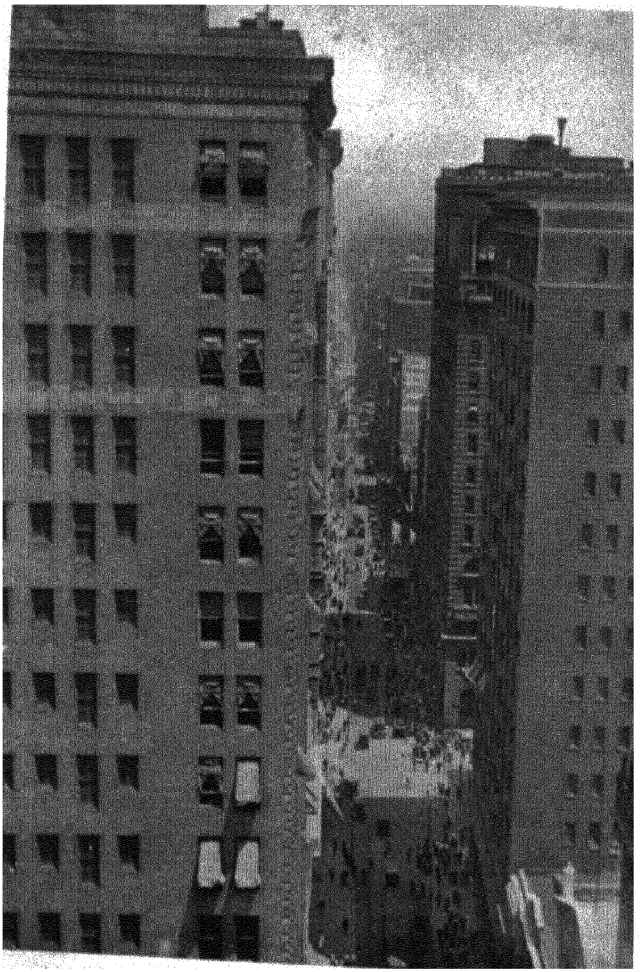
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The shady side of a business street usually has nearly 25 per cent. more pedestrians than the sunny side. It is the cooler side in summer and the dryer side in winter

Human Nature in Business

How to Capitalize Your Every-Day Habits and Characteristics

By

Fred C. Kelly

Illustrated

G. P. Putnam's Sons
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1920

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BY
FRED C. KELLY

To

THE AVERAGE MAN

FOREWORD

The author is indebted to *The Saturday Evening Post*, *The American Magazine*, *McClure's Magazine*, and other publications for permission to reprint in this book matter that originally appeared in magazine form.

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CHEVY CHASE, MARYLAND.

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Human Nature
How Business Makes it Pay

CHAPTER I

THE LAW OF AVERAGES

HUMAN beings, when you average them up, are surprisingly alike. And human impulses are a fairly constant quantity. If an Average Man does one thing to-day and something else week after next, it is not necessarily because *he* has changed, but probably because there has been some kind of shift in conditions. As Robert W. Service observes:

> The thistledown that flits and flies
> Could drift no hair-breadth otherwise.

That is, the thistledown blows just the way it does because of the various physical conditions that control it—the topography of the earth, the altitude, barometric pressure, temperature, and velocity of the wind. If one were familiar enough with all these factors, and also happened to be clever enough at mathematics, it might be possible

to figure the thing out, and place one's finger on the exact spot where the thistledown eventually would alight. Everything is Cause and Effect!

So it is with people. Equipped with a knowledge of all items entering into the situation, we could forecast precisely how a man would react under a given set of circumstances.

If it should be noted that ten persons a day slip and fall on the pavement in a congested area of a big city, and then some day twenty-five persons should fall, it would not mean that people on the average were becoming less steady on their feet, but more likely that the pavements had become more slippery. A newsboy starts over a route shouting his Sunday papers. He has two hundred papers with him, let us say, and can sell only one hundred and forty. To his disgust he has the rest left on his hands. On the following Sunday, therefore, he buys only one hundred and forty papers. And on that day, perhaps, he could easily have sold two hundred and fifty. He decides that man is an erratic animal about his Sabbath-day reading, and that there is no use trying to predict what he will want. But the chances are that on the day the demand was for two hundred and fifty papers, there was either bad weather to keep men indoors, or something in the papers of greater news importance than on the Sunday previous.

With a record at hand of past performances and all present influences, it should be easier to tell in advance about an average man than about an

average race horse; for, inasmuch as there are more men than race horses, it is possible to get the average a little closer. To know all the motives and whims that enter into the actions of an individual is practically impossible; but when we consider a crowd the task is less difficult. Individual peculiarities average up and are lost sight of in a big mass of persons. And the larger the crowd, the more definitely can we predict what an average person in the crowd will do.

If fifty women walked along a certain street, and one of them paused to tie her shoestring, it would hardly be justifiable to say that one out of fifty, day after day, would do so. But if it were found that ten women out of every one hundred thousand, on that street, fastened their shoestrings, the chances are that about the same proportion would stop to perform the same little chore, on an average, every day in the year.

A definite number of women out of every ten thousand will stop to buy candy, or soda water, or dotted veils. This number may vary according to climate, weather, season, or day of the week; but there will, nevertheless, be a constant relation between the number who buy, and the surrounding influences.

Insurance companies know with uncanny accuracy the average man's chances for a long life or a short one. They know that under certain conditions—age, climate, occupation, and so on—so many men out of every thousand will die before

the end of the year. So many men out of every thousand will be careless and accidentally set their houses on fire. A certain number will run into guileless pedestrians with expensive, high-powered automobiles, and be sued for damages. A known number of automobiles out of every thousand will be stolen every year. And the older the machine the more likely it is to be stolen, even though it is not so valuable, because it is less under the cautious, watchful eye of the owner. Of every thousand barns insured against fire a definite number are sure, as the insurance companies have found out, to be struck by lightning.

If one were to stop a thousand men, at random on the street, and ask them what size shoes they wear—and then go to another street and ask a second thousand men the same question, the chances are that almost exactly the same percentage out of each thousand would be found to have on number nines.

Army quartermasters know that two hundred and thirty men out of every thousand must have their hats size 6⅞, but only one man in a thousand wears size 6½. One man out of every three wears a fifteen collar, but size fourteen does not fit even one man in ten.

Every retail dealer is obliged to depend somewhat on the law of averages. The ready-made clothing dealer knows that there will be a certain number of fat men to be fitted in his establishment for a certain volume of business. If he is selling

hats or shoes, he knows in advance what percentage of his customers will require any one particular size.

Count the number of times the letter E is used in a thousand words in the Bible, and then count that letter in a thousand words in your favorite newspaper, and you will find the number in each place to be substantially the same. This fact is made frequent use of in the translation of secret codes. No matter what letter, or number, or character we decide to use in place of any letter of the alphabet, its real identity may be quickly established simply by counting the number of times it is used.

One often wonders at a hotel clerk when he says: "I have no room for you now, but I can give you something at about half-past eight."

How does he know that there will be a number of four-dollar rooms available a little later? The occupants haven't said they were going away, have they? Unconsciously the clerk utilizes the law of averages. Experience has proved that of each hundred guests in a transient hotel, a fairly definite number of those in four-dollar rooms will check out each evening.

Another striking illustration of the possibilities in harnessing the law of averages may be seen in any big newspaper office on election night. When the returns are in from half a dozen representative precincts,—some in the country, others in the city,—a clever political editor can forecast within a few hundred votes of the plurality in his State

for the winning candidate. He simply makes comparison with the vote in those precincts in previous years. If one third of the people in two country precincts shift from the Republican to the Democratic column, there is a fair chance that about the same proportion of the voters have changed over in the country voting places yet to be heard from.

So it goes. There is almost no limit to the things one could tell accurately in advance about human proclivities, if only one had a detailed record of the past as a basis for such predictions. A concern operating chain stores, with its twelve hundred or more retail establishments, has made a tremendous business success because it is able to tell beforehand just how many men will come into a shop at a given location each day, and how much money they will spend. One man out of every so many passing along the street is certain to stop and buy.

CHAPTER II

THE LITTLE LAW AT WORK

ON the morning of April 3, 1917, men smoked more cigars than usual. All that day they smoked more cigars than usual. Tuesday, April 3d, was a record-breaking day for cigar sales all over the country This was all the more surprising when we consider that Tuesday is ordinarily the dullest day of the week for selling cigars. Men stock up Saturday, to make sure of plenty of smokes over Sunday, and they replenish their stock again Monday morning. This supply usually carries them over Tuesday. But Tuesday, April 3d, was different. In New York City, for example, there were vastly more cigars sold than on any other Tuesday in the city's history. I have no doubt that this was true in practically every other American city.

Why were men more inclined to consume cigars on Tuesday, April 3d, than on any other day? Simply because, on the night previous, the President of the United States had appeared before a joint session of the two houses of Congress and delivered a message asking for a declaration of war against Germany. When people read the papers

the next morning it made them extremely thoughtful. It was a day of tenseness. Men were rather unfitted for ordinary business, but were inclined to gather in groups and talk—and smoke. Those who were in the habit of smoking at all smoked that day more than was their custom.

Now the point to all this is that men, in the long run, react about alike. A situation that makes one smoker use up more cigars than usual makes nearly all smokers do the same thing. On the other hand there are conditions that cut down the amount of smoking. A big parade or carnival on the main street of a town always reduces the cigar sales for that day. Men get interested in watching the goings-on about them and forget to smoke.

Not every individual does exactly the same thing under the same circumstances, it is true, but the average man does. In the restaurant of a famous department store in an Eastern city, the manager knows exactly how much food of each kind to prepare, because he has figures at hand to show what the average man has ordered in the past. He knows from previous experience how many people are likely to eat luncheon in the store restaurant on a certain day of the week at a certain season of the year. And he knows that only one person out of every hundred will order shellfish. A trifle more than one out of every five is reasonably sure to desire some kind of salad. Here are the percentages of customers that order various other items:

Relishes	1.7
Soups	6.7
Fish	5.2
Boiled Meats	2.0
Entrées [made dishes]	6.0
Roasts	5.6
Vegetables	7.4
Sandwiches	6.2
Pies, Cakes, and Puddings	14.4
Ice Cream	14.4
Cheese, Crackers, and Beverages	30.5
Cooked to order	5.3
Club Luncheons [75c.]	33.5
Fruit	2.4
Cold Dishes	2.6
Specials for the day	8.8

The list given is the average for both winter and summer. By keeping records of food eaten on different days under various conditions of weather and temperature and general business it would be possible to lay down figures so definite that the chef could look at the sky and the calendar and the thermometer and the newspaper, and cook exactly enough, but no more than enough. Waste is thus eliminated. The old way was to cook up things at random and trust to luck. There was always too much of one article and not enough of another.

Every year business men learn new ways to derive benefits from the law of averages. It is one of the most potent forces in the business world for the cutting out of lost motion. The largest

mail order concern in the world, located in Chicago, can tell within five minutes after a wagon-load of mail has arrived, exactly how much money the mail contains. How? Simply by shoving the mail upon a scales and weighing it. That is where the law of averages is of great assistance. With a knowledge of what has happened in the past, it is possible to tell what will happen again—so far as the daily mail is concerned. A certain percentage of the mail will be mere chaff —inquiries of one kind or another, and circulars. But for every pound there will be a definite number of letters containing money orders; and these will average in the neighborhood of five dollars apiece.

Thus, the company, knowing almost to the penny what the mail has brought, can adjust itself either for a big rush of order-filling, or for a comparatively light day, as the case may be.

The company knows, too, from past experience, just how many orders it should get from each catalogue sent into a State, and it also knows which States excel in the average size of orders. In one State the average order per catalogue is only about $2.50, while in another it is more than $6.

In St. Louis is a famous hardware concern that probably makes more different uses of the law of averages than any other business enterprise in existence. For instance, they take, each day, stacks of little sales slips that come in by mail from men on the road, and weigh them. Then they

know, without further ado, just how much money the sales for that day represent. Each ounce of the little slips means so many dollars. One slip may be for a bill of goods amounting to thousands, and the next may cover only a dime's worth of nails. But a stack of the slips always average a certain amount. It never varies more than a few pennies.

This concern collects facts about various subjects that might seem to have only a scant relation to the hardware business. The reason is that their experience has taught them this great lesson: There is scarcely any fact that cannot be utilized in one's business if one only knows how.

For instance, this company lays great stress on getting all possible information in advance on the political situation. In every presidential campaign for many years back they have invariably known in advance what the result would be. They instruct their salesmen to take a straw vote of all the people they meet. As their salesmen go to the principal cities of every State in the Union they are able to get in touch with a wide range of opinion. Moreover, the people they deal with—hardware merchants—because of the very nature of their business, come in contact mostly with men. A hardware merchant usually can sense the political leaning of his immediate community. The salesmen, meeting the hardware merchants of a whole State, therefore, can arrive pretty definitely at the facts regarding what is going to happen politically in that State.

These reports from salesmen about political conditions are sent to the head office of the big company, where they are handled by only two men, who guard them with the strictest secrecy. While rival concerns are preparing by guesswork to meet after-election conditions this one acts with definite knowledge In 1896, when Bryan ran against McKinley on the free-silver platform, there was uncertainty about what monetary values would be after election, and hardware merchants everywhere allowed their stocks to run down. They did not wish to invest a penny more than was actually necessary in merchandise until they knew whether a dollar was to be worth a dollar or only fifty cents. So effective had been the advertising of the Republican National Committee, however, in associating the election of McKinley with the return of prosperity, that business men agreed on this point: A big buying wave to replenish stocks would sweep the country in the event of Republican success.

Everybody had his opinion, but the big hardware company had more than mere opinion. They knew. They were so certain of McKinley's election that they provided the biggest stock of goods in their history, ready to supply the demands of retailers when the buying wave got under way. Sure enough, after the election was over people began to buy. Prices of raw materials went up. Most wholesalers were unable to make prompt delivery. But the company that had found out

about the election, even before it happened, was ready. They could promise immediate delivery, and they had bought their goods while the articles were still cheap. They had a big advantage over their competitors; and yet the nation-wide poll that gave them this information cost practically nothing, for their men would have been talking politics and learning the same facts anyhow.

This company is equally careful to have its men turn in daily reports of weather—temperature, rainfall, and so on—and also information regarding conditions of crops. They even arrange to get information about the weather in England. And how does English weather enter into the situation? Here is the idea: An unusually warm, rainy spring in England will mean a demand earlier than usual on English manufacturers for pruning shears, scythes, and such articles. This in turn will mean that the manufacturers will be less able than usual to make prompt shipments of such goods to America. Wholesalers in this country, therefore, must either get their orders in early or arrange to get the goods elsewhere.

Likewise a rainy March and April in any section of the United States means that there will be a big demand for haying scythes and sickles and lawn mowers there in June. Under the law of averages a certain number of men out of every thousand who need lawn mowers buy new ones each year. But the number of those who decide to get new ones, instead of making the old ones do, depends

on the luxuriance of the grass. So, too, there is a definite relation between a dry spring and the number of persons who will buy new lengths of garden hose.

Throughout the wheat-growing sections of the Northwest, this hardware company has found, there is an almost exact relation between the size of the wheat crop and the purchasing propensity of the average man on the street. It matters not whether a man in that section is a farmer or a journeyman plumber. He may not know it, but he spends his money according to the amount of wheat his neighbors have in their barns. When the wheat is sold a sum of money is placed in circulation. A certain definite ratio of this money goes to hardware merchants. These merchants, of course, buy new stock according to the amount of business they do. Hence the advantage to a big wholesale-hardware concern of knowing the size of the wheat crop without waiting until it is threshed to find out. They can tell almost to the penny how much they will sell in any small hamlet, as soon as they get enough facts about the weather in that section to enable them to forecast the size of the wheat harvest.

In the Treasury Department at Washington is a man by the name of Joseph S. McCoy, who, though he works in comparative obscurity, is one of the most notably useful men connected with the Government. He deals with statistics, and is by education an expert mathematician; but much

more important than his knowledge of figures is his knowledge of the average man. It is the knack he possesses for translating human nature into figures that makes his work so valuable. Without McCoy the legislative committees that deal with the subject of taxation and the raising of revenue would feel practically helpless

One of McCoy's tasks is to tell the Ways and Means Committee how much money a given taxation measure will bring in. That doesn't seem so difficult until you pause to think the proposition over. When a big revenue bill, such as the Underwood Tariff Bill, is drawn, the men who prepare it would have to work entirely in the dark unless they were able to get fairly accurate information on how much each item will provide. If the entire bill were estimated to bring in a billion dollars more than it does in actual practice the Government would be seriously embarrassed. There was a certain item of goods on which the import tax was ten per cent. It was planned to increase this tax to thirty per cent. Now it does not follow that the tripling of the tax would triple the revenue; for as a thing becomes more expensive fewer persons buy it. For example, if we charge ten cents admission to a picture theater we can get a big crowd and thus derive considerable revenue, but if we charged two dollars we might not get any paid admissions at all.

So it fell to McCoy to figure out what the income would be after various new revenue features of the

Underwood Bill were placed in operation. And in almost every instance he estimated with uncanny precision. He was able to tell in advance about what the returns of the income tax would be. In 1913 he estimated that the corporation tax for the year ending June 30, 1915, would be in the neighborhood of thirty-nine million dollars. I do not now recall the exact figures, except that he came within a mere $144,000 of complete accuracy.

It was desirable, for revenue reasons, to know, in 1901, what the census of the United States would be in 1910. McCoy came within a fraction of one per cent. of the figures that the Census Bureau obtained from an actual count of the population; in fact, McCoy was perhaps nearer to absolute accuracy than the Census Bureau itself was, for even in making a count there is an inevitable element of error. And yet he made his estimate nine years in advance!

