

Jabs and Gems

BY

HUGO A. LINDENBERG



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PREFACE

HAVING devoted thirty-seven years of my life to the wholesale jewelry industry, from errand boy to proprietor, it occurred to me that it might be of interest to others to hear some of the trials and tribulations that beset me during my long business career and to laugh with me over some of the humorous experiences I have had and some of the strange characters I have run across, with the humorous incidences happening daily, many of which go by unnoticed or are forgotten. Truth is often stranger than fiction. There is a streak of humor in many daily occurrences at business. The trouble with most of us is that we take life and ourselves too seriously. We seldom realize if we were removed from the field of action to-day, that the world would go on just the same or perhaps better. There are many abuses in business discussed

in this little booklet in a manner altogether different from the usual essays by professional writers and trade papers. My readers, whether traveling men, clerks, or proprietors, will shake hands again with characters they have met in their business careers. Some may even see their own image reflected in this little booklet. If so, please do not admit the fact, as it may cause me some trouble. This is the last thing I am looking for.

I trust my readers will derive as much pleasure from the reading of these pages as the writing of them gave me.

Fraternally,

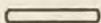
THE AUTHOR.

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JABS AND GEMS



“SIGNS”

TO THE average outsider who believes in “signs” the high-toned announcement, “watches, diamonds and jewelry” inspires a feeling of awe and amazement and arouses visions of untold wealth stored away in the massive, iron safes within. To those on the inside, however, the jewelry business does not differ from any other mercantile enterprise. We find here the same commercial ebbs and tides, the same perplexing conditions with probably twenty per cent of additional worries due to the peculiarities of the jewelry business itself.

There is always a certain number of men embarking in the retail business who are efficient employees but unfortunately lack all necessary business requirements

to conduct a store. On the other hand, there are many in the wholesale business who should be following the honorable profession of shoemaking.

Many good-sized concerns of to-day had a small beginning, but in spite of my frequent inquiries, I have yet to discover the wholesaler who could duplicate my "entry into the profesh." For a number of years I occupied "a position well known to the old boys who have 'spun and toiled' in the wholesale jewelry game. It has been fittingly described as a 'nameless job.'"

When the solicitor of names for the city directory came around, I was manager. When a customer came to town, I called myself house salesman. When the boss returned from a trip, he called me—well, never mind—I will not repeat anything told me confidentially. According to the firm's expectation, I held a salaried position, but the actual compensation lowered it to a wage-earning job with its unpleasant features—because from a posi-

tion you are "requested to resign," but from a job you are "fired."

I managed to save up \$250.00 in fifteen years and had almost given up the idea of ever having a business of my own, when I received some confidential information from a friend who had been through the mill, that \$250.00 was sufficient capital to start a business of my own in the very line I was engaged in. He told me, by investing the amount wisely, in a sign, two counters and a second-hand safe, a successful start in the wholesale jewelry business could be made—explaining that a safe, even if empty, creates a certain atmosphere of prosperity, while the sign has a magnetic influence on manufacturers, who immediately flock to the "new establishment," offering to sell all the goods needed on terms indefinite.

It certainly sounded "good," and the opportunity to give it a trial came really sooner than I expected.

Early in the summer of 1897 we experienced one of those sultry, uncom-

fortable days which occur in wholesale houses with great frequency. They are not due to the clash of the elements, but usually have their beginning right after the first mail arrives. The fault lies altogether with the Government for not keeping unpleasant news out of the mail, the same as obscene literature. Duns from creditors, absence of checks, returns with and without privilege, make for a sulphurous atmosphere; but, when you add a red slip from Bradstreet's to this mixture, you have one of the most destructive, high-powered explosives obtainable in a wholesale house, resulting invariably in the help being called on the carpet.

As a matter of course, you are unaware of the upheaval that has taken place in the office previous to your entrance, so when the carpet call comes, you heed it with a heart full of hopes, especially if you have recently asked for an increase (as in my case) and are still waiting for the answer.

When I entered the Sanctum Sanctorum on this particular day, in response to a summons, the boss looked me straight in the eye.

"Now, see here, young man," he said, "put yourself in my place."

A slight blush rose to my cheeks. The thought struck me like lightning that the old man is going to retire and wants to put me in his place. I interrupted, thanking him in a tremulous voice, but the old man continued abruptly:

"You misunderstand me, young fellow. I want you to take an interest in this business." Quick as a flash it dawned on me it was really partnership he was offering. Again I thanked him profusely while visions of a beautiful home and trips abroad went whirling through my feverish brain. By this time the boss had lost patience. He gave me a disgusted look.

"I will give you an increase in salary," he snapped, "when I see you are deserving of it."

That settled it. I was through, my mind was set, I wiped my feet on that carpet for the last time.

Bright and early the next morning I looked for a "sign painter."

"IT PAYS TO BE ADVERTISED"

A few days later my artist phoned me the sign was finished. It certainly was big enough to attract the eyes of jewelry manufacturers in the remotest parts of the New England States. The next thing was to find a place to hang it. I couldn't carry the darn thing on my back. I got busy at once, renting desk room from a concern occupying a six-story building on East Pearl Street, Cincinnati, with a privilege to suspend my sign from one of the upper stories.

"By their works ye shall know them" is an old saying. Applied to business this should read, "By their stationery ye shall know them." Accordingly I decided on elaborate stationery, but was

undecided whether to use a cut of the six-story building or have my picture on the letterheads. A well-meaning friend, who was in the canned goods business, advised me to use the electro cut of the building because it would inspire more confidence than my own picture. Naturally I did not feel a bit flattered, but I followed his advice.

A short while later I was ready to "take the road" with a line that compared favorably with any jewelry displayed in ten-cent stores. The success I attained the first three weeks out, made me believe I had a "going concern." The only thing I could not determine was how fast it was going "before it was gone." I left Cincinnati on cushions and it looked as if I would have to return on bumpers, so I decided to bid the railroads an affectionate adieu and henceforth "improve" my mode of traveling, visiting small inland burgs known only to patent medicine men and fertilizer agents. In accordance with this idea I purchased a

mare and buggy in Sparta, Kentucky, paying ninety-eight dollars for the combination. While my mare was bred in old Kentucky, I soon found out that she was not of the blooded stock which made that State famous. She had long since passed the age of confirmation, and judging from her steady habits she might even have celebrated her silver wedding.

A few days after she came into my possession, I noticed she did not look at all well. She limped on but one foot when I bought her, but I soon noticed that she started to limp on all four, while her eyes were continually watering. Whenever I stopped in front of a country store, it was extremely embarrassing to see the old girl standing there with her head bowed down and shedding tears. A country merchant could not distinguish whether she was in sympathy with my desperate efforts to make a living or whether she felt sorry for the merchant to whom I intended to sell a bill of jewelry.

I soon learned that a pessimistic horse,

suffering with the asthma, is not a boosting companion to a salesman, so I bought a young horse, swapping my mare and paying the "balance in jewelry."

I emphasize the fact "I paid the balance in jewelry," because this set me perfectly at ease; I did not get the worst of the deal this time.

Considering that "I was the whole show," I occasionally had some funny experiences that were rather embarrassing. At one time, when I returned from one of my trips, I found a letter on my desk from a customer. Among other things he said he liked to deal with "the house," but did not like "our" traveling man. If the house wanted to retain his trade they would have to send another man. I had to write him two kinds of letters, one typewritten in the name of the firm expressing our sincere regrets at his attitude because the man who called on him had been with the house "ever since we started in business"; and another letter in my own handwriting begging

him not to queer me with the concern.

Two years after the above incident the firm H. A. Lindenberg, (Ltd.), developed into a partnership under the name Lindenberg & Fox. We rented a room at twenty dollars per month (without board), doing business with the usual handicaps of a new firm little known to the trade.

The first inkling I had that we had become a first-class concern was when I saw the following notice in the leading trade papers:

“Among the largest creditors
are Lindenberg & Fox with
\$3,700.00.”

For years we endeavored to have our name included with “the best losing jewelers” in the trouble column of the trade papers, but no matter how hard we tried, we could not rise above the general creditor list, running from \$50.00 to \$400.00. At last, thanks to a bunch of

crooks who ran a chain of stores, we rose with one leap to the top of the list.

As long as we had remained in the small creditors column, our competitors hardly knew we were on earth. Now they sat up and took notice. One of them phoned me immediately, saying, "Gee whiz, you fellows must be doing a hell of a business," and I had to admit that we were. All of which goes to show that you can attract the attention of your competitors and give them a pleasant thrill by having the trade paper classifying you "among the largest." On the other hand, it also conveys information to crooks, who had probably never known "we were in the market to supply them."

They began to send us "trial orders," promising if everything turned out satisfactory, to "favor us" with a good share of their business. The results of the free advertising were so great, that we adopted what is called the "follow-up system."

Since then, we have frequently man-

aged to get our name in the trade papers in this same manner.

If you consider the wonderful opportunity to "get rid" of merchandise and "the unheard-of profits" this simple scheme involves, you must agree with me that,

"It Pays to be Advertised."

