized upon as evidence of the "failure" of Industrial Democracy. I enclose a copy of a letter sent to an inquirer at that time, which speaks for itself.

This letter, dated Oct. 15, 1919, reads in part:

"In reference to the strike at the Demuth pipe factory, I am pleased to inform you that the net result of the difficulty over there was a profit, rather than a loss.

"It was not a strike caused by the unions known as the Federation of Labor, but rather by a fly-by-night radical of the I. W. W. type, who was exploiting the men for the purpose of making money out of them; and he had collected not only quite a sum from the workers of the Demuth plant, but also from the workers of other pipe factories, ostensibly for the purpose of helping the 'poor, down-trodden workers at the Demuth plant.'

"He is now leaving them short in many cases of two and three weeks' pay, in addition to what he collected from them for dues; he is giving them excuses for not paying on strike benefits which he promised, and further excuses for not getting them jobs elsewhere, and preparing to leave them in the hole, as agitators do.

"In this pipe factory we had a lower-than-average grade of workers, composed mostly of Italians and Poles, and it was by no means an easy matter to get such a conglomerate mass into a fair condition; and it was no great difficulty on the part of an agitator, who is much like a fire-brand, exciting and inflaming such minds temporarily, to induce them to go out on strike. He promised them that when they went back they would get \$60 and \$70 a week, and that they should not be satisfied until they had 'all the profits of the business.'

"Most of the workers were back on the job within two weeks, and more than three hundred of them did not strike at all. . . . Industrial Democracy will continue and improve at the Demuth plant, and they will have a better organization of it than they had before. This is not only agreed to by the Cabinet but the workers who are on the job at the present time have unanimously endorsed Industrial Democracy. They want to continue with it, and have requested that

Your Country Demands

**WORKERS of America—
Stop! Look! Listen!
And in God's name, THINK!**

☞ **Is there any surer way to hurt a country's comforts, to interfere with its shipping, to**

☞ **You know the answer.**

☞ **It is YOUR COUNTRY we are talking about**

☞ **If you have slowed up your individual part interfering with transportation and distribution**

☞ **THEN YOU HAVE HURT YOUR COUNTRY**

☞ **It does not matter in the least what excuses**

☞ **The effect is the same.**

☞ **If you feel that others too are interfering,**

☞ **Two wrongs don't make one right.**

☞ **You can't keep the other fellow's conscience clear these days.**

☞ **You can't afford to do as you condemn others**

☞ **You'll have to buckle down and fight all the way you would in the trenches or the high seas**

☞ **For this too is war—the war of self-respect—destroying Idleness—the war of patriotism**

☞ **America first!**

☞ **In war or peace—or warlike peace—YOU MUST AND BEST!**

ms)

Your Most and Best

to slow up its production of necessities and
up its agencies of distribution?

ction, if you have had any lot or part in
on—

had for doing it—

remember—

You have plenty to do to keep your own

or doing.

*order to make up for their slacking—just as
artime.*

*s, thrifty, industrious Labor against self-
r against unpatriotic Labor.*

COUNTRY DESERVES AND DEMANDS YOUR

ies of editorial advertisements originated by The International Business
ty and devoted to reconstruction and better human relationships in indus-
copyrighted ad may be reproduced—in its entirety only, including this
none, if copies are sent the Society, North American Bldg., Chicago.

the radicals be not taken back. . . . I wish that you could be there to see the attitude of these conscientious, normal, and constructive workers. . . ."

4. Regarding the spread of the movement: Employee Representation in industry, and in the form of Industrial Democracy, which I originated, is spreading, and is bound to spread. Some months ago, together with several business executives who had installed my plan, I appeared before the Industrial Conference Board in Washington for a long session. If you have seen the full report of that Conference, which appeared in March, you will know that "Employee Representation" is definitely advocated by that group. Mr. Wilson, Mr. Straus, and others have stated that their finding was an indorsement of the constructive idea offered by this plan.

5. *Successful installation of Industrial Democracy requires several months of supervision, and in order to accomplish all I should like staff members must be trained to make the installations. A man needs a mighty thorough business training to do it properly; young fellows without it are not able to do the work properly; they need the experience of years in business—to be men who have carried the real burdens of industry. Generally speaking, it is wiser for industrial concerns to have some assistance.*

THE CREED OF THRIFT, SANITY, AND PATRIOTISM

S. C. S. is disposed to believe that the S. creed formulated by the Savings Division of the U. S. Treasury Department is worth nailing to the door of each individual conscience in this critical year.

It's special pleading, in part, but we should heed the pleas, both special and general. Here it is:

*I believe in the United States of America.
My opportunity and hope depend upon
her future.*

*I believe that her stability and progress rest
upon the industry and thrift of her people.*

*Therefore, I will work hard and live simply.
I will spend less than I earn.*

I will use my earnings with care.

I will save consistently.

I will invest thoughtfully.

*To increase the financial strength of my
country and myself I will buy government
securities.*

*I will hold above barter the obligations my
country thus incurs.*

*I will do these things to secure the greatness
of America's future.*

"AN AGE IS DYING"

IN AN address delivered at the end of May, Sir Auckland Geddes, Britain's ambassador to the United States, made some startling statements, as reported in the newspapers. Among them was this:

"In Europe we know that an age is dying. Here it would be easy to miss the signs of coming change, but I have little doubt that it will come. A realization of the aimlessness of life lived to labor and to die, having achieved nothing but avoidance of starvation, and the birth of children also doomed to the weary treadmill has seized the minds of millions."

Ambassador Geddes asserted that the next fifty or sixty years "are going to be the most glorious or the most disastrous in the history of the world." This generation, he declared, "cannot hope to see an end to the world revolution now in progress."

The way out, he told us, however, would be found by keeping in line with the three essentials, *Beauty, Service, and Truth.*

"Keeping these three in view," he asserted, "civilization will sail safely. Let one be occulted and civilization is in danger. Let two be occulted and peril is nigh. Let three be occulted and civilization falls. Thus Babylon fell, thus Egypt, thus Rome, and all the civilizations of the past. So today civilization totters."

"THE DANCE OF INDUSTRIAL DEATH"

IF YOU have not seen J. B. Tregoe, the able, dynamic Secretary-treasurer of the National Association of Credit Men, in action on a convention platform, you have yet to see what one of America's recognized experts in program building and convention psychology can do with a great national gathering of men when he holds it in the hollow of his experienced hands. S. C. S. has had that privilege and he has yet to see Tregoe's equal.

All of which has nothing to do with the case at present, except that Mr. Tregoe has sent a letter to the members of his association which has some extremely pat things in it. As for instance:

"The Dance of Industrial Death in which the people of America are now participating should cease before they have to pay the piper. . . . This nation is sound fundamentally, and this soundness will continue if people will give up their folly, will become

more diligent, will work as human beings should work during a time of stress and strain."

DO EMPLOYERS BREED BOLSHEVISM?

SHERMAN ROGERS, of Oregon, ex-lumber jack, says they do—says it most emphatically. Lately he sent some sizzling liners over at the Industrial Relations Association's meeting in Chicago.

"If you want to know what makes bolshevism," he up and told some 2,000 delegates, "go home and take a squint in the looking glass and you'll see. . . . All men are right when they get the truth. The attitude of employers in staying asleep at the switch has been one of criminal apathy.

"Between the Pacific and the Atlantic are fully 40,000 earnest, hard working agitators spreading revolutionary doctrines. . . . But the employer has done nothing toward educating the worker. The unrest is caused not so much by the activity of the agitator, as by the passivity of the employer.

"Ninety-eight per cent of labor is right, absolutely square. In the last six months labor and capital have drawn closer together than in the previous hundred years. Establish the human contact between the office and the shop, preach the truth openly, quit passing the buck, and it won't take long to convince the worker that the stuff the radicals are preaching is a doctrine of destruction"

More power to you, Sherman Rogers! Skilled organizers, tireless education, nationwide in scope and taking full advantage of all the legitimate arts and aids of the experienced propagandist—from speeches and editorials, through pamphlets that can be given away or sold for a few cents, all the way to full page illustrated ads with plenty of punch, pepful posters and movies of the Liberty Loan sort—this is what we must have if we are in any big or adequate way to "sell" a better industrial and social feeling and understanding, a finer team-work, a larger and true Americanism, or any of the many ideals that should be in general use, to the millions of people who need them most.

COLLEGES AND THE "RED MILL"

PARIS has—or had, if the war has swept away the famous landmark of Bohemia—its Moulin Rouge, its Red Mill. According to George Wheeler Hinman, formerly publisher of the Chicago *Inter-Ocean*, our American

colleges today are "red mills" of another and more cloven-footed sort.

"Revolutionary socialism is now an American institution," according to Mr. Hinman, who more recently has been president of Marietta College, in Ohio. "It is being taught in most of the five or six hundred colleges of the country and about 400,000 students are being turned out annually imbued with its doctrines."

POOR PREACHERS MAKE THE MOST MILLIONAIRES—OF THEIR SONS

ACCORDING to the *Chicago Tribune*, speaking editorially, Roger W. Babson, the statistician, recently selected 100 men—all millionaires—from all walks of life. "I found 30 per cent were the sons of poor preachers," Mr. Babson is quoted as saying, "who never earned more than \$1,500 a year; 25 per cent. were the sons of teachers, doctors and country lawyers, and 5 per cent. were the sons of bankers."

Moral: It is better to have your millions made to order for you than to wear them ready-made.

Also: To learn to be rich most successfully you must go to a poor school.

THE CREATIVE TWO PER CENT.

BUT THE *Tribune* brings out another striking pronouncement of Mr. Babson's that Chicago's progress—and the eminent economist was doubtless using our breezy city only as a specific example of a general truth—is due to two per cent. of its population. Remove this 2 per cent. he declares, and America's second city would be where it was 100 years ago.

"Assuming that Chicago is typical," comments the newspaper, "and accepting his figures for the sake of argument, we must thank this two per cent. for our railroads, our motor trucks, our limousines, our telephones and telegraph lines, our movies, libraries, newspapers, electric lights, gas stoves, and a thousand other conveniences, comforts and necessities. . . ."

"The man of limited capabilities should study these facts. If he does so, he will foster the system of government which protects and encourages the creative 2 per cent. Without their efforts, his standard of living will go backward, not forward."

The reminder is timely.

SALESMEN'S STANDARDS

By H. C. GROTE

SELLING GOODS is entirely a matter of meriting, winning and retaining confidence. Be pleasant with the merchant—don't brag, don't boast, don't run down competitors; speak well of everybody, be a careful listener and treat with respect and consideration the opinions of the merchant. Figuratively speaking, if he says black is white, don't argue with him more than may be absolutely necessary in order to correct some mistaken impression about the goods themselves.

We don't mean by this that a salesman should not have ideas of his own. We simply mean that it does not pay to get into arguments on subjects foreign to the salesman's line of business. Religion, politics, and local squabbles should be left severely alone. Any country town has enough local quarrels to disrupt a firm's business if noticed.

We know that some salesmen will never run beyond a certain amount per month or per annum, and this is their own fault exclusively. There is practically no limit to the amount of goods a man can sell. What he requires is ambition, push and energy, and to be wide awake.

The self-satisfied salesman never gets results. He stays at the same old 6's and 7's year in and year out, and naturally at the same rate of salary or commission.

How much better it would be if that kind of salesman would *check himself up short* and stop to think about as follows: "Last year I sold \$30,000 worth of goods and received so much for my work. With a little extra exertion, with harder work, I can sell perhaps \$45,000 to \$60,000 worth, and when I do that, the house must pay me a great deal more or I will go where my services are better appreciated." That is the sort of talk that wins.

If twenty salesmen all started out at one time, it would be found (in the course of twelve months' time or less) that three to five out of the twenty men had push and ambition to lift themselves up out of the rut. These will not only sell twice as much goods as the other fifteen, but will also make greater profits. They see the opportunities and know how to grasp them.

JESUS CHRIST AND BUSINESS

The Remarkable Advertising Campaign of the Interchurch World Movement

By THE AD-MIRER

IT IS to be regretted that the Interchurch World Movement, representing thirty different denominations, fell far short of raising the amount sought in its recent drive. Anything which makes for greater practical efficiency in religion, and for less duplication of effort, is to be commended—so long, of course, as it does not unduly emphasize the “loaves and fishes” or tend to substitute system for spirituality.

The Ad-Mirer has been particularly interested in this unprecedented Movement for *working* unity among most of the leading evangelical sects in America because of its extraordinary advertising campaign in the newspapers and magazines.

According to those in charge:

“Jesus, Himself, gave the Church its advertising instructions and program. ‘Go ye into all the world,’ He said, ‘and preach the Gospel to every living creature.’

“He, Himself, did not confine His preaching to the Synagogue, by any means. He went into the market places, down to the seashore, into the custom house—wherever men were at work. He did not demand that they come to Him: He went to them.

“The newspaper and the magazine are the great market places of the modern world. Through their columns men meet to buy and sell. In their pages is printed the news and gossip of men’s business, which formerly they were able to tell to one another in person. The newspaper is market place, and lecture platform and pulpit all in one. That the Church should abandon this great pulpit to the voice of business alone, would be to turn its back upon one of the greatest and most powerful instruments of modern influence.”

One of the most striking of the advertisements (the illustration of which we reproduce this month, by permission, as our frontispiece) features the Service ideal for which THE BUSINESS PHILOSOPHER is so proud to stand. It asks the question, “*Have You Ever Stopped to Think What Business Owes to Christ?*” Then it goes on:

Men thought Jesus Christ a dreamer when He said it—a mystic, wholly impractical.

“And whosoever will be chief among you,” He said, “let him be your servant.”

To become great by being a servant—it sounds absurd. But is it absurd? Look at the great businesses of America. On what foundation are they built? When they bespeak the good will of the public, what do they say about themselves?

“Our motto is Service. Not our plants or money or salesmanship are responsible for our success. We have made ourselves efficient servants of your health and comfort and happiness, and your patronage has made us great.”

The idea of Service was brought into the world by Him; and on that idea modern business is built.

To keep the idea of Service vital and effective in the nation today; to train up the nation’s children in its spirit; to carry its message around the world—these are the purposes of the Protestant Churches of North America leagued together in the Interchurch World Movement.

Following are the opening paragraphs of another powerful message, headed, “*A World Rebuilt by the Golden Rule, Not by the Rule of Gold.*”

What are the most precious elements in American Life?

Respect for the home? Jesus found women slaves; He made them companions. Down through the ages His Church has been the champion of women’s rights and aspirations.

Respect for the man who works? It was the Carpenter of Nazareth who gave labor its great charter. “You are sons of God,” He said. In that sentence Democracy was born.

Respect for property? Modern business is credit; and credit is character. All that makes property safe in the world is bound up in the reverence for law that religion breeds.

Respect for education? Who gave America her colleges? They were founded by Christian ministers, almost all of them.

On these great essentials must we build a better America, and a better world. And every one of them rests on the foundations of the Christian Church.

Other advertisements during the campaign made effective use of certain facts and figures concerning church and ministerial finances. For example, it was brought out that church members contribute less than three cents a day per capita for church support, and that eight out of every ten ministers receive less than twenty dollars a week.

One needs only to go through the book of advance proofs of the many pieces of “copy” in this unique and noteworthy campaign to be convinced that here was advertising ability of a high order applied at last in a big, broad, interdenominational way to the greatest and hitherto about the most inefficiently conducted pursuit of mankind.

ANOTHER PERMANENT BUYERS AND SELLERS' EXPOSITION

BUFFALO, NEW YORK, HAS A BUILDING MODELED AFTER THE BUSH TERMINAL SALES BUILDING IN NEW YORK CITY

By GORDON LAURENCE

Merchandising Manager, Associated Service Corporation, Buffalo, N. Y.

PROGRESS IN BUSY-NESS everywhere strikes the same clear, ringing note of mutual Service. To serve is to succeed. To succeed, we must serve. And now we are learning to take another great step forward in the march of Service by bringing all the manufacturers and all the buyers in a given market together at one big, permanent exposition building. There the manufacturer can display his products to the best advantage. There, to some one, centrally located building, especially designed for effective merchandise displays and for the comfort and entertainment of buyers, the buyer can go and quickly get a comprehensive knowledge of what all the progressive manufacturers in the line, who wish to do business in that market, have to offer him.

Here is a remarkable development which offers Service in an unusually big and important way; Service that promises to mind its Q. Q. M.'s—to be up to standard, that is to say, if it comes anywhere near living up to its great opportunities, in the Quantity, Quality, and Mode or manner of its ministrations to the needs of buyers and sellers alike.

FOUNDED upon the economic principle of concentrated buying and selling, the Associated Service Building, of Buffalo, New York, meets a great and long experienced merchandising problem. It is a great central market place where manufacturer and buyer are brought together for mutual benefit and profit.

The city of Buffalo, situated half-way between New York City and Chicago, at the head of the Great Lakes waterway, and also on the great trunk lines of railways, has all the general advantages of location which go to the building of a natural, centralized market place. The manufacturers of Buffalo and the Niagara frontier represent something in about every variety of products manufactured in the United States. The manufacturers, however, are scattered over a large territory, where it is impossible for visiting buyers to reach them because of lack of time.

It is not possible for the manufacturer, with the ordinary sales force, to keep his products constantly before the retail trade. Neither is it possible for the merchant or

his buyers to visit every factory. City distances and transportation consume time. A common meeting place is needed. To meet this need, the Associated Service Building was brought into being.

MAKING IT EASY TO BUY

In a nutshell, this building is a whole-sale buyers' department store where everything from shoes to automobiles is on display and sold. This method of centralizing the complete lines of hundreds of manufacturers under one roof, by providing a common exhibition place, makes buying easy.

Instead of going to several towns, and then traveling around to various parts of each in order to locate the manufacturers, the buyer may now go direct to this building, see all of the lines under one roof, quickly compare values and prices, and get back to his business in the shortest possible time.

Upon entering the building, the buyer is met by an attendant and conducted to the reception room, where there is an extensive indexing system, which is the key to the entire building. After noting the special lines in which he is interested, he is referred

to the merchandise offering books, which contain an outline by each manufacturer of all his seasonable offerings and a short description of his complete line of goods. After noting the special lines he wishes to see, he is next referred to the large catalogue, literature display racks, and Dealers' Help Displays, where he may read in detail the manufacturer's own story of each of his products and see what printed matter is available in the way of dealer co-operation.

Then, with his campaign mapped out and notations made of the display spaces he wishes to visit, the buyer is conducted through the building by a floor salesman and shown actual samples of the products in which he is interested. Here either the manufacturer's own representative or the floor salesman of the building, will talk over the line with the buyer, take his order, arrange delivery dates, discounts, etc.

ASSOCIATED SERVICE BUILDING BUYERS' CLUB

A portion of the second floor of the building has been fitted out as a club, membership being open to all buyers of merchandise, without dues. There are large reading tables, easy chairs, writing desks, public stenographers, telephone service, city and transportation information bureau, private conference rooms, provision for securing hotel accommodations and theatre tickets, etc. All members of the Buyers' Club are provided with latest market information on manufactured products in which they are interested, and are notified by circulars sent out periodically, of special offerings that are being made by the manufacturers and wholesalers in their line.

THE MERCHANDISING SERVICE

The service of the Associated Service Building is operated on the fundamental principle of co-operation. The product of every tenant will be listed and classified in the buyers' guide, merchandise offering books, catalogue display racks and selling help displays. The names of all the tenants will be carried at various times in the newspaper advertising campaign, which will be carried on by the building. In addition to this, there will be an advertising campaign in the trade papers and direct by mail. There will also be co-operative advertising in which the tenants will share. This co-operative advertising, backed up by the thoroughgoing campaign of the building itself, is bound to bring

hundreds of merchants and buyers from this entire section of the country to Buffalo to do their buying.

LOWER SALES COST TO THE MANUFACTURER

The 175,000 square feet of floor space in the building are subdivided to accommodate approximately one thousand manufacturers' exhibits. These manufacturers will represent practically every kind of manufactured product.

Many concerns have taken space in this building and are using it for their Buffalo sales offices, thereby employing the same amount of money, or even less, than would ordinarily be appropriated for office rent, to cover sales representation in the Associated Service Building, as well. It is an opportunity of obtaining maximum publicity and sales representation at a minimum expense.

That the idea is right, not only theoretically but practically, is evidenced by the statements of some of the tenants, to the effect that the profits on sales made the first month of their occupancy was sufficient to cover their annual rental.

THE TIME FOR CO-OPERATION

In this day of the constantly increasing cost of everything, especially the cost to sell, it is time for the manufacturers of this country to consider carefully any plan which will enable them to reduce their cost of distribution. Although at the present time we are confronted with a buyers' market, this condition will not always exist, and perhaps within the year, the manufacturers who, during this period, have increased the size of their factories and accordingly their output, will be confronted with a far less receptive market than they have to-day. It is true that the end of the war marked the beginning of a new era in trade, and although we have all been preparing for a tremendous increase by enlarging our factories, we should also look into the future and be prepared to distribute these increased products. Selling must be put on a fundamental basis. The opportunity presented in the Associated Service Building is so great that the old competitive spirit must give way to one of co-operation and co-ordination. The sales service plan of the Associate Service Building meets this need. It is based on the principle of co-operation, and eliminates waste and lost motion in selling and buying.

The management of this building is under

the supervision of Mr. C. S. Valentine, formerly of the Bush Terminal Sales Building, New York City, in the success of which he was a prominent factor. Speaking of the service to buyers, Mr. Valentine said: "If any merchant comes into this building and allows himself to be conducted through in the manner you have described, and goes away without having gained at least one beneficial idea that will repay him for the time and money which he has spent in coming here, I shall indeed feel disappointed."

With 175,000 square feet of floor space and one thousand displays of manufactured products, the Associated Service Building will be one of the greatest buying and selling markets, under one roof, in the world.

WE BELIEVE INVACATIONS

A CERTAIN rich man boasted in the eighty-eighth year of his career that he had not once taken a vacation.

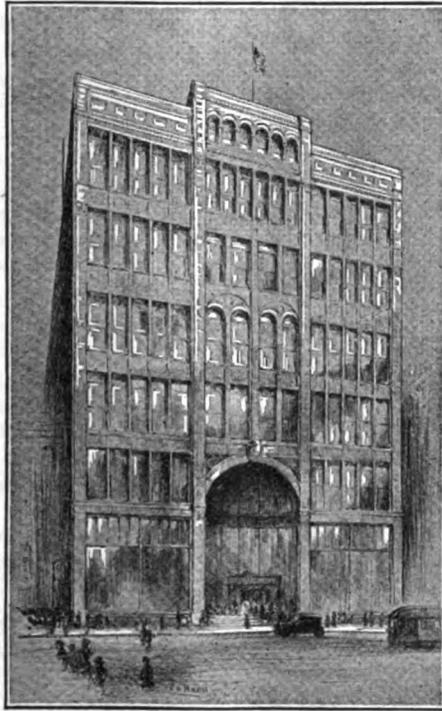
"What right," asked he, "has a clerk to demand or expect pay for two weeks' time for which he renders no equivalent? Is it not absurd to suppose that a man who can work eleven and a half months cannot as well work the whole year?"

"I am not misquoting this very rich man," writes Horace Kephart in *Camping and Woodcraft* (Outing Publishing Company), as quoted in a magazine. "His signed statement lies before me—the sorriest thing that ever I saw in print!"

It will take centuries to adapt the white race to a life in office chairs and on asphalt, to noise and dust, to air that enters from a dark, narrow court. Perhaps, after generations of suffering, we may become like the Chinaman, "who, being of a breed that has

been crowded and coerced for thousands of years, seems to have done away with nerves. He will stand all day in one position without seeming in the least distressed; he thrives amid the most unsanitary surroundings; overcrowding and bad air are nothing to him; he does not demand quiet when he would sleep, nor even when he is sick; he can starve to death with supreme complacency. But of the white race experience in cities has been short. Probably most of our grand-

parents were pioneers or farmers. That is why the man or woman who works in an office must have relief—must live out-of-doors, away from people, every once in a while. And the words of the very rich man—who probably arrived at his office at ten-thirty and played golf every Friday, Saturday, Sunday, and Monday afternoon—are bunk! The only way to revive the vigor and cheerfulness of a city man is to give him a long vacation."



ASSOCIATED SERVICE BUILDING
Buffalo, New York

MORE S. C. S.- ENCES

TO SERVE is to deserve.

Trade-marked goods vary in the human line more than in

any other. John Smith, Jr., may resemble his father only as to label.

If you have never studied higher mathematics you can't follow the trend of prices nowadays.

Funny, isn't it, that contracting a debt should always expand our liabilities?

Wonder if Billy Sunday always invests the proceeds of his collections in convertible securities.

You must have faith in your boss as well as in yourself. If you can't, better get a new boss—or have your faith examined.

THE JIGGER YOU PUSH

By ROBERT TOOLE

I HAVE discovered the most wonderful man!

He's a mechanical geek in a hick town and he operates a garage. But the qualifications which make him great in my opinion are: He can fix any kind of a car so it will stay fixed, and he can think!

There you are! A man who can work with his hands and his head and is contented with his lot in life!

I'll say he's wonderful!

Do you recall the methods employed by this Socrates person who earned repute as a philosopher at Athens four hundred years before the gentle Christ came to earth? He taught by asking and answering questions, so that the most obtuse could get him.

My garage guy does it like that, too.

He was fixing the do-funny on my second-hand car when he beckoned me to have a look at the works. He was grinning whimsically, just like David Harum might do if he were in the flesh as an automobile physician.

"What it is?" I queried.

He scratched his head and pointed a grimy finger at the coils of wire which twisted to Helengone on their way from Somewhere to the spark-plugs.

"Take a squint at the map of life, you parlor Bolshevik," he suggested. "Those wires in there, all fussed up to Gehenna, would puzzle anybody but a man who thinks. You see some of 'em humped up, and some humped down, while others ramble in and out and everywhere, so that a fellow couldn't follow one of 'em at all. To try would be like trying to count sheep chasing around in a field."

"Yes," I remarked: "but what has that to do with the fact that when I push the little button I get no light? The blasted thing has a disposition like a United States Senator."

"You see this button?" he asked. I nodded. "When I push this button, it connects the current with the wire which rambles to the lights, and if there is contact all the way along, that little old lamp must light."

"Yes, but it don't. It's got a disposition like—"

"It has no disposition. You are the party who introduces that fool thing known as a disposition. If she's connected up, she's

bound to work. Now I will connect 'er up right here." He did so. He then pushed the button. "See?" he remarked. "Disposition didn't have a darn thing to do with it." It was then he calmly philosophized.

"That pesky wire could run out of my sight a dozen times—it could run right out of this garage and go right around the world—yet it would have to respond when I got proper action on 'er. And I can make it work because I know that little old secret. It's so with every last job on earth. There is somewhere behind every great industry a guy who has laid the wires, planned, and systematized, and all, to make everything as easy as pie for the men on the job, if they'll only have confidence and do their part. There's no hocus-pocus about the operation of this here little old world, not a blamed bit. Doing the right thing to get the right result doesn't depend on expertness with a ouija board at all. It depends upon honest-to-God desire and a bit of horse-sense, plus the knowledge that if you push a button placed under your thumb by a guy with brains, you will get the same results he would get.

"How thankful we should be for the fellows who plan so that all the rest of us have to do is to push buttons!"

Doesn't the world need workmen like that garage man? I'll say it does!

It's serious business, this constant ascension of costs. If one's income were subject to scrutiny by collector\$ of the Government's levy on income\$, it would occasion less worry on our respective parts, but when one earns nothing and is paid but little more, he begins to wonder where last summer's salary disappeared to. Possibly I can borrow a \$ or two and start a bank, which should be O. K. if there were sufficient depositor\$. We'll take the matter under advisement.—THE ROY-CROFT.

I don't exaggerate in the least when I say that the best salesmanship requires as advanced an education, in the professional sense, as good accounting or good legal practice. A. F. SHELDON.

A selling letter has three qualities:

- (1) It is a skillful arrangement of good arguments,
- (2) Expressed in good English, about
- (3) Good goods. A. F. SHELDON.

EASY RECORDS THAT BOOST A BUSINESS ALONG SUCCESS ROAD

*A Wise Dealer Whose Figure Methods are a
Source of Profit Every Day in the Year*

By C. J. WALKER

Jamestown, N. D.

IT DOES not pay to guess in anything you do. No matter what it is, always be sure you are right before you go ahead. Old David Crockett found this axiom a safeguard and so have many thousands of others since his time. And it is just as effective to-day as it ever was—more so perhaps because we are passing through one of the most critical periods in our national history.

No matter how good a dealer's location may be or how much capital he has, unless he knows how things are going with him from day to day his future constantly is in danger. Records that point the way are absolutely essential to success, no matter whether a dealer's business be large or small.

It may seem a stupendous task to compile lines of figures that show each day how a business stands, but I haven't found it that way, for we have a system in our store so simple that it requires the attention of only one employe about three hours each morning, and he is not an experienced accountant at that.

Our methods center about a "Daily Distribution Sheet" (see reproduction). On this form provision is made for entry of every kind of transaction in our store. When this is filled out we have a complete history of the business day by day. Totals of the various divisions are posted daily from this sheet to the correct accounts in the general ledger, according to the printed instructions on the sheet, with the new balance always extended at every posting. Thus "Accounts Receivable" always tells the total amount outstanding and must agree with the total of the business in the purchase ledger. Consequently I can tell whether it is safe for us to extend much more credit and whether or not it is best to push collections.

"Merchandise Bought," tells the amount of goods purchased during the year, while "Merchandise Sold" shows the totals of sales. All this information is a part of our perpetual inventory record and must be used in reporting our income tax.

The "Bank Account" in the general ledger is charged with deposits and credited with checks issued, the balance always being extended. When I get my bank statement at the end of the month it is easy to find which checks are outstanding and then verify the bank statement with our own books.

We also have a general ledger account for each kind of expense. These are posted every day from the distribution sheet. The perpetual balances always shown aid us in curtailing our various expenses.

To our "Daily Business Record" we post each day from the "Daily Distribution Sheet" totals of cash sales, credit sales, and collections. The balance of date of course is always extended, and by comparing this amount with figures for the same day of the previous year, I am able to see what progress we are making in sales or collections. Also I can compare monthly and yearly totals.

Our "Monthly Department Sales Record" gives us the gross profit in each department each month. All sales tickets carry the cost price, in code, of every article sold. The bookkeeper distributes each sale to the proper department by cost and selling price. From this distribution sheet the total cost of all goods sold and the total sales in each department are posted to the record daily. At the end of the month the columns are added and from the totals I can tell our gross profit for the month in each department. Deducting expenses from the gross profit of the whole store gives the net profit for the month.

Using the sales slips again the total of each clerk's sales for the day, by cash and charge, are posted to the clerks' daily sales and gross net profit statement. At the end of the month each column is totaled and from these figures I am able to tell whether I am getting the right kind of service from those who sell my merchandise. By cross adding these columns each day we obtain the total cash sales, charge sales, and total sales. This information is all entered on the lower half of the same sheet. Then by cross adding the day's entries, which are the cost and selling price of each day's business in each department, on the "Monthly Department Sales Record," we are able to determine each day's gross profit. This daily cost of goods and the profit are entered on the lower half of the same sheet and added. This gives the total sales for the day. This should check against

us day by day. Besides relieving us of a great amount of anxiety, it also gives us confidence in everything we do. There is no guess work about anything. We know positively when it is advisable to do a certain thing and we do it with a feeling that we are safe and that the results will be just as expected. And we have the same feeling and confidence when we are advised by what our figures show that it is not best to undertake a certain thing.

SECRETS OF GOOD ADVERTISING

10. SIMPLICITY OF APPEAL

AN ADVERTISEMENT phrased in simple words is much stronger than it would be if it contained a lot of technical terms and long words. The average reader is not familiar with many technical phrases and will not take the trouble to look them up.

The well-posted advertiser knows that to sell merchandise, he must make his readers want it. And this he cannot do if they are unable to understand what he tells them about the goods.

So he avoids technical descriptions. He shuns big words. He keeps his sentences short so that the reader can follow the thought easily.

His description of the goods is written not in the shop words of the maker but in the language of the salesman. He tells of the article's merits, its uses, its convenience quality and its price.

And when he ends his story he leaves you with a desire to see, to have and to own the article about which he has told you. He accomplishes what technicalities would not do.

11. SYSTEMATIC PLAN

ONE SINGLE advertisement does not make a campaign any more than one single cannon shot makes a battle. If you were to read one advertisement by a local dealer and not see another by him for a long time, you would not be much impressed.

Even if he advertised at long intervals, you would not pay much attention to him. But the man who has frequent messages of interest for you gets you into the habit of looking for them.

Following this theory, he advertises systematically. He maps out a definite plan or

campaign. His announcements appear at regular and frequent intervals, so you know when to expect them and will, therefore, look for them.

He adopts a style which remains characteristic of all his advertising. Each advertisement has a certain individuality about it, and yet something that identifies it with him.

He may use a peculiar style of illustration throughout his advertising or maintain a uniformity of general appearance that distinguishes it from other advertising at a glance. But whatever its distinctive features may be, he uses them constantly and at regular intervals.

(To be continued)

Continually use your imagination to look at yourself and your proposition from the customer's standpoint. Put yourself in his place. Think with his mind and feel with his heart. Make his finances yours for the time being, and ask yourself what you would do. This habit will save you from being one-sided. It will give you new viewpoints for your selling talk, and new methods of approaching difficult people. A. F. SHELDON.

THE other day I listened to a story which though a bit stretched contains a sufficient kernel of truth to convey the thought of how costly is any delay in the assembling room of one of our large modern corporations producing thousands of finished articles every week in the year. As the tale runs, a mechanic in search of a position applied to an eastern company and mentioned the fact that up until recently he had been in the employ of one of the greatest manufacturing concerns in the Middle West.

"Why did you leave?" asked the prospective employer.

"I didn't leave, I was fired," said the man.

"What for?" was the next question.

"Well, it happened this way," replied the mechanic: "I was employed in the assembling department and my job was to tighten nut number sixty-five. One day I dropped my wrench and before I could pick it up I was 110 machines behind. The superintendent on firing me said they couldn't afford to have a man in the shop who would delay production in that way." FLOYD W. PARSONS, in *The Saturday Evening Post*.

600 TALKING POINTS AND SELLING ARGUMENTS

BEING ANSWERS TO OBJECTIONS THAT SALESMEN
COMMONLY MEET WITH

By W. C. HOLMAN

*Formerly Sales Manager, National Cash Register Co., and Author of the
Famous "Ginger Talks of a Sales Manager to His Men."*

WE consider this one of the most extraordinarily practical and helpful features ever secured by a business magazine. Mr. Holman has compiled from many sources and as a result of years of experience a remarkably comprehensive encyclopedia of answers to all of the commonest objections encountered by salesmen—not theoretical, but actual, brass-tacks answers which have been fire tested and have proved that they will “bring home the bacon.” This great feature will be worth many times the cost of the magazine to any sales manager or road man during 1920. It gives you the very heart of the art of selling. Furthermore, because the salesman has to meet objections relating to all departments of a business, many of the arguments Mr. Holman has collected will be of daily use to business men in all lines. Copyright by Sheldon University Press. All rights reserved, including the right of translation. No material in this series may be reproduced without permission.

21A—“YOUR GOODS WON'T BE UP TO SAMPLE.”

“Mr. Blank, our firm has a reputation for squareness and fairness excelled by none. It has taken very many years to build up this good name. Judge for yourself whether it would pay us to lose it by stooping to such a low trick as shipping goods not up to sample.

“There is more in this business than the securing of a single order. We are bidding for your future trade.

“Figure it out for yourself, Mr. Blank, our trade is much like yours. You expect a man to come back to this store because you treat him fairly. We look at our customers in the same light. We want their repeat orders, and we get them. Could we do this if we did not ship goods fully up to sample?”

21B—“YOUR GOODS WON'T BE UP TO SAMPLE.”

“I have heard of goods not being shipped according to sample, but our concern has never had a shipment returned for this cause during all the time it has been in business.

“Our goods must be up to sample. Let me tell you why. Every salesman we have out chooses his samples for himself from actual stock. This article is one that I took from thousands of its kind in the stock room on the

fourth floor of our building. When you order a dozen or a gross of this article you get twelve or a hundred and forty-four articles exactly like it.”

21C—“YOUR GOODS WON'T BE UP TO SAMPLE.”

“If our salesmanager heard of a salesman showing a sample that in any way misrepresented our goods he'd fire him on the spot. Abraham Lincoln said: ‘You can fool some of the people all the time, and all of the people some of the time, but you can't fool all of the people all of the time.’ Similarly a business concern could fool a few people some of the time by misrepresenting its goods, and make a profit on an occasional transaction. But no concern like ours, that has been doing business year after year with a great number of merchants, and intends doing business with the same men for years to come, could afford to make the slightest misrepresentation of its goods.

“The sample I have shown you is no especially prepared piece of goods. It is an ordinary piece out of our common everyday stock and absolutely represents the goods that will be delivered to you. If you wish I will leave it with you and I will give you a written guarantee that if the goods are not

absolutely up to this sample we will take them all back and pay all the shipping and other expenses. We cannot afford to do business on any plane of deception or misrepresentation and I would lose my position in a minute if I undertook to do it. Our guarantee absolutely protects you."

22A—"I DON'T WANT THE ARTICLE."

"That is true, Mr. Blank. It is because you do not want it that I am here. The reason you do not want it is that you do not realize what it will do for you. If you had known what it would do for you you would have wanted it long before and would have sent for it, and there would be no opportunity for me to make a sale to you. Therefore, I am glad you have not wanted it. But I know that you will want it when you once realize what it is and what it will do for you. You own hundreds of things to-day that you did not want the moment they were first called to your attention, but which you decided you needed and did want after you fully understood them. All I ask is an opportunity to explain this article to you, and then if you do not want it you have but to say so."

22B—"I DON'T WANT THE ARTICLE."

"But after all, Mr. Blank, isn't it true that the question is not 'Do you want it?' but 'Do you need it?' A boy going to school may not want to go, but he needs the education. Isn't that true?"

"Well, that's exactly the way with this article. The merchant may not want it when we first approach him, but he needs it. A few years ago business men did not realize that they needed the typewriter, the telephone, the telegraph. But take these necessities away from them now and you will cripple all their transactions. You will find, Mr. Blank, that you will want this article as badly as you need it if you will simply give it a trial.

22C—"I DON'T WANT THE ARTICLE."

"Granted that is so, Mr. Blank. You may not want it; but I am positive you *need* it. Of all the customers I have sold I do not remember a single one who wished to buy when I first tried to sell; but the article was needed all the same, and after due consideration an order was placed."

23A—"I DON'T WANT TO TAKE ON YOUR LINE."

"Mr. Blank, you are in business to make

money. If I can't show you that this new line will increase your profits, of course you don't want it, and I should not expect you to buy it. But if I can show you that, you will have no prejudice against it because you have not handled it before. Is it not true that the real consideration to you is not whether the line is a new one or not, but whether it will make you more money than your present line? You do not mean that you would stick to your present line regardless of profit. The mere fact that you have handled this line in the past is no reason why you should handle it always. If you had been handling my line for fifteen years, and some one else could show you one that would sell better or bring more customers into your store, or that you could get on better terms, or sell at a greater profit, I should not expect you to stick to me. Why should I? I would not expect you to stay with me a moment longer than it was good business for you to do so. Is the real question with you whether or not you wish to handle a new line? Is it not, rather, whether handling a new line will make you more profit or not, or will be more advantageous to you on the whole than handling your present line?"

23B—"I DON'T WANT TO TAKE ON YOUR LINE."

"Mr. Blank, some one in this town is going to handle our line, and I have offered you the first opportunity. I can show you what a fresh and attractive line it is. No doubt if our line did not come to this town you could continue to sell enough to satisfy you from the lines you are handling; but it is not a question whether you would like to sell our line. It is a question of whether you would like to have someone else in this town selling a line which has the prestige of ours. I would rather have you sell it than anyone else, but if you do not take it, of course I must offer it to some of your competitors. The merchant who puts it in will certainly increase his hold on the community. Your business shrewdness, which you have shown by the development of this business, will enable you to see what a competitor would be able to do with such a line as this is. When a scale is pretty evenly balanced, a very little will tip it one way or the other. The addition of so popular a line of goods as this may be the deciding weight that will tip the scale in your favor

or in the favor of a competitor. You would prefer, would you not, to be the man with the advantage? I have made the offer of this advantage to you first."

23C—"I DON'T WANT TO TAKE ON YOUR LINE."

"Permit me to say, Mr. Blank, that the reason you do not want it is because you do not realize its merits or the opportunities for sales it offers you. I do not expect you to want it until you have become acquainted with these facts, and all I ask is a few minutes to acquaint you with them. If after you have heard me, you decline to buy, that is all right. You are the man to make the decision. But I think you would prefer to base your decision on a knowledge of the facts. There are certain features in this line that differ from those of any other line. Let me point these out to you, and then if you wish, tell me that you do not want to handle it. But I believe that you will want to handle it."

23D—"I DON'T WANT TO TAKE ON YOUR LINE."

"Mr. Blank, you wouldn't take a hundred dollar bill and tear it in little bits, would you? Yet if you don't stock up with this line your action is equivalent to throwing away actual cash. It is a good thing to have money in the bank, Mr. Blank; but the wisest thing any merchant can do is to invest his money in stocks of goods which will bring the quickest and largest profits. The only way a retailer can succeed is by continually fighting for new business. This article is in keen demand and will bring you new business. It will pay you handsomely to handle it. If you don't want the article it is because you are not acquainted with its selling merits. You'll find them out when once you begin to sell it."

23E—"I DON'T WANT TO TAKE ON YOUR LINE."

Remember this, Mr. Blank: We are selling you not merely a line of our goods; we are selling you the advantage of all the prestige of a line which has been pushed by a big advertising corporation. There are many concerns that will sell you unknown goods and that is all you get. We pay a force of salesmen who are constantly working for you and for us. These salesmen consist of our advertisements, which are constantly appearing in magazines and other publications

all over the country. We have spent hundreds of thousands of dollars (or millions) to provide these salesmen, who will help you sell our product. Look, for instance, at this advertisement that appeared in last month's issue of (say) the Ladies' Home Journal. It cost us \$6,000. There are hundreds (or thousands) of women in your town (or city) who read this magazine and have felt the force of this advertisement. Here is a list of the mediums in which we advertise every month (or a list of the newspapers in which we advertise at such and such intervals regularly). Think why all this money is paid out. It is paid to send people into your store and the stores of other dealers who handle our goods throughout the country. Yet it doesn't cost you any more to put in a line of our goods than the unadvertised goods or less heavily advertised goods of other manufacturers. How do we get the money back? I hear you say. Well, because of our advertising, a small force of salesmen in a month's time can induce more merchants and dealers to handle our line than the same number of salesmen could induce to handle another unadvertised line in many months or even in several years. We get our money back in the great volume of our sales. Our administrative expense is no greater when we have a big volume of sales than with a small volume, and our overhead manufacturing expense is very little greater. An idle plant or a plant running only a part of the time is what eats up profits in the manufacturing business. We are running a great force full time the year round. We make only a small profit on each sale, but we made an enormous number of sales."

(To be continued)

A salesman must know himself, his goods, and his customers. And he must know how to apply that knowledge to the end of satisfaction and profit of both buyer and seller.
A. F. SHELDON.

A successful Pittsburgh merchant said to me one day, "Any poor, bare-footed, red-headed boy, with the right stuff in him, can walk into this store today and eventually force me to make him a partner in the business. Why? Because of the service he can render; he can make himself indispensable."
A. F. SHELDON.

MONTHLY INDEX OF OTHER BUSINESS MAGAZINES

THE following index of business articles, which in our judgment would be of special interest to our subscribers, is reproduced in abridged form, by special arrangement, from the *Business Data Weekly*, which is published by The Business Data Bureau, Indianapolis, Ind., U. S. A., as a part of their general service as a clearing house of business information.

ADVERTISING. "Questionnaire Investigation Tests Efficiency of Advertising." Report of Dallas (Texas) Advertising League committee on investigation as to attention value of the different forms of advertising. Shows quality a gument makes strongest appeal. 800 words. *Judicious Advertising*, April '20, p. 61. Tables.

BUSINESS CORRESPONDENCE. "As to Length and Emphasis in Circular Letters." By Frank H. Williams. This touches upon that boary old question relative to the length of a letter. And the conclusion that it reaches is somewhat the conclusion of Lincoln regarding the length of a man's legs—"Long enough to reach from his body to the ground." 1500 words. *The Mailbag*, April, '20, p. 20.

BUSINESS CORRESPONDENCE. "Humanizing the Morning Mail." By Maxwell Droke. This takes up "The Good-Will Letter," one of the most important of all types of letters. If you do not use good-will letters in your business, this discussion of them may convince you that you're overlooking a bet. If you do use them, you may get a new slant. 1000 words. *The Mailbag*, April, '20, p. 7.

BUSINESS OUTLOOK. "Digging Out." By Bernard M. Baruch. This world, without knowing it, is digging itself out. I believe the peak of scarcity and underproduction is definitely passing away. From now on we shall see a slow, steady increase in the supply of all those goods which are required to satisfy human wants and, though the demand will continue great, there will be a lowering of the price levels and a bettering of the exchange markets. 2300 words. *The Saturday Evening Post*, May 1, '20, p. 8.

CHECK PROTECTION. "Your Check." By Edward H. Smith. Has your check ever been raised? Have you been victimized by forgery or alteration? In any case, you will want to know how criminals operate against bank deposits, how they are being fought, how checks are altered, how to safeguard yourself and how not to do it. These matters will be considered here. Incidentally it will be necessary to go somewhat into the lives and exploits of the check men, the criminals who live on public carelessness and delusion in the matter of check writing. 11600 words. *The Saturday Evening Post*, May 1, '20, p. 12.

COMMERCE DEPARTMENT. "The Business Man's Department." The usefulness of the Department of Commerce to the business man is in direct proportion to the use that the business man makes of the Department. Address by Secretary Joshua W. Alexander before convention of Chamber of Commerce of the United States, Atlantic City. 4400 words. *Commerce Reports*, April 28, '20, p. 561.

CREDITS AND COLLECTIONS. "Why Cleveland Business Men Find Credit Sales So Profitable." It's because their Retail Credit Men's Association is a fine-tooth comb with all its teeth intact. Deficient accounts are effectively checked up at weekly meetings. Secretary Gray explains his sure-fire record system. 1975 words. *Dry Goods Economist*, May 1, '20, p. 17.

DEPARTMENT STORES. "Men to Men Methods Attract and Hold Men's Custom." Study of Marshall Field & Co.'s "Men's Store" advertising policy affords remarkable insight into how it's done. Same principle applies whether men's wear is sold in main store or separate building. Just give the men an atmosphere they recognize. 1225 words. *Dry Goods Economist*, May 1, '20, p. 91.

DEPARTMENT STORES. "Selling Out Front." By B. Franklin Joy. He never presses anybody to buy anything, he never seems to be selling at all. He just mixes in with the shoppers in an inoffensive way and the first thing you know Frank or Harrison or Brink is digging something out of the show cases or getting out a bathrobe or a sweater, and a few minutes later he's wrapping it up for a customer that half the time had no intention of buying such an article, though somehow Miller doesn't seem to sell a man anything unless he is pretty sure he wants it or needs it. 2800 words. *The Saturday Evening Post*, May 8, '20, p. 57.

DIRECT ADVERTISING. "Three Letters That Produced \$300,000 in Business in Three Months." By Ernst Eberhard. An exceptional direct-mail campaign for a contractor and builder explained in detail. Conducted by an advertiser who blazed a trail. He departed from time-honored custom in going after business, and used direct mail advertising to solve a tough sales problem. 1700 words. *The Mailbag*, April, '20, p. 1.

EMPLOYMENT. "Selling the Job to Employes in Big Advertisements." The full-page want advertisement becoming increasingly popular. 1000 words. *Printers' Ink*, May 6, '20, p. 125.

HOUSE ORGANS. "Wanted—A House-Organ Tuner." By Dennis F. Crolley. A house-organ can produce anything from harmony to discord. It can also put you to sleep or make you awake. What it produces depends entirely upon who plays it and what manner of house-organ musician he is. This handles some house-organs without mincing words, but withal is replete with sound suggestions for improvement. 2675 words. *The Mailbag*, April, '20, p. 9.

INDUSTRIAL EDUCATION. "Reducing the Labor Turnover by Developing the Individual." Monotonous work and blind-alley occupations have been recognized as a potent cause of labor turnover. This article outlines a plan which is being successfully developed by a machine tool concern to get rid of the two difficulties. Parts may be adopted, with modifications, in almost any plant. By Norman G. Shidle. 2800 words. *Automotive Industries*, April 29, '20, p. 1015.

INDUSTRIAL RELATIONS. "Elements of Success of Shop Committees." Freedom from superimposed spirit necessary. Methods of handling complaints. General and specific functions. Relations to labor unions. By Charles Morris Mills. 1800 words. *The Iron Age*, April 29, '20, p. 1239, to be continued.

INDUSTRIAL RELATIONS. "Goodyear's Industrial University." Institution just opened by Akron Tire manufacturer is world's most advanced step in employe relationship. 1525 words. *Michigan Manufacturer and Financial Record*, May 1, '20, p. 15.

INDUSTRIAL RELATIONS. "Trends in Management." What do present labor conditions indicate for the future? By H. H. Haylett, president, Chicago Council, Industrial Relations Association of America. Are labor difficulties nearly at an end? How soon will the labor market—wages and disturbances—become normal again, and will this condition be the same as the "normal" of five years ago? This article of the "Trends in Management" series is particularly interesting because it points the way to an answer on these and other labor questions factory executives are asking today. 2075 words. *Factory*, April 15, '20, p. 1157. Ills.

INDUSTRIAL RELATIONS. "Carnegie Steel Co. Plans to Aid Employes." Home buying encouraged through three methods which, it is believed, would greatly relieve the housing situation. Plans of other companies. 500 words. *The Iron Age*, April 29, '20, p. 1256.

INDUSTRIAL RELATIONS. "Hearts and Heads Go Into 'Stetsons.'" Founder started "welfare work" fifty-five years ago. What's done now. By William S. Dutton. 1280 words. *Forbes*, May 1, '20, p. 57.

INDUSTRIAL RELATIONS. "Philanthropy?—Rot!" These manufacturers decided that it was simply good business to house employes comfortably rather than let them live in tenements where every sight and sound encouraged restlessness. Written by a man successful in his profession and known throughout the country as an authority on business. His name is withheld for reasons that will be evident when you read the story. 3025 words. *Nation's Business*, May, '20, p. 11.

PATENTS. "Our Defenseless Patents." The lot of the inventor is proverbially a hard one, and it is not improved by the inscrutable ways of our present patent system.

which is fascinating in its complexity. By Aaron Hardy Ulm. 2900 words. *Nation's Business*, May, '20, p. 50.

PRODUCTION. "Putting Across a Campaign for Greater Production." A plan that is turning a 32 per cent. slump in output into an increase over previous records at the National Cash Register plant. Why has individual output fallen off? How the management at one plant answered this question. How they got at the roots of the trouble—is the subject of this article. Frank, open discussion in a series of meetings of factory executives has pointed the way to overcoming the 32 per cent. production decrease that existed. 4200 words. *Factory*, April 15, '20, p. 1133.

RETAIL METHODS. "Manchester Helps Itself to \$2,000 in Groceries a Day." J. W. Hale Co. department store is astounded at response of small Connecticut town. Expecting to turn over \$2,000 a week, it has often found its business for one day far in excess of that sum. Store manager explains reasons for success. 2050 words. *Dry Goods Economist*, May 1, '20, p. 57.

RETAIL METHODS. "Exit Percy and Ferdie." Certain of our cities are seeking to raise the important service of retail salesmanship from the scorn in which it has been held to the dignity of a profession. By Theodore M. Knappen. 1215 words. *Nation's Business*, May, '20, p. 14.

SALES MANAGEMENT. "Classifying Prospects for More Effective Selling." Advantages of the geographical and the selective method of dividing prospects among salesmen, as explained by a motor truck manufacturer. From an address before the National Transportation Conference. By Robert P. Patten, truck sales manager, Pierce-Arrow Motor Car Co. 1650 words. *Marketing*, for May, '20, p. 242.

SALES MANAGEMENT. "How Market Analysis Lowers Sales Cost." Knowing how much you can sell and where you can sell it is a prime essential of efficient sales management and economical sales cost. Methods of mapping out trade possibilities and charting sales situation. Written for *Marketing*, by J. B. Hazen. 2100 words. *Marketing*, May '20, p. 229.

SALESMANSHIP. "The New Day in Salesmanship." The modern sales manager is a combination psychologist, statistician, merchant, and analyst. He is no more born to follow his pursuit than is the average doctor or engineer. The secret of success in selling is chiefly a willingness to devote the necessary time and study to learning the business. 3100 words. *The Saturday Evening Post*, May 1, '20, p. 38.

THE AD-MIRER

THE KODAK AS A COMMUNITY BUILDER

A. A. Richardson, of Bemidji, Minn., Boosts His Community via the Camera Route

WRITES Mr. A. A. Richardson, Photographer, of Bemidji, Minn., who evidently slips a little gray matter into his fixing bath: "As you invite submission of ads., etc., the enclosed may interest you." The enclosed did.

Richardson is another disciple of Service and as such entitled to the High Sign. His particular way of serving is via Community Building of a special sort. It consists in boosting Bemidji and its environs by means of the camera. (Incidentally, to be sure, Richardson is boosting his own business, for he develops kodak films; but the urge of Service seems to be strong in him and he is, therefore, entitled to all the rights, privileges, and prerogatives, to say nothing of the emoluments, which may come to him through any activities conditioned upon the Principle of Service.)

After this it almost goes without saying that he is a former student of one of Mr. Sheldon's courses in the science of successful busy-ness.

Here is one of the newspaper ads he sends us:

I am trying to get pictures of current events in Bemidji, that the daily papers and other periodicals will be glad to accept and publish as news.

The Duluth News-Tribune is being especially generous in using space for Bemidji pictures.

I want to invite your tips on important events and persons.

Please notify me if you have any knowledge of:

—Anything out of the ordinary happening, or important accident;

—Improvements in the city, in ways of doing things, etc.;

—A Bemidji person or organization doing any good public service;

—Bemidji people doing things notable in political, business, civic, educational, social, and church life;

—Bemidji people reaching their one hundredth birthday, golden wedding, important office—or even reaching jail(!);

—In short, anything the papers will recognize as being live news and that they may publish under a Bemidji date line, so people everywhere will be reminded of Bemidji, and may know we are still alive and kicking.

Elsewhere he amplifies his constructive suggestions thus:

Snapshot the beauty spots, especially of lake and stream, for water scenes are the prettiest pictures.

Snapshot the good catches of fish and the good bags of game.

Snapshot the good herds and flocks, the pure-bred stock, the good crops.

Snapshot every large outdoor gathering of your community and all its organizations—celebrations, picnics, parades.

Snapshot your good roads and their making, new ditches, new land clearing, new industries, new buildings.

Keep sets of such snapshots, make up simple albums of such sets, to show visitors and others. Give and send such snapshots, singly and in sets, to friends, but especially to those whom you want to interest in your section, to visit, settle or invest.

They will say: "What beautiful scenery! What great fishing and hunting! What rich soil and prosperous people! What a lively progressive community!"

Thus will you boost by your kodak.

This progressive photographer has the earmarks of a first-class salesman. He reprints an excellent address of his, made at the Northern Minnesota Development Association's convention last winter, in leaflet form,

with such truths as these hammered home in bold face type:

"82% of all our knowledge comes through the eye."

"Pictures speak all languages."

"Sight strikes deeper than sound."

"Seeing is believing."

"The kodak is the greatest talking machine."

His address itself is such a good example of applied psychology and ought to prove so stimulating to kindred spirits in other sections that we are going to "obey that impulse" and quote from it at length.

As loyal boosters of our state and region, you are interested in the best ways to boost and promote us. Most of you know *some* boosting can be done by pictures.

But how many of you appreciate *how much* has been done, is being done, and can be done, by pictures? Having had years of experience in the photograph line, facts, ideas and philosophies concerning pictures have come to me, that might not come as fully to many others.

Several years ago, a series of some eighty pictures that I took on and near some large tracts of land within 15 to 30 miles of my home city of Bemidji, Minn., all ten miles or more from a railroad, sold 2,700 acres at retail in about thirty days after the sets of photos were put out, and wholesaled the balance of 8,300 acres soon after, so that the entire tract of 11,000 acres was sold out in about sixty days. The entire cost of a special auto trip with a party of four, to secure the views, and have the sets of post cards made, was only about \$200.00, which figures out an advertising cost of 2c per acre.

Some pictures—movies and stills—of Northern Wisconsin and Upper Michigan—their advantages and opportunities, were shown a western wool man at a Chicago convention. He was interested, and made a trip up into the territory. A man was sent west with pictures.

The results have been that 25,000 sheep have already come into the territory from the west. Mr. Andrews, editor of "Cloverland," of Menominee, Mich., has just told you in his splendid, ringing address, of how encouraged and optimistic they feel over the results already accomplished and in sight.

Visual instruction is being used more and more for educational purposes; by the schools, the churches, various departments of our government, etc. The problem of the Northern Minnesota Development Association is to *educate* people to our natural intrinsic advantages and opportunities.

Is there anyone here who does not believe our territory has such great merits? That's a useless question to ask this kind of a gathering.

We believe, because we *see*.

Then let's show others, so that they seeing, may believe, and act, and become boosters with us.

Our problem being, then, to educate, my plea is to do it by pictures.

The great preacher, Phillips Brooks, said: "Sight strikes deeper than sound."

Some one else said, "The most direct path to the mind is through the eye."

It is not hard to see why this is so.

When one names to you anything, as, table, potato, sheep, etc., your mind calls up a picture of that thing, and that picture is what conveys the idea to your mind.

Does anyone doubt this? Why, the entire history of human speech is of man's efforts to make sounds stand for things and ideas.

Naming a thing calls up its picture in your mind, and the picture makes the impression *direct*—the intermediate speech sound is saved—*one* step is taken to produce the impression, instead of *two*.

Is it not, then, entirely clear that the picture is the more direct?—speech sound—mind picture—thought impression—two steps; photograph—thought impression—*one* step.

Photographs also are generally recognized—quite justly as being more true and dependable than speech. You may prove almost anything to a man by mere words.

But "a man convinced against his will, is of the same opinion still." The ordinary, or garden variety, of man is afraid of word proof because he knows it is often so untrue.

And you know Abe Lincoln said, "God must have loved the common people, because he made so many of us."

And the ordinary common man is certainly "from Missouri!" and wants to be shown. Pictures *show* him.

He *believes* pictures. And if the pictures and other facts prove strong enough, they will cause him to *act*.

I know there is not one person here who does not thoroughly *believe* that facts show plenty of opportunity for any man right here among us in Northern Minnesota.

Then let us demonstrate the facts to every possible person on every possible occasion by pictures.

We congratulate Bemidji on drawing a live one.

WHAT IS A FRIEND?

By CALLIE J. STILLSON

A FRIEND is one who has no need of words,

Whose sympathy is told in clasp of hands;
Who, in the deeps and silences of life,
Just simply feels and knows—and *understands*.

Why not an excess wages tax?

"THE NEW PROPHET IN THE WORLD OF INDUSTRY"

P. D. Armour's Influence on John Leitch

THAT IS the way a writer in *The American Magazine* referred to John Leitch, the originator of the system of employe representation known as Industrial Democracy.

"I was born in Chicago in April, 1868," Mr. Leitch declares, according to this writer, who describes him as "a tall, gray-haired man, spare of figure, with keen, dark eyes, square jaw, and a good firm mouth that yet knows how to smile." "My father and mother were good Scotch Presbyterians, but even poorer than the traditional mice of that or any other church. I won't tell you how desperately poor we were; but I want to say that I do not regret having tasted some of the bitter dregs of poverty. Because no man can tell me to-day, 'Oh, you know only one side of life! You never have been the under dog.'

"I have been poor; and I have been the under dog. But I am glad of it; because it has made me richer now in my knowledge and understanding of life than I otherwise could have been.

"When I was ten years old my school-days ended. The family needed even the little that I could earn, so I got a job—I think it was at three dollars a week—in a shoe store. I was there in the morning before anybody else showed up. I had to clean the cuspidors, carry out the empty boxes, sweep and open the store. During the day I ran errands and delivered shoes; and after the store closed at night, I kept on delivering. Often it was nine or ten o'clock before I reached home.

"I must have stayed there at least a year, because I remember how hot it was in summer and how wet and cold the slush was in winter. It was not a pleasant job nor an easy one.

"But I do not regret that experience! Every job can be at least a fifty-fifty one, if we make it so. We can get out of it as much as we put into it. Not necessarily in money, but in *something* that counts, and that may be worth far more to us in the long run, than money would be. The trouble with a good many people is that they want to get ninety per cent out of a

job and put only ten per cent into it.

"When I was sixteen, I went to work at the stock yards as an employe of a commission house. I worked from ten to sixteen hours a day, most of the time driving cattle in muck and mire that was sometimes up to my knees. We wore long rubber boots that reached to the hips. After eight or ten hours of that, I took off my rubber boots, went into the office and helped with the books.

"Altogether that was another experience which was neither easy nor pleasant. But it was while I was on that job, in the mire of the stock yards, that the idea of Industrial Democracy was born in my mind. And this is how it came about:

"P. D. Armour, the founder of the present Armour company, used to ride around the yards almost every day on an old sorrel horse, making a tour of inspection. I was not in his employ, but I knew him by sight, as everybody did. One cold, miserable day he came along and noticed that one of his men, a fellow named Pat, had on a thin coat and boots that leaked pretty badly. P. D. pulled up his horse, looked Pat over, and demanded what he was doing there, dressed like that.

"'It's all I've got,' said Pat.

"'Well,' said P. D., 'you go and buy yourself a good rubber coat and new rubber boots, and charge 'em to me! We can't afford to have a good man like you get sick.'

"That was P. D.'s way. He was an autocrat, but he was a kindly one. His men were real human beings to him. He had a genuine personal interest in them and in their families. He always kept a lot of toys in one of the drawers of his desk; and if a child ever came into the office, P. D. would beckon him, or her, over to the desk, then, without a word, he would carefully open the drawer and, with a smile and a pointing finger, invite the youngster to choose one of the playthings.

"Because he did show this human interest in them—and it was a sincere feeling on his part—his men were fond of him and loyal to him. I saw the proof of it over and over again; and it set me to thinking about the vital importance of this *human element* in the relations between employers and employes.

"I kept thinking along that same line

through a long succession of jobs. I found, very often, that all an employer seemed to want was to get as much work for as little pay as possible; and that the employe's chief concern was to *do* as little and *get* as much for it as he could.

"It seemed to me that there must be a better way of working together. And through

years of thinking and studying and experimenting, the plan of Industrial Democracy was finally worked out."

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In general, I will say that the text furnished is *exceedingly practical* and **GOES TO THE BOTTOM OF HUMAN RELATIONS IN BUSINESS**. — **R. Krasberg, Pres., Krasberg Engineering & Mfg. Corp., Chicago.**

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This course cost the company considerably over \$1,200.00 and we felt as if we **HAD OUR MONEY BACK THE FIRST TWO LESSONS**. — **K. Spellich, Secy., Gordon-Van Tine Co., Building Material Direct to Consumer, Davenport, Ia.**

I consider that **THE INVESTMENT** in this Science, by the companies with which I am associated **IS A MOST EXCELLENT ONE INDEED**. — **George R. James, Member War Industries' Board and Member Representing the Public in the Great Industrial Conference at Washington; President of three companies, Memphis, Tenn.**

FOR THE SALESMAN IN HIS SERVICE

The BUSINESS PHILOSOPHER

AUGUST, 1920

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in the INTERNATIONAL BUSINESS SCIENCE SOCIETY

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It is devoted primarily to spreading an understanding of the Principle of Service, and the Natural Laws tributary and related thereto, as applied to business and the professions; to proving by practical demonstration that true and lasting success is won only through genuine, whole-hearted service to others.

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AN ARABIAN CLASS IN BUSINESS PHILOSOPHY
(See Page 360)

The Business Philosopher

Edited by ARTHUR FREDERICK SHELDON
SAM SPALDING, Associate Editor

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Only that which tends to increase the "Area" or A+R+E+A of the reader—that is, his Ability, Reliability, Endurance and Action—will appear in this magazine.
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ON THE FRONT PORCH

Where We Talk Things Over

ABOUT SADI

ONE reason I like Sadi is because he reached the century mark, and then went it several better.

Another reason is, because he uttered so much truth, gave expression to so much common sense—advice invaluable to any business man who will just sit up and listen and then—execute—that's the word, EXECUTE.

Sheik Sadi—Muslih-ed-Deen—but let's call him Sadi for short—was, as you may or may not already know, a Persian philosopher and poet, who was born in Shiraz, A. D. 1194, and died in the same place 120 years later.

Some biographers place his age at 102, but the weight of authority seems to place him at from 116 to 120 years.

Personally, I have found him a good counselor in matters of business. It is with the belief that you will feel the same way about it that I pass a little of his philosophy along to you.

It is true that he was not speaking particularly to business men, and it is also true that he was not a business man, for he positively tells us that he wrote for his bread.

He was not a merchant prince or a Captain of Industry; he never engineered a corner in the stock market, owned a department store,

conducted a correspondence school or published *The Philistine*; but nevertheless, he was chock full of good philosophy, which constitutes good advice for business men.

If all would follow much of his advice there would be fewer failures, bigger dividends, and the drawing account on the Bank of Happiness here and now would be simply great.

A RECIPE FOR A GOOD TIME

RIGHT here let me give you a little receipt for having a good time.

First: Remember that a good book, with the emphasis on the *good*, records the best thoughts of a great individual.

Second: That a man is known by the company he keeps.

Third: That it is far better to be in the company of a live dead one than a dead live one.

Fourth: That the next best thing to talking with a man great enough to have written a great book, is to *imagine* you are really talking with him as you read the written page.

Do not read too rapidly.

Make it conversational.

Let the writer make a statement and then talk back.

Then imagine what that writer would have

said in reply to your part of the conversation.

Provided you select the right authors you will find this occupation beats billiards or booze by several laps, and it pays far better dividends.

Recently I have been having a lot of fun with Sadi in this way, and in the hope that what I have gleaned from him may help you, let me here record part of our conversation.

The parts of our conversation which are really in Sadi's words you will find in capitals. My own conversation and that which I have imagined he would say were he present, you will find in smaller type—and may the shade of Sadi never chide me if I have imagined things which he would not have said.

"ON THE BENEFIT OF SILENCE"

AMONG the best of the good things Sadi wrote is the "Gulistan," which I believe means "The Rose Garden"; and among other good chapters in the "Gulistan" is one entitled "On the Benefit of Being Silent."

Quoting from this chapter, Sadi said this to me:

"A MERCHANT HAPPENED TO LOSE A THOUSAND DINARS. HE SAID TO HIS SON: IT WILL BE PRUDENT NOT TO MENTION THIS LOSS TO ANYBODY. THE SON ANSWERED: O FATHER, IT IS YOUR ORDERS AND I SHALL NOT MENTION IT; BUT COMMUNICATE THE BENEFIT SO FAR, AS WHAT THE POLICY MAY BE IN KEEPING IT A SECRET. HE SAID: THAT I MAY NOT SUFFER TWO EVILS: ONE, THE LOSS OF MY MONEY; ANOTHER, THE REPROACH OF MY NEIGHBOR:—IMPART NOT THY GRIEVANCES TO RIVALS, FOR THEY ARE GLAD AT HEART, WHILE PRAYING, GOD PRESERVE US."

And then Sheldon said unto Sadi: "I take it from this that your general advice to a business man is that if he has been 'done' or things are going wrong in any way it is a good time for him to keep his mouth shut."

And then methought I saw Sadi nod his bald head and say:

"That's it, Sheldon; you have hit the nail right on the head."

And I answered: "But why? You are a philosopher—I must have the reasons."

And Sadi answered and said: "Because, my boy, confidence is the basis of trade.

"You must have and retain the confidence

of the public if you would build business, and confidence is never the child of hard luck stories, not even by adoption."

At this point I thought of a certain business man in a certain city I visited recently, who for years has had a fine clothing business, one of the best in the city.

Until recently he hadn't had much competition.

But a big department store has recently started there and he, the fellow with the big business that was, has the jimjams born of the disease of fear.

And that isn't the worst of it—he is telling everybody about it.

He told a traveling man (in confidence) recently that his sales on a given day were only \$5.00; the traveling man told a friend of mine; my friend told me—and God only knows where it will end.

I have been cleaning the yard this morning. I struck a match—a little insignificant looking match. I held it to a leaf—just an ordinary dry leaf.

The wind was blowing, and in less time than it takes me to write about it, and about the same time it takes you to read it, a thousand and one leaves were on fire, and then some dry sticks, and then the fence—and I had to ruin an eight dollar pair of shoes to put it out.

After I had the best of that fire, I stood watching the ruins and thought of the ruin that is caused by that matchless match, the human tongue, when touched in confidence to the dry leaves of the animosity of the multitude who cry out "God preserve us!" "I am so sorry!" etc., while "glad at heart."

Wonder if the man who has been showing his hard luck hand will read this. Is it you? If so, will you have sense enough to take Sadi's advice?

And then Sheldon said unto Sadi: "Give us some more food from the same larder, indeed from the same loaf; for there must be more where that came from."

A DIVIDEND-PAYING HABIT

AND Sadi said: "Listen, Sheldon, while I quote to you from that chapter in the 'Gulistan' known as 'The Duties of Society': "REVEAL NOT EVERY SECRET YOU HAVE TO A FRIEND. FOR HOW CAN YOU TELL BUT THAT FRIEND MAY HEREAFTER BECOME AN ENEMY. AND BRING NOT ALL THE MISCHIEF YOU ARE ABLE TO DO UPON AN

ENEMY, FOR HE MAY ONE DAY BECOME YOUR FRIEND. AND ANY PRIVATE AFFAIR THAT YOU WISH TO KEEP SECRET, DO NOT DIVULGE TO ANYBODY. . FOR, THOUGH SUCH A PERSON HAS YOUR CONFIDENCE, NONE CAN BE SO TRUE TO YOUR SECRETS AS YOURSELF: SILENCE IS SAFER THAN TO COMMUNICATE THE THOUGHT OF THY MIND TO ANYBODY, AND TO WARN HIM, SAYING: DO NOT DIVULGE IT, O SILLY MAN! CONFINE THE WATER AT THE DAMHEAD, FOR ONCE IT HAS A VENT YOU CANNOT STOP IT. THOU SHOULDST NOT UTTER A WORD IN SECRET WHICH THOU WOULDST NOT HAVE SPOKEN IN THE FACE OF THE PUBLIC."

And I said to Sadi: "That sounds fine, but how does it work out? How many are there knowing this to be a truth who really practice it?"

And he said: "Not many, Sheldon, not very many, but still some; and they are among the so-called lucky, the favored sons of God, as far as this world's goods are concerned."

And I said unto Sadi: "Tell me, oh wise man, the how of this; as a philosopher tell me how to cultivate silence, that I may pass it along to the readers of THE BUSINESS PHILOSOPHER that they may be thereby enriched."

And he said: "Tell them it is a habit, and to get the habit. It may be harder to acquire than the tobacco habit, or the whiskey habit, but it can be acquired; and unlike the two just mentioned, it is a dividend payer."

"But how, Sadi? How can the habit be acquired?"

And the wise man answered and said: "In two ways: First, by strengthening the will, which is the balance pole of the ego; and second, by learning to love self-governed, silent people. That is to say, those who keep things to themselves. We gradually come to resemble our ideals."

"But Sadi," says I, "How can one strengthen the will?"

And he answered: "See the Science of Character Building, which is a part of the Science of Salesmanship as taught by the Sheldon School."

I said: "This is so sudden, Sadi; but you

must not compel me to advertise in editorials."

And he said: "All right, Sheldon; do you want any more advice to-night?"

THE VOICE WITH A FILE

I SAID: "Yes, it is only ten o'clock now and I could easily sit all night listening to you. You wrote something about a 'harsh voice' once, which, if I remember correctly, was good advice to salesmen—and in fact, to all business people. What was that you said about a harsh voice, Sadi?"

And he answered and said:

"A PERSON WITH A HARSH VOICE WAS RECITING THE KORAN IN A LOUD TONE. A GOOD AND HOLY MAN WENT UP TO HIM AND ASKED: WHAT IS YOUR MONTHLY STIPEND? HE ANSWERED: NOTHING. THEN, ADDED HE, WHY GIVE YOURSELF SO MUCH TROUBLE? HE SAID: I AM READING FOR THE SAKE OF GOD. THE GOOD AND HOLY MAN REPLIED: THEN FOR GOD'S SAKE DO NOT READ; FOR IF THOU CHANTEST THE KORAN AFTER THIS MANNER, THOU MUST CAST A SHADE OVER THE GLORY OF ISLAMISM."

And I remarked: "It is good advice, Sadi. We know that there are many salesmen, in fact many business men in all departments of business, who are handicapped in the matter of persuading people on account of an unpleasant or harsh voice. I have noticed that the voice has much to do with one's success; but suppose one has naturally a harsh voice, what is he going to do about it?"

And the wise man said:

"Because the wild rose is born small and insignificant, with many thorns, must it perforce remain so? If then, man's cultivation will improve the rose not blessed with reason and the power to act alone, what ought man to do with the human plant to remedy its imperfections?"

"How, Sadi, how?"

And he answered: "The voice is the echo of the soul."

PRAISE FOR REVENUE ONLY

WE SAT and thought about that for some little time and then Sadi volunteered this:

"At the risk of offending you, I am going to offer the following advice: I say 'at the risk of offending you' because since I take the

initiative you may be of the opinion that I deem you in need of this particular advice—that you must be your own judge.”

And he went on:

“SWALLOW NOT THE WHEELING OF A RIVAL, NOR PAY FOR THE SYCOPHANCY OF A PARASITE; FOR THAT HAS LAID THE SNARE OF TREACHERY, AND THIS WHETTED THE PALATE OF GLUTTONY. THE FOOL IS PUFFED UP WITH HIS OWN PRAISE, LIKE A DEAD BODY, WHICH UPON BEING STRETCHED UPON A BIER SHOWS A MOMENTARY CORPULENCY:—TAKE HEED AND LISTEN NOT TO THE SYCOPHANT'S BLANDISHMENTS, WHO EXPECTS IN RETURN SOME SMALL COMPENSATION: FOR SHOULDST THOU ANY DAY DISAPPOINT HIS OBJECT HE WOULD IN LIKE STYLE SUM UP TWO HUNDRED OF THY DEFECTS.”

And I answered him: “I am real glad you mentioned it, Sadi.”

I recall most vividly at this moment several scattered along the railroad of my life thus far who succeeded temporarily in making me think that I was about the only thing that ever happened; but as I now recall the facts, I found in the light of subsequent events that their blandishments had evidently been made for revenue only.

“You didn't hurt my feelings at all, Sadi; on the contrary, I am ever so much obliged to you for this reminder, and I shall endeavor to be more careful in the future. But tell me, taking this kernel of truth as a premise, does your reasoning carry you to the conclusion that business men should never say kind things to each other?”

“By no means,” answered Sadi. “There is a distinction between flattery and just praise. Fear not justly to praise employe or fellow-employer, or fellow-men anywhere; but see ye to it that thy words be indeed just praise, that thy praise be justified, else thy words have the ring of metal rapping an empty vessel, possibly pleasing to the ear, but with a sound of emptiness.”