How does he do these things? Simply by utilizing his knowledge of everyday human nature—and the law of averages. When he sought to know how much the population of the entire United States would grow in nine years I'll venture to say that he first examined the rate of growth along the street where he lived. Then he took other streets and compared them—and rural communities, picked at random. He probably figured that what would be true of these sample streets and localities would be true all over, for human nature is practically alike everywhere. He found out what kind of men

were having large families, and how numerous such men were in the average community. And he looked into the conditions that might increase immigration to this country.

One afternoon McCoy might have been seen standing on a street corner counting the number of automobiles and pedestrians that went by. Then he took a pad and pencil and did a little figuring. In a few minutes he had an estimate of the number of automobiles in Washington. He afterward got the actual figures from the District government and found that his estimate was practically correct. How could he tell that after seeing only the autos that passed one corner? Simply by comparing the number of autos and pedestrians with the total population of Washington. Later he went further and made a guess as to the number of autos in use in the United States. And he was not far off on either—as a more complete investigation proved. His figures were used as a tentative basis for a proposed war tax on automobiles. Think of a man's standing on a street corner and telling, just by means of what he can see there with his own eyes, how many automobiles there are in the whole United States!

Of course I do not wish to be understood as saying that he could make an accurate guess without taking various factors into consideration. He gave not a little thought to the relative purchasing powers of people in the city and in the country, the kinds of roads in different parts of the continent,

and the amount of gasoline annually consumed in the United States. But always his chief guide toward accuracy was the simple law of averages, and the fact that human nature is much the same no matter where found.

When there was talk of a war tax on club dues and admissions to moving-picture theaters McCoy was asked to submit estimates of the number of persons who belong to clubs and attend the movies. He had the figures the next day, and they were fairly accurate. In arriving at the number of clubs men belong to he simply made inquiry of every man he met. He found that one man out of every so many is a member of some kind of club. There are a great many more clubs, by the way, than people realize. It is not uncommon for one man to belong to several clubs, which brings up the average.

In trying to tell how many persons each day go to see the celluloid drama McCoy started his inquiry simply by asking his wife how often she went to a movie. Then he asked her how often her friends went. He happened to see a comic strip in an evening paper about a woman who went down town ostensibly to do shopping, but who attended three picture shows, one after another. That set him thinking, and he made inquiry as to the number of women who go to more than one show each day, thus boosting the average.

He didn't have to ask in Kansas or California, but right in his own neighborhood—among people

he knew. For he was willing to assume that if there are men or women in Washington who can't get enough movies to satisfy their craving there must be just such men and women out in Idaho and elsewhere. Well, McCoy figured it out that twelve million people each day in the United States witness the moving pictures. Some of the big picture producers and officers of their organizations were at first inclined to dispute McCoy's figures. But after they had examined into the thing thoroughly, checking up every available record, they gave it as their opinion that McCoy had somehow or other contrived to hit the nail on the head. And he had found all this out, mind you, just by casual conversation. He let the law of averages do most of his work for him.

Circus men have long observed that there are definite relations between the things people do and the size of the crowd. A number of men and women out of every thousand are sure to forget their change at the ticket window. The "walk-aways," as they are called, who forget their change, but do not know they have done so, and never return for it, are worth about twenty dollars to the ticket-seller in an average big circus crowd. When the crowd grows bigger, the amount of change thus left not only becomes larger, but at an increasing rate, as the mathematicians say—because people are more tense and nervous in a big crowd, and consequently, more likely to be absent-minded and forgetful.

An amusing thing about a circus crowd is this: Fully nine out of every ten persons, on the average, who talk to a circus man at the show grounds, are certain to ask him exactly the same question, to wit: "Where do you go from here?" Mind you, they do not say, "Where does the circus appear to-morrow?" or "What is your next town?" or any of the other numerous possible variations of the query. Always it is: "Where do you go from here?" And, as I say, the question is asked by nine out of ten of all the people who chance to engage a circus man in casual conversation.

Those who sold Liberty Bonds in theaters discovered many interesting things about crowds. It soon became an established fact, even in the earlier bond campaigns, that the subscriptions bore a direct relation to the contributing factors at any one particular theater. That is, it all depended on the kind of crowd, the size of the crowd, the personality of the speaker, and the sort of speech he made. The audience at a ten-cent moving-picture theater would not respond in the same way as the audience at a fifty-cent picture theater, or at a $2.50 drama. Because of the sheep instinct in people, a number of large subscriptions "planted" in the audience nearly always give a big impetus to other bond sales. If the speaker had a pleasing personality and injected a little humor into his talk—and the humor actually made the audience laugh good naturedly—he sold more bonds than if he adhered strictly to ponderous argument. In-

deed, too much argument about so obvious a fact as the patriotic necessity and wisdom of buying Liberty Bonds had a tendency to check the sale. People regarded it as presumptuous on the part of the speaker, almost as an insult, if he essayed to tell them their duty. They preferred to have him say: "I appreciate that you know your duty and that you will be equal to the situation."

While no statistics were gathered along this line, it was altogether evident to the experts in charge, that if they could have known the value of each factor of influence—and to have learned this would not have been impossible—they could have told in advance, by means of the law of averages, the exact amount of money that any one particular crowd would subscribe.

It is within the realm of things conceivable that this funny little law of averages may some day be hitched up and made to perform vitally important service that nobody thus far has ever dreamed of. Like electricity, it is a force that lurks about us all the while, and the extent of its use is limited only by our ability to see the possibilities of its application.

CHAPTER III

CASHING IN ON FOOTSTEPS

To a man owning a store with things in it that he wishes to sell, nothing could be much more important than footsteps. The more footsteps that pass his door, the more chance he has to do a satisfactory business. This is all obvious enough, and yet it is only within comparatively recent years that business men have been really taking footsteps seriously. It used to be that a man would rent a store location and rather trust to luck that there would be more footsteps there than at some other available place. To-day he is likely to *count* the footsteps in advance, before deciding where his store shall be. A famous cigar company has made a phenomenal business success by doing that very thing. Each one of the twelve hundred or more prosperous stores that they operate is dedicated to the principle that footsteps are the most vital item in retail trade. By counting footsteps, this company has discovered, more than once, that where they might rent a room for five hundred dollars a month on one side of a street, and lose money, they might rent a similar

room right across the street at one thousand dollars a month, and make a profit. It all depends on how many pairs of feet pass the store.

Whether it is cigar stores or apple stores, it is possible to operate them with almost mathematical certainty. A definite number of men and women out of every hundred, or out of every thousand, on the average, will buy apples if they pass by where apples are temptingly offered. If men are more inclined to buy apples than women, then one can afford to pay more for a location where men's footsteps predominate. It is on that basis that the best place for a cigar store in the whole United States happens to be at the corner of Broadway and Wall Street, in New York City. The traffic is almost continuous all day long, and most of the persons passing are men.

Another wonderful cigar store location is at the northeast corner of Broadway and Forty-second Street, in New York—which is probably by far the busiest corner in the United States. The traffic there is practically ceaseless throughout the twenty-four hours. As long ago as 1911 a count covering five different days showed that an average of nearly three hundred thousand persons passed there daily. By now the traffic is vastly in excess of that figure. While from the point of view of a man selling cigars, the proportion of women in the crowd at Broadway and Forty-second street is unfortunate, yet the location is only a trifle less desirable than the one down at Wall

Street, because there the business is active during only about nine hours.

At one time, the busiest corner in the United States was, strange to relate, in Newark, New Jersey—at the intersection of Broad and Market streets. But that corner comprised an exception to the rule that the value of retail property depends on the number of persons passing the property. The Newark corner, even when it was the busiest in the country, was not the most valuable. It was a transfer point from various car lines, and the traffic was out of proportion to the size of the city. Therefore the purchasing propensity of the people at that corner was not up to the average for the amount of traffic. The condition, being a freakish one, necessarily had to be an exception to the general rule. At the present writing, because of the diversion of a car line or two, the traffic at Broad and Market streets has been reduced, and Newark no longer can boast of having the Busiest Corner.

Now, the number of purchases at a cigar store, and the amount of each, will vary according to the character of the traffic. Obviously, the greater the proportion of women, the less desirable the location for selling cigars. In the long run, however, one man out of every one hundred and twenty-five who pass a cigar store will go in and buy. Men in one locality may buy more expensive cigars than those in another locality, but when one has a string of stores the average is

practically the same the country over. Naturally, a cigar store with a competitor next door will not do as well as one having an entire block to itself, but the thing averages up. And the same principles that govern the sale of cigars operate in selling any other everyday commodity.

As the price of the article sold increases, the definite relation between passers and purchasers decreases. A dealer in pianos cannot count on selling to any fixed number of persons out of every ten thousand who pass. When a man is in the mood to spend five hundred dollars for a piano, he is willing to go many blocks in quest of a place where he can get the most for his money. But, even then, the location doubtless tells the story in the long run. The piano display of the dealer where footsteps are thickest is seen by more people, let us say, than the display of his rival. Quality of goods and everything else being equal, a customer will recall first the piano store he has passed most frequently.

So far as the cheaper articles are concerned—the ones that people buy on impulse—the effect of footsteps on a department store is just as definite as if the articles were sold in a small shop. For that matter, the effect is fairly definite—as in the case of pianos—with regard to the higher-priced articles; but it is indirect, rather than direct. For example, women's cloaks are usually the most profitable thing sold in a department store—for the amount of floor space occupied. Now, an

average woman about to buy a cloak may, perhaps, walk all over the retail district before she makes her final selection. But the department store in a location that she passes most frequently is doubtless the first one that she thinks of when the cloak-buying notion strikes her.

A friend and I were walking in front of a five-and-ten-cent store which occupied one of the most valuable locations in the business section of a big Middle Western city.

"How can a store like that afford to pay such a big rent?" wondered my friend. "I should think they would do about as well over in a cheaper section of town."

The answer is, of course, that a store selling a variety of low-priced articles in everyday use may better afford to pay a big rent, if it conserves its floor space, than any other kind of establishment. It is possible for the proprietor to know in advance just what his monthly income will be. And he can judge, therefore, with the facts before him, whether the rent is high or low. He knows how many people daily pass the proposed location, and, approximately, what ratio of these people will buy each of the principal articles he is going to sell. Therefore, when he binds himself to pay a high rent, there is little risk about the obligation. He knows just what he is about. Thus it is that five-and-ten-cent articles lend themselves readily to the upbuilding of successful chain stores over the country. One cannot be entirely certain of

the income from one store, because of varying conditions of competition, but with a chain of stores there is every presumption of keeping to a definite average between the daily crowd on the street and each article offered for sale.

The cigar company with its hundreds of stores has figures that reveal many traits of human nature. It knows almost to the penny how much loss of sales will result from a certain velocity of wind. A rainy day, or a windy day, in New York, generally speaking, costs the company about four thousand dollars. The reason is obvious: it is not pleasant to smoke in a high wind. Many men do their smoking while walking along the street—because anti-smoking regulations prevent them from doing so in street cars or in certain buildings. If they are driven into street cars or buildings by wind or rain they worry along without their smoke.

This company even knows the approximate ratio between the mass of passing pedestrians and those who will wish to use a telephone. For that reason all the company's stores have pay telephones on the counter to attract men inside. A certain ratio of all who come in to telephone buy cigars before going out.

Many a business location is not as good as it looks. Here is a place on the busy side of the street; but the rents are too high. A man trying to sell cigars or gingersnaps there even in a small space will lose money. Across the street fewer people pass—but the difference is less than is

generally supposed. An actual count shows that the busier side is only fifteen per cent. more than the side opposite. But the rents on the quieter side are thirty-five per cent. lower. Taking the rent into consideration, the "wrong" side of the street may be the more profitable.

If there are two cigar stores or two drug stores on opposite sides of the street, and one of them is closed down, or consolidated with the other one, the expectation might be that the one remaining would get practically all the business of the store across the street. But, strange to say, that doesn't happen. Rarely will more than twenty per cent. of the business of the closed store go to the other one. When a store shuts down, its business scatters in all directons, like the fragments of a skyrocket. The store on the other side of the street does not necessarily attract the man who was never in the habit of going there. He is just as likely to shift his trade to a place ten blocks away, on the same side of the street. This is more than ever true, in big cities, since automobile traffic became so heavy. It is no small task to cross a street these days. A man will not do it unless he has to.

On the other hand, if two stores are being operated side by side, or even within a few rods of each other, the closing down of one would make a big difference.

The item of habit must be reckoned with in another way. If a man has been dealing at a cigar

store three blocks from his office, and a new one opens up only a block away, he may keep on going to the more distant store, solely from force of habit. He probably does not even notice that the new store is there. Most people are unobservant. Hence a brand-new store will seldom do as much business, at any given location, as if it had been there for a long time.

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CHAPTER IV

CANDY AND SODA

A CANDY store and soda fountain next to a five-and-ten-cent store will have more trade than if in a location, otherwise equally good, next to a piano store. And if it is next to a moving-picture theater in the suburbs, with all other conditions advantageous, it is in the best place of all. It is to be noted that many candy and soda stores are moving into rooms next to the moving-picture places. The movies have hurt the sale of the cheaper candies somewhat, because the youngsters who formerly saved their pennies for candy now spend them to see the pictures. But when a young man takes his sweetheart to a picture show, he is quite likely to escort her gently but firmly to a candy and soda establishment afterward and let her order whatever she likes. He realizes that the evening's entertainment has been less costly than if he had gone to a regular theater, and he feels as if he ought to do something else just to show a proper appreciation of her agreeable society, and to demonstrate that the mere item of expense is to him a thing of scant consequence.

Another item to be considered is the fact that

many happy young couples quietly munch candy while witnessing the movement of events on the screen. Such a proceeding might excite unfavorable comment in a well-lighted, high-priced theater, but in the darkened home of the silent drama it can be done and still leave one's social status intact.

This influence of the moving pictures on candy and soda sales is slight, however, in downtown locations. The person who comes out of a picture theater in the heart of a city is not at all in the same mood as the person who comes out of one in the city's suburbs, or in a quiet little county-seat town.

A candy and soda store in a small city where three thousand people pass its doors each day will do more business than if it were located where three thousand people pass in a large city. And, all other conditions being equal, it will do still better with exactly the same amount of traffic in the suburbs of a large city. It may be set down as a rule that the smaller the town or suburban place, the greater the percentage of passers-by that will enter the store. For some reason, a man strolling along a street in a small town or in the suburbs is much more disposed to pause and buy candy or soda water than he would be were he walking through the heart of a great, thriving city. Perhaps it is because in the quieter locality unless he eats candy there is not much else for him to do.

Having learned all the conditions that affect the candy and soda business—and this might be equally true of similar retail business—it is said to

be possible to predict within one tenth of one per cent. the relation between traffic and buyers. In other words, if one had all the necessary information at hand, one could foretell how many buyers and not miss it more than one person for every thousand. It does not follow, understand, that because so many people out of a thousand enter a store one day the percentage would be the same the next day. Conditions would have changed. The day of the week would be different, and doubtless there would be a slightly different temperature. Every little item affecting people's tendency to buy must be taken into reckoning.

More candy and soda water are sold at three o'clock in the afternoon than at any other time of the day. The next best hour is about eight o'clock in the evening. But eight per cent. more candy and soda are sold at three o'clock than at eight.

Only about one half the force necessary to handle the afternoon business is required at a candy and soda place in the forenoon. Except at stores where they serve noonday lunches along with the soda, the best forenoon hour is eleven o'clock. From then on the business keeps dropping until twelve. It climbs steadily from that time until three o'clock.

Five women buy soda water to every four men, making a man only four-fifths as good a soda prospect as a woman. On candy the two sexes average up about fifty-fifty. Women buy candy oftener than men, but men buy more at a time.

The average candy purchase, so one investigation showed, was just a fraction short of twenty-five cents. This included the expenditures of small boys who go in and get a stick of candy for a penny, and of adults who think almost nothing of dashing in and buying five pounds at a dollar or more a pound. All averaged up to about a quarter a purchase.

Candy sales mount up in winter because cold weather creates a demand for the heating effect of sugar. Hence the best place to do well with a candy store is in a cold climate. It is never too cold for the candy business. However, this does not mean that one might not sell more candy in New Orleans than in Fairbanks, Alaska. Climate is only one of many items. A candy manufacturer told me, though, that it is rather difficult to make a retail candy business pay south of Mason and Dixon's line. When candy sales drop off in summer, soda sales show just about a corresponding increase. People naturally like cooling drinks on hot days. Yet there is such a thing as having the weather too hot. When the thermometer rises beyond a certain point—which point varies according to what people in the locality feel that they can endure—the total of soda sales will be less than if the temperature were not quite so high. This seems surprising, and yet the explanation is simple enough. The weather is so hot that nobody wants to make the exertion necessary to walk to the soda fountain. However, on an atrociously

hot day, though the total sales of soda may be lower than usual, the number of sales compared with the amount of traffic on the street is exceptionally high, because many of the people on the street are there for the sole purpose of walking to a soft drink dispensary. From seventy-two to ninety degrees Fahrenheit seems to be the best for soda sales.

No two days of the week are quite alike for the sale of either candy or soda. The best day is Saturday, especially for candy, because people take it home for over Sunday. Monday is a good candy day, because many of those who did not lay in a supply for Sunday got hungry for it, wished they had, and determined to buy some the next time they were down in the business section. Any day of comparative idleness, such as Sunday, causes people to think of candy. They eat it not so much to appease their appetite as just for something to do. There is a certain restlessness that can be disposed of by munching candy or peanuts or by whittling a stick. Country storekeepers have often noticed that among their loafers the habitual whittlers are less disposed to help themselves to dried apples.[1]

[1] The facts and figures in this chapter regarding candy and soda were gathered without reference to the effect of prohibition—which is supposed to have a marked tendency to increase sales of both candy and soda. Just what this effect may be under nation-wide prohibition of alcoholic comfort, neither the author, nor those from whom he got his information, pretend to know

CHAPTER V

MEN'S MOODS AT THE LUNCH HOUR

NOT even so personal a thing as the way a business man desires to spend his noon hour is exempt from the law of averages. By studying all the conditions, we may tell not only what a man prefers to do at his luncheon period, but also how to make him act according to *our* wishes.