THE VALUE OF A NAME

A great many of us pride ourselves in having a name that has been connected for years, in an honorable way, with some particular industry. When calling on new trade especially, we find the prestige the good name of a well-known concern carries is a great advantage in gaining an audience with a prospective customer. In these days of Specializing, new concerns spring up daily and the average merchant becomes more or less skeptic in his purchases from an unknown house. It is, therefore, quite natural for a dealer to inquire into the standing of a concern

before opening up a new account. Those who represent a house whose name is well known among the trade as a matter of course have all the advantages, but occasionally we may meet a man who is not impressed as much with the value of our name as we are ourselves. In the good old days of B. P. (Before Prohibition), I called on a jeweler who was very proud of the good quality of wine which he made from grapes cultivated on his own arbor. Before I made my call, I was posted by other traveling men that he was rather cranky and hard to approach on business transactions. He had one failing, however, which could be worked advantageously by any drummer calling on him that would always assure a friendly reception. He liked to be complimented on the good quality of his wine, so my friends cautioned me to be sure and make mention of the fact that I had heard a great deal about its excellence. When I called on him he was sitting at his bench busily engaged repair-

ing a watch. He arose reluctantly and I introduced myself. "I have never heard of your concern in my life," he answered abruptly. I explained our name had been known in jewelry circles for over half a century. "That makes no difference to me," he replied. "There is nothing to a name and yours has no value to me." I realized he was out of humor and at once switched the subject by telling him that I had heard a great deal about the good quality of his wine. He showed an immediate interest, explaining that his father and grandfather had been noted wine makers in the old country, consequently his knowledge was acquired from experts in that line. He also told me that he had sold over 4,000 bottles that year at one dollar per bottle. In order to gain his good will and friendship, I bought three bottles of his wine. He wrapped them up and producing a book in which he explained he entered all customers' names, to remind them occasionally to replenish their stock, he

said, "What did you say was your valuable name?" I could not help laughing and answered, "I thought you told me a few moments ago there was nothing to a name." "Well that depends," he answered with a roguish smile, "under certain circumstances a name might be very valuable."

SELLING JEWELRY IN SMALL COUNTRY TOWNS

The hardships of traveling are manifold, but salesmen who make the large cities stop at first-class hotels, have their choice of good foods, and sleep on soft, clean beds, cannot possibly have any conception of the hardships endured by those who are compelled to make the smaller country towns.

They say "a rose by any other name smells just as sweet." That saying, from my experience, does not hold good with some of the country hotel beds. I have slept on everything, from hard tacks to

two-by-fours. I have struck pillows the size of a handkerchief and the thickness of gold on a twenty-year guaranteed watch case; and I have tried desperately to roll them into a shape to elevate my head one inch and a half above the mattress. I have tried to reverse stained bed sheets only to find that these sheets had met with reverses before. I have attempted to keep my feet warm under a cover that looked like a cross between a crazy quilt and a horse blanket.

The towels, as a rule, are barely large enough to make a four-in-hand tie for a fat man. The piece of soap has been worn down by drummers, previously occupying the room, to the size of a soda cracker. There is generally a cheap picture on the wall showing a fellow proposing to a girl. On account of the high cost of living, he probably never had the nerve to propose until this picture was hung on the wall of this room. When he scrutinized this outfit, he "calculated" it could be duplicated for \$18.75. So after

a hasty inventory of his trouser pockets he decided "to pop the question."

There are never any screens, so you can open the windows but one inch unless you want the bats for company. No one goes to bed until the 8:30 train whistles. Then there is yawning, stretching, and repeated calls for a pitcher of ice water by the three guests, all at the same time. All to no avail. The proprietor has gone to a prayer meeting, and Sam, the negro porter, with a complexion that looks like a cross between a Virginia cheroot and an eggplant, is nowhere to be found. Then starts a regular man hunt for that darky. After a half hour's search the porter shows up and, with the most innocent face in the world, assures us, "Boss, ah jest stepped out fer a minnit."

There is a little good in everything. The time thus spent gives the boys an additional thirty minutes to swear and kick about the rotten service. At last you are shown to your room. There is

but one dim electric light, and you are solemnly warned by the porter to be sure and turn it off before retiring to keep from inhaling escaping electricity. You try to go to sleep, but find it difficult because you are worrying whether your customer is going to pay for the bill you sold him that day.

At 5 A. M. Sam is back on the job announcing, "Breakfast is ready." The quality of the food of the average country hotel depends on what a person is accustomed to. I have seen some drummers partake of the only victual they could chew—the soup—and others who took an antidote immediately after eating. These hotels could well afford to serve a three dollar per day drummer with better food, if the three dollar per week boarder would not eat up the profits.

I happened to be in a small town where the hotel proprietor and a traveling man got into a "squabble" about the quality of the food served. In his excitement, the traveler called the hotel proprietor "a

bald-headed skunk." The hotel man had him arrested. During the trial the old squire called for witnesses, so the hotel man sent for his colored porter. The darky was terribly frightened. When the squire asked him, "Did you hear this man call your boss a 'bald-headed skunk?'" he answered: "Yes sah, yuh honor, ah shoo did." "Are you quite sure? Was there no one else in the office the traveling man might have addressed this insulting remark to?" The darky studied for a moment, "Yes sah, your honor, I'm shoo he meant the boss, because he was the only bald-headed skunk in the office at that time."

That same afternoon the old sign hung on the hotel door:

"PORTER WANTED."

"STUNG AGAIN"

There is probably no other line of merchandise used as much by fakirs to humbug the public as jewelry. Dozens of factories make a specialty of manufacturing jewelry and silverware for fake purposes, while Switzerland supplies the watch plastered with twenty to forty so-called jewels. You can find people everywhere who cannot resist the siren song of the auction bell and the lure of the red flag. They have frequent "thank you" jobs, regulating a watch or straightening a spectacle temple for their local jeweler, who by hard work and upright dealing has established a reputation in their community. When it comes to "purchasing," however, they believe the fairy tales about the enormous profit jewelers make and prefer to have some "fly-by-night" auction barker skin them alive. There is a certain amount of comedy in the way a hoarse-voiced fake auctioneer can palm off watches, jewelry, and silverware on

people who have as much use for them as a polecat has for a sanitary couch.



Stung!

Other fakirs frequently encountered are what we might call "the good samaritans" in the jewelry business. They

have an unnatural impulse to make presents to strangers and always select a victim who has some financial responsibility. After cultivating his friendship, they confide to him that the firm they represent is anxious to appoint him agent in his county. They agree to ship him a show case and trays *gratis*, filled with choicest jewels. He is to be the Tiffany of his county without one cent of expense to himself. All they ask in return is that he sign a contract to assure their firm "that he will make a large profit for himself." He signs. The case arrives filled with a lot of the cheapest junk, all of it worth about fifty dollars. Three months later the local bank notifies him that his note for \$300.00 to Bunko & Co. is due. It then begins to dawn upon him what kind "of a contract" he signed. You can hear him murmur to himself, "What the Heck do you know about that." "Stung again."

UNCLE JOE'S FAILURE

Statistics of commercial agencies show a surprisingly large number of mortalities among business enterprises. Corporations capitalized for millions down to the smallest shop often fall prey to the strenuous competitive conditions existing today. As a rule, however, failures can be traced to certain direct causes. Many men are valuable employees under someone's direction, but "make a fizzle" conducting a business of their own. Some men are handicapped from the start on account of the lack of sufficient capital. Others make the common error of overbuying or of purchasing unsalable merchandise.

The jewelry business especially offers temptations to overbuy on short-lived novelties. Remember, the life of novelties is precarious and the jeweler pays the funeral expenses. While commercial agencies generally attribute failures, in a brief announcement, to dull trade and

slow collections, there will always be a certain number of "crooked" failures. They will remain with us, a cancer to good merchandising, as long as business is conducted on a credit basis. However, on account of the many desperate efforts that have come to my notice of business men trying to keep their heads above water, I am inclined to believe the majority of disasters in business are "honest failures." When we are "stung" we naturally do not harbor the kindest feeling toward our debtor. Perhaps in some cases, if the truth were known, our sympathy and help would be extended instead of censure.

Uncle Joe's failure offers a typical example of a luckless attempt at business that came to my personal notice.

Having finished showing my line at 10 P. M. in a small town in Tennessee, I suggested to my customer a little lunch before retiring. "At this hour of the night," he replied, "I do not know of any place open, unless it be Uncle Joe's."

He locked his store and we proceeded leisurely up the street. Sure enough, in the distance there shone the dim flicker of a coal-oil lamp in Uncle Joe's lunch room. When we entered, Uncle Joe, a fine-looking old man with a long white beard, was bending over a sheet of foolscap paper covered with many figures varying from five cents to one dollar and thirty cents. The place was poorly furnished, a home-made lunch counter, shelf, three chairs, and a small oil stove comprising all the fixtures. On the shelf were a few boxes of sardines, three or four packages of Uneeda Biscuits and a piece of mildewed cheese carefully protected with a glass cover. On the floor I noticed two boxes of empty bottles that had once contained coca cola and soda water. The old man seemed the picture of misery.

He asked us what we wanted. We told him we would like a couple of ham sandwiches. He shook his head sadly: "Can't give them to you, boys. I'm sorry, but

I'm out of them; in fact, I am 'afeard' I'm at the end of my string. I have been trying to collect from the boys in town, but they have no money just now. I just want to show you boys something. I started in business with all the money I had in the world—twenty-four dollars, and here is the amount I have standing out—\$16.40. All I have left is \$1.60 in cash and I owe the supply store eleven dollars." With tears in his eyes he continued: "I haven't the heart to tell my wife. She has been sick in bed for nigh on three weeks. I am just plumb discouraged."

It was all very plain to me. The "boys" had consumed the solid as well as the "liquid assets" of the old man, and turned them into "frozen credits." This good old couple had toiled for years and often shared their meager earnings with others in want, but like thousands of other people, when life's eve came upon them, the old hands refused to respond to their daily tasks, so their meager earnings

were invested in this little shop to keep the wolf from the door.