“I see the point, but tell me, Sadi, is not just praise difficult to administer, even if given with honest intent?”

And Sadi answered: “Yes, Sheldon, especially when administered to strangers.”

And I said: “What is the best vehicle for just praise?”

And Sadi answered: “Tact.”

“And what is the parent of real tact?”

And Sadi answered: “The greatest thing in the world.”

And I asked: “What is the greatest thing in the world?”

And Sadi answered: “Love.”

And I said: “I see.”

We talked some little time about the great theme of the brotherhood of man, and then I said:

“It is getting late, Sadi. I will not interrupt you much now; but won't you kindly give me several choice morsels before I go—other things that you think would be beneficial to the readers of THE BUSINESS PHILOSOPHER?”

And Sadi said: “All right, here goes:

“A FOE WILL SHAKE THE CHAIN OF PEACE WHEN HE HAS FAILED IN ALL HIS STRATEGEMS. THEN HE ATTEMPTS TO EFFECT BY AMITY WHAT HE CANNOT COMPASS AS AN OPEN ADVERSARY.”

I interrupted at this point long enough to say:

“I suppose that this literally translated would read ‘Don't let the other fellow bluff you?’” And Sadi said, “Yes, that's it.”

Then he proceeded:

BUSINESS OWLS AND NIGHTINGALES

KEEP TO YOURSELF ANY INTELLIGENCE THAT MAY PROVE UNPLEASANT TILL SOME PERSON ELSE HAS DISCLOSED IT. BRING, O NIGHTINGALE! THE GLAD TIDINGS OF THE SPRING, AND LEAVE TO THE OWL TO BE THE HARBINGER OF EVIL.”

I couldn't help but nod my head and say “Amen” at this, and then he continued along this line in this wise:

“DO NOT INFORM THE KING OF A PERSON'S TREACHERY TILL FULLY INFORMED OF IT YOURSELF; OTHERWISE YOU MAY LABOR TO YOUR OWN DISGRACE. OPEN THY EXORDIUM AND LAY THY ACCUSATION WHEN SATISFIED THY PROOFS MUST CARRY CONVICTION.”

And he followed this with one sentence, viz.:

“WHOEVER IS COUNSELLING A SELF-SUFFICIENT MAN STANDS HIMSELF IN NEED OF A COUNSELOR.”

At this point I reluctantly bade Sadi good night, for it was getting late. As I closed the book and sat gazing out of the window into the night—a deep jet black night, except where here and there and yonder a street lamp or a home light shone—I thanked God for having let His light shine through the Sadis of literature. Some are lesser and some greater, but all those whose names are worthy of a place in literature are good home lights.

Then I pondered over those last lines I had read from Sadi, and I said to myself: "Blessed be the 'nightingales' in business, for they wear not upon our nerves; but may they whom Sadi is pleased to call 'owls' grow less in number. Won't somebody please turn a few miracles and convert them into nightingales?"

And it seemed to me that Sadi was very generous when he called them "owls." Buzzards or vultures would have been a better name for those human birds in the business world who seem to fatten on the foul stuff they can find or manufacture about somebody.

With an "I am holier than thou" attitude they magnify the little mole-hills of human weaknesses into mountains of trouble, and then, forgetting the law of harmony which must prevail in any institution if results are to be the best, they throw mud into the wheels of the very machinery upon which their own bread and butter depend.

Owls are supposed to be wise—are such men wise?

I refer not to the honest critics who have just cause for complaint, but to the buckers and kickers and whiners of the business world—those who are either "has-beens" or "going-to-be's," those who could do things so much better than the boss or manager if their splendid abilities were only once recognized and they were given half a chance.

If such people only knew what consummate asses they make of themselves in the eyes of intelligent people they would heed some of dear old Sadi's good advice.

And now, who was this man Sadi, and whence his wisdom, and why did he live 100 years or more? Let us briefly discuss these questions before we bid Sadi good-by.

I have already said that he was a Persian philosopher and poet; but who was he from the viewpoint of what he did, and how did he live that we may know his authority?

HOW SADI SPENT HIS 120 YEARS

I QUOTE from Ross, as follows: "Dowlat Shah says that the first thirty years of Sadi's life were devoted to study and laying up a stock of knowledge; the next thirty, or perhaps forty, in treasuring up experience and disseminating that knowledge during his wide-extending travels; and that some portion should intervene between the business of life and the hour of death, and that with him chanced to be the largest share of it, he spent the remainder of his life, or fifty years, in the retirement of a recluse, when he was exemplary in his temperance and edifying in his piety."

Think of it, Mr. Busy Man. What an opportunity was Sadi's to study life, to get acquainted with truth! His education was indeed the fulfillment of both the processes of true education: the filling in or instructive process, and the educative or drawing out process. Forty years of travel! He went on foot most of the time,—they didn't have Pullmans in those days,—he came in contact with the world.

He did that forty years. Before he did that he had studied and filled in much knowledge; and after he had finished his thirty or forty years of travel, he had some fifty years in which to think about it and write about it.

It seems to me this fitted him pretty well to know what he was talking about.

It is true that in this "hurry-up" age, when the business world seems to be dancing to a rag-time tune, we cannot all do as Sadi did. But can't we strike a happy medium?

Don't you think it would be a good thing to cool off a little and calm down some?

And after all, whence the wisdom of this man Sadi? Was it wholly the result of brain culture, arising from his study, his travel, and his reflections?

No, not all.

Now listen, Brother Busy Man, you who are hungering for the power to grasp completely and apply the thoughts which he has handed down.

(And remember please, as I write these lines, I am talking business. I am trying to make plain some rules of conduct and principles of action which promote success, including happiness, in the here and now, with no reference whatsoever to the sweet bye and bye.)

This is what I say to you, Mr. Busy Man: Sadi was in tune with the Infinite. The in-

strument of his mentality was tuned to the note of GOD.

And remember this: it is possible for every human instrument to play in that same key.

Having said this much, further explanations as to why he lived 100 years and more are not very essential.

The sand of the negatives didn't bother his human engine very much.

We have sampled some of Sadi's philosophy. In bidding him good-by, for this month's issue at least, let us sample one little verse of his poetry:

"To the eye of the intelligent the foliage of the grove displays in every leaf, a volume of the Creator's works.

"The meanest floweret of the vale,
The simplest note that swells the gale,
The common sun, the air, and skies,
To him are opening paradise!"

It took a good man to write that, didn't it?

A dear friend records the date of Sadi's death as follows:

"It was on the evening of Friday, or the Mohammedan Sabbath, in the month Showal, of the Arabian year 690, that the eagle of the immaterial soul of Shaikh Sadi shook from his plumage the dust of his body."

THE DREAMER

By HINTON WHITE

HIS mother calls him William,
His father calls him Bill,
And the fellows in the college call him Willie;
His mother thinks him wonderful,
His father has his doubts—
But the Calculus instructor thinks him silly.

To keep this youth in college
His mother scrimps and saves;
While to clothe her son whose tastes are so aesthetic,

She wears an ancient bonnet
And a dress of faded black—
'Twould be funny if it were not so pathetic.

He has a room in college—
He could not live at home,
Where the atmosphere so sadly lacks refinement;

Such manners would distress him;
Besides the house is small—
And a poet's soul would never brook confinement.

He knows that he's a poet,
His soul must dwell apart;
For the common things of life he quite despises.

He would not stoop to labor,
Pure Beauty is his shrine—
Could a poet's soul endure such compromises?

He revels in the Iliad,
Karl Marx he thinks a bore,
And when Labor makes demands he deems it funny.

But his mother does her washing
And a thousand things besides—
While his father toils that Bill may have the money.

He knows what Plato's written,
What Socrates has said,
Yet his books and things he every day misplaces;

He rarely keeps appointments—
If he does, he's always late;
His abstraction all the facts of life effaces.

Oh, William, when from college
You meet life face to face,
And the facts you would not see claim recognition,

Then, William, if you're humble,
Perhaps this truth you'll learn—
When for time misspent you pay in deep contrition:

That thought takes form in *action*,
And men grow strong through *strife*;
That life is more than wish and speculation.
If you will wake from dreaming
And face the future years
With a purpose and a high determination—

Then you shall know the rapture
That men of action know,
When through discipline and many days laborious,

You learn the open secret
That life is to be *lived*—
And so prove yourself, at last, A MAN VICTORIOUS.

Neither Mother Nature nor Mother Love works on union hours.—L. C. BALL

If you work by fits and starts, sometime or other your fit won't work when you need a start.—L. C. BALL.

A MAN WHO NEVER CRITICIZED HIS EMPLOYEES

ANDREW CARNEGIE: HIS METHODS WITH HIS MEN

By CHARLES M. SCHWAB

THIS memorial address, delivered in Carnegie Music Hall, Pittsburgh, is here printed by special permission of Mr. Schwab. "I have often wished," he says, "that every business man in America could have known Mr. Carnegie as I knew him. His spirit was so helpful and so inspiring. His whole attitude toward those with whom he was associated in business exemplified to me those qualities which in the long run will form the only sound basis for permanently good relations between the managers and men engaged in industry."

IT IS nearly forty years since I first knew Mr. Carnegie. As a boy I met him when he sojourned on the Alleghany Mountains for his summer outings, and I little thought at that time, when I held his horse and did trivial services for him, that fate in later years of life would so intimately throw our lives together, and that I would become the friend and associate of such a great man.

As I reflect on those early days, a thought occurs to me that I heard expressed by an eminent gentleman who came here this morning and who is past seventy years of age; he said to me, "No man has had a greater influence upon my life than Mr. Carnegie."

Even in those early days, when I was a boy, his personality was such as to inspire one, whatever his station in life, to better efforts and to an appreciation of the finer things in life, not by what he may have said to you, not by what he may have written or spoken, but just by the tender attitude of a strong personality that existed and lived with him through his whole life.

So as I look back upon those days of boyhood, when I knew Mr. Carnegie only by my service to him, I feel now the strength of that personality and the influence it had upon me in after life.

Now, the world knows—and it is useless for me to speak of them on this occasion—of the great events in Mr. Carnegie's life—the building up of his great business, his philanthropies, and the many interesting things that the world at large is thoroughly familiar with.

Those are a part of history and are within the knowledge of everybody, and it seems to me out of place to speak of them to-day; so I will speak only of that inward personality and soul of the man upon which those great commercial enterprises and those great philanthropic acts have been based and which could never have been accomplished without such a soul.

Mr. Carnegie was an illuminating example of what strong personality will do in the world—of what loving personality, interesting personality, will do.

Never before, perhaps, in the history of industry have you known a man who, not himself understanding the business in its working details, making no pretense of being a technical steel manufacturer or a special engineer, was yet able to build up such a great and wonderfully successful enterprise as Mr. Carnegie did.

It was not because he was a skilled chemist or a skilled mechanic, a skilled engineer or a skilled metallurgist; it was because he had the faculty of enlisting the people who were skilled in those arts. And while it may be an easy thing to enlist the interest of such men in an enterprise, it is quite a different thing to get their best efforts and loyal support.

And in that Mr. Carnegie was paramount over all men that I have ever known.

I wonder how many of you have ever reflected that these tremendous results which Mr. Carnegie secured were always obtained through

a spirit of approval and never of criticism? Mr. Carnegie was always one to take you by the hand and encourage and approve. It was the rarest thing in the world to hear him criticize the actions of others, especially in a business sense.

I wonder if you reflect how you yourselves—how every other man responds with his best efforts under such conditions?

In my wide association in life, meeting with many and great men in various parts of the world, *I have yet to find the man, however great or exalted his station, who did not do better work and put forth greater effort under a spirit of approval than he would ever do under a spirit of criticism.*

Now, Mr. Carnegie understood this great thing early in life, and it was this fine philosophy, which he practiced always, that made him a great commercial success.

If I may be pardoned in giving you an illustration of the truth of this by relating a personal experience, I would like to call attention to the fact that during the war, when ships were so badly required by our nation and the world, and I was entrusted with the direction of that affair, the only thing that I did was to follow the example that Mr. Carnegie taught me many years ago, which was to stop criticism and to give the people who were doing the work encouragement and approval for what they were doing. The response that we had from the country speaks for the success of that theory in life.

Mr. Carnegie believed in that theory and practiced it more constantly and successfully than any other man I have ever known.

That was one of the personal traits that made him great. I have seen him often in times of stress and disappointment, but he was always encouraging.

To illustrate that, I am going to relate a little incident that occurred many years ago, when I was manager of the Braddock works—and many of my associates here today on this platform, Mr. Morrison, Mr. Clemson, Mr. Peacock, and the rest, will remember it. It was at a time when money was not too plentiful in the Carnegie Company, and I had asked permission to put up a new converting mill, and it had been built. It was everything I expected it to be, everything I promised Mr. Carnegie it should be, and he came out to Braddock to see it,

As I was showing him around the works and explaining the new mill, he looked into my face and said, "Charlie, there is something wrong about this; I can see by your expression that you are disappointed. There is something wrong with this mill."

I said, "No, Mr. Carnegie, it is just exactly what I told you it would be, and we have reduced our costs to the point that I said we would. But if I had it all to do over again, there is one thing which has just recently been discovered that I would introduce here, and that I am sure would result in further economy."

He said, "Well, what does that mean? Can you change this work?"

I said, "No; it would mean tearing this down and rebuilding it."

"Why," he said, "then that's the right thing to do; it's only a fool that will not profit by anything that may have been overlooked and discovered after the work is done. Tear it down and do it over again."

And although that converting mill had been running only two months, we did tear it down and we did build it over again, and the return upon the capital thus expended repaid the great firm many fold.

That spirit was characteristic of Mr. Carnegie. He did not say in criticism, "Why didn't you think of this before?"

If he had been the type of man who would say that sort of thing to me, or to any manager, he would never have learned of this new idea that had developed, and as a result the firm would not have reaped the benefit of the better mill. But that is the way Mr. Carnegie inspired us all.

Another phase of his character was thoroughness, and that may be illustrated in a way which shows how his mind worked all around a subject. In those golden days when, perhaps, we had made a profit statement, which showed that the firm had made five or six hundred thousand dollars in a month, or possibly more, and I would go to him with pride and say, "Mr. Carnegie, we have made five hundred thousand dollars this month," it would not be a spirit of gratification alone that he manifested, but he would say, "Show me your cost sheets. It is more interesting to know how cheaply and how well you have done this thing than how much money you have made, because the one is a temporary result, due possibly to special conditions of

trade, but the other means a permanency that will go on with the works as long as they last."

Mr. Carnegie used often to scold me in a good-natured sort of way for what he called my extravagance with money.

He would say, "Charlie, I don't understand you; here you are, a poor boy, born in the country, and you don't realize the value of money, and you spend and spend for new work extensions, all the time, as if we had money unlimited."

I always protested that he was wrong, that I was only spending for the good of the firm, until one historic day when I was going to see Mr. Carnegie. Mr. Curry, one of our dear departed partners, went first, and a little later I took a carriage from the Holland House, and when I arrived at Mr. Carnegie's home as I expected to remain for only a short time I told the cabman to wait. We started talking, and our interest waxed keen; time flew on until the luncheon hour, when I accepted an invitation to remain, and our discussion continued.

This old question of economy came up, and again there was an arraignment of my extravagance, against which I protested; but just then the butler stepped in and asked, "Mr. Schwab, do you want that carriage to wait any longer?"

Mr. Carnegie always seemed to have the faculty of getting the best of an argument of that sort. It was useless for me, after that, to protest that his conclusions with reference to my extravagance were not correct.

One other thought occurs to me about Mr. Carnegie which perhaps others may not have expressed, and I wish to refer to it.

During the Great War the one spirit that seemed to animate every man, no matter how great his station in life—and, indeed, the greater his station the more he tried to emulate it—was the spirit of democracy.

This is an age when a man, be he prince, king, philanthropist, merchant, manufacturer, politician, or plain citizen, can have nothing better said of him than that he is truly democratic. That describes Mr. Carnegie. We



are all striving for that spirit of true democracy.

When the heir to the English throne visited this country recently, what was the one predominating thing that was said about him everywhere and that attracted such universal admiration? It was the fact that he was a true democrat.

And, by the way, the true aristocrat of to-day is not the man of birth or wealth, but the man who has done something for humanity.

That was no new theory with Mr. Carnegie. He was the simple democrat that we preach of to-day, all the years of his life. He never had a particle of snobbishness in his character, nor could he tolerate it in others. He was a true example of democracy, and he practiced that virtue all his life.

He numbered among his friends not alone the great and the rich and the powerful of the world, but the honest working man or woman in any capacity who was truly doing the best possible in a straightforward way to accomplish something in life.

I see a man in this audience to whom I heard Mr. Carnegie say, "Morgan, I am glad to see you. You are one of the best workmen and one of the most straightforward men it has ever been my pleasure to know, and I am honored to have you associated with me." That was Morgan Harris, the old forgerman who sits in the front row.

[At Mr. Schwab's request Mr. Morgan Harris stood up and was warmly greeted by the audience.]

I have known Morgan Harris for thirty years; he was forgerman at the Braddock works, but I did not know he was going to be here this afternoon. He loved Mr. Carnegie just as much as Mr. Carnegie loved him—and I appeal to you, ladies and gentlemen, can there be a stronger appreciation of the true worth and democracy of Mr. Carnegie than that his old and favorite workman comes here to do him honor to-day?

Now, my friends, naturally you expected that anything I would say of Mr. Carnegie must be as a tribute of the highest possible character; nothing less could do him justice.

But this to me is not a day of grief and sadness. Of course we feel lonely and regret that our old chieftain is not here to join with us in celebrating his birthday. We miss him more than any one can ever say, especially

those of us who have been closely associated with him.

No man saw more of him in his later life than I, and oh, my friends, if you could know the happiness of that later life of Mr. Carnegie you would realize that it was the true consummation of a fine, strong life. His very soul seemed to be reflected in those later years, in his old age, and it shone forth in his every action and animated his thoughts more markedly than at any other period of his life.

Everybody, to Mr. Carnegie, in those later years, was his best friend and the dearest man in the world. Now when a man has that within his soul, his soul has been right throughout life.

Mr. Carnegie never knew anger and never knew revenge. He never had that feeling in his heart. No matter how deep the hurt, he carried no resentment or ill-feeling.

I remember, once, a man who had done Mr. Carnegie a great injury came to me and told me that things were going badly with him, and spoke of the wrong to Mr. Carnegie.

I said to him, "You mustn't tell me about it; go and tell Mr. Carnegie." "Oh," he said, "Mr. Carnegie would not receive me." I said, "Yes he will; just go and tell him what you have told me." And he went to Mr. Carnegie and told him the truth, and Mr. Carnegie put his arms around that man's shoulders and said, "I am glad to see my old friend back here again, and we will be better friends than ever before," and as a matter of fact they were.

Among Mr. Carnegie's best friends were those he made in business. He had no weak sentiment as to business, but he believed that it was best accomplished under happy conditions.

Those of you who have visited the old Carnegie mill will remember the picture of the old monk that used to hang on the wall in the directors' room. It seems that some criticism was made that it was not sufficiently dignified for the place. That reached Mr. Carnegie's ears, and he sent the picture to me and said, "Hang this in your room."

It was a picture of a jolly old monk who owned nothing but the robe on his back; and Mr. Carnegie added, "Any time that you feel blue or inclined to be despondent, just look at this old monk's happy countenance and your depression will disappear."

He used to say, too, "*Always remember that good business is never done except in a happy and contented frame of mind.*" That was Mr. Carnegie's philosophy; that is the way he acted with all of us boys, and that is the reason we loved him so much.

It was my pleasure, each year, at the old Carnegie reunion, to propose his health, and I think I always used the same words, and I think I will use them again this year: "Each year that rolled by made us but love him the more." Mr. Carnegie has not departed, except in the body.

His influence and the imprint that he made on the minds of all of us live with us to-day just as strong as ever before, and when we propose his health at the annual banquet, as we have in years gone by, if it comes to me, I shall use just the same words, that "each succeeding year makes us love him and admire him more and more." He was a great man amongst men.

He has left his influence and the force of his personal philosophy upon thousands—yea, millions—not because of his great business ability nor his vast philanthropies, but because of the ideals that he practiced and that he set for every man who has his life to live.

As the years went by, life brought to him all the happiness any man could ever hope to have. And I must not neglect on this occasion to pay a tribute to the one who contributed more than the world could believe to his wonderful career and to his success and character; that is, his very dear wife, Mrs. Andrew Carnegie.

In her quiet, unostentatious way she was a tower of strength, and we boys who knew Mr. Carnegie best and most intimately were wise enough to know that if we had a doubtful cause our strongest ally was Mrs. Carnegie.

Now, that is not an un-American precedent. It seems to me to exist in most American families, and I thank God that it does, because with these hustling, masterful American men, plunging forward always for material gain, the refining and restraining influence of a good woman by the side of a strong man is the finest thing that God ever created. Mrs. Carnegie occupied that position with her distinguished husband.

My friends, we have not, as you see, endeavored to make this an occasion of sadness,

but rather one of appreciation of our good old, dear friend, Mr. Carnegie.

I am sure if he were here he might object to some of the things that were said, thinking they were extravagant, or at least overstated, but he would agree that his birthday should be celebrated in just the way we are doing here—not to stand up and express our deep regret at his death and at the loss the world has sustained, but rather an appreciation of the legacy of his good life to all of us.

The influence of his life will live many times longer than the age of a normal man. If he could realize that we love and revere his memory, and that his influence is a benefit to thousands, that would cause him great joy and be a supreme satisfaction; and if I have added anything to the thoughts of the friends of Mr. Carnegie in the praise which I have justly given him, then indeed am I honored by the opportunity to speak of my old, my beloved, my greatest friend—Andrew Carnegie.

A stylishly dressed woman entered the restaurant. The waiter handed her a bill of fare written in French, and said, "Please mark off the dishes you wish to order."

Could a woman dressed in the height of fashion confess that she was unable to read French? Taking the pencil she made a few dashes and the order read: "Dinner, \$1.00." "June 20." "Vegetables." "Please pay at the desk." "No tips."

The waiter brought her a dinner of steak and potatoes but she did not dare raise a word of protest.—*Chicago Daily News.*

HEART SERVICE

By E. GOWAR-GLYNN

LOVE in my heart is singing
 In my work for my fellow-men;
 Above all anger, and strife, and wrong
 Rise its cadences, true and strong;
 For love in my heart is singing
 In my work for my fellow-men.

Love in my heart is singing
 In my work *with* my fellow-men.
 What matter rewards, which must fail and
 decay,
 While the Spirit of Service remaineth alway?
 So, love in my heart is singing
 In my work *with* my fellow-men.

EXTRAVAGANT ECONOMY

By ORISON SWETT MARDEN

YOU cannot afford to economize at the expense of your mental powers, is Dr. Marden's message to our readers this month. "He that soweth sparingly shall reap sparingly."

THERE are people who waste much more invaluable time in trying to save a little, by picayune methods, than the things saved are worth. I know a business man who makes his employes, as a matter of principle, save the string from packages, even if to save it takes twice as much time as the string is worth. This man also, in trying to save a little light, keeps his place of business so dark and dingy that his employes cannot do their best work; besides he loses custom. He does not realize that a good light is a tonic to employes and is the best kind of advertisement.

In trying to economize in petty ways thousands of men fail to do the bigger things possible for them. They develop a sort of mania for small economies, without realizing it, or how they are in danger of starving their minds and strangling their growth into larger things.

You cannot afford to economize at the expense of your mental powers; at the expense of efficiency. These are your stock in trade—the machinery by which you must carve your destiny. Do not tamper with your creative, productive ability. Keep up your standards at all hazards. And while this condition enables you to produce the maximum of your possibilities, it keeps you in good health and in condition for the largest happiness.

"He that soweth sparingly shall reap sparingly" is just as true of the business man as of the farmer. Wise economy often means a very liberal expenditure. What would you think of a man who would skimp in laying a foundation for a skyscraper? I once knew a man who, in removing an old building to make way for a new one, left part of the old foundation, because he could save several hundred dollars in expense. Only a few weeks after the building—several stories higher than the old one—was completed, it began to crack badly, and before any occupants moved in the building collapsed.

Everywhere, in all lines of human endeavor,

we see the fatal effects of trying to save on foundations.

The youth in the past who pinched on his education, who did not think it worth while to prepare for very much of a career because he did not think he was going to be much of a man; the youth who picked out the easy problems in school and skipped the hard ones, who slid along the lines of least resistance, who bragged that he got the best of his teacher in school by slighting his lessons, shirking, by cribbing in his examinations; the youth who was not willing to pay the price, not willing to sacrifice his desire for a good time in order to improve himself, has been heard from. He has been floundering along in his career, handicapped by his ignorance, held back by his lack of preparation. The great failure army is filled with human wrecks whose superstructures went down because of their superficial, faulty foundations.

I know a man who has worked like a slave all his life. He went into business for himself early in life, but has been under a perpetual handicap because in his youth he had thought it was foolish to waste so much time in laying an educational foundation. He quit the grammar school before he was half through and started out for himself. Because of his limited knowledge, his narrow, pinched foundation, he has always been placed at a great disadvantage with his competitors, who thought it worth while to be better informed and to lay broad, deep foundations. The result is that his whole life has been marred, and he never has accomplished anything like what he might have accomplished but for this great lack. He never dreamed that the skipped problems way back in his boyhood, the neglected tasks, would reappear in his mature manhood, like Banquo's ghost, to mar both his success and his happiness. So during his later years this man has been trying, very painfully and very imperfectly, to do what he could have done so easily in his

youth. The man has failed several times because he chose a career which was not in keeping with his lack of early training.

If he had not tried to save on his foundation; if he had been liberally prepared for the career which he chose, and had not had to spend such a large part of his life in trying to overcome his handicap, his lack, to patch his foundation after the superstructure was built, he would have had time to grow and to do the things which make for a broad, liberal manhood, and he undoubtedly would have been a man of some importance in his community, a man who would have carried weight.

Much of the best part of a college education are the friendships formed. These associations, these precious friendships, so formed, are often more valuable than the particular things in the curriculum which the student learns. The best things we take away from school or college do not always come from our studies or from the lectures we are privileged to hear, but from the contact of mind with mind, which inspires, encourages, buttresses, and sustains us all through life.

How many of us economize in our friendships by neglecting them; economize in our social life, pleading with ourselves that we cannot spare the time for visiting and receiving visits, until we are obliged to take long, enforced rests from the arduous duties of our business or profession, because the machinery of our bodies, so delicately and wonderfully made, has become worn and is in danger of snapping at some vital point!

All this strain and pressure might be avoided if we would only take our fun each day as we go along, if we would only lubricate our machinery by taking a few minutes now and then to see the humorous side of life, to have a little chat with a friend or to indulge in some innocent game which would relax the too rigid muscles about the mouth in a health-giving laugh.

Many people live in such perpetual terror of "that terrible rainy day" that they do not enjoy the present. They deny themselves this, and they cannot afford that; they postpone their real living; they just exist today, expecting really to live and enjoy themselves tomorrow.

They cannot send the boy or girl to school or college because "the rainy day" is a sort

of specter which rises at every feast, whenever they try to get some enjoyment or satisfaction out of the present. They are always saving for some future time. They are always postponing things till next year, and this "next year" never comes, and the children never go to the academy or college. The travel in their own country and the trip abroad are postponed until they can afford it; and that time will never come for them, because they always want to lay up a little more.

There are others who, if they travel at all, do it in a way which destroys most of the advantages. They are afraid of spending a penny for anything but their actual fare and the barest necessities.

I know of a New York business man who before the war traveled abroad and went to many interesting points, but he was too stingy to go into historic places where any admission was charged. For example, he visited the homes of very famous characters—homes which are the shrines for thousands of intelligent people who have visited these countries—but he would never pay the price of admission to enter. He said that he had seen the buildings, the outside of the homes, and that was enough. The result is that, though he has traveled considerably, he cannot talk very intelligently about any place he has visited.

Sometimes liberality, which would seem to a smaller man extravagance, is the best kind of economy. Friendly help, inspiration, are never too dearly bought at any price. Everything must be measured by the end in view, the general results to be obtained.

It is not a question of whether you can afford to pay five or ten dollars for a seat at a banquet table considered by itself. You may pay fifteen dollars for your dinner, but you may get a hundred dollars' worth of inspiration. These occasions are often a great stimulus to the ambition.

This also brings us in contact with persons of broader culture. We should avail ourselves of everything within our reach which makes for culture. Ease, grace, refinement are most important in one's career, and they cannot be had without putting ourselves in a position to get them.

How much better it would be to go where the leaders in your specialty lunch or dine

than to patronize a place where the atmosphere is not congenial to you. This opportunity for acquaintance and friendly relations with men of refinement would be worth very much more to you than the few cents or even the dollars you save by going to a cheaper place.

If one is after the largest possible manhood, well-rounded, full-orbed, broad, then he will regard any expenditure to this end, no matter how great, as the best kind of a paying investment and will not be held back by notions of false economy.

Stuffing the pocketbook and starving the mind is a pretty poor business and is always an indication of a narrow outlook on life, a sordid view of things, a pinched mentality.

Is it not pitiable to see people who really mean to do the right things for themselves and their children pinch and slave for years to put money in the bank and meanwhile become narrow, ignorant, limited in their mentality, neglecting the things which broaden the experience, which enrich the life and add to personal power, just from the lack of proper perspective, and because they are not willing to make the expenditure of time, money and effort necessary for producing the largest possible manhood or womanhood?

“KONSIDER THE POSTAGE STAMP”

By L. C. ROCKHILL

General Sales Manager, Goodyear Tire and Rubber Co., Akron, Ohio

“KONSIDER the postage stamp, my son. Its usefulness consists of its sticking to one thing until it gets there.”

So goes the old Josh Billings maxim.

And there's a mighty lot of usefulness to the salesman who follows the postage stamp example.

Why do we ever fail?

Is it because our product isn't right?

Hands up! Who will admit that?

Isn't the policy right? Any excuse there?

Haven't we really got an argument to meet any objection that any prospective customer puts up to us in any of our lines?

Then what's the answer?

Guess Josh has it.

The trouble is we don't "stick till we get there."

The customer gets to rubbing some com-

petitor's inducements up against us and we slip off.

Maybe we hadn't studied our proposition carefully enough.

A thorough knowledge of your own proposition and your own arguments is the gum arabic of salesmanship.

It enables you to stick till you get there.

If we know our proposition and know how to present it fully and clearly, we will be able to stick till we get there, and we won't slip off, no matter how hard we may be rubbed by a competitor's proposition.

DON'T WATCH THE CLOCK

By W. C. HOLMAN

DO YOU watch the clock? If you do, you have your mind set upon your weekly wage rather than achievement, and it is pretty certain that you will never get beyond the scramble for bread and butter. There are two reasons why this is inevitable:

First, it prevents the concentration of all your energy upon your work and keeps you from doing your best. This is partial failure.

Second, it mires you in the ruts of routine, and thereby seriously impedes progress. This is absolute failure in the long run.

You cannot be a whole man if you are a slave to a senseless piece of mechanism that has to go over the same field twice to do a day's work.

Are you a thing to be wound up and set in motion by the hand and brain of someone greater than you? Can't you run yourself?

Strike out along some unswerving line of worthy endeavor and keep a-going with no thought of turning back.

Don't imitate the pendulum, that only has enough strength to go about so far and then starts backward as though it were necessary to find out how far it had come.

Don't watch the clock.

"How is it Sandy," asked a visitor of a Scotch coal merchant, "that you quote the lowest prices in town and make reductions to your friends and yet you can make money?"

"Weel, it's this way," explained Sandy in an undertone. "Ye see, I knock off two shillings a ton because a customer is a freen o' mine, and then I knock off two hundred weight a ton because I'm a freen o' hin."

—*Boston Transcript.*

THE PACKARD PIANO CO.'S FOUR CORNER-STONES AND THEIR SUPERSTRUCTURE OF SERVICE

*I*N OUR July issue we gave a brief outline of John Leitch's admirable plan of Industrial Democracy, a definite system of Employee Representation which Mr. Leitch has successfully installed in over forty large plants. Below we give the platform or statement of policy which, substantially in this same form, has been "sold," section by section, to the employes of each of these concerns and adopted by them at a series of mass meetings. This particular platform is that adopted by the employes of the Packard Piano Company, of Fort Wayne, Indiana. The importance given to Service will be appreciated by readers of THE BUSINESS PHILOSOPHER, whose editor has insisted for the last twenty years on the supreme importance of Service in business.

WE, THE EMPLOYEES, Officers, and Directors of the Packard Company, recognizing that "Justice is the greatest good and Injustice the greatest evil," do hereby lay and subscribe to, as the first Corner-stone of Our Policy, this greatest of all goods,
JUSTICE

The fullest meaning of this word shall be the basis of all our business and personal dealings—between ourselves as individuals, between our company and those of whom we buy, and between our company and those to whom we sell.

Justice shall be the first Corner-stone upon which we agree and determine to construct broader character as individuals and broader commerce as an institution.

We recognize that justice to ourselves necessitates taking advantage of every opportunity to do the best that is in us, and each day to improve that growing ability.

We realize that merit must be recognized whether in ability or merchandise. With this certainty we cheerfully, hopefully, and courageously press forward to certain and unqualified success.

The second Corner-stone of our Policy is
CO-OPERATION

To accomplish the greatest possible results as individuals and as an institution we find Co-operation a necessity.

We recognize that business without Co-operation is like sound without harmony.

Therefore we determine and agree to pull together and freely offer, and work with, the spirit of that principle, CO-OPERATION.

So we shall grow in character and ability and develop individual and Commercial Supremacy.

Differences in opinion shall be freely and fearlessly expressed, but we shall at all times stand ready to CO-OPERATE with and heartily support the final judgment in all matters.

The third Corner-stone of our Policy is
ECONOMY

As each moment is a full unit in each hour, and each hour a full unit in each day, so each well spent unit of thought and well spent unit of action makes for each victory and the final success.

When the hour, the day, the year or the life is filled with well spent ability, and an institution is composed of individuals who recognize the value of and so use their time, then success is controlled and governed and there is no longer that vague uncertainty or a blind and unreasoning hope.

Life is like a bag in which, each moment, we place a unit of value or of rubbish, and our present and future happiness depends upon the contents of that bag.

Recognizing that ECONOMY is time, material, and energy well spent, we determine to make the best use of them, and so shall time, material, and energy become our serv-

ants, while we become the masters of our destiny.

The fourth Corner-stone of our Policy is

ENERGY

As Energy is the power back of action, and action is necessary to produce results, we determine to ENERGIZE our minds and hands, concentrating all our powers upon the most important work before us.

Thus intensifying our mental and physical activity, we shall "make two grow where one was," well knowing that our Individual and Commercial Crop of Results will yield in just proportion to our productive and persistent activity.

This power of Energy directed exclusively toward sound and vigorous construction leaves no room for destruction and reduces all forms of resistance.

Having set in our Business Policy the four Corner-stones of JUSTICE, CO-OPERATION, ECONOMY, AND ENERGY, we are convinced that the superstructure must be

SERVICE

We believe that the only sure and sound construction of success as an individual or an institution depends upon the quality and quantity of SERVICE rendered.

We neither anticipate nor hope to be unusually favored by fortune, but are thoroughly persuaded that fortune favors the performer of worthy deeds and of unusual service, and we therefore determine that our days and our years shall be occupied with such performance.

Quality shall always be the first element of our SERVICE, and quantity shall ever be the second consideration.

Thus shall we establish not only the reputation but the character of serving best and serving most.

Therefore, by serving admirably, we shall deserve and receive proportionately.

Side by side plant a rose and a noxious weed. The rose will clothe itself with beauty, grace and sweetness, from the same surroundings from which the weed extracts deadly poisons and odors that disgust.—J. C. B. COMBES.

SECRETS OF GOOD ADVERTISING

12. MISTAKES TO AVOID

Previous articles in this series have shown how to prepare effective advertising. In this one, we point out the mistakes most frequently made even by some who consider themselves good advertisement writers.

One of the most common faults in advertising is the attempt at cleverness, which often fails to impress the reader as such and consequently falls flat.

If the purpose of the advertisement is to sell something (and it almost invariably is), then "something catchy" will not accomplish the desired results as readily as a few well-chosen words of sensible, forceful sales argument.

Flowery language also is very much out of place in a good advertisement. Elaborate figures of speech, large and unusual words and long, complicated sentences often serve to confuse the reader and fill him with disgust. The really good ad-writer avoids these faults as he would a plague.

The mistakes mentioned in the foregoing paragraphs are a few of the reasons why most unsuccessful advertisers have formed the conclusion that advertising doesn't pay.

13. FREQUENT CHANGE OF ADVERTISEMENTS

Most of the successful retail advertising men in the country make it a rule never to run the same newspaper advertisement two days in succession. They contend that advertising is news the first time it appears and a waste of money after that.

This is an excellent rule to follow. Daily changes of advertisements give the readers something new to think about—awaken some new interest every day.

Those people who read a certain advertisement on first appearance are not likely to read it the second time it is printed. And the percentage of those who did not see it when first published is so small that it does not pay to repeat it for their benefit.

If it is advisable or necessary to advertise the same thing more than one day, the advertisement can be changed sufficiently each day to make it look and read like a new one.

WHAT IS OPPORTUNITY?

By SAM SPALDING

WE HEAR so much, to-day, about opportunities in life and business.

Let us see just what an opportunity is and how to tell it from a "NO ADMITTANCE" sign. Then, perhaps, we shall know the next one we come to and what to do with it.

First, we shall go to the dictionary, of course—that should be our first port of call in the case of any question about the meaning of a word, not our last resort, as so many of us make it.

The Standard Dictionary tells us that an opportunity is, "a time or occasion attended with propitious or favoring circumstances; . . . favorable or advantageous chance or opening."

That we knew in a general way, to be sure; but it is well to start with a precise definition. As almost always, however, it is the etymology, the root meaning of the word, which gives us the most vivid, vital impression of its nature and significance. In this instance the derivation is particularly illuminating, I think. For, as the Standard tells us, the word opportunity is from the Latin *opportunus*; which in turn was built up of two shorter words, *ob*, meaning before, and *portus*, a harbor.

Now, a harbor, of course, means two great things to the seafaring man—a place of safety and a place to discharge and take on cargo, that is, to exchange his goods at a profit. It means also, on the more personal side, a place of greater variety and enjoyment, where he can have the comforts and luxuries of life.

Can we wonder that language has been called "fossil poetry" when we find such treasures of meaning imbedded—here, there, and everywhere, if we will only stop to dig them out—in the most familiar and seemingly commonplace words?

Here, thanks to this all-revealing, wonder-working searchlight, which—for want of something shorter and more expressive—we call etymology, we have actually caught some old Roman word maker at his fascinating task; we have seen right into his mind by reason of a startling flash of insight, and we know just what he was cogitating when he coined the word *opportunus*.

He was thinking figuratively, of course; poets and word makers usually do. He had been saying to himself, "I want one word that will express the idea of a favorable time or occasion, a chance for a man to carry an effort to a successful and happy issue. I want a word to express a set of conditions which augurs well for whatever may be undertaken—conditions upon which the high gods may be thought to smile. But how the dickens [or its Latin equivalent] can I squeeze all that into a single word?"

"Let's see, now," he doubtless went on. "Let—us—see. A favorable opening that suddenly shows itself, often when a man is just about ready to give up the struggle for fame or fortune as hopeless. Such a chance assuredly looks good to the poor devil—the lucky dog, rather—to whom it beckons. He feels like a storm tossed, worn out, despairing sailor, who suddenly, beyond the turmoil of waters, and through the obscuring mists, catches the flash of a friendly beacon, and knows, with a great rush of relief and thankfulness, that his prayed-for chance for life, and happiness, and a successful outcome of his long voyage, is close at hand—that the mouth of the harbor is right before him. There's nothing quite like that experience and—by Jove, I've got my word! Before the harbor! *Ob-portus-obpor-oppo-rus-opportunus!*"

In some such way as that, we may be sure, the great-great-grandfather of our wonderful word opportunity was born. And it seems to me that this glimpse of its ancestry gives us a clearer and better understanding of its meaning.

But we must not stop with this if we are to get at the very heart of opportunity's meaning for you and me.

Chance alone may carry a vessel to the mouth of its harbor without any knowledge or skill on the part of those who man it, even with a mutinous crew in command. And blundering chance, not good seamanship or exact knowledge of the dangers in its path, may enable it to escape the perils at the entrance of the port, itself, and send it safe to its anchorage.

Similarly, chance may throw opportuni-

ties in our way without any merit on our part to deserve them; and somehow, by hook or crook, we may improve those opportunities to a certain extent—enough for the world to call us successful because we have bluffed and browbeaten our way, because we have made ten thousand or a million a year.

But the choice spirits will always be those who *make* their openings and then *enlarge* them, instead of merely stumbling on them more or less by accident and taking them as they are.

These are the men and women who best know what opportunities are because they *create* them.

To such, the mouth of their harbor, the haven of their hopes and plans and tireless strivings, is always dead ahead and close at hand—because they know they are children of God, heirs of all good, possessed, right now, of all the wealth and all the success there is. In other words, their harbor is always where they are, always immediately accessible, because they live, and move, and have their being in the abiding consciousness of their Father's allness and ever-presence, and because they know beyond all doubting that, because, "to Him all things are possible," therefore all good things are possible to *them*, too, because they partake of His spiritual mastery.

The ship's officer who finds himself in sight of his harbor as a result of his own sure knowledge, skillful navigation, and serene trust in the goodness of the Almighty, although storm after storm has driven him far from his course and obscured the sun for weeks at a time, knows a finer satisfaction, which the mariner who is piloted by uncertain chance can never experience.

So, too, the man or woman who makes an opening as we say, or creates an opportunity, where the average person can see nothing worth hoping or striving for, tastes the real joy of achievement.

Edward Rowland Sill brings this thought out in his strong poem, entitled "Opportunity." Thus I beheld, or dreamed it in a dream:—
There spread a cloud of dust along the plain;
And underneath the cloud, or in it, raged
A furious battle, and men yelled, and swords
Shocked upon swords and shields. A prince's
banner

Wavered, then staggered backward, hemmed
by foes.

A craven hung along the battle's edge,
And thought, "Had I a sword of keener steel—"

How to Get

THE present working plan of trade and industry
It hurts us all.

☞ A change must come—and soon.

☞ Employes have their rights.

☞ Employers have *their* rights.

☞ Above all, the Public has *its* rights.

☞ But none has any rights that interfere

☞ For it is impossible that any two or three should have
the exclusive possession of *one* and the same thing.

☞ Reason it out for yourself.

☞ Then ask yourself: Am *I* taking my first
step toward really *getting* and *enjoying* the thing?

☞ Beefing about the *Other Fellow* that's doing it

☞ You can't *make* anybody else do his share

☞ Are you doing it? Are you *working* right?

☞ When *all* of us are doing that — Employers and
we shall have no wrongs.

☞ We shall *all* have our Rights.

☞ We shall have *all* our Rights.

our Rights

istry, we all agree, is a mighty poor one.

those of the others.

groups of persons are *equally* entitled to
ing.

re of *Responsibility* as the first necessary
its that belong to me?

o put something over, won't help much.

but you can do your own share.

ing right, acting right, thinking right?

d Managers, Employes and the Public—

That blue blade that the king's son bears,—
but this
Blunt thing!" he snapped and flung it from
his hand,
And lowering crept away and left the field.
Then came the king's son, wounded, sore
bestead,
And weaponless, and saw the broken sword,
Hilt-buried in the dry and trodden sand,
And ran and snatched it, and with battle
shout
Lifted afresh he hewed his enemy down,
And saved a great cause that heroic day

The man who makes his own opportu-
nities as he goes through life, who runs and
snatches up even the broken sword which
another has discarded as valueless, is indeed
"the king's son"; to him belong victory and
high estate by divine right and he fights his
way to them through every appearance of
disaster.

As for the immediacy of opportunity—its
ever-presence for such as have eyes to see it,
I know of no more striking expression than
that which Walter Malone gives in another
poem of the same name. Malone's lines need
the following preface, however, to enable
us to appreciate them to the full.

The late John James Ingalls, once United
States Senator from Kansas, and a man of
exceptional ability and culture, wrote some
powerful verses on this same favorite theme
of opportunity. Here is the Ingalls tribute:

OPPORTUNITY

Master of human destinies am I!
Fame, love, and fortune on my footsteps wait.
Cities and fields I walk; I penetrate
Deserts and seas remote, and passing by
Hovel and mart and palace—soon or late
I knock unbidden once at every gate!

If sleeping wake—if feasting, rise before
I turn away. It is the hour of fate,
And they who follow me reach every state
Mortals desire, and conquer every foe
Save death; but those who doubt or hesitate
Condemned to failure, penury, and woe,
Seek me in vain and uselessly implore.
I answer not, and I return no more!

To Senator Ingalls, you see, Opportunity
is undeniably democratic; despite his puis-
sance as "Master of human destinies," he
knocks "at every gate," be it palace or hovel;
but he is very traditional and very arbitrary.
He is altogether too easily "peevd," it would
seem, for such an exalted personage. He

ies of editorial advertisements originated by the International Business
ety and devoted to reconstruction and better human relationships in in-
is copyrighted ad may be reproduced—in its entirety only, including this
yone, if copies are sent the Society, North American Bldg., Chicago.

knocks once only. He never takes an encore or plays a return engagement.

Now Walter Malone evidently felt that this portrait of Opportunity as a stern and unrelenting czar did not do the gentleman—or the lady—justice. In fact, it got on his nerves to such an extent that he wrote an answer—painted another portrait of Opportunity. Here it is:

OPPORTUNITY

They do me wrong who say I come no more
When once I knock and fail to find you in;
For every day I stand outside your door
And bid you wake, and rise to fight and win.

Wail not for precious chances passed away!
Weep not for golden ages on the wane!
Each night I burn the records of the day—
At sunrise every soul is born again!

Dost thou behold thy lost youth all aghast?
Dost reel from righteous Retribution's
blow?

Then turn from blotted archives of the past
And find the future's pages white as snow.

Laugh like a boy at splendors that have sped,
To vanished joys be blind and deaf and
dumb;

My judgments seal the dead past with its
dead,

But never bind a moment yet to come.

Though deep in mire, wring not your hands
and weep;

I lend my arm to all who say "I can!"

No shame-faced outcast ever sank so deep
But yet might rise and be again a man!

Which do you prefer?

I? Well, as for me, I must confess that, although Ingalls' is a noble piece of work, before which I would be glad to stop occasionally, at a public exhibition, I would much prefer Malone's portrait of Opportunity for my living-room wall.

HOW TO CONDUCT A CON- VENTION QUESTION BOX

ANYONE who has ever attended a convention at which the Question Box method of injecting interest and pep was skillfully employed, knows how effective the device can be made. It is one of the most efficacious of all Pink Pills for Pale Proceed-

ings—if the pill is properly administered at the psychological moment.

Mr. Walter H. Mellor, president of the Michigan City (Ind.) Chapter of the International Business Science Society, and treasurer of the American National Retail Jewelers Association, has had phenomenal success with the Question Box at national and state conventions of the latter organization.

A representative of THE BUSINESS PHILOSOPHER recently asked Mr. Mellor for his recipe. Here it is for the benefit of officers of other organizations:

"I would first recommend that the chairman be versed in parliamentary law, at least sufficiently to conduct the meeting with no possible chance of the floor taking charge.

"Prepare blank slips of paper in sufficient quantity so that two pieces may be given to each person in attendance. On one piece have each person write his question—the one he most wants to have the gathering answer. Do not allow him, however, to write his name on the same slip; that and his address go on the other blank.

"Collect the questions in one hat and the names in another. Then the chairman should draw a question at random from the first hat, and call upon the person whose name he draws from the other hat, to answer it.

"If the individual called upon fails to answer the question propounded, another name should be promptly drawn—but the presiding officer should make everyone whose name is drawn, stand up and say something.

"Sometimes the man called upon will give an answer that will bring a dozen to their feet in protest, so that the chairman should be able to maintain control at all times.

"Each question should be settled to the general satisfaction of those present before another is taken up, but if the argument gets too warm the chairman may table the question under discussion, until the last few minutes of the Question Box period, when it can usually be disposed of more readily after the intervening time for consideration.

"This plan will be found especially interesting when, as it happens occasionally, the person asking the question is the one called upon to give the answer."

"What is this room you are fixing up?"

"A place for lady shoppers to park their husbands."—*Louisville Courier-Journal*.

SERVICE IS FUN

FOR BOYS—OF ALL AGES

By DR. FRANK CRANE

A REPRESENTATIVE of a high school class writes me asking if I will write an editorial especially for boys.

Certainly. Here is one:

You might call it fundamentals. Which means things that come before all other things in importance or things that ought to be believed in first of all.

You can find all these fundamentals in your instincts. They are inside of you.

And the first is to realize why you were born, why you are here on this earth.

Your instinct answers "I am here to have fun." And that is true.

And the object of all schooling and training and advice and wisdom that you get ought to be to show you how to have the most fun with the least pain.

The second fundamental is that the kind of fun that tastes best and lasts longest comes from just one thing—service. Which is another name for work.

It may seem queer to you to be told that there is more fun in work than in play, yet that is the truth.

The main thing in your life is to find the kind of work you can do best, the kind your Maker has fitted you to do, the kind you naturally take to. Then give yourself to that, train yourself to do it well, learn to love it and out of it you will get more genuine satisfaction than from all the play in the world.

To get the most fun out of work you must learn team play, or how to adjust yourself to others. Somebody

said that "this world is inhabited mostly by other people."

Learn to work with, not against, others. The value of our work and the joy we get out of it depend upon whether we work for the common good or for ourselves.

There is a good deal of difference of opinion as to how to serve God best, but there is no difference of opinion among honest people as to the fact that to help along the common good is the best kind of service to God.

Don't make your chief aim to get on, to become rich or to be famous. Leave those matters to fate. They are the gifts of destiny and it is foolish to struggle for them. It makes nine people out of ten very wretched. Because, naturally, they cannot all be foremost, any more than all the trees in the forest can be the highest.

But make your chosen end in life to be to do your work well and thus to take yourself off other people's backs and to serve humanity.

And serving humanity does not necessarily mean being a missionary or a charity worker; it means doing good work anywhere, as a carpenter, plumber, engineer, merchant, writer, cook or miner; for if everybody did this kind of work well there would be no need for much of what we call charity work.

Make your aim in life achievement and happiness will come and live with you. But make that aim happiness and you will miss it. Real happiness (fun) is a by-product of achievement.

And, remember, that the most important means to the end you seek is training (education). There is less and less room on the earth every day for the untrained.

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S. C. S.-ENCES

"THE HUMAN FACTOR" FROM A WORKER'S STANDPOINT

IN *The Atlantic Monthly*, some months ago, I came across something which seemed to me to be unusually well worth passing on. It was a letter on our problem of problems to-day, that of industrial relationships, and it was written by Carol Wright, a man who, in the words of the editors' note, "after receiving a classical education, was obliged for his health's sake to give up his position a dozen years ago, and seek his livelihood in the open air as a carpenter and mason."

Here are some of the things Mr. Wright said in "The Human Factor" which I found especially striking:

"From my own observation at close range, I believe that society is being made to stand and deliver. The profiteer set the example, the workingman followed with alacrity, and everyone who can is now trying to get his, and the economic Dance of Death is in full swing. Hence wages and prices are no criterion of the value of work done or of a commodity sold. Furthermore, if society chooses to pay me more for driving nails into a board than it pays the man or woman who drives ideas and ideals into the heads of its children, society . . . will some day have to go to school to a dictator.

"Last winter, as I was returning one evening from my work in the factory at League Island Navy Yard, a man in the crowded trolley-car suddenly tore open his very handsome silk shirt and began pulling out a portion of his underwear, also of silk. Then he stretched the heavy ribbed material with both hands, and told us he had paid eighteen dollars for his undershirt, and as long as he lived, would never wear anything cheaper. The crowd—working-men and working-women—cheered. Then another man told us very abruptly that his wife was a lady and that he had bought her a dress for \$140, and that before she went without such a dress he would—here he lunged at a woman and intimated in a very vivid pantomime that he would tear the dress off some more bountifully provided woman to supply any deficiency in his wife's wardrobe.

"And so I thought, as I gazed on the flushed

faces riant with their new wealth: 'Here at last my old friends from the stoke-hold and the fore-castle have forced their way on deck, and what will become of the ship once their hands hold the helm?'

"Is there not something radically wrong in our educational ideas? We teach men and women trades, we teach them professions; these are all most essential, but they put men into competition with one another, into sharp contrast with one another; for, let democracy disguise it as it will, there is a different dignity to different professions and trades, and one calling (no less than one star) differeth from another calling in glory. These are in a sense centrifugal social forces, and we need opposing 'humanities,' which though they lead to no specific calling perhaps, nevertheless supplied the forces that united all men in love of justice and truth, in respect for law, in the practice of toleration and mercy and charity, which softened the edge of power, gave a grace to weakness, and allotted a place and a portion to poverty and limited capacity. . . .

"I do not believe it possible to anticipate a solution, but I have faith—and that after I have worked a number of years in the camp of capitalist and laborer, respectively—that the conditions for a successful solution are very simple. . . . There is, first of all, a very pressing need for more honesty, charity, and reverence in the world to-day than ever before. Old values, now discarded, will have to be resumed. Sentiment must take the place of sentimentality. There can be no social life worth the name without mutual trust, and no mutual trust without mental honesty. There can be no abiding charity, if life is only a game of putting it over on the other man and getting by. If every shop-keeper, every landlord, every corporation, every union, is to emulate Jack Sheppard indefinitely, there will be a very definite end in due season.

"In reality, all labor, whether of head or hand, is simply a service, and it is a dishonest service if you exact more than you give, whether in service returned or money paid. . . . After our essential wants are provided for, there is no greater satisfaction in life than reverence, and there is no human

faculty that has a wider field in the world around us. . . . Teach all men to serve rightly real art, real literature, real science, real labor, and share all these with them, and you need not fear they will tear your tapestries, loot your libraries, or fling sand into the wheels of your machinery, industrial or social, much less, crush human life. Society must stop sending her children to the anarchist for instruction, she must teach them herself. Men have been taught to hate, to to kill, to destroy. It is time they were taught to love, to cherish, to construct. Destruction is a closed curve and only leads back to the ruin it has wrought. Construction is an infinite spiral that attains heaven at last and vanishes among the stars."

THE DANGERS OF INTOLERANCE

IN "The Price of Intolerance," in *The Atlantic Monthly*, Graham Wallas, Professor of Political Science at the University of London, "an Englishman who has visited America at intervals during the last twenty-two years," sounds a much needed note of warning.

"But in November, 1919, after some months' stay I find myself surprised and troubled by a fact as to the existence of which all my American friends agree, and which may, I believe, indicate a serious danger both for America and the world.

"On earlier visits I had noticed that in spite of a wide-spread habit of personal good nature, majorities in America are apt to deal rather summarily with minorities. But this time it seems that the whole tradition of political toleration has been broken; that freedom of speech and writing and meeting has become an open question: and that many important newspapers and politicians, supported by a large body of public opinion, approach that question with a presumption against freedom. . . .

"This temper is especially dangerous when, as at present, men are disputing about new problems which cannot be solved by any existing political or economic expedient, and which require the patient invention of new expedients. . . .

"What men need now, all over the world, and especially in America, is not only permission for free discussion, but a recongition that the positive encouragement of free discussion, and the provision of practical opportunities for it, are vital necessities."

IS THE PART GREATER THAN THE WHOLE?

IN HIS public debate with Samuel Gompers, president of the American Federation of Labor, Gov. Allen, of Kansas, sought in vain for a satisfactory answer as to the rights of the public in the case of a strike such as the coal strike, that of the freight handlers, and similar instances of the public's being caught between the upper and nether millstones of internecine strife. Later, Mr. Gompers issued a statement.

In this statement, as quoted in the newspapers, he said: "The public has no rights which are superior to the toiler's right to live and to his right to defend himself against oppression.

"So far as labor is concerned, the right to strike must be and will be maintained not only as a measure of self-defense and self-advancement but as a measure necessary to public progress," the labor leader went on.

"The right to strike, with all its disadvantages, is an agency of progress, . . . an instrument for good, democratic in concept and essential to freedom."

He admitted, to be sure, that "in such cases [that is, "when strikes affect production or distribution of the necessaries of life, thus threatening the public peace, and impairing the public health"] the public, including union men, has rights"; but he holds that "the striking union usually is first to recognize those rights." But the rights of organized labor he looks upon, evidently, as paramount, and the rights of the state and of society at large as secondary.

S. C. S. has the greatest respect for Samuel Gompers as a mighty sea-wall of sanity amid a welter of radical foam and fury. Recently, however, there have been indications at times that Mr. Gompers was not quite unscathed.

If radicalism ever batters him down there is no knowing how large an area of American labor thought will be flooded.

Can we call such a pronouncement safe or sane? Is any position safe or sane for all of us which puts the rights of all of us below those of any class among us?

The area of the individual's rights has its strict bounds; it is bounded by the rights of every other individual and of society

as a whole, and it must not encroach upon these co-equal and inalienable rights. Just so, the rights of any class, sacred in their self-containment, cease to exist at that border line where the rights of another class begin—and the rights and privileges of no class, however large or powerful or worthy of recognition, can be permitted to rear proud heads above that great line which marks the beginning of the public domain, of government of and for all.

Can it be that Mr. Gompers does not see that he opens the door for the Czarism of absolutist Capital to say, The public has no rights which are superior to the employer's right to exact profits fixed by him and to his right to defend himself against the oppression of unionism?

That way lies the gun on the hip, the age of dueling, civil war, confusion ever worse and worse confounded.

Let us carry our heads high—but not too high.

THE SAFETY OF THE PEOPLE IS THE SUPREME LAW

DIAMETRICALLY opposed to Mr. Gompers' position is that of Gov. Allen, of Kansas. In addressing the annual convention of the National Association of Credit Men, he said:

"Mr. Gompers stated . . . that the switchmen's strike was an outlaw strike. In my opinion all strikes are outlaw disturbances. . . . The constant quarrel between capital and labor is the only private fight still on. The statesmen of this country have not had the courage to end the war between capital and labor.

"In Kansas our motto is, 'The safety of the people is the supreme law.'

"This Kansas law is arbitrary—it's adjudication. It was forced by the same condition that necessitated the adoption of the criminal law. We took men's pistols away from them despite their scream. There was a time when we toted guns in Kansas, because when a man needed a gun there he needed it. That day, like the strike, is past.

"We've merely come to a point in the menace to public interest when a new tribunal is necessary. The time is coming when states will establish these courts because they are a logical solution of a great problem, the menace to the public welfare."

With much of this S. C. S. is heartily in

accord. He believes most emphatically that the rights of the whole people are greater than the rights of any part. But he would not dream of denying to organized labor the right to quit work, in an organized way, as well as to contract to work, in an organized way—so long as there is no disorder and no vital third-party interests are jeopardized. It seems very clear to him, however, that there is a pivotal point beyond which organized labor has no business to go because by so doing it is invading the rights of the public—and that invasion cannot continue to be tolerated any more than any invasion of public rights by private enterprise will be tolerated in the long run.

In other words, whenever a strike—or a lockout, for that matter—interferes with the production or distribution, in any large way, of any basic necessity; whenever it threatens to stop the mails or cut any of the great central arteries of communication or supply, then the interests or all—the larger interests of the immediate parties as well as the "innocent bystander"—demand that the right to strike shall be denied and all such strikes shall be stamped out with whatever force may be necessary.

Is this not denying the workingman in certain lines of activities "the divine right to strike," you ask? If so, that denial, being bound up inextricably with the welfare of that supreme organization, organized society, must be recognized, and reckoned with, and accepted, just as we reckon with and accept the fact that the right of the individual to quit work in the army or navy is limited and denied by the laws governing insubordination and desertion.

But meanwhile let society as a whole throw every other possible safeguard around the worker in these essential lines so that its denial of the right to strike shall not operate to his eventual disadvantage in any way. Let us see that his grievances are given the earliest and most sympathetic consideration, and that no unfair advantages are permitted on either side pending the adjustment.

Let us honor and compensate him in other ways for whatever we must deny him in this.

Above all, perhaps, let us try to awaken labor on the one hand and management on the other to the fact that both of them belong, with all of us in-betweens, to this party of the third part, the Public, whose rights are

properly supreme, and that it's about time they stopped maiming one hand with the other.

THAT ONE DARK BATHROOM

THE Hotel Seville, in New York, claims to be the only hotel, so far as is known to the management, that publishes a diagram with fixed room prices, "not approximate nor indefinite, but the actual fixed price of every room." And it prints the prices in red.

It advertises, among other things, the plate-glass shelves of its medicine chests, the desk telephone in every room, and its "best long curled hair mattresses"—as well as the three churches within a block!

Surely here is enterprise worthy of a "hand." But we like best the rare scruples which led its advertising man to particularize thus—also in red:

"All bathrooms (with one exception) have good sized windows opening directly to the outside air and sunshine."

We shall long remember that one exception—the Hotel Seville shines all the brighter for the confessed darkness of that one lone-hand bathroom.

KEEPING THE DOLLAR ALWAYS ON THE JOB

WHEN BENJAMIN ARNE started in business in Hancock, Michigan, a few years ago, he found that the long-time credit problem was one of the big obstacles he would have to combat. It had been the rule for a great many years among a certain class of patrons in that part of the country. But he decided positively to have none of it and to grant no favors of this kind except to those who paid promptly at a specified time. So he made this quite distinctly understood on the first day he opened for business.

When Arne's competitors heard of this they laughed and did not give him much concern at first. They said he wouldn't last long operating under such conditions, so what was the use of bothering about him.

But Benjamin Arne knew what he was about. He was convinced that money tied up in long-time credits was no more profitable than money tied up in slowly moving stock. He had learned that quick turnovers meant new profits and also that accounts paid promptly meant the release of capital and profit for further promotion of business.

Step by step Benjamin Arne built up his business on this plan. His great aim was to keep his dollars working just as fast as they could. If they lagged in any way he was determined to know it. But in order to keep his dollars working just as they should he found it necessary to maintain the closest possible contact with everything about his business. This he did through a simple system of records that told him from day to day which lines were moving most rapidly and which were not moving at all. These same records also showed how payments were made and whether or not customers were living up to their agreement. In fact he had his finger tips on everything. He didn't have to wait a week, a month, or six months before he discovered that things were not going as he intended they should. He knew it the very first day and consequently was able to take quick action before the trouble had developed to such an extent as to cause a loss or to involve his whole business.

A sale starts in the Arne store in the usual way with a slip made in duplicate. The copy goes to the customer while the original is sent to the office where it is classified for cash and charge business, whatever the transaction may have been. Also in the segregation each clerk's slips are filed on a separate spindle. Then the cash, charge and paid-on-account business of each clerk is totaled separately. In this way Mr. Arne can tell each day the volume of business done by any one of his clerks.

Initials, by which the various lines of goods handled in the store are designated, are then entered opposite each item listed on the slips and the amounts properly grouped and totaled, thus showing the volume of business within the day in the various departments.

After a grand total of cash and charge sales has been taken the amount of unpaid charge sales is brought forward from the previous day and added and the total cash paid in on "received on account" slips is subtracted. The result is the amount of the outstanding unpaid charge sales.

It may be assumed that Mr. Arne watches these figures every day very closely for they tell him how many of his dollars are taking a rest in another man's pocket. If there are more than he thinks safe he gets after them in short order.

Just as soon as all this information is obtained it is posted to a daily business statement which is kept in a loose-leaf binder to serve as a basis by which Mr. Arne gets the real inside facts concerning his business. By studying these figures he can tell how to regulate his buying, what lines of merchandise to display most prominently, and which departments should be given the greatest amount of floor space. These figures also show him to a penny what proportion of the business each clerk is handling daily and thus he is able to gauge the amount of wages to be paid to them. The clerks are aware that such records are kept, and the knowledge spurs them on to their best efforts.

By means of a purchase record that is kept constantly up to date, the amount of goods allotted to each of the various departments during the year is shown before the actual work of taking inventory is started. After the stock remaining on the shelves has been listed by departments and totaled, the results are subtracted from totals of previous inventory, and purchases that have been made in the intervening time are added. The resulting figures show the exact cost of the goods sold in each department, and the store as a whole throughout the year. Profits for the whole twelve months are known when this amount is subtracted from the total sales and operating expenses.

Mr. Arne's method of handling credits and buying his goods has proved a great success, and instead of resulting in disaster, has aided him in building up one of the best paying businesses in Hancock. But he says he never could have handled his credits and bought successfully if he had not had the figures each day to direct him in what he did.

SMALL MANUFACTURERS OVERSEAS OFTEN 'OUT- STRIP THE "BIG FELLOWS"

THE FUTURE of our foreign trade relations is of moment to every business interest in the land. For even as the war has diverted commercial currents into new channels, so there is today no industrial enterprise so minute or so remote from those channels as not to feel some effect from the ebb and flow of their tides.

The "little man" in the manufacturing business who is trying to get hold of some of

the world trade will find much to inspire and encourage him in the examples furnished by numbers of Belgian manufacturers. For generations these merchants of Flanders have been dedicated to the "small man" idea, and have apparently decided that their future policy will follow the same safe lines.

Before the war "Made in Belgium" was synonymous with thoroughness of finish and scrupulous attention to detail in the case of nearly every textile coming from that country. "Belgian Ticks," and their world-renowned reputation for an excellence that has never been duplicated elsewhere, offer an illustration of this point. Yet these ticks, great as is the demand for them, have never been manufactured under the quantity production system.

Other high-grade articles of Flemish manufacture follow the same rule. Throughout West Flanders, now devastated and non-productive, but before the war a weaving center, each small manufacturer preferred to be master in his own little mill rather than to amalgamate with other weavers into a joint stock company. And though, according to some of the modern theories, these small manufacturers would seem destined to disappear, they have shown astounding vitality, meeting successfully the competition of larger and more efficient foreign and local concerns. This was undoubtedly due to the fact that the Belgian manufacturer specialized in his particular line until virtually every workman was a master of his craft, and also because he knew the value of the human equation. Personal attention to the most trifling and seemingly negligible detail is to the Flemish manufacturer an article of his faith.

So deep-rooted is this reputation of Flemish goods for probity of material and workmanship, that even the utter destruction of the manufactures of this region resulting from the war and five years of non-production have failed to alienate the markets of the world. As soon as the Belgian products can be manufactured, there is little doubt that their custom will flow back to them. And since the American Red Cross has established relief units throughout this battle-scarred area, so that food and shelter may be assured the returning workers until such time as they can rebuild their shattered homes, the mill owners are looking forward to the day when they will have "come back."

600 TALKING POINTS AND SELLING ARGUMENTS

BEING ANSWERS TO OBJECTIONS THAT SALESMEN
COMMONLY MEET WITH

By W. C. HOLMAN

*Formerly Sales Manager, National Cash Register Co., and Author of the
Famous "Ginger Talks of a Sales Manager to His Men."*

WE consider this one of the most extraordinarily practical and helpful features ever secured by a business magazine. Mr. Holman has compiled from many sources and as a result of years of experience a remarkably comprehensive encyclopedia of answers to all of the commonest objections encountered by salesmen—not theoretical, but actual, brass-tacks answers which have been fire tested and have proved that they will "bring home the bacon." This great feature will be worth many times the cost of the magazine to any sales manager or road man during 1920. It gives you the very heart of the art of selling. Furthermore, because the salesman has to meet objections relating to all departments of a business, many of the arguments Mr. Holman has collected will be of daily use to business men in all lines. Copyright by Sheldon University Press. All rights reserved, including the right of translation. No material in this series may be reproduced without permission.

23F—"I DON'T WANT TO TAKE ON YOUR LINE."

"Don't forget that a good stock of such goods as ours will help to advertise your other goods and your store in general. You make a first class profit from the sale of our goods, but they are of such a quality and our firm so well known through its advertising that even if you did not make a good profit, it would be an advantage for you to handle them. They would bring customers into your store for other goods. We are spending many thousands (or hundreds of thousands) of dollars a year to make this line known to the public. A man can hardly pick up a newspaper or magazine without reading about our line, and it will greatly add to your prestige in the town to have the public know that you are carrying it."

23G—"I DON'T WANT TO TAKE ON YOUR LINE."

"Mr. Blank, when we put this line of goods on the market we knew that there were other lines of goods of a similar kind that were of high quality. We knew we would have to meet the fiercest kind of competition. We knew that our competitors used good material, had good manufacturing processes, and were

producing good lines. We cast about to think of some advantage we could offer the retailers and we finally evolved a unique advertising scheme, a retailers' selling plan which would enable the dealers who handle our line to attract customers. This selling plan is one of our biggest assets—just as much of an asset as our plant. And it has just as great a value to you as our goods themselves.

You will find all of the features of this retailers' selling plan set forth in this little book. I shall be very glad to explain it to you in full. Every detail in it has been thought out with great care and remarkable ingenuity. For instance, you will find that we suggest, among other things a line of window displays. Note these illustrations in this book. These are reproductions of photographs of actual displays made by other dealers who handle our line. Note the explanations on the pages opposite the pictures. They tell you exactly how to make each display. See how simple this display is, and yet how wonderfully effective and original. No man on the street will be able to get by your window while that display is in it, without having his curiosity excited.

A busy retailer would never be able to think of such displays as these. I myself could never have planned one in a thousand years. The expert who got them up for us received for years a very large salary from one of the big Chicago department stores. He has studied to make each display as effective as possible, and yet as easy as possible for the retailer to prepare. His directions are so clear that the youngest clerk you have can set up the feature displays. And they are bound to prove a feature that will make your store talked about and bring customers in to look at the line. And if you get them once into the store you are bound to sell them." . . .

23I—"I DON'T WANT TO TAKE ON YOUR LINE."

"I can offer you a special opportunity at this time. We have on hand such and such lots of a certain line, the material for which was bought before the recent big jump in market prices. We are using this as an aid in introducing our regular lines. I am willing to put this line in with you at our regular price without taking advantage of the increase in the cost of material, provided you will put in at the same time one of our other lines, which it would be to your advantage to put in anyway, even if I could not make you this special offer. This will serve to get us started with you. I know we are justified in offering you this exceptional opportunity, because if you once make a start with us you will be so well satisfied with our goods and with the treatment our house will give you that you will become one of our regular customers."

23J—"I DON'T WANT TO TAKE ON YOUR LINE."

"Have you considered fully the terms we offer you? Our terms demand practically no investment by you at the start. Inside of the period when your first acceptance comes due you will have had time to sell enough goods to meet it. If you are enterprising in pushing the sale of them after we ship them to you, you can secure even better terms in making future orders."

23K—"I DON'T WANT TO TAKE ON YOUR LINE."

"Before you make a decision, I wish you would consider carefully the guarantee we give. Could we afford to give such an iron-

clad guarantee if our article or line did not make good, if we had not proved by experience that it made good and that we were perfectly safe in making that guarantee? Think of that guarantee again. Consider the years that we have been in the business, the reputation that we have built up by painstaking effort and service. Think of all that guarantee conveys, and of all that stands back of it to make it good."

23L—"I DON'T WANT TO TAKE ON YOUR LINE."

"Mr. Blank, one great argument in favor of our line is that it requires so small an investment on your part. The terms that we are able to give you because of our large capital make it possible for you to put in a large line without embarrassment. If you handle it properly you ought to be able to turn it over very quickly, and if you make good use of the terms on which we could start you, we can give you even better terms in your later dealings with us. Our house is an extremely liberal one with the merchants that show enterprise in pushing its goods."

23M—"I DON'T WANT TO TAKE ON YOUR LINE."

"Our goods offer you a larger margin of profit than any similar line. There are two ways in which a manufacturing concern can make money; one is by making a large profit on each sale and having only a limited number of sales; the other is by cutting down the margin of profit but doing a large business. We have an enormous organization. We must keep our output high. We cannot permit our sales to fall off. Where big sales must be maintained constantly all over the country, under every condition, the goods must be sold at a price that will be attractive to the retailer and enable him to make a generous profit. We followed the small sale, big profit plan in the early days of our business, but since the business has become so large we have adopted the other plan. We sell for the very lowest price that is consistent and this offers you the best opportunity for profit."

23N—"I DON'T WANT TO TAKE ON YOUR LINE."

"I wish to make one frank statement to you, Mr. Blank. We all learn from each other in this world and the retailer neces-

sarily learns more or less from the concerns with which he does business, just as we learn from the retailers. If you put in our line you will be brought into close touch with one of the biggest and most enterprising concerns in the country. You will be constantly communicating with the house and receiving visits from its salesmen. You will have a chance to learn a good deal about its methods, which are the best methods in use in America today. I will frankly state to you that the information you will gain will be of use to you in many ways. You could not deal with a more enterprising concern than ours, for there is none. You will be constantly informed in regard to the latest styles and the most up to date improvements, and will always be posted on the information which our big concern gathers at great expense of time and trouble. Our house will constantly teach you all we know about how to sell our line of goods, and this will help you sell other lines of goods. A connection with a house such as ours is of advantage to a retailer in a great many ways."

230—"I DON'T WANT TO TAKE ON YOUR LINE."

"The very fact that it is new, Mr. Blank, will do much to stimulate your trade. You know yourself that when a customer comes into your store, the statement on your part, 'I have something entirely new to show you,' arouses curiosity and interest. You realize that people are all the time looking for new things, new ideas; they believe that all the time progress is being made, and they like to be kept in touch with it. They will deal with the most progressive storekeeper; they will visit his store, if he has a reputation for putting in new things, just to see what new things he is offering. They know he is working in their interest all the time by keeping his stock right up to date. Progress must be the law, Mr. Blank, with both of us. We cannot get away from the fact that we must either go forward or backward. There is no standing still for the successful man. You can best increase your profits by adding new lines and making money in new ways. The straight road to success is to be all the time fighting for new business. You can't get that business if you don't keep adding new goods."

(To be continued)

MAKE MEN YOUR BOOKS

By T. D. THURSTON

YOUR SUCCESS depends on how well you know men and their methods. Keep in touch with live people, subject them to analysis, copy their winning points and avoid their faults.

Real success doesn't put a man in a class by himself or make him independent of the brains, the information and the good will of others. Some men are marooned on a little reef of self-conceit. Their own opinions and prejudices have to do them for mental food, just as the coconuts and figs that grew on his island had to suffice every day for Robinson Crusoe's dinner. It was a good diet for a while but grew monotonous. He would have enjoyed some other sort of edibles if he could have imported them. But he was out of the way of passing ships with their cargoes of supplies.

Is your mind like a port at which vessels stop and unload? Are you open to the new ideas, facts and theories which are the commerce of the world of brains?

Success consists in acquiring knowledge of one kind or other—not in guarding a locked-up hoard of facts which may mold on your hands. Real success should strengthen and extend your contact with all sorts and conditions of men. You should get the wisdom and the business that they may bring you.

Alexander sighed for more worlds to conquer. He wasn't satisfied with his acquisitions. There are some salesmen—some men in all walks of life—who are sure that there is no more for them to learn.

Be receptive. Keep in touch with men. Don't despise what the humblest may have to say if there is a fact in it which is new to you, or concerning which your memory needed a jog.

Make men your books. Brush up on past lessons and look out for more.

UP-TO-DATE MOTHER GOOSE

TO MARKET

To market, to market, potatoes a peck;
Home again, home again, busted, by heck!

HUSH-A-BY, BABY

Hush-a-by, baby, on the tree top,
When we can't buy the profits will stop;
When the world's broke the prices will fall,
And down will come business and prices and all.

—James W. Foley, in "The Saturday Evening Post."