An advertising man and statistical expert by the name of Jay Lee Cross once devoted much thought and study to this phase of human nature. Cross was serving on a committee of the Cleveland Advertising Club, and it fell to his lot to make the arrangements for noonday luncheons and addresses which the club was in the habit of having nearly every week. Sometimes practically the entire club membership of more than four hundred would attend these gatherings; often there would be only a mere handful of members. As the food for the luncheons had to be ordered in advance and paid for whether used or not, it was extremely annoying and frequently disheartening to be without any way of telling how many would be present. They thought of having the members buy tickets in advance, but this did not seem satisfactory, for

the average business man dislikes to book himself very far ahead. He prefers to wait until the last minute, and then go to a meeting or stay away, according to the way he feels.

Cross began to take note of the weather on days when a meeting brought out only a small crowd. He saw that there was an unmistakable relation between the crowd and the weather, with regard not only to rain or sunshine, but to temperature. He found out by further observation that a great many other factors besides the weather went to determine the size of the crowd.

An important item was the day of the week. Men are busier on some days than others. But, even if he is busy, a man may leave his office, provided the attraction is great enough. He probably would not turn round in his swivel chair to see a mere Congressman, but would walk through slush and sleet to hear a heart-to-heart talk by the President of the United States. And no matter what the attraction is, more men will go to see it if it is cleverly announced. For example, if a famous actress were to give a Lady Godiva performance in an enclosed arena and you received a poorly printed handbill casually telling you to come, you would not give the occasion the same earnest consideration that you would if you were urged to be present in a cleverly worded letter, written on high-priced handmade paper, and personally signed by the woman's manager.

For four years Cross kept close track of about a

dozen different items affecting attendance at the club meetings. At the end of that time he compiled his figures on an elaborate layout of charts. He believed that from these charts he could forecast with reasonable accuracy the attendance at meetings from then on. He put his theory to a test, and the results were astonishing. After repeated trials he found that he could tell almost exactly how many men would gather together to hear a certain address on a certain day. Not infrequently he predicted the exact number. It was not uncommon at all for him to tell within one or two of the total number, out of a possible four hundred or more, and the farthest he ever went wrong was predicting four men too many.

As a result of these observations, covering several years, Cross was able to set down, with rather positive assurance of their accuracy, a great many of the average traits and propensities of the average business man.

For example, Cross discovered that in the long run a business man can be enticed away from his work more readily on Wednesday than on any other day of the week. The chances are that Wednesday is also the best day to try to sell him something. Monday is the worst day of all, because an extra large mail has accumulated over Sunday, and a man has a tendency to begin each new week with the intention of taking a flying start, sticking close to the job, and accomplishing greater things than ever before. By Tuesday this

first-of-the-week enthusiasm over his work has abated somewhat, but not so much as on Wednesday. Then the rush of the fore part of the week is over, and the rush to clean up everything possible before the end of the week has not started. Friday is the second best day of the week to lure a man from his desk. With the exception of Monday, Saturday is the worst day. Tuesday and Thursday are about a tie, but Thursday is a trifle the busier day of the two.

The ideal weather condition to bring people out is a cool, fair day in the spring or fall. This is especially true in the spring, for after being housed up all winter people like an excuse to get out and go to places. The most unfavorable weather is extreme heat. The average man would rather go out in the rain than on a day that is bright and clear but too hot. After the temperature climbs to a certain point he begins to make excuses when you ask him to join in any undertaking requiring physical exertion. Cold weather does not keep people indoors nearly so much as does heat or rain. Snow has little effect one way or the other—that is, a man will not go out on account of the snow, as he might on a beautiful balmy day in spring; but, on the other hand, the snow will not deter him from going. Slush, however, is something else again. It ranks with rain as an obstacle.

If you wish to announce a thing to a business man there is nothing so effective as a good letter. But, understand, it must be a good letter, well

worded and not too long. A good post card announcement, or a good announcement in a cleverly printed circular, is better than a poor letter. And Cross learned by experience that inclosing a return post card with an announcement was just twelve per cent. better than the same announcement without any return post card. It is human to deplore wastefulness, and a man dislikes to throw a perfectly good post card into the waste basket. So he takes it and writes on the little dotted line whether or not he will come to the meeting. Having taken his pen in hand to write "Yes" or "No," he rather shrinks from writing that he will not come, for he feels somehow that it makes him out a quitter. So if in doubt he writes "Yes." And having written that he will come, he dislikes to break his word. Such are the advantages of the return post card.

It appears that business men are fond of music. Just put the word "Music" on an announcement of a business gathering and, with all other factors equal, about twenty per cent. more persons will come than if you said nothing about any music. At least that was Cross's experience. If you go farther and tell just what the music will consist of, the pulling power of this item may be as much as fifty per cent. greater.

The average business man would rather be entertained than instructed. If you were to get hold of a world-wide authority on the very line of business a certain group of men are interested in,

and invite those men to come and hear him make an address, you probably would not get so large a crowd as you would if you told them that Harry Lauder would be on hand to sing funny songs.

Next to being entertained, however, a business man would rather hear a discussion of some phase of business in which he himself is especially interested. After that his favorite topics are those dealing with either politics or finance. The number of men who will go to hear an address depends to a surprisingly large extent not only on the prominence of the speaker but on the town he comes from. The best drawing card of all, as Cross discovered by scores of tests, is a prominent public official—the more prominent the better, on up to the President of the United States.

Leaving out of consideration a man's personal prominence and the job he holds, his drawing power varies according to his city. If he is a local man he does not excite the interest he would if he were from out of town. And if he comes from New York, everything else being the same, he is just eight per cent. more of an attraction than if he came from Chicago. In the long run an unknown speaker's pulling power is in almost direct ratio to the size of the city from which he comes. An announcement that John Jones is coming from Toledo, Ohio, is taken more seriously than a similar announcement about John Jones of Poughkeepsie, N. Y. No one ever heard of either Jones, but Toledo is larger, and men think, therefore, that

Jones from Toledo must be better qualified to discuss whatever it is he is going to discuss.

Two speakers will usually attract a bigger audience of business men than only one, but three will not attract as many as two. You see, it is impossible to pick one man who will appeal to everybody, but with two speakers there is a chance that those who do not care for one will like the other. The idea of three talkers scares a certain percentage of men away, because they fear that at least one, if not all three speakers, may talk too long. It is human to nurture a horror of being bored. Cross learned that though two is the ideal number of speakers for a businessmen's gathering, three speakers are almost exactly the same as one in drawing power. And if there are more than three, the drawing power is in inverse ratio to the number. Not quite so many will come to hear four men talk as to hear three, and the audience will be smaller for every speaker added until, if you have enough speakers, there will not be any audience at all.

CHAPTER VI

FOLLOWING THE CROWD

IF you stop to observe the crowds on the street in the business section of almost any city, you will discover that the shady side of the street is the busy side. The south side of east and west streets, and the west side of north and south streets—or in other words, the side that is shady most of the day—gets the greater amount of pedestrian traffic.

There are, of course, occasional exceptions, due to some unusual condition, but, generally speaking, the busy side of the street is the shady side. And this is true not only in summer, when people seek the shade to escape from the heat of the sun, but in winter when the sunlight might feel altogether acceptable. The reason is that the shade in winter tends to prevent thawing, and that side is, therefore, less slushy. It is the dry side. This would not apply, obviously, to localities where there is no snowfall; but even an occasional snowfall has more effect than one might at first realize—because it encourages people to form the habit of walking on the shady side.

As a general proposition, the traffic on the shady

side of the street will average up about twenty-four per cent. ahead of that on the sunny side. If you have a store on the shady side of the street in Hicksville, or New York, the chances are that twenty-four per cent. more people walk by your place each day than pass the stores right across the way. No matter what hour of the day you make a count of the traffic, the one side in an average location is just twenty-four per cent. ahead of the other. As the traffic increases at the busier hours on the shady side, it makes a corresponding increase on the sunny side.

On Fifth Avenue, New York, the greatest shopping thoroughfare in the country, the difference between the two sides is perhaps less rather than more than usual. However, the west side of Fifth Avenue—the shady side—is distinctly the more crowded practically all the way along. An interesting oddity of Fifth Avenue traffic is that between Forty-second and Forty-fifth streets the crowd on the east side of the street contains more men than women, while on the west side there are more women than men. I have never found anybody who was able to explain just why this condition exists.

Pedestrian traffic shows a steady rate of increase from the time it starts in the dim, early hours of the morning until exactly twelve-thirty, at which time there are more people on the sidewalk than at any other minute of the whole day, except during the homeward rush between five and six o'clock

in the evening. From twelve-thirty traffic falls until about three-thirty, after which it has another steady rise—increased somewhat suddenly when the theater matinée crowds are poured out—until the homing crowd is unleashed at the close of the day.

Although the crowd is greatest at twelve-thirty and smallest in the afternoon at three-thirty, the percentage of people entering stores is much higher at three-thirty than at twelve-thirty. To be exact, the percentage of shoppers is lowest at twelve o'clock and highest at three. The reason for this variable percentage of shoppers is not difficult to find. At noon, when the traffic is the greatest, the majority of people on the street are there because it is the lunch hour. Any shopping they do is incidental to going out for a bite to eat. But at three o'clock in the afternoon the main thing that brings people to the street is the desire to look about the stores. A great many of those who were abroad at the noon hour are now toiling, —toiling in order that their wives and others may go forth and spend the fruits of their labor. Naturally, inasmuch as shopping is the reason for the greater part of the traffic at a certain hour, the ratio of shoppers to the total traffic then is exceptionally high.

Between eight and nine in the morning and from five to six in the evening there is a high peak of traffic on downtown cross-streets leading to main thoroughfares. If you were to count on the ordinary percentage of shoppers from this traffic

for those hours, you would go wrong, for the number of shoppers is astonishingly low. The traffic on these cross-streets at the hours mentioned consists largely of persons going to and from the street-car lines on the main thoroughfares. A person leaving his office for home at night, or going to it in the morning, is usually in more or less of a rush, and, therefore, not in a mood to stop and make purchases in stores he passes.

While the traffic on the shady side of the street is usually twenty-four per cent. more than on the sunny side, an exceptional condition may upset this average. For example, if most of a city lies to one side of a principal thoroughfare, as often happens in the case of a lake or seacoast town, that side of the main artery will get more than its normal share of the traffic. People are less easily enticed across a street in some towns than in others. Boston, for instance, is a conservative city, and its populace is inclined to be considerably bound by habit to do whatever it always has done. There is a street in Boston, leading to one of the railway stations, that is often so crowded on one side as to be almost impassable, and the other side is well-nigh deserted. A person walking along there could cross over to the quiet side and proceed twice as rapidly. One could save not only a good deal of time by crossing over, but also the annoyance of being jostled and shoved about. Yet so great is the force of habit that comparatively few cross the street in order to avoid the crowd.

In other cities habit has led people to cross certain street intersections diagonally. Just why the crowd should cut corners at one place and not at another seems to have no good explanation other than that it has become customary for people to do it just the way they do. An example of this corner cutting is to be found in the city of Youngstown, Ohio, where there is a certain busy street intersection that nobody ever seems to think of crossing at right angles. A number of cities have so-called "jay-walker" ordinances to prevent pedestrians from crossing streets diagonally, because of the danger from automobile traffic. It is entirely conceivable that such an ordinance might force enough additional foot traffic by a building to make a big increase in its ground floor renting value, and add thousands of dollars to the building's worth.

In a small village nearly the entire population of the place passes its busiest corner—or its nearest approach to a busy corner—each day. A smaller and smaller percentage of the population can pass the busiest location as the town grows larger. For instance, so I am assured by the experts, in a city of forty thousand only about eight thousand persons, or twenty per cent., will pass the busiest spot.

It will be only six per cent. in a city of six hundred thousand, and in New York it is barely two per cent.

The question might be asked: Is there any

important reason, other than the effect of sun and shade, why one side of a street should be busier than the other? Yes. Because more people usually live in one part of town than another. The average man has a tendency to remain on the side of a main thoroughfare corresponding to the side of the town in which he dwells. A man living west of Broadway, or west of Main Street, will probably stick to the west side, when he walks along Broadway or Main Street unless he has some good reason for proceeding otherwise.

The tendency of a pedestrian is also to keep to the side of the street where his business or destination is. He prefers to continue in a straight line and not turn a corner until he has to. A man's footsteps are just like a ball in a textbook on physics. They tend to continue in a given direction except in so far as his movements are interfered with by some other attraction. This attraction may be gravity, a pretty woman across the street, or the location of his office. Unless some slight necessity diverts him he will keep right on in the direction he starts.

If a man is walking along Fifth Avenue near Fortieth Street and wishes to go to Sixth Avenue and Thirty-seventh Street, he does not turn through to Sixth Avenue at once, and not even at Thirty-eighth Street, but waits until he reaches Thirty-seventh Street. If, however, he chanced to be walking along Sixth Avenue and his destination is a point many blocks away on Fifth Avenue, he

might turn through at once, for Fifth Avenue is the more attractive street of the two. There are so many pretty girls and so many more attractive shop windows on Fifth Avenue that a pedestrian might unconsciously regard that as a reason for deviating from his straight-ahead course; but, as I say, with all other conditions equal, a pedestrian will keep going right ahead without turning, just as long as possible. Straight ahead is the line of least resistance.

Sometimes the foot traffic may be thicker on one side for a reason that nobody can figure out. Years ago, on Sixth Avenue in New York, business was best on one side from Fourteenth to Eighteenth streets, but from Eighteenth to Twenty-third streets, the opposite side had the call. No one seemed to know why.

One might go on and try to figure out why more people live in one part of town than another. Naturally it depends on a thousand items—the price of residence property, the class of people, the presence, perhaps, of a lake or a view that forces up values in one place, or a nuisance that forces them down in another. With all other conditions equal, more people prefer to live on the east side of a town than on the west side; because the man who lives on the west side has the sun squarely in his face on his way down-town to work in the morning and in his face on the way home again at night, while the man who lives on the east side has the sun comfortably at his back both going and coming.

There are numerous cities where one may find trick corners—that is, corners where the traffic is either considerably more or less than one would think. On Chestnut Street, in Philadelphia, is a corner that looks extremely busy on a bright day. But on a rainy day the foot traffic drops off so much that the corner is conspicuously quiet. This pulls the average of the traffic so low that the location is generally regarded by experts as undesirable. If a stranger were to inspect the corner on a bright day he would be willing to pay twice as much rent as he would if he happened to see it in rough weather.

In Washington, D. C., is another peculiar corner. To begin with, the main shopping street in Washington has most of its traffic on the sunny side rather than the shady side, which is unusual. One reason for this is that the major part of the city lies to the sunny side of that street. Another reason is simply that more business happened to get started on the sunny side of the street than on the other side. One store attracted others, and the many stores attract crowds of shoppers. The corner I refer to is on the busy side of this main shopping street at the intersection of another business thoroughfare. So many people pass that corner every hour that it ought to be one of the very best retail locations in Washington. For several years it was occupied by men's furnishing establishments. But one after another of these failed to make a go of things.

I asked an expert one day why these stores had not prospered in so good a location. Without a moment's hesitation he told me, and the reason was so simple and obvious that I wondered why I had not known it before. It is a busy corner, but it is a woman's corner. Most of the traffic on the main shopping street is feminine. The rent for the corner location is necessarily high, because of the great number of passing footsteps, but most of the traffic is of no use to a store selling men's goods. It might be just the place for a drug store specializing on soda and toilet articles, or for a shop dealing in feminine *bijouterie* of one kind or another, but to try to sell men's goods there is unscientific, just as it would be even more unscientific to have a millinery shop on Wall Street, or a livery stable in Venice. Two or three doors from the freak corner mentioned one might have a haberdashery place and do well. For the volume of male traffic would be almost equally large, and yet the total traffic would be less, and this smaller total would mean a smaller rent—enough smaller, perhaps, to let the business show a profit.

At Broadway and Forty-first Street, New York, is a prosperous big grocery. If that store were moved a few rods north, to the southeast corner of Broadway and Forty-second Street—which is the busiest corner in New York—it is doubtful whether the establishment would pay so well, because the rent would be vastly higher, and the big increase in traffic would do the store comparatively little

good. In the first place, many groceries nowadays are sold by telephone, and, moreover, those who go into a grocery establishment rarely do so on the spur of the moment. When you set out from home purposely to buy a staple article like a can of codfish, it doesn't matter much whether the store is on the corner or just around the corner.

One of the most predominant of human traits is what one might term our sheepliness—the tendency to follow the crowd, to do what the rest of the herd does. When I was a lad I witnessed a practical joke that a traveling man played on our town. He went to nearly all the clerks employed in stores facing the courthouse square and got them to agree to drop everything, unless actually waiting on a customer and rush hatless toward the front door of the courthouse when the town clock struck three. The clerks did this, and practically everybody on the streets in that part of town—nearly *a hundred* men women, and children, by heck!—did likewise. They rushed pell-mell into the courthouse because they saw others hurrying in that direction. While they were doing this the clerks, who had started the great movement, slipped out the side door of the courthouse and returned quietly to their places of business to watch developments

A New York restaurant man thought of a way to make capital of this follow-the-crowd trait. He had an attractive little restaurant, neat and clean, and good food well served. Yet he was not

doing a successful business. People who passed his way were not aware of what a good restaurant it was. They had got into the habit of going to other eating places and they kept on going to those places, preferring to let well enough alone rather than to take a chance on something untried. The fact that nobody turned in at the restaurant kept people away. Nobody likes to eat in a restaurant where other people do not eat; they assume that there must be something wrong with such a restaurant. But if the proprietor could once get people started entering his door others might follow. So here was the scheme that the proprietor tried—and it proved successful: To every one of the comparatively few who bought a meal of him he gave two meal tickets, good on a certain day, provided they were used at the noon rush hour. In consequence of this there was a jam about his doors one noon that attracted attention. Those who saw the crowd assumed that the restaurant must be a good one else it would not be so popular. Many of them decided to try a meal there at the earliest opportunity. Gradually pedestrians began to turn in at that restaurant door, and everybody who went in helped to put the idea into the heads of others. Nothing is more natural, if you are hungry, than to enter a neat-looking restaurant that seems to be attracting crowds of other hungry folk.