We spent nearly an hour in his place, trying in every way to encourage this deserving old man, my customer agreeing to pay his eleven dollars indebtedness to the supply house, while I contributed my mite to re-finance his business. Both of us exacted the promise from him to conduct his business on a cash basis thereafter.

The amounts mentioned are trifling, but they meant as much to him as thousands do to those who are in more fortunate circumstances, for the happiness and contentment of two human beings depended on them. Unfortunately, too many of us use the milk of human kindness in condensed form. Life after all is what we make it. Let us therefore give our flowers to those who live and not waste them on those who are gone, as I have tried to express in my little poem which follows:

WASTED FLOWERS

The flowers we send to the dead are in
vain,
Their fragrance is wasted on Death's
silent lane,
There is sunshine and cheer in giving
These same fragrant flowers to the living.

The tears we shed when life has flown,
They are for naught; they'll not be
known
By those who left this toil and strife;
Let love be theirs while there is life.

Kind words and deeds to friends before
God calls them from this earthly shore,
A helping hand, a word of cheer,
Perhaps some friends would still be here.

There are many Uncle Joe's in all
lines, so do not let us judge the other
fellow's misfortune too harshly. Drat
the luck! Some people never have it.

Whatever they start out to do they accomplish just the opposite. If they fall on their nose, they sprain their ankle.

**“A JEWELRY ENTERPRISE BACKED BY
A MULE”**

Many of my readers no doubt have frequently heard a harness salesman say, “I am selling mule jewelry.” It is a stock phrase among harness salesmen, but in our case it was our good fortune or misfortune to have the unique experience of carrying an account on our books which actually received its financial backing from a mule.

In the fall of 1914, one of our traveling men happened to be in a little town in eastern Kentucky. He learned from the hotel clerk that a young fellow in town intended to open up a jewelry store. He immediately set out to locate his prospective customer. After much scouting around he found his man—a tall, raw-boned young fellow, six feet, two inches

in height, mostly legs. He told our man he had been doing teaming in town with a mule. He had also taken a correspondence course in watchmaking, explaining how he succeeded starting several dead alarm clocks in town by ramming an oil-soaked sponge into their intestines. He had also steadied the balance wheel in old Squire Stanford's seven-jewel Waltham by propping it to keep it from wobbling; and even regulated his mother's eight-day Seth Thomas, which had been losing time since the Civil War, by simply moving the minute hands forward ten minutes twice every day. Besides he had taken orders for jewelry from Sears, Roebuck's catalog. He knew jewelry catalogs were subject to fifty per cent discount and he was at a loss to understand why Sears, Roebuck & Co. had not sent him a check for his fifty per cent commission. Well, to get down to business, he explained he was slightly embarrassed for the lack of ready cash, but



would be willing to secure our firm by a mortgage on his mule.

Our salesman, without consulting the house, made the deal, and in due time the duplicate invoice with the mule mortgage attached came to our office. The mortgage, containing a full description of the mule, was properly executed with the exception of one phrase which described the mule as having two white spots on his "head quarters," when, as a matter of fact, the two white spots were located on the said mule's hind quarters.

As a good mule is generally worth more than the average stock of jewelry, we thought our man had driven a good bargain. We locked up our mortgage and felt perfectly secure as to the safety of the account, until one fatal day a message arrived notifying us that "our mule" had died. We tried by long distance to find out the cause of his demise. As near as we could learn it was a sudden attack of appendicitis. A mule doctor does not differ materially from any other doctor,

consequently this appendicitis case had the usual results, the operation was successful, but the patient died.

We later learned that the mule's sickness was greatly aggravated by a lack of prudence on the part of our jeweler, who carelessly displayed his stock where the mule could plainly see it. The moment he scanned the selection of jewelry he was backing, the case became hopeless. While only a silent partner in the enterprise, he undoubtedly foresaw the end of both, himself and his partner, and the worry killed him as much as the operation.

Considering the length of time it would have taken this jeweler to pay his bill, we were vitally interested that this particular mule should live to a ripe old age. You can well imagine the depressing effect the news of his death had on the members of our firm. There was a suspicion of moisture in the eyes of our senior partner as he sat silently in our office, holding the telegram in his trembling left hand, the security mortgage clutched in his right,

bemoaning the loss of a friend whose help he would sadly miss when the bill came due. We thought it proper that at least one member of the firm should attend the funeral, but at the last moment decided to send flowers.

Time heals all wounds. After we recovered sufficiently from the shock of our friend's untimely death, we made up our mind to show our appreciation of his kindness and good intentions. So, over the spot where he was buried, we had a stone erected in his memory, inscribed with this fitting epitaph:

“Unfortunately, I lent my name
To back a hopeless jewelry game.
I died; let this a warning be
To other mules who follow me.”

DIPLOMACY AND DISPUTES

When a young lad, I worked for a Mr. Sattler, who built up a successful business on the motto: “A customer is

always right!" He was a born diplomat. He never disputed a customer's word. He never discussed religion or politics. If a customer entered his establishment peeved about some fancied wrong, he would neither argue nor interrupt. With a smile, in an incomparable adroit manner, he would adjust the little differences so satisfactorily that the last spark of ill feeling would entirely disappear before a customer left his store. The expense and efforts of this man were naught compared with his successful accomplishments to retain the good will of every one. How many of us follow this golden rule? How many have regretted a remark made in a moment of thoughtlessness, or the mailing of a letter dictated in an angry mood. Daily little things come up in business that put us out of humor. Therefore, if we must write a mean letter, let us get the poison out of our system at once by dictating it in the strongest terms, calling our man all the names we can think of. After finishing and signing this letter,

let us lay it on our desk until the next day, read it again, admiring our unique style of telling this fellow where to get off, then tear it up and throw it in the wastebasket. We have had the satisfaction to give him Hail Columbia and he remains our customer. Among the most frequent unpleasant occurrences in the wholesale house is the dispute we might rightly name, "The Eternal Triangle." Firstly, the customer who claims the traveling man agreed to this or that; secondly, the traveling man who positively makes a denial; and thirdly, the house that gets the usual punishment of the innocent bystander. The traveling man is like an ambassador. His diplomacy may be of great value to the house, or it may get the firm into unpleasant diplomatic entanglements.

At one time one of our customers returned a \$200.00 diamond ring a few days after Christmas, claiming our traveling man agreed to take it back for credit if it did not sell. After consulting our

man, we returned the diamond, explaining in a friendly letter he could not reasonably expect credit. A few days later the stone came back again. Evidently our customer had just purchased a typewriter and in the excitement, and due to his unfamiliarity with the keys, he "perpetrated" the following letter addressed to us:

LinDenBerg & Foxx—

Genttemen?

i thought u fell%ws was men $\frac{3}{4}x$ of yourr w&ord—Yur Travelinman f positivelg made that agreeemt. That \$stone issEnt mine tIll i pay? forrett and that i dont innent/ todoo- mY wordd S is as good as yurs- i want cr%dit- Yu HearR mee $\frac{3}{4}$ M-S- Iff i Dont/i bring suett and Then yu see? wher u % gettoff mY wife is \$W.K wittnsse to this and i Have som morre-

Yours

W. McB

B. N. Yur man dittent say so b1Ack on white but he a.q 4 settid it yust the smane.

Not being versed in the Turkish language, we could not make out whether this fellow was paying us compliments or whether he was calling us names, so we adopted Mr. Sattler's method. We rendered him a credit bill and wished him a HAPPY NEW YEAR.

“S. O. S.”

At all conventions of jobbers and manufacturers the favorite topic is “short terms.” Well prepared, long speeches are made on this subject and such convincing arguments presented that, if we had a judge of the court presiding over these meetings he would be inclined to think that every jeweler in the country ought to have a “short term.” Before one of these meetings gets fairly under way “short terms” becomes the main topic of conversation. When the meeting comes to an end every one present is chuck full of enthusiasm and good resolutions. He feels that the world is grow-

ing better until he makes his next call on the trade when, to his astonishment, he finds that in spite of the fact that the trade papers have broadcasted "short terms" and the resolutions of the meeting have been clear and explicit on this subject, his customers still hand him the S. O. S. sign of distress.

The meaning of the letters S. O. S. is "Settlement Of Seasons," or as known in the abbreviated form in jewelry circles "Season Settlement." Formerly the S. O. S. had a vague meaning running from two to three years, but since the war quite a few manufacturers and wholesalers have insisted on notes, after an account is due, and some have even gone so far as to notify the trade that, on account of the increased cost of doing business, they cannot allow more than three renewals on each note. Tactics of that sort make it increasingly hard for the jeweler to exist. To-day, the "Season Settlement" is used in the jewelry industry exclusively.

It is, therefore, natural that my fellow sufferers in this line should be interested in its origin and how it came to be applied to the jewelry industry. I have given this important subject a great deal of thought and study, examining documents and books from the archives of the oldest institutions of learning to the shippers' guide of the Wells Fargo Express Company. After a most searching investigation I arrived at the following conclusions:

In the beginning of the world the Almighty bestowed the blessings of four seasons upon mankind, Spring, Summer, Fall and Winter. Adam and his attractively attired wife, as well as their two sons, Cain and Abel, who were the original promoters of good citizenship by fighting until one of them was killed, seemed to be perfectly satisfied with this settlement of the seasons, and in all probability no one would have ever voiced any objection to this arrangement, were it not for the fact that one of the early descendants of

Cain saved up eighty-five dollars and went into the jewelry business. From that moment the original "Season Settlement" became a source of dissatisfaction, because the jeweler demanded that the number of seasons should be changed to correspond with his ideas of settling bills and be cut down to two seasons per year, one to begin July 1st and the other one January 1st.