NOW THEY'RE ADVERTISING ADVERTISING

N. W. AYER & SON SIGNALIZE THEIR GOLDEN ANNIVERSARY BY
A SERIES OF ADMIRABLE ADVERTISEMENTS ON
ADVERTISING ITSELF

By THE AD-MIRER

“COLORED with romance, told under a thoughtful sky, teachers of Arabia gather around them youth and age, and in the quiet of evening carry their hearers back over years of conflict and of glory.

“The progress of the past is but our starting point. Those who have the advantage of following a great age often lose their opportunity by living in the past rather than for the future.

“To-day is forever putting yesterday on trial. History is our port of departure; a safe haven, but ungainful. Advancement is the one true measure of our ability; and our first forward movement must come through education.

“That advertising has acted as a great educational force, a great developing energy in the life of the individual and the nation, is evidenced by everything about us that has come into being through the intelligence and activity of man. And not the least of these are the schools of the land, the schools which have grown in service and ability through the strength derived from advertising.

“In this strength and service we find justification for pride; a pride born of the knowledge that hundreds of these schools have been able to increase the scope and quality of their training because of the advertising we have done for them.

“This study of the ways and needs of youth has kept us before each coming generation, leading the way from the class room into industry; anticipating the changing needs of business as they are expressed in advertising.

“So the markets of to-morrow are known to us and lend a certainty to our intimacy with the markets of to-day. This established ability to make advertising pay the advertiser and consumer is available to houses holding an ambition to serve.”

We have quoted above, in its entirety, one of the admirable series of advertisements by means of which “Advertising Headquarters,”

the famous, ever-young advertising agency of N. W. Ayer & Son, one of historic Philadelphia's greatest institutions, recently has been universalizing its own message with the same ability that it has brought to focus to universalize almost countless other business messages during the half-century of its success.

The illustration which accompanied the advertisement will be found reproduced, by special permission, as our August frontispiece. It represents an Arabian teacher carrying his hearers, old and young, back “over years of conflict and of glory” as he hands on his traditions under the open evening sky of the immemorial East.

The Ad-Mirer has before him a complete set of these remarkable advertisements, on heavy coated paper which brings out their beauty of illustration and strength of composition, verbal and typographical alike, so forcefully that he is tempted to fill whole pages at their well. Indeed, they go far to justify the claim we hear more often as the years go by, that some of our best literature now is being written in the name of advertising.

THE DEMOCRACY OF SERVICE

One of the most striking of these Ayer advertisements is captioned, “The Great Democracy” and stresses the ideal of Service in this way:

Some thousands of years ago an unknown wise man founded the world's first democracy. The act was simple; the results infinite. He left selfish endeavor and entered the universe of constructive service.

The passing centuries have added ever increasing numbers to this democracy. To-day it is the greatest of world powers; for it is a democracy of leadership of men with ideals.

Whether these ideals lead to the building of a railroad, making a shoe lace, painting a picture or teaching the joy of service and the economy of justice, matters not at all.

Man devotes himself to art, equity or industry; so long as he employs the basic principles of service he belongs to the great democracy.

Europe has given the world art; we have given the world industry. Both art and industry speak all languages and aid men in all lands to reach a common understanding.

Industry is now the greatest unifying force, but industry has only reached this position through the understanding developed and distributed by advertising. Advertising has enlarged and strengthened the democracy of service.

For the past fifty years, or during the period of this democracy's greatest progress, an essential factor in its advance has been the house of N. W. Ayer & Son.

Here is another with a historical background:

KNOWLEDGE THE GREATEST ASSET

During the famous days of King Arthur two brave knights did battle because they could not agree as to the wording on a sign. They were both right and both wrong.—*the sign had two sides.*

Since the first stroke of time ignorance has bred strife, and knowledge harmony. Ignorance is the most costly thing in the world. Knowledge is the world's greatest asset. Advertising is the power that distributes knowledge.

Advertising is the point of contact between producer and consumer. Through it public opinion is swayed and action started. The great body of the people may only judge a business through its advertising. From it, also, employes gain the larger understanding of their house, both as to management and product.

Several advertisements featuring a single word effectively illustrated, are included in the series, among them being "Progress," "Courage," "Confidence," "Foresight," "Understanding," and "Character."

SERVICE THE STANDARD

In "Progress" we read:

The soul of the world has found a new desire. Out of the wreck of war a new branch appears on the tree of life,—world-progress. We have fought, and learned more of both friends and foes than a century of peace had taught us. Through helping others we have helped ourselves.

Peace is here, but no unintelligent peace will satisfy us. The good of human nature requires constructive peace. Out of the eternal past into the eternal future Progress ends on, or casts aside.

Business for man; not man for business, is the watchword of progress. Service to mankind must be our standard of judgment.

THE COURAGE THAT HEWS AHEAD

"Courage" has this to recommend it:

Great men count not the cost when confidence spurs them on. The dungeon has been the dwelling of many a lonely genius whom later the world has acknowledged, but whose spirit the world could never chain.

The courage which makes for progress, the courage of the inventor, scientist, discoverer, or thinker who sees the needs of the future and works for their fulfillment, is the courage on which is founded achievement.

This is the courage that denies veneration to the obsolete, that hews ahead while complacency lags, that will not drown talent in timidity, that fears neither criticism nor doubt, that is unmindful of ridicule. This courage of belief in one's own plans and in the ability to carry them forward, this is the courage of determination.

Such a courage has sent our public service organizations into the wilderness, and made it bloom. It has taken the sturdy seed of ability planted in a workshop and from it produced a great industry.

It is such courage of faith in their products, in their methods of production, and in the markets of the country to consume, which has made our industrial leaders fear nothing but stagnation.

THE BOND OF CONFIDENCE

And here is what these builders of confidence have to say about "Confidence":

Before the golden age of Greece, before the Empire of Egypt, before ancient China was, Phoenicia thrived. Thirty-six centuries she endured; a longer supremacy than may be credited to any other nation.

Her strength came from world commerce; her endurance from world confidence.

History proves a nation's constructive efforts are not interrupted until there has been a denial of the value and power of confidence.

Confidence is the guarantee of permanence; the bond between employer and employe; the open road from seller

to consumer; the creator of credit; the heart and soul of finance; the architect and builder of good will; the life of trade.

Of all the wonders of modern commerce one of the first is the distribution of confidence through advertising.

FORESIGHT THE INVALUABLE

Foresight is one of the Seven Lamps of Achievement. (We couldn't say offhand what the other six are because we just thought of adapting Ruskin's phrase in this fashion.) Anyhow, here is what the Ayers have to say about "Foresight." And it is by no means Ayery persiflage:

From out the great wall of Rome ran the strong fingers which held together the mightiest empire man has yet achieved.

The Roman road—the physical manifestation of unity, control, defence, commerce, the very ribs of the body politic, the vital arteries of national life. The Roman road was the all-but-perfect example of an altogether necessary element of advancement—foresight.

Foresight is the tentacle we extend into the future; the vanguard preparing the way for us and preparing us for the way. The degree and character of foresight we display stand as the measure of our ability to meet conditions before they arise.

Industry has weathered seasons of stress through foresight in building up a great financial reserve. But this was no prevention; and the cure was costly. Earnings were no longer profits but tribute paid to misfortune. The business was saved but not strengthened.

Then came advertising. First a doubtful and a doubted remedy; applied to business but not incorporated in it. Yet it brought relief, proved its worth, and became a corner stone of commerce.

To-day the economy of advertising is established. Its use is its own best proof of ability. It gave strength to many commercial houses during the last five stressful years; it will give strength to many more during the years before us.

LIFE'S GREAT OBJECTIVE

"With all thy getting, get understanding." Even the Good Book never said much more in six words—and it holds the record for pouring the most thought into the fewest words. Here is what one of these advertisements extraordinary says about this same "Understanding":

Life's great objective, the pinnacle of hope, the ultimate desire, the goal toward which all endeavor leads, is understanding.

Understanding became a part of life with the first yearning of the first man. It is the reason for his being—the answer to his soul's demand. It has no completion.

Understanding is the harvest of the human life made full through the union of the intellect and the emotions.

Understanding receives all things at their true value. Its increase is the one accurate measure of man's improvement. It is the very essence of success.

Where understanding is, there all conflict passes and endeavor knows no barrier. Its vision encompasses the earth. It is the bond between time and eternity. It is the common need of all, at all times.

Our daily development in understanding comes through our daily activities. The great men of the earth have put their understanding to the material and spiritual service of the majority.

The humblest device of commerce, the greatest creation of science, the vast initiative of industry all enlist in the cause of the advancement of understanding. To multiply this advancement, industry created advertising.

CHARACTER—THE SAFEGUARD OF PROGRESS

Reliability—Character—is one of the concrete piers going down to bed-rock, on which this magazine stands, as does the

Science of Business of which it is the exponent. "Confidence" is thus splendidly celebrated in the Ayer series:

The secrets of the soul are published by the face. No one can deceive time, and no one can prevent time displaying character. Progress requires this safeguard.

The meeting of crises, the answers to adversity, the acceptance of victories, the appraisal of the present, the judgment of the past and preparation for the future, all enter into the structure of character. The habit of action based on conviction is character's strength.

Character holds a mighty position in commerce. Money is lent, credits given, undertakings started; more on character than on material resources.

Industries are ingrained with the characters of their founders and directors. Products partake of the character in kind, quality and design, of the men responsible for them. Even the personnel of organizations reflect the ambitions, ideals and methods of those who direct them.

Because public information concerning the character and activities of a business increases and enlarges its success, a powerful institution devotes its vast resources to the distribution of such information.

This institution is advertising. It has a great opportunity and a great responsibility. On it rests the sensitive task of carrying the character of a house and its wares to all consumers.

Advertising offers the vital first impression. It is the only point of contact a house may have with the great body of its consumers. It is building reputation; and reputation is of greater worth than all things else—save character.

THE MAGIC OF WORDS

We must call a halt, though, or we shall be hopelessly out of bounds. And we cannot more fittingly round out this well-earned tribute to this outstanding achievement by an organization of masters of the spoken word, than by quoting their own advertisement on "The Power of Words." Here it is:

Some twenty-five centuries ago Confucius gave the world the first known version of the Golden Rule. His medium of expression was not art, architecture, science or ceremony, but words.

This principle by which men must live if they would succeed; by which nations must be guided if they would endure; this first law of all humanly controlled development is most clearly and forcefully set forth in words.

Words give strength and direction to deeds. The destinies of nations hung on the action generated by the words: "They shall not pass."

Words have been a mighty factor in the growth of industry. Words create confidence and desire. They are the point of contact between the mass of the people and the product.

The power of words is multiplied through repetition, and magnified through distribution. Words open channels of trade; they make the people of a thousand communities hold in respect the same commodity. These great commercial values bound up in words are the rewards of advertising; for advertising has made an art of fitting words to business needs.

Actuarially speaking, the Ad-Mirer can hardly hope to be on hand for N. W. Ayer & Son's first centennial; therefore, although he is sure that what they have accomplished in these fifty years of their younger manhood will be far eclipsed by their achievement during the next fifty years, he now hastens to take off his hat to them while he has the chance.

And he fully expects to have his say about them twenty-five years hence, on their seventy-fifth birthday.

The trouble is that advertising means

more than anybody can say. And N. W. Ayer & Son have meant more to advertising than—well, than N. W. Ayer & Son are ever likely to tell.

F W D SCHOOL OF INSTRUCTION

A PLAN to increase the efficiency of its service to users of its product has been inaugurated by officials of the Four Wheel Drive Auto Company, Clintonville, Wis., by enlarging the scope of the School of Instruction conducted at its factory, to include every male employe in its office, regardless of the nature of his work. Classes in this school, which formerly comprised almost entirely service men from its distributing organization, now embrace bookkeepers, clerks, and other office men.

It is the opinion of executives of the company that an individual understanding of the principles of construction and a knowledge of the various parts used in the make-up of the truck will expedite the work of each department in its relation with other departments, to the ultimate benefit of its users.

Employes taking the course are paid on the same basis as when doing their regular work. Each class is of three weeks' duration, during which time every part of the truck, from the principles of construction, types of driving, gear ratios, and other essential points, is thoroughly mastered. Every student must do the actual work himself, of fitting each unit on the chassis in assembling a complete truck. Severe examinations follow the completion of the course. According to the policy of the company, all dealers must agree to send a service man to this school for a thorough training in FWD methods of operation and construction.

Strangely enough, profits are not fit subjects for prophecy.

We may be puritanical, but we don't believe a salesman should take any liberties with a commission until after the contract is signed!

Failure is punished because it is a crime.
—Sam Spalding.

Our unfortunate experience is that a day off is generally followed by an off day.

—Boston Transcript.

MONTHLY INDEX OF OTHER BUSINESS MAGAZINES

THE following index of business articles, which in our judgment would be of special interest to our subscribers, is reproduced in abridged form, by special arrangement, from the *Business Data Weekly*, which is published by The Business Data Bureau, Indianapolis, Ind., U. S. A., as a part of their general service as a clearing house of business information.

ADVERTISING. "Advertising to Conquer the 'Hush-Hush' Idea." In campaign of American Social Hygiene Association, paid advertising faces one of its biggest tasks. 700 words. *Printers Ink*, New York, June 17, '20, p. 26.

ADVERTISING. "Making People Want More—The Basis of Civilization." It is advertising that accomplishes this. By Joseph French Johnson, dean of the New York University School of Commerce, Accounts and Finance, and president of the Alexander Hamilton Institute. Portion of Address before General Sessions, Indianapolis Convention, A. A. C. of W. 1500 words. *Printers Ink*, June 10, '20, p. 19.

ADVERTISING. "Truth in Advertising Dominant Note at Indianapolis Convention." Speakers at all sessions reflect guiding principle throughout work of the A. A. C. of W. 2800 words. *Printers Ink*, June 17, '20, p. 41.

BUDGETS. "Why Many Progressive Companies Plan and Schedule Expenditures." Application to the financial department of methods which have been successful in the production department shows similar advantages. By Charles W. Gerstenberg, director of Department of Finance, New York University, New York City. 900 words. 100%. Chicago, June, '20, p. 59.

BUSINESS CORRESPONDENCE. "Composite Form Letters." Many successful executives have compiled a paragraph book that covers most of the cases arising in any day's correspondence. In the construction of such a book a good plan is to have an extra carbon made of all the letters that are answered during a period of two or three weeks. At the end of such time all these carbon copies are classified under certain general headings and then the letters are cut up into paragraphs and placed in separate piles. 3000 words. *Saturday Evening Post*, June 19, '20, p. 38.

COLOR. "Sears, Roebuck Get Big Returns From Color Pages." The value of colors can be demonstrated by the fact that Sears, Roebuck & Company in one of their catalogues had two pages devoted to advertising skirts—one page in colors, and the other in black and white. The prices were practically the same, and the goods were equally desirable; but the returns that came in from the colored pages were ten times greater than those received from the black and white page. George Enos Throop, before the Poster Advertising Department, Indianapolis Convention, A. A. C. of W. (This information appeared in *Printers Ink*, June 17, '20, p. 132.)

INDUSTRIAL EFFICIENCY. "Management and the Stimulus to Work." An industrial plan is a mass of junk, unless someone sees that the bricks, mortar and machinery become tools of production. By W. R. Basset. 3000 words. *Printers Ink*, June 17, '20, p. 3.

INDUSTRIAL EFFICIENCY. "More Trucking With Fewer Men." How one large concern through an incentive wage plan reduced the trucking force 10 per cent. during the first pay period—a plan which has similar application to other gang work. D. G. Standbrough, general superintendent of Packard Motor Car Company, Detroit. 1000 words. 100%. June, '20, p. 128.

INDUSTRIAL ENGINEERING. "Placing the Industrial Engineer in Industry." Four opinions of representative executives defining the scope of the industrial engineer. Irving A. Berndt, vice-president, C. E. Knoepfel & Company, New York City. 1000 words. 100%. June, '20, p. 71.

INDUSTRIAL RELATIONS. "Man and Industry." Fundamentals of their relationship in developing the utmost in productivity, including contentment. By P. W. Litchfield, vice-president and factory manager, Goodyear Tire & Rubber Company. 6000 words. *Michigan Manufacturer and Financial Record*, June 12, '20, p. 10.

INDUSTRIAL RELATIONS. "Leadership and Education the Cures For Our Industrial Ills." Employer of working men should make himself their actual leader. Failure to do so makes possible the demagogue and self-seeker. Misrepresentative Government due to neglect of working constituency. By Dr. Charles E. Eaton, Editor

of *Leslie's Weekly*. 5200 words. *Coal Age*, June 10, '20, p. 1201.

INDUSTRIAL RELATIONS. "Combating Strikes Successfully." How one large organization weathered the storm of two strikes through an industrial plan which made possible a frank discussion of the problems. By E. S. Cowdrick, assistant to the president, The Colorado Fuel and Iron Company, Denver. 1500 words. 100%. June, '20, p. 49.

INDUSTRIAL RELATIONS. "Workmen's Congress Solves Wage Problem." How the principles of industrial democracy have worked out on the representative plan at the works of the Reliable Stock Company, Cleveland, Ohio. 3000 words. 1 illustration. *Iron Age*, June 10, '20, p. 1651.

PRICES. "Slump is Due All Over World, Says Selfridge." London's greatest retailer predicts "easy selling" days are over for merchants. Is cutting the prices. Following same course as big retail business on this side of the Atlantic. 1000 words. *Retail Public Ledger*, Phila., June 16, '20, p. 2.

PRICES. "The Probable Course of Price Deflation in the United States." By Melvin T. Copeland, professor of Marketing, Graduate School of Business Administration, Harvard University. 1200 words. *Economic World*, June 12, '20, p. 836.

PRICES. "Sees No General Price Decline Before 1921." President of Butler Bros. warns of difference between seasonable and staple merchandise. By F. S. Cunningham, president, Butler Bros. 800 words. *Printers Ink*, June 10, '20, p. 117.

PRODUCTION. "Getting Men to Work More Effectively." Five management factors which stimulate greater output through the human element. L. C. Marshall, dean of School of Commerce and Administration, University of Chicago, Chicago, Ill. 1000 words. 100%. June, '20, p. 67.

PROFIT SHARING. "Profit Sharing Not a Success." In its current study of experiences with profit sharing in the United States, the National Industrial Conference Board brings out the striking facts that apathy, dissatisfaction and sometimes open hostility on the part of workers loom large in the reasons for abandonment of such plans. 400 words. *Manufacturers' News*, Chicago, June 10, '20, p. 14.

PROHIBITION. "John Barleycorn's Passing as an Aid to Economic Efficiency." 6400 words. *Literary Digest*, June 12, '20, p. 86.

SALES MANAGEMENT. "Making Every Day Productive By Routing Salesmen." A plan that has been in successful operation at the Belden Mfg. Co., Chicago, for five years, and has proved its merit to salesmen and company. 900 words. 100%. June '20, p. 84.

SOCIALISM. "Townley Socialists Unfit for Government." By E. E. Stevens. For the last four years the so-called Nonpartisan Party, originated and dominated by Townley, the boss of North Dakota, has endeavored to gain a foothold in the agricultural states of the West. Mr. Stevens, the editor of the *Labor Digest*, Minneapolis, Minn., who is in close touch with the political affairs of the Northwest, has sent out a warning to his readers which should be pondered thoughtfully by employers and property owners everywhere, as, in spite of precautions, the disease may spread. 1600 words. *Manufacturers' News*, June 10, '20, p. 11.

Labor vincit omnia is still the motto of these United States. But we now derive *vincit*, not from *vincere*, to conquer, but from *vincire*, to tie. "Labor ties up everything." —"Pan" in *Chicago Tribune*.

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This helpful course of instruction, which is now running serially in this magazine by special arrangement with the author and the publishers, will appear regularly throughout the year or may be obtained at any time, in book form, through this magazine or the publishers, The Correct English Publishing Company, Evanston, Illinois, by remitting \$1.50. Copyright by Josephine Turck Baker. The Correct English Publishing Company will also answer, free of charge, any questions which our readers may wish to ask concerning points in the course, whether asked of the publishers directly or through this magazine. All questions will be answered in these columns, as soon as practicable, unless postage is enclosed and a reply by mail requested.

A LETTER SHOULD BE BRIEF

"This Is My Busy Day. Make It Short"

This is the commendatory notice that greets the eye of the business caller, and if he is wise, he will say what he has to say briefly and to the point, and then depart. This notice placed conspicuously so that he who sits can read, has a tendency to curtail the verbose tendencies of the caller; and, in consequence, the business man is in a way protected from interviews unnecessarily prolonged. Not so, however, with the recipient of the business letter. Whether he will or not, he is frequently obliged to wade through pages of subject matter when a half dozen lines would suffice to tell the story.

Brevity is one of the chief requisites in letter writing. A letter should be brief, except where a previous correspondence has invited a more extensive elucidation of the facts of interest to both the writer and the recipient of the letter. A letter should not, however, be so condensed that its meaning becomes obscure. The writer of the business letter should say specifically what he has to say, in order that no possible confusion can arise. Some very well meaning persons who have learned that a business communication should be brief, mistake undue condensation for brevity; and, as a result, the recipients of

their letters fail to understand the meaning to be conveyed. A letter like the following, for example, is so brief as to be obscure in meaning:

Common-Sense Publishing Co.,
Boston, Mass.

Gentlemen:

Saw your ad. in March number of your
magazine. Kindly give full particulars.

Yours truly,

JOHN E. BRIEF.

Now, this advertisement may be one of several about which "particulars" might be sent; and, in consequence, the recipient of the letter would be unable to determine whether to send particulars pertaining to the "Offers to Agents;" "Announcements to the Advertisers;" or "Rates for Clubs of Ten;" etc.

The writer of this business letter has certainly been brief; he has borne in mind that it is the recipient's busy day; and has "made it short;" but he has not lightened the labors of his reader, for his letter is so ambiguous that the company to whom it is addressed must write for information as to which *ad.* the inquirer refers,—an unnecessary task had the writer of the *brief* letter expressed his meaning specifically. So we see while, generally speaking, a business letter should be brief, it should, at the same time, be so explicit that but little time need be consumed in reading it.

One of the faults made by the writer who

aims to be brief is the omission of the subject pronoun. The writer of the business letter has read somewhere that he should not use the pronoun *I* unnecessarily, and so he omits it entirely; in consequence, his decapitated letter is utterly lacking in that personal element which is so important in correspondence—that impress on the letter which makes the recipient feel that he is having a personal interview with its writer. The business man who prides himself on the brevity of his letters, and especially upon the omission of the personal pronoun *I*, dictates to his stenographer as follows:

Messrs. Black & Grey,
New Haven, Conn.

Gentlemen:

Received your letter of the 21st inst., and in reply would state that the books came, to hand in fine shape. Would ask as a special favor that you deliver all goods, in the future, to me via U. S. express, as have a frank with that company. Will write again relatively to my order of last week.

Yours truly,

JOHN J. BRIEF.

This unnecessary omission of the *I* is about as senseless as would be that of the second person *you* or *your*. No business man would dictate a letter as follows:

"Favor of 21st inst. received, and if will enter order now, we can give discount of three per cent. Will see by our list price that our offer is exceptional."

In other words the personal pronoun *I* should not be omitted any more than should the pronoun *you*; it is only its unnecessary and tiresome repetition that must be avoided.

A LETTER SHOULD BE PERSONAL

A letter should be personal; that is, it should read as the writer would talk were he present.

Naturalness of expression is as vitally necessary in letter writing as in speech. The nearer the writer can approach a conversational style, the more effective will be his letter. The present tendency is to avoid circumlocutions and complimentary phrases, and to begin one's letter as one would a conversation, observing throughout a cordial and personal tone, as if talking directly to the person addressed,—as if he were actually present in person.

A LETTER SHOULD BE COURTEOUS AND TACTFUL

A good rule to observe is the old-time mandate, Never write a letter when out of humor. The business man has his patience severely tried by letters received from irate corre-

spondents who for some cause, fancied or real, write disagreeable letters.

The truth of the Biblical saying, "A soft answer turneth away wrath," can, in the majority of instances, be demonstrated; for a prompt response, written in a kindly vein, is, as a rule, all that is necessary to appease the wrath of the person who feels that he has been treated unfairly.

When receiving letters, written in an angry spirit, the recipient must try to understand the situation from the writer's point of view in order that he may respond courteously and tactfully. Every business house has its Complaint Bureau; human nature is not perfect, neither are business tactics; in consequence, there is always cause for complaint, more or less. Letters of complaint should receive all the attention and consideration possible, so that the good will of the customer or client can be conserved.

CAPITALIZATION

USE CAPITALS in an enumeration of particulars; thus:

3 bbls. Granulated sugar
1 case Early June peas
1 bu. Potatoes
2 sacks Java coffee
2 boxes Ivory soap

The words indicating the amount ordered (bbls., case, bu., etc.) are not capitalized. In connection with the use of a comma after each enumeration, and of the period at the close, note that they are now generally omitted in business usage.

Use a capital to begin an important statement or to ask a question.

"Resolved, *That* in order to succeed, we must persevere."

"I wish to make this statement: *If* we do not persevere, we shall not succeed."

Use capitals to begin the important words in the title of a book or in the subject of any other composition.

I have just finished reading "Romola," by George Elliot.

Note.—Headings of essays and chapters should be in capitals; as, Chapter I, Article 11, Letter Writing and Punctuation.

When the titles of books and essays are quoted, the nouns, pronouns, adjectives, verbs, and adverbs should begin with capitals, while the prepositions and conjunctions should begin with small letters. The article (the, a, an) begins with a capital only when it is used as the initial word in the title.

Locke's "Essay on the Human Understanding."

I will lend you my book, "How to Enjoy Pictures."

His essay was entitled, "How to Speak and Write Correctly."

I have just finished reading "The Game," by Jack London.

(*The* is capitalized.)

I saw the article in the New York Sun.

(*The* is not capitalized.)

Use capitals for the names of the points of compass when they denote sections of country; when they denote mere direction, use small letters.

We are going to visit friends in the *East* (section of country).

I have never traveled farther *south* (direction) than Chicago, but I have made the acquaintance of some very charming *Southerners* here in the *North*.

I like the *North* as well as the *South*. I shall go *South* next winter.

Use capitals for words that denote an important event in history.

The *Civil War* lasted four years. The *Battle of Lexington* marks the beginning of the *Revolutionary War*.

TITLES

President, Secretary, Treasurer, etc., should be capitalized when used specifically as a title or in connection with a proper name; when used merely as an explanatory element, it should not be capitalized; thus: Honorary President Meighton, etc. John Blank, President of the Luther Paper Company; John Blank, the president of the Luther Paper Company. Mr. Charles Smith, President of the R. I. Trust Company; Mr. Charles Smith, the president of the R. I. Trust Company. In such constructions as, "The *Treasurer* submitted the following report," "The *President* then arose and addressed the members," it is correct to capitalize the word in question, because it is used, for the time being, in place of the name itself. The present tendency, however, is to use capitals sparingly, and in consequence, the small letter in the last two constructions would be permissible.

Use capitals for the titles in a salutation.

My dear Father; My dear Mother; Dear Cousin Jane.

The rule applies equally to written conversation; thus: "Where are you going, *Mother?*" "What did you say, *Cousin Emma?*"

When the title is used merely to express relationship, it is not capitalized. Thus, in the conclusion of a letter one writes: "Your sincere *friend*;" "Your affectionate *brother*;" so in conversation, "I told my *mother* that I should not go;" "I am younger than my *brother*." When, however, the word expressing the relationship is used in place of the

name, it should be capitalized; as, "I told *Father* that I should not go."

Universities, Schools, Churches

University, College, School, Church should be capitalized when used as a part of the name; as: Yale University; Vassar College; Sheffield Scientific School; Chicago Theological Seminary; The Methodist Church.

Party

Party is usually written with small letter; as, "The Democratic *party*."

A. M. and P. M.; a. m. and p. m.

A. M., the abbreviation of *ante meridian*, and *P. M.*, of *post meridian*, are written with either capital or small letters, although capitals are preferred by many.

(*To be continued*)

BOOKS RECEIVED

International Causes and Remedies for High Prices, by Obed Calvin Billman; American Peace Society, Washington, D. C. (Pamphlet).

Manual of Directions (Standard Educational Tests), by M. E. Haggerty, of the University of Minnesota. World Book Company, Yonkers-on-Hudson, New York.

Two types of measurement are called for in modern educational work: one the measurement of intelligence, the other of achievement. To meet this need the World Book Company supplies a series of Standard Educational Tests. With the aid of this Manual of Directions, teachers who are not expert psychologists can give and score the test.

WHAT BRANDEIS HAS DONE FOR THE COUNTRY HE COULD WHISTLE IN

Messrs. Small, Maynard & Co. of Boston, have taken a timely step in sending out again for review, the volume entitled, *Business—a Profession*, by Louis D. Brandeis, with its foreword, "Brandeis," by Ernest Poole, which was published in 1914. This great champion of the people's rights is a still more distinguished figure since his elevation to the Supreme Court of the United States, for one thing; for another, many of the subjects which he touches on in the series of articles and addresses bound together under the title of the first one are of even more vital interest to-day.

From Mr. Poole's article we learn that Justice Brandeis is a Jew, born in 1856, in

Louisville, Ky. Later the family went abroad and the future jurist was placed in a Dresden School. But "German paternalism got on my nerves," we are told. "One night, for instance, coming home late and finding I had forgotten my key, I whistled up to awaken my roommate, and for this I was reprimanded by the police. . . . In Kentucky you could whistle. . . . I wanted to go back to America."

Mr. Poole gives strikingly interesting details of "His First Big Fight for the People," "A Struggle for Cheaper Gas" (in Boston), "The New Haven Railroad" fight, his contest for "Shorter Hours for Women Workers," his insurance activities, his success in the cloakmakers' strike in New York City, his record in the Ballinger case, "Brandeis and the Railroads," "Brandeis and the 'Money Trust,'" etc. It is an inspiring recital, but many of the Justice's masterly statements that follow are more inspiring still.

The body of the book covers such living subjects as: "Business—a Profession"; "The Employer and Trades Unions"; "Hours of Labor"; "The Road to Social Efficiency"; "The Incorporation of Trades Unions"; "Trusts and Efficiency"; "Competition That Kills"; and several others of like importance.

"HOW TO GET YOUR PAY RAISED"

Here is a book to which we fear we have never given, through an oversight, the notice which it deserved. It is published by A. C. McClurg & Co., of Chicago, under the above title, and is by Nathaniel C. Fowler, Jr., "assisted by sixty-nine men of marked achievement."

"This book," the author assures us, "is a series of uncolored moving pictures taken by the unprejudiced camera from the world of experience. It does not represent the unsupported opinions of any one man. The author has not regarded any statement as reliable until it has been verified by the experience of many."

Mr. Fowler's interesting and helpful chapters include: "Choosing a Position," "Education versus Efficiency," "Staying Where You Are," "City versus Country," "Learn Your Business," "Little Things," "On Time and Ahead of It," "Working Overtime," "Asking for More Work," "Love Your Work,"

"Knocking," etc., etc., thirty-eight of them in all.

The book includes nearly one hundred pages of answers from successful men to a question as to what contributed to their first rise of salary and to subsequent promotions.

RECONSTRUCTING AMERICA

Reconstructing America: Our Next Big Job has just been brought to our attention by the publishers, the Page Company, of Boston. It is a book of over 400 pages, consisting of the views on reconstruction, in their own words, of many of the country's leading men, including Pres. Wilson, Hon. Wm. H. Taft, Hon. Wm. H. McAdoo, Charles M. Schwab, Elbert H. Gary, Samuel Gompers, Frank A. Vanderlip, John D. Rockefeller, Jr., Paul M. Warburg, and others. The volume is edited by Edwin Wildman, Editor of *The Forum*, and is illustrated with portraits.

Mr. Wildman's purpose is set forth thus:

"In this volume I have sought to bring together the opinions and views of those who command the nation's respect, for to them we may properly lend audience to stabilize and formulate our own thoughts and stimulate intellectual force into concrete action, for the unification of the common mind upon all these all-concerning problems of America's reconstruction."

We have found the book a convenient and unusually welcome store of constructive judgments and proposals on the following and other subjects: "The Basis for Constructive Settlements"; "Government and Business"; "Problems of the Railroads"; "Constructive Finance"; "Banking and Credits"; "Paying Our War Debt"; "Business and Foreign Trade After the War"; "Bridging the Gulf Between Capital and Labor"; "Immigration and the Problem of Women in Industry"; "Bolshevism"; "Where American Education Has Failed"; "Problem of Americanization." The price is \$3.00 net.

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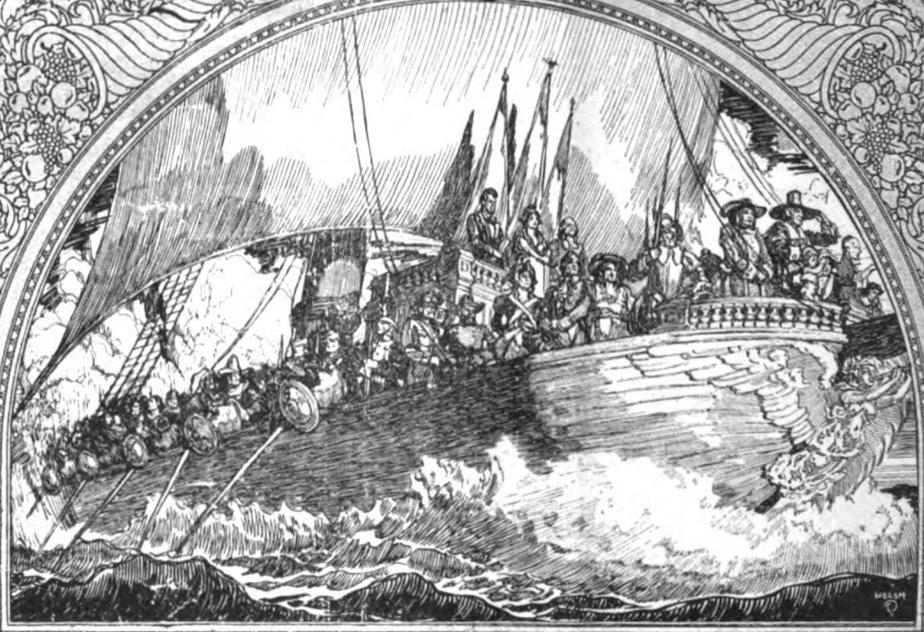
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Edited by ARTHUR FREDERICK SHELDON
SAM SPALDING, Associate Editor

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Only that which tends to increase the "Area" or A+R+E+A of the reader—that is, his Ability, Reliability, Endurance and Action—will appear in this magazine.
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ON THE FRONT PORCH

Where We Talk Things Over

INFINITE BUSINESS

THAT IS A striking phrase, you will admit. But many arresting phrases are all sound and no sense. Let us take stock and see how much we can make this one mean to us.

Business is a word which all of us think we understand. Some of us, however, believe we gain a much clearer realization of its root meaning by writing it thus: *busy-ness*.

Whatever else it has come to mean, *business* means at bottom simply *busy-ness*, the state of being busy or that with which we habitually busy ourselves.

But, like everything else, there is a false and a true busy-ness or business. Or better there is a true business, which is the positive reality, and then there is a counterfeit or negative business, which has nothing real or substantial about it, which is a mere masquerading false claim of business characterized by the absence of true and useful activity—just as darkness is nothing in itself but is the mere absence of light.

How shall we distinguish one from the other?

We have implied that real business is true and useful activity, and that false so-called business is the opposite. Let us follow that clue and see where it leads us.

WHAT IS THE STANDARD OF BUSINESS VALUE?

OF COURSE, we are confronted right at the outset by the necessity of having some standard of measurement or value. Upon what can we rely here as we rely on the units, tens, and hundreds of arithmetic, on the multiplication table, the twelve-inch foot, the twenty-four hour day and so on? There must be some standard of measurement or value in business which all or most of us will recognize—at least after due thought.

Superficially, that standard once seemed to be money. Too many of us still assume that success in business is properly and solely measured by the amount of money it brings in. But the best thought of all the greatest *doers*, as well as the foremost *thinkers* in business to-day is directly contrary to this. These men—even the wealthiest of them—unanimously discard money as the true measure of business achievement, of industrial or commercial success. And just as unanimously they disclose in their several characteristic ways that that universal standard, by which every kind of busy-ness and the fruits of busy-ness are to be weighed, measured and valued, is—SERVICE.

THE THREE TESTS OF SERVICE

IN OTHER WORDS, the first test of any man's particular business, the activity by which he earns his living, is, *is it serviceable?* Does it supply the needs of humanity? *Does it serve mankind?*

If the answer is affirmative the second test is, *In what degree does that business serve mankind?*

There we have the mathematics of modern business in a nutshell. There too we have the epitome of its ethics and—if you please—its religion.

Don't for one misguided moment imagine that this is mere impractical theory or goody-goody preaching. If the Editor of this magazine had remained alone since he first made the principle of Service, the corner-stone of his Science of Business; if only he had been teaching Service, writing about it, and speaking in its behalf, these last twenty years or so, the business world might have some excuse for thinking him a theorist and a crank. But the teachers of Service are now past easy computation. And they include such names as Charles M. Schwab, John D. Rockefeller, Jr., George W. Perkins, Julius Rosenwald, Marshall Field, J. Ogden Armour, Andrew Carnegie, Cyrus K. Curtis, and many others which stand preeminently for practical achievement—as well as the Orison Swett Mardens, the Frank Cranes, the B. C. Forbeses, and the like, whose names typify the disciples of Service in the world of popular business literature.

Here then we have our standard of measurement in business, Service,—a standard which is rejected only by the ignorant, the thoughtless or the incurably selfish and shortsighted. By this standard, we shall find, we can accurately determine the value or worthlessness, the inherent reality or falsity, of any given example of busy-ness, big or little.

DOES IT SERVE THE HIGHER NATURE OR THE LOWER?

TAKE THE FIRST of the Service tests and apply it to a few of our great lines of activity.

Here is transportation for example. Does it minister to the needs of humanity? Of course. Does agriculture? Unquestionably. Does the clothing industry, and the various food product lines? It goes without saying. Does the automobile industry and the motion picture industry? No doubt about it.

Then these are all examples of true business, right activity. They pass the first of the Service tests. They do not all supply necessities, mind you; some furnish us with luxuries. But they all supply human needs—because humanity needs sane recreation and amusement almost as much as it needs food, and perhaps more than it really needs clothing.

But what of the late lamented distilleries and breweries? Did they supply any of the legitimate needs of men or women, of growing boys and girls? When they come right down to it, most of our readers, we believe, will agree with us more or less emphatically that they did not.

They catered to certain desires, that is all,—desires of men's lower natures, and artificially induced and stimulated desires, at that. And the fact that most of us are getting along very nicely, thank you, without them,—that we feel better and have more money for better things,—proves that the liquor interests, despite their great activity and proved capacity as money-makers, were not meeting any real need. They were not constructive, they were destructive. Their activity was pernicious. It was not based upon and rooted in the principle of Service; therefore it was unprincipled.

The liquor traffic, in other words, failed to meet the first test of Service, and because of that, as soon as the majority of us had our eyes opened to that fact, it was inevitably and forever thrown out of "the congregation of the righteous" in American business.

Similarly, whatever other form of industry or commerce shall have its disguise stripped off, shall be seen to be fundamentally detrimental to our best interests, will be rooted up and cast out in the same uncompromising way.

The first test of Service, whenever fearlessly applied, is searching and final in its arbitrations. To the question, *Does it serve?* or *Is it needed?* the answer must be yes or no, and if it is no, out the thing goes, sooner or later, no matter how many hundreds of millions the more thoughtless or less scrupulous among us may have invested in it.

THE MATHEMATICS OF SERVICE

AS WE HAVE SAID, these are questions of the mathematics of Service, and mathematics neither permits nor knows any deviation.

We shall not attempt here to enumerate any of those phases of busy-ness which we believe are destined eventually to go the way of the high alcoholic content. Prophecy is a poor sort of activity, usually with too much of the personal equation about it; and we suspect it, itself, would not survive our first Service test. The region of the *fait accompli*, however, the accomplished fact, is always a fair one to invade; and it is a well-known fact that many other lines of endeavor which were generally considered to be quite legitimate and respectable, have come to bad ends with the growth of our collective conscience—or at any rate, have suffered a very serious curtailment and loss of prestige.

Among these, going no further back than the last two generations, are slavery, usury, the manufacture and sale of "patent medicines," horse racing, gambling, the sale of worthless mining stocks, and the like.

It would require considerable temerity to maintain that the books are now closed and that no more discredited industries will be added to the long list of pernicious activities which a more careful survey of the past, immediate or remote, would reveal.

Who will say, in consequence, that there is not a wrong kind of activity in business as well as a right kind, a false species of so-called Service as well as a true kind?

IN WHAT DEGREE DOES IT SERVE?

THERE STILL REMAIN, though, two other tests of Service. The first of these is: granted that this or that given example of busy-ness serves mankind constructively or beneficently, in what degree or to what extent does it so serve?

This brings in a sliding scale of values, enables us to establish—each for himself, at least, until we shall arrive at a more general agreement—a certain order or priority in

respect to Service. The Railway Administration attempted this with its priority orders during the war, whereby it sought to give precedence to shipments of war supplies. The War Industries Board attempted it in its rulings as to essential and non-essential industries.

This matter of the degree of serviceability in any given case is second only in importance to the paramount question as to whether a line of business is serviceable at all or not. As time goes on and as our understanding of the all-importance of the Service element clarifies, these comparative grades of rank may be expected to assume more and more importance in our eyes; they will help to determine the degree of honor which shall be accorded to a master-farmer, for example, as compared with a master-candy-maker, a great maker of food or clothing as contrasted with a foremost purveyor of soft drinks.

In this way we may gradually hope—let us hope—to shake down into some more orderly and logical scheme of things, a scheme that shall keep reasonably close to the principles and laws of Service.

And all the while the second of these lesser tests of Service is everywhere being made and will continue to be made. Assuming a given branch of commerce or industry, or a specific enterprise, to be legitimately serviceable, can it be made to serve the public more efficiently? And if so, how?

Here we are on more familiar ground, although it would be out of line with our present purpose to dwell on the constant improvement of serviceable processes and the refinement of serviceable products.

There remains for us, then, only one task. This is to justify, if we can, the use of the phrase "Infinite Business," which we have employed as a title.

YOUR SUBSCRIPTION WILL BE ADVANCED ONE MONTH

In order to help conserve paper, as well as to offset accumulated manufacturing and transportation delays, we are combining the September and October issues in this number. The November issue will appear about October 10-15 and should reach the most distant subscribers in this country—the Post Office permitting—within a week or ten days thereafter. All yearly subscriptions will be extended one month so that our regular subscribers will receive their full twelve issues.

Sweet—and manifold—are the uses of ballyhoo, editorially speaking, as well as in advertising. The headline that rivets the attention or piques the curiosity is bound to be sought out and “played up.” We trust, nevertheless, that our present subject is an example of something more than circus poster phraseology.

WHAT IS INFINITE BUSINESS?

WE KNOW what business means. Now what do we mean by *infinite*?

First, supposing we look up the definition of *finite*. Finite, the Standard Dictionary tells us, means: “Having bounds, ends, or limits, as opposed to that which is infinite; subject to creature limitations, especially those that effect human life.”

Infinite, on the other hand, according to one of the Standard’s definitions, means: “Including all perfection; complete and absolute; all-embracing; perfect.”

Is it not wholly permissible, therefore, to speak of *finite* business, meaning thereby, in the first place, any activity that is basically and as a whole, contrary to the principle of Service, that is characterized by those most serious human limitations or shortcomings, which manifest themselves in misrepresentation, fraud, and other flagrant crimes against the ideal of Service?

And is it not equally as permissible to describe as finite those temporary evils and abuses which are still identified with some details of business which is, in its larger aspects, undisputed service to the common good?

That is to say, are we not amply justified, in view of the authoritative meaning of the word finite, to apply it to any aspect of business that is manifestly tainted by human limitations, especially of an ethical sort; that is obviously imperfect when judged by the strict standard of Service?

And contrariwise, haven’t we good reason to describe as *infinite*—in essentials, at any rate—those aspects of human busy-ness which, so far as we can discern, are wholly in line with and true to this supreme standard of serviceability?

JESUS WAS A BUSINESS MAN

JESUS OF NAZARETH was a business man. Not of course, according to our standards to-day; but he was a carpenter and the son of a carpenter, and carpenters, at that time and in that place, just as truly as

is the average village carpenter in America to-day, were in business for themselves; they were independent, owned their own tools, bought their own supplies, kept their own books, extended their own credit, and made their own collections. Consequently, they knew at least what systematic and practical busy-ness meant, even if they knew nothing of present-day business.

Incidentally, Jesus, the Jewish carpenter, was the first to voice the Service ideal and establish the Service principle, not only as an infallible guide in business but in all life. He said, you will remember that, “Whatsoever ye would that men should do unto you, do ye even so unto them.” That means, turned hindsid first, Whatever you wouldn’t want anybody else to do to you, don’t do to them. Whatever you wouldn’t want the other fellow to sell you,—because of its lack of merit or serviceability, or because its price is too high for its service-rendering qualities, or because you don’t really need it, are not in position to use it to the best advantage, or actually cannot afford it—don’t sell to another. And so through the rest of it. As a matter of fact, the rule of Service is simply the modern business translation of the Golden Rule.

“MY FATHER’S BUSINESS”

BUT WHAT we started to say is this: Jesus already had learned, when he was only twelve years old, according to his biographers, two tremendously important truths—among others. The first was that there is such a thing as divine activity, or—as he called it when his mother reproved him for remaining behind in the temple talking with the professors, the lawyers, and the doctors, the “Father’s business.”

The other truth he had discovered was that, if we may be permitted to bring it home more forcefully by using slang, it was up to him to get busy and go into business with his Father, and ours; or as he expressed it, “Wist ye not that I must be about my Father’s business?”

Many of us to-day are happy in the belief, which, indeed, amounts to absolute assurance with us, that every form of right activity has something permanent, deathless, infinite about it because it rests upon the Service Principle of the universe, which each of us may call what he pleases but which we happen to call God.

We believe that God is infinite Life, Truth, and Love; that He is omniscient Wisdom—omnipresent Busy-ness—infinite and omnipotent Business.

We believe that if our particular form of individual busy-ness foists evil upon the world, instead of conferring good, it cannot possibly be our Father's business, and therefore that we, His children, have no right to engage in it; and that if we do persist in following it, one day we shall find it crumbling to dust and nothingness in our hands.

We believe that if our business is good and does good in the main, and yet has phases which are out of harmony with right activity, it is incumbent upon us to cut out the rotten spots as fast as we can.

We believe that right activity is success, and that wrong activity, however busy, and aggressive, and materially prosperous it may seem to be for a time, is always failure—because it contains within itself the seeds of its own destruction.

We believe, not merely that it does not pay to be untrue to the principle of Service, but that it is business suicide.

Therefore, we are striving to eliminate the finite and imperfect, the sick and the dying aspects of our business, and to strengthen the healthy and undying—the infinitely Good-like—in it, being convinced that all-powerful Good is on our side and helping us, making

easy all that we attempt, just so long as we are on its side and helping it.

That's what we mean by infinite business.

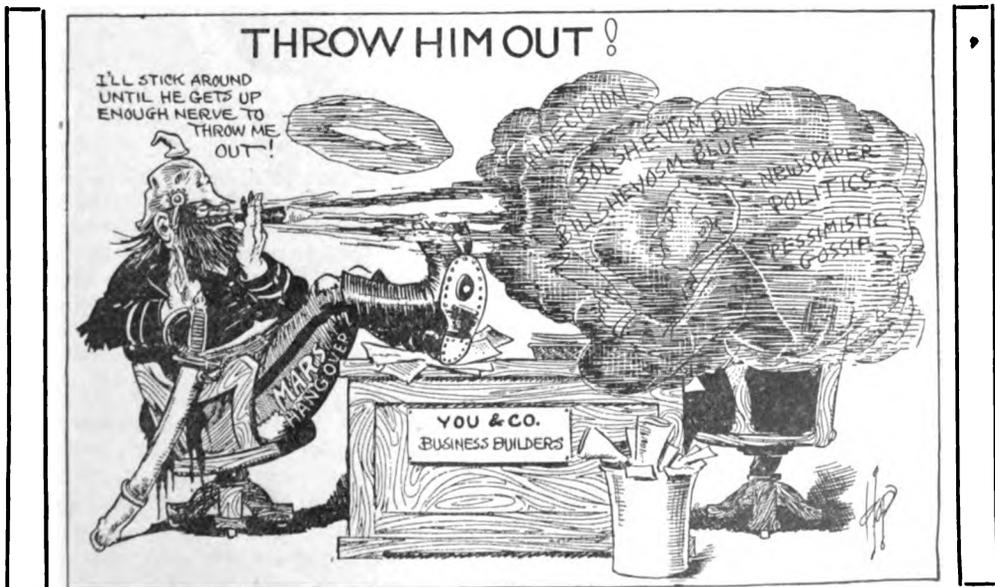
ARRIVING AT INDUSTRIAL AGREEMENTS

By LOUIS D. BRANDEIS

Associate Justice, U. S. Supreme Court

A VERY able man, who taught the law of partnership at Harvard, once asked the class, "What shall be done if a controversy arises between partners?" The students suggested one legal remedy after another,—a receiver, an injunction, a dissolution. "No," said he, "they should try to agree." In the most important sense, employer and employe are also partners. They, too, should try to agree; and the attempt made in a properly conducted conference will generally be successful.

Nine-tenths of the serious controversies which arise in life result from one man not knowing the facts which to the other seem important, or otherwise failing to appreciate his point of view. A properly conducted conference involves a frank disclosure of such facts—patient, careful argument, willingness to listen and consider. Bluff and bluster have no place there. The spirit must be, "Come, let us reason together." ("*Business—a Profession*," Small, Maynard & Co., Boston.)



THE WORST KIND OF INFIDEL

THE MAN WHO BELIEVES IN DISHONESTY

By DR. FRANK CRANE

AS FAR back as Solomon men who understood knew that the worst thing that can happen to a bad man, a cheat, a sneak or a rogue is to succeed.

It is well to remember that the end of every hog is the slaughter house. Sooner or later the butcher gets him.

The worst kind of infidel is the man who loses his belief in the value of being straight, clean, true and kind. You may doubt the New Jerusalem and the bad place, you may be a skeptic about Gabriel and Jonah and Einstein and the nebular hypothesis, and possibly you may worry along and be a tolerably decent sort of man; but if you fall into a belief in the omnipotence of skullduggery, chicanery and bluster you're sure in a bad way.

Put away all this manner of talk. It's bad. It's worse than bad; it's weak. "There's no use being honest; it's the smooth rascal that gets there. If you want to get on in this world you must bluff. The fellows who do good work are not those who get the plums; it's the fellows who hand out the con. Life's a confidence game. The bunko man is king."

In a sense there's some truth in that. But success is not everything. A man has his life to live. He has to keep a face that he is not ashamed to look at in the glass while he is shaving. He has to keep a mind and a memory that will let him sleep. He has to keep a mouth fit

to kiss his wife with. And, most important of all, he has to keep eyes that are not afraid to look into the eyes of his children.

And, more than that, he wants to feel glad while he's doing it. The half of honesty is lost if it doesn't make you feel good.

"Godliness with contentment is great gain," says the good book. And the fact is that discontented godliness is half rotten.

When you sit down to a game of cards or of chess or of dominoes, in order really to enjoy yourself you want to resolve two things—first, to try your best to win, and, second, to look pleasant, act pleasant and, as near as human frailty will permit, to feel pleasant, if you should lose.

And the game of life and love and business needs about the same attitude of mind. Go in to win! Get to the head of the class; sell more goods than any other salesman; make more money than your relations; marry the girl you want!

But suppose you lose? It is then you are discovered. If you sulk and are sore, if you begin to give reasons why you really were the one that should have succeeded, if you decry the winner, why, you are small. That's all—just petty and mean. But if you bob up smiling, bear no malice, wish the best man luck, and don't pout, then, ten to one, you are a better man than the victor.

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WHAT IS YOUR "COLOR"?

WHAT IMPRESSION DOES YOUR COMBINATION OF POSITIVE AND NEGATIVE CHARACTERISTICS MAKE ON OTHERS?

By M. C. TEBBETTS

THE EMPLOYEES at the Home office of The Sheldon School and The International Business Science Society, in Chicago, voluntarily formed some months ago a regular Active Chapter of the Society and have been meeting every other week, on Company time, for the systematic study of Mr. Sheldon's Course in "The Science of Business." Following is a stenographic report of one of the addresses delivered before this chapter—which, by the way, is made up largely of young ladies. Mr. Tebbetts was for years the New York City representative of The Sheldon School. "When your 'color' is right, when the impression you make is favorable, you will succeed," is the keynote of his striking message.

WITH regard to the fundamentals of success, it seems to me that in analyzing any particular condition, we should try to see what the nucleus of that condition is.

If we study any large deal put across in the financial world, we come to realize that some one mind is the actuating mind of that particular transaction, and so when we talk of such things as fundamentals of success, we must come to realize that there is a certain nucleus which, while combined with other things in the making of success, nevertheless is the real determining factor of success.

From the study which I have given to the Sheldon course—and that embraces a period since 1907—my belief is that what we term in the broadest sense "Character" is really the inspiring thing, or nucleus of success.

Now, there are many other factors which enter into the fundamentals of success, as you have doubtless heard already, such as reading the character of the other person, analyzing the goods, and being able to put the ideas across into the other person's mind, according to the Mental Law of Sale.

But the great, big, determining, predominant factor, it seems to me, is the character of the individual who is concerned.

WHAT CHARACTER IS.

If we say that character is the main nucleus of success, we then must determine what character is. I think there are none of us here but who would like to have a pleasing personality, but would like to be able to impress the other man or the other woman in a satisfac-

tory manner. It comes in handy in a good many ways, as you doubtless know already, to be able to impress the other fellow in the proper way; but in desiring to acquire this capacity, in desiring to put into the mind of the other person a pleasing impression of ourselves, we must go back and analyze what it is that causes us or enables us to do this particular thing.

Now, contrary to what my words may indicate, I am not going to tell you all the things that enter into character, by any means; but I want to bring out a little illustration I have used frequently in my own work in New York, to indicate just what character is, some of the components that it consists of, and how character may be determined.

This is best illustrated by a lecture which I heard some years ago in Kansas City, by a person who had a projectoscope, and the lecturer, with that projectoscope, threw lights, or different colors of light, on a screen not far distant, toward which the audience was looking.

On the projectoscope he had two rows of stops like organ stops, a top row and a lower row. I shall come back to this presently.

As Mr. Sheldon has well said, there are only two things in life that count for anything, one being Nature and the other Human Nature.

WHY NEGATIVE QUALITIES HAVE NO REAL EXISTENCE.

These terms together are inclusive of almost everything in the world. Nature is the

physical thing about us. Nature has what we my call positives and negatives. For instance, to illustrate, we have heat and against heat we have its absence, generally called its negative, cold. We have such a thing as light, which we term the positive, and the absence of light, or darkness, we term the negative.

We thus have the positives and negatives of Nature. Notwithstanding the fact that we have names which we give to these as different things, they are not really both things, they are not really both existent.

In other words, there is no such thing as darkness, in the sense of its being an absolute reality. We can't take darkness and analyze it. We can't take cold and analyze it. It is not a thing. It is the absence of a thing. And whenever we have the absence of a thing we have the negative of that thing, and the thing itself we term the positive.

So the heat is the positive and the cold the negative. The light is the positive and darkness the negative. And darkness is not a thing. It is merely the absence of the light. And to the extent that we turn on the light does the darkness disappear. If we turn on more light, we have less darkness. So the darkness is not a thing. It is merely the absence of that positive thing that we term light in physical nature.

We have said there are only two things in the world, Nature and Human Nature. We now turn to Human Nature, and we find that there is that same duality of forces existing throughout Human Nature that also exists in Nature.

In other words, we have such qualities as memory, and we have what we term forgetfulness. And yet forgetfulness is no more a thing in itself than is darkness. It is merely the absence of a thing, the absence of its corresponding positive, and as darkness is absence of light, so fear is absence of courage, laziness is the absence of initiative, and so on through the whole gamut of qualities we possess as human beings—some sixty or more.

HOW OUR FAILINGS MAKE THE "COLORS" OF OUR CHARACTERS MUDDY.

And so this man with the projectoscope, this lecturer, was illustrating the character of men according to the degree of positives which they possessed, whether they had good

memory, courage, ambition, truthfulness, and so forth, taking up the various positive qualities of human nature.

He pressed a button or a stop on the positive row, the upper row, and immediately on the screen was thrown a beautiful golden light, symbolic of a particular positive trait that man possessed—the hypothetical man he was considering.

"But," he said, "this man, while he possesses courage—he has no fear in his disposition, he is a courageous man—yet he considers it necessary in his business life to depart from the truth occasionally, in other words, to falsify different things. And so," he said, "I will have to press one of the lower stops."

Then he turned to the stop which was marked "Untruthfulness," on the lower row, and pressed it, and immediately on the screen was thrown a green light, and that green light, mingling with the golden light, made a sort of dirty brown color.

And so he went on, pressing the different stops, positives and negatives, all through the gamut, as far as the stops went. And he illustrated Jones, and Smith, and Brown according to the colors that went on the screen.

At the conclusion of the lecture, the question became, "What is your color?" In other words, when you see a person and that person sees you, what is the mutual impression that is made? What is the *color* of that impression? Because we come to realize that these various positives and negatives in our disposition, our character, all shine forth or register themselves. The net result is that all we have and *do not have*—all we possess and *lack*—combines to form a mixed or diluted "color," metaphorically speaking. And this diluted "color" always causes a certain impression to be made in the mind of the person we talk with or have dealings with.

And so the question becomes, What is *your* color?

It seems to me that an illustration of this kind brings home to us in a very forcible and concrete way the fact that we as human beings make favorable impressions upon the minds of others in accordance with the *positives* which we have developed—because it is the *negatives* in us—the absence of the good, strong, enduring colors—that muddy our characteristic tones.

Therefore we must see the great necessity, if we desire to impress the people with whom

we deal, in the proper way, that we should take great pains to get back of the general term character, and discover what character is. If we do that, we shall find that it is nothing at all but the net result of all that is within us, and that if we haven't a certain positive there, for instance, we are throwing a green light on the screen and are helping to make that beautiful golden light which should shine forth a sort of dirty brown.

LOOK IN THE MIRROR.

And so, when people go forth in the world and fail, instead of attributing it to circumstances or saying it was the other fellow's fault, they really should come right back, as Mr. Sheldon says, and look in the mirror to discover the real person at fault. After all, when your "color" is right, when the impression you make is favorable, you will succeed.

I think that this character study is the nucleus of all success. I believe that when a person's character is analyzed into these various positive and negative traits that he has—or rather the positives that he has and the positives that he lacks—and he gets an eighty-five per cent. grade, he can feel pretty sure of getting by without a great deal of difficulty in the affairs of life.

You, no doubt, have seen men and women in your time who have come into your presence and in some way have been able to accomplish the particular thing they endeavored to accomplish, without a great deal of effort on their part.

Other people will come into your presence in such a way that, although they may talk their heads off, and maybe on a very worthy proposition, seemingly they make no progress. Possibly you have wondered why one individual could "put across," as we say, some proposition of inferior merit with greater ease than another could put across a proposition of extreme merit.

Yet after all, it is due to the fact that, as I generally put it, ninety per cent. of the sale—and that is what they are trying to do—make a sale—and ninety per cent. of the effectiveness of the salesman, rests in that thing called character.

Now that leads us back to Mr. Sheldon's conclusion, and a saying which has become famous: Make the man right (and of course he uses that in the generic sense, meaning, Make the man or the woman right) and the business will take care of itself.

And it seems to me, realizing this to be the fact, that we should put great attention, and great effort, and much time into the study of anything which will teach us to build a more perfect human machine; and that simply means that the product of that machine will be a better product and will sell much more rapidly.

THE SHELDON COURSE TEACHES THE ESSENTIALS OF LIFE.

In this connection, I want to say this: It has been now some thirteen years since I took up the study of the Sheldon course. I have not studied it continuously all that time, it is true, but in different periods during those thirteen years I have had the pleasure of representing the Sheldon School in different parts of the United States; and I want to say that from my observation, not only of the Sheldon course but of other systems of philosophy (and this is in a sense a living philosophy), I have never found anything which begins to take the place of the Sheldon course in inculcating the supreme things of life, the most essential things of life.

It teaches you that you are a machine, so to speak, that that machine puts forth a certain product, and that that product, if it is better manufactured, if it is put forward in a better way, will sell to better advantage. And I want to say to you that a great deal of time and effort should be spent on the Sheldon course, not because it is the Sheldon course, but because it involves and embodies a philosophy of life we cannot get along without.

We must get it some way. Some of us never get it perhaps, and those who don't are the unfortunates. Some of us get it through experience. At the end of ten or fifteen years of gruelling struggle in the world—and the world is not a gentle thing to come up against—we learn a great deal of these basic truths by running into obstacles, bumping ourselves, and being brought face to face with principles in Nature. Experience is said to be the best teacher. Possibly it is, but it is expensive, because it uses time most extravagantly, and time is the most precious thing in life.

The Sheldon course, on the other hand, embodying these various laws that have been correlated, embodying the mistakes of mankind, brings together the philosophy of success, and brings it to you in a way that, if you will devote your time and persistent effort to it, will enable you in a few months of

time to accomplish and put into practice in your life the things that would ordinarily take years to learn.

I understand you are just at the beginning of this course. I am mighty glad to know that all of you are to study this course and study it earnestly. You perhaps at this stage of the study do not realize the tremendous benefits which will flow to you as a result of the truths you will learn.

One thing which should be a criterion to you, however, is the word or the testimony of those who have been through the course and have applied the course a sufficient length of time really to test its results and give you the information at the beginning.

Therefore, knowing as you do, from the testimony of thousands, as to the efficacy of the course and the wonderful benefits it has on the character of any human being who applies himself to these truths, you should certainly be very, very glad indeed to be enrolled as members of this class to study these wonderful truths, because we are machines, and as we put ourselves in the best condition, that machine, just like an automobile or any other machine, will give the best results.

OBEY THE "TRAFFIC RULES" OF LIFE

There is no other course I know that teaches us that we are a machine and how to care for that machine. When we buy an automobile, we learn how to take care of the carburetor, the sparking apparatus, and a great many portions of that machine. We learn how to run it according to the traffic laws in the country or city where we operate the machine. If a man who had never run a machine started down State Street without knowing some at least of the traffic laws, how long would he be allowed to remain in the open? You know what would happen to that person.

Yet many of us, with a machine far more wonderful than any automobile can possibly be, go forth into life without striving to learn any of the traffic laws of life, how to care for our machine, or how to run it properly, or how to get the most effective results and the most speed with the least gasoline.

Few if any of us study these important things. Most of us are just as foolish, in fact far more foolish, than a man who, not knowing anything about an automobile, would attempt to drive one in a strange

community, under laws he knew nothing about.

Stay with the course, don't stop it or dally with it. Keep with it through the journey. You are taking a regular trip, as it were, through a wonderful park. You will see many strange sights and wonders.

The instructors you have cannot delay long on one point. They can only point to the various interesting objects along the trip you are taking. It is up to you, and you only, to absorb the information, to get the real facts from the study of this great "Philosophy of Successful Human Activity."

And I want to say that when you study the philosophy, the most important thing in that philosophy, and the thing you should pay most attention to, is the study of character—what makes character—because if you once solve that to your satisfaction, you will have acquired a condition of mind and a condition of character, which will lead you readily and easily through the mystic mazes of life.

TO-DAY

By THOMAS CARLYLE

SO HERE hath been dawning
Another blue day:
Think, wilt thou let it
Slip useless away?

Out of Eternity
This new Day is born;
Into Eternity,
At night will return.

Behold it aforeside
No eye ever did:
So soon it forever
From all eyes is hid.

Here hath been dawning
Another blue Day:
Think, wilt thou let it
Slip useless away?

WORTHY ambition is a laudable thing to foster, because it causes one to hold the thoughts and entertain the visions which make one positively magnetic toward the object coveted; but, unless, in addition to his yearning, the ambitionist has also the will to back up his desires practically by every reasonable effort within his power, all the praying and all the desiring in the world will get him nothing. O. BYRON COPPER.

THEY "GO HALVERS" WITH THEIR EMPLOYEES

THE 50-50 PROFIT-SHARING AGREEMENT OF WINSHIP, BOIT & CO. WITH THEIR EMPLOYE-PARTNERS

COUNT Alfred Korzybski, of Warsaw and the moving world at large, with whom the writer recently had the pleasure of lunching, in Chicago, has an interesting explanation of the fact that civilization advances with ever longer and swifter strides as time passes, and that, thanks to this marked acceleration of the pace of progress, changes which formerly would have required centuries now come about in a comparatively few years. This brilliant Polish engineer and mathematician says it is because the growth of man's mind follows a geometrical, not an arithmetical progression; that each new generation begins where the generation immediately preceding left off, and that, with each of the great increases of leverage which result, humanity's ability to "swing" greater and higher tasks is multiplying at an astounding rate.

Anyway, despite all of the negative aspects of our present industrial situation, the signs of progress are of such a nature that the most sanguine of us would have hesitated five years ago to prophecy them for this Year of Grace, 1920, and they are increasing in number at an unexampled pace.

THE HARVARD MILLS AGREEMENT

The very morning this was written, the Chicago papers carried the first announcement that the great International Harvester Company is going to share its profits with its employes, dating back from January 1st, 1920, on a 60-40 basis (the long end for the employes), after paying 7% dividends!

Just now, however, while awaiting full particulars of this remarkable development, we are going to deal with a previously announced and similarly commendable, if much less spectacular, profit sharing plan—one of the several which have come rapidly to light thus far this year.

We refer to the 50-50 agreement between Winship, Boit & Co., proprietors of the Harvard Knitting Mills, manufacturers of underwear and other woolen and cotton

clothing, of Wakefield, Mass., and their "employe-partners."

This significant agreement also dates from the first of the year, and was entered into, in its own words, in order "to promote and secure more cordial and profitable relations between the proprietors and their employes , an increase of interest in the welfare and prosperity of the business, an inducement to greater care and economy in the use of materials, the awakening of a stronger desire to and a greater pride in the manufacture of the very best possible products, the encouragement of economy, thrift, and accumulation on the part of employes, that they may become more independent financially, better fitted for the discharge of all duties of public and private life, and especially the promotion of the welfare and better education of their children; and that through their individual and combined efforts the standard of civilization may be in some degree elevated."

This plan differs from the International Harvester plan in that the entire net profits of the year are divided into two equal parts without previously setting anything aside for dividends. On the other hand, the agreement provides that in the event of losses, the deficit shall be met equally by the proprietors and the employe-partners.

The employes' 50% is prorated among them in proportion to their earnings and length of service, one half of each individual's share being paid in cash and the other half held on deposit at 6% interest and a certificate issued therefor.

In case of death the full amount to which the employe-partner is entitled will be paid in cash to his legal representatives.

Provisions are made for retirement, and the support of dependent children under sixteen years of age; also for a committee of five representative employes, chosen by the employe-partners themselves, to act in behalf of the employes as a whole in all negotiations with the management.

It is agreed further that "if at any time,

the interests of the Employe-Partners shall exceed the value of the property and business of the Proprietors, at a fair valuation," a corporation shall be organized in which all parties at interest shall receive stock in proportion to the value of the property, rights, and interests they may convey to the corporation.

However, the proprietors declare that: "The title to all property shall be and remain in the Proprietors and the business of the Proprietors shall be owned, conducted, managed, and controlled solely by them without let, hindrance or interference on the part of the Employe-Partners." They also reserve the right to abandon the plan after two years, "if in their opinion, the purposes for which it is established . . . have not been realized." In that case, however, all outstanding certificates will be redeemed in full.

THANKS DUE TO A REMARKABLE WOMAN EXECUTIVE

This noteworthy experiment in profit-sharing, which would seem to be on as liberal a scale as any right-minded persons could ask, under present conditions, is especially interesting because of the personality of the owners of the Harvard Knitting Mills, particularly of Miss Elizabeth E. Boit, the able and progressive "young" woman of 71, who, with her partner, Mr. C. N. Winship, founded the business in 1888. She was once a machine girl and he a bobbin-boy. When they pooled their slender capital, thirty-two years ago, the best they could show was an equipment of three knitting machines and five finishing machines, producing fifteen dozen garments a day. To-day their big, substantial brick mill in Wakefield, thirty minutes from Boston by train, is a model of its kind. It houses 500 knitting machines and an equal number of sewing machines, and has a daily capacity of over 18,000 garments.

Miss Boit is described as "a short, stout, grey-haired woman, serene of countenance, and so young for her years that her employes describe her as 'just one of the girls.'" Her manner is crisp and businesslike, she expects you always to "make it short and snappy," and her business ability and shrewdness as an investor are matters of record; but her heart has a truly womanly warmth, and

her benefactions have been many. It may be assumed, we believe, without injustice to Mr. Winship, that it was Elizabeth Boit who first proposed to halve the profits of the Harvard Mills each year with their employes; and we wish her entire success and an altogether satisfying outcome for her generous plan.

HAS AN I. B. S. S. CHAPTER

Readers of THE BUSINESS PHILOSOPHER will be especially interested in the fact that every applicant for employment with Winship, Boit & Co., finds himself facing a bronze tablet bearing that injunction which the editor of this magazine has made familiar by frequent repetition, to the effect that we should not substitute our wishbones for backbones.

Also fifty-two of the Harvard Knitting Mills family, consisting principally of executives, superintendents, and foremen, have been going over the Sheldon road together this year, as members of a Special Chapter of the International Business Science Society.

CHEMISTRY AS A PRO- FESSION

THERE is a great variety of industrial work for the chemical expert who is not an engineer. There are many positions in routine analysis filled chiefly by young men with not much chemical training or by chemists who have a particular liking for the work. Salaries for this routine testing work run from \$60 to \$250 a month. A man may advance from such work if he has executive ability. There are many such positions in general chemical laboratories, manufacturing, pharmaceutical, metallurgical, and sugar laboratories, and in various other fields. Such other work is valuable for chemists in training and furnishes college expenses and good experience for students still in school, according to *Boys' Life*.

It is as heads of research departments in large industrial plants that some of the best opportunities are found. Salaries of from \$10,000 to \$14,000 a year are being paid today for such work. An equally attractive opportunity is that of becoming a consulting chemist. The man who can make himself a supreme authority in any single field can command a princely income.

ARE YOU YOUR OWN JAILER?

By ORISON SWETT MARDEN

LAST TAG! You're it! Dr. Marden exclaims this month. "Wherever you are and whatever your position, you yourself are the only one who can let you out of your prison. You are your own jailer. Nothing can defeat you or rob you of success but YOURSELF."

"I WAS imprisoned by my environment; my life forces were sapped by unfavorable conditions, and that is why I am a nobody to-day."

A pitiful excuse that for a wasted life! Yet the man who recently made it had had a good education, was in excellent health, and not much past middle age.

We hear young men and young women in all sorts of situations making a similar excuse for their failure to get on. "I am imprisoned by my environment!" they cry. "Let me out! Help me to get out of this rut; out of this miserable clerkship; out of this narrow, limited position in which fate has imprisoned me. I want something larger, I want to climb higher!"

Now, my complaining friend, wherever you are and whatever your position, you yourself are the only one who can let you out of your prison. You are your own jailer; you are imprisoned by yourself. History, as well as modern life, is full of notable examples of men and women who in youth found themselves in a far worse predicament than yours, who quickly let themselves out of their hemmed-in, iron environment.

Did you ever hear of the immigrant boy, Joseph Pulitzer, who became the proprietor of the *New York World*? He came to America so poor that he was obliged to sleep on a bench in the park in front of the space now occupied by the World building, which he built later. By sheer grit and hard work, he raised himself from poverty to affluence, and made millions out of a newspaper which was pretty nearly a failure in the hands of the people who had it before him.

Did you ever hear of Dr. John H. Finley, Commissioner of Education for the State of New York, who was born a poor boy on a little prairie farm in Illinois? He had none of the school advantages which you have, and had to work early and late to help out the family re-

sources. But such was his zeal for an education that he managed by self-study and what instruction he could get in a little country school, to fit himself for Knox College, and in ten years from his graduation he was president of that college. Without pull or influence, his only lever a fixed determination to raise himself above poverty and ignorance, he has climbed step by step to his present position.

Did you ever hear of Edward Bok, former editor of *The Ladies' Home Journal*, the most successful magazine of its kind in the world? How did this poor boy from Holland, whose parents had emigrated to this country after the loss of their property, lift himself out of hard conditions? He says:

"At ten years of age I got my first job washing the windows of the baker's shop at fifty cents a week. In a week or two I was allowed to sell bread and cakes behind the counter after school hours for a dollar a week—handing out freshly baked cakes and warm, delicious-smelling bread, when scarcely a crumb had passed my mouth that day!"

Helen Keller is called "the most wonderful human being in the world." She was stricken deaf, dumb and blind at the age of nineteen months, yet in six months after her education had begun, at the age of seven, she had learned to read and write. At ten she had learned to speak, and at sixteen she prepared to enter Radcliffe College. On her graduation from Radcliffe, Miss Keller took up as her life work the amelioration of the sufferings of the deaf, dumb and blind. For years she has been a notable figure, lecturing on public platforms, writing on various subjects. Continually radiating an atmosphere of joy and good cheer, she is an inspiration to all who come near her.

John Wanamaker, when a poor boy, used to walk four miles into Philadelphia every morning to work for \$1.50 a week.

Did you ever hear of Charles M. Schwab, who clerked in a grocery store, drove a stage-

coach, and later began his career as a "captain of industry" by driving stakes at a dollar a day in the Carnegie Steel Works? Or of the world-famous blind boat-builder, John Herreshoff? Or of Abraham Lincoln, the backwoods boy who became President of the United States? Or of the tens of thousands of Americans who have climbed to fame and power and affluence out of an environment compared with which yours is luxurious?

Probably you know of somebody who was once in a similar environment to your own whose life forces were not sapped by it; who did not whine or complain about his hard luck; who was not downed by his surroundings, or by the adverse influences about him, or the iron circumstances which seemed to bar him out from opportunity, but who climbed over the bars, climbed to nobility, to grandeur to the respect of his fellowmen, the admiration of those who knew him.

Your environment cannot defeat your ambition. Nothing can defeat you or rob you of success but *yourself*. No conditions, however inhospitable, can swamp you, or thwart your life aim—if you have a life aim. Your own weakness only can do that—your lack of determination, your lack of energy, your lack of backbone, your lack of confidence in yourself. Nothing in the world can make you a nonentity; no chances, no conditions, no environment, nothing but yourself can do that. You can be a nobody if you will, or a somebody if you will; it is right up to you. You can make a success of your life, you can send your influence down the ages, or you can go to your grave a useless nobody, without ever having made a ripple in the current of the life of your day.

Thousands of young people who, like you, are longing to get on and wondering at the "luck" which enables others to advance faster than they do, little imagine that the same "luck" resides in themselves, that the power to advance is in their grasp, that their opportunity lies in the slumbering power within them which they must awaken, or remain forever nobodies.

But for the strength and courage they drew from the great within of themselves, many of the world's most famous men and women who were lifelong invalids would never have been heard of. Robert Louis Stevenson, Elizabeth Barrett Browning, Alexander Pope, Dr. Samuel Johnson, James Watt, the in-

ventor of the steam engine; William Cowper, and hosts of others in every field—literature, invention, science, art, industry—might be cited to show that nothing can imprison the spirit of a determined man or woman. Actual prison bars and the lack of all ordinary facilities did not prevent Bunyan from writing the world's greatest allegory, "Pilgrim's Progress."