Lights have a great value in attracting human beings, just as they have for various winged insects.

A certain storekeeper put a bright light in front of his place. It had the effect of making people stop to look into his window rather than into the window of his competitor next door. Then the competitor got a similar bright light. These lights, instead of merely offsetting each other, had the effect of stimulating trade in both stores; for they created a sort of center in that locality. Other merchants increased their illumination, until pedestrians abroad in the evening walked along there rather than elsewhere. Somehow that part of town seemed more cheerful and inviting. And the more persons that walked along, the more business the stores did.

Anything, whether lights, crowds, or music, which lures a man from home in the evening helps business. It stands to reason that the man who leaves his home on any pretext whatsoever will probably spend more in the long run than the man who is not enticed from home at all. The part of Broadway, New York, known as the Great White Way is an example of what plenty of light will do for a thoroughfare. Thousands of persons walk along there every night because everything looks merry and bright and cheerful. And thousands who are not attracted by bright lights walk there, looking at the lights, because they see other people walking along and looking at the lights. They desire to be where the crowd is.

One of the strange caprices of the pedestrian throng was shown a few years ago in Houston,

Texas. At the intersection of two principal streets was the busiest corner in town. A cigar company had a store on that corner. The property was bought for a big bank building and the cigar company had to move. It had its choice of establishing a store alongside of the bank building, or seeking a location on one of the other three corners at that intersection. The location next to the bank it did not consider at all, for reasons that will appear later. The two corners that ranked second and third in desirability were unavailable. That left the cigar company only one corner—the quietest corner of the four. So they took that one. And then what do you suppose happened? Traffic began to increase at that corner until it was the busiest of all—busier, even, than the one that had been first choice.

This was due partly to the fact that the cigar company used a lot of brilliant illumination about its place and partly because the bank on the busy corner made the traffic there decrease and seek an outlet elsewhere. Men who have studied location values always advise against placing a retail establishment—particularly one dealing in everyday articles—next to a bank. The idea is that a bank makes for a dead locality. Or at any rate, it tends to decrease rather to increase traffic. Being open only about six hours a day on the average, a bank has drawing power only for those six hours. Moreover, a bank has not much drawing power even when it is open. Few persons

have occasion to visit a bank compared with the total number on the street. Most of those who do enter it have their minds occupied with finance and are in no mood to stop and buy a cigar or a gingersnap, or whatever is sold next door.

I heard a retail expert bewailing what he called the flagrant waste of valuable retail locations by banks.

"Over there's a bank building on the best retail corner in town," he said, "and what good does it do the bank? Just as many people would deal with the bank if it were three doors up the street in the middle of the block. But not so many would enter a retail store two or three doors away as would if it were where the bank is. Putting a bank on a busy corner like that is an extravagance."

However, from the banker's point of view, the location may not be an extravagance. The bank may derive much indirect benefit. Every man who passes that busy corner is impressed not only with the fact that the bank exists, but that it is a bank able to build on a valuable piece of ground. This bringing of the bank to people's attention, along with the visible suggestion of prosperity, doubtless leads many a person to do his banking there instead of at another institution up the street.

Occasionally a business man has to consider whether he needs a volume of ordinary traffic or quality traffic passing his door. There was the

case of a big automobile concern manufacturing one of the highest priced cars on the market. This concern was seeking a new location for its salesroom in New York. It was obvious that one side of Broadway, at the place they had in mind, was busier than the other side—but this was true mostly at certain rush hours, because of the presence of a multitude of working men, and clerks, of modest salaries. Traffic on the other side of the street, while not so thick, seemed to be more leisurely, and contained, apparently, a greater number of persons who could afford to buy high-priced automobiles. Moreover, because there were fewer people in the way, anyone interested in buying an expensive car would have an opportunity to look into the display window without being jostled about. The concern decided, therefore, that the less active—and less expensive—side of the street was best for its purposes, even if the rent had been the same.

For similar reasons, by the way, a merchant must be careful with his window displays or he will attract merely idle curiosity seekers rather than potential customers. If a furniture-store man fills his window with a colony of prairie dogs he is likely to have the sidewalk in front of his place blocked by small boys; and persons walking by, who may have an intention of buying furniture, will be so annoyed at having to walk round the crowd that they will probably buy their goods at some other store.

Footsteps make values and footsteps take values away. The manager of a department store decides to move two blocks east because, while fewer people will pass his store there, he will have a newer and more attractive place and the rent will be so much lower that he will not require the same gross income. And he figures, too, that presently the retail center will go in that direction. Another big store or two follow his example. Now these stores are high-grade establishments, having a reputation for giving good values, and they have a big list of customers.

Not all these customers follow them to the new location, but a great many do. That means fewer footsteps in the old location, and there is more disparity than ever between the rent asked and the value given. In other words, the rent costs are constantly going higher, and the property owners do not overcome this by making improvements. Still more establishments move up the street. And when they move they take footsteps with them. Before long the block or more that was once the heart of the retail section is dead. And it will stay dead. It is too late now for the property owners to make improvements. The footsteps that made the values have moved along and will return no more.

Nearly every growing city sooner or later witnesses the phenomena of footsteps moving up the street and forming a new retail center. It may be because property owners blindly force footsteps

and values away, or it may be simply because the city is growing more rapidly in one direction than in another, and footsteps follow—as is their habit —the main arteries of traffic.

CHAPTER VII

STREET CARS AND PEDESTRIANS

ONCE there was a prosperous retail merchant who did not fully comprehend the ways and caprices of the humble pedestrian. He picked up his newspaper one evening and read with much satisfaction that his city was to have an additional through-car line to the suburbs. This indicated not only that the town was showing a healthy, substantial growth but that it was progressive. The merchant assumed that as the town grew he would grow with it. Another good car line would be another means for shoppers to get in from the outskirts. This meant more business, and he, of course, would get his share. As he thought of the new line of transportation, with its bright new yellow cars, he unconsciously pictured many of the passengers—in fact, a big proportion of the passengers—carrying large bundles of costly things bought at his store.

Yet from the day the new car line was started that merchant's business began to decline. In six months he barely escaped going into the hands of a receiver. He had never paused to consider that the car line passed down another street, a block

away from his store. That street had always been rather unimportant as a retail section, and it had not occurred to him that the mass of people who were brought down from the suburbs and deposited there would take the street seriously.

He supposed that everybody who had been in the habit of walking by his store to and from the street car, morning and evening, would continue to do so. That was where the merchant showed his lack of understanding of the average pedestrian—a creature disposed to practice rigid economy in footsteps.

A man comes downtown each day, alights at a certain corner, and proceeds toward his office. This walk from the car to his office takes him past certain shop windows. He learns from these windows what is kept inside. One window has a display of shirts and another contains coils of garden hose. Now, the pedestrian may not rush in and buy shirts or garden hose just because these things are there on exhibition; but they nevertheless make an impression on him. When he suddenly finds himself in need of shirts or apparatus for squirting water at his vegetable garden, everything else being equal, he thinks at once of that store. It may be a store that does little advertising and that he would never have heard of except for having passed it in going to and from the street car.

Every thousand pairs of footsteps passing a retail store is an asset to that store. When any-

thing occurs to pull away some of these footsteps the proprietor must make extra effort and show added enterprise, or his business will move backward. He must increase his advertising or offer more attractive bargains. And the merchant who sees a new stream of footsteps suddenly shunted in his direction should be quick to take advantage of his opportunities. People begin to pass his place who never did so before. If he presents a dingy front they may continue to pass his place—just that and nothing more. But if he brightens up his windows, wigwags signals of ginger and enterprise, and makes his presence felt, he may entice within his doors open-minded newcomers who are provided with ready money.

Nothing has so much effect on passing footsteps as the item of transportation. Every new surface line, elevated line, or subway means a pedestrian readjustment. People who have been accustomed to catch a car home by walking over to this point now walk over yonder. New pedestrian habits are soon formed and people walk over a given route day after day. It is surprising how unwilling a person is to deviate from his accustomed route unless there is some reason for doing so. Didn't you ever have the experience of strolling along with a friend until you came to a corner where he wished to go one way and you another? You were walking purely for pleasure, let us say, but you each unconsciously preferred to follow a certain route simply because you were used to it.

The thing that completely upsets people's walking habits is transportation. Sometimes I am inclined to think that transportation rather than competition is the real life of retail trade. The subway, for example, revolutionized retail business in New York City. It is only recently that New York has begun to get adjusted to the first subway. It was a long time before business men in certain localities realized what had happened. This process of readjustment to new subways is still going on, and will continue to go on as long as still more subways are built or projected.

The great boom which changed Fourth Avenue from a dead street to one of importance was due almost entirely to the building of the first New York subway which has several stations along that thoroughfare. It doesn't seem long since the Flatiron corner, at the intersection of Fifth Avenue, Broadway and Twenty-third Street, was regarded as the busiest corner in the United States. Then the subway was placed in operation and soon a great many more persons passed daily at Fourth Avenue and Twenty-third Street than at the Flatiron corner.

When two newer subway lines were opened—one under Broadway, and another under Seventh Avenue—another set of readjustments immediately began to take place at various points in New York. For example, the new Broadway subway, with entrances at Thirty-fourth Street immediately pulled foot traffic away from Thirty-third Street

and scattered it along Thirty-fourth Street for a distance of several blocks. Formerly Thirty-third Street had been the busier cross street of the two.

Here was the reason: At Thirty-third Street and Fourth Avenue is a subway station; at Thirty-fourth Street and Broadway is both an elevated station and the entrance to a tube leading to the suburbs. These stations, three blocks apart, had an astonishing amount of pulling power. The average pedestrian on Fifth Avenue, headed for the Thirty-third Street elevated station, turned down Thirty-third Street. Likewise, the man walking up Broadway, who wished to go across to the subway at Thirty-third Street and Fourth Avenue, turned the corner at Thirty-third Street. Then there were all the shoppers and others who were in the habit of getting off the elevated trains at Thirty-third Street and at once proceeded up that street toward Fifth Avenue.

Such were the conditions. But the moment the new Broadway subway entrances went into use at Thirty-fourth Street, a vast number of people ceased to go from Broadway over to Fourth Avenue, and many more ceased to use the elevated station at Thirty-third Street. But a great throng began to come from Fifth Avenue and elsewhere to take the new subway at Thirty-fourth Street. All this necessitated a readjustment to the new conditions by retail merchants who were affected. Stores that people passed on Thirty-fourth Street doubtless felt the benefit of the increased traffic.

It was mainly the subway that killed Twenty-third Street as the heart of the retail section. Years ago Canal Street was the principal retail street in New York. Then retail business moved gradually up to Fourteenth Street, which has a cross-town car line; from there it moved on to Twenty-third Street. The reason for this movement was simply that business has a tendency to go toward the main residential locality—to avoid making the customer travel too far. The stores could not meet customers halfway, but they tried to meet them at least part of the way. Before the subway was built it represented considerable effort for shoppers to move from one part of the city to another. If the leading stores were scattered all over town, shopping would be such a wearying operation that a great many people might be discouraged from buying. Either that, or else they might go to the store having the most convenient location and do all their buying there, rather than go to the trouble of looking into values elsewhere. So it was an advantage for both retailers and shoppers to have as many good stores as possible in one place. And that was the situation. Nearly all the leading department stores were on Twenty-third Street. The proprietors thus co-operated to attract shoppers to that locality.

With the opening of the subway it was much less of an advantage to have all the big stores close together. A woman could come from One Hundred and Twenty-fifth Street to Twenty-third

Street, and go from there to Forty-second Street so easily that the journey itself was the least of her troubles. She no longer objected to visiting two localities instead of one. Moreover, rents were cheaper farther uptown—nearer the residence section whence shoppers came. So, one store after another began to seek locations up round Thirty-fourth Street, and beyond. To-day the heart of the New York shopping district is on Fifth Avenue from Thirty-fourth to Forty-second streets. And it is said to be moving north at the rate of an inch an hour!

Now, the most surprising thing of all is that scarcely any of the landowners down in the Twenty-third Street neighborhood seemed to know what had struck them. They had not anticipated—when the original subway was first projected—what the effect would be. And, after the thing had happened, they were slow to realize that the subway was the cause.

Just to show in figures the change that took place: I happen to know of a loft building, near Twenty-third Street and Broadway, where one floor used to rent for ten thousand dollars a year. After the retail exodus toward Thirty-fourth Street the rent dropped to nine thousand dollars. Based on the relative amount of traffic, the decrease should have been much more than that, but renters were not yet fully aware of the change that had occurred. When everybody came to perceive the actual situation it was impossible to rent the floor

at all. It remained idle for several years. Gradually, however, Twenty-third street began to come back--not as a retail but as a wholesale district. Finally, the floor I mention was rented for five thousand dollars a year—just half what it once brought—and the owner was overjoyed. The chances are that some day the rent will go to six thousand dollars, and probably even more than that, but it is extremely doubtful if it will ever get back to the high point where it once was.

This lowering of rents meant, of course, a corresponding depreciation in property values. The building of the subway cost landowners along Twenty-third Street and elsewhere millions upon millions of dollars. But there were big boosts in values in other sections.

Another effect of the first subway was on small retail establishments in the outlying districts. When shoppers were dependent on the comparatively slow-moving surface and elevated lines for transportation downtown, a woman living out at, say, One Hundred and Twenty-fifth Street, who wished to buy a pair of shoes, might make the purchase at a small store a block or two from her home. Many of these small neighborhood stores did a thriving business, especially in the more staple articles, because people dreaded the ordeal of a journey clear down to Twenty-third Street. But the subway made a trip to the heart of the shopping district so quickly and so easily that women preferred to go where there was a larger stock of goods

from which to make selection. Countless small stores in the outlying sections were put out of business. Stores in Brooklyn and Newark were quickly affected when the under-the-river tubes were opened to those places. Women flocked to New York who formerly had stayed away because of the time and annoyance of getting there. On the other hand, however, many New Yorkers now buy in Brooklyn who never did so before—who, in fact, had never even been there before. Brooklyn store proprietors are enterprising enough to take advantage of their smaller rents and offer bargains that attract New Yorkers across the river. "Brooklyn is no farther from New York now," as a native of that borough once observed to me, "than any other place is."

Any serious interference with the established order of things in street-railway transportation means a shake-up in conditions of pedestrian traffic. Some time ago a number of politicians in Denver had the route of a downtown car line shifted to a street a block away. The consequence was that one street had a boom and another became an invalid. In Cincinnati practically every car line used to make a loop at Fountain Square. This was changed to some extent, and a number of store locations on or near Fountain Square are no longer worth the rental they once were.

When a new transportation development creates a brand-new business section, a store in that

section will ordinarily do more business than it would with exactly the same amount of foot traffic in an older location. That is, the ratio of purchasers to pedestrians is likely to be greater in a section where all the stores are new. The reason is that where the stores are new the goods they contain are new; the proprietors, perhaps, are new and anxious to please. Everything looks spick and span and inviting. Each store is a novelty in iself. As the section grows older and the appearance of freshness wears off there is a tendency toward slow, gradual decadence. The man who is constantly on guard against this, and who keeps his store just as inviting as the day it was opened, has that much advantage over his neighbors who permit themselves to go stale. Traffic will unconsciously tend to slow up and pause in front of the place that shows snap and enterprise.

CHAPTER VIII

HUMAN ANTS

SOMETIMES when I watch a party of ordinary black ants proceeding excitedly about their chores, dashing here and there, and then retracing their steps in rattle-brained fashion, seemingly without any definite plan, I wonder if the average ant is not a somewhat overestimated individual.

Regardless of all the marvelous intelligence attributed to them by the scientists, ants are quite likely to impress a thoughtful, unbiased observer as being stupid beyond all necessity. They are industrious, as everybody concedes, energetic and thrifty, but are they truly efficient? Apparently they have a predisposition toward lost motion, and do a lot of running around to no purpose. They act like creatures willing enough to be on the job, but lacking proper supervision from the main office.

Yet, on the other hand, we may be doing the ants an injustice. Maybe they know exactly what they're about. If we go according to mere outward symptoms—the movements to and fro and up and down on the earth—human beings seem scarcely more systematic or logical than ants.

Balloonists, aviators, and other persons in the habit of roaming about the skies, where they can get a good unprejudiced slant at mankind, tell us that they come to have almost a contempt for mere humans because of our foolish appearance of ant-like aimlessness when considered in the mass.

Nevertheless people do move about according to law and reason. An individual may not know why he is going in a certain direction, but some force directs his footsteps. The force may be the impetus of a crowd which shoves him along, or it may be simply habit—such as the habit, for example, of walking on the right side of the street.

You see a crowd of people moving about a store, and at first glance nothing could be more ant-like, more dependent on human whim and chance, and less according to rule, than their movements.

Yet it is possible to know not only where most of the crowd in a store will go, but, in a general way, what they will buy. Once you know where most of the people are going to walk, you can tell where is the most effective spot to display things that one especially desires to sell. One may even lay off the floor space of a store into small sections and figure out—knowing where the people will walk—the rental value of each section.

In a store twenty feet wide by one hundred feet deep, for example, the space in the first ten feet back from the street, including the show windows, is worth almost one fourth as much as the entire floor area.

And there is a point on the right hand side of the middle aisle, between fifteen and twenty feet back from the front entrance, which is the most advantageous selling place in the store. If you were offering a bargain in candy, for instance, you could not possibly sell as much anywhere else—other things being equal—as you could right at that space.

And what is the reason? Why isn't the space just as good on the left hand side? Or a little nearer the door?

One of the contributing forces which determine space values in a store is the fact that people in America are accustomed to keep to the right. Whether driving along the street, or strolling along the sidewalk, we ordinarily adhere to this rule.