To this very day this vexing question has been kept alive as one of the most important campaign issues of the jewelers.

But nature, fortunately for some of us, works her wondrous ways unperturbed and forever, and we are old-fashioned enough to believe that the four seasons will remain with us as long as this old earth turns on its axis, regardless of our efforts to make its inhabitants believe

"That two are four."

"TWO SILENT SALESMEN"

There are two kinds of silent salesmen in the jewelry business. The first one is a six- or eight-foot floor case called a silent salesman. I never quite understood when and how it got its name, although I strongly suspect it had to be silent to keep from talking back to the jeweler who "cursed" every time he had to show the items it contained. If a customer wants to see any article displayed in the bottom of a show case of this kind, he has to back up five feet to point out his choice. The jeweler then does a sensational acrobatic twisting stunt to get his hand on the desired article. To play the game correctly, the jeweler must not upset less than seven other items in taking it out, because the number of dents in the articles shown must correspond with the pieces knocked over. It is a great game, played every day by hundreds of jewelers throughout the country. Some are so expert at it from long practice they often

make scores as high as eighteen to two—which means eighteen dents to every two sales.

It is extremely fascinating and can be worked best if in making the seventh dent you knock off two handles at one time from a cut glass cream and sugar. That brings the score up to forty pinochle.

The second silent salesman is a brand well known to every wholesaler and manufacturer in the country. He bobs up every time you are in need of a traveling man. He enters your office with the confidence of a ward politician and is personally acquainted with every prominent jeweler in the country. In fact, his customers are waiting for him, whether with an order or a club is left to one's imagination. Being on intimate terms with every customer, he is invited to their homes. I presume this is done to keep a nuisance away from the store. The heat he expels would make the hot sand storms of the desert seem like a Chicago lake breeze. He can tell you

with the most innocent face in the world of his large sales to A1 rated merchants and his keen credit judgment, for he will calmly assure you that he has not sustained a loss in ten years. On account of being one of the few big men on the road he needs \$150.00 per week expense money. The idea of an expense book does not appeal to him, because it might be a saving to the firm instead of to himself. There is but one thing he is afraid of, and that is the firm's inability to furnish the enormous quantities of goods he will sell.

Whenever I finish listening to one of these twentieth century wonders, I am so exhausted I have to take one of Lydia E. Pinkham's Pills and a shot of Hostetter's Bitters to get over the shock of not having hired this producer of untold wealth long before this. Of course he is hired. He proceeds to mail out 261,000 advance cards and becomes real confidential, telling you of his large stock and bond investments in which his money is tied up. This of course makes it neces-

sary for him to draw one week's commissions, which he estimates at \$200.00, in advance. He finally departs on his maiden trip with expectations of the members of the firm tuned to the highest pitch. Eagerly we look for that first batch of "big orders." We hear nothing for three or four days. At last a five page letter arrives telling us how "enthusiastically" he was welcomed by the trade, describing in minute detail the many congratulations and good wishes he received. Some had gone through his line from "soup to nuts" and promised to give him a large share of their business on "his next trip." Please address me, he writes, care of (naming the leading jeweler), enclosing another expense check for \$150.00.

Four or five days later arrives that fat-looking order envelope. We hasten to open it. Sure enough, there is an order of six closely written pages with a letter from our "wonder" telling us that Mr. Y. is a life long friend "of mine" and one of

my best accounts. As is customary with orders as large as this, you look at the last page first to obtain a solid footing; \$1,872.34 in large figures stared us in the face. "Well, that isn't so bad for a starter," exclaimed our senior partner, while the junior member of our firm chimed in with: "Whatititellyou?" We turn back to the first page to learn the name of our newly acquired account. The name seemed rather hard to decipher; apparently it started with a Y and ended with a Y. We tried different ways of pronouncing it by alternative sneezing and gargling and finally got into an unpleasant argument regarding its pronunciation. As the dispute waxed hotter, our bookkeeper made the sensible suggestion to look up the Jewelers' Reference Book. We found him rated ten degrees below zero—which means in plain English—"don'tdoit." Then we began to realize we had bitten into a lemon. As far as getting business was concerned, we had added another silent salesman to the

stationary one in the store. Our old friend on the floor, however, is at least innocent of the bad habits of his partner. There remains but one alternative. The quicker you give that Grand Master of the "Order of Bulls" the boot, the sooner your business will be put on a sound and safe basis.

"ST. LUKE'S HAIRCUT"

Of the many characters I have met in my twenty-five years of traveling as a jewelry salesman, the queerest fellow I ever ran across was a man by the name of Jess Blanton. Jess was a bachelor about fifty years of age, who conducted a combination barber shop and jewelry store in a small town in Alabama. He was known as a religious crank. Whenever he attempted to sell jewelry or gave a man a haircut, he would quote freely from the Bible. The fervor of his quotations would be especially noticeable when a customer—which rarely happened—showed an

inclination to make a purchase in excess of five dollars. He would, however, rise to rapturous heights when he succeeded in talking a customer into a haircut and shampoo. On such occasions he would cite the horrible death of Absalom getting his locks tangled up in the branches of a persimmon tree, as an argument for a timely haircut; and quoted, "Cleanliness is next to Godliness" as an inducement for a shampoo. The whiskers of his elderly customers he would spray gratis with a solution which he guaranteed would also kill lice on grape vines, quoting that, "He who relieves the sufferings of his fellowman shall enter the kingdom of heaven."

On account of his religious tendencies his customers nicknamed him "St. Luke," a title which he bore willingly and gracefully. Although Jess "St. Luke" quoted "cleanliness is next to Godliness" he followed the example of many other preachers in that "he did not practice what he preached."

His store was untidy, the floor strewn with locks shorn from the heads of many customers, while his stock of jewelry lay



St. Luke

jumbled up in trays scattered haphazard. His show cases were always dusty and finger marked. He did his cooking in the rear of his store, and as a result there was

an everlasting mixed odor of fried bacon and toilet water about the place.

He was extremely frugal and always carried a good balance in the bank. Distasteful as my visits were to sell jewelry in such unpleasant surroundings, the fact that he paid cash covered a multitude of "barber's itches."

On my third visit to Jess "St. Luke's," he called me to the rear of the store for a private talk. "Lindenberg," he said, "Have you ever read the passage, 'Do unto others as you would have them do unto you'?" I admitted I had heard this quotation. "Well, then," he continued, "I have bought from you on several occasions, but I have never noticed you spending one cent in my place and I am here to tell you I do not intend to favor you unless you patronize me. You need a haircut and shampoo," he said, running his fingers through my hair. Much to my surprise he showed me some white particles which he claimed were dandruff, but which I am sure were small pieces of

plastering that had fallen from his ceiling. I was dumbfounded, to say the least.

With a quick, nervous glance at the filthy barber outfit, including the hot towel that had rested serenely on many faces without a change, the worn-out shaving brush which he had dipped unsuccessfully in "a hair restorer" of his own concoction, and last but not least, the louse exterminator, I felt a chill coming on. I stuttered an excuse, explaining that my doctor advised me to keep my head well covered with dandruff and plenty of hair to ward off the "flu," but to no avail. He insisted. I was in a quandary. I needed the business, but the tortures I was to go through to get it, gave me the "shivers." I offered to pay for a haircut without receiving it, but he would not budge from his position. I knew that my refusal meant the loss of a sale, so I finally decided to take the chance. Fortunately his breath, with its moonshine flavor, acted as a sort of an anesthetic on me. I am sure that half of

the time I spent in his chair, while his horse clippers were zigzagging across my cranium, I was unconscious. As soon as I reached Birmingham I had the job done over.

The week following this experience several of my customers hinted that my jewelry "had whiskers," so I decided to return to Cincinnati without finishing my trip and have my line thoroughly fumigated by our life-saving squad.

During my business career I have had many a customer give me a close shave, but "St. Luke" was the only one who ever succeeded in "trimming" me. After that one experience I left Jess "St. Luke" serenely alone.

"OUR HENRY"

Years ago, before automobiles came into general use, we had a traveling man who persistently annoyed us with requests for a Ford to cover his territory. One of our firm had owned and operated

"a Henry" for several years. It was "a nervy little lizard," attacking machines three times its size and weight, bumping and denting them on the slightest provocation, causing us much embarrassment and loss of time in giving "his honor" a satisfactory explanation. In spite of all the new excuses we invented, we left the court room on several occasions with a financial setback. However, by kind words and considerate treatment, we had finally tamed our Ford until it became a sort of household pet, so that almost anyone could ride it without fear of being thrown.

Our traveling man told us of the many advantages of this mode of traveling, how he could make time and save expenses and laid great stress on the fact that traveling in a Ford would attract a customer's special attention. Even that far back he must have seen the possibilities and advantages of a Ford "A-tractor."