There is no fate or destiny that can thwart the determined soul. The "cruel fates" which are dogging the footsteps of so many people and barring their way are in themselves. Their lukewarmness, their half-heartedness, their indifference, their lack of enthusiasm, of energy, of grit, their fool streaks, their own shortcomings of every sort,—*these are the fates that are keeping them from their own.*

To complain of your fate, of being kept down by hard luck, is to hold yourself up to ridicule. Instead of sympathizing, people will laugh at you and know that you are trying to hide your weakness, your lack of self-reliance. No one will take any stock in you while you talk such nonsense.

ANOTHER "PECK OF PEAS"

MR. J. P. CULLEN, a member of the Michigan City (Ind.) Chapter of the International Business Science Society, has evolved the following definition of Salesmanship as applied to life insurance: *Salesmanship is the power to persuade people to pay premiums to purchase policies providing perpetual protection for their posterity.*

This magazine will be glad to hear from—or of—any other students of the Science of Business who have grown any of these "pecks of peas" in their mental gardens.

Mind your "p's" now and tell us what Salesmanship is, in terms of p's—either Salesmanship in general or in any particular line.

STUDY simplicity—of manner, of dress of thought, of speech—for the greatest pictures are the simplest pictures; the greatest statuary, the simplest works of art; the greatest songs are the simplest melodies; the greatest music, the simplest harmonies; the greatest inventions are those of least complexity, and the greatest men and women of all time have been those of the gentlest, simplest souls. O. BYRON COPPER.

S. C. S.-ENCES

COMPETITION AND SPORTSMANSHIP

ONE of the many thrilling experiences that come to anyone who develops a streak of etymological curiosity and goes grubbing around the roots of words, is that which has to do with the discovery that *competence*, meaning ability, that other *competence* which may be defined as enough to live on, and *competition*, all three grew from the same tap-root.

If you are competent, this cousinly relationship discloses—or confirms the disclosure of general experience and observation—you are capable of earning a *competence*.

Likewise, if you are competent, you can *compete* successfully with others in your chosen line of endeavor, whatever it may be.

Or, contrariwise, if you are incompetent, you are incapable of meeting competition—you drop behind or drop out—you “go to the wall” if you are in business for yourself or are the first to be “laid off” in times of retrenchment if your income comes in a pay envelope.

But this lugubrious survival-of-the-fittest stuff, this competition-may-be-the-life-of-trade-but-it-will-be-the-death-of-me sort of wail—there’s nothing to it. Accept that from your Uncle Sam. Competition is healthy; it helps mightily to make life worth living; and competition will always have its reserved seat in the grand stand of human life and effort, regardless of how far or fast cooperation may develop.

Because why? Because competition stands for sport, the spirit of the game. That’s why.

Too blameworthy many of us have a fool notion that competition means a battle—and that anything is fair in it because anything is (mistakenly) assumed to be fair in war.

Competition, my children, has nothing whatever to do with a fight. It’s a game—a race. The very definition of the word proves that. To compete means to strive for something which at the same time is being striven for by others.

We compete *with*, not against. Indeed, the word’s first syllable, *com*, means with or together; and its second comes from *peto*, to seek.

To compete, therefore, implies—not backbiting and knocking, not the taking of any unfair advantage or stooping to any foul tactics, but the very reverse. It implies a clean race well run.

Competition demands good sportsmanship—because the ethics of competition, rightly understood, are the ethics of sportsmanship.

And the man who is really a “good sport,” who is thoroughly saturated with the spirit of “noblesse oblige” which clean sportsmanship engenders, is the very last man in the world to tolerate the blow below the belt—be it physical, commercial, industrial or financial.

If we only had a few more “good sports” entered for the Olympic Games of busy-ness!

THE WEED PLANTERS

THE note of warning that this magazine has sounded again and again is finding echo in many quarters. Mr. Chas. H. Norton, General Manager of the Collins Service, Philadelphia, takes the same position in an article in 100% (Chicago), on, “Are We Helping the Radicals?” He says: “Curiously enough there is no effort now being made to combat this sort of teaching [radicalism.] I do not mean by suppression (for that would only intensify it) but by education. Propaganda of constructive character intelligently directed, is needed.

“The slogan of a recently established constructive publication is ‘For evil men to accomplish their purpose, it is only necessary that good men do nothing,’ quoting the Rev. Charles F. Aked. While this is recognized as true of municipal politics, is it not also being evidenced as an actual condition in American industry?

“How successful is the radical and his propaganda is best evidenced by the fact that approximately less than four million organized workers are able to throw out of joint industries employing in excess of forty-eight million. Less than 10% of the workers, and of these comparatively few are really radical, are able, by adroit propaganda, to camouflage the true situation so effectively that the remaining 90% become a negligible factor.”

Exactly, Mr. Norton. And it is high time for us to stop assuming that the mind of

"common labor" or any other grade of labor is a sour soil where only weeds will grow.

FIVE PRIME FACTORS OF MANAGEMENT

FIVE management factors which stimulate greater output through the human element were given by Prof. L. C. Marshall, Dean of the School of Commerce and Administration, of the University of Chicago, at the recent meeting of the Industrial Relations Association of America, held at Chicago. We quote from the report in 100% (Chicago).

"There are, of course, many possible ways of stating the conditions precedent and prerequisite to good output and they obviously vary from case to case. Assuming as a type case, a manufacturing and selling business, I submit the following tentative formulation of these conditions. There should be:

1. Good physical location and good physical plant and equipment, both from the point of view of mechanical processes and from the point of view of their relationship to the workers.

2. Good "human machines," both physically and mentally. This, of course, includes necessary training, and it applies to management as truly as to workers.

3. Good development of "the will to do" in these human machines, which makes them far more than machines.

4. Good organization and administration or control or effective bringing together of persons and the things with which persons work.

5. Good social environment, including in that term not merely social attitudes and government, but also all economic and social institutions, the church, the school, the place of amusement, the trade union."

Read these five requisites over carefully. It won't do any harm to read them several times. Let the roots of your thinking strike deep into them. There is plenty of nourishment therein to sustain a surprising growth of understanding along industrial relationship lines. They should help many an employer the better to visualize his duties, obligations, and responsibilities toward those precious human units which make production possible. And those whose eyes are opened will be infinitely better—and richer—for the revelation.

DOES CLOSED SHOP MEAN "CLOSED PRODUCTION"?

SOMEONE has been thoughtful enough to send us an editorial clipped from an unidentified New York City newspaper, apparently the *Times*. It is on "Closed Pro-

duction." It may not close the subject, but to our way of thinking it says some things with teeth in them.

"The closed shop," according to this editor, "is not the disease; it is only a symptom. The disease, one of the most dangerous by which a modern people can become infected, is limited production—the effort of labor to see, not how much, but how little, a man can do and get his wage.

" . . . Where there is the incentive to produce and the will to produce, the shorter day is both morally and economically sound. But these unions use other methods to make two jobs out of one, methods which are wholly indefensible from every point of view. Two men are placed on a truck, to do work which one can safely and easily perform, for example.

" . . . The consequence to society is unquestionable. . . . Waste motion by any group is waste of precious energy that affects the general prosperity of all. In its efforts to make jobs and increase the demand for labor, unionism has cut down that very volume of wealth without which its wage increases alone can come.

"California offers the conspicuous illustration of the working of this economic logic. San Francisco and the northern part of the state are closed shop. Los Angeles and the surrounding district are open shop. San Francisco has every advantage location can yield, from water power to transportation. Yet Los Angeles . . . has gone forward industrially by leaps and bounds. It is today actually larger than San Francisco and more prosperous.

" . . . Labor has done as well; for labor is better paid in Los Angeles than in San Francisco. The manufacturer in Los Angeles can afford to pay materially higher wages by the piecework scale for the reason that production per man is materially higher.

"The underlying problem, therefore, is not the closed shop, but *closed production*. The fatal tendency of the closed shop is to manufacture jobs rather than product. If the unions would turn away from their limitations upon production—their regulations that waste time and reward incompetence—the open shop issue would lose a large part of its importance."

That looks like a bull's-eye from here.

But this editorial wisely adds:

" . . . Labor cannot be expected to abandon its old practices unless its reward is clearly in sight. Capital can well afford to increase labor's share as labor's output increases."

We are with Labor to the last ditch—so long as Labor is fighting for its just dues. We would have all human factors taken fully into account in determining its due.

Furthermore, we would rather err on the

side of too great liberality to Labor, than too little, for it seems obvious to us that Capital can better afford to fall a little short of its due earnings than can Labor.

And because he cannot, and would not, forget that Labor has been shamefully overworked and underpaid in the past, S. C. S. doubtless would applaud a good many blows on Labor's part. For Labor is "in the family," whereas Capital is a comparative stranger to him. Moreover Labor is so much warmer and more emotionally appealing than Capital. And the side of him that sympathizes with the under dog is stronger than the side that thrills with the dog on top. But for that very reason let organized Labor beware of S. C. S., and of all those who, like him, have taken its side because it is the under dog. If Labor gets on top of Capital, then Labor will no longer enjoy the support, moral or otherwise, of those who constitutionally favor the lad who seems to be getting the worst of it. Even to-day, when Labor, for the most part, merely threatens to get the upper hand, and to use its new advantage recklessly, Labor—organized Labor—is rapidly alienating us.

And that would be too bad—for organized Labor. For, whether it realizes it or not, the Labor Movement needs us. It cannot move very far—in the right direction—without us. It is pretty sure to go in the wrong direction if it loses us, or loses sight of the golden mean which we represent.

Because, if we are not Public Opinion, we at least are heavy stockholders in it. And I suspect we shall be found to hold the control, when all the outstanding interests are accounted for.

Now Public Opinion, I think I may say for it, doesn't want to see either dog on top and chewing the other's ear. It wants them in harness, trotting amicably and usefully along, side by side, pulling the sledge of Public Good.

Public Opinion knows that every time either Capital or Labor takes its eyes off the road ahead and jumps at the other's throat, every common good suffers; that production falls off; that the growth of general wealth is stunted; that there is less to divide between the Public—whose interests are paramount—and the combatants; that old sores of groundless enmity are being reopened and fresh wounds of hate are being inflicted.

And Public Opinion, standing there beside that sledge and its precious freight of civilization, is losing patience. Public Opinion often seems to forget that there is a whip in its hands, a long and very businesslike whip—but it will remember when the time comes.

Unless its dogs put more shoulder into it and less jaw.

OPENING OUR BOOKS TO THE WORKERS

IT WAS insisted more than once at the recent meeting of the Industrial Relations Association, in Chicago, that business is more to blame for industrial unrest than are the "Reds." And the reasons given had to do with a cause previously pointed out in this magazine—the failure of employers to take the trouble to lay the real facts before their men in a plain, humanly impressive, convincing way.

Dudley B. Kennedy, of Philadelphia, who was in charge of industrial relations at the great Hog Island shipyards during the war, went on record to this effect, according to a newspaper account:

"It's high time we stopped blaming the Reds and the agitators for the prevailing conditions and hang the blame where it belongs. If the radicals can do more with our men in two hours at night than we can, having them at our command for eight hours a day, then something is radically wrong. The fault lies at the top.

"Industry must open its books to the workers. Also we must equip our foremen to answer the absurdities of the soapbox orators. Production has fallen off, not primarily because of derelictions among the workers, but because leadership isn't present and it is up to management to provide the leadership."

"The workers must know the truth regarding the business of their employers," said Leroy Kramer, vice-president of the Willys-Overland company, of Toledo. "The foreman must be closer to the management of the plant than he is, so that he may be in position to give the workers the truth, rather than to permit the workers to get half truths or untruths from irresponsible agitators."

It certainly looks as if a foreman's job isn't likely to become a sinecure if these gentlemen have their way. And their recommendations undoubtedly are interesting; they have weight. For no one else is so near to the men in the ranks as is the foreman. Yet it will not be easy to find—or develop—men with the necessary technical knowledge and experience

who can at the same time serve as living antidotes for the verbal gassings of the professional malcontents.

Perhaps we shall have a differentiation—technical foremen and morale foremen. But the latter should be real foremen with certain recognized, essential tasks to perform, and real authority to exercise—say along employment and promotion lines, if not in more technical ways. The present industrial relations manager is too often, and excusably, looked upon as a fifth wheel. He isn't "in mesh" and when he succeeds in getting in mesh it is by sheer force of personality—which isn't of the least help to the man or the organization that is lacking in such personality.

DEMOCRACY NEEDED IN THE LABOR UNIONS

A RECENT bulletin of the American Exchange National Bank, of New York City, put a skillful finger on a pretty sore spot which is hurting a good many of the clearer-headed leaders and members of the labor unions. The passage is worth quoting at some length because all friends of Labor desire it to come to the council table with hands and house as clean as possible, and because we know that clean hands more easily grasp and hold what they reach for—at any rate, when it is good will, and fair dealing, and justice for which they reach.

"Practical men on the employer's side of industry have long recognized the menace of the labor unions as at present constituted. . . . The objection to the labor unions in their present form lies in the fact that they interpose a third interest between the employer and the employe, whose self-interest is never, nor ever can be, the same as the interest of the employer and the employe.

"The truth of the statement that the interests of the leaders never coincide with the interests of the employer and the employe is indicated by the fact that the leaders of labor are denied the confidence of both the rank and file of labor and of the employer. Even when he follows the best interests of those he represents to the best of his lights, the conservative labor leader is frequently under suspicion. The labor temples ring with innuendo and outright charges of corruption.

"Too often the worst charges are justified and the corrupt leaders are forced, in order to maintain their positions, to meet the attacks upon them by the old device of repression. The electoral system used by most of the labor unions lends itself to the perpetuation of the leaders and so enables them to enforce an iron discipline, against which it is often useless for an individual or a section of labor to rebel. Most of the dissatisfaction

Don't Strike Again

COAL is a vital need to *labor*, as well as **Q**So is railway transportation.

QThe worker's job—his power to work **family in comfort and to save them from these vital things.**

QThe coal man or the railway man who **—strikes also against the rest of all ran**

QNothing can change this fact.

QThe same is true in a degree of *every m*

QWorkmen of America: Whatever your **is to your country, to keep the women an**

QDo that, regardless of personal sacrifice **gratitude to the peaceful army of patriots which crossed the sea.**

QAnd very soon *the money reward will* **and in a fair and equitable adjustment o**

QPublic Opinion is your best weapon **you crave and deserve to have.**

QServe the Public, and the Public will

QCONTINUE TO DISREGARD OR EVEN **COMMON GOOD, AS SO MANY OF MUST TURN ON YOU IN SELF-DEFENSE**

YOURSELVES!

the public at large.

and to earn—his ability to keep his
suffering—*can't last long* without

res—even admitting a just grievance
of labor.

who strikes, for any reason whatever.

ivate wrongs may be, *your first duty*
children fed and warmed and clothed.

and the Nation's heart will bow in
American Labor, as it did to the army

me too—in reduced cost of living,
ifferences.

securing and safeguarding the rights

and back of you.

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ARE DOING, AND THE PUBLIC**

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and devoted to reconstruction and better human relationships in in-
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among the rank and file with the leadership of the unions is due to this difficulty of displacing unsatisfactory leaders.

"The workers are naturally suspicious, often unjustly so, and where they find it impossible to change leaders, they are more susceptible to the influence of the agitator, who blames the corruption of the labor leaders upon the employers, when in fact the leaders have simply succumbed to the mode of life to which their leadership accustoms them. Sometimes they are actually corrupt, both in the sense of misappropriations and "high financing" with union funds, but on the average the labor leaders are as honest in the conventional sense as the average politician.

"These invisible influences opposed to action in the direction that the rank and file sometimes conceive to be to their interest, naturally lead to suspicion, but they are the inevitable result of an electoral system that permits the occupants of office to perpetuate themselves. The method of electing labor leaders and voting strikes obviously needs a change; the men need to take things more in their own hands. They may go wrong for a time, but they will get right again, and in the end they will be satisfied.

"The cry for democracy in industry should be changed to one for democracy in labor unions. When they learn to govern themselves, it will be time for the workers to take over the task of governing the rest of the country. A secret ballot and an honest count in all voting, including strike votes, would tend to free expression, and with that and a responsible incorporated union to deal with, the employer would welcome collective bargaining.

FOR SALE—One Ford car with piston rings; two rear wheels, one front spring. Has no fenders, seat of plank; burns lots of gas. Hard to crank. Carburetor busted, half way through. Engine missing; hits on two. Three years old; four in the spring. Has shock absorbers 'neverything. Radiator busted, sure does leak. Differentials dry; you can hear 'em squeak. Ten spokes missing. Front all bent. Tires blown out. Ain't worth a cent. Got lots of speed; will run like the deuce. Burns either gas or tobacco juice. Tires all off; been run on the rim. A damn good Ford for the shape it's in.—Homer S. Wilson, in Winfield, Kan., *Free Press.*

Bank Client—"Hallo! What's become of the old cashier?"

New Cashier—"He's gone away."

Client—"For a rest?"

New Cashier—"No; to avoid arrest."

—*London Tit-Bits.*

MR. COURSE OF LEAST RESISTANCE

By L. C. ROCKHILL

General Sales Manager, Goodyear Tire and Rubber Co., Akron, Ohio.

HUMAN Nature is a complex sort of thing. There are a lot of good tendencies in all of us, and usually some bad ones.

After all, Human Nature is not much different from Nature itself. In raising a crop of corn there are two tendencies struggling for supremacy: the corn is trying to grow, and so are the weeds. If you let the weeds alone, they will develop an abundant harvest—of weeds. But if you want to harvest a nice lot of golden ears, better keep Mr. Weed turned under.

Letting all the weeds grow is following the course of least resistance and in this case the course of least resistance leads to an empty corn crib.

Nature is prone to follow the easy way. The weeds grow more readily than the corn. The river follows in its natural channel to the sea—but if you want to start a mill you must dam up the river or change its course.

So it is with Human Nature. We have a lot of weeds of indifference. We are prone to run along in the customary grooves which we have worn or which some one has tramped out for us. But if we would have a big harvest we must cultivate hard the good tendencies and uproot the bad. We must change the course of our activities into new paths.

In the old ways we have many competitors. Almost everyone does things as they have always been done. In the new ways we have few rivals.

When we go into a town as a salesman, Mr. Course of Least Resistance is at our side. This old damper of ardor is saying: "Go over to see old Jones, you can always get an order out of him. Get him and you can finish here in a hustle. You can't expect to get any others here anyway." Or maybe if we haven't an "old Jones" in this town, he persuades us to "Go and see the big gun first. If you land him you won't need the others."

Now suppose we do either of these. We get an order. Maybe it was easy or hard. Mr. Course of Least Resistance is still with us. He urges us not to go further, or if we do he makes us feel that we have won the big battle and the rest are not worth fighting.

But suppose we got mad at our old team-

mate as we are entering the town and kick him off the train, and at the depot we meet Mr. Do It The New Way. He is a snappy young cuss and he says, "Speed up, old top, let's show 'em a few tricks. Let's eat a mouthful or two of sand and get non-skidded so we won't slip. Let's clean up this old burg and show 'em what a real salesman is. Nix on the anti-climax stuff. We won't start with the big gun and wind up with the cap pistol. Let's get the little ones first and by the time we get to the big ones, we'll be shooting so strong that they can't get away.

"Let's not start with the big tire and wind up with the tube patch. We're going to start at the bottom and go to the top, and when we put on the lid, Mr. Competitor can have what's left and welcome."

Gosh, that fellow's got us all worked up! Let's tackle this little vulcanizer here. We'll sell him some blow-out patches, some inside tire protectors, some repair materials! And by jinks! we'll just get him to put in a tire or two, and some tubes, and tell him how to write letters to his customers to stir up business.

Say, that wasn't such a bad job after all. Never thought of tackling that fellow in earnest before. It's not such a trick to sell repair materials—and sundries. Huh! Guess we put over a \$50 show case too—\$150 order, all told. Credit Department will just about have to pass that after they see this statement of his. Must be money in this repair business. Looks like a live one, too. He fell for that advertising and letter stuff fine.

Now here is an automobile and garage man. He never sells tires, but why not? He's got a lot of customers who use 'em. We'll get him. We'll show him how he can keep his customers coming back by selling tires. That nice husky profit ought to look good to him, too. Selling cars isn't what it used to be.

Say, that young Do It The New Way has got some good dope. A lot of things *are not what they used to be*. We'll work this thing right after this. All these dealers *can* be sold, and they'll buy show cases, and tire racks, and the whole line of stuff. Time we get to that big dealer we'll have him easy. Thought up a lot of new dope for him talking to the little fellows. Had a lot more speed, too, after we got the other orders. 'Fraid

if we had gone to the big one first, we wouldn't have been so keen for the little ones.

Yep, this new scheme is O. K. Now we've got our line in five places where it might have been one. Every one of those little fellows has his customers. They'll do some business and it will be tough for anyone to get 'em *all* away from us. And say, we made some showing in sales—sold most everything in the line.

Next time old Course of Least Resistance comes snooping around, he'll find that we're "off him" for good.

HOLD AND CONSOLIDATE YOUR POSITIONS

TIMELY ADVICE AS TO EXECUTIVE STRATEGY

NO ONE who is keeping abreast of current economic and business conditions needs to be told that we are in the midst of a business readjustment. It is not a panic but undoubtedly it is a situation that must be met by tactics different from those of the past few years, according to *Higher Standards*, a bulletin for executives published by L. V. Estes, Inc., Industrial Engineers, of Chicago. This authority goes on:

In military science there is a time for going ahead and taking the trenches. This forward movement can go only a certain distance before the army becomes scattered and is drawn away from its reserves. Then comes a time when it is wise to hold and consolidate the positions taken.

The tactics of business are much the same. We have just passed through an offensive where the main thought and effort have been placed on expansion and production with their attendant recklessness, extravagance, inefficiency and waste.

Thrift and economy have not been essential because the cry has been for production—take the trenches at any cost! Compromises have been made with quality standards of both labor and material. Overheads have been increased by the creeping in of numerous insidious and weakening little extravagances. All are familiar with the concessions and allowances, the specials and the extras that have been passed and approved because "Business is fine—let's go ahead with it."

The time has now come for holding and consolidating positions. Preparations must

be made for the strategy of changed conditions. Prices and volume of sales will decrease faster than production and costs. Size of production is no longer so essential as production per man. Costs are of utmost importance.

Selling prices can no longer be stretched to cover excessive costs and needless wastes. Output per man must return to normal. It is not a time for pessimism and worry; it is a time for increased effort to solve the real problem.

Coolness, courage, and common sense are needed. It is not common sense to cease all constructive activities. There should be moderation in economy as well as moderation in expenditures.

To hold and consolidate positions it is vital that attention be directed to the cutting out of waste due to loose organization, inefficient operating methods, and extravagant use of time and material.

Not only should true present costs be known but also what proper costs should be. Present production should be shown against potential production so that the extent of operating activity and organization efficiency may be determined.

It is a time not only for taking stock of conditions, but for taking active steps to improve them. Thorough investigation should be made of business and operating conditions, the facts should be constructively analyzed, and both the weaknesses and means of strengthening them pointed out. Standards based on potential capacity of organization and equipment should be set and present practice compared with these standards.

To hold positions, executives must adopt those means which are worthy of the best counsel in or out of their organizations. This strategy will present an opportunity for them to be in a strong position when supply exceeds demand; when price, not delivery, becomes the controlling factor. They will produce improved quality when quality controls the market. They will maintain their position when volume of sales and not margin of profit spells success or failure.

DOING the other fellow is a booming—*boomerang!*

Picture CAN in your mind large and strong, and *can't* will fade out small and weak. J. C. B. COMBES.

FIGURE FACTS THAT PLUG STORE LEAKS

IF anything should happen to go wrong so as to cause losses of consequence in the store of J. W. Hintgen, at Mandan, North Dakota, he probably would know it at the end of the first day. He wouldn't have to wait a week, a month, or a year, as so many others do, before the facts became known to him. Consequently, he is in no danger of those prolonged losses that have caused the downfall of so many dealers simply because they didn't know when and where the trouble started.

It might seem that Mr. Hintgen would be overburdened with detail in order to keep in such close touch with his affairs. But he is not. In fact, he has an extremely simple system of accounting, and the time necessary for doing the work only amounts to an hour or two each day.

Mr. Hintgen's system centers about a daily recapitulation sheet. On it, provision is made for the entry of every kind of transaction that takes place in a retailer's store. Consequently, when this sheet is filled out, he has a complete history of his day's transactions. By comparing the total in the received-on-account column with the total of charge sales, Mr. Hintgen has knowledge from day to day as to whether collections are keeping up with the amount of credit extended. And so on through invoices received, checks issued for accounts payable, checks issued for miscellaneous account, goods returned by customers, goods returned to wholesalers, discounts given customers, and discounts on account payable. In each classification each item is listed in detail and a total taken. When placed in a file these sheets comprise a valuable history of the business.

It does not take much effort for the average dealer to recall many times in his experience when he would have been glad to avail himself of such records as these. But this is not the only use Mr. Hintgen has for the figure facts on his daily recapitulation sheet. It serves also as a distributing journal from which to post to the private ledger. Directions are printed at the top of each division, so that there can be no errors in this work.

While the recap sheet gives Mr. Hintgen

a picture of each day's business, the private ledger gives him a bird's-eye view of all the days' business, because when items are posted to it from the recap sheet the new balances always are extended. Therefore Mr. Hintgen is able to look back over the road his business has traveled for any period, pick out the salient facts, see how the land lies, and determine what course to take in the future.

Accounts carried in the private ledger are merchandise bought, merchandise sold, accounts payable, accounts receivable, bills payable, bills receivable, freight and express, interest, proprietor's account, investment account, donations, office supplies, light and heat, rent, salaries, and profit and loss.

After the bookkeeper has posted the total from the recap sheet, Mr. Hintgen can tell how much merchandise he has bought to date in comparison with how much he has sold. The totals of the accounts receivable tell him whether he can extend more credit with safety or whether he should push collections harder. The bills-payable accounts warn him what his obligations are, while bills receivable tell him what he may expect to come in.

Some of the other accounts also aid him in watching expenses. Furthermore, all of them help him to make up his income tax report with perfect ease and accuracy, because he has his inventories at the first and the last of the year; and the private ledger tells him what his goods cost, what his total sales were, and what his various items of expense amounted to. And he can at any time draw off a complete financial statement should he wish to borrow money at the bank.

In short, in this system there is an account to keep track of every kind of transaction, whether it be goods coming in or goods going out, money coming in or money going out, money owed the business or money the business owes, expenses, discounts, interest, investment, or donations. Should anything other than these come up, he would simply open an account in the private ledger and devote one of the extra spaces on the recap sheet to it.

For each sale, a triplicate slip is made out. The original, after it has been used as a posting medium, is filed away, the duplicate goes to the customer with the goods, while

600 TALKING POINTS AND SELLING ARGUMENTS

BEING ANSWERS TO OBJECTIONS THAT SALESMEN COMMONLY MEET WITH

By W. C. HOLMAN

*Formerly Sales Manager, National Cash Register Co., and Author of the
Famous "Ginger Talks of a Sales Manager to His Men."*

WE consider this one of the most extraordinarily practical and helpful features ever secured by a business magazine. Mr. Holman has compiled from many sources and as a result of years of experience a remarkably comprehensive encyclopedia of answers to all of the commonest objections encountered by salesmen—not theoretical, but actual, brass-tacks answers which have been fire tested and have proved that they will “bring home the bacon.” This great feature will be worth many times the cost of the magazine to any sales manager or road man during 1920. It gives you the very heart of the art of selling. Furthermore, because the salesman has to meet objections relating to all departments of a business, many of the arguments Mr. Holman has collected will be of daily use to business men in all lines. Copyright by Sheldon University Press. All rights reserved, including the right of translation. No material in this series may be reproduced without permission.

24A—“THIS WOULD BE A NEW THING FOR ME AND I DON'T WANT TO TAKE IT ON THAT ACCOUNT.”

“Mr. Blank, the Westinghouse air brake was a new thing to Vanderbilt; he refused to listen to the inventor on that account—and lost millions because of that refusal. The telephone was a new thing to Chauncey M. Depew; therefore he would not advance its inventor, Mr. Bell, \$10,000 for a sixth interest in the ‘toy,’ as he called it. By this act Depew deprived himself of the wonderful profit this invention has earned since. It doesn't pay to turn down a thing just because it is new. The very fact that it is new makes it probable that it is an advance and improvement on what has been brought out before. Suppose this is a new line—isn't that in its favor? Don't you want to be known as a dealer who is always ahead of the rest? You know this is a good bright line—a money maker; we have talked that over. Why not put the goods in your store instead of allowing your competitor to take them and draw trade away from you? Think of the attractive display this line makes! Fresh stock will not only keep your customers' interest alive, but will attract no end of patrons. Isn't it a wise plan to be the leader—not the ‘man behind,’ but *the man ahead?*”

25A—“I DON'T WANT TO HANDLE A NEW LINE.”

“The steady patronage of your customers, Mr. Blank, is your chief asset in business. It's worth thousands of dollars to you. Yet, to a great extent, it is an undeveloped gold mine. If you can get \$100 each year from each customer where you now get but \$50, it will mean doubling of your profits. Suppose you put this article in a conspicuous place, and every time a customer comes in to buy something, if you can, see that she glances at the article. Whenever you can, call attention to it. It will sell itself to anyone whose attention is directed to it. If you only make a small amount each day selling this article, you do it at such little extra trouble to yourself that it's practically like finding money. But the amount won't be small. You'll find it a good seller. If you don't put it in your store people will be forced to go elsewhere to get it, as I must give it to some other dealer in this town. Going elsewhere will lead your trade to buying other things—things they now get from you—elsewhere. You know how often people start to order one thing from a mail order house and finish with buying a dozen or more articles. These are solid, hard, indisputable

facts. It will pay you to handle this article. Let me put you down for a good trial order."

26A—"I DON'T WANT TO PUT IN A NEW ARTICLE OR SYSTEM."

"Mr. Blank, let me ask you: Would you be afraid of a competitor that you knew never introduced any new things into his business? If you were certain, for instance, that your competitor on the corner opposite would turn down every salesman that approached him with new propositions for the next five years, would you not rest easy in your mind regarding that merchant's competition? Wouldn't you feel that there was nothing to be feared from him? On the other hand, if you knew that he was constantly looking up new ideas, introducing new methods, making improvements in his business, wouldn't you feel certain that his competition was a thing to be regarded as deserving of attention? Don't you really think in your own mind that the man who constantly keeps his business up to date and keeps abreast of the latest methods is the man who is most certain to get along? Whenever you introduce a better method of doing something in your business, a method which your competitor has not got, you take a step in advance of him. You strengthen your position against him with the public. You put yourself in a position to make more money. You have been successful in this town. I know that you could not have been successful if you had not used good methods—if you had not been constantly ready to improve your methods. I don't believe you are a man to be prejudiced in advance against anything new. I cannot believe you will turn me down just because my proposition is a new one. You did not gain the respect of this town by such a course, and I don't believe that you will refuse to let me prove my case if I can."

27A—"PUTTING IN ADDITIONAL LINES WOULD CAUSE TOO MUCH TROUBLE AND EXPENSE."

"Your business, Mr. Blank, is something like running a passenger train. It costs so much an hour to pull that train whether it carries few or many passengers. Every additional passenger the railroad company can get beyond a certain number means so much additional profit to the road. Your business costs so much a year to run, in fixed expenses. You can't get away from that.

The bigger margin you can keep between sales and expenses, every hour you are in business, the bigger will be your bank balance. Adding to the number of lines you carry will add to your income. It will not add in the same proportion to your expenses. Your fixed expense will remain the same if you put in my line, but the money you will receive for it will be so much additional profit."

27B—"PUTTING IN ADDITIONAL LINES WOULD CAUSE TOO MUCH TROUBLE AND EXPENSE."

"Mr. Blank, human nature is such that we always choose the easiest path—the line of least resistance—in all our acts. People in buying follow the line of least resistance, much as they do in everything else. The department stores built up their enormous trade because of this single fact. They knew that many people would buy in one place a large number of articles of various kinds, if it could be made easy and convenient for them to get them in one place. They knew that a man or a woman who would not visit five different stores to get five different articles of five different kinds, because of the trouble involved, would often buy all the five articles if they could be bought under one roof. The department stores made it easy for people to buy by carrying a great number of lines. And what is true of a department store is true in a degree of every store, including yours. The more lines a store carries, the more apt it is to have a big trade. Every good line you add gives you an opportunity to make more money. You could not add a better line than this."

27C—"PUTTING IN ADDITIONAL LINES WOULD CAUSE TOO MUCH TROUBLE AND EXPENSE."

"Mr. Blank, your rent runs on every day just the same whether you add another line or not. Your pay roll for clerk hire runs on just the same. You could just as well add two or three more money making lines as not—without increasing your expenses. It is just as easy to get a man to buy clothing and shoes from the same store as from different stores, if you can carry a good stock of both lines of goods. The big mail order houses have learned to use their catalogues as the enterprising merchant uses his floor space.

They fill every square inch of space in the catalogue with offers of goods. They try to make the catalogue carry as many attractive offers as possible. The more offers it contains, the more pulls it exerts on the customer. Your store, Mr. Blank, is your catalogue. You should use every square inch of space in order to carry lines of goods that will sell. The more you increase your sales of different lines in proportion to the expense you are under, the more profit you will make. I know that this line will sell, because it has sold in so many thousands of other stores. I know that it will cost you nothing additional to handle it, except the cost of the goods themselves, and this you will quickly receive back with added profit, all of which will be so much velvet."

28A—"I DON'T WANT TO HANDLE ADDITIONAL LINES."

"The profit on the lines you already handle, Mr. Blank, is your own anyway. What you want is more profit—new profits. The profit you could make, but do not make, is on merchandise you do not carry at present—the lines I offer you.

"The biggest wholesale houses in the world with all the energy at their command are continually urging on their customers the wisdom of buying and selling a bigger variety of merchandise. And remember that they are giving these retailers credit for the goods they urge them to take.

"They are urging a big variety of lines, because they know that if the store-keeper refuses to handle additional lines, the people will send to the mail order houses for what they want, and take away trade from the retailer and wholesaler.

"Mr. Blank, the wholesaler is the dealer's truest friend. Unless the retailer succeeds, the wholesaler cannot. Their prosperity is bound up together.

"The mail order houses have made headway all over the country simply because dealers have lacked enterprise. Now the retailer is waking up and learning how successfully to combat the fierce competition of the catalogue houses.

"It will pay you to keep in the very front line of progress; it will pay you to do what other successful dealers are doing—to carry additional lines and make money out of them. Why let the mail order houses get business in this town that you might as well have?"

SECRETS OF GOOD ADVERTISING

NO. 14. MULTIPLYING THE POWER OF THE ADVERTISEMENTS

TO get the fullest measure of effectiveness out of newspaper advertising, the advertisements should, first, be prepared according to the best accepted standards.

Then, when they have the utmost power built into them, that power should be multiplied by as many additional factors as can be found available.

For example, suppose a grocer were to advertise to-day a great sale of canned goods for to-morrow. He should take as many copies of the advertisement as required, paste one on each window, facing the sidewalk, one in each conspicuous place in the store.

He should also give each salesman a copy of it to study and remember. Passers-by and customers will again see the announcement and be reminded of the sale. The clerks will know all about the sale and can often suggest it to their customers.

In this way the advertiser gets many more times the value of his advertising at practically no additional cost. That is how successful advertisers go about their campaigns and many local merchants are following same plan.

NO. 15. KEEPING IN TOUCH WITH PUBLIC WANTS

ONE of the fundamental principles of successful advertising is offering what people want. This is not the easiest thing in the world nor is it the most difficult. It is something that requires intelligent study and careful observation.

Fads, fashions and the seasons' requirements are some of the elements that must be studied and which influence public desires. The trend of certain conditions may suggest what to offer the public. In cases where the people's desires are really studied, great successes are usually made.

Most up-to-date merchants know what the public wants. That's why they are up-to-date. But the public is not aware of that fact unless it is proclaimed through advertising. The success of dealers who both know and make known that they know, is certain. Because they offer the public what it desires, naturally, people make their purchases there.

Keeping in touch with public wants is good business policy that should be reflected in the advertising. *(To be concluded)*

MEN WHO HAVE MADE GOOD



THE world of Busy-ness never before contained so many dramatic instances of Success as it does today—individual Success enjoyed as a result of individual Service performed. Our newspapers and magazines never contained so many courage-inspiring records of these Men Who Have Made Good. Here are brief passages from such life stories.

HOW SIR THOMAS LIPTON SERVED HIS WAY UP

SIR THOMAS LIPTON, who is well-known to all of us as the great tea merchant and yacht racer, has had a remarkable rise.

Lipton is the son of a poor laborer who was barely able to give him any schooling at all. They lived in Ireland, and at the age of ten he was obliged to leave school and go to work as a messenger boy in a stationery store. This position paid him just sixty cents a week, not a very encouraging start, one may say. He was ambitious, however, and attended a night school, where he obtained most of the education that he now has.

He had not been in the stationery store very long before he ran away and came to America in the steerage of an Anchor Line boat. His parents were naturally opposed to his going so far away from home and refused their permission, so the future Sir Thomas took French leave. He does not, however, advise boys to do such a rash thing, but he says that his American trip certainly did him a vast amount of good.

When he arrived in America he went down to South Carolina and worked on a plantation. He did not receive his wages until the crops were sold in the fall. This did not especially appeal to him. He soon tired of the South Carolina life and then went from Charleston to New York City as a stowaway in a vessel.

At the age of fifteen he was in New York and penniless, a stranger in a great city. He

had become used to living on a few cents a day, and finally he came to such a tight pinch that he could not buy a five-cent stamp to carry a letter to his folks in Ireland. He borrowed five cents to mail a letter so that he could get funds with which to go back.

Upon his return Lipton's father backed him with a few hundred dollars which he had carefully saved, and Thomas Lipton opened up a little provision shop. He dressed his own show windows, attended to the customers, and did everything else himself.

As he says, "I was careful of the slightest detail and took care that my customers always went away pleased. My shop brought great success, and encouraged by this I began to establish other shops in Glasgow and other cities until finally, by degrees, of course, I acquired the great business which is now mine."

Sir Thomas Lipton is now spending more than one million dollars a year in advertising alone. He employs more than one thousand persons in his business and his one great rule by which his every activity is guided is, if you want to be wholly successful you must do unto others as you would have them do unto you.

Service, you see, is the secret here as everywhere else. Success is born of superior service—superior thoughtfulness with respect to the needs and desires of others, and superior enterprise in catering to those needs and preferences. That way lies wealth, whereas the indifferent, well-enough-to-get-by attitude, if persisted in, leads inevitably to failure.

THREE ROCKS WHICH CARNEGIE POINTED OUT

ANDREW CARNEGIE started his business career in Pittsburgh, as an office boy. A few of his hints on how to win a fortune and how to be successful are well worthy of our consideration.

In his book, "The Empire of Business," he says, "I'll tell you how I got on; I kept my ears and eyes open and I made my master's interest my own." He goes on to say, the condition precedent for promotion is that the man must first attract notice. He must do something unusual and especially must go beyond the strict boundary of his duties. He must suggest or save or perform some service for his employer which he could not be censured for not having done. When he has thus attracted the notice of his immediate superior, whether that be only the foreman of a gang, it matters not, the first great step has been taken; for upon his immediate superior promotion depends. How high he climbs is his own affair.

He goes on to say, we often hear men complaining that they get no chance to show their ability, and when they do show ability that it is not recognized. There is very little in this. His interest compels the immediate superior to give the highest place under him to the man who can best fill it, for the officer is credited with the work of his department as a whole. No man can keep another down.

Mr. Carnegie says there are three great rocks ahead of the practical young man who has his foot upon the ladder and is beginning to rise.

(1) Drunkenness. There is no use in wasting time upon any young man who drinks liquor, no matter how exceptional his talents. Indeed, the greater his talents are the greater his disappointment must be. Fortunately there is not so much temptation of this sort to-day!

(2) Speculation. He says that business and speculation do not mix. No man should place his name upon the obligation of another. If he has not sufficient to pay it without detriment to his own business it is dishonest to do so.

(3) Lack of concentration. Every dollar of capital and credit, every business thought should be concentrated upon the one business upon which a man has embarked. He should never scatter his shot.

Carnegie says, the old rule, "Do not put all your eggs in one basket," does not apply to a man's life work. He says, "Put all your eggs in one basket and then watch that basket." In other words, concentration is the keynote of success.

Mr. Carnegie further says, when the young man in any position or in any business complains that he has not opportunity to prove his ability and to rise to partnership, the old answer suffices:

"The fault, dear Brutus, is not in our stars,
But in ourselves, that we are underlings."

Surely, we can all draw valuable lessons from Mr. Carnegie's philosophy.

SAVING MONEY By BERT ALEXANDER

IT IS A peculiar fact that salesmen, as a class, are not good savers. They earn good salaries but the nature of their work tends to make them extravagant. The salesman must dress well. He must spend money in many ways to further business. He gets so used to talking of \$300, \$400, \$500, that a mere dollar comes to be a very small consideration with him.

Figure up your assets and your liabilities today and see where you stand on the road to fortune. It's beyond doubt that some of us are going in the wrong direction. Swing around today and get on the right track. You may earn a good income, but the only money you make is what you have in the bank after your bills are paid. What you spend the other fellow makes.

Don't jump about your territory as though you had an interest in the railroads. Don't try to buy a man's order by spending money over a bar. It is necessary to spend money at times, but don't multiply the occasions.

No salesman ever makes a dollar out of his sales until he earns his credit balance. When he gets that he becomes a partner in the business and begins to work for himself.

Are you working for yourself?

A contributor declares in *The Chicago Tribune* that his sister, when asked by her high school teacher to name the qualities a salesman should have, came to him for enlightenment. "I told her," he says, "that the most important gift a salesman must have is gaffability."

RETAIL SERVICE CORNER



THIS, a regular department for retailers and their employes, aims to apply the well-known Sheldon principles of "Success Through Service" to the retail profession in a helpful, practical manner. It also discusses the special problems of the retailer and shows how these may be met. If these articles are read carefully each month, and the truths here set forth are faithfully applied, they cannot fail to increase the service-rendering ability and thereby the success and the resulting reward enjoyed by the reader of the "Corner."

WHAT RETAIL EXECUTIVES EXPECT

LET US DISCUSS this month three things which all executives expect of employes. I believe these three broad classifications cover quite a range. First, let us consider SERVICE, secondly, PROGRESS, and thirdly, RESULTS.

When you entered your organization you proved to the executives one thing, namely, that you had the ability successfully to sell your services to them. This was a big step toward the ultimate goal of satisfactory realization for which we are all working. It is no easy chore these days of stiff competition successfully to sell one's services.

The executives hired you because they felt you were one who could fill the position you applied for. They felt that you had the qualifications essential to the progressive conduct of the duties assigned you. They were sure that you would reflect credit upon their organization. Above all, they were satisfied that you were competent to meet the emergencies of your department and to keep abreast of the times.

Are you proving each day to the executives that they made no mistake when securing your services?

PROMPT DISPATCH OF ORDERS

I believe that one of the most important elements entering into our work is the prompt dispatch of orders. Most of us are so prone to procrastinate that it pays well to check up

occasionally and discover if possible the little places, the little rough spots in our make-up, which are apt to impede the rapid and accurate handling of assignments.

As an example. A traveling man was stopping at a certain eastern hotel not long ago and although he was in a hurry to leave town he was compelled to await the arrival of a very important letter from his firm. He had left orders with the head postal clerk of the hotel to send to his room at once a registered letter which he was expecting.

After being delayed for a day on account of the letter not having put in an appearance this man wired his house regarding the matter. They informed him that the letter should be in the hotel office as it had been sent several days previously.

It so happened that this hotel employed four postal clerks. The traveling man at various times had requested every one of these clerks to search for his letter but without avail. Close investigation revealed the fact that every one of the clerks, including the chief, had handled the letter several times, and in some inexplicable manner had passed it by.

The result of this error on the part of the hotel employes not only cost the man his time, but that letter contained a sales campaign which, had it been delivered on time, would have saved the house thousands of dollars. It was a little error or blunder, but it meant a great deal to one concern. Let us cultivate the habit of scientific dispatch of

orders. Let us formulate a plan which will facilitate dispatch of any matter which we may have in hand.

Executives expect *Service*, and prompt dispatch of orders, no matter how unimportant they may appear to be, means much to every employe who wishes permanently and satisfactorily to sell his or her services.

KNOWLEDGE OF YOUR GOODS

Another point which I would like to take up with you is the cultivation of a more thorough knowledge of the goods carried in your respective departments. Someone has said that the average customer knows more about merchandise carried in a store than does the average salesperson. I cannot vouch for the correctness of such statement, but we must all be aware of the fact that customers have a little more time as a rule for study than we; and there is one thing certain, that if we know more about the goods carried than the customer does we are much better able to create confidence in the customer's mind, and confidence is the bedrock upon which our business rests.

Now let us take up the second thing, *Progress*. The executives look for and appreciate initiative, and initiative is simply the art of doing the unusual thing, in the unusual way, and at the unusual time.

THE VALUE OF INITIATIVE

Andrew Carnegie claims that initiative is one of the most valuable qualities which goes into the making of the worker who is worth while. The employe who does not strive to do unusual things seldom advances beyond the limitations of a low salaried job, and surely we all want to outgrow the limitations of our present positions.

Every one of us should have, and I believe that we do have, a strong desire within us to achieve greatness, not alone to accumulate wealth, but to render such a service to our fellows, our organization, and our customers as to merit a large and satisfying reward in recognition, wealth, and above all in contentment and happiness. Desire to improve is a great thing. We cannot accomplish anything worth while without first desiring to do so.

All of the attention, all of the time, and all of the instruction in the world will not benefit you unless you have a desire to improve, a desire to accept that which is best for you and that which will build your character, which will govern your every activity

and raise you out of the ranks of the commonplace and the mediocre.

LOYALTY INDISPENSABLE

Another thing, and one of the most valuable things which your employers seek in you is *Loyalty*. They expect you to be loyal to your organization, to hold sacred the trust which they gave to you when you first entered their employ. Loyalty is a virtue which is not measurable by ordinary standards, it is a thing which forges to the front in a crisis, and which wins the permanent confidence and love of employers.

The disloyal employe never has half a chance because the disloyal employe is not true to himself, and if one is not true to oneself how can any employer expect him to be loyal to the organization? Let us strive to cultivate such a character as will radiate loyalty.

Now in conclusion we will take up the third thing which the executives expect. Every business must show a satisfactory profit, and the one thing which tells the story briefly and as a rule accurately is the record of sales. Sales records prove to both employe and employer whether or not the salesperson has rendered an efficient service to the organization. The income from satisfactory sales is the reward or the pay which the house and the employe divide between them for the services rendered the customer. Good sales records and customer satisfaction go hand in hand as a rule. Pleased customers usually make big purchases and big purchases make satisfying profit records.

Let us strive for greater *Results*. Let us put all our force into our work that we may win the lasting satisfaction of our customers and by so doing establish a sales record which will be enviable.

Patron:—"Waiter, this coffee is nothing but mud."

Waiter:—"Yes, sir; you see it was ground this morning."—*Voo Doo*.

A wholesale optical house received this letter, *The Chicago Tribune* assures us: "I have lots of Old Style Small Eye Lens Spex. But without the latest I am not in it. Especially with the Nigger and Poor Folks. Please let me know what you have and prices of the latest, Large Eye, Rimless, and Especially the Large Round Eye Tortoise Shell Rims—or anything else that the Smart Set wants for Pride. Just to make them look like a Mule with a Face-Board on."

MARSHALL FIELD'S PUBLIC-CENTERED ADVERTISING

IT IS generally recognized, and for the best of reasons, that the great department store of Marshall Field & Company, of Chicago, leads all similar institutions in the world in both the amount and the high character of what we may call public-centered as opposed to self- or institution-centered advertising—in other words, paid display advertising on a large scale which it places in newspapers at frequent intervals, but which is devoted wholly or almost wholly to some civic, philanthropic or patriotic purpose.

Every big, live department store often features such appeals, of course, in connection with regular sales news, at holiday times and on other special occasions, to give added distinction, color, and force to offerings of merchandise. So far as we know, however, this great pioneer institution of Chicago, the most typically American of them all, stands alone in its policy of keeping itself wholly or almost wholly out of the picture on such occasions, and of making occasions for such unselfish enterprise at times when the conventional ones are not in evidence.

Furthermore, for the purpose it employs the best advertising-literature and advertising-art brains it can procure—and it is in a position to command the best.

It would be interesting to know how much high priced newspaper space Marshall Field & Company use each year, on the average, in such other-regardful ways, how much it costs them for space and for creative work, and finally, what led them to adopt such an advanced and public-spirited policy. We believe we shall ask their advertising manager to tell our readers some time—in fact, Marshall Field & Company may consider this an invitation to place these facts before THE BUSINESS PHILOSOPHER family in an early issue.

Meanwhile, we wish to call attention to the noteworthy example of their advertising of this sort, a reduced reproduction of which serves as this month's frontispiece. The original advertisement measured about twelve by seventeen inches and stretched across six columns of the *Chicago Daily Tribune* of July 7, 1920. We are reprinting it just as it was, except that we have omitted the firm name at the bottom of the text.

In size, artistic quality, and manner of expression,—and especially in the inherent importance of the message delivered so strikingly,—this splendid piece of advertising of the new school is typical of the high Marshall Field standard. We feel we cannot compliment them too highly; and we wish to express our thanks for permission to reproduce this remarkable advertisement.

Incidentally, readers of this magazine will doubtless be struck by the fact that here we have another advertisement dealing with something abstract and intangible, with an ideal,—with Americanism,—similar to our own series of "editorial advertisements" on Americanization and human relations in industry. In this case, however, the appeal is largely pictorial, whereas ours has been wholly textual.

HOW TO LARRABEE THEM IN A MEMBERSHIP DRIVE

THEY bob up everywhere, those former Sheldon Students who have made good in a good, big way.

Another of the brotherhood of achievement is B. C. Larrabee, Sales Manager of Caine's School of Health Exercise, in Boston. When the Boston Chamber of Commerce had a six-day drive to increase its membership to 5,000, Larrabee brought home the bacon to the extent of seventy-two members—the largest number ever turned into the Chamber in that length of time by one man. For this extraordinary feat of civic salesmanship he received a \$100 Victory Bond. *And he did not let his own work suffer during that strenuous week.*

Here is the way he explained his splendid record of accomplishment:

"I consider my success due to two things: first, my excellent physical condition; and second, *the application of the fundamental principles as taught by the Sheldon School.* I completed the Sheldon Course six years ago, and got so much out of it then that I am now taking it the second time with great pleasure and profit. I am sure that I would not have been able to win the Chamber of Commerce \$100 Victory Bond if it had not been for my physical health and the Sheldon School."

Mr. Larrabee is one of the most active members of the Boston Executives Chapter of the

International Business Science Society, organized by J. Frank DeChant, Director and Lecturer of the Sheldon Science of Business Department, of Burdett College, which Chapter meets at the Boston City Club every other Thursday, at noon.

Elsewhere in this issue will be found a group photograph of this Chapter. Mr. Larrabee is standing in front of the middle window and Mr. DeChant in front of the window to the left.

By the way, the calibre of the members of this Chapter, which is typical of similar Executives Chapters in other cities, is impressive. Here are the names and positions occupied:

- Baird, A. E., Chief Instructor, Caine's School of Health Exercise.
- Baker, T. C., Sales Manager, Autocar Sales & Service Co.
- Ball, Edward C., Treasurer, Conant-Ball Co.
- Barnard, Elliott H., Manager and Salesman, Smith, Hogg & Co.
- Beeching, A. B., Financier, Treasurer, Boston City Club.
- Bloom, J., Proprietor, J. Bloom & Co.
- Byron, Harry W., Member of Firm, W. D. Byron & Son.
- Catton Frederick L., Purchasing Office Manager, United Drug Co.
- Conway, Joseph F., President, Horace Partridge Co.
- Curry, Dr. S. S., President, School of Expression.
- Cutter, Albert D., Locke, Stevens & Co.
- Dethlefs, Louis C., Clergyman.
- Dieffenbach, Dr. Albert C., Editor, *Christian Register*, former Sheldon student.
- Dow, Walter A., Secretary, Chandler & Farquhar Co.
- Dowling, William T., Treasurer, Pemberton Co.; Treasurer, Methuen Co.; Asst. Treasurer, Stevens Linen Works.
- Drake, J. H., Manager, Drake Brothers Co.
- Durkee, Col. A. A., D.S.O., J. J. Grover's Sons Co.
- Edgcomb, Horace A., Shorthand Reporter.
- Emery, Edgar W., Sales Manager, E. L. Patch Co.
- Fairbanks, Charles F., President, Logan-Johnson Co.
- Farnham, Arthur, Instructor, Caine's School of Health Exercise, former Sheldon student.
- Flanigan, John T., Director, Horace Partridge Co.
- Flanigan, Thomas, Treasurer, Horace Partridge Co.
- Flather, Frederick A., Treasurer, Boott Mills.
- Fowler, Harry B., Superintendent, Chandler & Farquhar Co.
- Glazier, Willard E., Manager, Bond Department, Pearson, Erhard & Co.
- Green, Malcolm, Proprietor, Malcolm Green & Co., Brokers.
- Johnson, J. Chester, Manager and Superintendent, E. T. Slattery Co.
- Lacock, John K., Historian and Lecturer.
- Larrabee, B. C., Sales Manager, Caine's School of Health Exercise, former Sheldon Student.
- Levin, Edward, Partner, A. Levin & Bros.
- MacCrea, William H., The Phototone Co.
- Meltzer, Samuel E., Proprietor, Boston Coat Front Co.
- Meltzer, Joseph, Proprietor, Joseph Meltzer & Co.
- Miller, Arthur P., American Aluminum Cooking Utensil Co.
- Morgan, John J., President, John J. Morgan Advertising Agency.
- Nason, Frank L. H., Treasurer and Manager, Tailby-Nason Co.
- Palmer, Claude A., Treasurer and Manager, Eastern Clay Goods Co., former Sheldon student.
- Patch, Ralph R., General Manager, E. L. Patch Co.
- Paul, Dr. Willard A., Physician and Lecturer, Boston University.
- Pelton, Henry, Treasurer and Principal, Burdett College, Lynn.
- Penn, Henry, Florist, proprietor.
- Prentice, Charles H., Manager, Underwood Typewriter Co., former Sheldon student.
- Roberts, Thomas, Jr., President, Robey-French Co.
- Schumann, Harold C., Underwriter, Boston Insurance Co.
- Schworm, Charles H., Department Manager, United Drug Co.
- Smith, Newton C., Treasurer, F. M. Keeler Co.
- Sturtevant, J. W., Manager, Henry Thayer & Co., manufacturing chemists.
- Swett, Vernon B., General Agent, Provident Life and Trust Co.
- Tailby, J. Allen, Assistant Manager, Tailby-Nason Co.

Trecartin, Homer S., Superintendent, Wireless Specialty Apparatus Co.

Wallis, Louis R., Sales Manager, Edison Electric Light Co., former Sheldon student.

White, John Jr., Lawyer, and Vice-President, Boston City Club.

Winchester, Charles M., New England Manager, Encyclopedia Americana.

Wood, Harold, Manager, Gifford-Wood Co.
Wyman, Ferdinand A., Jr., Sales Manager, S. S. Pierce Co.

And they don't meet merely to hear one of their number or some well advertised speaker talk shop seasoned with humor. Every mother's son of them is systematically studying "The Science of Business." They meet together solely to hear the regular lectures on that Course.

And yet people try to tell us that executives won't "go to school!"

COMMODITY PRICES AS A WAGE BASIS

By H. W. LAHR

Treasurer, Pilchard Building Co., Sioux City, Iowa

THE strike situation in the building trades here in Sioux City (in May) is living evidence of the need of more teachings such as those of A. F. Sheldon.

I think that every craft should settle its own wage scale, and if not able to do this, it alone should suffer the consequences, and not the entire labor organizations.

My opinion is that the cost of commodities and of the essentials of living—such as clothing, rent, flour, potatoes, butter, milk, etc.,—should be used as a basis on which to estimate the wages paid to certain crafts.

By this I mean that a base price should be worked out for the higher crafts,—the carpenters, for example,—and this base price should represent living wages and should be paid to the mediocre carpenter. The more skilled mechanic, whose skill could easily be determined by examination and recommendations from previous employers, should receive a certain per cent. above the base. The highest class of common labor and the mediocre carpenter should receive, in my estimation, about the same wage. Plumbers, electricians, painters, and members of all other crafts could have their wages adjusted on the same basis, and it would only be necessary to have an arbitration committee formed to decide on this base price for the higher crafts. The differentials could be handled by agreement when this plan should be accepted.

Longing for is poetry, having is prose. S. C. S.



BOSTON EXECUTIVES CHAPTER, I. B. S. S.
International Business Science Society Chapter, Organized Under Auspices Sheldon Science of Business Department, Burdett College, Boston, by J. Frank DeChant, Director and Lecturer. It Meets at the Boston City Club.

CORRECT BUSINESS LETTER WRITING AND BUSINESS ENGLISH

A COMPLETE COURSE OF INSTRUCTION IN SERIAL FORM

By JOSEPHINE TURCK BAKER

Author of Correct English—Simplified Grammar and Drill Book; The Correct Word—How to Use It; Correct English in the School; Correct English in the Home; The Correct Standardized Pronunciation Dictionary; Your Everyday Vocabulary; Art of Conversation; Art of Social Letter Writing, etc., and Editor of the Magazine, "Correct English—How to Use It."

THIS helpful course of instruction, which is now running serially in this magazine by special arrangement with the author and the publishers, will appear regularly throughout the year or may be obtained at any time, in book form, through this magazine or the publishers, The Correct English Publishing Company, Evanston, Illinois, by remitting \$1.50. Copyright by Josephine-Turck Baker. The Correct English Publishing Company will also answer, free of charge, any questions which our readers may wish to ask concerning points in the course, whether asked of the publishers directly or through this magazine. All questions will be answered in these columns, as soon as practicable, unless postage is enclosed and a reply by mail requested.

GEOGRAPHICAL NAMES—HOW TO CAPITALIZE THEM

Geographical names are capitalized when used specifically to form proper names; but when used generally they are not capitalized.

The Red River; The Susquehanna river; The rivers of Asia; The Green Mountains; The Rocky Mountains; The mountains of Colorado; Michigan City; New York City.

(a) *River* forms a part of the proper name "Red River," but it is not necessarily a part of the name "Susquehanna," for example; in the first construction, the word *river* cannot be omitted, while in the second, it can be omitted; thus: "The Red" would not make sense, whereas, a river, especially when large, may be referred to as "The Susquehanna," "The Missouri," etc.

(b) *Mountain* is usually capitalized, as the proper name can hardly be regarded as complete without the use of the descriptive name; thus, while we may refer to the *Rockies*, we can not say "The Rocky." In the proper name, "The Green Mountains," both words are necessary to express the meaning.

(c) *City* is capitalized in "Michigan City," as it is a part of the name. While some writers would not capitalize *city* in "New York City," the word should be capitalized, for the reason that it is used, for the time being, as a part of the name in order to distinguish the name of the city from that of the state.

GEOGRAPHICAL NAMES USED SPECIFICALLY

(Both names are required to form the proper name.)

The Pacific Coast
The Red Sea*
The Red River
Michigan City
Cook County
Dobbs Ferry
Long Island Sound
The Great Lakes
Lake Michigan

(d) Some authorities would use small letters in such names as, "Grover's Lane," "York Place," "Davis Street," "Cook County;" but these variations from the rule confuse the writer who wishes to adopt a uniform style of capitalization; in consequence, it would seem better to employ capitals in each instance, for the reason that the name is not complete until both words are used.

(e) Again, when one of the names is not restrictive in its use, the name that follows it should be capitalized; thus: "The Pacific" means the *Pacific Ocean*; "The Mississippi" means the *Mississippi river*; hence in the names, "The Pacific Coast," "The Mississippi Valley," the words *coast* and *valley* should be

*We may refer to "The Mediterranean," but not to "The Red;" hence, *sea* is a part of the name in the *Red Sea*, and, in consequence, should be capitalized.

capitalized, for the reason that they are required to complete the meaning.

(f) Usage varies as to the capitalization of *river*, *ocean*, *mountain*, for the reason that two rules are in opposition to each other. Rule 1 requires the capital, because the name is used specifically, while Rule 2 requires small letters, because the omission of the descriptive name does not affect the meaning.

(g) Because of the non-restrictive use of such words as *state*, *territory*, *government*, these words are capitalized in such constructions as, "The State of Illinois," or "Illinois is a State;" "The Territory of Alaska," or "Alaska is a Territory;" "The French Government" or "The Government of France." *State* and *government* are also capitalized when used in place of the proper names; as, "The State has made a new law;" "The Government has decided to enlarge its navy." (Note that *state*, *territory*, and *government* have other uses; thus: "state" may mean *condition*; "territory," *a tract of land*; "government," *control*.)

(h) In the following constructions, the words in italics should not be capitalized:

The tropic of Cancer; the tropic of Capricorn; the arctic and the antarctic circle; the polar circle; the equator; the torrid zone; the north and the south temperate zone; the eastern and the western hemisphere; the northern and the southern hemisphere.

The foregoing constructions are used merely to indicate geographical lines of position, and not real places; hence, they need not be capitalized.

(i) *Valley* and *Stream* should be capitalized in the expressions, "The Mississippi Valley," "The Gulf Stream," because used specifically. *The Great Basin*, meaning the *Cordilleran region*, is capitalized; but *basin* in the "Kongo basin" is not capitalized.

PUNCTUATION

The following rules of punctuation are especially applicable to business usage:

The chief marks of punctuation are: the comma, the semicolon, the period, the interrogation point, the marks of quotation, the apostrophe, and the parenthesis.

The Comma

The following rules govern the use of the comma:

1. Use a comma before *and* in a series, unless the connection in thought between the words that it immediately connects is closer than between the last word and the preceding words.

We wish berths reserved for James Black, John Gray, and Thomas White. (Three berths for three persons.)

We wish berths reserved for James Black, John Gray, Thomas White and brother. (Three berths for four persons.)

2. Use a comma after a long subject.

The fact that many of the leading publishers are making great efforts to secure the passage of this bill, is evidence of the general interest that has been created.

3. Use a comma (a) after a noun clause when long, and (b) after a short noun clause ending with a verb.

(a) That the work of carrying on an extensive business and attending to all the details is difficult, no one will dispute.

(b) That he has failed, does not concern you.

4. Use a comma before a clause beginning with *who* or *which* only when the meaning is "and he" (*she*, *it*, etc.).

Your employer, who is a man of strict integrity, would agree to these terms. "Who is a man," etc., is equivalent to saying "and he is a man," etc.

"The goods, which were in perfect condition when purchased, were entirely ruined in transit."

4. Omit the comma before *that*, *who*, or *which*, when "and he" (*she*, *it*, etc.) cannot be substituted.

This is the man *that* called yesterday.

This is the man *who* called yesterday.

These are the goods *which* were ruined in transit.

Note.—*That* is generally regarded as preferable to *who* or *which* when "and he" (*she*, *it*, etc.) cannot be substituted.

5. A transposed participial phrase is set off by a comma.

Replying to your letter of July 5, we quote you the following prices.

Note.—It is incorrect to use any punctuation mark other than a comma in constructions like the foregoing. The use of the period (or the colon), as in the following, is incorrect; thus:

Referring to your letter of July 5. We, etc. [See p. 47.]

6. An intervening participial phrase is set off by commas except where it is not strictly parenthetical.

"The manager, depending on his subordinates to carry out his plans, left all the cor-

responsidence in charge of his secretary." (Parenthetical.)

A manager depending solely on his subordinates to carry out his plans can not succeed. (Not strictly parenthetical.)

Note.—In the first sentence, the participial phrase is equivalent to "who depends;" in the second, to "that depends." (Compare with the illustrations under Rules 3, 4.)

7. Use a comma after the following adverbs introducing a sentence: *Again, besides, first, secondly, thirdly, lastly, finally, hence, therefore, consequently, moreover, nay, now, indeed, thus, nevertheless.*

Note.—The adverb introducing the sentence modifies the entire construction.

8. Adverbs parenthetically used are set off by commas.

Nothing, *however*, can mend this defect.

9. Adverbs that modify some other part of speech are not set off by commas.

"However necessary it may be, I shall not decide now."

Note.—In the foregoing sentence, *however*, modifies *necessary*, and so is not set off by a comma. In the following sentence, *however*, modifies the entire construction, and so is set off by a comma.

"*However*, it is not necessary to decide this question now."

The rules that apply to adverbs apply also to adverbial phrases and clauses; thus:

On the last day of April, we mailed you a statement. (Transposed adverbial phrase.)

In looking over our accounts, we find that we mailed you, on the last day of April, a statement. ([a] Transposed adverbial phrase; [b] intervening adverbial phrase.)

Before we can send you a full statement, we shall be obliged to go over the accounts. (Transposed adverbial clause.)

"We are sorry to say that, before we can send you a statement, it will be necessary," etc. (Intervening adverbial clause.)

10. Use a comma to separate the parts of a compound sentence where the connection in thought is close.

"The books were mailed on the day that the order was received, and the bill was sent at the same time." (Connection in thought is close.)

The Semicolon

The semicolon is used to separate parts that are not closely connected in thought.

"The books were mailed on the day that

the order was received; the bill was not sent until several days later. (Connection in thought is sufficiently remote to admit of a semicolon.)

The Period

Rule.—Use a period after every abbreviation.

Jas. B. Blank.

Jas. B. Blank, M. D.

Some writers use periods after Roman letters; others omit them; as: Chapter X., or Chap. X; Rule VII.

Note.—Periods are used after titles, headings and side heads, except in advertising matter and in the title, pages of books and magazines.

The Interrogation Point

Rule—Use an interrogation point after every direct question.

When shall our representative call, in the morning or in the evening?

Note—When several questions have a common dependence, usage varies as to the repetition of the interrogation point. The following styles are both used:

"What is the meaning of all this delay? of all this neglect of our interests? of all this disregard for our wishes?"

"What is the meaning of all this delay; of all this neglect of our interests; of all this disregard for our wishes?"

AN IRISHMAN came into the office of the president of the Illinois Central Railroad and said:

"Me name's Casey. Oi worruk out in the yar-rds. Oi'd loik a pass to St. Louis."

"That is no way to ask for a pass," said the president. "You should introduce yourself politely. Come back in an hour and try it again."

At the end of the day back came the Irishman. Doffing his hat, he inquired, "Are yez the man I saw before?"

"I am."

"Me name is Patrick Casey. Oi've been workin' out in the yar-rds."

"Glad to know you, Mr. Casey. What can I do for you?"

"Oi've got a job an' a pass to St. Louis on th' Wabash. Yez can go to hell."—*Exchange.*

MONTHLY INDEX OF OTHER BUSINESS MAGAZINES

THE following index of business articles, which in our judgment would be of special interest to our subscribers, is reproduced in abridged form, by special arrangement, from the *Business Data Weekly*, which is published by The Business Data Bureau, Indianapolis, Ind., U. S. A., as a part of their general service as a clearing house of business information.

ADVERTISING. "Labor—A Gladiator of the Pictures." Advertising has seen fit to magnify the rugged men of the machines. By A. L. Townsend. 1400 words. *Printers Ink*, New York, July 8, '20, p. 117.

AVIATION. "New York to Chicago Aerial Express Opens This Month." 100 and 150 pound packages to be carried on regular 12-hour schedule. Then to San Francisco. Service to be extended to latter city with trips taking 36 hours. 500 words. *Retail Public Ledger*, Phila., July 7, '20, p. 1.

BUDGETS. "How to Draft a Budget to Fit Your Business." General principles that will guide any concern in drafting a budget to fit its needs. Charles W. Gerstenberg, director, Department of Finance, N. Y. U. School of Commerce, New York City. 900 words. 100%. *Chicago*, July, '20, p. 54.

BUSINESS STATISTICS. "Business Failures in the United States During the First Half of 1920." For the first half of 1920 the business failure record of the United States was 3,352 insolvencies with an aggregate indebtedness of \$86,743,876. A decrease of 3.2 per cent in point of numbers, and an increase of 26.2 per cent in liabilities when compared with the business mortality figures of the first six months of 1919. 600 words. 2 tables. *Economic World*, July 10, '20, p. 51.

CANDY. "What a Big Candy Maker Has Found Out About Us Humans." The story of Mrs. Snyder, of Chicago, who began at home and has built up a big business. One tremendously important thing she has learned is the difference between men and women when it comes to picking out candy. By Mary B. Mullett. *American Magazine*, New York, August, '20, p. 44.

COST OF LIVING. "Must We Choose Between Food and Luxuries." American people may, not in the very distant future, be compelled to make their choice between food and luxuries, declares *The Wall Street Journal*, as it comments on a recent statement by the Secretary of the Treasury declaring the American people spent \$22,000,000,000 in luxuries last year. 1600 words. *Literary Digest*, New York, July 10, '20, p. 122.

DEALER HELPS. "Offering Complete Campaigns to Dealers Instead of 'Cuts.'" Rumley Company devises plan of presenting newspaper ad cuts to dealers in form of definite campaigns. By C. E. Snell, *Dealers Advertising Service*, Advance-Rumley Thresher Company, Inc., Laporte, Ind. 1200 words. *Printers Ink*, July 15, '20, p. 149.

DEPARTMENT STORES. "How Department Stores Watch Each Other." New York department stores keep abreast of each other through their Comparison Departments, branches of the big shops in which each store follows the merchandise and sales methods of its rivals. For this study expert shoppers are employed, the average New York department store having four or five such shoppers. 1500 words. *Literary Digest*, July 10, '20, p. 86.

EXECUTIVE POLICIES. "How to Study the Signs of Business." An interview with Clarence W. Barron, the foremost financial editor in the world, who says: "There is not a single reason why this great continent should not enjoy a continuance of vigorous, healthy, booming business." As reported by B. C. Forbes. 5000 words. *American Magazine*, August, '20, p. 19.

EXECUTIVE POLICIES. "The More People You Can Direct the More You Are Worth." The largest salaries are paid to those who can handle other men, particularly those who can direct and keep in harmony the specialists in different lines. By John N. Willys. 2500 words. *American Magazine*, August, '20, p. 39.

EXECUTIVE POLICIES. "Worker is Champion Suggestion Maker." Wins first prize three years in succession among 7,000 employes. William R. Hersh, whose

ability to make worth while suggestions has won for him three prizes and many lesser prizes in competitions conducted by the National Cash Register Company. An interview and sketch. 2000 words. *Forbes Magazine*, New York, July 10, '20, p. 240.

INDUSTRIAL EDUCATION. "What is the Foreman's Greatest Job?" As industrial man-of-all-work, he has been forced to neglect his one most valuable function. The foreman's greatest job is handling his men. In fact it should be his whole task. But with conditions the very opposite, is it any wonder that the average turnover is nearly 300 per cent. Some constructive suggestions. W. A. Grieve, assistant secretary and superintendent of welfare, Jeffrey Manufacturing Company, Columbus. 900 words. 100%. *July*, '20, p. 6.

INDUSTRIAL EDUCATION. "Preparing Workers for Jobs at the Top." Describes a system of education that enables this company to live up to its policy of filling vacancies from within. A. S. Donaldson, superintendent of training, R. H. Macy & Company, (manufacturers of office furniture), New York City. 800 words. 1 chart. 100%. *July*, '20, p. 92.

INDUSTRIAL RELATIONS. "An Engineering Analysis of the Labor Problem." By Calvert Townley, president American Institute of Electrical Engineers. 2500 words. *Power*, July 13, '20, p. 73.

INDUSTRIAL RELATIONS. "Where Democracy Makes Workers Happy." The labor plan of the Miller Lock Company of Frankford, Pa., that brings the right kind of results for all. By Arthur S. Joyce. 1200 words. *Forbes Magazine*, July 10, '20, p. 252.

INDUSTRIAL RELATIONS. "The Success of Industrial Pension Systems." Part of a special report of a survey of the industrial pension systems of the Industrial Bureau and the Committee on Industrial Pensions of the Merchants' Association of New York. It appears that private industrial pension plans have fallen far short of producing results often claimed by their enthusiastic supporters and hoped for by many employers installing them. 2100 words. 1 chart. *Manufacturers News*, July 8, '20, p. 11.

PRICES. "What is a Reasonable Profit?" By Stuart Chase. An attempt to fix prices without an investigation of the reasonableness of profits is a leap into the dark; so it may be said that the determination of what constitutes a reasonable profit underlies the question of what constitutes a fair price. 19 pages. *Journal of Accountancy*, June, '20, p. 416.

RETAIL METHODS. "New Products Keep Sales Force on the Jump." Absolutely necessary for a clerk to follow advertising campaigns if he is to keep pace with customer's own knowledge of merchandise. By Allen McCutcheon. 1500 words. *Printers Ink*, July 15, '20, p. 73.

SALES MANAGEMENT. "How Beaver Board Stages a Sales Convention." Six months of preliminary work to prepare for a meeting that yields returns for a whole year. By C. B. McCuaig. 1700 words. *Printers Ink*, July 15, '20, p. 65.

SALES MANAGEMENT. "Building Up a Sales Democracy." How this company is putting the sales force squarely behind the factory and product. H. T. Boulden, vice-president, Seldon Truck Corporation, Rochester. To give the salesmen and the dealers an opportunity to voice their opinions, the Seldon Truck Corporation has inaugurated an advisory council, consisting of an elected representative from each of its eleven sales divisions. 500 words. 100%. *July*, '20, p. 86.

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The BUSINESS PHILOSOPHER

Volume XVII

NOVEMBER, 1920

Number 11

Arthur Frederick Sheldon

Writes of "Immortality" in his widely read editorial page, "On the Front Porch, Where We Talk Things Over." Mr. Sheldon will soon move to the fireside. If the Business Philosopher had not recently moved to Sunny Tennessee, he would be sitting at the fireside this month.

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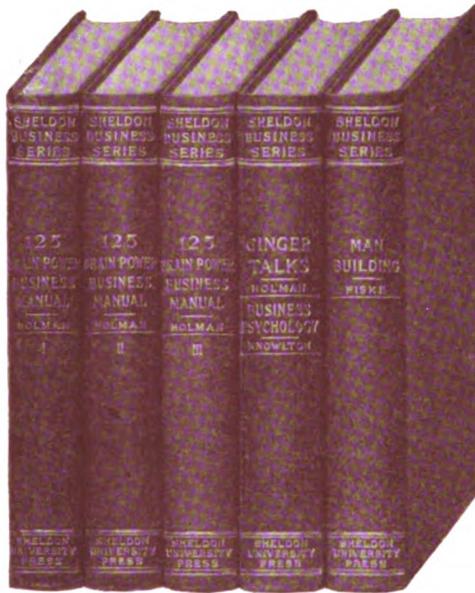
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The Business Philosopher

Edited By ARTHUR FREDERICK SHELDON

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ON THE FRONT PORCH WHERE WE TALK THINGS OVER

Immortality

THIS is a business magazine. Its name—"The Business Philosopher"—implies its purpose. Philosophy is the science of effects by their causes.

This magazine, therefore, deals with the laws of cause and effect, and therefore with fundamentals or basic things.

It treats the term *business* in the sense of busy-ness,—human activity. Its truths, therefore, apply to everybody, everywhere.