In a store we can walk in any direction we see fit—toward whatever display attracts us. But for a moment we seem to forget that we are no longer required to follow traffic regulations. Having entered the store we continue to keep to the right.

One may glance into almost any busy store at any hour of the day and observe for himself how much larger the crowd is at the right than at the left of the front door. In big establishments where there are ladies' rest rooms on each side of the first floor, the one on the right is nearly always used about twice as much as the one on the left.

After proceeding down the aisle at the right-hand side for a short distance the majority of

shoppers appear to become disgusted with trying to force their way through the crowd ahead, and then it dawns on them that there is no law against walking on the left side of the aisle. At any rate, they begin to cut across to the other side. But having crossed over, once more there is a tendency to keep to the right, and they gradually swerve back again. Possibly this is because they relax after getting by the thick of the crowd and the force of habit prevails.

There is a general scattering as they get farther from the entrance, but more people reach the extreme rear of the store on the right than on the left side of the aisle. And a counter at the rear of the store is a better place to sell goods, by the way, than a counter a few feet nearer the front. For people, having gone to the turning-around place, are likely to pause and glance about them before starting back.

Now, if they continued to bear to the right on the return trip they would swing over to what is the quieter side of the store. But the strange thing is that they return toward the front on what is then the side to their left, the same side that they came in on. The reason is that the incoming traffic tends to force them to the left.

At a certain point—which varies according to the size and arrangement of the floor area—the incoming and the outgoing traffic meet and crisscross. It is the counter nearest to this point that is the best display place in the store.

For, not only are there more shoppers there than any place else, but they are compelled, because of one another, to move slowly and have opportunity to look at whatever is displayed about them.

As already stated, this point in a store having a floor area of, say, twenty by one hundred feet, would be in the neighborhood of eighteen feet from the front door on the right-hand side. A counter directly in front of the door might attract more attention than anywhere else, but it would block the aisle too close to the entrance. On either side of the entrance are, of course, excellent selling locations. In fact, there are *more* square feet of good selling space there than anywhere else. But the one little spot of greatest selling possibilities is farther back.

This problem of where people walk in stores, and why they do it, excited the interest, sometime ago, of a statistical expert. For a period of two or three years he conducted experiments in stores of different kinds in various places. He tried selling small articles in different parts of the stores under all manner of conditions. Usually he used candy—small sugar wafers, of different flavors—in conducting the experiments.

An inexpensive article had to be employed for such tests, for it is obvious that the selling power of one location over another would not be so applicable to the more costly articles which require thought and consideration before buying. A man may have his attention attracted to a toothbrush

or an assortment of candies, and buy, but the mere fact that he suddenly comes upon a clump of farm tractors does not mean that he will order one sent home.

One of the difficulties of the experiments lay in the fact that it was necessary to make proper allowance for varying conditions. For instance, to sell more candy in one part of a store on Monday, than in another part on Tuesday, would not prove anything. Because there are more shoppers on Monday. Moreover, even if the number were the same, people are rather more likely to spend money freely on Monday than on Tuesday.

Then, the weather, rain, cold, or a warm spell, each exerted an influence over people's desire for candy. By making a careful count, however, of the number of persons entering a store, and making such allowance as his experience had taught him was proper for each change in conditions, the investigator finally learned a number of things about people which enabled him to formulate some fairly positive rules.

He found out that a display in the window at the right of the main entrance is much more effective than one in the left-hand window—simply because people enter a store at the right-hand side of the door and are likely to look at the window on the way in.

By repeated tests he found out just how much the sales of an article can be increased by a clever display of the article in the show window. There

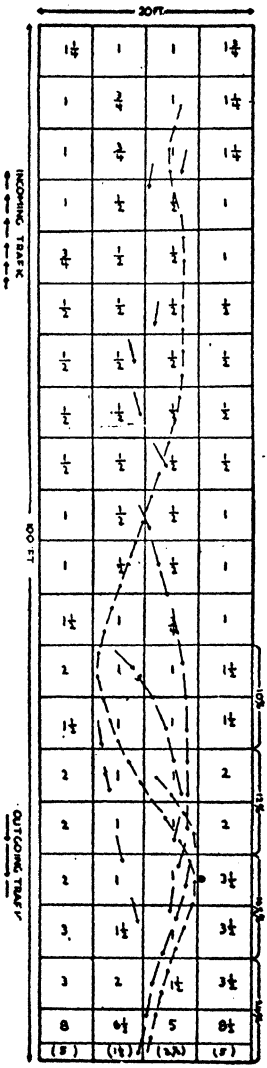
must be a separate rule worked out for each store and each set of conditions, but in a general way one may say that a good window display will boost the sales of a small, inexpensive article about fourteen per cent.

The space devoted to show windows is worth a surprisingly large proportion of the rental value of the entire store. In one store, more than one hundred feet long, the windows, only two feet deep, proved to be worth twelve per cent. of the rent asked for the whole place.

It was found, too, that there is a definite relation between any window admitting light to a section of the store, and the sales in that section. Generally speaking, a window on the side will add about one per cent. to the value of the part of the store it brightens. And this one per cent. will be drawn from the value of the darker parts of the store.

Ordinarily, in a store twenty by one hundred—using that size as a standard of comparison—the five-foot square, including the show-window space, in the right-hand front corner, would be the most valuable five-foot square in the whole area. This small space would be worth 8½ per cent. of the total rental. The next five-foot square toward the rear would be worth only 3½ per cent., and the next two after that about the same.

From that point there is a gradual diminishing of value for spaces along the right-hand side of the store until, a little more than half-way back, a five-



foot square is worth only one half of one per cent. of the store rental.

Then there is an increase again toward the rear, and the two rear corners—where traffic is compelled to slow up—are worth 1¾ per cent. on the right and 1¼ per cent. on the left side.

A study of floor space values leads one into the question of frontage values. Obviously, five feet more across the front, on a busy street, with thousands of people passing, is worth considerably more than an equal area of space added to a store's depth. But how much more can one afford to pay for a place forty feet wide than for one only twenty feet wide?

At first thought, we may say that forty feet is twice as valuable as twenty feet. The truth is, however, that when one rents a store on a thoroughfare full of passing footsteps, he pays for two

different items—space and location. And the location is perhaps the more valuable of the two.

Moreover, one may buy location without buying much space. For example, a cigar store ten feet square on the busiest corner in the world can make a fortune. It has little space but it has unsurpassed location, and the rent paid would be chiefly for the location.

Whether the space was ten feet or one hundred feet would really not make a great deal of difference to a cigar dealer. Once he has the location, any additional space he buys is just simply additional space, to be paid for as space and not as location.

So it is if a man has a shoe store or a candy store on Woodward Avenue, in Detroit, or Fifth Avenue, in New York. Everybody knows that a certain store is at a certain place on Fifth Avenue. If the store suddenly becomes twice as wide, it is still nevertheless in the same location. The space value has doubled, but the location value has not.

Yet even the location value has increased somewhat, for the store is now more noticeable, more conspicuous than when it was smaller. Pedestrians who formerly may have overlooked the place now drop in and make purchases. How are we to know how much a few feet of additional frontage adds to the worth—to the selling capacity of an establishment?

First we must assume that the frontage a store has to start with is adequate for conducting the kind of business it contains. For instance, if a

dealer in furniture, or motor trucks, undertook to get along in a space only large enough for a cigar store, even in an excellent location, he might find it impossible to conduct a profitable business. Additional frontage might mean the difference between failure and success. A store three times as wide, so that he could display his stock, might be worth to him not only three times as much, but perhaps ten times as much.

But if the proprietor of a little restaurant has a place reasonably large, in comparison with other restaurants, and yet, wishing to expand his business, doubles his frontage, how much more should he pay.

In trying to arrive at the solution of this problem the investigator estimated and theorized and observed and still he did not have the question satisfactorily answered.

Then he did a very simple thing: He began to ask scores of business men in various cities, who had enlarged their establishments, what the results had been. Did doubling their frontage mean a doubling of the gross income? If not, how much increase did it mean?

After carefully tabulating the results of these inquiries, it was found that there is a rather definite relation between the increases of store frontage by prosperous establishments, and the gain in their total receipts. He considered these facts and figures in the light of what he had already learned about floor-space values, and finally he came to

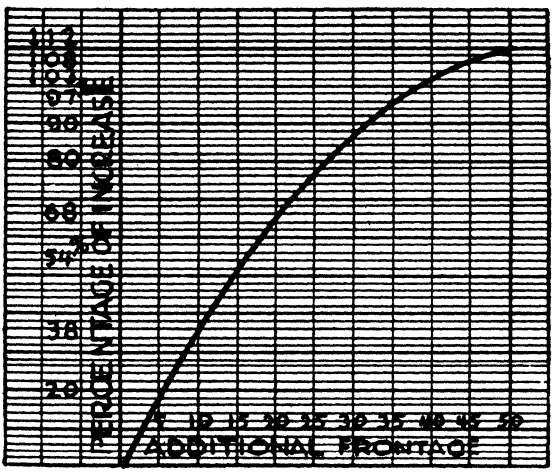
some pretty definite conclusions. He set down a schedule of values for increased frontage, and, then by further investigation and repeated tests he found that his schedule would "prove up" as correct.

When a man has a store with, say, 20 feet of frontage on a busy street and increases this to 40 feet, he is not justified in paying double his original rent. To be exact, the additional 20 feet is worth to him only 68 per cent. more than he has been paying. If his rent has been $100 a month it should now be $168. If he jumped from 20 to 70 feet frontage, or, in other words, if his store is three and one half times as large as formerly, his rent should be increased by only 112 per cent.—from, say, $100 to $212 a month. The accompanying table of figures shows the worth of various frontage additions to a 20-foot store.

It should be understood that the amounts here indicated as a proper rental are from the point of view of the man who pays the rent rather than from that of the man who owns the building. The owner might be able to get more by renting to somebody else. Two small stores might, in many instances, very properly pay more to a landlord than if the same space were all devoted to one store. The point is that the renter should know what a given amount of space is worth to him.

We are living in an era when business men are coming more and more to know what they're about. Every year scientific precision takes the

place of some item of guesswork. Not long ago a man of my acquaintance wished to start a candy store. He did not seize upon a location at random and trust to luck that he would do enough business to pay the rent.



First he observed the traffic in various parts of the shopping district until he found a locality where the women pedestrians were noticeably more numerous than men. He counted the traffic at a certain point which appealed to him, and found that the average number of persons passing each day was 15,557—9307 women and 6250 men.

Now, previous investigation had taught him that the grade of candy he expected to sell would

attract into his store two and nine tenths women out of every hundred passing, and one and five tenths men. Therefore, he might expect each day 269.9 women buyers and 93.75 men, or a total of 353 persons in his store each day.

He picked out a vacant store room 1500 feet from any other candy shop. That distance from competition, he happened to know, would mean an average purchase of about 35 cents. Multiply the number of persons expected to enter the store by 35 cents, and we have $123.55—the average expected daily receipts. On that basis, allowing 300 business days to the year, the annual gross income should be $37,065.

The man knew that 20 per cent. of his gross receipts would be a proper allowance for rent, provided the store was of a certain size. Therefore, he could pay $7413 annual rent for a store of that kind.

But the room he wished to use was of such width and depth that it was worth only 70 per cent. of the store that he used as his standard. The most he should pay, then, for the room he wanted was $5189 a year. He went to the owner of the building and found that he could rent the room for about $3800 a year—or nearly $1400 less than he could have afforded to pay.

In other words, he had a profit on his rent of $1400 a year to start with. He could sell that much less candy than he had reason to believe he would sell, and still make his customary rate of

profit. And he was in the excellent position of knowing vastly more about the value of the storeroom he needed than the man who owned it.

Such are the business advantages of knowing exactly what one is about. Human ants are we, and we are full of whims and caprice. But the retail business man who fails to know just what we ants are likely to do at any stage of the route, and to make capital of his knowledge, is guilty of ant-like leather-headedness, and sooner or later may come out at the little end of the horn.

CHAPTER IX

HUMAN NATURE AND THE WEATHER

WHEN you try to think of a line of business quite unaffected by weather conditions, you must keep on thinking for a long time. The effect of weather on all kinds of business is almost equal to its importance as a fulcrum on which to pry open conversation.

The average man responds to weather in a rather definite manner. Seasonable weather is good for nearly every line of business where something is sold over a counter. Cold weather boosts more lines of trade than hot weather. It is an old saying that cold weather helps everything except the ice and hammock business. Rain may do good, or harm, according to what one has to sell. And it makes a big difference in certain lines whether a rain comes on one day or another—whether in the morning or afternoon. Moreover, the effect on a small town store is not the same as on a city store.

In a large city, the business of a department store is seriously hurt by a rain in the forenoon, but rain in the early afternoon is usually a big help. Most customers of a big city department store are women, and the majority of them live out some

distance from the store—at the edge of the city, or in the suburbs. If it rains along about eight or nine o'clock in the morning the woman who had planned to go shopping that day is quite likely to change her mind, even though she did not intend to go until afternoon. The rain not only suggests discomfort in getting about, but diminishes her desire or immediate need for certain articles, and drives the shopping idea out of her head. On the other hand, if it is bright and clear in the morning, but clouds up about noon for a heavy downpour which lasts most of the afternoon, it is the best thing that could happen for the department store, because shoppers get in, and cannot comfortably get out. They shop all over the store, buy lunch there, and then shop some more.

While the rain is thus helping the department stores, it may hurt the smaller shops, because many customers who otherwise would look around are obliged to do their buying all under one roof.

An advertising man lost several thousand dollars because of rain one summer, and yet there was less rain than usual. The trouble was that most of the rain fell on Sundays. This man took charge of the advertising of a big newspaper on a salary and commission basis. The paper made a specialty of real estate advertising in the Sunday issue, and he figured that his share of this alone would give him a good income. But, by a rare quirk of chance, nearly every Saturday for several weeks there was a forecast of rain the next day—and the real estate



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Rain in the forenoon hurts business; but rain in the afternoon has a tendency to help business

people either reduced the size of their advertisements or canceled them entirely. It is not much use to spend a large sum of money to tell people how to reach a beautiful suburban allotment, on a rainy day. One Saturday the Weather Bureau announced showers for Sunday, and nine thousand dollars' worth of advertising was canceled. But the next day saw never a cloud in the sky from early morn till set of sun. The advertising man might have bought himself a fairly good little automobile with extra rim and casing for what the Weather Bureau's error cost him.

Rain is the worst of all weather enemies to business. Much department store advertising is canceled entirely on the strength of a rain forecast. Naturally there is little use in making costly announcement of bargains that shoppers will be prevented from coming to see. A sudden change to warmer or colder weather, however, is usually advantageous. Many big stores have advertisements in the newspaper offices awaiting the coming of a sudden shift in temperature. One year there was a late fall, and the page announcement of a big overcoat sale by a Brooklyn establishment lay in type for three weeks after it was expected to be printed. One afternoon, about an hour and a half before press time, the weather turned suddenly cold, and the overcoat advertisement was ordered slapped into the papers at once.

Women shoppers are extremely superficial in a way; they do not consider what the weather will

be to-morrow nearly so much as what it is to-day. Every smart merchant knows that he can sell winter goods in the spring so long as it is cold and snow is on the ground. The fact that the calendar shows it to be spring rather than winter does not matter at all; the weather is the main thing.

Let us assume that there is a belated spring. To-day is cold and bleak and snow is falling. Yet even if all the women are convinced, let us say, that to-morrow the thermometer will go up to seventy degrees, and that there will not be another cold day for at least six months, they will still buy heavy coats, suits, and furs. Reversing the conditions: If in the fall of the year it is warm and sultry, but the women believe that to-morrow it will be freezing and stay that way all winter, they will not buy winter things until the weather changes.

The deplorable feature of this phase of shopping psychology, as the merchant looks at it, is that the sale deferred too long is deferred forever. If it is a warm fall or a cold spring and stays that way for three or four weeks longer than usual, a great many persons decide that the season will soon be over, anyway, and that they may as well make their old clothes do.

The summer that is cool until late in June is a great money-loser. Women will not buy while it is cold, and when it does get warm they do not buy because they feel that the summer will not last long enough for them to "get the good" out of thin clothes.

While retailers ask nothing more than good rational, seasonable weather, they are frequently helped by weather that is freakish and unseasonable—provided it comes early rather than late. If there is a cold day early in September, people catch the notion of buying fall and winter garments. Having started early to buy, they keep it up all winter. It is simply the old, old story of one sheep jumping a fence and the others gayly following. Besides, one thing suggests another. The woman who acquires a handsome, expensive little coat in September soon thinks of various things that she regards as downright necessities to go with it. Her old hat that she had planned to fix over will not do at all. And nothing could be more absurd than to wear a smart new coat and hat merely to cover a last season's dress. Thus it comes to pass that the friendly cold snap in September gives the merchant not only extra business right at the time but extra business later on.

It is the aim of all retail business to keep trade steady the year round. Naturally, it is not economical to have a rush one day greater than the sales force can handle, and a slump the next day with clerks idle.

Most of this effort to equalize trade is a fight against the weather. At a season when people are not in a buying mood, the merchant inveigles them in with bargain offers. He makes his advertisements fit the weather conditions.

In some lines the natural demand for articles adjusts itself in such a way that there is little

difference in the amount of business winter or summer. For instance, an acquaintance of mine runs a big establishment that sells all manner of musical instruments and utensils. With the coming of balmy spring days music enthusiasts who have been his steady customers for several months begin to seek other diversions. The man who has been exasperating a violin or piano all winter, and buying sheet music or other supplies, promptly loses his musical interest in favor of tennis, golf, or mere aimless personal inspection of the big spacious outdoors. Likewise, the person who had ambitions to make himself a nuisance to his neighborhood by taking vocal lessons, or perhaps, by purchasing a cornet, postpones the step until the following fall. But just about this time various town bands are crawling out of winter quarters. For several months they have done little beyond holding occasional practice meetings; but now they must freshen up and buy supplies for the summer season of concerts on the public square, merchants' carnivals, and rallies of one kind and another. Thus the musical instrument dealer is enabled to maintain his spirit of calm good cheer the year around.