After much coaxing we finally gave him

permission "to chaperone" our beloved Lizzie through the mountains of eastern Kentucky. He was away only a few days when he returned by rail minus our pet, with a most harrowing tale of his experiences. He said the roads in that country looked as if a Japanese earthquake had struck them. At times he and Henry F. disappeared entirely in a hole big enough to hold a California bungalow. All along those roads there were dugouts and trenches. As soon as a car was securely caught in one of these traps a bunch of farmers went "over the top" and looked on unconcernedly. When he asked for assistance, they procured a couple of mules kept in the nearby woods for that purpose. He told us "if you have a pull with them," it means five dollars. After untold hardships he towed what little was left of "our dear old Lizzie" into London, Kentucky, and stored it in a garage. When the garage proprietor finally returned our wreck, he wrote us, "The only thing left of any value on the Ford, an

auto watch, had been stolen," and asked us to deduct its cost from his fourteen dollar bill. We were too much grieved, however, about our Lizzie's misfortune to give this watch, which had never been any good to us, any consideration. We sent him the following reply:

"Cincinnati, O., March 17, 1920.

"London Motor Car Co.,
London, Ky.

"Gentlemen:

"We acknowledge receipt of your letter informing us that you have shipped our Ford stored with you, also bill for fourteen dollars. You ask us to deduct the value of an auto watch, which was taken by someone while the machine was in your care. We prefer, however, not to make any deduction for the loss of that watch. On the contrary, we have offered a silent prayer of thanks that this Waterbury is gone. It was the most eccentric and undependable timepiece that ever came to our notice. It would run only when

our 'Henry' hopped over impossible mud roads, or when we had the misfortune to bump into someone's machine. We have missed three trains with that 'ticker,' but our last experience soured the last spark of affection we had for it.

"My mother-in-law paid us a sixty-day visit and finally decided to depart. We crowded the old lady and her various bundles into the back seat of our Ford, the watch showing an hour and fifteen minutes to reach the depot. When we arrived at the station the pesky watch had fooled us. The train had departed twenty minutes and in consequence we had to carry the old lady and her bundles back home, when she decided to stay two weeks longer. We cursed the watch inwardly and kicked ourselves outwardly while friend mother-in-law proceeded to make herself comfortable.

"We thank our lucky stars we are through with it. To our notion, the works would have been suitable only as a time lock for the gates of hell and all the luck

we wish the skunk who stole it is that he will have the same aggravation and misery it caused us."

"BROTHER JORDAN"

Let all thy converse be sincere,
 Thy conscience as the noonday clear,
 For God's all-seeing eye conveys
 Thy secret thoughts, thy works and ways.

—*Elliot*

There is nothing in the world that will give a man a greater education and a better opportunity to study human nature than "the road." A traveling man meets many different types of merchants. To be successful, he will have first of all to cultivate the habit of approaching his customer in a diplomatic manner. I do not know of any two of the many customers I have called on whom I could approach in precisely the same fashion. With some, the salesman's call must take on the appearance of a social visit, while others require the "make it snappy" and



Brother
Jordan

“to the point” method. The good judge of human nature, to obtain the object of his call, must size up his prospective cus-

tomers at a glance. He must first interest him and then land the order.

In his travels the salesman will meet the man who still lives in the glacial period with an atmosphere of five and one-half per cent below zero in his store. His icy handshake sends a chill down the spine and his voice sounds like hitting the north pole with a pair of ice tongs. Then, too, the salesman will meet the fellow who is so busy he hasn't time to do business. He hasn't a moment to spare for a traveling man but he can always give an hour of his time listening to Bill Jones' description of this morning's quoit throwing tournament in the rear of Farrell's livery stable. Very few merchants seem to realize the importance of having a traveling man's friendship and good will. Friendship does not necessarily mean patronage, nor the waste of an hour's time in meaningless conversation on uninteresting topics, but a few kind words, a smile, and a friendly handshake often open the way to valuable information and

profitable pointers. The "drummer" after all is human, although a few of them may be "bores." Friendliness begets a kindly response, while haughtiness leaves nothing but ill feeling and contempt in its wake. To-morrow the case may be reversed. We may be compelled "to drum" the very man we have ill treated to-day. In my experience, the friendship of a traveling man is as essential to success as the good will of a customer.

Next the salesman calls on the fellow who is never in his place of business. No one in town can tell when he opens his store, nor where he spends his time. There is a perpetual card in his window with this meaningless phrase, "Back in a few minutes." In cases of this kind, it takes more detective work than diplomacy to sell a bill.

Then, again, the drummer will meet the gentleman who informs him politely that he hasn't the ghost of a show to sell him because he cannot possibly meet prices. He admits he is an exceptionally shrewd

buyer and states confidentially "the inside" large firms are offering him. Besides, he remarks he is a frequent visitor in the markets. The small purchasing power of some of these "market visitors" reminds one of the man who made a trip to Panama to buy a hat.

Then, too, the salesman will call on the rough and ready guy with a perpetual chew of tobacco in his face. The moment he enters his store, he is greeted like an old friend, even though it happens to be his first visit. This "familiar" customer evinces an immediate interest in the drummer's welfare by inquiring into the condition of his hip pocket. He always has a good stock of smutty stories and expects the drummer to add some new ones. Between talking, chewing, and spitting, he manages to squeeze in a few cuss words. I have always found this type of man thoroughly honest and I do not recall our firm ever losing a penny on one of them. Likewise it has been my

experience that "a good cusser is always a good customer."

Then, too, one meets the man who is the very opposite of the one just mentioned. He never drinks, smokes, or chews. He spends a good part of his time for the benefit and welfare of his community. He is an elder in his church, sometimes a little overzealous in his efforts to banish all innocent Sunday amusements, but on the whole, he is to be commended for his efforts in behalf of his fellowman.

Occasionally, however, some scoundrel wears the cloak of the church to hide his misdeeds, which reminds me of my friend "Brother" Jordan.

On one of my trips I made a new town in Arkansas. Having no reference book, I inquired of the hotel proprietor the name of the leading jeweler. He replied: " 'Brother' Jordan is the man you are looking for. He is one of the oldest settlers in town and you will find him a clever old gentleman."

The moment he said "Brother" Jordan, I had my cue. I knew I would have to approach this man as the saying goes "with a Bible under my arm." I was not mistaken. When I entered, his store seemed to be permeated with the heavy prayer-laden atmosphere of an empty church. "Brother" Jordan was comfortably seated, reading a religious publication and in every respect looked as I had pictured him. Tall, thin, with no hair except a few long strands he cultivated an inch above his standing collar. These he carefully brushed to the front and formed them into the shape of a pretzel.

He welcomed me with a pious, clammy handshake, while his little, gray, restless eyes, back of a pair of gold-rimmed spectacles, gave me a thorough "once over." They seemed to question and suspect at the same time. I thought the most appropriate approach under the circumstances would be to tell him, "I was doing missionary work." He seemed polite and agreeable and spent the after-

noon going over my entire line, favoring me with a handsome order, amounting to nearly \$2,000. The only thing he disliked was the fact that we did not deliver at once. He tried his best to persuade me to leave some of my samples.

Before I left he told me a great deal about the good the foreign missions of his church accomplished and of his own efforts as a leader of the Bible class. He also gave me his business card, with one of his own religious poems printed on the back to mail to the house. I congratulated myself to have landed this fine order, especially in the spring of the year.

However, when our firm obtained commercial reports on him, he turned out to be one of the most dangerous "wolves" that ever paraded in a sheep's skin. The hotel man had innocently told me the truth; he was indeed "a clever old gentleman." He was not only one of the oldest settlers in his town, but one of the best, for, on the books of scores of wholesalers he had settled for twenty-five cents

on the dollar more than thirty years ago and had made two more advantageous settlements after that. We also learned that he was what is commonly called "bomb-proof" from the attempts of collecting agencies.

When the firm sent me the "sad" news my heart fell in my boots. Another one of my large bills had to be buried where the poppies grow, all due to a different method of conducting business.

It was a case of "Brother" Jordan using religious quotations to obtain credit, while our firm had to use Bradstreet's quotations to give credit.

EXCUSES FOR NOT PAYING

There is no subject I could write on that gives a wider range to the imagination than this one. Astronomers may deal in fantastic figures as to the multitude of stars that shine in the heavens. Their figures would pale into insignificance when compared with the number of excuses offered for not paying bills.

We had one fellow on our books who owed us sixteen dollars for two years. When we finally gave the account for collection, he brought a counter-claim for twenty-one dollars, claiming our salesman had taken up three hours of his time which he valued at seven dollars per hour.

I could not begin to jot down all the excuses offered, so I will confine myself only to those that are "favorites." At the head of this list are, of course, the weather reports, which make it unnecessary for us to study a government chart to find out weather conditions throughout the country. They include every meteorological phenomenon (whatever that is), but especially rain, droughts, floods, cyclones, and unseasonable cold spells.

Next in importance comes the insect family: the boll weevil, Hessian fly, the tobacco worm, and the potato bug. Although seldom mentioned, I think the angle worm is as much to blame as any of these.

Then we get into the industrial dis-

turbances: closed factories, bank failures, coal strikes, and railroad strikes. One fellow wrote us he was so "busy" he could not "get to our bill" for probably sixty days.

Another one wanted additional time because he had to go to the penitentiary for two years.

The next on the list are the ills that human flesh is heir to. At the head of this list, by far outnumbering all others, is the "operation on the wife." I do not intend to insinuate that a fellow would be mean enough to have his wife operated on just to find an excuse for not paying his bills, but the frequency of this excuse arouses suspicion.

While this book is written in a humorous spirit, I may truthfully add that many excuses offered are really sincere. Moreover, it is a rare occurrence when a wholesaler turns a deaf ear to the fair pleadings of a customer whom unforeseen misfortune has overtaken.