So, then, the subject of Immortality has very much to do with the subject of Business.

The "getting busy" of the individual results in either a constructive or destructive mode of activity or conduct, and "mode" is one of the three natural elements in Service.

Mode of activity, in turn, is a vital factor in determining both Quality and Quantity of work done, and the twin Q's are the remaining elements in Service.

The mode of conduct of any man or woman in his or her relationships with others is largely influenced by his or her belief concerning that part of eternity which lies beyond the event commonly referred to as death.

The belief that earthly life ends all, tends to more or less of recklessness as to mode of conduct.

It tends to induce in him or her who is inclined to materialism, in its most radical forms, a tendency toward the philosophy of getting the supposedly good things of life now, regardless of subsequent consequences.

It tends toward attending to material effects, without serious thought being given to causes.

On the other hand, to one who actually believes in the immortality of the soul, mode of conduct in the here and now has a most vital meaning.

In it, he sees the key not alone to his happiness now, but for all time. The actual believer, on rational grounds, in the persistence of individuality after so-called death, sees his daily life as a part of eternity. He realizes that he is in eternity now.

He sees with clearness the fact that each of us lives one life, but on two planes,—a few years on the physical and a very great many on the spiritual. And, from a purely self-interest standpoint, he sees to it that his daily thought, words and deeds are such as to prepare himself

to receive greater and still greater reward throughout his life as a whole on the two planes.

There are many agnostics who honestly proclaim that they don't know anything about the life beyond; that human intelligence cannot penetrate the veil, and that they therefore do not bother about it or permit themselves to indulge in any speculation concerning it.

Among such are many good men and women who practice the philosophy of Service in relationships with their fellow men, simply because they know it pays, and that it is the path which leads to self-respect and the respect of others and material gain, through the securing of progressively profitable patronage.

But it is inherent in the very nature of things that, could they come to see the rational probability of retention of individuality and personality after their sojourn here, they would be even more careful than they otherwise would be concerning their mode of conduct.

The believer in immortality who has arrived at his belief through the route of reason, rather than through either blind faith or emotionalism, must needs be a believer in the law of compensation, with all its far-reaching consequences.

He sees in every word and deed a cause producing an effect, which in turn becomes a cause, the mother of another effect, and so on, ad infinitum.

He who believes that the sequence of things, as to cause and effects, ends with the event of physical dissolution, is not concerned further than that.

He who looks out upon the sea of life as a whole, as a believer in the reality of the spiritual plane of existence, sees each word spoken or written, and each deed done, as a pebble cast into the sea of life, causing an endless ripple of causes and effects throughout eternity.

He is, therefore, naturally careful to make reason rule; to look searchingly as to the kind of waves of influence he sets in motion.

It is, then, with the hope of help to the doubter on the subject of immortality, or to the avowed non-believer who may perchance honestly wish that he could believe in the immortality of the soul, that the writer presumes to pass along a few thoughts which have helped him out of what he now sees as a mire of mental miasma, made up of the mud of doubt and the quicksands of uncertainty and non-belief, and enabled him to stand firmly upon the solid ground of firm belief in the reality of the soul and its continuous existence.

And it is with the hope that it will help you, who read these lines, to improve the quality of your work, the quantity of it, and your mode of conduct in all your relationships with your fellow man, that we thus record what we have to say.

We proclaim our belief—and note, please, that we say “belief”—not in the name of any particular religion, but in the name of all religions and all moral or spiritual or intellectual philosophies which profess a belief in the immortality of man. And we proclaim it as a vital factor in attainment to a maximum of service rendering power in the here and now.

With this somewhat lengthy introduction, you shall not even be given the opportunity to be bored with a lengthy dissertation on the thusness of the thisness of this theme.

But, will you please plant the following facts in the soil of your mind and permit meditation, from time to time, to do the rest?

1. *Everything in the universe can be classified as either energy in some form, or as material substance.*

Never mind, for the purpose in hand, even contemplating or discussing the hypothesis that all matter or material substance in all its forms is, in final analysis, but force or energy at a low rate of vibration, and therefore all resolvable into energy. For all practical, everyday, common sense purposes, matter or material does exist.

2. *Energy in any form, whether mechanical energy such as the form of vibration known as electricity, or mental energy or spiritual energy, is a diffusive thing and cannot function in usefulness except through the agency of material organism.*

The electricity which, functioning through the material wire, carbon, globe, et cetera, which combined make the electrical apparatus which is now furnishing the light by means of which I see to write these lines, would be a diffusive and useless, and even a dangerous force, unless it were confined and made to function through the material agencies indicated.

3. *Matter or material substance, unless or until animated by energy or force, is an inert, dead thing.*

4. *The life principle which permeates the four kingdoms of Nature—Mineral, Plant, Lower Animal and Human—is a form of energy, and as such it cannot function except through physical substance or matter.*

5. *Unless there is a substance susceptible of taking form on the spiritual plane of life, there can be no immortality in the sense of retention of individuality or personality.*

6. *All religions professing belief in the immortality of the soul must accept the hypothesis of the reality of the duality of material—matter—substance—call it what you will, or else at once admit the impossibility of soul individuality.*

7. *This duality of material substance does exist.* There is physical substance, or material matter, and there is also spiritual substance or matter.

8. *These substances differ in two ways: First, as to refinement of particles of substances, and second, as to rapidity of rate of vibratory activity.* Each is real and perfectly natural.

9. *Spiritual substance is so fine as to partice, and is vibrating at so rapid a rate, as to be invisible, and in all other ways beyond the power of the physical senses to sense.*

10. *This fact, however, does not prove either its non-existence or its unreality or unnaturalness.* It is just as natural for very fine things to exist as it is for very coarse things to exist.

11. *Saint Paul's statement: "You have a natural body and you have a spiritual body," takes on a new meaning in the light of these facts.*

That spiritual seer said: "You have a spiritual *Body*."

He did not, at this point, say: "You have a spiritual soul."

He used the term *body* in connection with the concept *spiritual*. And he said what he meant and meant what he said, in perfectly plain language.

It is a simple fact in Nature. By making this statement, he did not imply that you do not have a spiritual soul. At this point he was referring to the duality of material substance.

The fact that you and I each have a physical body and a spiritual body, does not do away with the fact that we all, each of us, have a spiritual soul.

Much of the confusion of thought in this particular is due to the almost universal association of the concept *Spiritual* with energy only, and not with material substance.

12. *The soul is pure energy.*

It is the intellectual and spiritual entity which animates both the spiritual and the physical body. Man has both bodies now.

13. *At so-called death, which is really birth, the spiritual body, still animated by the intellectual and spiritual energy which constitutes the life principle, leaves the physical body, just as the butterfly leaves the cocoon.*

14. *You and I cannot see the spiritual body as it emerges from the physical cocoon, but that does not prove its non-existence.*

"Wherefore, when we build, let us think we build forever. Let it not be for present delight, nor for present use alone. Let it be such work as our descendants will thank us for, and let us think as we lay stone on stone, that a time is to come when those stones will be held sacred because our hands have touched them, and that men will say as they look upon the labor, and wrought substance of them, 'see this our fathers did for us.'"—[Ruskin.

WE REAP as we sow. We hear that quite often, don't we? But it is only a half-truth; for not only do we reap as we sow but we reap as other men have sown. We are heirs to the past—its good and ill, and all the millions of men who have gone before us have prepared the way. Not only do we reap the ripe grain that others have planted but our bare and bleeding feet tread the thistles sown by those long dead. I haven't much power, but I have power enough, if I choose, to make several hundred people think this earth is hell. I can make them reap the nettles that I sow.

IT REQUIRES two to make a home. The first home was made when a woman, cradling in her loving arms a baby, crooned a lullaby. All the tender sentimentality we throw around a place is the result of the sacred thought that we live there with some one else. It is our home. The home is a tryst—the place where we retire and shut the world out. Lovers make a home just as birds make a nest, and unless a man knows the spell of the divine passion, I hardly see how he can have a home at all. He only rents a room.—[Hubbard.

Brain Only Link of Soul to Body

By Henri Bergson

The Eminent French Psychologist

IT is an admitted fact among the most advanced scientists that the mental activity of the human being is superior to, and independent of, his cerebral, or physical brain, functions.

In other words, the brain is merely the physical instrument of transmission of thought from the intangible mind, or soul, to the physical body.

This being so, and we know it is so, for scientists have demonstrated that memory and every other function of human thought are quite distinct and apart from the physical functioning of the brain, it must be admitted that the continuity and evolution of individuality, accompanied by all the usual manifestations to the thinking being, even to intelligible conversation, is possible and even probable after the disintegration of the material body.

Our souls, therefore, may be considered to exist and to continue conscious after the death of our bodies. And the object of the soul's life in the material world, clothed in imprisoning flesh, is certainly to temper, purify and refine it through its conflict with the factors of materialism.

Each man's soul when it quits his body of the flesh after death, will automatically assume that position in the mysterious system of life hereafter that its activities and achievements in the sphere of materialism have merited, rising to its appointed place as a balloon, freed from its guy ropes and anchors, soars to the precise altitude where its own density is balanced with the density of the surrounding atmosphere.

The only reason man has to doubt of the life hereafter is the visible death of the material body.

This reason vanishes immediately the individual realizes the complete independence of thought and matter.

Once disencumbered of the idea that thought is dependent upon the physical brain, and accustomed to the truth that the consciousness of existence possessed by every normal human being is a thing superior to and free from the trammels of material flesh, man will find more and more natural the certainty of the soul's survival.

A Song of Service

THE poem given below is one of thousands of proofs that the minds of men, in widely separated countries or localities, are being drawn more and more into similar channels of thought through the operation of divine laws.

It has been known for years that many men were at work at the same time upon the great inventions that have made human progress possible, such as the use of steam or electricity.

Similarly the minds of many men have been touched by the thoughts sent out by the Master Mind, regarding life and its responsibilities.

The Rev. Charles Casson, of Boston, in sending the poem to *The Business Philosopher*, said that it was written more than ten years ago, as a summing up of his philosophy of life as expressed in the principle of Service. It was at about the same time that Arthur Frederick Sheldon's philosophy of Service began to be widely known.

The poem follows:

*Who serveth others serveth self
In way most wise and real;
For none can rise while others fall,
And truest gain is good of all,
And wealth the common weal.*

*Who serveth others serveth all,
Whate'er the deed may be;
The smallest pebble of a gift
That love can drop will surely lift
The level of life's sea.*

—Chas. Casson.

DID you ever think of the astonishing phrase which we hear so frequently, "killing time"? What in the world does it mean? Simply that we, who are supposed to have common sense in some slight degree, are not yet aware that time as a part of eternal life—the part which we have measured for ourselves to use and that we, in our wild effort to kill time are actually trying to obliterate a part of our usefulness. The only time which we can claim as our own is what we can use now and if we are wise we will fill the present moment with useful work, and healthy pleasure and necessary rest that we may eliminate waste lack from our lives and help others to discover for themselves the joy of well spent time.—[Grace M. Brown.

Efficiency

By Justin D. Towner, D. D. S.
Memphis, Tenn.

Dr. Towner's essay on "Efficiency" was first read at a national meeting of professional men. It created so much comment that a demand for a wider circulation has been made and it is therefore presented to our readers.

Dr. Towner is a busy man. He stands at the head of his profession in the South. But he has not been too busy to take up the study of the philosophy of success through service and to profit by it.

SOME time ago I had the great privilege of being a pupil of Dr. A. F. Sheldon, author of "The Science of Business," and in the course, which was not completed in the brief time at my disposal, I absorbed more practical and useful information than ever before from any source in the same length of time. It was a revelation to find that this philosophy of "busy-ness" explained so many things which previously had been hazy in the minds of our best thinkers. I am here, then, to bring you a few thoughts upon "Efficiency" and in doing so will quote largely from Dr. Sheldon and endeavor to make some of the salient points clearer by using a few diagrams, which are either taken from his work or suggested by it.

We find ample evidence to justify the conclusion that men in every profession and vocation in life are too indifferent to their opportunities; too neglectful of their duties, obligations, and responsibilities. While in a state of indifference, man is dead to the higher principles of service, which alone justifies his existence, and blind to the ever-increasing demands for efficiency. Development of the constructive capacities, faculties, qualities and powers of the intellect, sensibilities, body and will, is the prime law upon which one must build in order ever to render satisfactory service or realize a worthy ideal.

That a rational idea may be gained of the fundamental principles of efficiency, as expressed in permanently satisfactory service, let us consider for a moment the primary requisites of Man Building, for upon the nourishment and use of these depends the constructive or destructive influence of our life. These principles pertain to the prime factor in all human relationships and as such directly concern you. The problem of development, then, is, first of all, a personal one. The object of each individual should be to develop a greater capacity to render satisfactory service, not solely because it is his greatest obligation in life, but because it is the only true way in which to protect his own rights. There is nothing truer or more basic than the fact that one gets out of life a reward in proportion to what he puts into it; therefore, the efficiency problem is purely a personal one and must begin with Man Building, the natural source of man-power.

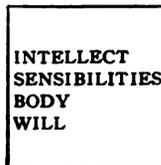


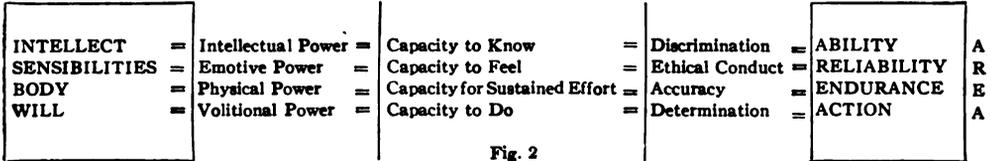
Fig. 1

It is a fact in Nature, and not merely a personal opinion, that there are only four kinds of Man-power, the Intellect, the Sensibilities, the Body, and the Will. These four are all nature has allowed us, and are therefore ample material out of which to build a life of usefulness. The problem, then, resolves itself into that of how best to use these endowments in the art of constructing man-power. He who represents the best of all these four elements is one who has developed all sides of the square, as shown in *Fig. 1*, as nearly equal as possible.

If we develop the Intellect at the expense of the body, or physical being, the Will at the expense of the sensibilities, we disturb the square of our natural endowments and thus fail to wholly measure up to the requirements of efficiency.

In the progressive development of the four natural gifts of man, as shown in *Fig. 2*, by lines radiating from the supposed square, we have the intellect, which is the thinking faculty, devel-

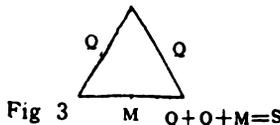
oping into Intellectual Power, then into Capacity to Know, Discrimination, and finally Ability. The Sensibilities likewise are developed through four distinct stages into Emotive Power, Capacity to Feel, Ethical Conduct, and Reliability. Following the natural sequence we find that the proper nourishment and use of the body develop Physical Power, Capacity for Sustained Effort, Accuracy, and Endurance. Finally, the Will, which is really the determining factor of all development, progresses into Volitional Power, Capacity to Do, Determination and Action.



For purposes of illustration we have focused each progressive line at the points of its most decided development, and following the diagram closely, find that intellect has developed into Ability, sensibilities into Reliability, body into Endurance, and will into Action. Taking the first letter of each word, representing the final square of attainments, we have a picture which shows the AREA of the individual. One's AREA is in reality his significance, or efficiency-value in the world of affairs. This may be broad, distinct, and well shaped, or it may be small, insignificant, and poorly defined. Given the perfect square of natural inheritance our AREA, which is the sum total of ability, reliability, endurance and action, is just what we choose to make it.

As a matter of fact our AREA is either constructive or destructive in proportion to how we nourish and use our intellect, sensibilities, body and will. We must either help make the world better through some constructive service, or destroy the uplifting influence of those who are really trying to justify their existence. It is essential that we develop our own lives constructively in order to build a better man and generate more man-power to overcome the destructive influences which constantly beset us. Constructive tendencies, or good intentions, alone do not amount to much, because it is only by correct nourishment and use that they develop and become a power for good. We accept, as a general truth, the assertion that "Nature, unaided, fails," and consider equally true the fact that some wise provision has been made whereby higher development may be attained. The provision must be that of nourishment and use, for it applies to all God's creation from man down. It is readily understood that if our bodies are poorly nourished and used, death soon will ensue. We forget, though, how equally important it is to apply this same rule to the development of the intellect, sensibilities, and will. The body, after all, is simply the temple of the Soul; the instrument which does its bidding and puts into practice what the Soul knows and feels and wills. It is not difficult then, to accept this law as a fact in Nature and agree with the statement that "Correct Nourishment plus Correct Use, as applied to man, equals Education." This is expressed in the equation $CN + CU = E$.

Having found the equation of man's efficiency to be that of Ability, Reliability, Endurance and Action, we are confronted with the problem of how this shall best be expressed. Action, so essential to the expression of the otherwise static powers, ability, reliability, and endurance, must take some definite form to make a progressive and constructive life. We conclude, then, that this action must be expressed in Service, and that one's AREA in reality denotes his service-rendering power.



In analyzing Service we find it composed of three distinct elements which make an equilateral triangle. The right kind of service must be of proper Quality, sufficient Quantity and right Mode. As seen in Fig. 3, the triangle, symbolizing service, is composed of three lines of equal length, two ascending representing Quality and Quantity respectively, and the base which

represents the Mode. From this we derive the equation of $Quality + Quantity + Mode = Service$.

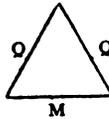
This, then, is the measure of our efficiency which merits either reward or rebuke. If the three sides of our triangle are kept equal, commensurate reward is certain to follow, and always will be in natural proportion to the service rendered, whether we recognize it as such or not.

The law of compensation is a natural one and, being so, works with unerring exactness. No one can defeat or change Nature's law of compensation as aptly expressed:

*"The mills of God grind slowly,
But they grind exceeding small;
Though with patience He stand waiting,
With exactness grinds He all."*

As we are rewarded in proportion to the service rendered, so are we penalized for any transgression of that unalterable law. We may as well expect to derive much heat from little fire as to reap great reward from little service. It can't be done because fire, the cause, is to heat, the effect, what service, the cause, is to reward, the effect. If we desire more heat we must induce more fire; likewise, if we want more reward we must render more service.

To further illustrate let us take four individuals, designating them as A, B, C and D. A is a man whose work is entirely acceptable in Quality; his Quantity is all that could be expected, considering high quality; and his Mode, or method of rendering service, as well as his ethical conduct and habits of life, is in strict keeping with and equal to, the other sides of his triangle. A's triangle is therefore equilateral as:



B is equally proficient in Quality and Quantity as A, but is deficient in Mode. He is not considerate of those whom he serves; he resents the progressive efforts of another who enters the same line of endeavor; and is irrational and dissipated in his private life. B's service symbol is this:



C is not up to standard in Quality, but is rapid in the execution and therefore long on Quantity. His Mode is correct save in the method of service which in turn detrimentally influences his Quality. C's QQM under these circumstances would be



D is satisfactory in Quality, but is slow and plodding and therefore short in Quantity. His Mode is correct in every particular, but fair dealing and lovable disposition can't overcome slow production; therefore his service-rendering power is deficient and is represented as:



We see from these explanations that A is the only one of the four, who, according to his QQM, renders satisfactory service and is therefore entitled to first consideration.

Let us now complete our illustration of the progressive development of man's natural endowments by focusing his AREA through the equilateral triangle lense of service (QQM). We see from the diagram, Fig. 4, which is the completion of Fig. 2, that ability influences the quality of one's work; that reliability and endurance govern the quantity of it, while action is expressed through Mode. Our lines will meet at some point, and this must mean the worthy ideal of every one who desires to succeed. In fact the point to which all our progressive efforts

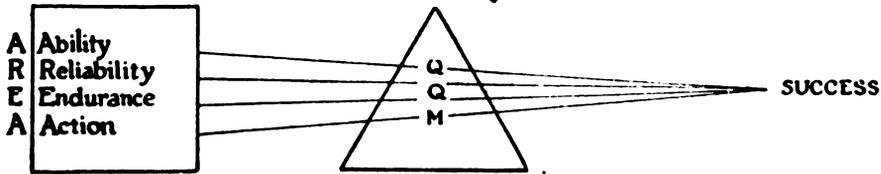


Fig. 4

lead is Success, "the progressive realization of a worthy ideal"; a fitting reward for every effort made to keep our lives in accord with the principles of service.

We find on further analysis certain units of man-power, generally known as Attributes, which function through the four natural endowments, intellect, sensibilities, body and will. These attributes known as Capacities, Faculties, Qualities, and Powers are essential to proper development and therefore are necessary in the problem of determining real man-power. As Dr. Sheldon expresses it, "The power of the individual to render permanently satisfactory service increases in direct proportion to the development of the constructive capacities, faculties, qualities, and powers of his intellect, sensibilities, body and will." There never was a more definite or truer statement than this. In fact it is the true text of the whole problem of man building.

Attributes as we have shown, must be either intellectual, emotive, physical or volitional, and must of necessity be either constructive or destructive in direct proportion to their nourishment and use.

Capacity is the prerequisite of doing, and expresses the result of development of all our natural possessions, though in this connection it best describes the degree of intellectual attainment.

Faculty likewise refers to more than one endowment of man, but more especially the intellectual. Here it expresses mainly the ease in doing things for which one has talent.

Quality is more an intellectual or moral attribute and is that characteristic which pronounces us good or bad. While it has a reference to, or qualifying influence upon the other endowments, it is used here with special reference to the sensibilities.

Power is descriptive of all endowments of man, yet is more closely related to the will, or volitional. It is in reality a mental attribute depending upon the will for expression, and as such is active rather than static.

Through the constructive development of the capacities and faculties of the intellect, the qualities of the sensibilities and faculties, qualities and powers of the physical being, we generate three powers which remain static until passed through the will and converted into action. Static powers, intellectual, emotive, and physical, denote ability to receive and store up, while the volitional represents the power to give. We see, then, that he who only receives is not normally developed; his life is static, to say the least. He must give freely of that which he has received in order to become a dynamic force, and make the world better for having lived. It is true, also, that one must give of that which he has in order to receive more, for it is a law of life that in order to receive one must give. This is just another example of the never failing reward which follows proper observance of the natural law of compensation. The majority of failures in life are due to keeping facts, or ideas, stored away rather than giving them out for the benefit of others.

The Supervision one needs in any given endeavor inversely affects his efficiency, and always must be considered in determining his value in any particular work. That this is a fact any one can prove who will simply observe and reason. You will rather unconsciously rate a man low in efficiency whose work needs a lot of supervision, and on the other hand naturally will consider one who does not need watching, very high in the scale of efficiency value. The degree of supervision which one needs depends upon the quality of his work, the quantity of it and his mode of conduct. In other words if his service symbol (QQM) is correct he needs no supervision and therefore has reached the maximum value; but if he is lacking in any one or more of these three elements he falls just that far short of being satisfactory. This fact is very aptly illustrated in the following diagram which shows that if one's efficiency-value line is long, the supervision line is correspondingly short.

The reverse also is true as illustrated:

$\frac{\text{EFFICIENCY VALUE (EV)}}{\text{EFFICIENCY VALUE (EV)}}$	$\frac{\text{NEED OF SUPERVISION (NS)}}{\text{NEED OF SUPERVISION (NS)}}$
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The first equation then, of our efficiency formula is: Efficiency value equals the individual plus or minus the need of supervision. It is expressed in the following:

$$EV = I \pm NS$$

Error is the one thing which makes supervision necessary and is the biggest little wrecker of life and business known. Nothing makes life more uncertain or business more insecure than this little murderer and thief. The man who simply lives from day to day without taking thought of how he may do better on the morrow, and is satisfied with a hand to mouth existence is in a rut, because his life is filled with errors of omission. It would be better even for this individual to commit errors in the attempt to do something worth while, rather than exercise no initiative and fall a victim to the worst disease known to man—"the Ruts." If one has the courage to progress, his mistakes will more readily be excused. It is he who stands still that commits the unpardonable crime.

Unfortunately, errors of omission and commission, recognized as destructive attributes, are ever present and creep into our work in spite of every effort to avoid them. The best we can do is to so reduce them that our need of supervision will be slight. It is a fact which works with unerring exactness, and therefore a law, that one's need of supervision is in exact proportion to the number of errors he makes. We see then, as illustrated in the diagram, that if our need of supervision line is short, our error line is short, and that if our need of supervision line is long, our error line is of corresponding length.

$\frac{\text{NEED OF SUPERVISION (NS)}}{\text{NEED OF SUPERVISION (NS)}}$	$\frac{\text{ERRORS (E)}}{\text{ERRORS (E)}}$
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In summing up the efficiency value of an individual, as finally expressed in success, we find the problem a simple one to explain, though not so easy of accomplishment. It is based upon one prime law and seven tributary laws, the proper observance of which is certain to mean "the progressive realization of a worthy ideal."

Giving serious thought to the prime or fundamental law, which says the efficiency value of an individual increases in direct proportion to the development of the constructive capacities, faculties, qualities and powers of his intellect, sensibilities, body and will, we find that this efficiency, *first*, varies inversely with the amount of supervision necessary; *second*, the need of supervision varies directly with errors present in work; *third*, errors are the result of destructive capacities, faculties, qualities and powers; *fourth*, these destructive attributes decrease in due proportion to their constructive development; *fifth*, the constructive attributes develop in direct proportion to their correct nourishment and use; *sixth*, AREA increases in direct proportion to the constructive development of intellect, sensibilities, body and will; *seventh*, success is directly dependent upon the development of AREA.

From this we see that the efficiency value (EV) of an individual (I) depends upon his need of supervision (NS) as expressed by work (W), plus or minus errors (E), which in turn is influenced by the nourishment (N) and use (U) of the constructive (C) or destructive (D) attributes of the intellect, sensibilities, body and will, and that upon the development of these depends his AREA, the determining factor in success. The Efficiency formula then would read:

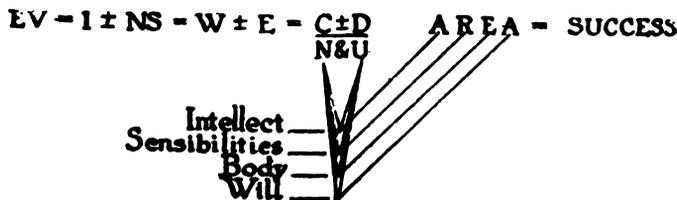


Fig. 5

You will be surprised to know how few men really succeed. We have it on authority, though the exact figures are not available, that less than five per cent of all men in any given endeavor succeed. This means, of course, that at least ninety-five out of every hundred men—dentists, physicians, surgeons, lawyers, preachers, etc., fail. With respect to the purely financial success, which is of some concern to the dentist as a human being, I submit the following figures compiled by an insurance company and quoted in *Science of Business*. This data has been worked out according to the law of average and therefore is correct:

Given one hundred healthy men twenty-five years of age, we find that at age of sixty-five, fifty-four are dependent upon charity; thirty-six dead; five earning a living; four are wealthy and one is rich. These are facts, at least they were when published, and the sooner we accept them as such and try to improve the percentage of successes the more apt we will be to avoid being classed among those who fail.

Statistics are available to show the percentage of failures in any given profession or business, but those just quoted will serve to impress the absolute importance of more constructive development to the end of increased efficiency.

From the standpoint of success, as expressed through efficiency, there are four classes of individuals in every vocation: The Indifferent, the Student, the Adept, the Master. The illustration shows their relative percentages:

INDIFFERENT	STUDENT	ADEPT	MASTER
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Indifference to success means lack of development for greater efficiency and the neglect of even the simpler means of improving our ability to do. We are too apt to waste our time on non-essentials rather than consider seriously the problem of how to win life's best rewards—success and happiness. We must be sober minded and not take our life-work as a joke, because it is really a serious matter though not necessarily a solemn one.

The student is constantly on the alert for useful knowledge and gradually becomes proficient in its application to his chosen work. As his ability to do things increases he finally becomes an Adept, or artist.

An Adept is one who can do the right thing, at the right time, in the right way more than once; and as this correct procedure becomes a habit he develops into a Master. A Master, then, is one who can be depended upon—the right man to do the right thing, at the right time, in the right way, and no man ever became a Master who failed to make the necessary, intelligent, serious, and persistent effort. The reason why there are so few Masters and ninety-five per cent failures, is that we do not properly develop our natural endowments. This is borne out in a statement by the late Professor James, of Harvard, to the effect that the average person develops less than ten per cent of brain power and not more than thirty per cent of possible physical efficiency.

Love

LOVE is the Keystone, the foundation, of all life, and existence; without it all seems drear and cold. Love is the gold of the ancient alchemist's search, and when found proved a veritable treasure indeed. But in our downward descent we have lost the true meaning and have given to dross the place of the pure metal. We have felt the wells of love rise in our hearts and have defiled them with our selfish gratifications. We have lent to self the rays that should have lighted our feet to the true Knowledge. —[Mary E. Swaim.

I BELIEVE that no one can harm us but ourselves; that sin is misdirected energy; that there is no devil but fear; and that the Universe is planned for good. On every side we find beauty and excellence held in the balance of things. We know that work is a blessing, that winter is as necessary as summer, that night is as useful as day, that death is a manifestation of Life, and just as good. I believe in the Now and Here. I believe in You, and I believe in a Power that is in Ourselves that makes for Righteousness. Secure freedom by holding fast to the truth that there is no devil but fear and that the Reality (God) is on your side. —[Hubbard.

“I, Myself, and Me, We Three”

IN order that the reader may more clearly get the writer's vision of the poem which he quotes below, he gives his definition of a few words.

“I.” I like to think of this one-letter word as meaning the Mind.

“My-self.” I like to think of this compound word as meaning the Soul.

“Me.” I like to think of this two-letter word as meaning the Body.

Mind. I like to think of this word in its relation to “I, Myself and Me” and to you my other “I, Myself, and Me” as meaning a flow of thought; consecutive states of mentation; a finite unit of the infinite, functioning here on earth in human mental personalities—the humanized form.

Soul. I like to think of this word as meaning the human person, the objective mind, individual, ego, self, being. The feeling side of life, such as that which comes from a demonstration of faith, love, ambition, reverence,

Individual. I like to think of this word as meaning the indivisible thinking human ego; the real self.

Universe. I like to think of this word as meaning the entire structure of billions of suns and worlds and all matter whatsoever.

Matter. I like to think of this word as meaning that which has been formed by assembling of electrons into atoms.

Electrons. I like to think of this word as meaning the only entities created; units of electricity.

Life. I like to think of this word as meaning *cause*; Creative-Mind.

Creator. I like to think of this word as meaning Mind, active-force, uncreated, eternal.

Creative-Mind; Active-Force Mind. I like to think of these words as meaning uncreated, eternal.

Eternity. I like to think of this word as meaning an *entity*, or something without beginning and without end. Without beginning is unthinkable in the mind of man; *eternity* is therefore unknowable; it has, however, a relation to *time*.

Time. I like to think of this word as meaning something that is local to the Earth and on other organic worlds; something that is unknown in space. Locally a second of time is a part of a minute, a minute is a part of an hour, an hour is a part of a day, a day is a part of a week, a week is a part of a month, a month is a part of a year, a year is a part of a century, a century is a part of the ages, the ages are a part of the eons, and eons roll on in or unto *eternity*. In other words, I like to think of *eternity* as the “Here” and the “Now” and “You.”

Uncreate. I like to think of this word as meaning what Plato said about “beginning” viz.; that “. . . A beginning is *uncreate*; for everything that is created must necessarily be created from a beginning . . .”

Earth. I like to think of this word as meaning infinitesimal. Almost but not quite nothing in comparison with the quantity of universal matter so far weighed; to say nothing about the quantity of matter known that no effort as yet has been made to weigh.

Evil. I like to think of this word as meaning that something which causes pain in mind, Soul, self, individual or body; in your own, or other humans, or in animals.

Divine. I like to think of this word as meaning Good; the exact opposite of *Evil*; that something which causes comfort of mind, Soul, self, individual, or body; in your own or other humans, or animals.

And I like to think of the human body as being *mortal*.

And I like to think of the Soul as being *immortal*.

And I like to think of the Mind as being *eternal*.

Edgar Lucien Larkin, in his book, “The Matchless Altar of the Soul,” says—p. 231—that the poem, “I, Myself, and Me, We Three” is one of the most beautiful and awe-inspiring productions in all literature. That while the writer of the poem does not give his or her name, yet one having once set foot on the Path, the Way of Attainment, the Road traversed by a pilgrim, the Perfect Way, the Labyrinth of Initiation, will be aware that the author is a Hermetic Adept; that is, he knows, that he has been led, lured and also gently urged through

every passage, every crypt, and chamber in the labyrinth, either at Arsinoe in Egypt or at Crete in Greece. That "He has certainly seen the very Light of the Soul." The poem is as follows:

I am the best Pal that I ever had, I like to be with Me.
I like to sit and tell Myself things confidentially.

I often sit and ask Me if I shouldn't or I should?
And I find that My advice to Me is always pretty good.

I never got acquainted with Myself 'til here of late,
I find Myself a bully chum, I treat Me simply great.

I talk with Me, and walk with Me, and show Me right and wrong,
I never knew how well Myself and Me could get along.

I never try to cheat Me, I'm as truthful as can be,
No matter what may come or go, I'm on the square with Me.

It's great to know Yourself and have a Pal that's all Your own.
To be such company for Yourself, You're never left alone.

You'll try to dodge the masses, and You'll find the crowds a joke,
If You'll only treat Yourself as well as You do other folk.

I've made a study of Myself, compared Me with the lot,
And I've finally concluded I'm the best friend that I've got.

Just get together with Yourself, and trust Yourself with You,
And You'll be surprised how well Yourself will like You if You do.

—[Author Unknown to Us.

Mr. Larkin further says that if you, the reader, will learn this poem word for word, and memorize the occult words; repeat them at the instant of awakening in the morning, that a blessed, holy guide will be near you all the day long! Mr. Larkin urges us to "Get well acquainted with your Soul." "Do this," says he, "and you will never wound or give the Soul a trace of pain."

I quote Mr. Larkin's closing paragraph on this subject—p. 233. He says:

"Surely, reader, you will be good simply because you desire it. For it is now as well known scientifically we must be good, as the laws of mathematics. Think of it, if you are in middle life, and have not yet become acquainted with your Soul, get acquainted, beginning at this instant. If you are, say, fifty years of age, the time will be longer than if you had commenced at twenty. But begin now."—[Charles Clinton Hanson.

Manifesting Life Gives More Life

MANY seem to forget that we possess bodies, that the laws which regulate the life of physical organisms hold good in the case of the human organism as truly as in the lower forms of life. The more life we manifest, within reasonable limits, the greater the degree of life force generated within us.

Some men are slow, lazy, phlegmatic; others energetic, alive, enthusiastic. Some people radiate the forces of life. Others have a deadening, unpleasant influence upon us. You can therefore help to dispense life and its wholesome forces, or you can spread depressing and devitalizing influences.

The manifestation of life gives life, adds to your energies. The use of certain muscles of the body adds to their strength. Certain uses of the brain add keenness to the intellect and power to the reasoning forces, and all life is governed by this same law. When you exercise your muscles, you are calling upon the body for the particular elements that feed these tissues. And these elements are, therefore, supplied in more liberal quantities to all the tissues of the body. That is one reason why a development of the external muscles adds strength to the stomach and the internal organs. Muscular effort therefore adds to your energies, makes you more vital, more "alive."—[*Physical Culture.*

You Can't Escape the Law of Compensation

By E. St. Elmo Lewis

Vice-president Campbell-Ewald Company, New York

ACROSS from my office, there is a large building in which a number of firms specializing in different kinds of clothing have their manufacturing establishments.

Across one section of the building are five different sewing machines, one to a window.

There is one operator to each machine. For the past three months I have been watching those operators, studying their characteristics from a distance of 150 to 200 feet.

The other day, two of the machines were idle. About a week after that, the third machine was idle; then the fourth machine came idle, and now only one operator is working at the last machine. Six weeks ago I could have picked the man that I still find there as the man who would be retained. I knew who were going to be the first ones fired because their busy-ness showed inevitably what was going to happen. The third one was away from his machine more often than all the other four combined.

I talked to the manager the other day, and he told me the story.

Even as I write, there is another one standing talking to a workman in the room; his arms are going, he is interfering with work of his fellow-workers, and no doubt he is settling the economic future of the proletariat.

He is doing it in more senses than one. The economic future of the proletariat is in the proletariat's own hands—the amount of production that the proletariat produces.

There is no law yet discovered of man that can keep a five-dollar-a-day man down or a two-dollar-a-man up. The law of compensation works, and it works all the time.

This hasn't been the first year when the proletariat wore silk shirts, in the relative sense of the term.

I would like to quote the following from a British writer, through whose eyes we can

see the present condition of affairs; he tells us inevitably the cause of high prices:

The consumption of everything is also amazingly increased from the increase of wealth in our metropolis, and indeed in every corner of this kingdom; and the manner of living throughout all ranks and conditions of men is no less amazingly altered.

The merchant who formerly thought himself fortunate if, in a course of thirty or forty years by a large trade and strict economy, he amassed together as many as a thousand pounds, now acquires in a quarter of that time double that sum, or breaks for a greater and vies all the while with the first of our nobility,

in his houses, table, furniture, and equipage.

The shopkeeper, who used to be well contented with one dish of meat, one fire, and one maid, has now two or three times as many of each; his wife has her tea, her card parties, and her dressing room and his apprentice has climbed from the kitchen fire to the front boxes at the playhouse.

The lowest manufacturer and the meanest mechanic will touch nothing but the very best pieces of meat and the finest white bread; and, if he cannot obtain double the wages for being idle, to what he formerly received for working hard, he thinks he has a right to seek for a redress of his grievances by riot and rebellion.

Since, then, the value of our money is decreased by its quantity, our consumption increased by universal luxury, and the supplies, which we used to receive from poorer countries now also grown rich, greatly diminished, the present exorbitant price of all the necessaries of life can be no wonder.

That has a familiar sound, doesn't it?

It may surprise you to know that these words are quoted from *The London Magazine, or Gentleman's Monthly Intelligencer* (Vol. 36), for the year 1767.

In other words, those lines that might have been written just as well about conditions of

In this article, Mr. Lewis, who is known as one of the foremost authorities on advertising and business building, gives striking expression to two important truths—one that he who would continue to wear silk shirts must work; the other, that inflation and deflation in business travel in cycles.

today, were written over a hundred fifty years ago.

It proves that we work in cycles of prosperity and adversity.

It proves still more, how little the great body of the people learn about economics and the law of compensation, which decrees that he who does not work shall not eat, and he who does not save shall always work if he would live. There is that sentence—"If he cannot obtain double the wages for being idle, to what he formerly received for working hard, he thinks he has a right to seek for a redress of his grievances by riot and rebellion."

Do we not see it on every hand among such of the laboring men, the so-called proletariat, who think that by some hocus-pocus they can get something for nothing, who have not yet learned that work has some relationship to results and rewards?

In the meantime, I'll bet that one man across the way there, out of the five who a few weeks ago were working so busily at their machines, will some day have a shop of his own, and others will be working for him.

And so the cycle turns. The workers go to the front, the slackers to the bottom; and all the unions in the world, all the talking in the world, all the force in the world—can only hinder for a little the eternal law of compensation.

The Power of Personality

WHY is it that we cannot stand one person while another infatuates us; that one repels and another attracts? One personality charms us even to the point of blinding us, warping our good judgment, while another so prejudices us that we cannot do it justice.

Who can tell what personality really is? We think of it as an invisible atmosphere that extends far from the bodies of some people. We find that purely intellectual people have very little atmosphere and are not magnetic. They do not attract us; they lack charm, they lack sweetness, amiability. They cast no spell over us. It seems to be the heart that is extended more than the brain.

A charm of personality, which is indescribable, has turned the heads of many of our greatest men. Time and again a woman of charming personality has cast such a spell over a court and jury that real justice was

impossible. We who perhaps pride ourselves on our level heads cannot tell why we are so affected by some personalities, any more than a youth can tell why it is he falls in love with a certain young woman while others do not attract him.

Have we not noticed how, at her very entrance into a room, a lady of great charm of personality and beauty will change the whole atmosphere of the place. It is like the coming of the spring after the cold winter that brings out the buds and flowers which the cold has shriveled.

A fine personality is a mighty power, an invisible, intangible, inestimable force. It is as valuable in the business and professional as in the social world. A powerful personality multiplies one's ability tremendously. Two people with the same brain-power, the same health and education, the same ambitions, will have greatly varied careers and achievement, all depending upon personality. He who has it will go infinitely beyond the one who lacks it.

When Ole Bull came to this country his critics said he violated all the laws of music, that he never could be a success in this country, that there were other violinists here who far excelled him.

While it may be true that Ole Bull violated the standard musical laws, yet he pleased the people. He held them entranced, while his critics, who thought they knew so much about musical lore in comparison, could not hold them at all. A remarkable personality was revealed in this man with a marvelous passion for music, a great love for his violin, which he seemed to caress with great fondness every time he drew his bow. This won the enthusiasm and admiration of crowds wherever he went.

There is nothing that can take the place of an attractive, pleasing personality. It is beyond price, yet it may be cultivated by anyone—and the earlier in life the better. Lacking it, the most brilliant mind is discounted.—[*Success Magazine*].

Truthfulness

TRUTHFULNESS is not to exaggerate in the slightest degree, to be straightforward in thought, word and deed, not necessarily speaking all that you know, but what you do say let it be to the point of exactness.—[Mary E. Swaim.

A Memphis Medley

Contributed by the Editor

I HAVE just made another little journey to Memphis.

Just a few words about the men of Memphis. It has some great men.

Memphis is destined to become a great city.

In the first place, it is on the borderland between the North and the South. It has great geographical advantages.

In the second place, the greatness of the city is the sum of the greatness of the men and the women in the city, and Memphis has some great men and some great women.

* * *

AMONG the great men of Memphis is C. C. Hanson, of the Churchill Compress Co. The first C. stands for Charles. I don't know what the second one stands for, but it might well stand for Caesar, for Hanson is a kingly sort of fellow, and he has a queen for a wife. Mrs. Hanson is one of the most queenly women I have ever known.

The home of the Hansons is about twenty-five miles from Memphis. It is just across the road from Bolton College, which has an estate of twelve hundred acres. And there, across the road from Bolton College, the Hansons have a home which is a home indeed. It is not a great big house, although it is big enough, but it is a great big home. They call it "Bide-a-Wee."

There is a big difference between a house and a home.

The king of this home is in love with his queen, and the queen is in love with her king, and they certainly do have a great time there, with the birds and the flowers and things like that.

Mr. Hanson has just built a concrete swimming pool. With his characteristic generosity, he has thrown the use of it open to the public, and the whole neighborhood is having the time of its life in the swimming pool at Hanson's home.

It is just like Hanson to make his new swimming pool public property, even if it has made his home premises a sort of Coney Island.

He certainly enjoys the pool himself, but even more than that, I think, he enjoys watching the boys and the girls enjoy themselves.

I have had the pleasure of knowing Mr. Hanson now for many years. Although a

very successful business man, he has honored me by studying three of the five Sciences which it has been my honor to write, and he has really studied them.

He is a graduate and not a quit-uate. That is just like him, too.

There are four steps in the road to achievement: To decide, start, stay, and finish.

Charles Hanson is a stayer and a finisher. When he starts anything he stays by it until he finishes it. That is one reason why he gets there and stays there after he gets there.

Relatively few business men have editorial talent. Mr. Hanson has. At his own expense he edits two weekly bulletins. One is for the City Club of Memphis, of which he is the honored president. The other is for the Bolton community.

I don't know what it costs him to get these out each week, but I learn from other sources, not from him, that he foots the bills. I also learn that he does a large part of the work.

Mr. Hanson has a rare gift of selection.

I wouldn't wonder a bit if he would send you a copy of the City Club Bulletin, if you were to write to him. He might even put you on the mailing list. The Bulletin carries no advertisements and is mailed at his own expense, without charge.

Mr. Hanson has a library of more than 3,000 volumes, carefully indexed and classified. Thus far, I haven't discovered any books with uncut pages. He uses his library.

The two bulletins which he edits and distributes to the people of Memphis and the country community where the Hanson home is, are abundant evidence of the fact that he doesn't give his books absent treatment.

Charles C. Hanson is a big man. He weighs 250 pounds. But his bigness doesn't stop with his physical body. He is big in mind and in spirit.

* * *

IF you have been a reader of the Business Philosopher for very long, you have heard something about John T. Fisher, too. He, also, lives in Memphis. John is prominently identified in an official way with the American Snuff Co. Incidentally, he handles all their salesmen in that neck of the woods.

Some of his letters to his salesmen are masterpieces. Some of them are not, but most of them are.

I met him at the Chamber of Commerce

the other day, and he said: "Hello, Doctor Sheldon." (You know they have a habit down there of calling people Doctor and Colonel and things of that kind.)

I said: "Hello, Fisher." And then Fisher said: "Have you any sense?"

I answered: "No, not much," and then John said: "I can prove to you that you haven't as much sense as a mosquito. I don't mean you in particular, but I mean anybody."

I said: "As far as I am concerned, I don't deny the allegation, but I would like to see the proof."

Then John went on: "It is just like you not to defy the alligator, but here's the proof."

And then he handed me a document entitled "The Mosquito."

It was a letter he had just written to his salesmen. He liked it and didn't deny it.

I watched him a little out of the corner of my eye while I was reading it, and the expression on his face was rich evidence of how rich he thought the article was.

It is good, and I am going to pass it along to you. Here it is:

The Mosquito

The mosquito not only knows more of the philosophy of life than do most men, but is more efficient. He knows that by keeping busy he will attract attention and bring home the bacon—Therefore, he is, "everlastingly-at-it." You can fight him off, but it is always a fight. You can't loaf on the job or overlook any bets if you expect even to hold your own with the mosquito. For these and other reasons—a man doesn't want anything to do with a mosquito, but the mosquito's stick-to-it-iveness gets for him what he goes after—just the same.

A man would feel insulted if some one was to tell him that he didn't have as much sense as a mosquito, and yet no "quitter" has; however, it has been hard for man to learn that he can get what is coming to him if he goes after it in the "right way." By reason of special concessions from the Lord, a wasp can go after anything backwards and get what he goes after, but a man can't.

A mosquito knows that he can make an impression on anybody. Consequently, he goes into any home, any office or any store and does business, for a prospect can't get rid of him with some little fool excuse or a wave of the hand, and if the prospect shuts the door in his face—he has to keep it shut—because if he opens up for business the mosquito will get him. The mosquito never gives up and is the greatest planner in the world, and if he wants to nibble on your shins, he first has you slapping at your jaw. If you could find a mosquito with a man's brain, he could easily be president of the United States, and even as he is, he is perfectly at home with presidents, kings and potentates. He isn't afraid of the little man and has just as little fear when he goes after the big one—neither the corner grocery, the brick store nor the brown stone front scare him. They don't get too big, too smart or too dignified for the mosquito. He can hold his head up in any kind of society, because he is conscious of the fact that he has some of the best blood in the country in him. He hasn't a yellow streak—but he gave us the yellow fever and forced us to clean up and fix up. The mosquito not only put him on the map, but he immortalized (through their business relations) our beloved Major-General Gorgas, the world's greatest Sanitarian.

The mosquito eventually finds a way to get what he wants, and his success should encourage every man who is willing to pay the price of, "keeping-everlastingly-at-it." Life with the mosquito is a very serious matter, and yet

he goes singing to his work. Hence we are forced to the conclusion that he isn't a grouch.

The mosquito has more sense than most people—in that he apparently never sows any wild oats, as evidenced by the fact that as soon as he starts out for himself—he gets right down to business. He doesn't feel that the world "owes" him a living, but he knows that he is going to get it. He never sulks and doesn't impress you as one who is expecting to get something that he doesn't work for. He isn't looking for shorter hours, but on the contrary is willing to work long enough and hard enough to get what he wants. He never wants anything "handed" him; however, he has grit and you can knock him down but you can't knock him out unless you kill him. He never quits and never says "It can't be done," but is always singing "I'll get you yet."

When the usefulness of the mosquito is at an end, he will cease to exist; therefore, the only way to get rid of him is to take his job away from him.

No, this isn't funny, because it is real tragedy when men can but don't and won't learn anything from the mosquito—and you miss the whole thing if you see only a little humor in this.—J. T. FISHER.

Have you read the lines, and between the lines, in the above letter about the Mosquito, by John Fisher?

If you have, whenever you go to Memphis you will want to look him up.

I don't think there is another man like him in America, or any other part of the world, for that matter. And when he crosses the Divide, there are not likely to be any more just like him there.

* * *

FROM the Chamber of Commerce, my cicerone, R. I. Taylor, escorted me down to the office of George R. James.

George James stands 6 feet 4 inches in his stocking feet. In fact, I think he would reach that mark if he was barefooted.

He is another fellow big in brain as well as body, and he has a heart to match body and brain.

He is president of The William R. Mocre Dry Goods Co., which I guess is the biggest thing of its kind in the South.

It does an annual business running into many millions.

He is also prominent in banking affairs and other commercial enterprises.

He likewise owns a farm many miles out of Memphis, and drives back and forth in his Ford.

Notice I said Ford. He could well afford a Rolls-Royce, but there are no frills on James. He prefers a Ford.

He is a rich man, but his heart is with the man in the mass.

When I called on James, he was just back from a lecture trip. He gives an average of something like thirty addresses a month,

mostly in the States of Tennessee, Mississippi and Arkansas, but quite frequently jumps the fence of his regular territory and responds to invitations further away.

He does all this at his own expense. He not only accepts no fee, but pays all his own traveling expenses of every nature.

He lectures on subjects pertaining to community building and civic, state, and national service in general.

He makes a great speech. He is doing great good.

George James is making a dent. He is leaving great big mental foot-prints in the sands of time.

He is blazing the way. He is making a trail leading to better and greater things.

He and Hanson are two of the most unselfish men I have ever known. Their lives are two of the greatest examples with which I am familiar of conquest by the sinking of self through service to others.

They serve others grandly, and in doing so, serve themselves.

I would not be surprised to see James in the next cabinet. He ought to be Secretary of Agriculture.

J. T. Thomas, of Grenada, Miss., who owns a chain of sixteen banks, and is another big fellow, says George James has presidential timber.

Keep your eye on James. And when you go to Memphis, see him, if you can. And you can, if he is in town. Like all other really busy men, he has lots of leisure.

And so, then, here's to Memphis, and the men of Memphis.

May they live long and prosper, and may their tribe increase.

When you go to Memphis, you will want to meet these three men. Go to their office, advance, and give the "high sign" and they will be glad to see you.

Mr. Sheldon Receives Signal Honor

THIS magazine has chosen to let some other publication broach the subject; the fact is, however, that its founder and editor has been the recipient of an unusual honor in connection with the establishment of the remarkable \$2,500,000 industrial University by the Goodyear Tire and Rubber Co., of Akron, Ohio.

Some time we shall tell our readers more about this extraordinary educational institution and Mr. Sheldon's part in laying the mental foundation for it. Just now we shall merely quote a passage or two from an article in *Business* (Detroit) by Frank L. Tucker, entitled, "Millions for Man Power."

"Across the street from the factories of the Goodyear Company," says this writer, "towers a \$2,500,000 educational and recreational building, topped with impressive, castle-like abutments—a monument to the development of men.

"Within its seven stories of brick and masonry are housed one of the finest theatres in Ohio, a gymnasium larger than those of many of our state universities, bowling alleys, billiard rooms, rifle ranges, shower baths, swimming pools, dormitories, a cafeteria, a library and a regular university, with completely equipped class rooms and laboratories, where provision has been made for 33,000 employe students.

"Courses ranging from the fundamentals of rudimentary grade school education and Americanization work to classes for college graduates in mechanical and chemical engineering and rubber chemistry are provided under highly trained instructors. They are open to all of the company's employes.

"Already 600 classes have been started, so arranged as to permit the attendance of office employes and factory workers from all of the three daily shifts

"The university specializes in vocational education, but its scope has been so broadened that it now holds opportunities for self-improvement . . . for all classes of employes up to the highest factory, office and sales executives. One of the most enthusiastic and best attended classes in the university is composed of district and branch sales managers.

"Dean Herman Schneider of the School of Economics of the University of Cincinnati and *Dr. A. F. Sheldon of the Sheldon School, Chicago, did the greater part of the work of planning the various courses of study.*"

The faculty consists of 117 members.

EVERYBODY should make a will, and write it himself, even if he has nothing to give but a silver watch and a kind word. —[Hubbard.

Concluding Sales

MANY people have somehow acquired the notion that when a dealer conducts a sale he is trying to unload a lot of undesirable merchandise. While this occasionally may be true, it is more often not the case, but rather merely an advertising plan designed to draw people into the store.

Oftentimes goods are marked almost at cost to the merchant and then advertised for sale during a certain period of time.

The object is to make it worth while for the people to come in and not only buy the advertised goods but to purchase other merchandise at regular prices. The dealer's profit then is not on the sale articles but on the others.

If everyone bought only the merchandise advertised in the sale, the dealer would make no money. But he displays his other goods conspicuously so that customers can see them and save themselves time by making further purchases. Thus he makes additional sales that are profitable and the customer saves money and saves time through buying a big bill of goods at the one store.

A mistaken notion has long existed in the minds of many people (and does still in some) to the effect that the merchant who advertises must charge more for his goods or sell an inferior quality. It is claimed that he must get a larger profit in order to pay for his advertising.

Contrary to this false belief, the advertiser is able to sell cheaper than the man who does not advertise. And the reason for that fact is quite simple.

The advertiser sells many more times the amount of goods that the other sells. That is an undeniable fact. Accordingly he gets back his invested money so much sooner and is able to reinvest it again and again, while the other turns his money over only once or twice in the same time.

Thus the advertiser can afford to do business on a smaller margin of profit and make more than his non-advertising competitor.

Every business man knows that quick turnovers are the way to successful business. And good advertising brings the quick turnovers.

Besides having a number of direct results upon the success of a business, good advertising has also an indirect influence that is interesting to note.

One of these results is the creation of a reputation which in turn produces confidence. The good advertiser becomes known wherever his printed messages go and he acquires a reputation not merely as an advertiser but as a persistent worker for business.

And then in time the steady, regular, periodical appearances of his advertisements create a sense of permanence and stability and a desire on the part of the reader to become more closely associated with the advertiser.

The continuous appeals to the reader to "come in and see this" or "come in and try that" soon meet responses and gradually the reader forms the habit of going to Mr. Good Advertiser's place of business because he knows there is always something of interest there.

The Secret of Success

By O. Byron Copper

IF, for the most part, you have been doing the best you know how, rest assured, then, that you have been doing about all God expects of you, and, however inferior may seem your judgment or managerial capacity in the business world, as the sainted Lincoln asserted, you are destined to come out all right in the end.

It is this conviction, and the tenacious disposition never to give in completely to discouragements, nor remain permanently cast down, that constitutes man's great hope. Each failure in life should invariably strengthen one's determination to win. As, one after another, you may be called upon to face bitter disappointments, while often, I confess, you may be sunk to imp-inhabited depths of despair, and the future may be obscured by dark and ominous clouds of gloom, still look up and struggle bravely forward with a redoubled resolution to make good in spite of them.

Remember, it is never too late to make a start for success. Many, I am sure, give up at the very moment of victory. Don't be a quitter. Fix your ambition on some long-cherished objective, and, whatever the sacrifices may have to be, drive, and keep right on driving, straight toward your goal, regardless of everything else, until the heights are reached. This is the whole secret of human success, and I have found it by probing the dark mysteries of human failure.

***Classification
of Man's
Working
Data***

Things We Know

Things
We Assume
To Know

Things We
Believe

Things About Which We Are
Wholly Ignorant

*Digested by
Charles Hanson
from
"The Great Work"
(See next page.)*

- (1) Things we know. *Our actual experiences and knowledge based thereupon is limited.*
- (2) Thing we assume to know. *Our constructive experiences—the experience of our other selves—knowledge based upon the experiences of (1) our self and (2) our other selves, is unlimited.*
- (3) Things we believe. *A poisonous and otherwise dangerous field of human activity, unless cultivated constructively based upon one's experiences actual and constructive.*
- (4) Things of which we are wholly ignorant. *This constitutes the present unknown field of nature. Whatever that field may contain is yet a closed book to us, whatever influences its contents may exert upon our lives or destinies is not yet within our power of analysis. Yet it may contain—probably does—countless treasures of infinite value to ourselves and others in the physical body.*

(1) Some Things We Know and We Know That We Know Them

A few of these things are as follows: We know that we exist. We know that other people—our other selves—exist. We know that other things besides ourselves and our other selves also exist. We know that fire burns, and that water quenches thirst. We know that snow is soft and that ice is cold and hard to our senses. We know that flowers bloom and that birds sing. We know that as individual Intelligences we possess certain faculties, qualities, capacities and powers. We know that certain things we call food, water and air are necessary to sustain what we name the life of our physical bodies. We know when we are happy and we know what sorrow is. We know that we can think and that we can convey our thoughts to others. We know that life has a present existence and that what we call death dissolves the physical manifestation of this earthly life.

These are things we know, and we know that we know them. Why? Because they fall within the radius of our own individual experiences. By the aid of our own senses we have personally demonstrated them. And these are the only reasons that warrant us in asserting that we know them. Except as personal experiences we could never know them. That which is outside the range of our own personal experience is not definitely and positively known to us.

It is of the utmost importance, therefore, to the cause of truth, that every man who speaks for the world to hear should never allow himself to forget that personal experience is the only absolute basis and infallible test of what we know. Whatever fails to reach the demands of this simple and exact test does not rise to the dignity of actual and personal knowledge.

(2) Some Things We Assume to Know But We Know That We Do Not Know Them

A few of these things are as follows: We assume to know that the earth is round. We not only assume this to be a fact of nature, but we are ready to act upon that assumption, and we do so act without the slightest hesitation whenever occasion therefor may require. But on a basis of actual test it is doubtful if one in a thousand of the human race, as it exists today, has ever personally demonstrated the truth of that assumption. We have read in books that it is true. We have been taught in our school studies that it is a fact. We have been assured, on what we have considered good authority, that others have actually proven it beyond all question; and we have pointed out to us methods by which we are led to believe we might prove its truth for ourselves if we but had the time, money, opportunity, and inclination necessary to make the demonstration. But that is all. In other words, the very large majority of us do not, in literal truth, personally know whether the earth is round or square or cubical, or pyramidal or any other specifically definable shape. We only assume to know.

We assume to know how old we are, and in our relations and dealings with others we treat the subject of our own age with all the seeming assurance of exact and definite knowledge. We do not hesitate to go into court, when called upon to do so, and solemnly make oath as to our respective ages. Many there are who do this without so much as a qualm of conscience or a suggestion of doubt or uncertainty. And yet, in all human probability, not one of those who read this page knows to a definite certainty his or her own age. Furthermore, there is, perhaps, no person living in all the world, who remembers the exact year, month, day and hour of his own birth. Why? Because under and by virtue of the arbitrary and mysterious provisions of nature, that somewhat important event in our respective histories lies all the way from two to four years backward beyond the limits of individual memory. All we know of it, therefore, is that our reputed fathers and mothers and those who are older than ourselves have told us that we were born on a given day of a given month in a given year. We take their word as

literal truth and govern ourselves accordingly. And so, we do not know how old we are. We only assume to know.

We assume to know that a certain man, whom history names Columbus, discovered the continent of America; that a certain other man, named Washington, was the first president of the United States of America. We assume to know that a certain other man, named Moses, led the Children of Israel out of captivity in the land of Egypt. We assume to know that one Benjamin Franklin, by means of a kite, made an important discovery concerning the action of electricity; that another wise man, named Newton, made an important scientific discovery concerning the action of that force we name Gravity * * * *

(3) *Some Things We Believe, But We Do Not Know Them, Nor Do We Assume to Know Them*

A few of these things are as follows:

Many there are who believe in a God in the sense that the Great Creative Intelligence is a distinct and definite personality. But there are also many others who believe just as firmly that the Great Creative Intelligence is not a God in the sense of a definite personality. It would seem, however, that among all these there are few, if any, who could truthfully assert that the subject is one which falls within the limits of their personal knowledge.

Some men believe there is not only a personal God who created the universe, but that He is a triune Being, composed of three persons in one, namely, "Father, Son and Holy Ghost." Others believe He is but one person. They hold that He is "One and Indivisible." There are others still who believe that the Creative Intelligence is but an all-pervading essence or power, wholly without the element of personality. It would doubtless be conceded, however, that not one among all these is in position to know anything about it.

Some there are who believe in the doctrine of literal transubstantiation, in accordance with which the bread and wine used in the sacramental service of "The Lord's Supper" are said to be transmuted into the body and blood of Christ. Others believe with equal sincerity that such a doctrine is not only false, but utterly absurd and too ridiculous for a moment's serious consideration. But if the question could be removed from the field of theological discussion, and then submitted to the several disputants on the basis of their definite and personal knowledge, it is not at all likely that a single one among them could be found who would seriously claim to know anything about it.

There are also those who believe in the absolute, inherent immortality of all mankind. Others believe in conditional immortality, only as a reward of individual effort. And there are others who believe with equal earnestness that immortality is only a pleasant dream, a comforting delusion, a fascinating fiction, and that physical death means total extinction.

Human intelligence has formulated concepts which have become the basis of many other beliefs. All such beliefs, however, may be distinguished without difficulty from definite personal knowledge, or even assumed knowledge, as these are classified and defined above. And

(4) *All Other Things We Neither Know, Nor Assume to Know, Nor Do We Even Believe Them*

To illustrate:

We neither know, nor assume to know, nor can we formulate a well defined belief as to when time began or when, if ever, it will end; where space begins, how far it extends, or where, if at all, it ends.

We neither know, nor assume to know, nor do we have even a definite belief as to where, when or how matter first came into existence, how long it will continue to exist or what will ultimately become of it.

We neither know, nor assume to know, nor do we have a clearly defined belief as to how many suns, moons, and stars there are throughout all the universe of space; how many of them are inhabited; or what may be the number and character of their inhabitants.

We neither know, nor assume to know, nor can we formulate so much as a definite belief as to the number of fishes or other living things in all the waters of the earth, the insects which pervade the atmosphere that encircles and encloses the earth, or the living creatures that move upon the dry land.

As to all such problems as these, and many others, we do not hesitate to acknowledge our total ignorance.

Thus, by a simple analysis, we find that the data of the whole universe, so far as we are individually concerned, naturally divide themselves into these four divisions and separate classes.

To Recapitulate

A brief analytical study of the classification of man's working data cannot fail to emphasize among other things the following facts, namely:

(1) Exact and definite knowledge is always of the greatest possible value and importance to every individual who has the normal courage to use it rightly. To such it is more to be desired than all other classes of data combined. Nevertheless, it is only the exceptional man or woman, of the present time, who is ready or even willing to pursue it with a degree of intelligence, courage and perseverance, necessary to obtain the desired results.

(2) The average intelligence is satisfied to act upon the basis of assumed knowledge. This is true, even though such data are admitted to be wanting in *reliability* and therefore of only secondary value or consideration. Why? Because assumed knowledge involves *far less personal effort* on our part than actual knowledge. With most of us it is so much more pleasant and agreeable to accept as true the declarations and findings of others than it is to make a personal demonstration of them for ourselves.

(3) If an exact numerical balance could be struck, at the present time, it would, without question, be found that a very large majority of the men and women of even the most truly civilized nations of the earth are more deeply interested in the consideration of mere speculations, opinions, dogmas and beliefs than they are in the acquisition of actual, personal knowledge. And,

Why is this? The question is a most natural one in the mind of the honest student. It would also appear timely and pertinent. More especially is this true in view of the fact that the door to personal knowledge stands so wide open and the way leading thereto is so smooth and inviting. Many answers, or partial answers, suggest themselves. Each of these contains certain elements of truth * * *. The acquisition of exact and definite knowledge involves a labor. It calls for the unremitting exercise of honest, earnest, intelligent, courageous and persistent personal effort on the part of the individual concerned * * *.

IT IS easier to entertain a prejudice than it is to acquire the knowledge necessary to rise above it. Most of us, therefore, are the witless slaves of prejudice. It is more convenient to cherish a superstition than it is to acquire the wisdom necessary to demonstrate its fallacy. For this reason most of us are bound by superstition. It is more agreeable (to ourselves) to dogmatize than to demonstrate. Hence it is that most of us are dogmatic and intolerant without knowing it. It is more pleasant to preach than it is to practice. Therefore the majority preach and the minority practice. * * * *

These are among the frailties and fallacies of human nature with which we have to contend in our search for truth. We all know them. We all recognize them—in others. We all admit them—for those who decline to do so. Much as we may appear to be, we are neither entirely ignorant nor wholly innocent of the part they play in our own lives. More than this, we know the remedy. We cannot hope, therefore, to evade nor even minimize our personal responsibility for the evil results which flow from their daily presence and influence in our lives. * * * *
—T. K. in "The Great Work."

It makes very little difference what you have to do so long as you do it with intensity and enthusiasm. You must work hard, think hard, love hard. Make up your mind that your whole life be a struggle against weakness and temptation, against sickness and misery, against sham and falseness of all sorts. Every time you fail to accomplish the things you set out to do, another step has been taken towards that bourn where the incompetent wither and shrivel up. All life, as far as we know, means struggle.—[Gulf Coast Lumberman.

We shall go into business to win success according to the measure of our ability. By the objects we pursue and the success we achieve we shall help to determine the ideals of our associates. What is the standard of our success—money, ambition or service? If we are pursuing money the features of the God we are revealing will be those of Mammon; if we are pursuing ambition the features will be those of Satan. If, on the other hand, we measure success in terms of service, and value money or power chiefly as means to do larger service, the features will be those of the Son of God.—[Arthur T. Hadley, President, Yale University.

Go On

"There are three rules for success," according to Dr. Crane. "The first is: GO ON, The second is: GO ON, And the third is: GO ON."

By Dr. Frank Crane

THERE are some men that can obey orders; and there are some men who can get things done.

It is well to be obedient; it is well to be resourceful.

When Alexander could not untie the Gordian knot he cut it with his sword.

A resourceful man is one who when he cannot do a thing one way, does it another.

He keeps trying.

When it's time to quit, he begins.

When he is licked, he begins fighting again.

Success in life is not like shooting at a mark with a rifle; it is like trying to hit a mark with a stream of water from a hose; you just keep on till finally you hit it—maybe.

It is well to know how; it is better to try; for by trying you learn how.

Success is like picking a lock, not like working an example in long division.

It is like solving a rebus more than it is like demonstrating a theorem in geometry.

It is like fitting together the pieces of a torn letter more than it is like building a wall of bricks.

All the big things are accomplished by trying, trying, trying. Only the little things can be done by rule, and a cheap hand to do them.

To paint a great picture means infinite approximation. None is painted by rule.

Nobody learns to write well, except by writing. Only by keeping everlastingly at it, whether we feel like it or not, with inspiration and without, in quiet and in din, in comfort and in dyspepsia, "no day without a line," only so comes the mysterious endowment of style.

The man who fails is not the man who has no gift, no chance, no pull, no encouragement, no training; it is the man who quits.

Genius is the inexhaustible capacity for going on.

Training, education, and the like is valuable before you go to work; but it is the training and education you get *By and While* doing your work that counts most.

There are three rules for success: The first is: GO ON. The second is: GO ON. And the third is: GO ON.

You can't win a woman by the rules of a book, nor can you make biscuit, nor get elected to office, nor build up a trade, nor get yourself liked, nor achieve contentment, nor get to heaven.

Life is an endless experiment.

Wisdom is the precipitate of experiment.

Belief is the spirit of experiment. Character is the subjective result of experiment.

And success the objective result. Go on!

Copyright by Frank Crane

One of the Signs of the Times

By Arthur Frederick Sheldon

ONE of the good signs of the times is the birth of such organizations as the Rotary Club and the Kiwanis Club. These clubs, as all of our readers doubtless know, are made up of business and professional men, who not only preach, but to a large degree practice the Philosophy of Service.

All such organizations are evidences of the birth of the spirit of Service from man to man. This groping of men is finding the ways and means of making the brotherhood of man a practicable thing.

Some of our boys—the grown up—although primarily given to business are blossoming forth as poets under the inspiration of the Service idea. I was greatly interested in a poem that was written by Eltinge Elmore of Milwaukee, who is evidently a member of the Kiwanis Club there.

We are advancing toward the goal of spiritualizing commerce and industry, when business men write poems like the following:

"WE BUILD"

*We build for the ages, not merely today!
We build for the Truth, which points us the way!*

*We build for a cause, men fear to assail!
We build in the Hope that Right will prevail!
We build for a Manhood that's noble and just!
We build with the Faith that "In God do we trust."*

*We build with a Love that forgiveth the wrong,
We build with fine Courage; go forth with a song.*

*We build for the downtrodden, help him to rise,
We build for the hopeless with sorrowful eyes.
We build to make cheerful and bright every life,
We build to free men from meanness and strife.*

*We build for Kiwanis, its power, its fame;
We build that the world may honor the name.
Eltinge Elmore.*

Milwaukee, Wis.

Some Factors of Management

FIVE management factors which stimulate greater output through the human element were given by Prof. L. C. Marshall, Dean of the School of Commerce and Administration, of the University of Chicago, at the recent meeting of the Industrial Relations Association of America, held at Chicago.

We quote from the report in 100% (Chicago).

"There are, of course, many possible ways of stating the conditions precedent and prerequisite to good output and they obviously vary from case to case. Assuming as a type case, a manufacturing and selling business, I submit the following tentative formulation of these conditions. There should be:

"1. Good physical location and good physical plant and equipment, both from the point of view of mechanical processes and from the point of view of their relationship to the workers.

"2. Good 'human machines,' both physically and mentally. This, of course, includes necessary training, and it applies to management as truly as to workers.

Psychology as a Stimulant

YOU who have been depending upon coffee, tea, or drugs for a stimulant just watch your mood very carefully the next time you attend a baseball game, especially when the teams that have been playing all summer engage in their final championship games. How alert you are mentally, How stimulated, how fine you feel! You don't need any sort of stimulant now!

Play is a great stimulant. Doing the thing we love to do is a perpetual stimulant and leaves no unhealthy reaction. How happy, how exhilarated children are when at play. Their imaginations are at work; their little minds are expressing themselves.

Psychology is infinitely better than any of the artificial stimulants. We can think ourselves into prime condition with a little knowledge of mental chemistry. How quickly we can overcome fatigue! An exciting game of baseball or football will drive away the worst fatigue we have ever experienced. We entirely forget ourselves if we are interested in a game. A similar thing is true of a good theatrical play, a good book, or a worthwhile moving-picture. We are just beginning to realize what a wonderful stimulus we have in our own minds—what a fatigue killer, a worry dispeller, a fear destroyer. —[Success Magazine.

This world is full of earnest souls who mistake action for progress.—[Lefevre.

The Better Life or Ideal Living

By Dr. Wm. Franklin Kelley

*Fling wide the windows—thou shalt hear afar
The song that birds have never sung before,
And hear the weaver humming at his loom;
For thee, on yonder thorn, a rose shall bloom—
For thee is dying into day a star—
Fling wide the windows, for the night is o'er!*

THE first requisite in psychology, as in other sciences, is to heighten the faculty of applying the results of observation to practical purposes and daily life.

At some time you may have casually inspected a machine of some sort which was strange to you. Just as casually, probably, you moved some vital lever on that same machine and, as a consequence, were duly astonished at the unexpected and mystifying things that happened, all as a result of having moved that lever. Now let us indulge in a rather extravagant assumption. We will take it for granted that up to that time you were simply a good housekeeper, a good poet, or a good politician (all three as rare as they are valuable). On witnessing the miraculous conduct of that machine, however, you suddenly decided to become a machinist. By luck you stumbled onto just such instructions as to prepare you for the new line of work in the best way and the shortest time.

Let us turn our attention away from this simile now and direct it to the mechanism of the Mind. We see at once a corresponding lever in this mechanism of thought action. It is the lever of the smile. You have noted often enough, when things seem wrong and the world seemed darkest, that the spirit of a smile changed the ebb into a flowing tide of gladness, and with its accompanying aurora of bouyant thought turned darkness into daylight; that on its deliberate persistence the influence of depression, sorrow, discouragement and woe gibbered and vanished to make place for joy.

Are we not always glad to meet those who with their smiles and words of cheer dispel the clouds of despair? They show us the silvery lining of the darkest cloud and make us feel that beyond the darkness there is light, beyond failure there is success; that even though we are ill, we may get well, and that after all there is more good than evil in the world. It is said that "Optimism makes

the world go round and words of cheer help it on its way." So always be optimistic and smile. One can do nothing that will serve better than the habit of smiling at discouragements and woes.

In the home, or in business and social life, a pleasant wholesome smile adds immensely to one's personal charm. Its power for good is inestimable.

It is the meaning of your smile which gives it power. A surface smile is far better than no smile at all, but to have your smile carry weight, you must put yourself into it. Put spirit, life and meaning into your mental attitude, then paint it with a smile and people will believe in you because you will have complied with the law of success, which is to be genuine as well as attractive.

Did you ever try to smile deliberately and with a purpose, when you were all down and out, when everything seemed to be wrong? Perhaps you have never thought to try. Or maybe you did not know that it is possible to smile and see the bright side when clouds of darkness overshadow your life. You should try it.

A healthy laugh will relieve the seeming necessity for tears; the genuine feeling that should go with it will banish all destructive emotions—fear, anger, jealousy, worry and all such undesirable attitudes and conditions of mind.

If you are in real trouble and your mind is darkened with clouds of doubt, fear, sickness and disease thoughts, just stop and calm yourself and declare that you are going to look at the bright side, regardless of the appearance of things, and even regardless of your own feelings, circumstances or the opinions and suggestions of others. Set your standard for what you want. Declare your ideal, then pin your faith to it and work to that end. That is the way to succeed.

Begin the day and end the day with hope, optimism and a pleasant smile. In business and in pleasure begin and end your task with a smile. The right kind of a smile means half toward one's success in a social or business way. If you are not as successful as you would like to be, try smiling. It's the greatest friend-maker in the world. Get the habit

of smiling, and by your smile strive to inspire confidence, faith and optimism. These attributes are indispensable assets of success.

The Way to Succeed

If you desire the good will and help of other people, gain their confidence by making them happy. First, to like you personally because of your pleasant ways and smiling countenance. And second, by offering nothing by way of suggestion, action, looks or otherwise which ventures suspicion or deceit. Be genuine through and through, and you will arouse in others the same spirit you manifest. This does not mean to lay aside business sense; rather add to your best judgment and knowledge of human affairs, that something we have tried to describe, which is in yourself.

Learn to put zest and zeal into what you do. Make your personality positive in becoming what you aspire to be and you will arouse in others confidence and expectation which make for your success. You inspire in others a response to your own thought. A study of the laws of mental telepathy shows that the thoughts we think go a long way toward determining environment as well as personality.

The easy way to "get along" is to gain and keep the good will of everybody who in any way concerns you. It requires eternal vigilance and endless energy to thrive on enemies. Every enemy is a thorn in the side of your personality. It not only sticks you, but sticks your friends as well. To avoid these thorns, get the habit of being pleasant. Grouchiness buys nothing but trouble.

You can best gain the assistance of others by being pleasant, congenial and generally nice. Make people feel that you are really what you seem to be and you will impart the same spirit to them. That is why we say—be optimistic and smile and you will arouse in others the same spirit of good will and optimism. Thus you gain their confidence and also their suggestions and thoughts for your emancipation.

If you inspire the sort of feeling which evolves suggestions from other people for your success instead of against you, the obstacles in the path of your progress will disappear. To keep your path free from the influence of evil thought, keep evil out of your own mind. Feel right toward all the world. At least keep making the start to

feel and think as you should, and sooner or later you will form the habit of right thinking then you will find the path of your progress clear and easy to travel.