A study of weather and business has its surprises. For instance, restaurant men know that appetites are not the same on a dark, gloomy day as on a day that is bright and cheerful. Natural enough! But the surprising fact is that they eat most on the day that is dark and dismal.

"On a cloudy day," an old restaurant man tells me, "people just sit and eat. There is nothing else to do. On a nice day they eat less and hasten out into the open. But the less they eat the more particular they are about the quality."

A young woman opened a very satisfying little restaurant near the Department of Agriculture, in Washington. Most of her customers are employees of that department. She does a big business every day, but the rush is greatest when the day is the stormiest. On a fine day the men from near-by buildings walk to restaurants farther away, just for the exercise. Those who do not go to other restaurants cut down their eating in order to spend all the time possible in the open air.

No one knows just how much business, even of professional men, is affected by the subtle influence of weather on human temperament. Dentists know that patients are slow to make appointments and quick to break them on cloudy days. A cloudy day is depressing to many persons, and they lack the nerve to face the ordeal of having their teeth cobbled. The same thing that hurts the dentists' trade helps the regular pill doctors. A lot of people whose spirits are dampened by the weather, or whose ills seem aggravated, think that if they go to a doctor and purchase a prescription from him they will feel a great deal better.

Rainy days boost the mail-order business. Because people living in the country—and they

form an important percentage of mail customers—have less work to do when it rains. They are obliged to remain indoors, and they drive away dull care by reading the mail-order catalogue.

Clients in most lines, however, bloom with the sunshine. Architects find that comparatively few persons come in on a gloomy day to discuss building projects. A man owns a building lot, let us say, at the edge of town. On a rainy day he pictures to himself just how the surroundings look at that time and his enthusiasm about the home he is thinking of building, falls below normal. He decides to wait a while.

Go into any hotel lobby or vaudeville house on a rainy afternoon and you will find a good many traveling salesmen who would be busy if the sun were shining. They know that people are not receptive to new propositions when the weather is disagreeable. This is especially true in the selling of bonds, machinery, or other lines which require a good deal of educational effort.

However, the disadvantages of presenting a proposition on a rainy day is offset somewhat by the fact that one may often obtain an audience with a buyer who on a bright day would be so busy that he could not be reached. Many salesmen take the view that it is better to see a man even when he is not in the mood than not to see him at all. Others prefer to wait many months, if need be, to make their first appeal when conditions are just exactly right.

Life insurance agents know that their work is much easier in gloomy weather. People are much more inclined then to appreciate the uncertainty of this life. A big tornado insurance company gets the storm reports from all parts of the country and makes it a point to stir up their agents in any section which has recently suffered storm damage. That brings to mind the case of a windmill agent who by chance elected to work in a locality which had just undergone the calmest season in thirty years. After that he consulted the weather before picking his territory.

A cement contractor in the Middle West became disgusted a while ago at the whims of the weather in his locality. It was freezing cold one day and warm the next. When there was no danger of his work being ruined by a freeze, he had to run the risk of delays on account of rain. It struck him that he would like to live in California, where there is practically no freezing and a long period without rain. But on reflection he decided that he would not care for so much dry weather. He therefore moved about two hundred and fifty miles farther south, to a section which rarely suffered a freeze, though there was a good deal of rain. At about the same time a dealer in building supplies in the same Middle Western town moved to a place a day's journey north, because he believed the colder weather there would mean a demand for heavier and more expensive building material and more of it.

An electric light company in a good-sized city found that while cloudy days caused more current to be used, the gain was offset somewhat by the number of dissatisfied customers when they received their bills. The company then fell into the habit of calling attention occasionally to the unusually large number of dark, cloudy days in a preceding month, and there were no further complaints.

Ice companies sometimes do an interesting bit of figuring based on the thermometer records. They know how many pounds of ice they have delivered each day to a regular list of customers. A certain number of pounds of this ice will melt each day and must be replaced, the number depending upon the temperature. By studying the thermometer at the close of almost any day the company can tell, within a surprisingly few pounds, the amount of ice their customers will require on the day following.

In many lines of business there will be a queer drop or increase for a month because of some unusual weather condition which was not noticeable to the casual observer; a taxicab company did almost forty per cent. more than its ordinary business one month because of rain, and yet there was less rain than usual. It so happened that most of the rain for that month fell along about eight o'clock in the evening, when people in their Sunday clothes were going to the theater or to keep social engagements.

A rainy June is profitable to a big awning con-

cern because of the extra number of awnings that must be erected for June weddings.

Telephone companies increase their force of operators somewhat on a rainy day because of the number of women who remain indoors and seek to drive away dull care by visiting with one another by wire.

As stated in a previous chapter, a windy or a rainy day in New York City alone means a loss of about four thousand dollars to one cigar company which owns a chain of stores, because wind and rain make outdoor smoking unpleasant.

A theatrical manager attributes the failure of a certain excellent piece to the fact that it rained every night of the opening week. People did not like to go out in bad weather to attend a performance not yet an established success, and the fact of small crowds caused a report to get around that the show lacked merit.

Farmers are probably more vitally interested in weather than any other class of people and yet they are surprisingly slow to respond to opportunities provided by the Government to obtain forecasts. Arrangements were made in one locality for a country telephone exchange to give out the official government forecast each day to all farmers who called up and asked for it. Although a great many farmers in that locality had telephones, comparatively few made it their daily practice to ask for the reports.

I heard a lecturer remark that he believes more

women will stay away from a lecture on a windy night than on a rainy night. It is possible for them to keep dry in the rain, but extremely difficult to prevent their hair from becoming mussed up in the wind. With precisely the same temperature and all other weather conditions equal, this lecturer said, more people will come to hear him in October than in May—because in the spring everyone is beginning to resent anything that brings one indoors.

Street-car companies notice that weather affects their gross business much less than in former years; but extreme cold tends to decrease the number of car riders; those—such as women shoppers—who do not have to report for work at a certain hour, postpone their trip. In exceptionally hot weather, the reverse is true, as many ride purely for the relief the rapid motion of the cars gives them.

A traveling man from Dayton, Ohio, once told me that just after the Dayton flood, he was able more than ever before to interest buyers in his line of goods—simply because when the buyer saw the word Dayton on his card he began to talk about the flood, and as the talk progressed the two found themselves on an easy conversational basis which greatly simplified taking up a discussion of the salesman's business proposition. Almost any sudden change or marked whimsicality of the weather has a similar effect, in lesser degrees, because of the talk thus promoted. Anything which encourages conversation between buyer and seller helps business just that much.

CHAPTER X

THE COSTLINESS OF VANITY

In a certain city the leading retail florist has amassed a big fortune by quietly utilizing a funny little phase of everyday human nature. This man charges perhaps thirty per cent. more than any of his competitors; yet much of his stock could be duplicated right up the street for less money. Some of his flowers may be a little better than those sold by others, but rarely thirty per cent. better. They may have a longer ribbon on them or prettier twine round the box, but, on the whole, dollar for dollar, you could get much better value elsewhere.

The main difference is in the selling price. Because he asks more than other dealers for the same article, this man has grown rich. He sells more flowers than any of his competitors and does so more readily. And his success rests to a large degree on the fact that his place is known as the highest-priced establishment of its kind in town.

The young man, who wishes to make a deep and lasting impression upon a beautiful and talented young woman by sending her flowers, likes to buy, if possible, at this most expensive shop. She is flattered to think that he holds her in such high

esteem as to get his flowers at the costliest place in town. And his own vanity is tickled because she now knows—and he knows she knows—that he is able to deal at such a high-priced store.

I do not say, understand, that any merchant can increase his sales by raising his prices; but I do say that, so long as human vanity is what it is at this writing, a great many persons will derive much pleasure from showing their ability to have nothing but the most costly.

One of the most attractive suites in a new apartment house seemed slow to rent. It had more windows than any other suite in the building, but many of these were on the west side, and people were afraid the afternoon sun might make the place too hot. As time went on the suite became more and more difficult to rent, because everybody thought there must be something radically wrong with it or else it would have been grabbed up long before.

The proprietor spoke of reducing the rent for that particular suite. A friend whispered to him that a much more effective plan would be not to lower the rent but to raise it. So the next time he showed that apartment the proprietor said the rent would be five dollars a month more than for any other suite in the building. And he rented it on the spot! The additional cost seemingly not only explained the fact that the place was idle but gave the tenant an opportunity to expect his neighbors to accord special deference to one who

could afford the luxury of a suite costing more than theirs. There is one sex in particular, the members of which are often willing to pay a little extra for the happy privilege of feeling superior to one's neighbors. However, people, while tickling their own vanity, like to feel that they are clever enough to get their money's worth. No one will pay more for a thing just for the sport of spending money; he must get something in return. In the instance mentioned the apartment had more outside light than the others. That gave the renter the chance to square things with his conscience. He was not only spending more than his neighbors, but, he believed, was getting value received.

No one knows how many things are sold for a higher price largely because a higher price is demanded. Almost anybody will agree that if diamonds of the best quality should ever become so plentiful that they would bring only five cents a carat nobody would wear them. And, it is equally probable, if the process of manufacturing imitation diamonds became so expensive that the imitation cost more than the real a great many persons would discard the real for the imitation. They would do so simply to show to the world a proof of their ability to have that which costs the most.

I know a woman—know her well—who went down to the marts a while ago with a lot of odds and ends of jewelry for the purpose of having them all done over and fixed up in platinum settings.

Her explanation was that platinum is a great deal more beautiful than gold—that gold, in fact, is comparatively crass and unlovely. If anybody had suggested that she should wear merely silver jewelry she would have been deeply vexed—almost insulted. Yet silver and platinum look about alike.

Platinum can be alloyed with other metals and made harder than silver, and for some kinds of jewelry this is an advantage. But I have the word of a top-notch retail jeweler that for a great many articles he sells over his counter silver would be precisely as satisfactory as platinum; and the only reason people prefer platinum is because it costs more.

Platinum being more expensive than gold, the wealthy began to use it in preference to gold, because of its greater cost. This, in time, made it fashionable. People who buy it now do so not so much because of personal vanity as because they simply follow custom. But, in the final analysis, vanity is the answer.

Let us consider in this same connection the value of Oriental pearls. Every new crop of fortune makers adds to the demand for fine pearls. When a man has suddenly acquired several million dollars, his wealth is of scant satisfaction to him unless he can let others know that he has it. He desires to have some visible symbol of his financial achievements—just as the Indian warrior wore scalps in his belt, to show that a mighty man he was. But

being of too practical a turn of mind to wish to dress with conspicuous extravagance himself, the new multi-millionaire wears his emblem of wealth by proxy—that is, through the medium of his wife. In this connection she is ordinarily quite willing to give him hearty coöperation. The wife wears a pearl necklace of near-fabulous value, and then the public must recognize that the family has indeed arrived. For they not only have money, but they have so much that they can afford to spend a vast amount of it for something entirely useless.

Even a single pearl of fair size and of the best quality may bring a sum of money that, if invested in Liberty Bonds, would enable a family to live in comparative luxury on the income. I saw a pearl exactly half an inch in diameter, owned by a dealer in New York, for which he had refused $100,000 cash. Understand, he hadn't refused merely $3, or $50, or even the price of an expensive limousine, but *one hundred thousand dollars*—just for that one little pearl. Think of the fun and action one may have with that amount of money and then imagine putting it into a single pearl no larger than a good-sized pea, and with no use beyond proclaiming one's vanity!

Besides this one pearl for which he can get $100,000 just for the asking, the same dealer had six other smaller ones, perfectly matched in size and color. He would have no difficulty at all in disposing of these seven for between $275,000 and $300,000. A necklace with those seven pearls

featured in front, and the others fairly good, would have a commercial value of more than a million dollars!

Worth a million dollars—and yet if you were to immerse the necklace in a little dish of vinegar at night, the next morning your million dollars' worth of property would have dissolved and you would have nothing left but the clasp and the silk thread.

A wealthy widow owned a piece of business property in the New York retail section, worth more than $1,000,000. She sold it, taking in exchange a pearl necklace of similar value. The property had yielded a vast annual income. Not only does this woman receive no income from the necklace, but the cost of the insurance against its loss, by theft or otherwise, is one per cent. of the value or about $10,000 a year. Add to this, $60,000—the interest on one million dollars at six per cent., bringing the total annual upkeep to $70,000. If she wears it, say, twenty times a year, the cost for each wearing is $3500. What else but vanity could prompt a woman to pay $3500 an evening just to be seen wearing an article known to possess great value? Take away this item of vanity and pearls would not bring three dollars a bushel. But, you suggest, they have wondrous beauty. Ah yes, but their beauty is the *excuse* to buy them, rather than the reason. If they were just as beautiful, but so plentiful that they could be had for the asking, it is doubtful if any woman of great wealth would wear them. Consequently



A woman is sometimes willing to pay far more for an article of dress than it is worth, solely because of the desire from making other women envious

they would not be fashionable, and their beauty would be lost sight of. Those who profess to love pearls for their matchless beauty do not admire them quietly at home, or in the safety deposit vaults, but magnanimously wear them to the opera where they may be seen and admired by others. A woman is willing to pay a million dollars for a string of pearls because she gets a million dollars' worth of satisfaction out of letting other women know she can wear so expensive a trinket. It is her vanity that makes the value.

One often hears people complain of an article by saying that, though excellent in its actual qualities, its value is not visible to the naked eye. That makes another problem for those who have things to sell. Showing value is really more important than having value.

I recall a conversation with a woman who confessed to a great love for all precious stones, because—so she declared—of their beauty. She doted on diamonds, but loved rubies and emeralds even more than diamonds. Yet she rarely wore either rubies or emeralds. The reason, so she naïvely told me, was that they were more easily imitated than diamonds and did not *show* their value. So it appeared that her real reason for wearing diamonds was not their beauty so much as the fact that they showed themselves to be worth a large sum of money. They served to let the public know that she was married to a man who could spend the large sum they represented for a needless article.

A miner, when he strikes it rich, usually goes at once and purchases a number of diamonds—not because he wants them but simply to show that he is able to have them. An Alaskan gold miner, once a famous character in that region, sent to Seattle for one of the finest big automobiles available. He had it shipped to him up the river into the interior of Alaska. There were not two miles of road in his locality suitable for a big automobile. Before he had owned the machine a week he drove it into a big snowdrift and there abandoned it. He had already accomplished the object of its purchase—to prove that he had enough money to buy himself an automobile.

Long ago, so the story runs, a piano manufacturer chanced to discover that a great many persons bought pianos not so much for the purpose of producing music as to have a piano in the parlor as proof that they could afford such luxuries. In other words, they had a piano because it was considered the proper thing. Up to the time the manufacturer stumbled on this little human trait, he had been putting most of his effort into the tone of his instruments. But he began to work on a different plan. Though still putting out a fairly good piano as to the inside, he took particular pains with the exterior. He searched for wood having a pretty grain, and used the best varnish and the best workmanship in applying the varnish that he could find. Then he raised the price—even though his manufacturing cost was less than

ever before. His sales showed a big increase.

In almost every town there is a conspicuously big home, belonging to one of the town's richest men. One of the first impulses of a man who finds himself rich is to build a home much larger than his tastes and the size of his family require. First one and then another of the rich men of a community build larger houses than they need, each new one trying to outdo the others a little, in order to have a proper monument to the owner's position as Prominent Citizen. Such homes are often more expensive than beautiful and suggest a public institution, or Machinery Hall at a world's fair, rather than simple domestic comfort.

On the other hand, when a person has been known to be wealthy for a long time, so that there is no longer any need for outward demonstration of the fact, the person usually ceases to wear many diamonds. Once display becomes too common those who can afford display go to the other extreme and leave it off entirely. This is true not only of people but of institutions.

One of the most prosperous department stores in New York has no name on its building. Unless you are familiar with New York you would probably have to ask somebody before you could learn whose store it is. The idea is that, because most stores have elaborate electric signs, this old institution wishes to impress the public with the fact that it does not need such devices. It does, not have to wear diamonds. Any store can have

a big sign, but only a few can be so well established as to get along without any name—not even on the doormat.

Practically everything that is fashionable in dress is so because of its expensiveness. The main requisite of a new style is that it be costly in material, workmanship, or design. It must be enough unlike the style of the preceding season to entail a certain amount of wastefulness—that is, items of dress still on hand, and not worn out, must be made comparatively worthless. The reason for all this is, of course, that those who seek to set the fashions usually wish, incidentally, to reveal their financial status—their ability to buy whatever they want.

A few years ago there came into fashion a certain kind of fur. This fur comes from a very small animal and it takes hundreds of skins to make a good-sized cloak. These must be sewed together carefully, which means a considerable labor cost, and with so many seams all over the coat, the garment cannot be durable. It tears easily. Moreover, the fur is short and readily wears away. The woman who buys such a coat does so knowing that she cannot wear it longer than one or two seasons. Yet she pays a price that ought to provide her with all the fur she needs for the rest of her life. Looking at it from the viewpoint of efficiency and common sense, such a coat is an unwise purchase, but it has this advantage: everybody who sees a woman in such a garment must know that she has

a certain amount of financial standing, or that she possesses sufficient personal attractions to have caught a mate who has financial prowess. Therefore, the assumption is, she must be entitled to a certain degree of deference.

As I have already remarked, a husband frequently encourages his wife to dress expensively, because to have her do so appeals to his own vanity. He likes to sit down and think to himself that he is able to maintain a wife who wears the best. Saleswomen behind the lingerie counters know that men, rather than women customers, are the ones most likely to pay the topmost prices for such finery.

At one time women's skirts were built to drag in the dust. The practice was based on the notion that the wear and tear on a skirt as it dragged over the sidewalk showed an opulent disregard for expense, and that such disregard was extremely smart and clever. But the style was so insanitary that even its expensiveness probably could not make it fashionable again.