However, a wholesaler as a rule has

little love for the debtor who makes it a business to write, "Enclosed find check," but who fails to enclose it, or forgets to sign it; and still less love for the man who never answers any letters; or the man who is unable to pay "because he has bought a new machine." It is always unpleasant to have to wait unreasonably long for the payment of past due accounts, but it seems like rubbing salt into a wound to have a man write that he used "our money" for the purchase of a new machine, while we hang night after night on a shaving strop in a street car.

"GUARANTEES"

Noah Webster's definition of "Guarantee" is as follows: "To undertake for the performance of, as of an agreement—one who warrants—an engagement." Poor Noah meant well, but alas, he had never been in the jewelry business, or the meaning of a guarantee would have required so many definitions from a jew-

eler's standpoint, he would have used up half of the pages of his dictionary.

A guarantee in the jewelry business, according to my notion, is a combination of a promissory note, a mortgage, and an accident policy. The life of a jewelry guarantee runs from five years to "permanent." "Permanent"—there is the word. Let us look up Noah again and see what he says about "permanent." Here is his definition: "durable—lasting—without change." Up to forty years ago, there were but five permanent things in existence. The universe, the planets, eternal life, crazy lawmakers, and the Highland Avenue car of the Cincinnati Street Railway Co. They had existed since times immemorial and people were perfectly satisfied to let it go at that. All at once, without any warning, a bunch of trouble-seeking manufacturers disturbed the long-standing, peaceful serenity of this harmless group, by adding a sixth "permanent" in the shape of a watch case.

There has been no peace on earth since. To use an expression of the "Legit," every case maker went into the ten, twenty, and thirty. The factories were humming to the tune—"Stamp, Stamp, Stamp the Boys are Marching," and the dear old public soon got wise to the fact that they could purchase a watch for ten dollars, which through the absurd guarantee exchange system assured them not only a new case for a life time, but one that could be handed down to at least five generations of their descendants by continuous exchanging.

The public had a perfect right to "cuss" the shoe and clothing manufacturers for not following in the footsteps of the case makers, for if they had done so, all a man would need in life would be two or three ten dollar bills, to live to a care-free old age. It beats the workman's compensation and accident insurance all hollow. Guarantees, however, have their disadvantages even to a purchaser when drawn out over too long a period. For

example, if a man purchased a twenty-year watch case at the age of thirty and lived to be ninety years of age, he would enjoy three exchanges providing the case had worn off at the end of each twenty-year period. The second exchange would therefore take place when he becomes seventy years of age. According to expert statisticians, a man does not derive the thrills and pleasures from an exchange at that age as he would in his younger years. Under these circumstances, it seems only fair that in addition to an exchange, we ought to adopt the plan followed by Life Insurance companies in issuing endowment policies, in this way assuring our customer an annual dividend on the amount paid in. If this idea could be successfully adopted in all lines, merchandising would be revolutionized throughout the world. Shoes, clothing, hats, in fact everything would be replaced gratis under this guarantee plan. We could even compel the undertaker to

furnish us with a new shroud at the end of every twenty years.

One of my customers in Kentucky was a certain Dr. Williams. He was a dignified old gentleman, tall, lanky, and bald-headed. Baldness, as everybody knows, is caused by either too much wisdom or too many amusements, although sometimes the fact that there is nothing on a fellow's head may be a reflection of what is in his head. My friend, Doc Williams, kept a drug and jewelry store in a small town. The first time I called on him he made an after-supper engagement with me. In showing him my line he would pause at every item and ask, "How many years is this guaranteed?" We came to a pad of Firegilt chains we were selling at two dollars per dozen. Again came the guarantee question. I lost all patience with him and said: "Doctor, on that particular chain we have a special guarantee."

"What is it?" quizzed Old Doc Williams.

"If at any time after purchasing these chains," I answered, "you find any gold on them, we will cheerfully refund your money."

He looked at me rather astonished and in his dignified manner replied:

"That is a most absurd guarantee, young man."

"I admit it, Doctor," I answered, "but it is not any more absurd than your questions."

Doc Williams did not make any further comments, but in his purchases that night I never heard him mention the word guarantee again. HAL.

OLD MAN EMBRY

If it were possible to classify the credit risks which are taken by the entire business world, I believe I am safe in stating the greater part of credit extensions are based on moral risks, rather than on financial statements. In dissecting the reports of commercial agencies,

we find the "high esteem" the average man has for his assets are frequently commented upon by these same agencies as being doubtful. I do not mean to create the impression that the majority of men purposely boost their assets to obtain credit, but we are all human and quite often optimistic enough to overestimate our own worth. Many men are prone to figure their worth without taking their debts into consideration. It is only after the grim reaper has called them to the great beyond, that the world learns their dependents inherited poverty in place of wealth. In business the moral risk is a factor of importance and plays a decided part in the extension of credit. Honesty and integrity not alone give us a favorable commercial standing, but contribute immensely to the love and esteem of those with whom we come in contact in our daily pursuits in life.

I personally had an experience of an act of honesty that meant a great deal to me at the time. Two or three weeks

after my start in business with the limited capital I referred to on the first pages of this booklet, I met with a misfortune. In the little town of Careville, Kentucky, I met a grocery drummer who persuaded me to accompany him on a drive into the interior of the country lying south of that little town. We were to share the hardships as well as the expenses of that trip. When we arrived at our first point twelve miles out of Careville, I discovered to my consternation that I had lost my pocketbook containing all the money I had in the world, sixty dollars. Fortunately my traveling companion offered to stake me for two days, sharing my hopes that the pocketbook might have been dropped in the hotel room and turned into the office. Upon our return, I was shocked to find out such was not the case. I was greatly distracted, being many miles away from home, a stranger among strangers who would probably doubt my word in suspecting that my motives were prompted

to escape payment of hotel and livery bills. I waited two days, hoping some kind soul might be honest enough to return my pocketbook. On the eve of the second day, a farmer who came to town mentioned that old man Embry, who lived twenty-two miles out in the country, had found a pocketbook and was anxious to return it to its rightful owner. The livery man offered to take me out to see Mr. Embry. After a drive over frightful mud roads we finally arrived at Mr. Embry's "castle," a little log cabin situated on the brow of a hill in an almost inaccessible wild country. It was just about dinner time when our sweating team drove up to the door of that little cabin. Mrs. Embry invited us into the house, explaining the men folks would come home for dinner in a few minutes. Soon after, Mr. Embry, a real Kentucky gentleman, tall, with a gray moustache, as well as his son, a lad about nineteen years of age, appeared. He greeted us cordially, inviting us with true Kentucky

hospitality to share their frugal meal. The family consisted of four: father, mother, a young daughter, and the lad. Not a word was mentioned about the pocketbook until dinner was finished, when I explained my mission. Mr. Embry answered, "Well I found a pocketbook. I will show it to you, perhaps it is yours." He produced a square-looking wallet filled with many bills. It must have contained more than \$500. My eyes nearly popped from their sockets, but my heart was chilled. "It is not mine," I sadly remarked, my voice choking, because the one I lost was a long brief case containing sixty dollars. My livery man saw his fee vanishing and seemed as sad as I was, while old man Embry put the wallet back in his pocket without saying a word. After a short silence, Mr. Embry remarked, "A long brief case is a poor receptacle for carrying money. In what denominations did you carry your money?" I answered, "All five dollar bills—twelve of them." With-

out any further comments, he pulled out the table drawer and handed me my pocketbook, which I accepted with a trembling hand and a thousand thanks. I saw the point. He had tested my honesty with his own wallet. Overjoyed at my good luck, I skimmed off two five-dollar bills; handing them to Mr. Embry, I asked him to accept them as a reward for his honesty, but I had misjudged the character of my man. "Put them back, sar," he replied; "honesty needs no reward. Thar is my girl and thar stands my boy. Let them take an example of what is right in the eyes of the Lord. My span of life will soon be ended. Their lives are before them. The only reward I want is to see them grow up and follow in the footsteps of their parents by leading an honest, upright life. If God Almighty gives me that reward, I am sure I am more than repaid." I was so bewildered to find such golden hearts in these humble surroundings, I knew not what to answer. After a short conversa-

tion on topics of the day, thanking our hosts for their hospitality, we bade them goodbye. For half an hour I sat silently next to my driver. Finally addressing him, I said, "Our experience to-day certainly gives a fellow something to think about." All he answered was, "There are more God-fearing, good, honest people among the plain folks in these back hills than you fellows in the cities have any idea of."

THE DISHONEST FOREMAN

Some years ago, after finishing my purchases at Providence, Rhode Island, I returned to New York over the N. Y., N. H. & H. Railroad. On this trip I met a gentleman who gave me more valuable information regarding the manufacture of jewelry than I was ever able to obtain in all the years I had spent in the business.

On entering the diner, the steward seated me at one of those little side tables. Opposite me sat an elderly

gentleman, smooth shaven, with exceptionally heavy eyebrows and deep lines drawn across his forehead. Fully aware that the average Yankee suspects a stranger who addresses him without an introduction as being either a life insurance agent or an ex-convict, I did not exchange a word with my vis-a-vis until the waiter brought me my check. I had ordered my usual light repast while traveling on trains, consisting of two scrambled eggs, toast, and coffee. The check called for \$1.85. I knew eggs were selling in our home market at thirty-six cents per dozen, and being naturally inquisitive, I broke my usual rule of silence. Addressing my friend across the table, I remarked, "Pardon me, sir, can you enlighten me how this railroad company can afford to sell two eggs, toast, and coffee at 'such a reasonable figure?'" He studied for a moment and replied; "Well, sir, that is easily accounted for. The company buys wholesale at a greatly reduced price, and they can therefore

sell at a reasonable figure and still have a small margin of profit left."