Carefulness, but not worry; cheerfulness, but not flippancy; genuineness, but not the maudlin heart-on-my-sleeve kind; these are universally in demand. Just as surely as people must, to some extent, confide in you, just as surely as to some extent you are dependent on them for your happiness, just so surely must you have confidence in them and make them happy. Cultivate the honest, pleasant manner and the smiling countenance, and the world will work with you genuinely and smilingly. It wants happiness and pleasant conduct. It wants intelligent, genuine activity as well as sensation.

Creative Thought

Be optimistic, look diligently for the bright side of every problem. The pessimist gets nothing but disappointment. Even though the optimist fails to realize his ideals, he has the pleasure of anticipating success, but the pessimist is deprived by his pessimism of even the enjoyment of anticipation. Better be happy for the moment and feel the thrills of anticipation than never to know happiness at all.

The optimist is a normal person. He is progressing mentally and spiritually all the time, and often as not we see his progress manifested in the physical world about us. The pessimist is abnormal. Whether he is consciously and deliberately looking on the dark side of things, or whether in maudlin sobs he declares he "just can't help it," makes no difference whatever in the workings of the law. If you sit in a closed room containing a fast leaking gas jet because it seems so natural that you "just can't help it," you will be asphyxiated just as surely as the deliberate suicide. Get out of that room! Get out of the habit of permitting the energies of your life to be consumed in pessimism, doubt, fear, wrath, envy, malice, jealousy and worry. They are the leaking gas jets; they are the agencies of destruction whose sinister aim always is the destruction of your peace of mind, your personal welfare, and your bodily health, as well as the happiness of others.

You, yourself, must turn off those poison-leaking jets and should do so at once. Your

gas bill may alarm you, but you can by intelligent optimism and care keep those jets closed; that will supplant and drive out the negative thoughts which allow waste and destruction to go on unchecked.

The value of optimism cannot easily be overdrawn. The ignorant smirk vanishes at the first puff of adversity; the self-advertising "optimist" usually shrinks into nonentity when he loses his "job." But if you are a true optimist, if you feel you are drawing fair and optimistic conclusions from the trivial and often terrific occurrences of life, while closing your eyes to nothing; if you continue to learn in order to verify or discard prior ideas, you are fast becoming an inhabitant of real value to the world. You may smile with confidence, for your recompense is going to be proportionate to your value.

Occasionally men of great efficiency and iron will for making money, have amassed immense fortunes without the aid of being pleasant, but they have had to hire their tact, their geniality, their smiles, in the form of other personalities. As a general rule, the cheerful, hopeful, progressive person is the one who succeeds.

Thought Power

As long as a man is a social being, he will influence and be influenced by his fellow kind. To succeed and get the best out of life and in turn put the best of yourself into life for the good of the world and posterity, it is necessary that you dominate your life with thoughts of being an ideal person. Thoughts are living, active, potent forces. Directed heavenward they bring life; directed by selfish impulses or left undirected, they bring destruction.

To succeed in the largest sense in any line of accomplishment, in a social way or in business, you must fill yourself with thoughts of success, joy and kindness. This is necessary, because of the effect it has upon yourself. A word of comfort to others is healing balm to your own soul. A life of service in making the world better and making others happy is the only life worth while. Others need not expect in that "great day of the soul," when called to account for the deeds done in the body, to hear the blessed words: "Well done, thou good and faithful servant."

All mental attitudes have a definite effect

upon the more subtle forces of the body. The nerve energy, and cellular activity of the body is directly amenable to mental influence, particularly the impulses of deep thought and intense emotions. The chemistry of the body may be perceptibly changed in the smallest fraction of a second by, a sufficiently powerful mental stimulus.

A happy attitude of mind insures normal chemistry of the body, provided the body is not already contaminated with disease germs and filth. However, a happy, hopeful attitude of mind not only tends to keep the the body in a good condition, but to cure diseases as well. A melancholy, pessimistic, fearful attitude is strong evidence of disease of the mind or nervous system, which should be cured at once before it gains ascendancy in the body.

As a Man Thinketh

"As a man thinketh in his soul, so is he." Thought is the power which makes for success. Whether your success be in getting health, personal improvement, business, or social position does not matter; the principle which determines your success or failure is the intensity and depth of your thought. Surface thoughts and skin-deep aspirations do not insure success, health or happiness. It is the thought or conviction of the Soul that brings results.

As a man regulates incessantly the soul thought and convictions of his innermost being, so is he, and so does he continually become. So also, in ways not always understood, do material environments and possessions gravitate and arrange themselves about him. Feel the genuineness of this, force it through yourself. Not in so vehement a manner that you cannot sustain the attitude; for then you may make yourself liable to a reaction; but make it the natural undertone of all your thoughts and activities, replacing thereby the undertone of timid and trivial wishes, fears and half-thoughts which seem to be the average lot.

The Mind Makes the Man

The Mind is the designer and builder of the body and creator of personality. By the kind of thoughts you think, you create and determine the destiny of your existence. It is not possible to entertain evil, destructive and disease thoughts and be healthy, efficient and at your best. You may for a time think

evil and deceive your friends, but your own soul will find you out. The right way is the best way. Live right and you will be well and happy.

Inference, deduction and logic should be used in all observations. You probably agree with Prof. James and other authorities on this science—that a smile, a frown, a leer, even though but an artificial muscular contortion to start with, inevitably, if persisted in, will induce the corresponding mental state; if further persisted in, will finally show in physical action, corresponding to that mental state; if still further indulged in, will of course bring upon the individual the logical consequence.

The results of thought are quite as tedious and quite as true as a problem in arithmetic. The consequences of mental activity are as exact as in any other process of cause and effect. This throws some light on the necessity for the smile. It explains the feelings engendered when you meet the true disciple of the smile, and accounts for the fizzle of the blatant "optimist," who wears a pasteboard badge labeling him as such.

The man who through intelligent gleaning from the essences of joy and grief, is learning how truly akin to wisdom is the smile is a true optimist. Does not this lead to the inference that if smiling can really alter things in part, it may, with persistence, demonstrate its power for good unconditionally and inestimably; that in its train it will assuredly bring material independence and serenity, business and social success—by inducing that mental state and attitude to which wealth, health, geniality and friends alike, are attracted?

You have known one person, maybe two, perhaps a "crowd" in whose presence the silver lining is always more apparent than the cloud; in whose lives illness is an illogical intermission, within the sphere of whose influence it is agreeably certain that the world's ruling forces of optimism are reciprocal. That person, or that crowd, quite unconsciously perhaps, is making intelligent use of that tremendous leverage—the smile.

Let us repeat: The first requisite in Psychology, as in other sciences, is the faculty of applying the results of observation to practical purposes. You have seen the results of a smile. Suppose it to be the only lever, with the use of which you are acquainted in

this study of your psychic mechanism—does that make the knowledge less valuable?

You have observed the action resulting from the use of this lever of the smile. Have you applied it? Do you use it? Without application of what you have observed, how can you reasonably expect further information to be of use to you?

If you would be well, happy and successful and enjoy the fullness of life, meet the world with a smile. Especially when things go wrong and the world is against you, just stop and smile, and you will see the truth of the poet's vision, picturing the world smiling with you when you smile, but leaving you alone when you are sad "To smile is to live," and we might add that to keep smiling keeps one living. So—

Smile awhile and while you smile, another smiles;

*And soon there are miles and miles of smiles,
And Life's worth while, because you smile—
So smile awhile.*

—["NOW."]

Arriving at Industrial Agreements

By Louis D. Brandeis

Associate Justice, U. S. Supreme Court

A VERY able man, who taught the law of partnership at Harvard, once asked the class "What shall be done if a controversy arises between partners?" The students suggested one legal remedy after another—a receiver, an injunction, a dissolution. "No," said he, "they should try to agree." In the most important sense, employer and employe are also partners. They, too, should try to agree; and the attempt made in a properly conducted conference will generally be successful.

Nine-tenths of the serious controversies which arise in life result from one man not knowing the facts which to the other seem important, or otherwise failing to appreciate his point of view. A properly conducted conference involves a frank disclosure of such facts—patient, careful argument, willingness to listen and consider. Bluff and bluster have no place there. The spirit must be, "Come, let us reason together."—(*Business—a Profession*, Small, Maynard & Co., Boston.)

Keep good company and you shall be of the number.—[George Herbert.]

"I Can Stop at Any Time"

(By Orison Swett Marden)

(Copyright 1920)

*"How shall I a habit break?"
As you did that habit make.
As you gathered, you must lose;
As you yielded, now refuse.
Thread by thread the strands we twist,
Till they bind us, neck and wrist;
Thread by thread the patient hand
Must entwine, ere free we stand;
As we builded, stone by stone,
We must toil unhelped, alone,
Till the wall is overthrown.*

A STORY is told of Tennyson that, when friends taunted him because he could not give up tobacco, he said: "Anybody can do that, if anybody chooses to do it." His friends still continued to doubt and tease him. Finally, he said: "Well, I'll give up smoking from to-night," and threw his pipes and tobacco out of the window. The second day he was moody, and the third no one knew what to do with him. That night he went into the garden, picked up what he could of the tobacco, stuffed it into the broken pipe, regained his good humor, and from that time nothing more was said about his smoking.

Habit is a silent partner given to us at birth to go with us through life, to help us do whatever we wish to do. Habit will help us tremendously to advance our interest, will push us ahead; or it will trip us up, hold us back, just according to the way we encourage it.

It is very easy to form or prevent a habit, but very hard to break or change one when formed. It clings to us like the scar on the sapling and grows stronger with the years. If you doubt it, try yourself on that habit which you say you "can stop at any time."

Man's entire life is a masterpiece or a botch, according as each little habit has been perfectly or carelessly formed. We are all of a piece, and what we do becomes a part of us. This is the way character is built. A sloppy, slovenly habit means a sloppy, slovenly character. The best way to insure a good character and a good life is to entrench the heart in good habits.

Every habit is a magnet which is attracting things akin to its own nature. Think of the enormous difference between the sum of grand and beautiful habits and what the opposite will bring to us!

If we make honesty, integrity, right living, a habit, their opposites will become repulsive.

If we make thrift a habit, extravagance, wastefulness will become hateful. If we make promptness, accuracy, thoroughness, truth, a habit, their opposites will become distasteful.

The great difference in the power and efficiency of individuals is generally due to the difference in habit training in early life.

Who could ever estimate the multitude of lives which have been ruined from the habits formed in youth of associating with people of low-flying ideals and low aims and of reading demoralizing books that lowered the ambition?

The early formed habit of punctuality in childhood, of being on time for breakfast, on time for school and church, often makes all the difference between a dependable man or woman and one who is always tardy and can never be relied upon.

The habit of dawdling, idling, the inertia habit, the putting-off habit, the tardy habit, will not only paralyze the initiative, kill self-confidence, but will also counterbalance many other good success qualities.

Many a man who complains that success in life does not come to him, and that he has not the luck that others have, is so shackled by habits of one kind or another that it is quite impossible for him to make the progress that he would wish in the direction he is trying to follow.

We hear a great deal about fate and destiny fixing our condition in life, but it is habit that fixes our destiny. We do not have to choose to go in the wrong direction. All we have to do is to follow our inclination, our passion, our normal appetites, our mental inertia, and habit will do the rest.

Habit never rests, awake or asleep; it is constantly winding its invisible silken cords about our thought, our character. Whether it is for our weal or woe, habit is gradually taking charge of us. What we do to-day

voluntarily we shall do easier to-morrow, and with greater facility the next day. What we willingly, voluntarily do to-day becomes our master to-morrow.

It is habit which drives a man on to commit the deed which perhaps his very heart abhors and his very soul loathes. It is the momentum made up from a thousand deviations from the truth and right, the multitude of little dissipations.

"The chains of habit are too small to be felt till they are too strong to be broken," says Dr. Johnson.

The prisoner goes back to jail because of that mysterious force which every act has of getting itself repeated again and again. Man becomes a slave to his constantly repeated acts. In spite of the protests of his weakened will, his trained nerves continue the repetition, often when the doer abhors the deed.

While correct habits depend largely on self-discipline, and often on self-denial, bad habits, like weeds, spring up, unaided and untrained, to choke the plants of virtue and, as with Canada thistles, if allowed to go to seed in a fair meadow, we may have "one day's seeding, ten years' weeding."

Carlyle says: "Habit is the deepest law of human nature. It is our supreme strength, if also, in certain circumstances, our most miserable weakness. Let me go once, scanning my way with any earnestness of outlook and successfully arriving, my footsteps are an invitation to me a second time to go by the same way—it is easier than any other way. Habit is our primal, fundamental law—habit and imitation, there is nothing more perennial in us than these two.

For this reason it is well to "call a halt" occasionally and "take stock," as it were, to see that habits we are falling into, to "see ourselves as others see us" and to profit by the vision.

A Question Answered

By E. N. Watrous

I HAVE DIFFICULTY in closing sales, and can always interest men in my goods, but somehow I lose a larger proportion of men than I should when I come to get the order signed. Can you give me any suggestions?

Answer: The trouble usually in such a case is that you have left a weak spot somewhere

along the line before you came to the closing argument. The final appeal is only one link in the chain; it is only a cap to the whole climax of argument and demonstration which has gone before it. The capsheaf is bound to be shaky if the foundation and all the rest of the structure are not solid and level.

Do not expect any closing argument to stand by itself and sell goods. It won't do it. The arguments that go before it must be right if you want the closing argument to do its work. You must drive the nail in straight if you expect to clinch it.

The reason the customer doesn't sign is because he is not actually convinced. He doesn't really feel the things that he admits. If he did he would act on his admission and sign the order.

A good strong closing argument is all right. It is the final touch to set a man off. It is the scraping of the match when the fuse is laid. But the match won't do it all unless the fuse is all right. See that your fuse is good all the way through; that it hasn't any petering-out spots. Then when you touch off the final appeal you can count on the explosion.

Profit Dissected

MR. McLEON, one of the ablest and most enthusiastic members of the Indianapolis Chapter of the International Business Science Society, in an address at a recent Chapter meeting, declared that American business to-day is founded on the Biblical teaching, "Whomsoever would be great among you must become the servant of all."

The greater the service we render, the more profit we gain.

Here is what the letters of the word *Profit* stand for, according to Mr. McLeon, whose gift of alliteration is notable:

P—Practical Propositions Pertinently Placed
Produce Profitable Patronage.

R—Reasons Rapidly Remembered Readily
Receive Recognition.

O—Optimism Often Orders Our Opportunities.

F—Faithfulness Frequently Forms Friendships Fertile for Financial Foundation.

I—Intemperate Ideas Iterated Impetuously
Indicate Ignorance.

T—Teaching Thrifty Thoughts to the Thriftless Teaches the Teacher Thrift.

The Four Partners in Industry

By John D. Rockefeller, Jr.

WE stand at the threshold of the period of reconstruction, and as we turn from the problems of war to the problems of peace we may look for such success in solving the latter as has been attained in dealing with the former only as we are animated by the same spirit of co-operation and brotherhood. The hope of the future lies in the perpetuation of that spirit and its application to the grave problems which confront us nationally as well as internationally.

Among these problems none is more important or more pressing, from the fact that it touches almost every department of life, than that of industry.

What is the purpose of industry? Shall we cling to the old conception of industry as primarily an institution of private interest, whereby certain favored individuals are enabled to accumulate wealth, irrespective of the well-being, health, and happiness of those engaged in its production? Or shall we adopt the modern view-point, which regards industry as in the nature of social service, as well as a revenue-producing process for capital and labor?

Is it not true that any industry, to be successful, must insure to labor adequately remunerative employment under proper working conditions; must render useful service to the community and earn a fair return on the money invested; and also that a prime consideration in the carrying on of industry should be the well-being of the men and women engaged in it?

The soundest industrial policy is that which has constantly in mind the welfare of the employees as well as the making of profits, and which, when necessity arises, subordinates profits to welfare.

It must be borne in mind, however, that industry cannot be successful unless not only the community and the worker are

adequately served, but those whose money is invested reap a just return.

Partnership Defined

Who are the parties to industry? They are four in number—Capital, Management, Labor, and the Community. Capital is represented by the stockholders and is usually regarded as embracing Management. Management is, however, an entirely separate and distinct party to industry; it consists of the executive officers, who are the administrators of the industry, and who bring to it technical skill and managerial experience. Labor is represented by the employees, but its contribution, unlike that of capital, is not detachable from the one who makes it, for it is his physical effort, his strength, his life. Here the list

In this thoughtful article, which is reprinted from the book, "Reconstructing America" published by the Page Company, Mr. Rockefeller suggests the opportunity for establishing a solid foundation for industrial understanding between the four partners, Capital, Management, Labor and the Public. "Never" he says was there such an opportunity for the industrial leader of clear vision to bring these four partners together.

usually ends for the fourth party, namely, the community, whose interest is vital and in the last analysis controlling, is too often ignored.

The community's right to representation in the control of industry and in the shaping of industrial policies is similar to that of labor. But for the community's contribution, in the maintenance of law and order, of agencies of transportation and communication, of systems of money and credit and of other services, all involving continuous outlays, the operation of capital, management, and labor would be enormously hampered, if not rendered well-nigh impossible.

Furthermore, the community is the consumer of the product of industry, and the money which it pays for the product provides the wages, salaries, and profits that are distributed among the other parties.

What are the relations between these four parties in industry? It is frequently maintained that they are hostile. I am convinced that the opposite is the case, that they are not those of enemies, but of partners,

and that the four parties have a common interest. Furthermore, success cannot be brought about by any one of the parties assuming a position of dominance and arbitrary control, but is dependent rather upon the cooperation of all four. Partnership, not enmity, is the watchword. While the relationship thus described is undoubtedly the ideal one, we may well ask to what extent is this ideal realized in the average industry. Regretfully we must answer, not often.

Industry Now Specialized

Industry has become highly specialized. The workman of to-day devotes his energies as a rule to the countless repetition of a single act or process, which is only one of perhaps a hundred operations necessary to transform the raw material into the finished product. Very naturally the worker loses sight of the significance of the part which he plays in industry and feels himself but one of many cogs in a wheel.

All the more is it necessary that he should have contact with those who are likewise related to the industry, so that he may still realize that he is a part and a necessary, though inconspicuous, part of a great enterprise.

Thus only can common purpose be kept alive, individual interests safeguarded.

The question which confronts the student of industrial problems is how to reestablish personal relation and cooperation in spite of the changed conditions. The answer is absolutely clear and unmistakable: Through adequate representation of the four parties thereto in the councils of industry.

As regards the organization of labor, it is just as proper and advantageous for labor to associate itself into organized groups for the advancement of its legitimate interests as for capital to combine for the same objects.

Such associations of labor manifest themselves in collective bargaining, in an effort to secure better working and living conditions, in providing machinery whereby grievances may easily and without prejudice to the individual be taken up with the management. Sometimes they provide benefit features, or seek to increase wages, but whatever their specific purpose, so long as it is to promote the well-being of the employees, having always due regard for the just interest of the employer and the

public, leaving every worker free to associate himself with such groups or to work independently as he may choose, they are to be encouraged.

Organization and its Effects

But organization has its danger. Organized capital sometimes conducts itself contrary to law and in disregard of the interests both of labor and the public. Such organizations cannot be too strongly condemned or too vigorously dealt with. Although they are the exception, such publicity is generally given to their unsocial acts that all organizations of capital, however rightly managed or broadly beneficent, are thereby brought under suspicion.

Likewise it sometimes happens that organizations of labor are conducted without just regard for the rights of the employer or the public. Such organizations bring discredit and suspicion upon other organizations which are legitimate and useful, just as is the case with improper organizations of capital, and they should be similarly dealt with.

We should not, however, allow the occasional failure in the working of the principle of the organization of labor to prejudice us against the principle itself, for the principle is fundamentally sound.

Plans in American Industries

A simple plan building from the bottom up, has been in operation for varying periods of time in a number of industries in this country, notably the Standard Oil Company of New Jersey, the Colorado Fuel and Iron Company, the Consolidation Coal Company, some of the works of the General Electric Company, and others, and is worthy of serious consideration in this connection.

Beginning with the election of representatives in a single plant, it is capable of indefinite development to meet the complex needs of any industry and a wide extension to include all industries. Equally applicable in industries where union or non-union labor, or both, are employed, it seeks to provide full and fair representation of labor, capital, and management, taking cognizance also of the community, to which representation could easily be accorded, and has thus far developed a spirit of cooperation and good will which commends it to both em-

ployer and employee. The outstanding features of the plan are briefly:

Representatives chosen by the employees in proportion to their number from their fellow workers in each plant form the basis of the plan. Joint committees, composed of an equal number of employees or their representatives and an equal number of officers of the company are found in each plant or district. These committees deal with questions of cooperation and conciliation, safety and accident, sanitation, health and housing, recreation, and education. Joint conferences of representatives and officers of the company are held in the various districts several times each year, and there is also an annual joint conference, at which reports from all districts are considered.

Another important feature of the plan is an officer known as the president's industrial representative, whose duty is to visit currently all the plants and confer with the representatives, as well as to be available always for conference at the request of the representatives. Thus the employees, through their representatives chosen from among themselves, are in constant touch and conference with the owners through their representatives and the officers in regard to matters of common interest.

The employees' right of appeal is the third feature. Any employee with a grievance, real or imaginary, may go with it at once to his representatives, who frequently find there is no real ground for grievance and are able to so convince the employee. But if a real grievance exists or dissatisfaction on the part of the employee continues, the matter is carried to the local boss, foreman or superintendent, where, in the majority of cases, questions are satisfactorily settled.

Further appeal is open to the aggrieved employee to the higher officers and to the president, and if satisfaction is not had there, the court of last appeal may be the Industrial Commission of the State, where such a commission exists; the State Labor Board, or a committee of arbitration.

Employees' Bill of Rights

A further feature is the employees' bill of rights. This covers such matters as the right to caution and suspension before discharge, except for such serious offenses as are posted at the works, the right to hold meetings at appropriate places outside of

working hours, the right without discrimination to membership or non-membership in any society, fraternity, or union, and the right of appeal to which reference has just been made.

Where some such plan as this has been in operation for a considerable time, some of the results were:

First—Uninterrupted operation of the plants and increased output.

Second—Improved working and living conditions.

Third—Frequent and close contact between employees and officers.

Fourth—The elimination of grievances as disturbing factors.

Fifth—Good will developed to a high degree.

Sixth—The creation of a community spirit.

Based as it is upon principles of justice to all those interested in its operation, its success can be counted on so long as it is carried out in a spirit of sincerity and fair play. Furthermore, it is a vital factor in reestablishing personal relations between the parties in interest and developing a genuine spirit of brotherhood among them.

Here, then, would seem to be a method of providing representation which is just, which is effective, which is applicable to all employees whether organized or unorganized, to all employers whether in associations or not, which does not compete or interfere with organizations or associations in existence, and which, while developed in a single industrial plant as a unit, may be expanded to include all plants of the same industry, as well as all industries.

Just what part labor organizations and employers' associations can best take in such a plan, it will require time to disclose, but certain it is that some method should be worked out which will profit to the fullest extent by the experience, strength, and leadership of these groups.

Where such a system of representation has been in operation it has proved an effective means of enlisting the interest of all parties to industry, of reproducing the contacts of earlier days between employer and employee, of banishing misunderstanding, distrust, and enmity, and securing cooperation and the spirit of brotherhood. While doubtless defects will appear in this plan and other

methods more successfully accomplishing the same end may be devised, at least it has proved and is proving that in unity there is strength, and that a spirit of cooperation and brotherhood in industry is not only idealistically right but practically sound and workable.

If the foregoing points which I have endeavored to make are sound, might not the four parties to industry subscribe to an industrial creed somewhat as follows:

Suggested Industrial Creed

1. I believe that labor and capital are partners, not enemies; that their interests are common interests, not opposed, and that neither can attain the fullest measure of prosperity at the expense of the other, but only in association with the other.

2. I believe that the community is an essential party to industry, and that it should have adequate representation with the other parties.

3. I believe that the purpose of industry is quite as much to advance social well-being as material well-being and that in the pursuit of that purpose the interests of the community should be carefully considered, the well-being of the employees as respects living and working conditions should be fully guarded, management should be adequately recognized, and capital should be justly compensated, and that failure in any of these particulars means loss to all four.

4. I believe that every man is entitled to an opportunity to earn a living, to fair wages, to reasonable hours of work and proper working conditions, to a decent home, to the opportunity to play, to learn, to worship, and to love, as well as to toil, and that the responsibility rests as heavily upon industry as upon government or society, to see that these conditions and opportunities prevail.

5. I believe that efficiency and initiative, wherever found, should be encouraged and adequately rewarded, and that indolence, indifference, and restriction of production should be discountenanced.

6. I believe that the provision of adequate means for uncovering grievances and promptly adjusting them is of fundamental importance to the successful conduct of industry.

7. I believe that the most potent measure in bringing about industrial harmony and prosperity is adequate representation of

the parties in interest; that existing forms of representation should be carefully studied and availed of in so far as they may be found to have merit and are adaptable to the peculiar conditions in the various industries.

8. I believe that the most effective structure of representation is that which is built from the bottom up, which includes all employees, and, starting with the election of representatives in each industrial plant, the formation of joint works committees, of joint district councils and annual joint conferences of all the parties in interest in a single industrial corporation, can be extended to include all plants in the same industry throughout a nation, all industries in a community, in a nation, and in the various nations.

9. I believe that the application of right principles never fails to effect right relations; that the letter killeth and the spirit maketh alive; that forms are wholly secondary while attitude and spirit are all important, and that only as the parties in industry are animated by the spirit of fair play, justice to all, and brotherhood, will any plans which they may mutually work out succeed.

10. I believe that that man renders the greatest social service who so cooperates in the organization of industry as to afford to the largest number of men the greatest opportunity for self-development and the enjoyment by every man of those benefits which his own work adds to the wealth of civilization.

Never was there such an opportunity as exists to-day for the industrial leader with clear vision and broad sympathy permanently to bridge the chasm that is daily gaping wider between the parties in interest, and to establish a solid foundation for industrial prosperity, social improvement, and national solidarity. Upon the heads of the leaders—it matters not to which of the four parties they belong—who refuse to reorganize their industrial households in the light of the modern spirit, will rest the responsibility for such radical and drastic measures as may later be forced upon industry if the higher interests of all are not shortly considered and dealt with in a spirit of fairness. Who, I say, dares to block the wheels of progress, and to fail to recognize and seize the present opportunity of helping to usher in a new era of industrial peace and prosperity?

What Are You Worth?

By Bernard C. Ruggles

THIS is not an impertinence. It would be if I asked, "How much are you worth?" That would be both impertinent and partial. I have raised a question which involves all the values, I am not trying to peep into your bank account. I am simply seeking to have you undertake a searching which takes in your whole life. We can take stock together and perhaps discover more in your life ledger than you dreamed that you had.

Jesus informed His disciples that two sparrows sold for a penny, but that they were of more value than many sparrows. He didn't stop with a mere material appraisal. That was a very small part of the worth which He saw. How much you are worth is a small part of what you are worth. He opened up the rich treasures of the Spirit, the unsearchable riches of God, the Divine Opulence to which each has access. He wasn't making mere millionaires but immortal messengers of Love and Truth. He opened up the hidden veins of Infinite wealth. He left them like Andrew Carnegie, worth so much that they couldn't get rid of all of it.

God bless the soul that makes you feel the ecstasy and thrill of life when you thought it empty and flat. All praise to the one, when we feel poor and handicapped, who proves to us how rich and resourceful we are. The old song, "Count Your Blessings," is a sure source of optimism and opulence. But we are fast coming to a time when we will be guided by the All Good into a period when all our limitations are to be greatly lessened. Men will seek to know not how much you are worth but what are you worth?

The basis of this large estimate is the mental emphasis. Frank Crane has put it editorially better than any word yet framed:

"From your chin down you are worth about \$2.50 a day.

"From your chin up you are worth—anything. There's no limit.

"Without your headpiece you are just an animal, and about as valuable as a horse—maybe.

"You have a mistaken idea. You think you are paid for your work. You are not. You are paid for what you think while you work. It's the kind of brain that directs your hands that gives you your rating.

"And what causes you the most concern: the contents of your skull, or the mass below the collar bone?

"You exercise your body, keep your arms strong, and your legs limber, and your waist line supple—but do you regularly exercise your cerebrum?

"Are your thoughts flabby, uncontrolled, wayward, and useless, though you are expert in tennis or golf?

"Is your thinker as keen, alert, disciplined, accurate and dependable as your hands?

"Where do you get your pleasures? From the chin down? Is it all dancing for your feet, and meat for your belly, and clothes for your back? And—is all your fun in the cellar? Don't you ever have any fun in the attic?

"What interests you most, books or beer?

"What pains you most, a stomach ache or a lie?

"How are you pulled? To what part of you is the cable-tow fastened—to your loins or to your forehead?

"Suppose it were possible to live after the head had been severed from the body; which part would you rather be, the head part or the meat part?

"What are you, anyhow, an animal, pestered with a mind; or a soul, prisoned in a body?

"Do you know that the gist of culture consists in transferring one's habitual amusements from below to above the nose?

It is the increasing realization of what they are worth which is back of the restlessness of the many today. No soldier boy is ready to stay where he was before he had the training which made him a new sort of man. More men think and men think more. They think more of themselves, their capacities and powers. A new sense of dignity is gripping them. They have gained a new vision of self-respect. There is a new challenge to ambition. Now each increase in thoughtfulness is a rise in value. The mental key has become the instrument of conscious man to unlock untold values of life.

Mind power is actually to overtop money power. We are going to have mental millionaires. It has been easy to buy brains, but brains will yet become the actual standards of value. What you are worth above the chin

will outweigh how much you are worth in the pocket.

"Above the chin" will spell the solution of economic problems. Men are to think down to the right relations with one another. Soon gray matter will settle every grave matter. Education in seeing each man in his place will give men sanity and social sympathy. Then they will begin to plan so that each may eat and all may taste comfort and happiness. We will see a man for what he is worth in God's sight.

When mentality awakens the divine estimate, it arouses the soul. It invests a man with a new sense of support, a new source of power. Thus the greatest value, the God-life of man, will be priceless when all men sense it. No man will doubt his worth. He will dare divinely and achieve limitlessly. He will touch the inexhaustible energies of Being and accomplish fresh marvels.

Jesus had easy access to possible material opulence. He had a mentality so rich that He could exercise any degree of creative power. But He sought the pearl of great price in the most unpromising life and for its discovery He knew that men would sell all they had. Those who found it could have cornered the earth, but instead they blessed it by the radiance of the divine revelation in their souls.

You can do one of two things. You can find the magic talisman of creative abundance and fill your pocket book beyond all reason, or you can touch souls with this golden realization and help them abound. The latter procedure will show just what you are worth. The former method will merely tell how much you are worth. I am after soul expansion, not mere material inflation. Choose according to your wisdom.

If you go in for soul expansion, you will be unable to explain the far reaches of influence which you express. They will be too high for mental comprehension. Sometimes the world calls it "just charm," as Maggie Wylie did in Barrie's play, "What Every Woman Knows." Sometimes men call it personality, this selling power of an individual. By that word they think they explain the business psychology as well as the great secret. But others call it God, the uncovering of the All Good in a human being. We often see the untainted sweetness of a soul able to develop an irresistible spirit in any sort

"A Little Journey to East Aurora"

A FEW days ago, in company with Harry N. Tolles and his good family, I had the pleasure of paying a visit to East Aurora, the home of him whose body went to feed the fishes when the Lusitania went down at the hands of the Hun.

There I had the pleasure of meeting "Bert" Hubbard, the son of Elbert Hubbard and having luncheon with him and his delightful wife. It was a source of genuine pleasure to me to find such splendid evidence of real prosperity at the Roycroft plant.

Bert Hubbard looks like his dad more every day even including the little bald spot on the top of his head. He is a worthy son of a noble sire and long may he and East Aurora live.

He deserves very great credit indeed for the way he is taking hold of that proposition and making it forge ahead when it suffered the loss of so dynamic a personality as his father.

They publish many splendid books and they make many useful and beautiful things in the Roycroft Shops. If you are a lover of good books and other good things, write Bert to say "howdy" and tell him to send along his catalog. He may be able to be of service to you by furnishing you something you really need.

of surroundings. The richness of such a life defies all values, and for it men will give all that they possess. If it is worth so much to see in another, it is worth as much to possess for one's self. So to unlock the treasure house of God in you is the biggest thing you do, for you can do anything when you discover the Abounding Good.

One should get the habit of seeing the possible good in a fellow being. Prospect for the jewels God has put in that life. Man always finds them in his brother when he lets God's eyes control his vision and his viewpoint. Seeing through the eyes of Divine Love is like seeing through a spectrum; you get a glimpse of innumerable values as varied as the colors of the prism. Best of all, you see what one is worth, for Love is the revealer of eternal values.—[The Harmonizer.

Six Hundred Talking Points

Being the Eleventh in a Series of Articles on
Questions That Arise in every Sale

By W. C. Holman

28B—"I Don't Want to Handle Additional Lines."

"Mr. Blank, have you ever thought of the cause underlying the enormous growth of 5 and 10 cent stores? No doubt when the dealer first saw one of these stores he laughed at it. Yet out of the idea of 5 and 10 cent stores millions have been made for years past, and prosperous new stores are being opened everywhere continually.

"What is the secret of their success? Variety and good value! For the small sum of a nickel or a dime a woman can get nearly every small article she can think of. Many women spend 50 cents to \$1 in these stores every time they enter them.

"Every day these stores add additional lines. Every week sees them branching out into something new. Mr. Blank, if the men who are running these stores were conducting your business, they would add every line they could possibly handle. There is money in selling a great variety of lines. There is big profit in selling the particular lines I am offering you. That has been proven by the experience of thousands of dealers elsewhere.

"If your customers can't get these goods in your store they will go where they can get them. There is a staple demand for them and people will buy them somewhere. Why not have these people come here?

"Let me write you down for blank dozen, Mr. Blank. You'll be glad you gave me the order."

28C—"I Don't Want to Handle Additional Lines."

"Mr. Blank, don't you have a high opinion of a firm that has continually to tear down its old building and erect a new one? Don't you think well of the business of a man whose office is all the time getting too small for him? Don't you feel sure that he must be making money?

"To be continually growing and adding is mighty good advertising. The world loves success, and will deal with the man or firm that appears successful and progressive.

"The adding of additional lines to your stock will impress your customers. It spells expansion and progress to them. The ap-

pearance of your store and the goods in it constitute your Dun and Bradstreet in the minds of your customers.

"There is a keen demand for this line I offer you. If a man doesn't buy it in your store, he will elsewhere. It will fit in well with your other stock. Let me take your order. You'll find I have underestimated rather than overestimated the benefits which will accrue to you through handling these goods."

29A—"I Don't Need Anything in Your Line."

"I will grant, Mr. Blank, that you do not absolutely need our line to sell to your customers; but it is equally true that you do not need any one of the many lines you are handling. You do not really need any lines at all, if you are considering actual necessity, but each of them is making you a profit, and therefore it is an advantage to you to handle them.

"The question is not whether you need our line, but whether you would not be missing an opportunity to increase your profits if you did not put it in. The special value of our line is that it will enable you to get new trade. Every merchant must be constantly on the lookout to secure new customers. This is the hardest task a merchant has. Those customers who have been with him for some time, and to whom he has given satisfaction—these he is able to retain without great difficulty; but to get new people coming into his store, to make customers out of the people who have been dealing with his competitors—this is ordinarily much more difficult. It is hard to break the habits of a man who has been accustomed to deal with a certain competitor—just as hard as it is to change any other human habit. Our lines of goods and our unique selling plan will surely bring a number of new customers into your store for at least one order, and the effect of this will be felt all through your town."

29B—"I Don't Need Anything in Your Line."

"Mr. Blank, that customer who bought something in your store a short time ago

likely enough didn't realize that she needed anything in your line before she bought. When she noticed that there was a lack of some necessary article in her household, she made a bee-line for your store.

"To-morrow, if you turn me down, ten to one you'll find a need developing for this article. Too late you will wish you had granted me an interview. Tell me frankly how long it is since you took account of your stock. Is it thoroughly up to date in all sizes and values?"

"Just glance through my samples and I'll guarantee your memory will be jogged into remembering something you need. Let me show you.

"Mr. Blank, in our house are some of the very keenest and shrewdest buyers in the country. They act as attorneys for you—continually looking out for profitable goods for such dealers as you to handle. They watch the market for bargains like hawks. Their vigilance has given me some exceptional bargains to show you.

"The lines I offer you are right in price and quality. They were bought by a big business organization whose very life depends upon securing and selling the right goods at the right prices to the retailers. You can at least profitably look at our latest lines."

29C—"I Don't Need Anything in Your Line."

"Mr. Blank, tell me frankly what you think of the judgment of those people in this town who believe they don't need anything in your store. Now you know for a fact that many of them do—but they don't realize it. You lose trade because some people do not know just what lines you carry. You know it would pay these people to trade with you; yet how can you prove that fact to them unless you get them to visit your store and see what you have?"

"Mr. Blank, that is exactly the case with you. I know for an absolute fact that it will pay you to examine my samples, and yet I cannot prove that statement to you if you won't let me open up.

"I'll guarantee off hand that you can't tell me just what new, up-to-date, money-making lines I am carrying. How can you be sure, then, that you don't want them? I have some

special, high grade, quick-selling goods at tempting prices. At least let me show you what I've got."

30A—"I Don't Need Your Article."

"Mr. Blank, I have been told that hundreds of times by business men, who afterwards discovered that they did need it. They changed their minds when they understood its advantages.

"Just consider our enormous list of customers. Think of the thousands of users we have all over the country. They are all business men facing the same conditions that you face.

"I will give you a list of users in this town (and in neighboring towns) to whom you can write, or whom you can call up by telephone. Every one of them will be a man who said in the beginning to me, 'I don't need your article,' just as you have done to-day. Ask them if that is not so. Ask them if they could do without our device. Let them tell you from actual experience what they think of it.

"I am not asking you to buy now before you know exactly how this article will be of service to you. I do not want you to buy until you are absolutely convinced in your own mind that you need it. All I ask you to do is to reserve judgment for a few moments and give me an opportunity to explain it, then investigate it thoroughly and decide for yourself whether you want it."

30B—"I Don't Need Your Article."

"You need every article, Mr. Blank, that will help you to increase your profits. You may feel that you don't need it now, but that is because you never had its assistance. A race of men born without right arms might not feel the need of them, but if you should cut the arm off any man who was born with one, he would soon realize that he had suffered a great loss. There are many things that we do not feel the need before using them, which we would not get along without at any price after we have once used them and realized their convenience and help."

31A—"I Cannot Use Your Article."

"Mr. Blank, I submit that the only fair way to be certain that you cannot use this article is to test it, or at least to give me an opportunity to explain it fully to you.

"It is probable that you did not know that you could run this store successfully before you tried. You have a great number of things in your business, which, no doubt, you thought you could not use on the first day when you started your business; but one by one you have put them in as you discovered the value they would be to you.

"If you now realized all that my article could do for you, I know that you would get it. If I can't prove that you need it, I don't expect you to get it. If I did not know that I could prove it, I would be very foolish to waste both your time and mine in making the attempt.

"I know that if you will listen to me I can show you that I offer you an opportunity to make more money."

31B—"I Cannot Use Your Article."

"Mr. Blank, when a representative of my firm approached me with a proposition to sell this article, I said, 'I can't sell that article. I don't believe that there are enough business men who can use it to create a great demand.'

"If the man who approached me had been a stranger to me, I would have turned him down without even listening to his proposition. But as it happened, he was an acquaintance, and I felt bound to give him a hearing, even though I did not see any field for the sale of this article. But when I had listened to his demonstration, when I had gone with him to the places where the article was in use, when I understood thoroughly what it would do—then I knew that there was a use for it; I realized its value and I accepted the proposition to sell it.

"I have been calling for the last two years on men like you, who all greet me with the same remark you made: 'I can't use your article.' Yet I have remained in the business for two years, and have made a good living selling this article. I could not do this if men like you really had no use for it.

"I feel sure that if you will let me explain it, you will be as much surprised as I was to learn how useful it is."

31C—"I Cannot Use Your Article."

"Mr. Blank, no man knows what he can do until he tries it. It may be that you cannot use my article, but can you be sure of that until you have given it a test—until you know more about it?

"I see that you have a cash register on your counter. I know men in the cash register business, and they tell me that in all the history of that business they have never found a new customer who thought he needed a cash register before the salesman had clearly demonstrated it to him. I feel certain that in your own case you told the cash register salesman that you could not use and did not want that machine, when he first approached you. Yet you have it there on your counter, and no doubt would not let it go out of your store.

"Will you not give me the same opportunity you gave him? If you let me explain my article thoroughly, I believe that you will find that you can use it."

**32A—"It Would Be of No Use
or Good to Me."**

"Mr. Blank, that is what nearly every user of ours said before trying this article. To-day these purchasers would not be without it on any terms. Actual trial alone enables a man to speak with positive assurance. Some of the big concerns that I deal with, like Marshall Field & Co., Swift & Co., etc., have had so much experience in losing money by turning down propositions without a hearing, and on the other hand have had so much experience in profiting by introducing new devices, that they finally have been driven to adopt the open minded attitude of giving fair hearing and actual test whenever possible to everything that has any possibilities of benefiting them. They know that inventors are busy all over the country getting up new devices; they know that many minds are striving to perfect business methods; they realize that an open-minded attitude towards new propositions is necessary if they wish to keep in advance of their competitors. They are very slow to say that a new device would be of no use to them without investigating or trying it.

"Thousands of users have already tried this article out and found they could not do without it after having profited by its advantages. You will have the same experience if you give it a test."

The power of words is immense. A well chosen word has often sufficed to stop a flying army, to change defeat into victory, and to save an empire.—[E. De Girardin.

The Message of a Flower

By Henry Thomas Hamblin

GAZE at even the humblest flower and you will see in it the loving purposes of God. Before me as I write is a bowl of early spring flowers, and as I gaze at them their quiet simple beauty sinks deeply into my soul. They are to me messengers from the unseen—beautiful bearers of glad tidings. They tell me in sweet whisperings, things which I could never learn from the harsh life of human endeavor. They speak of love, peace, happiness—they are the visible expression of the eternal loving Good which is behind all and in all God expresses Himself in an infinitude of ways, but in nothing is the Divine Purpose more eloquently manifested than in the flowers.

What is the message of the flowers? What are the lessons that they come to teach?

First, they teach that the Divine Purpose is the expression of good, therefore God is Good. As I look into the beautiful smiling faces of the flowers before me, they seem to softly whisper "there is no evil, only infinite good." As I continue to gaze at their tender loveliness I realize that the Intelligence that produced them cannot be evil, it can be only good. Therefore do I look around upon life and say:—"there is no evil, only infinite good." God being good cannot work evil, neither can he afflict me with disease, unhappiness or any lack; all that I suffer now is the result of my own wrong thinking and actions. All is good and if I will only bring my life into harmony, then will it become like the flowers, a perfect expression of the loving purposes of God.

These sweet messengers from the unseen, tell me that the whole purpose of life and evolution is the greater and ever increasing expression of good. A flower is guided entirely by instinct, and unconsciously the character of the great intelligence—that is behind all natural phenomena. A flower has no "free will"—no selfish ambition; it simply expresses the character and love of the Infinite Spirit that produces it. Therefore when we gaze into a flower we see the character of God. As I contemplate the patient blossoms before me and realize "Who" it is, or "What it is" that has brought them into being, can I have any fears for anything that life can bring me, or qualms for what the future may hold in store? No! "There is no evil, only infinite

good" that is the message of the flowers.

Second. These silent witnesses teach me the lesson of persistence and infinite perseverance. The object of the life of a flower is to beautify the earth, and dying, to leave behind it the germ of many more lives of equal beauty. In this object it persists and perseveres in the face of all obstacles and discouragements. A plant has no "free will," it works according to instinct and thus expresses the character of its Creator. Therefore, when I look into a flower I see again the character of God, which is infinite patience perseverance and persistence. No matter how unfavorable the soil or climate may be, flowers will attempt to grow and multiply. Out in France, we, and the Germans, turned the country into a dust-heap—a dreary desolation of devastation and death. As far as the eye could reach stretched this awful wilderness of unlovely monotony; and we lived, month after month, without seeing a tree, or a flower, or a blade of grass. It was just mud and dust and shell holes and death. But Nature was kind even in that place of pitiless horror. Over the torn and rugged earth, over the unlovely marks of men's passion and hatred, gradually began to grow grass and flowering weeds. Outraged Nature was seeking to cover up the nakedness and horror of her wounds, and to show herself once again in all her verdant beauty. Thus will flowers always persist in growing, no matter how difficult the conditions may be. They do not revile or lament, neither do they give up in despair—they keep on growing. When injured by some passing circumstance they do not indulge in hate or thoughts of revenge—they keep on growing. What wisdom can we not learn from the contemplation of a single flower! Infinite persistence, patience and perseverance, these are attributes of the character of God which I see revealed in the blossoms before me.

Third. A flower manifests beauty. This is the settled policy, the unalterable object of its life—to show forth beauty and loveliness. True, it bears seeds, and blossoms do but prepare the way for the seeds; but the seeds are produced in order that still more flowers should grow and blossom. The ultimate object is beauty and yet more beauty. When I contemplate the spring blossoms

before me, their delicate chaste sweetness calls up within my soul, feelings which I cannot express. I have no words with which to clothe the thoughts and feelings that these beauties inspire. They are beyond all human expression, because they are divine. But if I cannot express the emotion that these flowers call into being, yet can I read the message from the unseen which they bear. The message is this:—"The Infinite Spirit of Good behind all natural phenomena is a God of beauty." "The path of beauty leads to God. When we worship true beauty, we worship the author of true beauty—God. All that is truly beautiful, is so, because it is the expression of the Divine. The flowers say to me, be faithful, be true, be earnest, be persistent, be strong and brave, and noble and great, be all these and more—but do not overlook the cult of the beautiful. If you forget us, they seem to say, you forget God. If beauty and a deep love of beauty are not part of your life, then you have wandered from the path of true achievement, you have strayed from the object of your high endeavor.

Man comes into the virgin countryside and cuts and hacks, and saws and builds, turning a paradise into a desolation of ugliness and despair. Where once trees and flowers and grasses grew in riot and profusion, there are now tenements and factories and smoke and vileness. Man boastingly exclaims: "It is well, look what I have created!" And angels, weeping, say, "Alas, see what he has destroyed!"

Man has "free will" and can choose good, or he can, instead, create for himself evil. In ignorance alas, he often chooses the latter, and there is no greater evil than the cult of ugliness. By the ugliness of his surroundings does man make himself ugly, unhappy and sick. Get away from beauty and you get away from God—from Good. Thus by the cult of ugliness does man create evil for himself and his fellows. He comes into this world, works hard, and then leaves it, an uglier world, than when he came into it.

What do the flowers say? "Behold us," they whisper, "look upon the purity of our unsullied beauty and learn the way to God." "Yea, look in our faces and you will behold His countenance."

These are the messages from the unseen which the flowers have brought me. What

is their practical application? Can we all go and plant ourselves in gardens or woods, and like Thoreau, live lives of close communion with Nature? No! We are necessary particles of Life's great Whole, we form part of the great mosaic of the Universe. We cannot, we dare not, shirk our great responsibilities. Upon us is laid the great task of helping in the regeneration of mankind, in winning the emancipation of the soul of man. Therefore, most of us must continue to live in cities and towns of comparative ugliness. What shall we do?

It is obvious that before man can become happy and diseaseless, he must expunge ugliness from his life, and instead, surround himself with only that which is beautiful. All things beautiful are expressions of the Divine, therefore by surrounding himself with beautiful things shall man surround himself with God, and thus gradually take on His image and likeness.

That is in the future. What of the present?

Let each of us, as far as possible, bring into his or her life the cult of the beautiful, and thus cast out all ugliness. Let us refrain from making or selling ugly things. Let us eschew ugly thoughts. When we see ugly sights, let us affirm the beautiful and true. Let us strive by every means in our power to make this world more beautiful, not for ourselves only, but for all men.

Let us have constantly before us a few flowers. Just a few simple blossoms on our work-table or office desk, to keep us in touch with the Infinite. When we are fagged or discouraged, let us gaze at these emblems of Divine persistence, and take heart again. When we are harassed or flustered, let us commune with these silent messengers from the unseen, and get in touch with the Infinite which gave them birth. When evil seems to flourish, let us gaze into these sweet faces and hear again their message of hope, "there is no evil, only infinite good."

It is by thought that we conquer, let the flowers inspire our thought; then will it be beautiful, noble, and true; a sure foundation upon which to build the fabric of the future. —[From *Unity*.

Non-producers make the severest critics. —[Anonymous.

Attitude Toward Competitors

By F. H. Hamilton

DON'T get it into your head that your competitor is some one to be hated and feared. The sooner you rid yourself of that idea—in case it has entered your mind—the better it will be for you. Remember that your competitor has a right in the race, and if he is more successful than you it is probably because he is using better methods. A salesman must be alert to take advantage of every opportunity. He must be quick and fertile in invention—ready with expedients and effective methods.

An illustration of what a single idea will do to help make sales is an instance that occurred in a small town in Ohio. A druggist there had a "slow stock" of insect powder which he had ordered through a traveling salesman. He couldn't sell it, although his competitor across the street was selling a well known brand of insect powder with great success. The salesman gave him an idea and the druggist worked it out.

In a few days there appeared in the druggist's window a large paper insect, brightly colored, with lively moving wings. A paper bellows suspended near the insect ejected a gust of insect powder—and the bug collapsed, its wings ceased to move, and it literally shriveled up. The bug had a rubber balloon inside it, and when the air was allowed to escape it lost all shape and appeared to die. A small boy behind the scenes with his mouth applied to a tube and his hand on the bellows handle worked the simple apparatus.

The bug was slain a hundred times a day and as often brought to life.

The display drew hundreds of people to the windows—sold out the entire stock of powder, and secured another big order for the salesman. The competitor's sales were dwarfed into insignificance.

Meet your competitor with brains—expedients, skill—not with hard feeling. Assume that he will be as honest and straightforward toward you as you are toward him. Don't try any tricks on him. He will discover you at it and retaliate in kind whenever the opportunity presents itself.

Don't think you must cut prices to beat a competitor. It is the man who advances prices that leads the market—not the man who cuts prices.

Don't recognize competition. Force competition to recognize you. Convince yourself that your opponent has no more ability than you have, that his goods are no better. Leave him out of the question when dealing with a customer. Talk about your own goods—not about his. That's the only way to sell your goods.

To All Our Readers

By the Editor

WHEN ye editor wrote the copy for the "Memphis Medley" in which mention was made of C. C. Hanson, he little realized that within a very short time the same Hanson would be one of the members of the official family of an organization to extend the usefulness of the Business Philosopher and the Business Science Society.

However, Mr. Hanson like all first class executives often favors a favorable proposition with quick decision and action. When very recently we suggested to him that the official organ of the Business Science Society, together with the publication of certain books, quite outside of our regular course of study, become departmentized, and that he become permanently associated with it, the proposition was favorably considered and acted upon with the result that this particular department of our business is now centralized in the splendid city of Memphis where our organization as a whole already has quite extensive activities.

This is therefore to notify readers of the Business Philosopher not to deem it in any way strange when they receive acknowledgment of remittances or notices for renewals or any other correspondence from the magazine or book departments from the city of Memphis.

This does not mean the subtraction of our co-operation and support morally, financially and in every way.

And so, ladies and gentlemen, I take great pleasure in introducing to you my friend and co-worker and associate editor of the Business Philosopher, C. C. Hanson, whose home is at Bide-a-wee near Memphis and whose business address is Union and Planters Building, Memphis, Tenn. Give him a handshake across the miles, as good friend Hubbard used to say. You will find him a friend worth while.

Taking the Worry Out of Income Tax Records

IT takes J. W. Bush, a hardware and automobile dealer in Oakes, North Dakota, just about an hour to make out his income tax report.

This may seem like an unreasonable claim to dealers who have more or less trouble—principally more—with this annual task. But they soon change their opinions when once they learn how Mr. Bush gets all his facts. It is needless to say that this Western dealer does not go back over a long list of figures to get his information. Nor does he puzzle his head about transactions of which he has no complete record.

What he does is this. When he receives his income tax blank either he, or his bookkeeper, turns to the records, and there is found right down to date complete information about everything that has been done in the store for the previous twelve months. So it is no task at all to fill in the figures, and as we have said before, the entire work only takes about an hour.

Mr. Bush is able to do all this because he has such a complete and simple method of keeping track of everything that is done in his store. His system is so constructed that at the end of each day he knows just exactly how he stands. So it is readily seen that at the end of the year all the information he needs is ready—not only for his income tax report—but for his banker or anyone else with whom he may have financial dealings.

The basis of this system which furnishes Mr. Bush such prompt information is a daily distribution sheet. On it provision is made for entry every day of every kind of transaction that takes place in his store. When the day's sheet is filled out Mr. Bush has a complete record of that day's business and when they are filed away they form a complete history of the business, day by day. The chief function of the sheet is to act as a distributing journal from which to post daily to the various accounts in the private ledger. This is made easy by the printed instructions at the top of each column.

Totals of the various divisions of the sheet are posted daily to these various private ledger accounts. And since the balance is extended with every posting, these accounts always show the total up to date. Thus, the merchandise sold account always shows the total sales. It is absolutely necessary to have

these figures to make out an income tax report, and when Mr. Bush gets ready to make out his own report, the figures needed are instantly available.

The merchandise bought account always shows the total merchandise acquired within the year, plus the physical inventory at the first of the year. At the end of the year the new physical inventory is subtracted from this amount, giving the cost of merchandise sold within the year. By subtracting the cost of merchandise sold from the total sales as shown on the merchandise sold account, heretofore described, the gross profit is determined.

It is now only necessary for Mr. Bush to subtract the various expenses and add the profit realized from taking advantage of discounts. These figures also are instantly available because there is an account in the private ledger for each kind of expense. These accounts are posted daily from the column on the distribution sheet headed "checks issued for miscellaneous accounts." The discount account also is posted daily from the discount column of the daily sheet.

Subtracting the total of the year's expenses and adding the total of discounts realized, completes the information necessary for making out the income tax report.

Other accounts in the private ledger are valuable in controlling the business. Accounts payable shows the total owed to wholesalers while accounts receivable the total that is outstanding. From these Mr. Bush knows at all times whether he can expend more credit with safety or whether he needs to push collections harder. Bills payable, and bills receivable also aid him in watching assets and liabilities. The perpetual balance on the expense accounts serve a valuable purpose in watching expenses.

The bank account is charged with deposits and credited with checks issued, the balance always being extended. When Mr. Bush receives his bank statement it is an easy matter to find out which checks are outstanding and to see that the bank figures agree with his book.

From the private ledger accounts it is always possible to make up a financial statement of assets and liabilities, in case he should wish to negotiate a loan.

Mr. Bush finds the triplicate sales slip best adapted to his business. The original, after being used for posting, is filed away. The duplicate is given to the customer with the goods and the triplicate goes to the customer with the statement. He finds that sending the triplicates with the statements has an itemized statement beaten every day.

Gathering information for the government income tax report is only one of the many benefits that Mr. Bush derives from this system. Besides being able to make out a complete report for the year in an hour's time, he knows, from day to day, just how he stands in every department. He doesn't have to wait until he figures up his business at the end of the year in order to know whether or not he has made a profit.

STATEMENT of the ownership, management, circulation, etc., required by the act of Congress of August 24, 1912, of The Business Philosopher, published monthly at Mount Morris, Illinois, for October 1, 1920.
State of Tennessee }
County of Shelby } ss.

Before me, a Notary Public in and for the State and county aforesaid, personally appeared Arthur J. Forbes, who, having been duly sworn according to law, deposes and says that he is the managing editor of The Business Philosopher and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are: Publisher, The Business Philosopher (Publication office) Mount Morris, Ill.; Editor, Arthur Frederick Sheldon, Chicago, Ill.; Managing Editor, Arthur J. Forbes, Memphis, Tenn.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of stock.) The Sheldon School, (Inc.) Chicago, Ill.; Charles C. Hanson, Memphis, Tenn. General Business and Editorial Offices at Memphis, Tenn.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; and also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

5. That the average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the six months preceding the date shown above is..... (This information is required from daily publications only.)

ARTHUR J. FORBES, Managing Editor.

Sworn to and subscribed before me this first day of October, 1920,
MILDRED FREUTEL,
[Seal.] My commission expires Oct. 15, 1923.

First Quality Salesman—and Others

By F. H. Hamilton

THERE are three classes of salesmen. In the first class is the man with initiative. He doesn't have to be told what to do. He doesn't need "prompting." He does part of the salesmanager's thinking for him. He is original—in short, a man with ideas and executive ability.

In the second class is the man who waits for instructions when he might safely go ahead. He knows he loses time by waiting, but he "wants to be sure." He has to have the prop of somebody else's word for it.

In the third class is the man who can't understand or won't obey instructions when he gets them. It takes several pushes to make him budge—and then he is slow about budging. Properly speaking, he isn't a salesman at all. But he carries a grip, makes towns, and calls on prospects. They usually remain—prospects.

The man in the first class "makes hay while the sun shines." You can wager he's got a bank account, and is out of debt. He'll go right to the front rank of success, every time.

The second class man gets along "middling well." He is self-respecting, but he never has any occasion for self-applause. He doesn't see any big prizes ahead. He will never win any if they are there. Still, he's a good man and the world thinks well of him.

The man in the third class—. But what's the use?

Regarding Subscriptions and Editorial Matters

SUBSCRIPTIONS. Annual subscription price \$2.00 a year in the United States or any of its dependencies, or in Mexico. In Canada, \$2.25 a year. In foreign countries, \$3.00 a year. We cannot begin subscriptions with back issues.

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THE BUSINESS PHILOSOPHER,
Memphis, Tennessee, U. S. A.

Salesmen's Expense Accounts

By P. M. Belknap

LET US inquire into the ethics of the expense account and its effect upon the salesman as a man and worker. How do the salesman and the expense account square with each other?

There was a time when the manufacturers and wholesalers never thought of requiring an itemized statement, a time when salesmen were as careless as their employers and did not know what their expenses had been for any one trip beyond the fact that they were "out" a certain amount; but how much of it was house money and how much their own was beyond their power to figure out. Accordingly, rather than make any sad mistake in the matter the house was allowed to pay it all.

This was in the "good old days" before competition had called a right-about and the business world began to measure trade by profits instead of sales. When the change came, hit-and-miss methods had to go and, as an essential feature of the new system, the itemized expense account was introduced.

It was not looked upon with favor by many of the veterans who entertained an honest horror of "red tape," and it was hated by another class—the rounders—who regarded it as a trap set to catch them in their delinquencies; but it was moderately successful from the start and has done much to systematize the work and daily life of traveling salesmen. It also aids materially in solving the question of profit by showing the firms how much it costs to get the business obtained by their representatives.

Naturally, an expense account that is honestly posted every night will serve the double purpose of keeping the house properly informed and relieving the salesman of carrying the list of expenditures "in his head" or "fixing it up" when his memory fails him. The very regularity of posting his account once a day is excellent discipline and a good aid in increasing his reserve force.

When a salesman is of easy conscience or dishonest, it is an annoying but serviceable prod that may bring him to his senses or, if that be impossible, it will reveal the situation to his employers; for there never was a pernicious doctor of expenses who did not get

himself found out. The auditing of these accounts for many salesmen from month to month develops a keenness of perception that is quite remarkable and a salesman whose expense account is open to the criticism of being queer is not to be envied.

Once he is suspected, his whole record for the month in expenses, sales and house correspondence invites close investigation and—gets it; and perhaps several previous months' records get it, too. With three lines like these drawn on him he hasn't much chance.

Should a salesman escape being suspected for a time his consciousness of what is liable to happen at any moment seriously affects his ability to do good business; but it is nearly always the case that, in spite of his resolutions, if the account is O. K.'d he commits the same kind of petty larceny again. However, the good effect of the itemized account is noticeable in the arousing of his conscience and, if he be not too hardened, he may conclude that honesty is preferable to the "rake-off" and continual worry.

In the interest of both employers and salesman there should be an explicit understanding of exactly what is included in legitimate expenses. Requirements vary with different lines; but what is allowable should be distinctly set down. This will aid in preparing the account and also in auditing it, saving time, discussion and correspondence. Such a precaution will do more, it will prevent the possibility of "running short" on the road; or, if such a thing happen, the fault would lie with the house.

To Our Readers

IN the transfer of the editorial and business offices of the magazine from Chicago to Memphis, Tennessee, rough handling by the transportation and transfer companies has caused some mixing up of our records. Incidentally confusion has crept into the subscription and mailing lists.

If any reader of the BUSINESS PHILOSOPHER knows of any one that is not receiving the magazine promptly and regularly, or if any of our friends hear complaints from others, a prompt notification will be appreciated.

Address all communications on any subject connected with the magazine or book department to THE BUSINESS PHILOSOPHER, P. O. Box 1043, Memphis, Tennessee.

Twenty-nine Cents for Health

By E. Brodnax

Director of Publicity, The American Red Cross.

WE Americans take a good deal of pride in our efficiency, which we spell with a capital E. We do things, we believe, with a minimum of waste. In some respects this is true. We have led the world in the invention of time-saving machinery. We apply our energy so that it may work with the least possible friction, and we watch continually for leaks so that no smallest part of it may be wasted.

Yet there is a leak through which a tremendous quantity of our energy is being lost, and along with it a great deal of happiness. We have made efforts to patch it up, and in many places, especially in the largest cities, we have been successful. But no big general effort has yet been made in villages and small towns although the evidences of the leak are visible.

That leak is preventable disease. Every year 200,000 people die of tuberculosis in the United States, 16,000 mothers die in childbirth, and 300,000 babies die before reaching their first birthday. One hundred thousand persons die as the result of accidents, and five times as many are crippled so that they can no longer earn a living. More than half our school children suffer from physical defects, usually preventable, and at least a third of our draft men were pronounced unfit for military service.

Now all of this is waste—criminal waste, even from the cold-blooded point of view of the efficiency expert. There is no efficiency in ill health. And yet what have we done about it?

We are now the richest country in the world. Here in America is one third of the world's wealth. Two dollars per capita is usually spent each year on fire and police protection. From \$8 to \$10 on education.

But the health of the average community receives twenty-nine cents a year. Twenty-nine cents! It is not a figure for America to be proud of.

We have done something to stop the leak, it is true, but we have done it in spots. One town has a fine water supply, another enough hospital room to take care of all its sick, a third has cleaned up housing conditions. But there is so much to be done that this is only a drop in the bucket.

The American Red Cross has realized the need for a nation-wide campaign against preventable disease and for better public health conditions. Its war task is nearly over. It is turning its attention to the less picturesque but just as important problems that confront it at home. It desires to cooperate with health boards, medical societies and public health agencies everywhere in the country in carrying out this campaign.

The unit of our national life is the family and it is in the family that it wishes to begin. It has no intention of telling people how to run their homes. But it wants to bring them the benefit of its experience, its teachings, its help, if they need them. It wants to place at the disposal of the people of this country all the resources of its great organization, just as it placed them at the disposal of the army, and of the devastated countries of Europe.

Through its Home Service, through courses in home nursing, hygiene, child care, and first aid (which will be offered to every woman and girl in the country through the chapters and branches), a knowledge of the simple principles of good health can be disseminated.

LEARN HOW TO SELL

The Art of Selling

By ARTHUR FREDERICK SHELDON

Author of *The Science of Business*, Editor of *The Business Philosopher*.

A text-book of fifty lessons, each followed by questions and exercises dealing with retail, wholesale and specialty selling. The language is simple and treatment of the whole subject is lucid. The reader is able to grasp the elementary principles with confidence. The suggestions for advance study along the line of constructive salesmanship are worth many times the cost of the book.

Selling is one of the great arts of life. Ability to market one's goods should be systematically cultivated. The goods may be oysters or essays, pork or poems. The man who writes poems and can't sell them is in the same position as the man who makes good sausages, but lacks the power to market them.

The author is one of the most remarkable salesmen in America, and this manual, based largely upon his own experience, ought to be owned by every one who is selling goods or services. It should find a place as a text-book in the commercial department of every school in the country.

Bound in cloth. Price, \$1.50 net.

Address: Book Department, THE BUSINESS PHILOSOPHER, Memphis, Tenn.

Now

IF you have hard work to do,
Do it now.
Today the skies are clear and blue,
Tomorrow clouds may come in view,
Yesterday is not for you;
Do it now.

If you have a song to sing,
Sing it now.

Let the notes of gladness ring
Clear as song of bird in Spring,
Let every day some music bring;
Sing it now.

If you have kind words to say,
Say them now.
Tomorrow may not come your way.
Do a kindness while you may,
Loved ones will not always stay;
Say them now.

If you have a smile to show,
Show it now.
Make hearts happy, roses grow,
Let the friends around you know
The love you have before they go;
Show it now.

—[Author Unknown.]

As a Man Thinketh

By James Allen

Sixty pages filled with high thoughts on the philosophy of Life and the power of thought.

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One of the most powerful books on self-building and thought-mastery ever published. In this book the author makes beautifully clear the power of thought and throws a light on the way to its right application. It is "suggestive rather than explanatory, its object being to stimulate men and women to the discovery that they themselves are the makers of themselves."

Out from the Heart

A sequel to "As a Man Thinketh." Through the truths presented in this book thousands have received the inspiration to the first steps in enlightenment and freedom. The author not only gives the inspiration, but shows the way. The directions on the formation of habit are invaluable.

Through the Gate of Good

—or "Christ and Conduct." This book is an interpretation of the mission and teaching of Jesus in the light of self-perfection by noble moral conduct, based upon the truth that spiritual enlightenment and the practice of virtue are identical. An illuminating commentary on present day trends of thought, vital and valuable. To quote from one of the chapters: "The essential difference between a wise man and a fool is that the wise man controls his thinking, the fool is controlled by it."

Morning and Evening Thoughts

Being some of the choicest meditations of James Allen, gathered from his writings and compiled by Lily L. Allen and others. There are several choice selections, both prose and poetry, for each day of the month.

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THE BUSINESS PHILOSOPHER

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Things Money Cannot Buy

By Frank Dorrance Hopley

A group of men were discussing, over the luncheon table, the purchasing power of money. One of them, especially, waxed eloquent upon the subject. "There is nothing money will not buy," he said positively. One man took exception to this statement.

"Money will not buy health," he asserted.

"Wrong!" said the first. "There is many a poor man or woman who, if they had money to pay for proper treatment, would quickly regain their health. In many instances, money will buy health."

"Happiness, then—"

"Wrong again. In rare instances money will not buy happiness, but in the majority of cases, yes. The possession of money means time for rest, recreation, study, travel—many things all of which give happiness. I'll tell you," leaning across the table earnestly "write down, if you can find them, three things that money will not *really* buy, and for each one I will give you a thousand dollars."

The next day at luncheon, the one who was challenged handed the other a slip of paper. After reading it, the man without a quibble handed his friend three one-thousand dollar bills. This is what was written on the paper:

1. A Baby's Smile—A baby's smile can never be purchased by offering it money. To the soul that has so lately come from the place of the unborn, the means of exchange of this world offers no appeal. A mother's kiss, a father's caress, a flower, a bright colored toy, may win a baby's smile, but you cannot bargain for that smile with gold.

2. Youth, When It Has Gone—"The mill will never grind with the water that has passed." The flush of youth, the luster of the eyes of a boy in his teens, the carefree happiness of the maiden, when the years have brought maturity, can never come again. Ponce de Leon in his quest for the spring of eternal youth, realized that fact. He knew that youth, once gone, could never be bought again. Money will not purchase its return, even if heaped in piles of millions, and the spring for which the knight so diligently searched to insure against the ravages of time, was never discovered.

3. The Love of a Good Woman—Love, like a baby's smile, cannot be bought with gold. Many a woman has simulated love for a dowry with a husband thrown in, and practiced the deception successfully for years, but true love, of the kind which lasts eternally, cannot be purchased. The love of a pure woman is held by her as the most sacred gift which she can bestow. It is not to be bought with gold, or silver, or precious stones. It is given freely to the man she loves.—[From the *Dearborn Independent*.

Editorial Note

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Mén to Make a State

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Obedience is but self-government in action; and he can never govern men who does not govern first himself. Only obedient men can make a state.—[Masseling's *Ideals of Heroism and Patriotism*.

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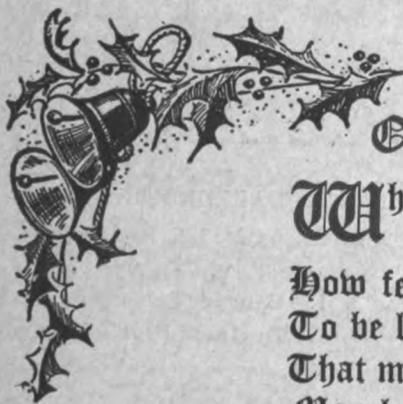
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The BUSINESS PHILOSOPHER

Volume XVII

DECEMBER, 1920

Number 12



Our Christmas Message

When through the frosty air we hear,
The chimes of Christmas-tide,
How few there be who pause to pray
To be like Him who died,
That men may, like Him, learn to serve,
May learn the Law of Love,
That Service to our fellow man,
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—Arthur J. Forbes.

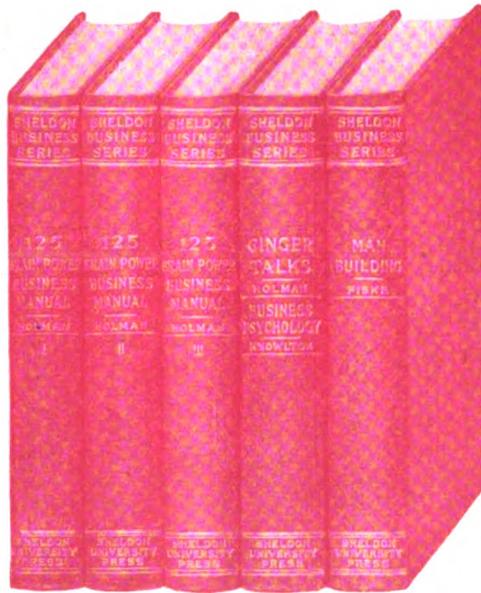
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for December**

ARTHUR FREDERICK SHELDON

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"THE SPECIALIZED BRAIN WINS"

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KANSAS' NEW INDUSTRIAL COURT

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Is contributed by Harry Newman Tolles, well known lecturer on business topics and vice president of the Sheldon School, Chicago, Ill.

THERE are many shorter articles which will repay careful reading. The January number will contain many special articles which should make the Business Philosopher many new friends at the beginning of the New Year.



Members of Layne & Bowder Chapter of The Business Science Society, Memphis, Tenn. (See page 688.)

The Business Philosopher

Edited By ARTHUR FREDERICK SHELDON

CHARLES CLINTON HANSON,
Associate Editor

ARTHUR J. FORBES,
Managing Editor

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DECEMBER, 1920.

NUMBER 12

BY THE FIRESIDE WHERE WE TALK
THINGS OVER

THE MEANING OF THE MOTTO

"He Profits Most Who Serves Best"

EVERY religion and every philosophy has both its exoteric and its esoteric teachings.

Its exoteric truths are those which the world at large understands to be its teachings.

Its esoteric truths constitute the deeper or inner meanings—the understanding of the members of the inner circle, the true devotees of the particular religion or philosophy.

We are living in a realm of cause and effect, and the English philosopher Hamilton tells us that philosophy is the science of effects by their causes.

Rotaryism has been evolved into a philosophy.

Rotaryism, as a philosophy, is the science of effects by their causes, as related to the effect which the whole world wants—profit—by the only natural cause of legitimate profit, which is Service.

To the mind of the author of the motto, the concept Service represents a fixed fact in Nature, as absolute and certain and unerring as is represented by the concept gravity, or the concept gravitation, or the concept attraction.

The concept Service represents a law of Nature, just as certainly as the concept gravity represents a law.

In fact, the law of Service is to all human relationships, including commercial, industrial, professional, and all other relationships, exactly what the law of gravity is to all material bodies.

Indeed, it is *the* law of attraction in human relationships.

Witness the following facts:

First: When the support is removed from a suspended object which is heavier than air, it is perfectly natural for that object to gravitate to the earth, in obedience to the well-known Newtonian law of gravity or attraction.

Second: That, however, is no more natural than it is for trade, in any line of commerce, to gravitate toward the commercial institution which "serves" its patrons the best.

Third: The natural attraction of patronage or custom to the commercial institution which serves its patrons the best, is no more natural than it is for employes of the right calibre to be attracted to and stay by the employer who broadly, and in the true sense of the term, serves his employes the best.

Fourth: The above facts are no more natural than it is for the "fat pay envelope" and the desired promotion to gravitate toward the employe in any organization who, in the true meaning of the term, serves his or her employer the best.

THERE is no sickly sentiment and not the slightest element of sentimentality about the philosophy of Service when it is scientifically understood.

It is, among other things, the one law of sound economics.

To obtain a thoroughly scientific understanding of Service as a natural law of human activity, it is important that the student of the philosophy of service come to a clear understanding of the difference between a law and a principle.

All principles are laws, but all laws are not principles.

That any given natural law may take rank as a principle, it must rise to the dignity of a governing law—a primordial law, a creative law, a source from which other natural laws emanate.

The law of Service rises to that dignity.

The law of Service is the principle of Service. It is a fixed principle and governs in each of the four kingdoms of Nature,—man, lower animal, vegetable, and mineral.

Man did not make this law any more than Newton made the law of gravity. Man did not make it and he cannot break it.

The law can and will break him or her who persistently transgresses it.

If any individual, employer or employe, man or woman, boy or girl, rich or poor, steps off the top of a high building, he or she is destined to come in violent contact with Mother Earth.

We use language loosely when we say we “break” a law.

The individual stepping off from the top of a high building has not broken the law of gravity as he lies broken on the earth beneath. The law of gravity is still unbroken and continues to work all the time and overtime.

Such an individual breaks himself by non-conformity to the conditions of the law.

In an exactly analogous manner, almost countless numbers of human beings fall broken on the pavement of life, through either conscious or unconscious non-conformity to the principle of Service, which is a primordial or governing law of Nature working all the time, everywhere, with everybody.

Conscious or unconscious conformity to natural law is the natural cause of deserved reward or profit.

Conscious or unconscious non-conformity to natural law is the natural cause of failure to attain deserved reward.

Excellence of service rendered is to deserved reward exactly what fire is to heat. Little fire, little heat; more fire, more heat.

Everyone knows that that is a fact and not a theory.

As the volume and intensity of the fire is increased, the volume and intensity of heat is naturally increased.

This, however, is no more a fact than that, in the realm of human busy-ness, whatever the business may be, so long as it is useful effort, excellence of service rendered is cause, and deserved reward is effect.

Little service, little reward; greater service, greater reward.

This is the natural law of cause and effect in the realm of human effort and deserved reward.

Service, when scientifically understood, is but another name for usefulness.

The individual, or the aggregation of individuals, as an institution, which could not, by any possibility, be of any service to the world, has no natural cause for existence.

Service, or usefulness, is the natural or divine mission of every human being and of every aggregation of human beings, as an institution, commercial, industrial, professional, governmental, or otherwise.

It were well for all students of philosophy to bear in mind the words of that wise man, Vivekananda, when he said: “Once the end in view is clearly determined, the means to the end becomes more important than the end itself.”