Short skirts always prove a boon to manufacturers of shoes and stockings. Every time fashion has taken an inch from the length of skirts, shoes and stockings have become just that much more conspicuous, as you might say, and women have felt the need of having these articles correspondingly more expensive. A shoe manufacturer was once quoted as saying that two inches added to skirts would cost the shoe manufacturers of the United States fully two million dollars a year.

And here is an odd thing about shoe prices. We must pay more for shoes, we are told, because of the high cost of leather. But a pair of woman's shoes made of satin cost nearly as much as if they were made of leather. The answer is that if the satin shoes were priced much cheaper, no really fashionable woman would buy them. She would fear that some friend or servant might think she selected them solely because of their smaller cost.

A woman of my acquaintance remarked one day that on the following Monday morning she was going to buy herself a fine new shirt waist at a cost of thirty-five dollars. She went on to say that she had no particular waist in mind, but that she had decided on an expenditure of thirty-five dollars in order to acquire the kind of waist she thought she ought to have.

One of her woman friends mentioned the fact that a big store was having a sale of waists, and that it was possible to buy a thirty-five-dollar waist for as little as twenty-two dollars and eighty-five cents. But the first woman was still determined to spend her entire thirty-five dollars for a waist; in fact, she seemed rather disappointed that they had been marked down.

The point is that she had come to a state of mind where she believed a thirty-five-dollar waist would be a symbol of her financial and social status. She felt that she could afford thirty-five dollars for a waist, and thirty-five dollars was what

she intended to spend. The fact that she could get a waist which would be plenty good enough—neat, stylish, and attractive—for only fifteen dollars did not matter. Too many other persons could buy one at that price. She desired something more or less exclusive.

That word exclusive, by the way, is one which business men who know human nature use a great deal. One can scarcely look into a shop window without seeing something that, according to the label, is intended for a person of exclusive tastes—for the man who feels at home only with the very best. Nearly everybody who reads the label knows that he himself is a person of discriminating and exclusive tastes, and he is prompted to go in and buy the article. If he is a man of considerable wealth, perhaps he will not buy it unless the price is high enough to place it beyond the reach of the average purchaser.

The manager of the musical department of a big store showed me one day a lot of instruments priced to sell all the way from five to twenty-seven dollars. The twenty-seven-dollar instrument cost the store only about three dollars more than the one they offered for five. It could have been sold at a reasonable profit for seven dollars; but the manager knew the department had certain customers who would not take seriously any instrument costing so little.

People who can afford to travel usually think that even the sunsets in distant parts of the world

are more beautiful than those to be found in any of the favored spots of their own country. They figure that they must be better because they cost more to see.

Most people have a detestation for the thing called commonness. People often declare that a certain kind of cloak or a certain kind of automobile is all right, only it is too common—that is, too many other people are capable of owning the same thing. When too many people can buy a thing there is little distinction to be gained from having it.

People are willing to pay more for a set of books, if they are of a special, numbered, limited edition. The merit of a book is not really injured by the fact that a limitless number of other persons own one like it, but there is nothing exclusive or distinctive about having such a book.

Here, let us say, is a hat costing fifty dollars in a so-called exclusive millinery establishment. It is made of high-grade material, is artistically put together, and is really a beautiful piece of work. Along comes a society woman, who tries it on and declares that it is a dream. She buys it. Then she discovers that cheap imitations of the same hat are being worn by humble shopgirls. Instantly the hat ceases to be a dream and becomes a nightmare. Yet in itself the hat is just as beautiful as before. Its charm is gone because it has lost its distinctiveness—its unattainableness.

This craving for distinctiveness is an odd phase

of human nature. In order to make himself seem unusual a man will boast of things of which he really should be heartily ashamed. I have heard men brag of the fact that they cannot eat onions, or cucumbers, or rare beefsteak, without ill effects; or that they are afraid of cats.

If they cannot eat things or do things that other people can, it is a defect, a weakness on their part; but they like to talk about it, because it singles them out from the crowd. They think the onion or cucumber exclaims:

"Aha! Here is no ordinary person. He is different. He can't handle us!"

Big stores and little stores are constantly obliged to figure on this human tendency on the part of the very rich to excite the envy and emulation of those not so rich, and of persons in the humbler social ranks to imitate those of higher status. There is an effort all the while, on the one hand, to produce expensive goods of a kind that cannot be imitated in cheaper quality; and an effort, on the other hand, to do that very thing—to provide for the shop-girl an imitation which will enable her to give the impression that she can dress as well as the wealthiest society leader.

One may observe, too, that most stores, whether dealing in jewelry or groceries, do not aim to make an appeal to all classes of buyers. They seek the rich, the near-rich or medium class, and the so-called common people. Somewhere there will be a line of demarcation. It is rarely that one

store seeks both the very rich and the humble. And there is a reason for this. It is not because the various departments could not be so arranged as to suit everybody, but that the very rich object to dealing at a store where they come too much into contact with people not of their own sort.

The jewelry store, for example, which bids for the trade of the very rich, prices its goods high enough to bar the humbler buyers of jewelry. Then the wealthy seek the place all the more readily because an article from that store carries with it the idea of expensiveness and exclusiveness and high quality.

I have in mind a big store that sells chiefly to people of the humbler classes, but always has at least one window filled with ultra-expensive articles. They will have a gown labeled, say, two hundred and seventy-five dollars, and worth perhaps every cent of it.

Now, if a woman was going to pay that much for a dress this store would be the last place in town she would think of looking for it.

Yet it pays them to carry a limited amount of high-priced goods in stock to exhibit in their windows; for it pleases the humbler customers to know that they buy their clothes at a place which handles two-hundred-and-seventy-five-dollar gowns.

A hotel man once said to me: "We charge high prices, not only in order to be able to buy the best quality of food obtainable but so that we may

obtain the trade of the wealthy business men, who like to show that they have the money to eat in a place where things are so costly."

I stopped one day at a little country inn where the charge for a chicken dinner is three dollars. One can get just as good a dinner at other places for a dollar and a half but the high charge seems to give people a desire to eat there. The man of wealth who wants to do something clever would rather take a party of friends to a three-dollar meal than to a one-dollar meal, even if the food were the same. It is something to have eaten a three-dollar meal when equally good ones can be had for less money.

A friend of mine has an automobile with a top over the back seat, but not over the front seat. When it rains the front seat gets wet. However, he has another car to use on rainy days. I am certain the reason he bought an expensive car with no top except for the back seat was to show that he can afford a car for rain and another for fair weather. He feels that it helps his position in the community.

And one sometimes sees automobiles with two men in livery on the front seat. Certainly there can be no reason for a footman on an automobile except that this affords the opportunity to exhibit one's ability to pay for such unnecessary luxuries. In the days of horses and carriages there may have been some semblance of need for an extra man to help around while the driver was holding

the horses; but it is fairly obvious that a chauffeur, after stopping his car, can get out and open a door or arrange a robe without losing his union card and without undue strain on his faculties.

A few years ago collars of dark material to match one's shirt were in vogue. These collars saved laundry bills. They should have been especially desirable, one would think, in Pittsburgh. A haberdasher from that town told me he couldn't sell them at all. His customers were all afraid he might think and that their friends might think they bought colored collars as a matter of economy.

Most of us, if we were obliged to live in Pittsburgh, and were sensible, would not undertake to wear white kid shoes. Yet white kid shoes are sold there about as readily as anywhere else. In fact, there is at least one man there who buys white shoes lest somebody should think the reason he did not buy them was because of the upkeep—lest somebody should suspect that he is not making any more money than he is making.

The other day I was talking to a hotel proprietor I had known when he was head waiter in another hotel. After complimenting him on his thrift and enterprise in getting a place of his own, I asked him how he got the money.

"It's vanity money," he replied.

And then he went on to tell me some things about tips, from the head waiter's viewpoint. There are two main reasons why a man tips a waiter: First, because he fears the waiter may

think ill of him if he doesn't; and second, because he wants to impress those about him. It is all a matter of vanity. When a man tips a head waiter persistently enough the head waiter scurries after a suitable table when this man enters the dining room. Other diners notice this and the man knows they notice it. He is flattered.

Then, he likes to lay out substantial tips for the waiter and head waiter if he has friends at his table—especially women friends—so that one and all may appreciate that he is no so-called piker. That is why it is practically impossible to stop tipping—because there are always persons anxious to pay for the proud privilege of being noticed. So it goes. Vanity, vanity, everywhere!

CHAPTER XI

HABITS OF THE SHOPPER

DEPARTMENT STORE managers once viewed with grave concern certain revolutionary tendencies of the times with regard to underwear. People were wearing the same weight of underwear the year round. They bought light-weight stuff for summer and made it do all winter. The idea was that extra warmth needed for outdoors in winter had better be in the form of garments easily removed on coming into a steam-heated building. Somebody had cleverly discovered that it is much less of a nuisance simply to take off a heavy overcoat on entering an overheated home than to change one's underclothes.

And so it came to pass that comparatively few persons flocked to department stores for special seasonable outfits of underwear in spring and fall. In a short time the department-store men found that the change in underwear sentiment, instead of proving a curse to retail business, was indeed a great boon. It not only spread underwear sales over the entire year but it greatly increased the total sales. For the light underwear now worn lacks the prosaic durability of the red flannels of other days.

Moreover, in the case of women's goods, the garments are more attractive and there is more incentive for the customer to spend her money for them. There is only a scant amount of romance about a set of plain, unfrilled, old-fashioned woolen underwear; but the woman who sits before her dressing table preening herself, while all fussed up in the various articles of lace and frills that she puts on to-day, is quite likely to look so cute and chic that she is not a little pleased with herself. So long as the effect is gratifying to the eye she is willing to spend twice the sum she formerly devoted to garments that merely kept her snug and warm.

By means of advertising and by offers of good values, big stores are able to change a dull month in any line to the biggest month of the year. For instance, August is naturally the worst month out of the twelve in which to sell furs. Comparatively few persons feel the need of a muff or a sealskin cloak on the average August day; yet I know of at least one mammoth department store where more furs are sold in August than in midwinter. It is done by means of a Great August Advance Sale of New Furs, priced so attractively that buyers are coaxed to overcome their natural aversion to buying anything not yet needed.

The same is true of furniture. Nobody really wants much new furniture in summer; but many stores sell more furniture in August than in May or October. The Great Midsummer Furniture

Sale does it. By giving enough reduction in values to make it an object, the stores coax men and women to buy several weeks or months in advance of the natural impulse to do so.

It is the ultimate goal of stores so to modify human nature that trade will be of approximately the same volume the year round. In most places the Christmas-shopping period is now forced under way as early as the middle of November.

A department-store manager can bring about more or less of a rush in almost any department any day. He can have attention called to his soda water in a way that will cause almost a riot at the soda counter the next day, even though the soda is just the same as has been sold there right along. It is simply a matter of obtaining the most results from an advertising appropriation. There is just so much money to spend in the course of a year, and if the manager lays too much stress on soda water he has less money to buy space in which to tell of bargains in women's cloaks or hosiery.

While women's cloaks are likely to comprise the most profitable line of goods offered in a big department store—for the amount of floor space occupied—in certain establishments the leader may be millinery or something else. I know of one big store where it is shoes. This does not mean that the shoes there are any better or any cheaper than at rival stores, but is simply due to the fact that the merchandise chief used to be at the head of a shoe department and has a habit of pushing the shoe trade.

Many big stores charge various departments with their proportionate share of advertising space used in the course of a year, just as they charge them with their floor space. The same plan is applied to space in the show windows.

Styles in advertisements have changed a great deal in the last few years. Exaggerated statements and superlatives are no longer popular. A merchant does not set forth that a line of overcoats at twenty-one dollars is the greatest cut-rate offer ever placed before the public of any nation since the dawn of the Christian Era. He is more likely to state simply that he has overcoats at twenty-one dollars which he thinks are well worth the money, and of a style that cannot be duplicated elsewhere.

Understatement has proved to be better than overstatement. This has been discovered in other lines entirely apart from selling goods. A former United States Senator, famous for his oratory, made great use in his speeches of the trick of understatement. If he wished to accuse a man of being a thief—a man everybody knew had stolen at least a million dollars—he would aver that he had every reason to believe that the man had appropriated not less than two dollars and a half.

Years ago there was a hotel proprietor out in Carson City, Nevada, who hit upon the efficacy of understatement rather than boastful exaggeration in his advertisements. His hotel did a thriving business, much of which was directly traceable to

his scheme of making his claims modest and plausible. One of his advertisements appeared in the *Appeal* of Carson City along about 1889, and was substantially as follows:

ARLINGTON HOTEL

Worst Hotel in the United States!

Homely chambermaids, coarse linen, dingy halls, bad ventilation. The cooking disappoints everybody. Jockeys come here to reduce weight. I carry only average wines and liquors.

But my cigars are fairly good, and I can sell you one accompanied by the pleasantest kind of a smile.

OLIVER ROBERTS, Proprietor.

The method of presenting an advertisement varies greatly according to the kind of store. If it is a store that caters to the so-called highbrow trade, the advertisement may be in the form of little editorial-like discussions of values and seasonable offerings. But for a store that seeks the trade of the masses there is nothing so compelling, nothing so full of appeal and logic, as the simple statement: "Was $18; now $11.95!"

Every department-store manager must deal constantly with human nature in a big way, both as to individual and aggregate traits. For example, there is the bargain-sale feature. It is not mere chance that frequently places these on Monday. The merchandise man knows that more housewives have remained away from the shopping

district on Sunday—naturally—than any other day in the week. Therefore they are more in the mood to go shopping on a Monday than on other days.

However, there must be some inducement, because only two days previous was Saturday—pay day—and a great many women have satisfied their shopping desires with their share of the money in the little yellow envelopes. They are willing enough to visit a store on Monday provided there is an excellent bargain reason for drawing from a pocketbook already flattened somewhat on Saturday.

The store manager goes further in making capital of human nature on bargain day. Not always does he place his counter of advertised bargains near the front entrance. More frequently it is at the rear, and the route to it takes one along aisles bordered with various other lines of tempting merchandise. In one store, soap is offered occasionally for even less than cost. But eager customers, standing in line on the way to the soap counter, find themselves face to face with tempting displays of potted ham, olives, and other delicacies, samples of which they are invited to eat before proceeding further. Now, these articles are especially palatable when eaten by a weary shopper in the midst of a bargain day rush. They taste so good, in fact, that a certain percentage of the people in line—a percentage which the store managers know in advance—buy some to take

home. And having got started, in this way, on new lines of groceries, many customers repeat their orders. Thus does the store make a substantial profit, indirectly, from the soap that it sold for less than cost. Moreover, those who buy only the bargain soap go away subconsciously associating that store with the idea of big value for one's money.

The number of persons attracted to a store by an advertisement depends in a large measure on the size of the advertisement and the way it is presented. Advertising managers sometimes boast of their ability to make the public respond to their art with scientific precision.

"How much business do you want to do in your department to-morrow?" I once heard an advertising manager ask a department manager. "About four thousand dollars? All right; I'll frame an ad. accordingly."

That, doubtless, was mostly big talk; and yet it stands to reason that after long experience a man can learn approximately how large an advertisement will be necessary to draw enough customers to a department to make four thousand dollars' worth of sales. It is obvious, too, that this would be true only within certain limits. A certain size advertisement might sell ten thousand dollars' worth of furniture, and one twice as large might not sell another dollar's worth. Yet the space occupied by an announcement of bargains in merchandise counts for a good deal. More persons

will heed a notice occupying an entire page in a newspaper than one which takes up only an inch or two in one column; and this would be true even though the smaller advertisement were seen by just as many persons as read the larger one.

The advantage of enticing a large number of persons to a store by special bargains is not only that a greater amount of business will be done, but the managers can forecast more accurately than with a smaller crowd what effect the extra rush of customers will have on various departments. For the greater the mass, the more definite is the operation of the law of averages, and the easier it is to tell in advance what ratio of the people will buy a certain thing or do a certain thing.

In almost every store Saturday is the busiest day of the week, and the quietest days are usually Tuesday and Wednesday. The reason for the big business on Saturday is doubtless due to the fact that Saturday is pay day; the buyer has the money to make a purchase and wishes to satisfy, without further delay, a week-old desire for a given article. Tuesday and Wednesday are comparatively dull because they follow Saturday, the big buying day and Monday, bargain day.

Friday, also is a good business day. Many stores have their main bargain offers on Friday. Another reason why Saturday is busy is, of course, that people stock up with things they will wish to use over Sunday. In summer, department stores usually display sporting goods in their windows

on Saturday, because men are facing not only a Sunday free from business cares but perhaps a Saturday afternoon half holiday. The manager of the musical department of a big store was telling me that most violin and guitar strings are sold on Saturday. On the other hand, he said, for some reason music teachers buy most of their sheet music on Monday.

This same department manager noticed a number of other odd human traits. Whenever a grown man buys a mouth organ, jew's-harp, kazoo, or tin fife, he almost invariably makes it a point to remark that is for his little boy, or somebody else. Men feel apologetic over their ambition to play on certain types of musical instruments.

Another thing: a father who says never a word about paying two hundred and fifty dollars for a piano for his daughter will dicker a long time when buying a violin for his son before paying a dollar or two more for a better instrument—this regardless of whether the boy shows twice the promise, musically, that the girl does. The reason seems to be that father feels he must buy a piano for the parlor anyhow, to be conventional; but the violin is an added expense that he hadn't been counting on, and that will not add noticeably to the dignity of his home surroundings.

More goods are sold in big stores in most of the larger cities at about four-thirty in the afternoon than at any other time. A good many women shop in the forenoon, but a much greater number

look after household duties in the morning and do their shopping in the afternoon. Along about three-fifteen there are more women shoppers on the street, or looking about the various departments of the stores, than at any other hour; but they are doing more looking than buying. They wait until just prior to going home before finally making up their minds; and that is why the crest of the buying wave is reached at from four-twenty to four-thirty. After that they have barely time to get home and prepare dinner before six o'clock.