When I received this enlightening answer, I knew immediately I was talking to a man of the world, one who had traveled extensively and who was well versed on economic conditions and whose acquaintance was well worth cultivating. I handed him a cigar and asked him to join me in the smoker. He consented. I told him I had spent the entire week in Providence. With a sympathetic look in his eye he asked me if I had stopped at a certain hotel while in Providence. "I did," was my laconic reply, purposely refraining from making any further comments. "That hotel," he continued, "is in a class all by itself. I doubt if you could duplicate it anywhere in the United States. As far as I am concerned, conditions compelled me to cut my stay short, but some of the boys from North Attleboro tell me it enjoys a wonderful patronage from that town, especially by those who have lived in North Attleboro

all their lives and have never had an opportunity to see a hotel before."

I told him that during my five days' stay I myself had a very delightful experience there, and particularly on the day when a small fire broke out on the third floor, while I, together with ten others, was going up on the elevator. The attendant made a quick stop, so efficiently executed, that the elevator became securely fastened between floors. It was an extraordinary case of good judgment on his part. He figured the fire would never reach us there. After a while the hotel clerk missed his elevator man and his lift. He had the fireman, who responded to the alarm, remove the upper part of the cab through which we crawled to a more convenient place to settle the "burning question."

My companion smiled and the conversation soon drifted to other matters. I casually mentioned that I was in the jewelry business. "Well, well," he said, "that is my old trade. I am selling oil

stocks now, but at one time I was foreman in one of the largest jewelry factories in Providence."

I commented upon the fact that we had received many letters from various manufacturers complaining about the dishonesty of foremen. "Well, now, let me explain that to you," he answered, warming up to the subject. "Many jewelry manufacturers in order to have a ready excuse for the poor quality of their merchandise, are compelled to employ dishonest foremen." He then told me in detail how the "boss" goes through the laborious performance of carrying a heavy fourteen-carat bar to the factory. With beads of perspiration streaming from his forehead, he parks it on the foreman's desk, cautioning him to put it on thick. The moment he turns his back, the foreman begins to tamper with that bar. He soaks it in a strong solution of Larkspur Lotion, causing it to undergo a complete chemical disintegration. The more Larkspur he adds the more the original in-

redients of the bar are lost—on the same principle as bean soup. If you add too much water the bean loses its ambition and the effects are considerably diminished. So with the bar. It seems to suffer a complete nervous breakdown and is allowed to rest in its weakened state for an hour. After that a mixture of essence of white mule and paprika is added, causing it to make 4,000 violent revolutions per minute. In its wild exercise, carat after carat is thrown off until but six carats of the original fourteen remain. An expert foreman can catch the discarded carats in a few minutes on a trot line and by the judicious addition of an especially prepared malt extract, nourish the bar back to its original weight and appearance, without anyone surmising that eight carats have been extracted.”

At this point I interrupted him, expressing my surprise that an experienced foreman should leave such a large amount of gold in the hands of the manufacturer

to be applied on jewelry. He smiled at my apparent ignorance and, accepting another cigar, continued: "Well, sir, let me finish my story. As I said before, the bar having been restored to its original appearance, a small kodak is brought into use and the remaining six carats are carefully photographed on to the jewelry. Of course, you understand," he said, "when taking a picture a likeness is obtained without disturbing the original. There you have the explanation, my friend, why plated jewelry looks as if it had gold on it." I gasped for breath. He took the starch out of me the same as he had taken the gold out of the bar.

After a few minutes of silence, again addressing my interesting traveling companion, I said: "The statements you make are indeed novel and interesting. Frankly speaking, I have always been under the impression that the dishonest foreman was fiction and even now I believe that at least some of the manufacturers are aware that the foreman is applying the

gold sparingly." "Well," he replied, "that is one more point I want to explain. When a manufacturer has a pull with his foreman, as a matter of course he benefits."

A long shrill whistle interrupted him. The brakeman in a loud voice announced: "All out for Bridgeport, change cars for . . ." calling names of towns in brakeman's language, which none understood except those who lived in those towns. My friend arose. Holding out his hand, he said: "Colonel, this is my stopping-off place. I am truly sorry I can't continue our pleasant conversation. I am certainly glad to have met you." All I could answer, was: "The same to you, old man," as he disappeared through the drapings of the smoker.

Our parting was as informal as our meeting. He did not know my name, nor did I ever learn his. I have often wondered whether my suspicions had any grounds, or whether my unknown friend could have enlightened me on this

all-important subject. Darn the luck anyway, if Bridgeport would have only been ten miles further away from Providence, he would have had ample time to explain to me the puzzle I have been trying to solve for years, namely, whether the manufacturer is as much to blame as the dishonest foreman.

“ASSOCIATIONS”

According to reliable information, there are only 180,000 merchants in the United States who neglect their own business to attend conventions, while the sum spent annually by all the merchants in this country for dues, assessments, and upkeep of the different associations amounts to but one-third of their incomes. It is therefore plainly to be seen that if proper efforts are made in the right direction, the membership could be more than doubled while the amount of dues and assessments could easily be increased to two-thirds of each member's income. If

we all put our shoulders to the wheel, there is no reason why we should not have conventions twice a month, so that the thousands of members who burn the midnight oil to prepare speeches on subjects discussed at all conventions would have a chance to get their name into the trade papers, or at least achieve a merchant tailor's highest ambition by having a local paper publish their pictures. As things are, there is always the same old bunch doing the talking, while the others are absent from the convention hall, around town looking for a good time, or up in a room in a hotel with a friend who jollies himself into thinking that he has a quart of real ten-year-old bottled in bond because he paid a bellboy twenty-five dollars for it.

If we had these conventions semi-monthly, to my notion, every jeweler in the country would have a chance to become president of some association, or at least its corresponding secretary. This is very much to be desired for the reason

that only those holding office will ever reach the goal of spending their entire income for association purposes. While we have several hundred associations up to the present writing, the surface, in my opinion, has hardly been scratched. The opportunities are practically unlimited. There is room for many more I could suggest, but for lack of space I will mention only a few, which I consider most important.

First of all, we ought to have an association to handle the "imported watch" situation. As these watches are bought exclusively on a "foreign exchange," it should be the purpose and object of this new association to see that the "foreign exchange" is carried out to the letter, instead of throwing the burden of exchanging bum watches on our own jewelers.

Another association which we sadly need is one to take hold of the national stamping law. The original intention of the sponsors of the Stamping Act was to induce the Government to furnish jew-

elers gratis with stamps. This would greatly reduce the cost of dunning letters and would quickly solve the vexing competition of mail-order houses, since, with no postage to pay, competition would be a "cinch." It would also compensate jewelers to some extent for the war tax they paid the Government on imaginary profits in 1919.

Then, too, we need an association for the purpose of "preventing cruelty to green watchmakers," who keep repair watches three months and return them in worse condition than ever. They are fully entitled to protection from wrathful customers who refuse to pay repair charges just because the watch doesn't run, when the poor cuss has worked on it to a "standstill."

But the association which I most seriously propose ought to have an enormous membership. Its object is to secure protection from the peskiest thing we have in the trade, "the creditor." This

fellow has the gall of a porch climber. He thinks every time an account is due, he ought to have a check. By his persistence he puts us to a great deal of inconvenience, and many "a brave knight of the screw driver and the tweezer" has had to postpone the purchases of life's necessities, such as an automobile, a radio outfit, or a fishing reel to satisfy the annoying demands of a creditor. Not only that, there have been numerous complaints of a bunch of creditors banding together, calling a meeting of their own under the high sounding name of a "creditors' meeting," for no purpose whatever except to discuss some poor fellow's physical ailment commonly called "lameness." I have trustworthy information where a committee of these so called creditors' meetings have been trying in the most unabashed fashion to pry into the private affairs of an innocent victim, by personal questions such as, how much money there is to his credit in the bank, or if

funds have been withdrawn, why they were spent and for what purpose. Nothing is safe from these "inquisitors." His life insurance, his savings, his home, even if recorded in his wife's name, are investigated and questioned. It seems the law is on their side and the victim, once enmeshed in their clutches, has a hard time to defend and retain the property he has accumulated in a life time. An end must be put to such unfair and humiliating practice and the sooner we accomplish this, the quicker we will make the world safe for "insolvency." This association should therefore work with might and main to have a federal law enacted, providing a jail sentence for every creditor who asks for payment of an over-due account. Such aggravating tactics certainly show little appreciation of our patronage.

I could fill pages showing the necessity of creating other trade associations, but these few are sufficient to show that my

arguments are well worth serious consideration, so here is hoping,

“That we meet again.”

HUMOROUS EXPERIENCES

“Yes, boys, I agree with you,” I heard an old traveling man say, “the finest thing a man can buy on the road is a ticket for home.” The old “Home, Sweet Home” song is, I believe, best appreciated by the drummer. Home, whether he is single or married, poor or rich, happy or unhappy, always looks “good” to the traveling man as he nears the end of his long trip. Traveling at its best is a worrisome way to make a living, for no one travels from choice. True, it has its compensations, although I confess I have met many who found very little compensation for their efforts. Be that as it may, it cannot be denied that drummers often meet with humorous situations which make them forget the hardships of their calling.