The means to the end is the cause; the end is the effect. Take care of cause, and the effects will take care of themselves. Travel carefully and well the road of the means to the end, and you will arrive safely at the end in view.

THE life of the individual or the institution resolves itself to three lines, which may be represented by the following diagram:

I S P
— — —

“I” stands for individual or aggregation of individuals, an institution.

“S” stands for service rendered.

“P” stands for profit.

Ultimately, in the mathematics of life, these three lines are equal.

The reason why ultimately so many millions fall broken on the pavement of life is because about ninety-five people out of every one hundred, in every walk of life, have their mental optics focused on line number 3.

Thus are they seeking for effects without paying due attention to cause.

They are seeking to arrive at the end in view—profit—without carefully traveling the road of the means to the end, Service.

In order to insure the making of the third line long, any individual or institution labors under the necessity of natural law to centre attention upon the problem of making the middle line also long.

But the middle line, Service, is an effect flowing from Line number 1, which is the power of the individual or institution to render really efficient service.

There is a vast difference between even the *desire* to render efficient service, which is so sadly lacking in the hearts of millions of humans, and the *capacity* to render really valuable service.

The rendering of efficient service requires both the desire and the capacity to serve.

Possibly the greatest bar to the development of a high degree of individual capacity to render really valuable service on the part of the average man or woman is the sin of self-justification, the disease of intellectual vanity or pride of intelligence.

It has been said, wisely and well, that there are fewer people who can endure success than there are who can endure failure.

As success begins to come, Mr. Average Man, even through the rendering of service, is very much inclined to feel that he has “arrived,” and when anyone thinks he has arrived, he is usually about ready to depart.

The student of the philosophy of Service should occasionally remind himself of the Hubbardic aphorism which reads: “It is while we are green that we grow, and when we think we are ripe we begin to get rotten.”

Careful analysis reveals the fact that if the individual would make line number 3 in the mathematics of life long, he must sooner or later go to work on line number 1, his individual power line, and see to it that, through right nourishment and right use of the constructive faculties, capacities, qualities and powers of the four-fold departments of his being, he brings about an actual increase of his power to render efficient service.

By the term “four-fold departments of being” we refer, of course, to the intellect, sensibilities, body and volition of man.

The superficial student of the philosophy of Service is apt to interpret the concept Profit in its economic meaning only.

He who has a scientific understanding of the concept Profit as it is used in the motto of Rotary realizes fully that all material gain is but one of three natural elements in the sum total of profit.

The first and most important element is the love of our fellowmen. If of a very practical turn of mind, call this the respect of those with whom any individual comes in contact.

The second natural element in profit is conscience. Again, if of a very practical turn of mind, call this self-respect.

The third natural element is material gain.

Anyone, anywhere, in any niche of the world's work who obtains or procures material gain at the expense of the respect of others and self-respect, does not profit in the true sense of the term.

It is more than likely that such an individual will not *secure*, even though he temporarily *procure* an abundance of material gain.

Material gain, or, in plain language, money profits, in order to be made secure, must be procured in such a way that automatically, in the procurement of them, the respect of those with whom one deals, and self-respect, are natural consequences.

As a matter of fact, the conduct of the individual, in order to insure the largest possible measure of material gain in the form of progressively profitable patronage, must be of such a nature that self-respect and the respect of others go hand in hand with it.

This is true by reason of the fact that the only road to the securing of progressively profitable patronage, in any line of human endeavor, is the road of so conducting oneself that the patron naturally wishes to come again and yet again, thus insuring permanency of patronage.

The concept Profit, therefore, as used in the motto, "He profits most who serves best," may be symbolized by an equilateral triangle, one side of which is represented by respect or love of others, the other side by self-respect or conscience, and the base line by material gain.

MILLIONS, in all, have labored under the false belief that one road leads to the acquirement of self-respect and the respect of others, while an entirely different road leads to the acquirement, in a large way, of the element of material gain.

This is an utterly false belief. There is no road leading to any one of the three elements in profit.

A road implies something broad and easy to travel, and there is no broad and easy road leading to any one of the three, and there are no short cuts.

Fortunately, however, there is one "path" leading to all three, and the name of that path is SERVICE.

It is service from you to the other fellow, no matter who you may be, that attracts him and his patronage to you.

And, lo and behold, the concept Service, as represented in the Rotary Motto, may be symbolized by an equilateral triangle.

The first or left hand side of the triangle represents the natural element of Right Quality. The right hand side of the equilateral triangle represents the natural element of Right Quantity, while the base line of the triangle represents Right Mode of Conduct.

As certainly as 1 plus 1 plus 1 always equals 3, so Right Quality of goods or efforts, plus Right Quantity of goods or efforts, plus Right Mode of Conduct of a business or on the part of an individual, equals Right Service.

It equals Satisfactory Service,—the kind of Service which satisfies the other fellow and sustains his confidence, which in turn is the basis or foundation of all permanent or profitable human relationships.

It were well for the student of the philosophy of Service to bear in mind that his L. C. M. (Love of Fellow Men, Conscience, and Material Gain) cannot by any possibility ultimately be any greater than his Q. Q. M.

The one is the reflection of the other.

Love of Fellow Men, "Clear Conscience," and progressively profitable Material

Gain, constitute the effect flowing from the cause of Right Quality, Right Quantity, and Right Mode of Conduct.

The profit, therefore, is what we "get." The service rendered is the gift, and man must learn the law that to get he must give.

To get profit or reward, he must give the gift of Service.

The giving of any gift implies another "G,"—the Giver.

And each individual giver—each individualized entity in the form of a human being, as to static or stored man power, is a triangle.

The left side of this equilateral triangle which symbolizes the well balanced individual, represents the spiritual side of his nature,—that factor in man which functions in love of the good, the true, and the beautiful in all things.

The right side of this equilateral triangle represents the intellectual element in man's nature, through which he comes into the possession of knowledge.

The base of the triangle representing the static power of man, represents his physical nature, through which the spiritual and intellectual forces are expressed.

As they are expressed, functioning in words written or spoken, or deeds done, they result in Service, the natural elements in which, as already shown, are Q. Q. M.

Excellent of Quality, Quantity, and Mode, can be no greater than the Spiritual, Intellectual, and Physical development on the part of the individual.

The Q.+Q.+M. is the effect. The S.+I.+P.—Spiritual, Intellectual, and Physical Power—is the cause.

Take care of cause, and the effects will take care of themselves.

FINALLY, the real student of the philosophy of Rotaryism should not forget that back of the individual there is a final "G," the source from which all comes—GOD—Omniscience, Omnipotence, Omnipresence.

If materialistically inclined, call this great force Nature, if you will.

The basic thing is recognition of the fact that it IS.

All things created have a Creator. That is pure logic to both the religionist and the materialist.

Cause cannot give rise to that which is not in itself.

In many forms of life, and notably in man, there is intelligence.

Pure logic compels even the materialistically inclined to recognition of the fact that in the cause of man, even though he designate it the Great Unknown, super-intelligence exists.

If, perchance, this should be read by one who does not like the term God, call it Providence.

If, perchance, he should not fancy the term Providence, hyphenate the term and call it Pro-vid-e-nce.

All things provided have a provider. All effects have causes.

Man is an effect; so is a tree, a bird, a vegetable, a horse, a stone.

The best housewife or cook in the world cannot provide a meal. All she can do is cook the food. The most liberal provider of food, raiment and shelter for his family, did not, after all, produce or provide the raw material out of which all were made.

Money is but a symbol of values.

The best workman in the world, in metals or rubber or wood, or any other form of raw material, is but a combiner of natural elements provided by the Infinite Provider.

Molded by the mind and hand of man, the raw materials provided by Providence do indeed function in useful service to mankind.

But the really thinking student of the philosophy of Service, no matter how great he becomes in the rendering of Service, becomes humble in contemplation of the Infinite Presence, the Great Unknown, the mysterious Father-Mother Creator, to whom he is finally beholden, and without whom he would be helpless.

It has been well said that a great many do not think,—they only think that they think, and some just think that they think they think.

And some there be, in this materialistic age, who as superficial students of the philosophy of Service, might be likened to those illogical individuals referred to by that brilliant English writer, Gilbert K. Chesterton, when he said that people who refuse to accept a God unless they can create one to suit their own fancy, reminded him of a child who would insist upon the privilege of creating its own father.

Of What Is Service to Others the Manifestation?

THE answer is, Service is simply the objective manifestation of Love.

The only way anyone can prove his love of his fellow man is through service to his fellow man.

The term Love, scientifically understood, is the most constructive force in the universe.

Its opposite—Hate—in all its various modes and manifestations, such as jealousy, fear, envy, is the most destructive force in the universe.

Love constructs; Hate disintegrates and destroys.

Another Hubbardic aphorism comes into play:

“If you don’t love your job, don’t worry about it; some other fellow will soon have it.”

In the late world war, if we as Americans had not loved our country, the hand of the Hun would soon have had us.

If the employer does not, broadly speaking, love his employes and does not make that love manifest in service to them, he need not worry about it; some other employer will soon have them.

If the employe does not love his employer and his work, he cannot construct a successful future.

And so it goes, all along the line of life.

Finally, the student of the esoteric meaning of the motto should realize that there is a vast difference between true Service and servility.

Evil is often but over-ripe good.

The spirit of real Service to the other fellow carries with it nothing of servility. The true student of the philosophy of Service always bears in mind the Golden Mean.

And the best way in the world to really apply the Principle of Service is to really practice *The Golden Rule*.

There is nothing new about the enunciation of the Principle of Service as the law of being and becoming successful.

The Master Teacher of the Principle of Service told us long ago just what to do in order to put the law into operation.

After laying down certain premises, such as reminding us not to bother with the mote in the other fellow’s eye, when we have a big beam in our own, He stated His conclusion as follows:

“Therefore, all things whatsoever ye would that men should do to you, do ye also unto them.”

And then He said that which we hear but little comment upon by the interpreters of His philosophy:

He added five very significant words, as follows:

“For that is **THE** law.”

He did not say “That is A law”; he said “**THE** law.”

Is it not singular that he used the definite article, *the*?

No, it is not singular, because the statement is very definite, very specific; and there is but one primordial law in human relationships.

Did you ever hear anyone refer to A law of attraction, or A law of gravity? We always say **THE** law of gravity, for the simple reason that there is but one.

In an exactly analogous manner, the Master Teacher of the Principle of Service states very definitely, after laying down "the rule for making gold,"

"FOR THAT IS THE LAW."

And then He added three more very significant words:

"And the prophets."

His translators spelled that last word p-r-o-p-h-e-t-s. But we may well spell it also p-r-o-f-i-t-s.

This is true by reason of the fact that anyone, anywhere, in any niche of the world's work, who does all things whatsoever—all the little things and all the big things—unto others that he would like to have others do unto him, will find the Quality of what he does, right; the Quantity of what he does, right; and his Mode of Conduct, right.

His Service to others will, therefore, be right, and his profits in increasing self-respect, respect of others, and material gain, will be a purely natural result.

Selfishness in all its forms is destructive—Service to others is constructive.

Service to others is enlightened self-interest. Selfishness is unenlightened self-destruction.

Therefore, *"He Profits Most Who Serves Best."*

The fact that money is the present method of exchange makes it indispensable and gives it a symbolic force of a very high quality but it should be recognized in its true light as a method and a symbol and as something which has its important part in the activity of the law for an ultimate purpose and never as the power in itself. All the riches of the earth are of vital value, not because of their intrinsic worth but because of their symbolism and the sustaining importance of the really necessary things for which all riches may be exchanged.—*Grace M. Brown.*

That's Luck

WHEN you've fought a fight with courage bold and you've won the laurels, too;
When you've toiled with never-ending will and you've brought the victory through,
When you've given your best to meet the test, and you've climbed to heights of blue—

That's luck!

When you've struggled hard against the odds and you've reached the place of few;
When you've pulled when pulling seemed in vain, and you've got Success in view;
When you've worked with pep while others slept, and you've won the prize—
your due—

That's luck!

When you've tried again though oft you've failed and you've made a winning, too;
When you've smiled at loss and grinned at fate, and you've said to want, "Adieu;"
When you've driven to doom the clouds of gloom, and you've let the Sunshine through—

That's luck!

—*R. Rhodes Stabley.*

You ask me what I consider the first necessity for success in foreign trade. I think I would say that it is national integrity. Next, I would say, comes integrity of commodities. The character of the goods, their presentation, price and terms of business follow. Only on absolute integrity can a solid foundation of national good will be constructed.—*Sir Thomas Lipton.*

The Stuff That Counts

THE test of a man is the fight he makes,

The grit that he daily shows;
The way he stands on his feet and takes
Fate's numerous bumps and blows,
A coward can smile when there's naught
to fear,

When nothing his progress bars,
But it takes a man to stand up and cheer
While some other fellow stars.
It isn't the victory, after all,

But the fight that a brother makes;
The man who, driven against the wall,
Still stands up erect and takes
The blows of fate with his head held
high,

Bleeding, and bruised, and pale,
Is the man who'll win in the by and by,
For he isn't afraid to fail.

It's the bumps you get, and the jolts you
get,

And the shocks that your courage
stands,
The hours of sorrow and vain regret,
The prize that escapes your hands,
That test your mettle and prove your
worth;

It isn't the blows you deal,
But the blows you take on the good old
earth

That shows if your stuff is real.

—*The Three Partners.*

Value of the "Thank You" Spirit

A CERTAIN employment manager for a well known retail store made a practice, when employing people to sell goods, to have them give the first opening line of their sales approach.

If one said, "Good morning," and smiled, it was a foregone conclusion a smile would rest on the face all through the sales endeavor, but if the applicant mumbled "Good morning" without that glad look which must accompany the remark, he or she would be placed on the list of undesirables.

One of the greatest successes in the modern business world owes that commanding position in the main to training each clerk to smile and say "Thank you" every time a sale was made for

a nickle, dime or dollar. The management of the business instills this "Thank you" slogan into the minds of each salesman by new and forceful methods. In fact, a few days before last Christmas, a telegram was sent to every clerk in the chain. It read, "Did you say 'Thank you' to every customer to-day?"

Again, take note every time you speak, use care in your sales utterances. When a carpenter in building a fence, or a mason erecting a wall, finds his structure a little out of plumb, it is possible to tear down and rectify; but in salesmanship the spoken words cannot be recalled. If you let one remark detrimental to your efforts escape your lips, you cannot retract it.

Davy Crockett's maxim, "Be sure you're right, then go ahead," holds good in salesmanship, for you must be prepared to study in advance every word you expect to say when making a sale. Some have a cut-and-dried line of sales talk, but this is not good policy as it tends to make you too automatic in your actions. Better by far have a general line of talk in your mind, with changes and variations you can switch in to suit the mood of your prospect, than to depend on a set speech.

It is a practice in many retail stores to turn over the customer to another clerk when the first fails to make a sale, not because the second clerk is necessarily a better salesperson, but for the simple reason that the first line of conversation used evidently did not strike a responsive chord in the breast of the prospect.

It is not to be wondered at that some prospective customers take a decided aversion to the words spoken by certain salespersons, yet purchase from others who use the same general lines of conversation. The reason is simply that the more successful salesmen and saleswomen have learned the value of the "Thank you" spirit; they are more adept in closing sales because they know how to open the door to the customer's liking and confidence and to let the sleeping dogs of antagonism lie.

The Specialized Brain Wins

By Orison Swett Marden

(Copyright 1920)

THE keynote of success, as I have found in my career, and as I think every man who has built up a big business has discovered," says John G. Myers, of Albany, self-made millionaire, "is founded upon expert knowledge and application. If I had to begin business over again and were offered a choice of big capital or an expert knowledge, I should unhesitatingly choose the latter."

Only recently I heard a New York man say that there was a time when any slapdash fellow could have made money in his business. It was simply a question of stocking up and supplying people with what they could not happen to get elsewhere. But now, he says, the competition is so terrific that only the highest business ability, the trained brain, the man who has highly specialized in it, can make money in his line.

Specialization is the watchword of to-day. In every line of endeavor it is the trained man who is in demand. Everybody is looking for the specialist, the man who is an expert in his line. Everywhere we see men with only average natural ability, but well trained, push in ahead of those with far more ability, but who are only half-trained. There are multitudes of half or wholly untrained people in this country to-day who stand about as much chance of succeeding in life as a man would who should start a hotel without half furnishing it or equipping it, hoping to do so later out of the profits of his business.

In this era of tremendous competition it is necessary for the man who would succeed to be superbly equipped for success. He must not only have a good general education, but must also fit himself for some particular line of work so that he may become an expert, a specialist. It does not so much matter in what line you specialize, provided you are naturally fitted for it, as it does that you specialize in something.

The trouble with the majority of the army of human beings who hunt the "want" columns of the papers and frequent offices is that they never learned to do one thing well. They never mastered any trade, profession or occupation. They are not equipped to do one thing superbly.

There are people in New York and every large city looking for jobs, advertising, and answering advertisements in the papers, and constantly being thrown down because they are not prepared to do any one thing in particular.

They have "a slight knowledge" of this or "a smattering" of that, but proficiency in nothing.

They were allowed to grow to maturity in a helter-skelter way without order or system or any sort of preparation for life, and when offered a job of any value they are obliged to say, "Thank you, I never learned to do that; I could not hold that job down."

It is pitiable to see every day in our intelligence offices the number of applicants who are obliged to turn down jobs because they are not prepared for them. I have often heard disappointed applicants say, "I could have gotten this or that job if I had only specialized in that line, but it would have taken so long I never could have waited."

It is a strange fact that so many young men and women take it for granted that if they have a good education, especially a college education, they are going to succeed without very much technical training.

There is also a general disposition to over-emphasize the importance of certain qualities in their relation to success and life. Many young people seem to think that a good address, a good appearance, an attractive personality, a faculty for making friends, will carry them to success with comparatively little education or special training. It is true that any one of

these things will be a great help in the struggle for success, but all of them together will not be a substitute for a thorough practical training in some specialty.

It has been told as a joke that a famous entomologist on his deathbed warned his son against attempting too wide scientific research. The dying man said he had unwisely tried to learn all about beetles, when he should have confined his efforts to horned beetles!

To the scientist there is nothing at all ridiculous in this, for many scientific men devote themselves almost entirely to one species of animal, or to some one special problem in astronomy, physics or chemistry.

The same is true in law, medicine, and other professions. The lawyer of to-day, for instance, who hopes for distinction in any marked degree, must specialize in some particular branch of law, as real estate law, corporation law, criminal law, contracts, railroad law, etc. It would be equally impossible for a physician to gain great distinction without specializing. Even the specialties which only a few years ago were considered too narrow to afford anything like an adequate career, are now being subdivided, because they are so broad that even a life-study is not sufficient to cover them.

SCIENCE has gone into every field of human endeavor. It has gone into business, and is weeding out the deadwood, the incompetent, the slipshod, the systemless, orderless, and inefficient business men. It is driving out all the untrained brains.

The standard of efficiency demanded for a business career to-day is much higher than that of twenty-five or even ten years ago. Our efficiency experts insist on the most scientific management in every department. They will not tolerate things done in the old-fashioned, slipshod manner of the back-country general store, where they have to pull over great piles of stuff to find anything, where there is practically no bookkeeping, no modern or scientific methods. But even in the remotest districts stores of this sort are now rare.

It is becoming more and more impossible to succeed in any line without specializing. There is little demand, and it is growing less and less, for the youth who has not been trained in some specialty. The call everywhere is for the expert, for skilled labor, for trained workmen, and the higher your ambition, my young friend, the greater your expectations for your future, the better education and the finer training you require. If you expect to get anywhere near the top in your specialty, you must have a superb training, you must be a master in it.

Personal equipment is one's life capital, and no one can afford to start on his career half equipped, half educated, half trained, any more than a man can afford to go into business without the proper equipment. Supposing the best kind of a business man were to open a store in a dilapidated building, not properly equipped in any respect, with no show windows for the display of goods and no facilities of any sort, and an efficient buyer, who lacked taste and who was not particular about the quality of goods he bought, do you think he would succeed? Why, you know very well that the red flag would be over the door of that establishment in a very short time.

Now, the youth who starts on his career half equipped, half trained, poorly educated, so that he is always placed at a great disadvantage, is similarly situated. He is foredoomed to failure, for the best opportunities are attracted to the best mental equipment, the most superbly trained brain.

Young people little realize their fearful loss through lack of special preparation for their life-work. Tens of thousands of employees are receiving but one-quarter of what their natural ability would command if it had been properly developed and specialized in one direction. It is pitiable to see these young men and young women earning their living by only a little bit of themselves, only the fringes of their ability, calling into play the merest fraction of their powers, because they have not specialized their ability. Multi-

tudes are thus getting their living by their weakness instead of by their strength, because their ability has not been specialized.

The unfortunate thing about so many of these people is that they measure themselves by their weakness instead of their strength, that is, by the little things they are actually doing instead of the bigger things they are capable of doing. Not having been trained in the way which would have brought out their larger powers, they have an entirely wrong estimate of themselves. They are blind to their real possibilities. The greater part of their ability is locked up by ignorance and lack of preparation.

"Oh, what a mistake I made that I left school so early, or quit my half-learned trade." This has been the cry of multitudes of those who have been handicapped all their lives by their ignorance and lack of specialized training.

When they were boys they did not like the confinement of school; they wanted a job. Then they wanted to change round and try their hands at different things, and when they grew older they began to see what a terrible mistake they had made. But they thought it too late to do better, and so they go on to the end, miserable, unhappy, disappointed with themselves and with life in general.

It is a pathetic thing to discover, after one reaches the age of maturity, that he has dwarfed his whole career, strangled his ability, and stifled his chance in life by not properly preparing for it.

There is no excuse for anyone in this country risking such an experience. Every American youth has an opportunity for an education, *and he should put himself in superb condition to make his life a grand success.*

He should prepare himself to do the best work of which he is capable, along the line of his special talent. It does not matter so much what he decides to do as that he should be an expert in it, an artist instead of an artisan—to make his life a masterpiece instead of a daub.

A Poem of Service

WILLIAM T. GOFFE, of Oklahoma City, who is vice-president of the International Business Science Society for his state, and editor of the Oklahoma "Retail Merchant," sends the following poem, by an unknown author, which he rightly says embodies the true spirit of the Sheldon Philosophy of Service.

*"Give me a pulsing heart to feel
The need of other hearts, and kneel
With them when lonely shadows steal
Across their way.*

*"Give me a vibrant hand and strong,
To right a weaker brother's wrong,
Or smooth some tangled place along,
His onward way.*

*"Give me a spirit swift to greet,
And lay life's incense at the feet,
Of every soul I chance to meet,
Upon the way.*

*"Give me to feel with kindness rare,
Give me to act with courage fair,
GIVE ME TO BLESS; this is my prayer
Upon my onward way."*

Initiative

WHAT is initiative? It is doing the right thing without being told. But next to doing the right thing without being told, is to do it when you are told to do it, at once. That is to say, carry the message to Garcia.

Next, there are those who never do a thing until they are told twice; such get no honors, and small pay.

Next, there are those who do the right thing only when necessity kicks them from behind, and these get indifference, instead of honors, and a pittance for pay. This kind spends most of its time polishing a bench with a hard luck story.

Then, still lower down in the scale than this, we find the fellow who will not do the right thing even when some one goes along to show him how, and stays to see that he does it; he is always out of a job, and receives the contempt he deserves, unless he has a rich Pa, in which case Destiny patiently waits around the corner with a stuffed club.

To which class do YOU belong?—
Elbert Hubbard.

Causes of Government Inefficiency

By Herbert N. Casson

Editor *The Efficiency Magazine*, London, England

SPEAKING quietly, without rage and prejudice, can any one tell why it is that all Government Departments, in all countries, are slow, wasteful, and incompetent?

There must be some basic reason for this, as the individuals in these Departments cannot all be inferior to the individuals in private firms.

Almost invariably an able man becomes disabled when he is placed in a Government Department.

He becomes timid, procrastinating, non-committal, evasive, and unprofitable. He becomes a mere chattel of routine.

All his active qualities change into passive ones. All his positives become negatives. All the powers that create success in the wide, free world of business decay and die; and, finally, he becomes a piece of human furniture, and nothing more.

Why is this?

If it be true that Government methods destroy business and, worse still, destroy the people in the departments, we must make an end of the whole silly experiment of Government ownership.

The fact seems to be that a man simply cannot be competent in a Government job, for these 10 reasons:

(1) *There is no Payment by Results.*

There is no piecework. There is no profit-sharing. A man gets as much for doing badly as he does for doing well.

(2) *There is no Fear of Discharge.*

A man may be transferred, but, as long as his conduct is satisfactory, he cannot be discharged for incompetence. Any sort of a fool can hold a job forever in the Civil Service.

(3) *There are no Profits to be Made.*

There is no possibility of bankruptcy. If the Department doesn't pay—very well. The Treasury has plenty.

(4) *There is no Danger of losing Customers.*

A Government Department does not depend upon its customers, so that it has no incentive to be quick and courteous and obliging.

(5) *The main thing is Accuracy, not Success.*

A Government employee has simply nothing to do with success. His one aim is to avoid mistakes. The less he does—the fewer mistakes.

(6) *Time is of no Consequence.*

As all Government employees are made into clerks, they come to have a clerk's disregard of time. To clerks, as to lawyers, a delay is a relief and a comfort—the more the better.

(7) *The Work is Impersonal.*

There is very little personal responsibility in a Government office. The clerks have arranged a system whereby nobody is to blame, no matter what happens.

(8) *There is no Competition.*

A Government Department is always a monopoly. It has no competitors and it can take its ease and do as it pleases.

(9) *Routine is put ahead of Service.*

In Government Departments all the workers are tied with red tape. They are all the slaves of a system of procedure.

(10) *There is no Enthusiasm.*

If a man stays in a Government job long enough he becomes mummified. He loses all the energy and joy of living that are so necessary to efficiency and success. These are a few of the reasons why nationalization always has failed and always will.

Just put yourself in the place of these poor Government automata. No matter how able you are, how could you be efficient if you had:

No hope of profits;

No fear of failure;

No competitors;

No customers;

No reason to hurry; and

No danger of being found out.

Nationalization is not only a destroyer of trade and commerce. It is not only a coral reef built across the harbor of prosperity. It is worse. It is far worse. It is a destroyer of men. It takes an able man and grinds him down until he is a clerical drudge.

It lowers the spirit and hardihood of a nation. It pauperizes. It dulls the mind and benumbs the feelings. It changes lions into rabbits. What could be worse?

Kansas' Unique Court Described

By Hon. W. L. Huggins

Presiding Judge of the Court of Industrial Relations at Topeka, Kansas

IN a recent address under the auspices of the Cotton States Merchants' Association at Memphis, Tenn., Judge Huggin described briefly some of the outstanding features of the new Kansas law, under which was created the Court of Industrial Relations.

While the principles embodied in the law are not new, the experiment which the state of Kansas is making is being watched with interest throughout the country, as all thinking men and women have long sought some remedy for the industrial unrest which has pervaded the entire world since the ending of the world war. In outlining the object and scope of the Kansas law Judge Huggins said in part:

"I am a citizen of a community which has undertaken to provide legal measures for the settlement of industrial disputes and to protect the general public from the evils of industrial warfare by the orderly processes of the law.

"Employers are thoroughly organized under the laws of incorporation. They speak on all matters of mutual interest with one voice. The employes, on the other hand are organized with equal thoroughness under the modern labor unions and confederations of labor unions. They also speak with one voice on all matters of their mutual interest.

"The responsible head of a great industrial corporation refuses to meet his employes and discuss with them matters in dispute. The responsible head of the organization to which his employes belong, in retaliation, calls a strike. The strike is attended with the usual features of violence and intimidation. The employes not only quit work themselves, but by force and arms prevent others from working in their places. The employes call upon the state to protect life and property and preserve the peace. The military or constabulary is called upon, and civil war ensues. Great economic waste results. Some men lose their lives. Women and children suffer for the necessities and comforts of life. The industry ceases and

the general public is called upon then to suffer with the combatants. In the end no good is accomplished and the bitterness of the hatred engendered will last for a generation.

"If democracy is to survive we must evolve a lawful solution of these constantly recurring industrial disputes, which so vitally affect the peace and prosperity of every class of our people. Under the common law since very ancient times, certain industries and vocations have been regarded as impressed or affected with a public interest. The inn, the blacksmith shop, the grist mill, are familiar examples. In the United States, the government regulates that class of industries known as "public utilities" in the interest of the general welfare. The legislature of my state, in attempting to find a solution for industrial problems, adheres strictly to the established principles of the common law.

"We have founded this legislation upon the principle that certain industries and vocations are affected with a public interest. We have added to the long accepted list of industries so affected those which directly and vitally influence the supply of food, clothing, and fuel. These three classes of industries, together with those which heretofore have been known as public utilities, are deemed "essential industries," and are by legislative action declared to be subject to regulation. The legislature of my state in this new industrial code has attempted to do two new things only:

"First, it has impressed with a public interest the manufacture of food and clothing, and the production of fuel.

"Second, it has declared labor as well as capital invested and engaged in these essential industries to be impressed with a public interest, and to owe a public duty.

"The other provisions of the law merely establish the procedure by which the Court of Industrial Relations functions in adjudicating controversies and in the regulation and supervision of the essential industries for the purpose of

preserving the public peace, protecting public health, preventing industrial strife, disorder and waste, and securing the regular and orderly conduct of the businesses directly affecting the living conditions of the people.

"The Kansas Court of Industrial Relations is emphatically not a tribunal for arbitration. The Kansas law is based upon the principle of adjudication, not arbitration. The law provides for the adjudication of industrial controversies in the same orderly way, and by the same kind of tribunal, as have been used in the adjudication of all other classes of controversies for hundreds of years.

"The Kansas industrial code provides for a Court of Industrial Relations consisting of three judges to be appointed by the governor for definite terms. It provides said court with a staff of expert engineers, accountants, and examiners. It gives the court jurisdiction over all the essential industries in the state. It provides that in case of a controversy between employers and workers, or between crafts or groups of workers, engaged in any of said industries, if the controversy shall reach the point that it endangers the continuity of service, the supply of the necessaries of life, threatens the public peace, endangers the public health, or affects the general welfare of the people, that the court upon its own initiative, or upon the application of either party of the dispute, or upon the petition of the Attorney General, or upon the complaint of ten citizen taxpayers of the locality, shall take jurisdiction, shall investigate, determine and adjudicate such differences, make findings of fact, and issue an order in the premises. By such order the court may fix rules and regulations concerning hours of labor and working conditions, and establish a minimum wage or standard of wages, all of which must be observed by both parties unless changed by agreement of the parties and approval of the court. It provides that if either party to the controversy be dissatisfied the matter may be taken directly to the Supreme Court of the state for review and shall be by

the Supreme Court given preference over other civil cases in the matter of an early hearing. Throughout the controversy and litigation the industry must continue to operate. In other words—when a private quarrel between employers and employes approaches the point at which open hostilities and industrial warfare are imminent, when the homes of the land are threatened, when the health and comfort of women and children are jeopardized, the state in the exercise of its police power, steps forward and says: "Hold! Thou shalt not!"

The prime purpose of the industrial law is the protection of the public against the inconvenience the hardships, and the suffering so often caused by industrial warfare. It protects every citizen in his God-given right to work, to support his family like a free man with out molestation and without fear. It confirms the right of every man to quit, to change his employment like a free man; but it forbids him either by violence or by intimidation to prevent others from working. It assures capital invested in the essential industries freedom from the great economic waste incident to industrial warfare. It offers a fair return upon such investments. It guarantees to workers engaged in these essential industries a fair wage, steady employment, and healthful and moral surroundings. It gives to employers, to employes, and to the general public alike an impartial tribunal to which may be submitted all controversies vitally affecting the three. It declares anew the democratic principle that the will of the majority legally expressed shall be the law of the land. It prohibits and penalizes the rule of the minority by means of intimidation. It prohibits trial of industrial disputes by gauge of battle, and it offers in place thereof a safe, sane and civilized remedy for industrial wrongs.

"Some have called this effort to compel capital and labor to cease industrial warfare an infringement of corporate and individual rights. If so, it is simply a restatement of the old principle that the rights of the many are superior to

the rights of the individual; that every man's rights leave off where his neighbor's begin; that no man may so use his own to injure others.

"The Legislature of my state in the Court of Industrial Relations has provided a tribunal in which justice is administered without money and without price. The penniless man, if he be engaged as a worker in any of the essential industries, may come into this court with his complaint. He is not required to give security for costs nor even to pay his own witnesses. The state provides him with legal advice, with expert accountants and engineers and with trained examiners who will investigate his case, prepare his evidence and present it to the court without a penny's charge. The law enjoins upon the court that it shall do all things necessary to develop the facts in the case.

"The law does more than this for the worker. It provides that if he be dissatisfied with the adjudication of his case by the Court of Industrial Relations, he may take it for review to the Supreme Court of the state. The transcript of his evidence is prepared for him, and he goes with his grievance and with all his evidence to the Supreme Court, still without a penny's cost.

"The court has already, in one of its orders, defined a fair wage. It has said that a fair wage is one which will enable the frugal and industrious working man to provide himself and family with all the necessaries and a reasonable share of the comforts of life; that in addition thereto, a fair wage should provide opportunities for intellectual advancement and reasonable recreation; that a fair wage should be such as to enable the parents working together to provide the children with good moral surroundings, opportunities for education, and a fair chance in the race of life; that a fair wage should enable the frugal man to provide for sickness and old age.

"Further than this, the law has extended to unorganized the same opportunity as to organized labor, and so the individual worker on his own respon-

The Soul Undaunted

IF in his upward struggle,
There were times when his courage
flagged—

Times when his heart's hard throbbing
Told him how matters dragged;
He never spoke of his troubles,
Or showed by word, or look,
That his purpose ever wavered,
Or his faith for a moment shook.

If mountains rose in his pathway,
If troubles piled high and deep,
It only hindered his progress
And made the hill more steep;
But the purpose to master the troubles
—Come what would or may—
Seemed only grounded the firmer,
As obstacles blocked the way.

With a soul that would not be con-
quered;

With a courage that would not die;
He fought his way onward, upward
Toward the goal he had placed so high.
The goal may be e'er so lofty,
The purpose may be at the top;
You may hinder such a spirit,
But no power of earth can stop.

—Charles Hovey Dodge.

sibility may invoke the jurisdiction of the court to protect him.

"There is one question which I will not debate with any man. It is the question of obedience to the law of the land. Loyal, patriotic citizens will obey the law from choice, and the other kind will obey it from compulsion. I believe that the great majority of organized workers in America are loyal and patriotic. I am not disturbed by the loud boasting of some of the alleged leaders that "organized labor will not give up the right to strike, law or no law." But this declaration on the part of some of the responsible heads of organized labor has joined the issue in this country. The question thus is: 'Shall democracy prevail and the will of the majority legally expressed remain the law of the land, or shall Bolshevism take the place of democracy?' The issue is plain and it cannot be misunderstood."

Divine Mind at Work

LIFE is infinitely more important than all its problems and troubles.

We lack appreciation of just what the ages have given us. It has taken countless aeons of time to build man's body which is a product of all the forms of life that have gone before it, the result of a multitude of experiments and of intelligent and painstaking effort and building.

Each individual traverses the whole road from the lowest form of life to his own proper place. He travels the path from the cell to the adult human being. That part of the road which has been traversed by others, he sweeps over rapidly until he reaches his own place as an individual unit, after which his progress is slow and depends upon himself.

Each cell of an organism contains a complete history of that organism, as is demonstrated by the fact that one cell may become the parent of new organism carrying all of the essential features and potencies of the parent. Thus the individual is a universe, made up of millions of microcosms of himself—all of them presided over and controlled by mind. Some of this mind we call instinct, it being the inherited memory, resulting from the experiments and knowledge gained through the life forms that preceded and produced it. In the human being we call this instinctive mind subjective and yet it is just as much mind as the conscious intellect. When a thought process has been completed and perfected, there is no need of further conscious attention to it and, therefore, it passes into the realm of the automatic or subjective, so that it is not present any longer to distract the working mind from other things. Yet every process that goes on in the body from the building of a cell to the replenishing and protection of a whole nervous system is an intelligent process worked out and directed by mind.

This thought does not lead to pantheism—quite the contrary. While mind is present in all life and in all living forms, there are different degrees of its expression and development. Moses had the true concept of God as the I

Am, but the I Am is not only mind, but a focal point in mind that is conscious of itself as itself. This supreme conscious personality is the Divine, and man is made in its image, i. e., man is the first self-conscious expression of life on the planet. All of life is eternal just as everything is eternal, but man having become a self-conscious unit, knows that he is eternal and thus becomes immortal. He is not only a beholder but creator, i. e., he can create machinery for the application of force and can even expedite the process and modify the forms of life itself. He looks out upon this environment and sees it something apart from himself.

Looked at from this angle, life becomes infinitely precious and interesting. If we knew all that had gone into the building of our bodies, we would never again despise or abuse them. To say they are made of matter is but a low and obvious view. As a matter of fact, they are made of Spirit—the Spirit of Mind working through countless aeons of time, building the vehicle of God's expression in the manifest universe and, just as these bodies were built by the Spirit, they are fluid and responsive to the Spirit. The coral island that emerges above the waters after ages of effort on the part of myriads of animalculae which gave their lives and bodies to its erection, is not a material thing seen in Truth, but is a pyramid of lives, a product of the minds of the little beings whose highest expression in life was to give themselves to its building. That represented the stage of mental development they had reached. It was their function and destiny, made so by their own mind action and that of their progenitors.

In the same manner the human entity has been built by the sacrifice of the myriads who have gone before, until it emerged above the waters of the mental ocean and became conscious of itself and of its God. Just as the coral mountain saw the sunlight for the first time above the physical ocean, so man for the first time saw the light that never was on land or sea.—[*New Thought Bulletin*.

Balancing the Balance of the Business

By William E. Koch

Educational Director, Irving-Pitt Mfg. Co., Kansas City, Mo.

(Copyright, 1920)

DO you happen to be one of those particularly fortunate merchants or manufacturers who know today and every other day exactly how much merchandise or stock they have on hand?

If so, do you know whether this is the amount that you should have on hand in view of your purchases and sales or receipts and withdrawals?

In answering these questions to yourself, would your answers be by guess or by record?

Are you among those who look upon it as an essential in modern merchandising or manufacturing to have definite and dependable information as to:

1. The amount of merchandise or material that *should be* on hand, and
2. The amount of merchandise or material that *actually is* on hand?

Personally, I can say that after an experience of enough years to have to stop and count, and during which I have been in reasonably close touch with the accounting and the no-accounting practice of a great many businesses, I am thoroughly convinced that the real value of adequate merchandise and stock accounting is just beginning to be appreciated—in spots.

One of the great psychological mysteries, to me, is that particularly peculiar mental trait of ours that will cause us to guard a ten-cent piece in a cash drawer with an eagle eye and a daily check-up, while we place thousands upon thousands of dollars worth of perfectly good material or merchandise on our shelves or in our stock rooms where it is handled more or less constantly, and then count it (at least most of us do) once in a while, just to see how much of it happens to be left in our possession.

Oh, yes, I have heard the usual explanation, indeed I have.

I have heard time and time again that money needs to be watched more closely than merchandise, that there are more people dishonest enough to steal money than merchandise, that money is of

more general use to people, that it is more difficult to identify.

And all of this is true—pitifully true, some of it—but none the less true.

After all, what is accounting and balancing and proving-up done for? What does it all mean?

Of course we all believe that every temptation that can possibly be removed or avoided, should be. There will be plenty of them left after that is done.

We also believe in self preservation—in our own protection. And let us remember that self preservation is not alone a law of Nature. It is also the fundamental reason of better book-keeping and many other worth while strivings.

But it is not now and never has been necessary to assume dishonesty on the part of others in order to comply successfully with the dictates of these sound beliefs—to remove all possible temptation and provide protection effectively.

We know full well that errors will occur, and that there are two kinds of them—intentional and unintentional.

An intentional error is nothing more nor less than dishonesty; while an unintentional error stands simply as an ever present and decidedly human characteristic that is quite common to all of us. To err is human, we are told. But isn't it equally as human to strive to avoid error?

Let us forget the intentional error for the moment, and consider that in all our worthy endeavors to eliminate the unintentional error, we naturally and necessarily strive for accuracy.

Let us also consider that intelligent striving for accuracy invariably involves these three things:

1. Care
2. Knowledge of the error made, and
3. Correction of error in every possible case.

I solemnly submit that we can well afford to forget about the intentional error, for the simple reason that when we

have guarded adequately against the unintentional error, we will automatically have guarded against the intentional one.

Nothing needs to be thought or said about possible dishonesty. The processes of accounting and balancing will remain exactly the same whether we are aiming at the common unintentional error or uncommon intentional one.

All we need is accuracy.

And think of the difference in the psychological influence upon employee and associate when it is known that our striving for accuracy is based entirely upon our desire to eliminate the error that becomes disgraceful only through repetition—that none of our efforts are based upon the thought or the fear that dishonesty may lurk within our midst.

The effect remains exactly the same whether the principle is applied to the balancing of money or the balancing of merchandise or both.

It is altogether probable, too, that the elimination of thought or fear of possible dishonesty would quickly solve the psychological mystery of the intensive cash balance that so frequently keeps company with utter lack of merchandise control.

Just for a brief moment, let us turn our attention to the ordinary work of balancing the cash, bearing in mind that "balancing" is nothing more than a process of obtaining proof of accuracy.

The three above mentioned error-eliminating elements are practiced well and almost universally in the daily balancing of cash. Indeed, we find very few business men who do not insist upon a daily balance of the cash.

But I have actually met merchants who do not balance their cash and, passing strange though this may seem, not one of them could rightly be classed as unsuccessful.

They are not as successful, I grant, as they might be and would be if they were better versed in the science of business and the fundamentals of modern accounting.

They stand as living and indisputable proof that cash balancing can be eliminated, at least by some, without

necessarily proving fatal.

Not that the practice is to be encouraged, not that at all.

I contend merely that, from the standpoint of accuracy or removal of temptation or self preservation, we have not completed the job when we stop with the cash balance.

We have learned to balance our cash, oh yes; but what about the balance on the balance of our business?

Surely we cannot but agree that money is but one element of our commercial assets—usually a comparatively small one, at that.

We also agree, of course, that no chain is stronger than its weakest link.

Suppose we picture our chain of commercial assets as constructed of the three primary "M" links—money, merchandise or material and other miscellaneous assets.

With this picture in mind, it seems unquestionably obvious that the process of proving accuracy to eliminate errors, intentional or unintentional, must be applied to our merchandise and other assets as well as to our cash, if the process is to be complete. Every link of the chain must be known to be strong.

In this article we are concerned principally with error elimination as applied to merchandise. To accomplish this, we must know:

1. What merchandise *should be* on hand in view of our purchases and sales, or receipts and deliveries, and

2. That the merchandise which should be on hand, *is actually there*.

How can this be done to the best advantage? There are numerous methods, of course.

The selection, the adaptation and the application of the best one to properly cover the conditions existing in an individual business, requires the most careful consideration based upon a clear understanding of the fundamental principle involved.

Happily, the underlying principle is exceedingly simple and easy to understand. It is exactly the same as is applied every day in the process of balancing cash.

Let us briefly analyze the daily balancing of cash to see just what the

process involves. We find the following five things absolutely necessary:

1. To know how much money is on hand at the beginning of the day.
2. To know how much money was received during the day.
3. To know how much money has been paid out during the day.
4. To know, through addition and subtraction, the amount of money that should be on hand at the close of the day, and
5. To count the money on hand and thereby ascertain whether the amount is as it should be.

Both the period and the process may be varied, of course, but the principle is constant.

If the count shows the same amount that our record indicates, we have proof of accuracy; if not, we have proof of inaccuracy.

In the latter case, we naturally try to find the error or errors as promptly as possible and make suitable correction.

If the cause of inaccuracy is not to be found, all we can do is to make the best possible adjustment.

But, even in that case, we will have the satisfaction of knowing the extent of the inaccuracy; and that, in itself, is worth a great deal.

Such information, properly accumulated from day to day, will soon show us whether or not it is necessary to apply a closer control over the field in which the errors are occurring.

We will have definite and valuable information upon which to base our conclusions; and this is equally true and equally helpful whether applied to money or merchandise.

In fact the entire principle of proving or balancing remains exactly the same, no matter to what division of our work it may be applied.

If we should substitute merchandise for money in the foregoing process, we would evidently have a process for the daily balancing of merchandise.

But the daily balancing of merchandise is frequently impracticable, if not impossible, and usually unnecessary.

This is for the simple reason that merchandise transactions are ordinarily easier to trace, and errors can more usually be located without depending entirely on the memory, as is frequently

necessary in the case of error in cash transactions.

Errors in merchandise transactions can also be more easily and more satisfactorily corrected, as a rule.

For these very reasons banks, as you know, usually balance their entire business every day; while the monthly period for a general balance is coming to be looked upon as an ideal standard in mercantile concerns.

Formerly we thought we were doing pretty well when we took inventory once a year, and then only to find out how much merchandise we happened to have left after our year of vigorous commercial action.

But we are beginning to realize that neither the yearly inventory nor the inventory that is not based on the principle of proof of accuracy will supply a sufficiently safe control of our merchandise in these days of complex business and close margins.

We can see that merchandise leakage, whether through intentional or unintentional cause, is correspondingly as detrimental to profit welfare as an equal amount of leakage in actual cash.

It is becoming obvious that adequate proof of accuracy, as applied to merchandise, calls for periodical balancing of merchandise, just as surely as we must have periodical balancing of cash.

The length of the balancing period for merchandise may be much longer than in the case of cash, but the principle of balancing applies to exactly the same way to each; and who can say that the importance of the undertaking is not fully as great in the one case as in the other?

So it seems a good omen to find that the question of how to balance merchandise is coming up with constantly increasing frequency.

Among the most important methods to be considered we may list three, as follows:

1. The merchandise or stock ledger method
2. The cost of sales method, and
3. The percentage or mark-up method.

In each of these methods, the underlying principle involved in the simple process of balancing cash is found to apply. Invariably we must have:

1. The amount on hand at the beginning of a given period.
2. The amount received within that period
3. The amount disbursed within that period
4. The amount that should be on hand at the close of the period, and
5. An actual count for proof of accuracy.

In other words, the balancing of merchandise requires that we know, through, the medium of our records, how much merchandise should be on hand at a given time; and a count of the same to ascertain whether or not the correct amount remains in our possession.

The periodical proof or balance can be applied to the merchandise stock as a whole, to certain divisions of the stock into classes or departments, or to specific articles. Obviously, the finer the divisions, the more direct and positive will be the control.

The merchandise or stock ledger, in its practical application, pertains primarily to the control of specific articles in the stock.

It is applied, usually, in terms of quantity rather than money value, and is especially practicable in the case of reserve stocks or stock rooms from which withdrawals are made only on written requisition.

Retailers who sell on the basis of the same units in which purchases are made, can also apply the ledger principle successfully to the regular stock.

The cost of sales method, as we have termed it, is based upon figuring the margin (usually called profit, which it is not) on each individual sale, thereby providing the means for knowing at all times the cost value of the merchandise sold.

With the previous inventory, the total of the purchases and the cost value of the goods sold all definitely known, it is obviously a simple computation to determine the cost value that a present inventory should reveal if no errors have occurred.

The percentage or mark-up method is based upon determining, through the medium of a suitable record, not through hearsay nor by guess, the average percent of mark-up or margin that our selling prices include.

Calendar for I. B. S. S.

Chapters

GEORGE H. STONE, representative of the Sheldon School at Columbus, Ohio, has been using a monthly calendar for the studies of his executives chapter of the International Business Science Society which is a model of its kind. The chapter meets once a month, and the calendar is prepared with the end in view of systematizing the studies of the members. The idea is so good that it is herewith passed along to all other representatives of the society:

The Service Idea

January 12—A General Statement and Survey—Lesson I, Text Book A.

February 9—Fundamentals—Lesson II.

Man Building

March 8—The AREA Science—Lesson III, Text Book B.

April 5—Ability Development—Lesson IV.

May 3—Reliability Development—Lesson V.

June 1—Endurance Development—Lesson VI.

June 28—The Human Will—Lesson VII.

Business Building

July 26—Finding the Customer—Lesson VIII, Text Book C.

August 23—Character Reading—Lesson IX.

September 20 — Analysis — Lesson X, Text Book D.

October 18— Synthesis — Lesson XI.

November 15 — Salesmanship — Lesson XII, Text Book E.

When this percentage is accurately established, we can easily figure the approximate cost value of the goods sold in a given period from the total of the sales. We can then determine the present inventory values as in the cost of sales method.

Invariable the two points of basic importance are:

1. To have some method for determining by record, not by guess or estimate, the value or amount of merchandise that should be on hand, and
2. To know from actual count whether or not the correct amount remains.

Service is Only Cure for World's Present Day Ills

By Harry Newman Tolles

Vice-President of The Sheldon School, Chicago, Ill.

“**S**ALESMANSHIP begins where order taking stops. A woman goes into a store to purchase a half dozen articles. I maintain that if her mind was made up to purchase before she arrived at the store you have not sold her anything, but if you have called her attention to something that she did not expect to buy or thought she would defer buying, you have made a sale. We are just emerging from the greatest order-taking era the world has ever seen.

“I think we ought to know and recognize where salesmanship comes in, and I would like to draw on the board here three circles. The outer circle I would call business building. Business building is the power to do just two things, to make permanent and profitable patrons. That is all that your institution is in business for, to make permanent patrons and to make each patron a profitable one. The permanent patronage that you want is the kind that makes that person's tongue wag in your favor. The best place to paint an advertisement is on the waggin' tongue of a satisfied patron, and make that patron the first link in an endless chain to bring more patrons to the institution.

What Salesmanship Is

We recognize as a general fundamental fact that everybody has something to sell. Salesmanship is the power to persuade people to purchase at a profit that which is for sale. It is the power to make the other fellow think the way you want him to think on your proposition.

“Salesmanship is a successful principle. We do not have to argue that point any more. Take salesmanship from the practice of law and you have a defeated attorney every time. Take salesmanship from the preaching of the gospel and you have empty pews.

If you want my opinion as to why there are so many empty pews in our churches today I would answer by saying, because there is not enough salesmanship in the pulpits today. Take salesmanship from the practice of medicine and you have a physician without patients. Why, matrimony itself is a sales game. I know, because I have tried it.

Is a Universal Principle

“Yes, salesmanship is a universal principle. The head of your business is business building, the life blood of it is salesmanship, but the heart that pumps the blood into the body of business is service. No man has a right to go out to peddle his wares, even in the dignified sense, unless he can know and feel to a certainty that it is going to be profitable to the other fellow.

“Mr. Wanamaker in Philadelphia, with whose store I was connected for some time, used to speak a great deal about mutuality, that no transaction is a good transaction unless it is mutually advantageous to all parties concerned. I maintain if you have something to sell to me on which you can make a dollar profit and I can make a ten dollar profit you have all the right under heaven to use all the power that the Lord Almighty endowed you with to get me to buy that thing. Why? Because it is going to be more profitable to me than it is to you who disposed of it. I believe that that is the crux of the trouble that has brought many phases of salesmanship and many kinds of salesmen into disrepute, because they have had the thought that salesmanship means slipping it over the other fellow.

Three Elements in a Sale

“I shall have something more to say about this service idea a little later. There are three elements in every sales

transaction. There is the salesman, the party that negotiates the transaction. There is the customer, or the prospect, the party with whom you negotiate the transaction. Then there is the article, or the idea that you want to get into the mind of the customer. Now then if there is anything doing it is when the salesman's mind meets the customer's mind over the proposition, and there the sale is made. You may have the best salesman in the world, you may have the best article, you may have the best prospect, but unless there is a meeting of the minds, there never can be a sale. Salesmanship then is the meeting of minds, we might say.

"The first party to whom any man must sell his proposition is himself. That is the first test. The second is, you must sell yourself to the prospective purchaser. Now don't you see when the salesman believes in his proposition and the customer believes in the salesman how easy it is to get the customer to believe what the salesman believes? In that way you lean a little and the customer leans a little and your sale is made.

Mind's Part in a Sale

"Now just keep this classification in mind and I will, for a moment at least, center our thoughts upon the sale itself, the influences through which the mind passes when a decision is reached. I shall only hit the high spots of the steps in the sale. There are four distinct steps. In order to get at this you think of something that you have purchased, I care not what it is, something where the sale was made to you.

"You did not make the last step in the sale, being the purchase act, before you desired it; you did not desire it until you were interested in it and you were not interested in it until your attention was called to it. Reverse that and you have an absolute law of sale. I care not whether you are selling ribbons or railroads, automobiles or flying machines, the mind, not sometimes but always, passes through those four distinct stages. The first is favorable attention.

"If this glass were full of water I could not get any more water in that glass until the water in it was spilled, and if the prospect's mind is full of other things you can't get your ideas into his mind until those other things are spilled. Therefore the tactful salesman is the one who knows how to spill favorably and pleasantly the mind of the other fellow, so that his mind is open.

Other Moves in a Sale

"The next thing, it seems to me, is to get him interested, and that is nothing more than favorable attention plus. Then you must get him to desire, and that is favorable attention and interest plus. There are two evils in closing business. One is that you talk this fellow up and his mind falls back into the abyss of indifference. The other is that you talk him up, up, up, and then you turn right around and talk him out again.

"There are more sales lost through over-talking than under-talking. I am more and more impressed as I study the subject that salesmanship is about nine-tenths deeds and one-tenth words. The time of the verbal cyclone, the human windmill and the veritable talking machine in salesmanship is over. This is a 'know why' age. The prospect wants to know why he should purchase, and it is points that he wants rather than words.

"You will remember the three items of the sale, the salesman, the goods and the customer. Under the goods it is a matter of studying the goods through commercial logic, first, how to analyze your proposition into its selling points and then how to construct a logical presentation. When you analyze your proposition into its points you find that there are certain points that get favorable attention, other points that should be used for interest, other points that should be used for desire, and still other points which are best suited to close the transaction.

Where Confidence Comes In

"Now in order to make this sale stand up you must cement these steps

together with the cement of confidence. I said that the salesman must believe in his proposition. This is confidence. He must get the customer to believe in him. That is confidence. Confidence permeates every step of the transaction. You never bought anything in your life unless you had confidence in the reputation of the house or the salesman or the goods which he had to display. So confidence really is the cement.

"Confidence only gets business. It doesn't keep it. Therefore we must build the pillars of support, and those pillars are satisfaction. Confidence gets business and satisfaction keeps it. To make this sale stand up we need a foundation and that foundation is the heart of the institution. It is the service of the article to be purchased or the house selling it.

"Service is a triangular proposition. There are three phases of service. One stands for quality. Another for quantity and the base or bottom line for the mode or manner of conduct.

Obedience to Nature's Laws

"It is not a matter of luck at all, it is simply a matter of obedience to Nature's laws that says if you want to be a success the quality, the quantity and the mode of conduct must be right. I think that we must in this age commence to recognize that life is governed by law, not by luck. As my little boy says, the things in this world are all 'mickeyed up.' There is a disease abroad in the world, a disease that is more deadly than the most deadly of contagious diseases that are known to the human flesh, and that disease is selfishness. Industrially, won't you agree with me, that while there are noble exceptions, isn't it a fact that employes today are standing shaking their fists in the employer's face and saying, 'I am going to make you pay me all I can and I am going to do just as little as I can for it?' Isn't it a fact, also, and there are noble exceptions, that the employer stands and shakes his fist in his employes' faces and says: 'I am going to make you do all I can and I am going to pay you just as little as I can for it?' Selfishness, absolute

selfishness. Selfishness is blighting the nations of the world today. It is ruining business institutions today. It is ruining the lives of industrial workers and employes today, pure, unadulterated selfishness.

What Service Must Accomplish

"Now let me put this proposition to you. With that great gulf of selfishness between the employer and the employe, those two great arms of industry where one cannot get along without the other, where are they ever going to get together? It can't be done. The only bridge over that chasm is the bridge of service. The only cure for the disease of selfishness is service and we might just as well wake up to a realization of the fact that service is the cure for the ills of the world today.

"That man who goes out to sell his wares recognizing that he has a service to render. He is standing between those two great bodies, the seller and the buyer, as the salesman, and he brings them together in that harmonious relationship, profitable to each.

"So I say the foundation of the sale is the service that is rendered in quality, plus quantity, plus mode of conduct, and now in order to make that sale stand up still better let us build the sub-foundation. The sub-foundation is the total of all of the individuals in the institution. Show me that institution where everyone from porter to president is rendering service, doing his bit to serve the public, and I will show you where your sales stand up and where satisfaction has to be the result. It can be no other. Then, when satisfaction is rendered confidence is maintained, and that fellow's mind is on the purchase point on your proposition at all times.

Three Things to Know

"Now in successful selling there are three things that a man must know. He must first know himself. How many of us really know ourselves? If you met yourself coming down the street would you really recognize yourself? That is a rather ambiguous statement but isn't it a fact that many of us fail to really know ourselves? Your cloth-

ing is not you. Your clothing is simply the clothing of your body and your body isn't you. Your body is simply the clothing of the real you, that ego, that I am, that which leaves the body when death comes. Do you know yourself? You know we said salesmanship was the power to persuade people. That power resides within the individual. Tennyson gives the most beautiful definition when he says, 'Self-knowledge, self-reverence and self-control, these three alone lead to sovereign power.'

"Self-knowledge. Again I say, do you know yourself? What are the qualities that go to make up your knowledge? They are the intellectual qualities, such qualities as observation, concentration, memory, judgment, reason and imagination.

"Self-reverence. Do you reverence yourself? That is a feeling quality. It comes from that composite of reliability which is made up of faith and courage and loyalty and honesty and enthusiasm and all those qualities which are sometimes known as the heart qualities, which give us the man of reliability. The man that reverences himself will reverence the other fellow.

"Self-control. That is a matter of the will. The man that knows how to control himself can control others."

Don't Interrupt

By L. C. Rockhill

General Sales Manager, Goodyear Tire and Rubber Co., Akron, Ohio

WHEN you were a little child and mother was visiting with a guest, how you did long to break into the conversation with a question or comment.

But you were restrained by the oft-repeated admonition:

"Don't interrupt!"

There must have been some good reason why interruptions were tabooed in our childhood.

There must be some sound psychology behind the fact that interruptions are considered a form of bad manners in social life.

Perhaps it is because interruptions

inconvenience the speaker and thereby create discomfort, and possibly antagonism.

But how many salesmen have applied this lesson of childhood to the activities of business?

When the prospective customer is inclined to be argumentative and to make statements a little overdrawn, do you break in impulsively to deny his allegations before he has finished, or do you hold yourself in check and "let him get it out of his system"?

If we will but remember the lessons we were taught as children, and take a leaf from the book of social relations, we will realize that the latter method constitutes the highest type of salesmanship.

There's an old saying that, "Every man is entitled to his own opinion."

And we all usually have a pretty high regard for our own opinions.

Quite frequently we like to express them.

So, if our prospect has some opinions he would like to express, it may be more or less sensible for us to let him have his say.

Probably he will feel more kindly toward us if we listen to his opinions courteously, attentively and interestedly than if we hasten to interrupt and to disparage his ideas.

After he has finished, if we show due respect for, and interest in, his opinions, probably we shall accentuate his kindly feeling.

And if we can stimulate a germ of kindly feeling, won't that be a much better setting in which to present what we have to say?

We have something real important we want to say to Mr. Prospect.

We don't want him to interrupt us.

Then isn't it the part of common sense for us not to interrupt him, lest he play "tit for tat" with us?

There are many lessons of childhood and social life which can be applied to business and salesmanship—greatly to the advantage of the two latter.

Epitaph on gravestone of John Richard Green: "He Died Learning."

No Statement—No Loan

Why Your Banker Wants to Know Your Financial Status When You Ask for Credit and How He Sizes Up Your Statement

By Benjamin Emerson Cushing

“**B**ANKS are certainly getting fussy about their loans. It is next to impossible these days to borrow money to carry a fellow's business over the pinches; and furthermore, you can't get a red cent unless you submit a financial statement that reveals a lot of intimate details about your affairs that you would scarcely tell your wife.”

So spoke a merchant the other day. It wasn't the first time, nor the second time I had heard the same complaint. In fact this wail has become so common as to indicate that there is a grave misunderstanding of underlying principles somewhere and it may be of interest and value to some business men to know the whys and wherefores of the situation.

In the first place, bankers are but little more insistent in regard to obtaining financial statements than are wholesalers. Their example should be copied rather than criticised, and adapted to his own business by the dealer himself if he is a wise dealer.

Suppose, for instance, some one with whom you are not well acquainted, asks you for credit for, say, thirty or sixty days. Would you give it to him without first making some inquiries, as to his responsibility, his manner of paying other creditors, his character? If you are a careful dealer and expect to succeed, you would do just what the banker or wholesaler is doing. You would endeavor to learn just what risk you are taking. You may not go so far as to ask for a formal statement, although it might be to your advantage to follow that method, but it is essential that you should inquire just as closely into his “capital, capacity and character” as possible. These are the three “C's” of credit.

Banks are required by law to publish their financial statements periodically. Manufacturers and wholesalers without exception are required by banks to

give statements to secure loans. Why shouldn't they ask for your statement? Why shouldn't you ask for your customer's?

“It is quite true that banks are becoming somewhat more particular when it comes to making loans,” says A. M. Corcoran, vice president of the Superior Savings & Trust Co. of Cleveland and a trustee of the Cleveland Association of Credit Men. “But this is not because they wish to embarrass their clients. They are only doing what experience has taught them is necessary for their own protection.”

“The apparent belief that banks and wholesalers are not entitled to all the information they seek, is a detriment to the dealer himself. Because a statement frankly given is the best evidence to a banker that the dealer is not trying to cover up obligations or poor methods. It indicates that the dealer keeps books of accounts and knows what he is doing. And the banker or wholesaler likes to know that he is selling a business-like dealer who is frankly honest. What is more, a statement shows the dealer himself things he ought to know about his own business which are essential to his continued success.”

There are three fundamental requirements embodied in making an acceptable financial statement:

1. *Books of account.*
2. *A cost system.*
3. *Inventory.*

None of these need to be elaborate, but they must exist in some form or other. For otherwise how can a dealer tell in his statement how much his assets are and how much his liabilities? To obtain these facts he must know how much he has, how much he owes, how much he takes in, and how much he pays out. Furthermore he must know how much his goods cost and how much he sells them for.

The theory is, according to Mr. Corcoran that the merchant at the

start should have enough capital to pay for his permanent fixtures, other equipment and his stock. That's his investment. Where credit comes in is when he sells his stock and buys new to replace the old. The bank then is called upon to finance the turnover only—to carry the peak loads, to bridge the gap on seasonable purchases and sales. Thus the dealer is carried over until his money begins to come in on sales of his original stock.

In other words the dealer must start on his own resources; then the bank will help him to grow and to keep going if he should show enough ability and integrity to warrant it.

When the bank credit man examines the dealer's statement, the first thing he does is to compare the total of "quick assets" with the total of "quick liabilities." The banker will tell him—these totals should show the time-honored ratio of two-to-one. Of course this two-to-one ratio is not invariable. Other items in the statement have their influence, and in some lines of business and under certain contingencies, a higher ratio may be required or a lower one tolerated.

"That's all right," says the dealer, "but what are these mysterious 'quick assets' and 'quick liabilities'?"

"Quick assets," Mr. Corcoran says, "consist of cash on hand, accounts receivable, merchandise, liberty bonds, and marketable securities."

Current liabilities, which is another term for "quick liabilities," include notes payable, accounts payable, bills for merchandise, and federal taxes. The last item is one of importance these days and should not be overlooked.

Of course a statement shows a great many other things than quick assets and quick liabilities, for neither of these headings includes such fixed assets as buildings, certain stocks, bonds and investments of various sorts, nor such liabilities as mortgages etc. The statement should reveal these items and also a mass of other detail of value according to the form used.

One thing the dealer always should keep in mind is accuracy. Clay Herrick,

credit manager of the Guardian Savings & Trust Co., of Cleveland, Ohio, has prepared the following list of the more common errors committed in drawing up a statement:

1. Not signed.
2. Not dated.
3. Period covered by statement not indicated.
4. Columns not footed.
5. Columns footed, but don't agree.
6. Description of items indefinite.
7. No provision for federal taxes.
8. No provision for depreciation.
9. Inventory does not show whether priced at cost or market, or whether anticipated profits have been taken.
10. Items computed in round hundreds of dollars, or without showing cents.

Mr. Herrick in discussing these errors emphasizes the fact that if a statement does not show the date when signed nor the period the figures cover, the banker can not tell whether it applies to the calendar year, the fiscal year or some other year. The time always is important, especially where seasonable goods or changing markets are concerned. Mr. Herrick also says that where a statement carries the items, "Other Active Assets—(itemized on this page)" and "Other Quick Liabilities (itemized on this page)" it is important to see that the itemizing is done, for if it is not these items never are allowed as quick assets and the maker of the statement suffers for his failure to go into detail.

It always is best to be sure that a statement is right before it is submitted. But there is great carelessness in this respect and often times bankers and wholesalers find it necessary to return a statement a number of times before it finally is acceptable. No matter how unintentional such errors may have been, they tend to create doubt, which is something that the dealer should avoid if he expects favors in a credit way.

What men call luck is the prerogative of valiant souls, the fealty life pays its rightful kings.—[James Russell Lowell.]

Some Observations on the Law of Love

By the Editor

THAT little room at the end of the Pullman car marked "Men" is a good class-room in the University of Life. There one meets fellow students and occasionally a post-graduate in the School of Hard Knocks.

Away from the whirlpool of daily activity, and possibly mollified by the influence of Lady Nicotine, men mingle there and relate incidents rarely told in business conference.

I am on my way from Chicago to Boston, to "Boston Town," where I am to speak to the executive chapter of the Business Science Society. That is why our meeting place is neither on the Front Porch nor by the Fire Place, but On The Train.

On the train to-day I met a man from a certain town in New York. He has a factory in one of the New England States.

He is modest—all truly great men are.

This great man is so modest that he shuns personal publicity. He talked freely and out from the heart until he learned that I am an editor and write things about men that I have met.

Then he said: "Well, if that's the case, I'll shut up. I don't want you to use my name."

Then I told him I would not. He believed me and then he talked freely again.

This man, whose name I will not mention because I told him I would not, was not born with a gold spoon in his mouth, nor even a silver one.

In fact, I don't think he was born with any spoon in his mouth at all. He was a very poor boy.

He quit school and went to work at the age of fifteen.

He has been a student in the University of the World of Work for twenty-seven years.

When a young man working for others, he studied it all out and made up his mind how he would handle working people when he had a business of his own.

He employs five hundred people now. He is making good, hands down, and doing a world of good.

* * *

HERE are a few of the questions I asked him, and likewise his answers:

"How many people do you employ?"

"About five hundred."

"Have any labor troubles?"

"No; don't know what labor trouble is."

"Do you employ union labor?"

"Yes and no. My shops are open shops, but I don't discriminate, I'll hire a man who carries a union card as quickly as I'll hire anyone else."

"Do you pay good wages?"

"You bet. I have what I call the unlimited wage scale."

"What's that?"

"It's piece work, with no limit to the amount a man can make. I figure out what I can afford to pay for having each article made and still make a fair profit for my time and the use of my capital.

"Then I tell the boys that the lid is off and to go to it. The more they make, the better I like it.

"The trouble with piece work, where it has failed, is that as soon as the worker gets to making more than the boss thinks is right, the boss cuts down the price per piece. That isn't square and therefore it's no good. Nothing is any good as a policy with working people, or customers, or in the home or anywhere else, that isn't on the square."

"How did you come to inaugurate your unlimited wage scale?"

"Well, I was paying 55 cents an hour, which was the highest union scale in my line. I was talking to some of the boys one day and said: 'You fellows ought to make more money and be able to live still better than you are.'

"One fellow, who was a union man too, by the way, said: 'Well, I am getting the highest union scale of wages

now and can't ask you to pay more than that.'

"A day or two after this, the same fellow came to me and said: 'I could do one-third more than I am doing now and not hurt myself. Can you figure out any way you can pay us fellows more money if we will all turn loose and really make things hum?' I said: 'You bet I can.'

"A few days after that, about sixty fellows came in as a great big committee and announced they were ready to take their coats off and show me some real work if I could show them how I could pay them more than their union scale.

"So we figured it out, and that bunch went to work, and in six weeks' time they sure did have things humming."

* * *

"I HAD started to build a new building, which I found out I didn't need, because my men did so much more work in the building I already had. In less than seven weeks I could have let forty men go and still do as much as the whole bunch had been doing."

"Did you let them go?"

"I should say not."

"What did you do with them?"

"Promoted them and enlarged my business and distributed the men at various plants."

"Do you think it pays to take a real interest in people who work for you?"

"Sure. It pays big, as long as you do the right thing because it is right and not just because it pays."

By this time, the student in the School of Life had told several things which led me to know that he was one of those big-hearted Big Brothers, a real leader rather than a driver of men.

I know and you know that such men are sure to be taken advantage of by dishonest dead-beats every now and then, so I said:

"Don't you get 'done up' every once in a while?"

"Oh, yes," he replied, "but that doesn't amount to much on the law of averages. For instance, I felt sorry

for one of my drivers one cold morning. He had no overcoat. I told him I had a good gray overcoat over home and to go over there and tell my wife to let him take it. He said he would not do it unless I would let him pay me for it. So I said: 'All right; I will charge you \$5.00 for it and charge it to your account and take it out of your wages later on.' He thanked me, went and got the coat—and I have never seen him or the coat since.

"I felt sorry for another man who was going to lose his life insurance, so I went down in my jeans and loaned him \$45 to save his life insurance. When I got to the office, the bookkeeper told me the man had beat me to the office, drawn what little back pay was coming to him, and quit. I have never seen him since."

"Don't these things discourage you with human nature and make you weary of well-doing?"

"No, the vast majority of men and women are honest. Those fellows I have mentioned are rare exceptions to the rule. And what does the loss on the coat and insurance amount to, compared with the good-will of the many who are honest and appreciate good turns?"

* * *

THIS man owns several thousand acres of timber land in the hills of one of the New England States.

He is cutting the timber, manufacturing his own lumber, and then making the lumber into useful things.

I asked him if the land was any good after he cut the timber off.

"Yes," he said, "some of it is good, but it is the lumber I am after, not the land. It makes good grazing land after the timber is off. The people around there find it a good place to graze cattle."

"What do you charge them for pasture?"

"Nothing. They come to me and want to turn their cattle on my land, and I say: 'Sure, go ahead; cattle won't do any harm.' Then they say: 'What will you charge us?' and I say: 'Nothing.' It would not amount to much, anyway, and it brings me the

good-will of the farmers all around there, which is worth a lot."

How soon will all men know the law that to get they must give; that their science of getting good-will and everything else is the science of giving the thing you want to get?

* * *

I ASKED this philosopher-business man if he had any brothers. He said: "Yes, two."

"Are they with you?"

"No, they have been luckier than I have. They have made good in a very big way."

And then he told me a story of one of his brothers, which is such a striking example of the dividend-paying power of love, that I simply must pass it along.

His brother is thirty-nine years old, a big fellow—weighs two hundred and fifty pounds—fat and hearty and happy, with a glad hand for all humanity.

Some eighteen months ago, before aridity set in, his brother met a bum who begged him for a dollar.

"No," answered the Big Brother, "I won't give you a dollar, but I am just going to lunch, and if you want a meal, come and eat with me."

The tramp accepted, and the big fellow was very kind to him and told him he should brace up and make a man of himself.

But the fellow was too drunk to stand much moralizing and went his way, after he had finished a rattling good meal with his big friend.

The next day they chanced to meet again, and again the poor fellow begged for a dollar.

Again he refused, but told the Weary William to go to the restaurant where they had lunched the day before and tell the proprietor that Big Bill would foot the bill.

Big Bill called there that afternoon and found Weary William still on deck and with a good sized bill incurred, including the price of several drinks. By that time, he was good and drunk, and so very grateful to the Big Brother of my instructor in the Pullman car school-room, that he told him that while he had related much the day before,

he had not told him all that he knew, by a long ways.

He revealed himself as a great inventor who had been wronged by those who had sought to profit by his inventive genius and had frozen him out of his rightful reward or interest.

"But," he said, "they can't steal my mind, and the best part of my invention is still in my mind, and I am going to give it to you, because you are on the square."

At first, the Big Brother was going to refuse; did refuse, in fact, but what the drunken inventor had said appealed to him as being true.

He thought it over that night, and the next day he looked the fellow up and found him at the mission.

To-day they are partners—50-50.

The bum is no longer a bum. He is as dry as a whole desert. He is already a rich man and has retired.

Brother Bill runs the business. He is rich, too.

The invention was a very useful one, with great natural demand, easily manufactured, and a big, ready market.

A few big contracts quickly made met with rich rewards, certain and swift.

And it all came from the spring of love—charity—appreciation; appreciation of the bum for Big Bill's kindness and generous spirit, Big Bill's confidence in a mere bum.

Had Big Bill given the bum the marble heart and the glassy stare when he begged the first dollar, Big Bill would not have had the big bank roll he has now.

Had the bum not appreciated Big Bill's kindness and in his drunken appreciation offered to give Bill the secret, the bum would have still been a bum or else in the grave.

He got back what he gave—confidence and generosity; 50-50.

In this case, the Weary William furnished the idea, and Bill the bank roll; not 51 and a freeze-out of the 49 per cent, but 50-50, and then a pull-together deal; and God—which is infinite wisdom and infinite love in activity—did the rest.

THIS man I met to-day is one of the significant signs of the times. He is a herald of the good time coming, which is almost here, though it's been long, long, long on the way.

We are living in the gray of the early morning of the coming cosmic day, the day when the darkness of selfishness, of the self-conscious plane of man, is giving way to the light of coming cosmic consciousness of the race.

This man whom I met in the railroad Pullman car might not know what the term means, but nevertheless he is no longer on the self-plane.

He sub-consciously sees the cosmic light. He is on the universal plane of being and becoming.

He recognizes the fact that all men are brothers. And he doesn't just preach it—he lives it.

He loves love, and he loves to love, and some day all men and all women will.

Here, there and yonder, there are daily papers which are hastening the bringing in of the good, glad day.

In the past, the daily press has not been noted for heralding the brighter side of things. The tendency has been to dwell upon the things of darkness. We have been much regaled with accounts of scandal and of crime.

But it means much, as a sign of the times, when in one day, on the train, as I buy papers along the route, to find this at the very top of one paper, on the front page, in bold letters:

"Living friendly, feeling friendly, acting fairly to all men, seeking to do that to others they should do to me again—hating no man, scorning no man, wronging none by word or deed, but forbearing, soothing, serving—this I live and this my creed."

That is at the top of the front page of the "Boston Post," and, as I take it, the platform of the paper. And that is "going some" in the line of creeds.

Again, in a New York paper—I think it was the "Journal"—I read and committed to memory the following poem from she who crossed the Big Bay a little while ago, but who will live in

the lives of millions as long as language endures:

"A truth that has long been buried
At superstition's door,
I see in the dawn uprising
In all its strength once more.

"Hidden away in the darkness,
By ignorance crucified,
Buried 'neath creeds and dogmas,
Yet lo! it hath not died.

"It stands in the light transfigured,
And speaks from its heights above,
'Each soul is its own redeemer,
There is no law but love!'

"And the spirits of men are gladdened,
As they list to this truth—new-born,
With their feet on the grave of error,
And their eyes on this Easter morn."

You know who wrote that, if you have ever read the lines of Ella Wheeler Wilcox—and who has not?