THE INEXPENSIVE WATCH

I had a friend in Indiana whom I sold for many years. He was a good old soul, kind to everyone and possessed of a keen sense of humor. On one of my calls an old fogie who came in his store every morning, comparing my jeweler's regulator with his 18 size, 7-Jewel Elgin, said to me, "See here, young feller, you have'nt got a watch as good as mine in your stock. I haven't paid a cent for repairs in twenty-nine years." After he left, my jeweler turned to me and said: "I have fixed that fellow's watch for years. He owes me eight dollars now for repairs which I can't collect. He told you the truth. He hasn't paid a cent for repairs in twenty years."

KEYSTONE

Every drummer knows how annoying it is to show a line of merchandise in a small town with a bunch of loafers standing around, stretching their Adam's apple

two inches, to hear the quotation of prices. One of these yaps, about eighteen years of age, kept hanging around while I was showing my line. The jeweler cautioned "keystone." Several times after that, the jeweler thinking I might forget, asked me "keystone"? Our friend stuck right to the job. After thirty minutes my customer became impatient. Turning to the young curiosity shop, he asked, "Do you wish to buy anything?" "No, sir," the yokel stammered, "I don't, I'm just waiting to see one of them keystones you are talking about. I've never seen one, but my granddaddy owned one years ago. If I can find one to fit my finger, I might buy it."

SPEX

What traveling man has not had the experience, after making a long and tiresome trip, of finding his customer away. The day is practically gone for naught. We map out a two or three weeks' trip,

figuring and carding our customers to expect us on certain days. Many little unavoidable occurrences throw us out of gear, making a complete change of plans necessary. Ofttimes, however, a costly delay may be avoided if we have the cooperation of our customers, because many delays are caused by pesky little interferences of no value.

I had spent the entire forenoon in a small town in Kentucky. My customer was willing enough to give me his attention, for he knew that if I missed the 2 P. M. train it meant the loss of half of the following day. It was one of those off days when everything goes wrong. One darn thing after another happened. We just could'nt get started. Before we noticed it, it was lunch time. "Let us get back in thirty minutes and I will hurry through and get you off on that two o'clock train," suggested my customer. When we returned from lunch, there was an old lady camped in front of the store. "Mr. Berkley," she said, "I

want to get a pair of specs." My customer asked her if she could not arrange to come back later in the afternoon, but she insisted upon immediate attention, because she lived fourteen miles out in the country. So my friend got busy with her at once. Pointing to his "test chart" he tried at least fifteen different lenses, asking the old lady to read the letters, but she shook her head continuously, saying she could not make out any of the letters. After vainly trying for an hour, the jeweler finally said, "Madam, you had better go to Louisville to have your eyes tested. I don't seem to have anything you can read through." "Well, that is'n't necessary, Mr. Berkley," she answered; "I can't read at all, never learned it. I jest want a pair of specs for sewing."

A REHEARSAL

When we have finished our daily task of calling on the trade and have attended to our mail, the hardest part of traveling,

in my opinion, are the long, lonesome evenings which we are compelled to spend in cold, lonely hotels, where no one cares a rap for us, except for what there is in it. It is then our thoughts revert to our homes and those who are near and dear to us.

Occasionally, however, we find a customer who invites us to his home, or comes over to the hotel to spend an evening in chatting. I had a customer in Alabama who was also a musician. In fact, he was a leader of the band of home talent, which held a noisy rehearsal every Thursday night at the Town Hall. About seven-thirty o'clock on one such Thursday night, my jeweler came over to the hotel and persuaded me to attend the rehearsal of "his band." Promptly at eight o'clock, the band, consisting of fourteen pieces, bought on the installment plan, assembled. My friend played a clarinet, which he also used as a baton. He introduced me to all the members. There was Walter, the skinny young lad

who "yanked" soda water at Taylor's Drug Store. He played a piccolo, which he had made especially to order in a sallow color to match his complexion. Dick McCassy, the dray man who hauled trunks for the drummers, wrestled with a base drum. Tony Baccioli, the Italian barber, with long locks and dreamy eyes, fondly caressed a highly polished cornet. Sam Thurston, the meat market man, butchered the base horn. Miss Clara Belle Jenkins, sales lady at the stamp window in the post office, who had the Declaration of Independence written on her features, in keeping with her government job, handled the trombone. The names of the others I do not recall.

The first selection to be rehearsed was a Sousa march. Evidently the band had been recently formed and was still green, so my friend, the jeweler, played the air on his clarinet for the benefit of his pupils. He played the instrument "sweet" enough, but somehow the tones came out sour. At times that darn clarinet seemed

to go back on him altogether and produced sounds similar to those emanating from a cat when you step on its tail. It was a relief when he finished.

Shortly after this solo the entire band attacked the march. There was a terrific noise. It seemed like a conspiracy to drown out Tony's cornet and Dick McCassy's base drum. Fortunately Sousa was hundreds of miles away, or there might have been blood shed.

The next "operee" on the program was more pretentious. They tackled "*Lucia de Lammmamoor*." I never realized how terrific the suffering of "Lucy" must have been until I heard this band give a portrayal of her agony. They were scattering tunes and tones right and left, each one seeming to attack of his own accord, regardless of consequences. Tony's face puffed up like a balloon and grew purple with his strenuous exertions. Dick McCassy was knocking the base drum around as carelessly as a drummer's trunk. Clara Belle Jenkins stretched

her trombone to unheard-of proportions and Walter, the soda yanker, was serving a piccolo sundae of a doubtful flavor. The leader's clarinet was swinging and circling and at times bobbing up and down like a cork on a fishing line. He made the most desperate effort to halt the onslaught of his band, "but they were off" and no power on earth could stop them. They had worked themselves up into such a frenzy that the rehearsal began to take on the appearance of a mad house. Tony, the hair perfumer, stood up with bulging eyes and distorted features as if he was going to have a stroke of apoplexy, emitting tremendous blasts from his cornet. Dick's base drum by this time had moved to the center of the stage. Clara Belle's trombone was moaning as though in rheumatic pains, and Walter's piccolo was egging them on with high shrill notes. My jeweler seemed to have lost all control over his band. His clarinet seemingly was giving vent to agonizing shrieks for "help, murder, and

police." As the tumult increased I grew uneasy. Instinctively I looked around to make sure the door wasn't locked. The din and noise and unruly spirit of the band became simply unbearable. There was but one thought in my mind, how to escape from this "chamber of horrors." I had to act quickly. With three long leaps I reached the door, ran down the steps, rushed up to my room in the hotel, bolted the door carefully, undressed and pulled the covers over my head. For years after, the nightmare of that bunch of boiler makers haunted me, and even to this day, if I see a country band assembling for rehearsal, I beat it to the tall and uncut, or take the first train for an unknown destination.

COMPETITION

Some people claim competition is the life of trade, while others are of the opinion competition is the death of trade, and some are conceited enough to think

they have no competition. I would much prefer to be classed with the first mentioned, because where there is life there is hope and where there is hope there is a chance of success. As long as we feel the battles in business must be fought with real live competitors, we are bound to put our shoulders to the wheel to keep in the swim and that puts pep and ambition into us. The second class mentioned, who are pessimistic enough to believe that competition is the death of trade, fight a hopeless battle. Sooner or later they will be over-awed by their fatalistic opinions and go down in the maelstrom like other unfortunates of their kind. The third are not in a much better shape. Too much optimism breeds conceit, consequently when we arrive in the class of those who "are too proud to fight" for business, we begin to overlook many vital points essential to success, and some nice day we might have a very unpleasant awakening. In the past decade efforts have been made to bring about a better

understanding among competitors in all lines. Frequent social meetings, where conditions pertaining to their particular lines are discussed informally and candidly, have contributed to bring about a better feeling of good fellowship among competitors, in contrast to the old underhand methods of "knocking" a competitor. To be sure there are some to-day who still cling to the worn-out idea of trying to obtain business in that manner, but I have known so many cases where the "hammer wielder" got decidedly the worst of it, both from his customer and his competitor, to be convinced that the gentlemanly way of doing business will win out in the long run. Very often a customer takes offense, "knocking" a house he has been dealing with for years and plainly shows his displeasure by censuring or ridiculing.

Some years ago I called on a Mr. Fields who conducted a drug and jewelry store. He was absent from his place of business when I entered, so I had ample

time to post myself, looking over his stock to ascertain what kind of merchandise he carried and also get an idea what kind of goods to submit for replenishing. I noticed he bought in Cincinnati, because I recognized the mark of a certain competitor to whom I did not have the kindest of feeling. When Mr. Fields returned to his store I tried to sell him, but he was obstinate and would not let me show my samples. As a last resort, I got out my little hammer, explaining our prices were twenty-five per cent less than our competitors. "Well, let us see," replied Mr. Fields, selecting a pair of link buttons from his stock of a staple make, which I knew sold for twelve dollars a dozen. "What is your price," he asked me. My prompt answer was nine dollars per dozen. "I am afraid," retorted Mr. Fields, "I cannot do any business with you, my friend. I am little posted on the price of jewelry," he answered, "I mark all of my card goods fifty per cent, consequently, if I buy from

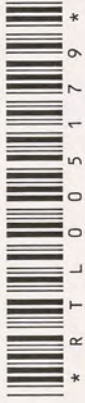
my regular house paying one dollar a pair, I make a profit of fifty cents. If on the other hand, I buy them from you at your price, I would make but thirty-five cents, so I guess I will just stick to my old house because there is a larger profit in it for me."

I caught the hidden meaning of his remarks. I had made a mistake and received my first lesson that "knocking" a competitor is a darn poor way to obtain business.

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