Yes, Ella, "The only law is love." And service to others is the only way love can manifest itself.

Love constructs; hate destroys. Love is the law of integration; hate is the law of disintegration.

And what is the greatest commandment?

"Thou shalt love the Lord, thy God, with all thy heart, and with all thy soul, and with all thy mind. This is the first and great commandment. And the second is like unto it: Thou shalt love thy neighbor as thyself.

"On these two commandments hang all the law and the prophets."

Our Creed

WHO asks not, the chambers are darkened,

Where his Soul sits in silence alone.
Who gives not, his Soul never hearkened
To the love call of zone to zone.

Who PRAYS not, exists, but he lives not;

A blot and a discord is he.
Who asks not, receives not, and gives not
Were better drowned in the sea.

Ah, the asking, receiving and giving,
Is the soul of the life that we live.
All the beauty and sweetness of living,
Is to Ask, to Receive and to Give."

Why a Business Panic Is Impossible

By W. P. G. Harding

Governor of the Federal Reserve Board

WHY we should have had panics in the past, why there are periods of depression, and what the banks or the currency have to do with it all is a good deal of a mystery to the average person. He does not understand why money rates should be high or low or why prices should vary and is likely to think that some individual or group changes the conditions in order to profit by them. It is true that sharp individuals and groups do profit by every change in conditions, but it is not true that they bring the conditions about. Neither is it true that anyone has marked down the purchasing power of our dollar or otherwise played ducks and drakes with our currency.

It will help everyone in his daily tasks to understand what is behind financial movements and how the affairs of the country are protected and how very great a part the feelings of the average man play in making for prosperity or for depression. For instance, probably some people will be nervous when bank deposits start to decrease and will think that then trouble is surely ahead, yet a decrease in bank deposits is not surprising and when accompanied by a proportionate reduction in loans is a sign not of disaster but of a return to more normal and stable conditions. This I shall explain but first let us get the fundamentals.

Take depression. A feeling of depression may exist when the country is very prosperous—that is, when production and consumption are on a large scale. A period of prosperity is induced by many causes that tend to provide buying power such as big crops, the opening up of new oil wells, or other sources of wealth, as, for instance, the opening of the West brought on a great era of good times, or again, it may be started, as in 1915 and 1916, by the enormous foreign orders.

What Accounts for the "Temper of Business"

Men begin to feel optimistic, they talk optimism, and that which is known as

the "temper of business" becomes favorable. One has to reckon with the temper of business, with the feeling of men in general, even though it is a condition which it is all but impossible to define and for which it is not usually possible to find a basis. The average man in business cannot run counter to the general disposition although the very strong man will oftentimes find his greatest success in bucking conditions. Many big fortunes have been founded by taking advantage of fear and buying out businesses at low prices. When people feel prosperous they begin to buy and then prices and wages go up, plants are extended and extended to cope with the demand until we find that many business men are trying to do more than their capital will warrant. No one pays much attention to costs, for profits become very large and this still further stimulates extravagant buying and consequently speculation. People always speculate when prices are rising. Since the Armistice, for instance, literally tons of worthless securities have been sold to small buyers who are lured into believing that any kind of an enterprise will be successful.

By no means all people, however, benefit by prosperity. The big demand for goods is bound to increase prices and this hits those who depend for income on fixed salaries such as school teachers, bookkeepers, clerks, salesmen, Government employees, or those who have invested in bonds and mortgages. They find it increasingly difficult to make ends meet. In the same class are the railways, the gas and electric companies that have to pay higher prices for all they buy and yet are unable to increase their revenues. Thus, while the group with an increasing income is obtaining an ever higher purchasing power, another group is being squeezed, and finally the extravagant demands of the first group more or less overtake their increased purchasing power. Then everyone begins to awaken to the fact that prices are too high and that it is possible to get along with less buying.

The moment the mass of the people begins to worry about high prices the temper of business starts to change. The concerns that have over-extended themselves find it necessary to cut prices in order to get money with which to pay their debts. Other concerns must likewise reduce in order to meet the competition and we have a period of falling prices. We are in such a period now. Lower prices mean smaller profits and although these smaller profits may really be large, the fact that they are less than once they were induces a feeling of gloom. As prices fall those with fixed incomes who had been hit by the high prices have their inning, but it would not be human nature for them to talk about their kind of prosperity. When prices are going up the crowd is being hurt wails, and when they are going down the other crowd that is then being hurt wails. We rarely hear from anyone who is not in trouble.

As prices continue to go down the inefficient business men have to fail while the forehanded ones improve their processes, eliminate wastes, and begin to accept things as they are and to make the best of them. It is in these times that good business methods are evolved and thus it is that a periodic depression is, as a rule, a distinct benefit to the country.

What Causes the Business Pendulum to Swing

This depressed period does not commonly extend through a very long time. The community has to start buying again and although it may do so gloomily, business is really going ahead normally long before there is a realization of the fact. Once it is realized, another era of prosperity sets in and that prosperity will usually be on a sound basis until the community begins to feel too prosperous when the whole process that I have sketched is repeated.

We may rail as we like against this cycle but until we learn to control the changeableness of human nature, it is going to be continued. It is in the end beneficial and makes mightily for human progress. In the tropics where food may

be picked off trees and life is even, we find very little progress. One has to be knocked down every little while in order to learn how to fight.

The disastrous part of depression is not the depression itself, but when it is ushered in by panic. A panic is a hysteria, an emotional insanity, and is accompanied by a collapse, followed by a long depression. It has to do not so much with the condition of the country but with the state of credit and finances. Our most serious panics came in 1837, 1873, and 1893.

Each of these panics began with a sudden financial shock and that immediately people started drawing their money out of the banks. They wanted to get all of their possessions into gold, to get their money jingling in their pockets. That is, they obeyed a primitive instinct to return to the days when there were no banks in existence and each man trusted only himself.

We cannot have currency panics unless we have bank runs, and we cannot have bank runs unless a number of people think that their money is unsafe. But why cannot a bank pay off all of its depositors on demand? Is not a bank simply an institution that agrees to receive and safely keep your money for you? And such being the case why is it not always ready to repay you?

The Chief Function of a Banking Business

A bank is not an institution for keeping money. That is only part of its function. Long experience has shown that in normal time there will never be, on any one day, a demand on the part of more than 20% of the depositors for their money. It is on that average that deposit banking is founded. The chief business of a bank is to lend money, and the money that it lends is partly its own and partly that of its depositors.

Although some of those to whom they lend money fail in business or find themselves unable to repay the loans, the fraction of unpaid loans is very small indeed.

It is supposed that money loaned on a promissory note shall be used to enable

the borrower to perform some work or to buy some materials which will turn over into an amount greater than he borrowed and thus permit him to repay the loan.

For instance, the cotton crop and the wheat crop and most of the commodities are financed on loans to the farmers, which are repaid by them at harvest, then are carried on loans to the warehouse men which are repaid when the goods are sold to the manufacturers, and then carried again on loans to the manufacturers until they have made up the raw product into salable goods and these loans are repaid when the goods are sold to the retailers, and they are again carried on loans to the retailers until finally they are sold to the public and the whole cycle of credit is liquidated.

Without this use of credit we should have great difficulty in carrying through our more important operations—we should have to go back to barter, for there would not be enough money to represent all the goods. Therefore we find that a bank may be of the greatest service to only a sufficient amount of what is known as "till money" to pay such of its depositors as ask for cash. In these days comparatively few people withdraw cash from the banks. They pay their bills by check and thus in a way exchange credits.

The Federal Reserve System consists of 12 regional banks each with a Governor and under the supervision of a Federal Reserve Board at Washington. The members of the regional banks and the depositors in them are banks—not individuals. The man in the street does not come in contact with a Federal Reserve bank in the sense that he comes in contact with his own bank. Without going into the various technical ramifications of the banks it is their function to rediscount certain varieties of the promissory notes received by the member banks.

Thus every member bank has access to the rediscount facilities of the Federal Reserve System, and if it has sound and liquid paper can convert it into cash at any time and at once to withstand even an extraordinary drain upon resources—

such as is involved in a "run."

In the old days a financially sound bank might be forced by heavy withdrawals to suspend payment simply because it could not turn its assets into cash. If it had kept all of its deposits in cash it would not have been able to serve its customers or to help business, for business is conducted on credit—not on cash. Under the present system no emergency demand for money will more than inconvenience a well-managed bank for the facilities are at hand to turn enough liquid assets into cash and without loss to meet the demands.

Without bank failures, we cannot have bank panics, and the bad bank failures of panics are those of the solvent banks that temporarily cannot turn their assets into cash. The failures due to mismanagement or incompetence or worse are rare, and all members of the Federal Reserve System are under such careful scrutiny that it is very uncommon for a bank to be able to get so far afield that it reasonably can fail.

Now there is just one other point. One hears a considerable amount of talk about inflation and about the low purchasing power of the dollar, and there is a lurking fear that perhaps a condition will come out in this country such as exists in Germany—that the value of money will so drop that it will take a bale of it to buy almost anything. Inflation of currency exists when a government issues quantities of paper currency that are not based on value. If it issues enough such money it becomes worthless—as in Russia today. But that condition does not and cannot exist in the United States.

Whenever a bank creates credit it also creates a deposit. A bank does not, like a pawn-broker, hand the money over the counter when a loan is made. Instead it credits the customer with a certain amount of money. The customer checks out, but his checks appear as deposits in other banks; and thus the total amount of bank deposits will be increased by the amount of that loan until it is paid off. The Liberty Bonds are by no means paid for but they are being

gradually paid off. They have been bought on credit and hence have swelled deposits. As each loan on a Liberty Bond is paid off, bank deposits fall and therefore when we see bank deposits throughout the country falling, we may know that credits are being retired by the fruits of work done, and that we are returning to the normal banking condition in which most loans are for short periods and are involved in work in progress. War credits naturally inflate general credit because while a commercial credit is gained for the purpose of doing something, of getting the means of adding to value, a war credit does not result in permanent value received but is used to buy things that will in a considerable part be at once destroyed.

The things represented by those credits are destroyed but the credits themselves are, in part, still with us and will remain until enough work has been done to pay them off. They can be paid only by work that produces goods. Arithmetic will shift but will not pay them. While they still remain in existence they are naturally used for speculation and to bid up prices.

When prices are so bid up we can say that money has depreciated in buying power, but we cannot accurately say that money itself has depreciated unless our currency issues are not secured by value.

Here in the United States our currency issues are secured by value. We have not 40- or 50-cent dollars. We have high prices because we have not, all of us as individuals, paid up the share that we promised to pay to support the war. A period in which there is a feeling of depression will thus probably benefit instead of harm the country, for when people feel poor they work and it is only by work which results in retiring credits that credit will be reduced to the normal amount necessary for a normal production. And when that comes about we shall no longer hear talk of panics or depreciated dollars.

It is strange how many ramifications this more or less objectionable subject of work has!—[System (Reprinted by permission from Mr. Harding's article as transcribed by Samuel Crowther.)

Failure

What is a failure? It's only a spur
To a man who receives it right,
And it makes the spirit within him stir
To go in once more and fight.
If you never have failed, it's an even
guess
You never have won a high success.

What is a miss? It's a practice shot
Which we often must take to enter
The list of those who can hit the spot
Of the bull-eye in the center.
If you never have sent your bullet wide
You never have put a mark inside.

What is a knock-down? A count of ten
Which a man may take a rest,
It will give him a chance to come up
again
And do his particular best.
If you never have more than met your
match
I guess you never have toed the scratch.
—Edmund Vance Cooke.

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The Soul's Quest for Truth

By Dr. Wm. Franklin Kelley

DESPITE the marvelous achievements of the present age, the human soul will not be satisfied. To know the truth is its innate desire. It is a divine thirst which will not be quenched. Instinctively we feel that to know the truth makes us free from the bondage of ignorance and its consequences, which are sin, sickness, sorrow, want and death.

Though the entire resources and possibilities of the physical world be encompassed, man will not, he cannot, cease his search for truth and new discovery. The marvelous discoveries of the present age have whetted man's appetite for a larger vision of life and a better knowledge of himself, so that now he will never again be content with the limited conceptions of primitive man, which until now have been the foundation of human learning.

Real happiness is not to be found in things external

Contentment is not to be purchased with money. Wealth may be an avenue to happiness, but man, to be what he desires, must know himself: he must be master of himself as well as of his environment. Knowledge is power; rightly used it is the mystic key to the solution of all problems, and it enables the one who possesses it to get from the world and the universe whatsoever may be desired.

But how are we to know the truth? How are we to get this mystic key of knowledge? There are so many theories, cults and isms, that it fairly sets one's head in a whirl to try to obtain anything intelligible from the stupendous maze of philosophic contradictions beyond the limited area of physical science.

This, we realize, is a question of stupendous consequence, beset with endless argument, should an attempt be made to arbitrarily settle it. There are, however, certain axiomatic principles or self-evident truths which may be advanced without fear of successful contradiction. It is a premise of such principles which we are to offer for the most thoughtful consideration of the student.

Truth Defined

Truth may be defined as the verity of facts or innate actuality of being. It is the fundamental stipulation of the phenomena of the universe, relative and absolute. It is the potent reality of principles. It is the element of unerring certainty which defines the consonance of relations, abstract and concrete. In some philosophies it is claimed that truth in its ultimate nature is divine. In this sense it may be considered as the mind of God. Or perhaps more appropriately as the intelligence of Nature. In this view it may be said to be a divine plan of creation conceived by the mind of God and established in the immensity of space to be the designing and governing power of the universe, and the phenomena of all Nature.

With this broad, liberal, scientific definition of truth as the foundation of our course of study, we have a substantial basis to build the intellectual structure needed to fully comprehend the principles of health culture and mind study which we are not pursuing. In the foregoing definition we have premised that there is in nature, and in the background of existence, certain definite, fixed and immutable principles, termed Natural Law, which stand as the governing power of the universe and of the operations of all nature, including man. Accepting this as the foundation of our study, we shall aim to seek out these laws and thus know better how to live in accordance with the divine plan.

What is Truth?

There was a time, not long ago, when new discoveries were frowned upon. People would not listen to anything not in keeping with their own beliefs. In fact, tolerance of the opinions of those who differed, was considered dangerous; and so it is, to the individual, the clan or race, not desirous of evolving to a higher and better civilization. For experience has demonstrated that tolerance of other people's

ideas leads to a bigger and better view of life, a grander and more highly developed existence. It is only the primitive man and the primitive instincts yet un subdued which venture intolerance to unreasonable degrees. Intolerance is the mark of an undeveloped soul; while tolerance is an indication of aspiration and progress, and unerringly leads to a bigger and better life.

Persistent research and rational thought in due time reveal the Truth. Continued error is possible only when men stop thinking progressively. Truth, like the air we breathe, must be absorbed, or it will not become a real part of one's nature. Truth is an innate asset of all beings, and a persistent quest will ultimately reveal it. But what is Truth? How may one distinguish between that which is true and that which is not true? What is error? What is good and what is evil? How is man to know whether he is right or wrong? These are some of the questions we have endeavored to answer.

The Harmony of Truth

That which is true never conflicts with anything else which is true. The facts of the moment agree perfectly with the truths of Eternity. All Truth is infallible and unchangeable; that which is true to-day will be true to-morrow and throughout all Eternity. Not that things and their relations remain the same, but the fact that the thing was true is an eternal truth.

Truth is something to which no one has a patent right; in terms of high finance it is a commodity which cannot be cornered. From a moral standpoint, the only thing which restricts the use of Truth, or any of the principles of Truth is ignorance. Truth belongs equally to all, but it is possessed only to the extent that we accept and use it. I repeat, no one has a monopoly on Truth; it is universal and free to all who desire it and have the insight to receive it.

The fractions of Truth, which are comprehended by the human mind, we call facts. Facts are, therefore, elements of knowledge, and the foundation of all true learning. Facts are that part of Truth which is knowable and demonstrable, and discernible by intuition, reason and experience.

Facts and Theories

What man believes or disbelieves does not alter the Truth; for Truth is more than facts, and it is greater than knowledge. A fact is of necessity true, but the circumstances upon which the fact depends may change, and the fact no longer exist, but the Truth underlying the fact still remains. So it is with man and his relation to Natural Law, which is the Truth of the universe. The laws of Nature are always the same, but man often changes his relations with particular laws and thus the needs and requirements of his life are changed.

Man's opinions and theories may change, but facts and Truth remain the same. Facts are but the fragments of Truth, and like the atoms of the earth, to the earth's existence, are but fractions of a greater Truth. Man's beliefs, assumptions and theories are of value just to the extent to which they conform with Truth. If we err, we, ourselves, are to blame, for Truth is omnipresent and eternal.

That which appears true to one may not appear true to another. That which is good for one may be injurious to another. We do not all believe alike. Our likes and dislikes are all different. In general we are the same, but there is something about each of us which makes us distinctly individual, and different from everything else in the universe. Most people like to hear about things which tend to confirm their established beliefs or opinions. But alas! when new ideas do not support their belief, most people prefer their own theories and opinions to those which are contrary to what they believe to be true. Few indeed welcome the Truth at the expense of their preconceived opinions and beliefs.

This point is well illustrated in the commonplace remark of an old lady living near my home in Pasadena, California, who upon being asked how she liked the Sunday sermon would reply, "It was a very masterful sermon, it is exactly what

I believe." But one time she was induced to go and hear the late Rev. B. Fay Mills, the noted and eloquent evangelist, but of a different faith than the lady; when asked for an opinion of what she thought of the address she said, "Perfectly horrible, nothing that he says is what I believe."

There is a vast difference in the extent of what man knows and what he doesn't know. It is needless to say which way the balance stands. However, many people think that they know a great deal more than they do. Many systems of thought claim to be particularly fortunate in possessing about all that is worth while in matters of spiritual information. The fact that Truth is a universal commodity, belonging to all who can comprehend and acquire it, clearly proves that the individual who is capable of learning anything has the moral and natural right to employ his knowledge to any good and profitable end; and with a freedom and right equal to that of any other person.

In these lessons many things may be said and taught which are not entirely new. Attention may be called to facts and principles commonly considered to belong to certain established creeds or institutions. If in the opinion of the student this should occur, please bear in mind the above attributes of truth and kindly allow that the principle holds good with the study in hand. I may likewise admonish the student to employ the same consideration toward himself. If some idea is advanced which is of great practical value and which has proven to be of service in the life of other people, do not be so foolish as to reject it because of some peculiar label which you have seen attached.

It may be that the principle has more than one name. Possibly the same truth has been discovered by more than one person. Just remember that no one owns truth to the exclusion of others. If there be any truth in the whole universe which you desire, or of which you have need, it is not only your privilege but your duty to appropriate and use it. Apply this fact to every bit of the teaching offered in these lessons and it will prove a great blessing and benediction to your soul.

What is Error?

Error is inverted truth or misapplied facts. Error is the misconception of acts and of relationships. In order that one's thinking be free from falsities, it is necessary that we rightly relate the ideas we entertain to the objects which they represent. Error, delusion and inharmony are the result of misinterpreted facts, and the error is in man's conception, not in the phenomena of Nature. The universe is all right, man is the one who errs.

When any one lives or acts according to the plan of life and the laws of Nature, it is right and good; but to live or act contrary to the plan of life or the laws of Nature is wrong, evil and bad. Thus we observe that good and evil are modes of conduct, the former implies harmony with the Divine will as made manifest in the laws of Nature, and the latter is contrary to those laws.

No doubt sin has many degrees of variation and there may be much difference of opinion in the matter of specific conduct, as to whether or not it is sin. In these finer distinctions of moral obligations and civil questions of right and wrong, we, as psychologists are not directly concerned. We prefer to leave the discussion of these issues to the moral and ethical specialist, to the theologian, the social economist and the law maker. But in matters of health, and the effect of human conduct on the mind and body we are deeply concerned.

What Is Sin?

Disobedience of natural law is sin. It is not necessarily a moral sin, but when anyone knowingly transgresses the laws of life, it is certainly as sinful in the sight of God as transgression of the moral code of the Decalogue. For man to be at his best, he must obey the laws of his entire being, mental, physical and spiritual. The transgression of any of these laws tends to separate man from his Maker.

Disobedience of the laws of life automatically results in inefficiency, sickness,

unhappiness or death, according to the nature and extent of the transgression. While the blessing or reward for obedience is health, success and happiness. This is a fact which every one needs to know. Knowledge of this principle forbids shifting of responsibility on environment or other people, on God or on the devil, for man alone is the one responsible.

Ignorance is the principle cause of sin. The problem of right and wrong is deeper than the moral code of the Decalogue. The laws of nature are just as much the will of God as the stipulations of the ten commandments, and to transgress any of these laws is just as much a sin in the eyes of our Creator. He who would be perfect must not sin against himself or against Nature, any more than against his fellow-man, for God will not hold him guiltless who disobeys any of the laws of life.

People who are sane and normal do no wrong wantonly. Ignorance lies at the basis of most evil. People who disobey the laws of life, as well as the moral code, do so unwittingly, from lack of due comprehension of the certainty of the consequences, and, likewise because they do not fully realize that health, happiness, success, longevity, personal efficiency and all that life holds dear is an inevitable reward of right living.

It is a man's duty to strive constantly to live better and to learn more about the laws and requirements of life. Ignorance of the laws of Nature relieve man from moral obligation, but the penalty of sin, as well as the reward of right doing, automatically follows every thought and word according to the laws we invoke or disobey. Man is a creature of law. He is no more above the laws of life or exempt from their control than the tiniest blade of grass or the minutest atom.

No creature is exempt from natural law. Volitional beings may, by virtue of their will, choose their course of action, but these immutable principles called law, determine the consequences of their choice and of their action. To know these laws enables one to consciously and intelligently order his life in accordance with God's will. This is the secret of health, happiness and success.

It behooves us, therefore, to know these laws that we may better conform our ways to God's will, for His will is known by His laws. It is not only man's privilege, but his duty to search out these laws, that he may be better able to bring blessings into the world and minimize suffering and woe.

Cause and Effect

To know God, you must obey His law. That it is possible so to live, is proved by the fact that Jesus of Nazareth took our infirmities and our limitations upon Himself and, with all the sins of the world weighing Him down, lived a perfect life and did not give way to sin. By His accomplishment the forces of evil and ignorance were defeated, and we are told that by following in His footsteps, salvation is sure and certain. The ideal life is the life He led and the work He did. Taking this as an ideal, we cannot go wrong.

Just like the problems of mathematics, the problem of right and wrong is a matter of logical sequence. Anyone who can determine the logical effect of acts, thoughts or deeds, can solve the problems of mathematics. It is merely a question of cause and effect. God knows what will happen if man pursues any given course of action, simply because He is able to perceive the logical sequence. Man may learn to determine the sequence of his actions if he will but make the effort to learn the laws of life.

While it is true that from the range of present knowledge there may be many problems quite outside man's ability to solve, it is evident that if the universe is governed by fixed and immutable principles, or by a supreme, omniscient, omnipotent deity, the laws of life must of scientific necessity be infallible and unchangeable. Consequently to know these laws makes it possible to determine the reward or penalty resulting from man's actions, thoughts and deeds.

A child may learn the numerals, one to ten, and compile a mass of figures which would be quite impossible for the child mind to solve, but a person versed in mathematics would work the problem easily or know the answer at a glance. So with God and man and the problems of human life. Man not knowing the laws of life may set in motion forces which operate beyond his control. He does not fully comprehend the sequence of his thoughts and deeds, but God does. It is in this sense that God knows the end from the beginning.

It is just here that the significance of the principles premised in our definition of natural law should be made a part of the student's own consciousness. A full and clear realization that natural law is an actual, potent, intelligent, omnipresent, dominating, ruling factor in human life, as well as in the activities and phenomena of all nature, will go a long way to make clear the mysteries of evil and bring home the fact that man is responsible for his actions, thoughts and deeds.

Not only will it aid the student to get the right view of life, but it will give interest, meaning and greater significance to the study of psychology. It is a common saying that psychology is a dry, uninteresting and difficult subject, but the student who will enter into the spirit of this course of instructions will find every lesson teeming with interest and valuable information of immediate and personal importance.—[*Now*.

God is the knower.

Man is as much of God as he knows.

Therefore; man is what he knows, and no more.

The God knowledge does not apply to book learning; one may have the finest external polish and yet know very little.

Knowledge pertains to actualities, facts in consciousness, and he who is divinely selfish and humanly self-less is attuned to that knowledge which opens the door to all attainment, whether he be a slave who cannot even read the books of men, or a professor who is surfeited with all earthly information.

Only the man who knows his relation to God may read the look of life.—*Grace M. Brown*.

“By Their Fruits Ye Shall Know Them”

MR. E. R. PEACOCK, of the firm of Peacock Brothers, Melbourne Australia, who served with the Anzaks with the British forces during the world war, and who has since been travelling extensively in Europe, stopped over in Chicago a few days ago, and visited the Sheldon School head offices there.

He is a gentleman of engaging and charming manners and character and was a student of the first Sheldon course in scientific salesmanship, which he secured through the Australian agency.

Mr. Peacock served with the Australians in a civil capacity at his own expense during the war and his travels

through Europe and in this country have been for the purpose of making observations for a series of after-the-war articles which he will write.

In the course of an interesting conversation Mr. Peacock alluded to the fact that one finds students of the Sheldon courses all over the world. He said:

“The influence of the Sheldon work is pretty wide-spread. On one of the battlefields of France, I was talking to a group of our men when a man came up to me and said, ‘I see you are a Sheldon man. I recognize you by what you are saying. I, too, am a Sheldon man, and am from Canada.’”

This little incident shows that the Sheldon training stamps its impress upon the man.

Love in Marriage

IN case of a chronic quarrelling on this or any other subject I say this: It takes two to make a quarrel and *either one* can stop it; by (1) deciding what course to pursue, (2) announcing that decision clearly and firmly once and no more, and (3) living up to it firmly and kindly. Nothing like the logic of events to convince a man. Or a woman either.

Never "get mad" when your husband is mad: who so gets mad first has the right of way! Keep off for the time being. Go off if necessary. Until you can come back and be kind.

If a man would have a loving wife and keep her loving he must Make Love. Just as he did in courtship. He must refrain from outraging her feelings.

If a woman would keep her husband loving her she must Make Love. Just as she did before marriage. Win him every day. By consideration, doing things to please and surprise him, dressing for him, coquetting with him, *making play* with him over the common tasks.

It is not what a man and a woman do together that counts for the ideal marriage, but the Spirit of Making Love in which it is done, that unites them.

Marriage consists in a ceremony at an altar or before a legal justice *plus years of making love together over the common tasks*. And the chief and indispensable task of marriage is raising the children. Without this crop the marriage itself is aborted.

When an insurmountable obstacle prevents the having of children, the marriage may still be a lasting and deeply satisfying one when evolved in the Spirit of Making Love. Children may be adopted, or social service may be substituted.

The *refusal of either or both to have children* in the early years of marriage is the one obstacle to the evolution of a real marriage between any two normal human beings who want it.—*Elizabeth Towne, in Nautilus.*

If you intend to work, there is no better place than right where you are.—*Abraham Lincoln.*

The Brown Thrush

There's a merry brown thrush sitting
up in the tree,
He's singing to me; he's singing to me!
And what does he say, little girl, little
boy?
"Oh, the world's running over with joy!
Don't you hear? Don't you see?
Hush! Look! In my tree,
I'm as happy as happy can be!"

And the brown thrush kept singing,
"A nest do you see,
And five eggs hid by me in the juniper
tree;
Don't meddle! Don't touch! Little
girl, little boy,
Or the world will lose some of its joy;
Now I'm glad! Now I'm free!
And I always shall be,
If you never bring sorrow to me."

So the merry brown thrush sings away in
the tree,
To you and to me, to you and to me;
And he sings all the day, little girl, little
boy,
"Oh, the world's running over with joy!
But long it won't be,
Don't you know? Don't you see?
Unless we are as good as can be."
—*Lucy Larcom.*

Work

"Strike while the iron is heated,
Pause, and the iron's cold;
If you strike too late on a hardened
plate,
The weld will never hold.

Seek and success will follow;
Wait, and it passes by;
Be quick to grasp, then hold it fast,
And trust for a better try.

Serve, and the world serves with you;
Loaf, and you loaf alone;
This strenuous world is a continuous
whirl—
It offers no room for the drone.

Life is an undertaking;
Death is a silent thought;
So let life's light illumine the night
With the service you have wrought."
—[*Anonymous.*

Sales Methods—Good and Bad

By David Humphrey Foster

WHEN I learn that a dealer is going to put on a big flamboyant sale under the direction of a special salesmanager or accompanied by some other novel attachment, the thought comes to me right away that this dealer must be treading on pretty thin ice in a financial way, or else he does not know how to conduct his business along the most successful lines.

This may seem quite strange to some people. But according to my way of thinking it is not. I am referring, of course, to dealers who take such means in order to stimulate their stock movements or raise money quickly because they have failed to buy with the idea of quick turnovers always before them.

I have found from a long experience in merchandising and investigation that the lure of the special salesman and his flamboyant methods are rocks on which many a dealer has come to grief. The dealer who gets into such a predicament almost always is lacking in accounting methods or he has none at all to speak of. Whichever way it is, he has no guide to direct him in the course that he should follow. He has nothing to tell him which lines are his best sellers, whether or not he is granting too much credit, or whether collections are kept up as they should, or little of anything else that every successful dealer ought to know. His shelves become clogged with dead or slow-moving stock and his bank account dwindles, all because his dollars are not earning the profits that they should. Creditors soon begin to press for payments and it is only a little while before he is ready to do almost anything to raise some ready money. The way is opened then for the special salesmanager. And what are the results? To begin with, he finds, after the sale is over, that his remaining stock has been all torn to pieces, and his shrinkage has been heavy. Then after the special manager has been paid and numerous other accounts settled, he finds barely enough left to satisfy the creditors who are pressing him. It was a good thing, of course, to get them out of the way, but what real progress has

this dealer made? He can't pay cash for new stock and so he is forced to resume again his old methods of buying on time. In a few months he is no better off than he was before.

Then again, if the ready cash is not used to satisfy pressing creditors it is used for restoring the depleted stock on his shelves. Without anything like figure records to guide him he buys aimlessly, as he did before, and in a few months he finds himself again in the same condition he was before—creditors pressing, with no ready funds to satisfy them.

I have found from long experience that few really successful dealers resort to the special salesman plan of moving their stock. They believe that such methods not only lower the business standards but their credit standing as well.

At the same time the successful dealer knows full well that he can keep his stock clean, properly balanced, and moving all the time by much easier and more successful means. He finds it better to rely on correct figure records, buying, marketing, and selling, than it is to call in a special sales manager and have his store turned upside down for a number of days, with no really successful results in the end. His figures tell him every day just how his stock is moving, whether it is increasing or decreasing, what his mark-up is, what shrinkages occur, how much gross and net profit each department is paying, and much other information that aids him in buying, selling, and everything else that he does. In this way he regulates his stock, buying liberally of fast moving lines, and sparingly or not at all, of those that are not in demand, and seeks in every way to make as many turnovers as possible. Consequently it isn't necessary for him to call in some one to help move his stock. It is moving all the time because he deals in merchandise that the trade wants. His capital is released rapidly and consequently he has ready cash at all times with which to meet his wholesale bills and his operation expenses.

Earning Promotion

By F. C. McLaughlin

THE QUESTION, "How shall I earn a promotion?" or "Why was some other man on the force promoted in preference to me, in spite of the fact that I have been longer with the company?" is frequently heard from salesmen and solicitors in all lines of business. The answer to this question relates to the production of results on the part of the salesman or solicitor. The man who can produce the most results is scheduled for the highest and quickest promotion, without reference to the length of time he has been in the employ of his company or any personal feeling on the part of his manager. Some firms may make exceptions to this rule, but such exceptions are rare and are not particularly creditable to the firm that makes them. Influence, length of service, or pull, will not win promotion with most concerns. The work that a man does will speak for itself. If he seeks promotion his results should show better than the results of the rest of the men. If they do not, there is no good reason why he should be selected for promotion in preference to the other man.

If a man has demonstrated his ability to produce business personally there remain but two factors to be considered in selecting him for an executive position. First, has he the necessary tact to get along with men? Second, can he get men to do what he was doing personally as a solicitor? If he can he has executive capacity and is splendidly equipped, because he not only knows how to do the thing himself but possesses the tact, personality and force to get other men to do the things he wants done.

Success in producing such satisfactory results as will make a solicitor eligible for promotion to an executive position is not a difficult problem for analysis. Many factors there are that enter into the make-up of a successful solicitor, but paramount of them all is just the plain, ordinary, element *work*. This does not mean merely fluttering around and stirring up of large noises, but persistent and fixed application. Many times salesmen splen-

didly equipped mentally, with pleasing personalities, make miserable failure because they lack the power of definitely planning their work and the persistence necessary to follow the plans they make. Again we see men who have very scant educational equipment and poor personalities, outstrip others who are far their superiors in everything but industry.

With any trading instinct at all I believe it is not difficult for any man to learn to sell goods or to solicit successfully. The valuable suggestions and selling helps given by almost every large business house to its salesmen will give men a broad, comprehensive grasp on the selling end of the business. But while you can furnish a salesman with ideas and tell him how the best man did this, that and the other thing, you cannot make him a worker. That is where he must show his own capacity. Unless he possesses sufficient ambition, energy and self control to equip himself, working persistently towards a standard that he has fixed for himself, he would be better off in some other field than that of salesmanship. No appliances have been invented by which one can inject into a man a love for work, or pride in the ranking he may take in the organization of which he is a part.

If a salesman is a good worker and has the common sense to take suggestions and ideas from more experienced men he will rarely fall short of producing business highly satisfactory to his company and to himself.

It is a well-founded fact that many men never fully realize their own powers, because they have never completely centered them on one thing long enough to produce large results. To my mind, the greatest obstacle in the way of permanent success to many solicitors and salesmen is the habit of drifting from one concern to another, imagining that the next thing is going to be so much easier and more profitable to sell. I know any number of brilliant, hard working salesmen who through indulgence of this "floating" habit have sacrificed everything.

What Is Efficiency?

AN advertisement for one of the most useful reference works to be found in American business and professional libraries, asserts in bold script that "Efficiency is Acquired Information." Ordinarily I would read no further than that. I would assume that a statement so loose and inaccurate at the beginning would be followed by statements even less dependable. I might even be under the impression that the authors of the books of reference had written the advertisement, and so would incline toward the warrantable inference that the books themselves might be doubtful guides in my research work. Efficiency is not *acquired* knowledge. It is *applied* knowledge. Efficiency is knowledge in action, not knowledge on storage. The brain absorbs, soaks in knowledge as a sponge soaks in water. Efficiency squeezes the sponge, brings the knowledge out and makes it useful. A man may *acquire* all of the knowledge that it is possible for a human brain to hold, yet be so inefficient that he is practically useless to himself and his fellows; while another man may have acquired—that is, come into possession of—comparatively little knowledge, yet be uncommonly efficient because he *applies* his knowledge in his every-day thinking and working. Practically speaking, efficiency has nothing to do with the acquirement of knowledge but only with its application. But as knowledge to be used must first be acquired, efficiency is dependent upon the acquisition. If the expression under scrutiny had read: "Efficiency is Applied Knowledge," it would have been complete and in no sense misleading, for the application of knowledge presupposes its possession. Acquire knowledge by all means, then become efficient by using that knowledge to the best possible advantage.—*The Valve World.*

We are creatures of habit. We succeed or we fail as we acquire good habits or bad ones; and we acquire good habits as easily as bad ones. Most people do not believe this. Only those who find out succeed in life.—*Herbert Spencer.*

Make the Most of Your Employees

Isn't it true that your pay-roll, for just one year, amounts to as much as the value of your works?

And isn't it true that you give a great deal of attention to your machinery and your raw material, and very little attention to making the most of your workers?

Do you study your workers aptitudes?

Do you try to get each worker where he fits?

Do you know as much about your individual workers as you do about your individual machines?

Or do you leave the whole matter to the foremen, without giving them any instruction in the art of management?

Have you ever thought about this fact—*that it is possible to change your pay-roll from an expense to an asset?*—*Efficiency Magazine.*

Business Psychology

—By T. SHARPER KNOWLSON

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No Man Lives to Himself Alone

By George B. Brownell

ALL that we have we have through others. In our inventions, inspirations, our creations, in all things we draw from others. No one lives to himself alone.

One may say: "This beautiful piece of statuary is the child of my own creation," but he is overlooking the fact that all through the years he has been absorbing the ideas of others and getting points here and there, and that his creation is but an epitome of all that he has gathered, plus what his particular genius has added to or arranged out of the material collected.

A large locomotive in use on one of our railroads is capable of hauling a dozen heavy Pullmans at the rate of 80 miles an hour. Someone, viewing this mighty greyhound of steel, has said: "The brain that conceived that was a wonderful genius." Yet if the truth were told it was merely an aggregate of the ideas of a host of minds dating back to the days when Stevenson tried to harness the power of steam. All through the years since then many minds have contributed some new ideas or made some new improvement. This is true of the creations of artists, musicians and all. Each is a collector of facts and ideas, and puts them together and makes new combinations, or weaves them into creations of his own, but that he created the things outright, without drawing from his fellow men, is not true.

Some one may say Shakespeare had little education, and see what wonderful masterpieces he added to the world's literature! That may be true, from the little we know of Shakespeare, but we do not know how much he gathered from other minds in this and in other planes of life, and in the long periods of time that he worked and studied in the spiritual worlds between lives. Another fact, little recognized, regarding Shakespeare, is that his head shows (if the accepted form is correct), exceptional inspirational and intuitional powers. His brain was so finely organized that he could catch the thoughts

from finer realms. All such inspired minds get things far superior to others. He was a wonderful transmitter and most of his creations were written under inspiration. We little realize how much the elder brothers of the race, the advanced souls upon the path, contribute toward our advancement. They inspire those with whom they can vibrate with new inventions to lessen the burdens of men, new ideas, new ideals, nobler aims and purposes, and awaken the slumbering soul powers which we have built through long ages of time, and along all lines does God work through His Spiritual Organization to lift men.

We are all one. We are knit together in a whole. We arise by helping each other and by contributing the best in us to our fellowmen. We fall through selfishness and isolation.

The great curse in the world has been using what was intended for universal good for selfish purposes and self-aggrandizement. The time is coming when our patent offices, for instance, will be abolished and divine gifts inspired to improve the conditions of mankind given without thought of reward. When this time comes we will have a different government, a government based upon Brotherhood, the inflowing spirit of this new Uranian Age. No one will be permitted to control an invention or any improvement that will benefit all, or control any necessity of life. A true soul does not work for rewards. His remuneration is the soul-satisfaction that comes from loving and serving, and that is the spirit of the Kingdom of Heaven, and is to be the spirit of the Christ Kingdom on earth. Nothing can withstand its coming. Every obstacle will be swept aside.

All true whole men succeed; for what is worth Success's name, unless it be the thought, the inward surety, to have carried out a noble purpose to a noble end.—[James Russell Lowell.

Intuition and Inspiration

By Henry Victor Morgan

IN the Book of Job there is a remarkable passage attributed to Elihu that might form the basis for many lessons. As translated in our King James version it reads, "There is a spirit in man; and the inspiration of the Almighty giveth them understanding." In the language of modern psychology this would read,—Man has an intuitional faculty that connects him with the mind of God and enables him to receive impressions and to gain knowledge that transcends the senses.

A moment's reflection on the most ordinary event of our daily life would make us aware that we live in a larger world than our senses cognize. This moment, as I write, I hear the singing of a bird that is invisible to me. How then do I know that it is a bird that is singing? Simply because certain vibrations reach my ear and produce a sensation that arouses memories with which I am familiar. I look again and now the bird is visible. He is sitting on the limb of an apple tree and proves to be a robin. The red breast is luminous in the sunshine. Is the breast red? I ask my science friend, and he answers: "No; certain vibrations starting from his breast reach your eye and produce a sensation that we humans call red. It is all vibration."

Therefore I see I am capable of receiving vibrations that produce a sensation called singing and other vibrations that produce a sensation called red. The world is in reality a fact in my consciousness. When I think of man according to this knowledge I know that the object that people see and call me is not me. I know that my eyes do not see nor my ears hear. I know that my wife has never seen me, nor have I ever seen her. Yesterday I weighed and the scales said one hundred and sixty-five pounds. But my science friend informed me that had I dropped dead while on the scales my body would have weighed no less than while living.

Therefore I know that the real me is without tangible weight, and I no longer

confound my state of health with the weight of my body.

Intangible and unbalanced as these statements may sound to the uninstructed, they constitute a mental armor that will enable the believer to live the charmed or inspired life. They are inspirational flashes from reason's realm. They are releasements from the world of science and constitute man's being.

It is only while living in this realm that we may know God and be at one with Him. While thus living we are no longer dwellers in time but inhabitants of eternity. We are eternal facts in divine Mind. We are radiating centers in universal consciousness. We become receivers and transmitters of the divine energy.

This is the inner world of the metaphysician and the crowning glory of man. It is "the kingdom" to which Jesus so often referred; it is "the inner light" of the Quakers and "the spirit of prophecy," of which Emerson says:

"Meantime within man is the soul of the whole; the wise silence; the universal beauty, to which every part and particle is equally related; the eternal one. And this deep power in which we exist, and whose beatitude is all accessible to us, is not only all-sufficient and perfect every hour, but the act of seeing and the thing seen, the seer and the spectacle, the subject and the object, are one. Only by the vision of that wisdom can the horoscope of the ages be read, and by falling back on our better thoughts, by yielding to the spirit of prophecy which is innate in every man, can we know what it saith."

The intuitional faculty might therefore be likened to a wireless station now so familiar to the world of science. Each man is equipped with such an instrument, but alas, to the majority it remains latent and unused. The connection with the great universal Intelligence has been inhibited. The mighty claim of Elihu may be made by every man. It is the great affirmative of Browning: "There is an inmost center in us all where truth abides in full-

breathed. The highest truths are ever the same old familiar truths seen in the light of the Spirit. Joseph Cook, seeing this, said: "The fact that I shall live again is no more wonderful than that I live at all."

To me the fact, that in rare high moments, I can see and describe people thousands of miles away is no more wonderful than the fact that I can see my little boy who is now standing at my elbow, begging me to go with him for a walk. I know that it is I who see and not my eyes. I know the simplest act of sight is a vibratory motion impinging on consciousness. The only wonder, therefore, is why these rare flashes should not be a constant flame, an abiding realization.

Nor is this intuitional knowledge contrary to the well-known and universally accepted facts of science. In fact the study of science constitutes the true foundation for philosophy, poetry, religion and inspiration. Study the most imaginative speculations of the mind of man and the facts of science outwonder them to infinity.

While science settles no question of the Absolute, it makes us aware of law and order (and I might say sanity) throughout the universe. It reveals God imminent in nature and through nature. It reveals Omnipresent, everlasting Truth. After reading a true book of science, the luminous words of Jesus, "Thy word is truth," have new and enlarged significance to me. I am inspired with a great trust and in the jubilee of a faith that is triumphant I abandon my petty aims to the Will of the Whole.

The study of science inevitably leads to the study of mind, for in the last analysis matter disappears. The ions and electrons of science are metaphysical concepts, pure and simple. Mind is the only reality.

The truth of Herbert Spencer's realization that we are ever in the presence of an eternal energy from which all things proceed is akin to the statement of Paul, "One God and father of all is above all and through all and in you all." Yea, truly the all-seeing eyes and

Kindness

One never knows
How far a word of kindness goes;
One never sees
How far the smile of friendship flees.
Down through the years
The deed forgotten reappears.

One kindly word
The soul of many here has stirred.
Man goes his way
And tells with every passing day
Until life's end:
"Once unto me he played the friend."

We can not say
What lips are praising us today.
We can not tell
Whose prayers ask God to guard us well.
But kindness lives
Beyond the memory of him who gives.
—Edgar A. Guest.

Sunshine

To labor with zest, and to give of your
best,
For the sweetness and joy of the giving,
To help folks along, with a hand and a
song,
Why, there's the real sunshine of
living.

—Robert W. Service.

the all-seeing ears are within us. The mighty claim of Jesus, "All that the Father hath is mine," can be made by every child of God. In this true emancipation we can no longer wonder at the seeming miracles performed by men whom this thought inhabited; the swimming acts of Elisha, the widow's cruise of oil, the healing of Naaman the leper, the defeat of Goliath by the boy David, the raising of Lazarus by Jesus are but promises of the accomplishments of man under the inspiration of the Almighty.

It is the vision of totality. No man who truly sees it will ever claim priority or pre-eminence in it. It has no yesterday and no tomorrow. This moment and every moment we share the eternity of God.—*Advanced Thought*.

Six Hundred Talking Points

Being the Eleventh in a Series of Articles on
Questions That Arise in every Sale

By W. C. Holman

"I Have No Time to Look at Your Article"

"Mr. Blank, if you saw a \$100 bill lying on the sidewalk, wouldn't you have time to stoop and pick that money up, even if you were on your way to keep an appointment? Giving me a moment's time will be as productive to you as picking up a number of \$100 bills, though the profit will come to you through a different channel. I realize that your time is worth money and that you have none to waste. You spend your time doing important things; details and routine matters you relegate to your clerks and assistants, so that you can evolve money-making plans.

"Well, that is just what I am offering you—a chance to make a change in your business that will increase your profits every day for months to come.

"My article is a vitally important thing to your business. It is a money-maker and a time-saver.

"I am sure you would regret allowing me to leave without showing it to you if you understood my position fully."

"I Have No Time to Look at Your Article"

"Mr. Blank, you yourself make money by getting other people to give you interviews and time. You see to it that you give them value received, that you make them a big return for their investment of time. I can do the same thing if you grant me a hearing.

"If people don't take time to do business with you, both you and they would lose money.

"Be fair about this matter, Mr. Blank. We are both in business for profit; neither of us has any time to waste; neither of us can afford to waste another man's time. But we can't do business unless we have a chance to get people interested in a proposition.

"You make it to people's interest to do business with you by studying to promote their interests—to give them something of value. We do the same.

My firm has studied very hard to put this money-saving and time-saving article on the market, and I know it will be to your interest to look at it. A very few minutes will enable me to prove that it will prove one of the most profitable investments you ever made."

"I Don't Like New-Fangled Things"

"Mr. Blank, everything that is brought out is new-fangled during the first day of its existence. Take any article that has been on the market twenty years; there was a time when it had not been on the market for more than a week or a day.

"The new-fangled article is the accepted article of tomorrow.

"If no new-fangled things were put on the market, if no changes were made and improvements were introduced, we should make no progress.

"Department stores were a new-fangled method of selling goods not many years ago. Your own store is full of things that were new-fangled not many years ago. And remember, Mr. Blank, that it is the storekeeper who first sells new articles that makes most money out of them. It is the man who first uses a time or labor saving device that gets the most advantage over his competitor.

"The fact that this article is new is no reason why you should turn this opportunity down. Give me a chance to prove to you the merits of what I offer you."

"I Don't Like New-Fangled Things"

"Mr. Blank, the reason that many retailers make only a scant living out of their business, while you are prosperous, is that they have plodded along in the same old fashion as their ancestors of twenty years ago. My observation tells me, despite your statement, that you have an up-to-date equipment in most respects, and in this you are wise. The problems of today cannot be solved by men who are gone. Their methods were good in their day, but

not adapted to the needs and conditions of the present. A book-keeper or accountant of ten years ago would have to learn a great deal to hold a position if he came back to life and started in a modern office.

"To be prosperous in the face of competition it is necessary to be more progressive than one's neighbors. Eagerness to try out new ideas and get the benefit of every up-to-date invention pays. We can't afford to reject new things merely because they are new.

"At one time it was a new thing to ride on a railroad train, to use an elevator, or to get a newspaper once a day. Now everybody fully realizes the tremendous advantages of railroads and daily newspapers. It is just as unreasonable for a man to be prejudiced against other new ideas as it would be to deny the merits of these institutions. I'm sure you do not take this position, or you would not be so prosperous. I'm sure you do not mean to take this position with me."

"I Don't Like New-Fangled Things"

"Mr. Blank, business methods, as you know, are revolutionized every few years. The business men of today use far better methods than those of five years ago. You yourself are today doing business with methods far better than those in general use some years ago.

"Every office appliance, every invention for making sales bigger and expenses decrease, was a new-fangled thing at first. Cash registers, adding machines, addressing machines, were all new-fangled in the beginning, yet the best business men today use these inventions.

"I dislike to see you overlook the merits of this article, Mr. Blank. I can show you that it will pay you to use it. Why let a dislike for new things cut down your bank account?"

"I Don't Like New-Fangled Things"

"Mr. Blank, you do not personally like many things you handle, but you handle them because you can sell them to your trade.

"If I could prove to you that you could double your sales and profits by putting in certain lines of goods,

would you not be interested, even if your personal taste did not incline you to these goods for your own use? If I can prove to you that this line of mine will sell and increase your profits—if your customers will like it, should you be prejudiced against it because you personally would not use it? We are all vitally interested in whatever will make money. This may be a new-fangled thing in the sense that it has not been on the market many years, but experience has proven that it is a big and profitable seller. It would pay you to give me a substantial order."

"My Customers Don't Take to New-Fangled Things"

"But I believe they will, Mr. Blank, if you demonstrate the advantage and profit that lies in these new-fangled things.

"You can move any man to action when once you have convinced his judgment. And surely you have the evidence to convince your customers' judgments in regard to this article's time and labor saving qualities.

"If you touch a man's pocket, Mr. Blank, you get his instant attention. If you can show Mr. Jones that he can save a half an hour every day and a large amount of money every month by using this new appliance—and you can—he'll have no prejudice against it because it is new-fangled.

"If you explain the numerous advantages of this article, you'll sell it without trouble. This has been the experience of hundreds of other dealers and it will surely be your experience."

"One Can't Buy All the New Things"

"You can safely trust to the judgment of such firms as Blank & Co., Blank Bros., etc., all of whom have bought this appliance.

"We had to demonstrate it with the utmost thoroughness before they would buy. And they have all retained it and are using it today. Surely you will acknowledge that you will be safe in following the examples of such concerns. They are in the same line of business as you; face exactly the same conditions; they are all hard-headed, successful concerns. Their action ought to be some

guarantee to you what I say about this appliance is true."

"One Can't Buy All the New Things"

"Mr. Blank, I don't want you to look at this article from the standpoint of its being old or new. I want you to consider it purely on its merit or lack of merit, as compared with the old appliance.

"The old appliance was good in its day, until this was invented; it was the best on the market. No doubt it has paid for itself in your business many times over. That being so, you can let it go if this device is any better. The sole question you have to consider is whether, if you invest in this device, it will pay you a bigger profit than to continue with the old. If it won't, you don't want it; and if it will, you can't afford to be without it. Let me go into particulars and demonstrate its superior value.

"It will pay you to take advantage of every improved appliance! Your time and energy is devoted to making money in this business. Any device or method which will save your time and energy, or that of your employes, is really a partner whom it would pay you to take into your business."

"One Cannot Buy All the New Things"

"Mr. Blank, this particular new thing was manufactured in response to a definite public demand and need. Merchants like yourself, it was found, had certain conditions to face. That is what has made an opening for this article. The suggestion that it be perfected was first made by a merchant like yourself, who felt the need for something of the kind. If he needed it—if thousands of others have already discovered in the short time since it has been on the market that they need it (and we have sold thousands of them) if such an army of other merchants have found it to their advantage to buy it, it will be to your advantage."

"One Can't Buy All the New Things"

"Mr. Blank, it pays to get all things, new or old, that yield a good profit. Every day you do without this article, you are under a heavy handicap.

Your competitors who now use it have you at a disadvantage.

"Modern conditions absolutely demand up-to-the-minute methods. The man who attempts to do business with methods which prevailed only twelve months ago, if his competitors are using later time- and labor-saving devices and methods, is at a disadvantage none the less than he would be if he were using methods of twenty years back. His loss wouldn't be so great, but there would be a loss just the same. We can't afford even the smallest preventable losses in today's business race.

"If ten runners ran a race and one of the ten attempted to run in a heavy overcoat and plowman's shoes, you would admit that that runner would be handicapped. A lighter overcoat wouldn't be so big a handicap, but it would be somewhat of a disadvantage. It would just as surely lose him the race. A racer can't afford to labor under any disadvantage, however slight. Neither can a business man who has had to race with eager competitors."

"One Cannot Buy All the New Things"

"If you can turn them quickly and realize good profits, Mr. Blank, can't you buy them? The most successful retailer I sell to is a man who aims to buy all the new articles of merit as fast as they are put on the market. When asked about his success, he said 'It is as simple as the alphabet. I have always made it a practice to read the advertisements, to keep well-informed about the best products of the leading manufacturers. I was always prepared to take advantage of the constant movement toward higher quality goods that has been the most distinguishing fact in manufacturing and mercantile life. I educated myself to carry the best lines, and to keep putting in better ones as fast as they came out and made a hit with the public. Thus on the good reputations of others I built my own reputation.'

"This man buys all the new articles which the public would like to have. He knows that people are more interested in new things than in old things.

"Figure it out for yourself, Mr. Blank. The new must be an improvement on the old, or people would not spend thousands of dollars in manufacturing it. It must pass that test. Surely if the wholesaler finds that it will pay him to invest thousands of dollars in this line you can well afford to invest a small amount."

"One Cannot Buy All the New Things"

"Mr. Blank, you know how people read the advertisements in the magazines and newspapers nowadays; you know that they remit millions of dollars annually to makers and sellers of goods on the strength of mere printed descriptions of new articles and new goods.

"The public appreciates the fact that every hour in the day and every hour in the year, inventors, manufacturers and brainy men everywhere are turning out better and lower-priced articles than have been made before. They wish to take advantage of those new discoveries, and BETTER goods.

"We know that life today, Mr. Blank, is vastly more comfortable than it was fifty years ago. Who has made it so, if not inventors and producers of new things?"

"You know that to get your advertising matter read, you must try constantly to say something new. It is the same with window displays: anything new or novel always attracts a crowd. This article has not only the merit of being new, but it also fills a real need better than any previous article of the kind.

"Let people see it and compare it with what they have used before, and you cannot help selling it. Our sales for blank months have been of blank volume. Our product is selling like wild fire all over the country.

"Why not let me take a trial order from you?"

"Your Article is Likely to be a Short-lived Advertising Fad"

"Mr. Blank, have you ever reflected on the many thousands of dollars that have been made by the inventors of what you call fads? Enormous fortunes have been quickly accumulated and

other fortunes await the inventors of hundreds of little appliances that are coming out in the next few years.

"You describe the article I am selling as a short-lived advertising fad; yet our company paid many thousands of dollars to get the patent. The article has been tried and tested by thousands of users and found satisfactory; its sales have been enormous.

"It is hardly fair to describe as a fad any article that saves time and money, or adds to the comfort of the public. You can see for yourself that this article has merit, that it fills its purpose better than any other appliance on the market. I can give you the names of hundreds of establishments where it is having big sales. You are the first dealer I have offered it to in this town. The man who first handles a new line makes the most money out of it. Why not make the profit that surely awaits you in this line?"

"Your Article is Likely to be a Short-lived Advertising Fad"

"Mr. Blank, the advertising fad of today is the public necessity of tomorrow. You should not be prejudiced against this article because it is strongly advertised. That is one of the best assurances you could have that it is an article of merit.

"We could not afford to advertise it so strongly if we were not meeting with big sales. Our house is run by some of the shrewdest men in the country. They would not tie money up in a poor proposition. They certainly would not spend money in advertising if they were not getting returns. Advertising that does not bring returns is a sheer waste of money; our house is too shrewd to waste a cent. We have already created a public demand by advertising and we are going to increase that demand by more advertising. Every cent we spend in advertising brings business into your store.

"Instead of being prejudiced against us because we advertise this article, you should consider that one of its strongest points."

"The God of Tomorrow"

CHANGES in institutional religion come from within as a result of pressure from without. The most progressive individuals secede and form centers of more liberal thought, and with the withdrawal of these vital elements the spirit of compromise is awakened. The action and reaction of these efforts result finally in a general advance in consciousness.

The church of tomorrow will change but little in form or name. Thoughts are volatile while forms and names are static. The forms and names of the Christian church are very ancient; they all existed centuries before the Christian era; they have continued unchanged through the past revolutionary changes in that religion; and they will doubtless continue through the upheavals of the future. It is this stability in forms and names that camouflages the situation and takes the "r" out of revolution.

The church of tomorrow will be the Christian church, and its messages will be that of Jesus the Christ as given in the New Testament. That message, indeed, demands no church organization, no creeds or dogmas, no forms or ceremonies; but even the majority of advanced religious thinkers are quite unprepared for his message in its fullness. Only a select few are able to face the naked truth, realize their own divinity, and express a direct God consciousness.

The church of tomorrow will manifest the fundamentals of the God of tomorrow. As the God of today is the supreme autocrat, so will the God of tomorrow be the ideal democrat; he will dominate a reign of law. Personal miracles, exemptions and favoritism will be neither expected, assumed nor recognized. It will be understood that each person always receives exactly that to which he is entitled; no more, no less; if he desires something different, he will render himself entitled to it. Then it must come.

There will be no "rewards." The God of tomorrow will offer no bribes and confer no unearned premiums or privileges. It will be understood that each thought and act constitutes a cause, and if constructive, the result will register pleasantly. Cause and result constitute but one activity, and the law that decrees that growth and development shall carry with them the favorable

sensations that usually are interpreted as rewards. These results are neither arbitrary nor imposed from without. They denote a consciousness of self-approval; that the outer life is manifesting an integrity with the inner.

There will be no "punishments." The Infinite neither indulges in hatred nor finds occasion for anger. A destructive thought and act produces results that register unpleasantly in the consciousness. This reaction does not imply the disapproval of an outside power, but merely that anything that arrests development or retards growth carries with it painful sensations.

That which one may interpret as a punishment is really as much a reward as is a pleasant result. It is a guide, a beacon-light, a friend in need. It signifies self-approval, or a variance between the inner light and the outer interpretation. It is the payment made for a mistake or a missing of the mark.

There will be no "forgiveness of sins" nor any occasion for it. As the Infinite never condemns, it never forgives. The Infinite Law knows nothing of anger or hatred, has no favorites, and takes no offense. One's greater self may "forgive" his lesser self from the latter's point of view; but it is present construction that nullifies past destruction, present good that effaces past evil, the plus of the present that neutralizes the minus of the past.

The church of tomorrow will offer neither "rewards," "punishment," nor "forgiveness"; it will have no "miserable sinners" or "worms of the dust." It will glorify its Great Teacher as the ideal Son of God, the exemplar for each and every other Son of God. It will realize that the difference between teacher and disciple is entirely one of degree, and that each disciple has within him all that the teacher has.

The message of the church of tomorrow will be one of gladness; it will inculcate youthful vitality and the joy of living. It will realize the beneficence of life and the freedom of the spirit, and will seek to manifest an existence in correspondence with these realizations. It will foster a consciousness of freedom that is all-inclusive.

Healing of mind and body will be a fundamental of the church of tomorrow. Its message will be constructive and healing in its

very essence, and its love consciousness will be curative and creative. Its ministers or teachers will be the doctors of humanity, and in the faith of its adherents they shall have power to heal the sick and "raise the dead."

The church of tomorrow will represent a revolution in thought. This has already come to quite an appreciable progressive element of society; orthodoxy has lost its popularity, and the absurdities of prevailing creeds and dogmas have become painfully evident. The great war has subjected large masses of humanity to vital experiences that have impressed them deeply with the grossness and crudity of present-day superstitions, to which they will never again conform. Experience has demonstrated them to be false and misleading.—["*Now*," a Magazine Published in San Francisco, Calif.]

The Great Thing in Life

By O. Byron Copper

BEFORE it is possible for one to achieve a fullness of success in life the mind must be freed of all belief in the superstitious fallacies of luck and fate.

Most people among those who have reaped but precious few of the glorious garlands of success find it hard to admit that their utter failure has been due to any fault of their own. They prefer rather to lay the blame upon the one or the other of these bugaboos of the imagination.

As concerning luck, I maintain that, for whatever happens in the law-bound universe, whether as affecting mice or men—to employ that clever advertising man's inimitable expression—"there's a reason"; and, as to fate, nothing strikes me as more hopeless or ridiculous.

Of course, there is little chance to argue the question with an avowed fatalist, for, no matter how cogent the host of negative proofs marshalled, or how logical the proposition presented, the fatalist simply closes the argument with, "That is fate!"

Notwithstanding that I always feel beaten in such debates, I prefer to go right on believing in the utter liberty

of my own will; in the power of initiative and in self-development; in my personal ability to master my own fate; in the freedom of opportunity and individual achievement; and in the reward of merit.

Evidently I was never fated to believe in a blind fatalism. However, I know men—good and wise men some of them are, too—who'd get as angry as a dethroned despot if you'd dare assert there are no such things as luck or fate.

But I feel assured that God never placed men here on this earth as mere creatures of circumstance—subject ever to the merciless whims of accident, and buffeted between the capricious and inexorable tides of chance. I prefer to hope that each individual has within himself the powers which, awakened and developed, will lead him to the coveted heights of achievement. The awakening of these latent powers is the great thing in life—for thus is the individual brought into harmony with the unerring laws which control all human success.

Real Men Wanted

MEN who can make good—real men—are always in demand by the big business houses of this country.

The man who has made good in one position, is almost certain of advancement. The man who makes good with one firm or corporation, stands the best chance of being offered a better position with some other firm.

That is why the J. C. Penney Company is advertising in the Business Philosopher for men who desire to advance to higher positions than those they now occupy. They need more men with initiative who are capable of filling positions of responsibility and believe they can find them among the readers of this magazine.

If you are such a man, you may find the position you have been looking for by communicating with them.

Take time to deliberate, but when the time for action arrives stop thinking and go in.—*Jackson.*

Are You the *Right Man* ?



The J. C. Penney Company needs capable retail salesmen for managers of its new stores, who will be partners owning a one-third interest paid for out of the profits of the business. Only a few men in each locality can qualify. Are you one of them? It has been said that opportunity comes but once in a lifetime. This may be YOUR opportunity.

If you are between 25 and 35 years old, have good habits, can give us the highest references, are capable of managing a store, and are willing to prove your ability to us—

We Want You

We pay you while you are proving your ability. The investment of money is not necessary for your success with us. Our Company has ample financial backing. What we need is men—young, healthy and vigorous men who are capable salesmen and are determined to forge ahead while they have youth and energy.

The J. C. Penney Company now operates 297 stores in 26 states selling dry goods, shoes, clothing for men, women and children, and kindred goods. If you have had a thorough experience as salesman in one or more of these lines you meet our first requirement. We are constantly opening new stores. We have opened 100 in 1920.

Do not let this opportunity slip by without writing for our booklet "Your Opportunity," which fully explains our proposition. Give your age and number of years' experience in your first letter. You may be the right man.

Address

J. C. PENNEY COMPANY,
Wm. M. Bushnell, Employment Manager,
Star Building, St. Louis, Mo.

Concentration

What It Is and What It Is Not

By Arthur Kennedy

PRACTICALLY every occultist says that success in using thought either for bringing about more congenial surroundings or simply transferring a message depends upon the ability to concentrate.

Yet the ability to concentrate one's thought is not an end in itself, as most young students of occultism think, nor is it an artificial state of mind, as some teachers almost lead their students to believe. Concentration of one's thought is as natural a state of mind as can be. Let me give you an example; suppose you are reading a book. If the book interests you, gradually the sounds and sights of this world will be banished from your mind and the thoughts that the reading of the book gives rise to will replace them. You will not say that such concentration of the thoughts is an artificial state of mind, and yet, scores of articles are published every year giving the latest methods of how to concentrate one's thought.

The real secret of concentration lies in the ability to do a thing rather than the ability to think about doing it. Let me illustrate. Suppose you would like to transfer a message to a friend, mentally. Under ordinary conditions, unconsciously perhaps, the neophyte would sit down and with corrugated brow and clenched jaw, he would repeat mentally "You will be there," at the same time attempting to draw up a mental image of his friend. If he should have the will-force to keep it up for five minutes he might start a hemorrhage but so far as his feat, for such it would be under those conditions, of thought transference—he might transfer the message and then again he mightn't. A much easier way, and one that is really based upon the correct laws of thought transference, is to sit in a relaxed manner and say to your friend mentally "I want you to be at such and such a place." Speak to him mentally as though he were in the same room you are and without going through the rite of concentrating. Notice that the writer said "in a relaxed manner."

Always remember to relax because the conscious mind can only be on one thing at one time. Two thoughts can never be in the conscious mind at the same time. Another thing, forget that you ever heard the word "concentration."—*Azoth*.

When a Man Says:

"**Y**OU ought to see the swell car I just bought; I just bought a fifteen-room house, the Kaiser's diamond-studded bath tub and a European prince for my daughter and I have ordered fifty-five suits of fur-trimmed pajamas"—just ask him if he has found any store where money will buy a little thing called HAPPINESS.—*R. L. Goldberg, the nationally-famous cartoonist whose humorous drawings are familiar to newspaper readers from coast to coast.*

LEARN HOW TO SELL

The Art of Selling

By ARTHUR FREDERICK SHELDON

Author of *The Science of Business*, Editor of *The Business Philosopher*.

A text-book of fifty lessons, each followed by questions and exercises dealing with retail, wholesale and specialty selling. The language is simple and treatment of the whole subject is lucid. The reader is able to grasp the elementary principles with confidence. The suggestions for advance study along the line of constructive salesmanship are worth many times the cost of the book.

Selling is one of the great arts of life. Ability to market one's goods should be systematically cultivated. The goods may be oysters or essays, pork or poems. The man who writes poems and can't sell them is in the same position as the man who makes good sausages, but lacks the power to market them.

The author is one of the most remarkable salesmen in America, and this manual, based largely upon his own experience, ought to be owned by every one who is selling goods or services. It should find a place as a text-book in the commercial department of every school in the country.

Bound in cloth. Price, \$1.50 net.

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¶ 200 or more famous sayings by Elbert Hubbard, assisted at times by Solomon, Benjamin Franklin, Shakespeare and others * * * * *

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¶ The things Elbert Hubbard wrote made some folks glad and others mad. He rejoiced in his friends and smiled at his critics. Only once did he unloosen the vials of his wrath—the Essay on Silence is the result * * * *

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(B. P.)

The Radiant Personality

By Louise B. Brownell

GENERALLY speaking there are two classes of people in the world, those who give, and those who receive. The first class are those with so wide a vision that they radiate good cheer and sunshine all about them, rising above their personal cares and conditions, and just shedding gladness all around. The second class are those with narrower vision, concerned only with their personal problems, their home, their children, their debts and their worries, and thinking only of these. This latter class usually carry a worried or disappointed look, the lines of the mouth turn down and they put on a settled, discontented, or martyred expression. These people are narrow in their vision, because they see nothing beyond themselves and their limited environment; or more truthfully, because they do not see the real selves they represent. They hold on to their cares, worry and poverty; they see nothing else, they create nothing else, they think there is nothing else for them, and therefore for the time being there is not, until they change mental conditions.

All conditions must be changed internally before they can be changed externally. No matter what your condition, your occupation or position in life, you must see something better just beyond, and KNOW you are going to reach it, or else it will not come. If a newsboy were satisfied with his job he would always be a newsboy but if he is ambitious, sunny and optimistic, radiating good cheer to all, he will keep on rising and finally become rich and influential among men and affairs. It all depends upon the vision he has and holds.

It behooves every one of us also to see something beyond our personal affairs, and those of our friends and relatives; and to remember that as sons (suns) of God our business is to shine, even as the Sun, "which shineth alike upon the just and the unjust." As we shine, our love and warmth warms some other heart and it also begins to bear fruit, just as in the physical world when the

sun's rays warm the earth, blessings pour forth to humanity. If you make your personality radiant with love and sunshine, you will live in a mental world of joy and harmony, which must soon change your physical environment to correspond.—*The Aquarian Age.*

A Sheldon Diploma Has A Real Money Value

ON ANOTHER page is presented a group photograph of The Layne and Bowler Chapter of the Business Science Society at Memphis, Tenn. The class was conducted by R. L. Taylor, Sheldon School representative in the Memphis district.

As an evidence of the efforts put forth by the members of the class for personal improvement in efficiency, each member of the group, on presenting his diploma at the company's office will receive a monthly increase in his salary.

Here is proof that a Sheldon diploma has a real money value.

Members of the class claim the distinction of having completed what they are pleased to call the most efficient and scientific Business Science Course the world probably has to offer today, and it is very fitting that such a course has been taken up and completed by employees of the "World's largest water developers"—The Layne & Bowler Company, Memphis, Tennessee, U. S. A., who enjoy a deserved reputation because of their honest transactions and service rendered. The Layne & Bowler service is known in almost every state in the Union and in many foreign countries, such as Mexico, Canada, France and others.

Members of the Layne & Bowler group in the photograph are: Top row, left to right—H. A. Heidelberg, Wm. L. Griffin, W. A. Luton, E. S. Pearce, John M. Krota, F. A. Sullivan. Middle row—Thos. Irwin, G. D. Garrett, J. N. Noland, J. M. Cook, Geo. R. Douglas, W. A. Walker, I. E. Cushing. Lower row—A. D. Marcotte, R. L. Taylor, instructor, R. M. Wasson, Bert Miller, C. G. Floyd, H. S. Leigh. (See page 466.)

The New Profession

THE NEW ERA of industrial and commercial relationships upon which the world has now entered has created a National demand for MAN-POWER ENGINEERS, or the Makers of Morale, which cannot be fully supplied for years to come.

Industrial and commercial Institutions, various Educational Organizations, the Lecture platform, and other sources, combine to make the services of professionally trained men for this lucrative and useful profession in very great demand.

ONE ORGANIZATION ALONE WANTS OVER 100 ORGANIZERS AND TEACHERS

That organization is The International Business Science Society and its requirements are, of course, for professionally trained men.

To fill this demand, in part, the New York Business Science Normal has been organized; and provides a course of intensive training in Business Science and subjects germane to it—broadly speaking,

A Course for Industrial and Commercial Leaders

Opportunity is furnished for actual practice or demonstration work while gaining the Knowledge of Universal Fundamentals taught by a faculty of the World's Greatest Specialists.

Qualifications for Acceptance of Application are:

1. Unquestionable character;
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It is not unusual for trained men in this line of effort to enjoy an income of from \$4,000 to \$15,000 a year, and even more.

Inquiries with full particulars and references will be treated confidentially.
Address:

BUSINESS SCIENCE NORMAL

P. O. Box 121, Grand Central Station
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Learning to Listen

SKILLFUL listening is a vital factor in education, but it is largely neglected.

Listening to directions is of prime importance. It is astonishing how little attention is given to this in school. It is an almost universal practice for an announcement of a hymn or song to be repeated not infrequently twice. We know one leader of the music in a high school who does not announce the hymn or song at all, merely plays enough of it for everyone to know what it is and they find it and are ready to sing.

The first requisite for the appreciation of music, especially of instrumental music, is skill in listening attentively to it.

It is an all too common practice, especially at a reception where the guests are standing, of treating the beginning of a piano selection as a signal for conversation. In no other way can one so emphasize lack of culture and education as by giving such public notice of the fact that he is not listening to the music.

A talking machine is the best way I know to train children in the art of listening. While few persons can follow an orchestra so closely as to appreciate all that the composer is putting into rhythm, melody, and harmony, there are instrumental selections that no one can possibly fail to appreciate in detail. They are not classic, but any child will listen to them and will know precisely what the composer was representing.

There are listening games which achieve much by way of listening.

For instance, one child is blindfolded and some child in a perfectly natural voice asks him a question. He guesses who it is by the voice. If he is not right, another child asks a question, and so on until a right guess is made, when he changes places with the one who was "guessed out."

Of course music is the best exercise.

To unstop the ears of those who are deaf so far as skilful listening is concerned is a noble mission for education.

Much is said about securing attention. Everyone gives attention when he listens.—*Journal of Education.*



CORRECT ENGLISH

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Editor

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EVANSTON - - - ILLINOIS

Josephine Turck Baker's Standard
Magazine and Books are recommend-
ed by this paper.



Do You Know--?

Why Some Men Are Rich And Others Are Poor?

*You Can Learn the Secret of Making Money and Apply It to Your
Affairs so as to Escape Poverty and Attract Affluence*

FOR there is a law of life that controls your financial affairs just as surely, just as positively, as the law of Gravitation holds the world steadfast in its course through the heavens.

Grasp the secret of this law and apply it intelligently to a definite plan of action and all good things of life are opened to you. It is no longer necessary for you to put up with poverty and uncongenial surroundings, when by the application of this law you can enjoy abundance, plenty, affluence.

Rich Man? Poor Man?

The only difference between the poor man and the rich man, between the pauper and the well-to-do, between the miserable failure and the man who is financially independent, is an understanding of this fundamental law of life; and, the degree of your understanding of it determines the degree of your possession.

Few successful men, few men who have attained position and wealth and power, are conscious of the workings of this law, although their actions are in complete harmony with it. This explains the cause of sudden failure. Not knowing the real reasons for previous success, many a man by some action out of harmony with the Law of Financial Independence has experienced a speedy downfall, sudden ruin and disgrace. Others stumble upon good fortune unconsciously by following a line of action in complete harmony with this law of life, although they do not know definitely the reason for their success.

No Chance—No Luck

But, when you know the basic principles of this law, when you understand exactly how to place yourself in complete harmony with it, there will be no longer any luck, chance or circumstance about your undertakings. You will be able to plan your

actions intelligently so that you may reach a definite goal—a goal that may be as modest or as pretentious as your own desires and wishes. There is nothing difficult or mysterious about placing yourself in complete harmony with the Law of Financial Independence. All you need is a firm resolve to follow a definite line of action that will cost you no self-denial, no unpleasantness, no inconvenience.

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(Sonnet)

By E. GOWAR GLYNN

CLOUDS, rosy-tinted, sail in seas of gold
Athwart the horizon of a summer sky;
And purple shadows, drawing slowly nigh,
With gracious mystery the hills enfold.
Upon the spirit falls a peace untold
For, as a mother stills her infant's cry,
So Nature sings her evening lullaby,
And rest comes, softly stealing o'er the world.
Wistful, the light long-lingers in the West
(Now green and silver fading into grey
Where late the golden glories were unfurled)
As though 'twere loth to leave a scene so blest;
Then, like a tired child, the sleepy Day
Closes its eyes, and Night reigns o'er the world.

Advice to Salesmen

IF YOU enter a business house, knowing that it is managed by human beings; that those human beings have feelings just as you have; that they love in the same way that you do; that they have just as much sympathy for others as you ever had; that they are not absolutely engrossed in business every second, but frequently, during business hours, turn tender thoughts towards home, mother, sister, wife and children; that they appreciate kindness, and are just as ready to give it as you are; that they are so thoroughly human that they can hardly help favoring the man who smiles sincerely, kindly and feelingly, and who always brings politeness, fairness, honor and principle with him whatever the transaction may be—enter a business house with these facts in your mind, and your proposition will receive immediate and courteous attention, and you could not wish for better treatment.—*Christian D. Larson.*

Grit is the principle that lends friction between wheel and belt, which gives bite to the tool, plunge to the earth-drive of the plow.—*Hocking.*

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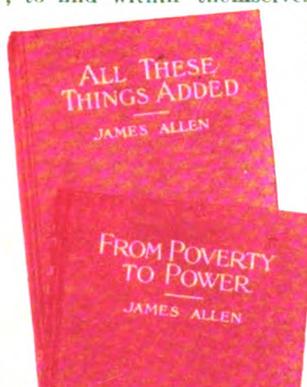
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