There is another buying wave, but a smaller one, at five o'clock, due to the crowd of women who come out of theater matinées. In the departments selling such articles as pastries and candies, the biggest rush of the day sets in around five-thirty. And the buyers are more largely men than was true earlier in the day. They have received orders from home to bring along some cakes for dinner, or have been moved by some worthy saccharine impulse to stake the family to a box of candy.

A man almost invariably buys such things just before starting home, partly because he doesn't like to lug his purchases about with him any longer than necessary, and also because it is a man's tendency, more than a woman's, to postpone a purchase until the last minute. Women are twitted a great deal in the comic magazines and joke columns about being late; but every man knows that it averages the other way and that man is the procrastinator. Go into any big store just before

closing time and note the sex of the shoppers who are rushing madly about after articles they really intended to buy much earlier in the day.

Across the street from one of the largest department stores in New York is a successful dry-goods establishment that few New York shoppers know by name. The place is advertised only modestly, is unobtrusive in appearance, and if you went by the store you would wonder—if you noticed it at all—how the concern manages to keep going, especially in the face of the competition of the vast establishment on the other side of the street.

The answer is that, except for the big store, the little store could not exist in that location. It would either have to move or suspend operations. Without the big store it would be like a side show with no circus to attract the crowd. As it is, the smaller plant probably makes a bigger profit for the amount invested than its overtowering competitor.

Do not get the impression, either, that the smaller store gets merely the overflow from the big one. It specializes somewhat in certain lines in which it is able to give good values, and shoppers like to inspect its stock. Frequently they spend more money there than in the larger place across the way. But the point is that if the big store were not there, with its greater variety of attractions, people would not head toward the smaller establishment for itself alone. The locality is away from the main shopping center and would be

almost dead for retail purposes if it were not for the big department store on the corner.

Suppose, on the other hand, that both stores were big institutions—one about as big as the other. Would not the competition be so severe that each store would earnestly wish for the other to move? It would not. On the contrary, so long as the two stores are in operation in the same city, it is better for each that they should be close together—the closer the better. One helps the other. Each establishment has customers who would rather buy there than elsewhere; but if there is a chance of getting better values at another place next door they will look over the goods there before buying. In that way each store helps its neighbor to draw a crowd, and out of the number who drift in from next door many will be moved to make purchases they had no idea of making when they left home. Buying is stimulated. The management of almost any first-class big store has implicit confidence in its ability to beat, or at least to equal, its competitor in giving good value, and is willing to have customers make comparison. Where it loses in one department by having a rival close by, it gains in another.

I have in mind two big department stores in a great Middle Western city, which stand almost side by side. One may be known as March's, the other as Boley's. Said the manager of March's store a while ago:

"If Boley's should ever have to move because

the building owner raises the rent, I should almost be disposed to pay the difference in their rental out of our own funds, if necessary, to keep them close by."

And I have no doubt the manager of Boley's feels the same way.

If you have ever had occasion to buy a piano the chances are that you found most of the piano stores in the same part of town and fairly close together. When a man starts to buy a piano he wants to examine every line in town if he can do so conveniently. But he may not bother with the dealer who is too far from the others.

Much the same condition is true of automobiles, typewriters, jewelry, and other articles. Maiden Lane in New York is a hive of wholesale and retail jewelry establishments.

On the other hand, in selling small articles like cigars or candy, too much near-by competition is obviously an objection. People passing a given location buy just so many cigars, and if they divide their purchases between two stores neither store does so well.

I was speaking, a few lines back, of March's and Boley's department stores. March's offers a much more attractive line of merchandise, and people in that city often wonder how Boley's can withstand such competition. Yet Boley's is a big moneymaker. The answer is that Boley's caters almost entirely to the laboring classes—people who pay as they go and do not indulge themselves

in such luxuries as charge accounts. Boley's store carries a line of goods to fit the buying capacity of these cash customers. Most of them are so accustomed to proceeding by their own effort that they usually do not even think of asking to have goods delivered. They pay on the spot and carry their own purchases home. And the habit is one that Boley makes no effort to educate people out of; the saving in cost of delivering goods—even apart from the fact that a big proportion of the business is on a cash basis—is an important item.

One winter when business was dull and many men were out of employment, the proprietor of a certain big store began making displays of skates and laying unusual stress on his skate bargains. One of his assistants laughed at him and said:

"When men are wondering how to get enough to eat they aren't going to spend their money for skates."

The proprietor knew, however, from previous experience with human nature, that a winter of industrial depression helps skate sales. Men who are out of work and have leisure hours forced on them figure that they are better off skating than sitting about an insufficiently heated home feeling sorry for themselves. If they are not earning anything they are at least improving their health and increasing their capacity for work when it does come.

Merchandise chiefs of chain five-and-ten-cent stores have great opportunity and necessity for

knowing the quirks and traits of human nature as it crops out in various sections of the country. They know that what will sell in one State may go untouched in another.

For instance, it is practically impossible to sell a stock of mops in certain parts of Pennsylvania, and equally difficult to dispose of scrub brushes in New York. But if the two stocks were switched, and the prices are reasonable, both the mops and the scrub brushes would soon be sold. The reason is that women in certain parts of Pennsylvania have believed for several generations that a floor is not really clean unless it has been scrubbed by someone down on the knees with a brush. In New York, on the other hand, housewives have been brought up to think that such work is too arduous and needless.

The heads of a chain of these five-and-ten-cent stores must keep close watch on styles—not all styles, but those that affect articles they have to sell. If a popular actress changes her hairdress, the five-and-ten-cent stores must anticipate the result by having whatever is needed in the way of hairpins and back combs.

One season, a wave of simplified hairdressing started in New York and swept across the continent into the homes of rich and poor alike As the style made its way westward, the chain-store company could see its hairpin sales falling off in one State after another. They had known in advance that that very thing would happen, and

had cut down their hairpin orders even before the ultimate consumers did.

Stores that sell high-grade goods at fancy prices are constantly on the *qui vive* lest a cheap imitation of some expensive novelty should be offered in the five-and-ten-cent establishments.

A few years ago a woman dancer bobbed her hair. For some reason, hosts of young women had ambitions to look like this dancer. The more foolish ones cut their front hair. Others were saved this sacrifice by a hair-goods concern, which got up a false bob. A big New York store arranged to push the sale of this hair-bob, which was to retail at five dollars. Before the goods arrived the five-and-ten-cent stores got the same thing, only with a much cheaper grade of hair, which they offered for twenty-five cents.

CHAPTER XII

INGENUITY IN SALESMANSHIP

ANY observant person must have noticed that a big improvement has crept into the selling end of most retail businesses in the last few years. Men who sell goods from behind the counter are vastly more clever salesmen than one used to find. There are many men working behind counters who, though obscure-looking, are so efficient in their quiet way that they can earn four thousand or five thousand dollars a year. They do it by selling rapidly.

A poor salesmen, working on salary and commission behind a hat counter, for instance, used to take so long to sell the average man a hat that his total commissions at the end of the year were small. But to-day, if you go into a high-grade store to buy a hat, or a suit of clothes, the chances are that the first hat or suit the salesman shows you is the one you finally buy. There will not be any need to look much farther. The salesman, if he is a good one, sizes you up and knows just about what you want. If you have on a black felt hat he may assume that you want a change and will show you a hat of lighter color. If you have a full, round face

he does not show you a hat with the kind of brim that would overemphasize the full-moon effect. And he is careful not to insult you by showing you a hat much cheaper than the one you have been wearing.

"Let's see," says he, reaching out for the hat you have on; "what size do you wear?"

While you're telling him that you wear a seven-and-an-eighth, he is turning back the sweatband as if looking for the size; but in reality he is looking for a price mark and taking an inventory of the general quality of the hat.

If he showed you too cheap a hat you would not only feel somewhat insulted but would question his ability to find anything in his stock to satisfy you. It would be apparent that he was simply showing you hats at random. Offering you too expensive a hat would also be a mistake, as it would make you feel uncomfortable—as if you had got into a store out of your class. You would decide that they took no interest in the wants of the humbler customers. The smart salesman gives out the impression that the kind of hat you want is the very kind they make a specialty of—the kind they find most pleasure in selling.

Time and again I have gone into a store and bought the first hat the man showed me. I had learned by experience that if I took time to look at others I should probably prefer the first one anyhow.

It used to be that buying a suit of clothes was an afternoon's job. First, it took a long time to

find a suit that would fit. Then, you discovered, the suit which satisfied you in that respect was too high-priced, or too loud in pattern. To get all the desirable qualities in one suit required a lot of looking and a lot of wearisome trying on. And, from the store viewpoint, it was costly—because it required more salespeople. To-day a good clothing salesman is supposed to have enough intuition to know at a glance just what the customer's wants are, and to know his stock so well that he can go at once and lay his hand on the very suit the customer will buy.

It is the same way with shoes. Instead of hauling out nineteen varieties of shoes and getting you all confused, the clerk guesses about what shape you want. Or perhaps you have told him what number in the window display most appealed to you. And, instead of asking you for your size, the clerk measures your foot.

In the case of a woman customer this is particularly wise, for a woman will often try to make herself think she wants a smaller shoe than she ought to have. Then her feet are uncomfortable and she nurses a feeling of malice toward the shoe store. The clerk knows that the size one's feet can be comfortable in will vary somewhat according to the width. So he goes quietly and picks out what the woman ought to have, while she is quite content in the assumption that he is picking out a much smaller size than he really is, and that her feet are dainty to a wonderful degree.

It frequently happens that one can buy the same shoe at a lower price in one store than in another; but nearly always there will be a difference in the service, to offset somewhat the saving in the shoes. In other words, the tendency is that service and value in different stores will average up about alike. You go into a high-priced store and usually a clerk comes at once to wait on you, and stays faithfully with you until the ordeal is over and you have made up your mind which pair of shoes you will make your own. But you enter a store down the street, where you can buy the same shoes for, say, a dollar less, and the chances are that one clerk will be waiting on about six people, hopping from one to another like a Swiss bell ringer. He takes off one of the new customer's shoes at once—so that if the customer gets tired of waiting he won't leave. Then, as soon as he can get round to it, he hands the customer a shoe, to keep him interested—a good deal like giving a restless child a toy with which to amuse himself.

This type of salesman is often a real artist in his line, and it is surprising how rapidly he can dispose of a whole benchful of buyers. He does it by giving each customer the shoes he wants with the least possible delay. If he had to yank down half the shoes on the shelf for each person, in the old-fashioned way, there would be chaos.

A smart salesman behind the underwear counter is quite likely not to ask a man what size he wears, but to pull a tape from his pocket and breezily

take the measure of the customer's chest and waist. Then, keeping his own counsel, he fetches garments he thinks will meet the customer's requirements.

In the first place, not one customer in ten remembers his underwear size between purchases. If he thinks he wears a thirty-eight undershirt, when he really needs one of size forty, he will either be dissatisfied with the shirt—and the store—as long as he wears the garment, or he will try it on at home and then bring it back to exchange for something else—all of which means a certain amount of effort and annoyance and expense on the part of the seller.

On the other hand, if the customer does remember his size, and the salesman finds that it isn't in stock and offers him something else, the customer is certain something else won't do. Yet, another size might fit equally well. For instance, a man who has been wearing a closely woven undershirt, size forty, can easily make out with a ribbed shirt of size thirty-eight. Or he may be right in between thirty-eight and forty, and one will do about as well as the other. So the smart clerk knows that it is best to ask no questions and go right ahead in his own way.

However, there are still a great many salesmen who entertain ideas and tastes I should hesitate to adopt for my own use. It has always seemed to me that the world's worst salesmen are sought out and placed behind the shirt counters throughout this broad land.

For instance, it happens that I like to wear negligee shirts of a rather subdued, unobtrusive pattern, so that I may move among people of high or low degree without their being harassed by my shirt's acoustic properties. Yet, whenever I go into a haberdashery to buy shirts I am waited on by a young man who seems to have consecrated his soul to selling me something I do not want. He shows me a lot of shirts with color schemes that seem to have been designed to combine the attractiveness of a horse blanket and a bright new drug-store awning.

Haberdashers always seem not a little vexed when I fail to enthuse over shirts suitable only for minstrel parade and cakewalk wear. With a shirt on like that I should be haunted constantly by the fear that I might meet somebody I know. Frequently a spry young shirt salesman gives me a pitying glance, such as one bestows upon idiots and like people, opens up his vest, and proudly shows me that he himself is wearing one of the very patterns to which I have objected.

Once I went into an antique shop to look at a chair. The clerk was out for the moment and a colored porter kindly undertook to wait on me. The chair I had seen in the window proved to be not quite what I wanted, but the colored man was anxious to please his employer by making a sale. As a clinching argument why I should buy, he said to me in a confidential tone:

"I've got a chair about like that in my own parlor!"

The practice of mentioning a clerk's own preference or fondness for a given article is now considered, as they say in vaudeville, "old stuff." I know of one great department store which carefully instructs its saleswomen in the ready-to-wear departments that they must not, under any circumstances, say to a customer: "I like that on you," "That looks swell," or any such volunteer comments.

The fact that a certain type of salesgirl likes a garment might appeal to some customers as a good reason for not buying it.

This same store insists on just the right phraseology between a clerk and a customer—not only for the sake of courtesy but for greater efficiency. For instance, a clerk must not say to a customer: "Are you being waited on?" but, "Did you find what you wanted?" The latter form of inquiry has the advantage of applying to two different contingencies and the former to only one. It is drilled into clerks in this establishment that customers and possible customers in the store are the company's guests and must be treated as such. Those who look but do not spend must be made to feel that it is perfectly all right to do that very thing.

"We spend thousands of dollars every year in advertising," remarks the head of this concern. "These advertisements are invitations to the public to come in and see us—just as much so as engraved cards are invitations to a reception in

one's own home. Having invited a person to see us we must make him feel at home when he comes."

Before the child-labor laws were in such general effect over the country, department stores used to take very young girls and train them gradually so that they absorbed the atmosphere of salesmanship by easy stages. To-day salesmanship is taught to inexperienced employees more by talks and class instruction. It often happens that a person who is not naturally a good salesman will be kept and encouraged because of some qualities which make a good foundation for the actual technic of selling.

A girl whose mental processes are a trifle slow—but who is especially tactful, has a courteous manner, or limitless patience—may in time make a high-grade saleswoman.

A few stores of the better class aim not to employ any girl who has blondined her hair, because of a theory that, inasmuch as blondined hair is a faked article, a customer may unconsciously associate the idea of faking with the goods sold over the counter.

Be that as it may, no doubt there is a prejudice against blondined hair on the part of a lot of people, which might tend to detract from a blondined salesgirl's usefulness. I heard a store manager jokingly bewail the fact one day that his best salesgirl in the cloak department had peroxided her hair.

"I have a notion, after this," says he, "to hire nothing but brunettes."

One of the disheartening things, this same man told me, is that girls whose characters are perhaps not entirely above reproach often make the best saleswomen. They have a kind of *savoir-faire* and an insight into human nature that prove valuable.

The tendency in all lines of selling to-day is away from the so-called "trick stuff." It is dangerous to fool a customer into buying anything, no matter how meritorious the article may be. On the dining cars of a well-known railroad the menu cards used to carry both at noon and in the evening, a line, stamped on in red ink: "Special Chicken Dinner To-day, $1.25." Then the dining-car conductor called attention to this line, remarking casually:

"We have a special chicken dinner to-day. Very nice!"

Now the idea was to convey to the customer the impression that here was something out of the ordinary. The day before or the day after, or maybe any other day in the year, he might not have an opportunity like this to buy a special chicken dinner on the dining car at a flat rate. Yet that identical special chicken dinner was on the menu of that railroad twice a day—for both dinner and supper—every day in the year, including Sundays and Arbor Day.

Many persons never would buy that special dinner, no matter how much of an inward craving they had for chicken, simply because they thought there was trickery in the method of selling it.

Similarly the public dislikes to have a store insist on any business method which is too obviously designed solely for the interest of the store rather than for the customer.

For example, I went one day to a candy and soda-water establishment, accompanied by a beautiful and estimable young woman, intending to buy a round of drinks. I found that none of the salespeople would accept my order as bona fide until I purchased a check representing the amount of my intended purchase. At that moment neither of us had fully determined just what we were going to drink. We were obliged to confer on this point, and then inquire for price quotations on the drinks we had selected; after which it was necessary to go to the cashier and pay thirty cents—I believe it was—for a check. Without this check, paid for in advance, we could not enter into the picture at all.

The whole thing suggested a distrust of its customers on the part of the store—as if there was a fear that, having quenched his thirst, a man would pull his hat on tight and make a quick dash for the door without paying for his drink or his ice cream.

A big store advertised a special mid-summer fur sale for two weeks in August at greatly reduced prices. There was a set of mink furs for one hundred and twenty-four dollars, which ordinarily sold for one hundred and sixty-five dollars. The day after the sale had closed, a woman went to that store and sought to buy the mink fur set at the special-sale price. They told her she could have

it only at the regular price of one hundred and sixty-five dollars. She explained that she had been out of town during the sale and did not feel that she ought to pay forty-one dollars additional only one day after.

The salesman admitted that it was tough luck, but was firm. She asked whether they wouldn't compromise and let her have the set for one hundred and fifty dollars. They would not. So she went away and the store lost the sale.

"But," explained the salesman, "she will do us a thousand dollars' worth of advertising by telling her friends of the incident. She knows now, and they will know, that our special sales are really great bargain offers, and on the level."

I once met a traveling salesman who is as particular about his complexion and general appearance as a society woman. This is not because he is vain but because he desires to make the largest possible income out of his work. He knows that unless his cheeks are pink and ruddy and his eyes full of the luster that comes with good health, he is not up to his highest efficiency as a salesman. There are psychological reasons why it is wise for a salesman to look healthy. In the first place, the best selling point for an article is to get it associated in the mind of the customer with success. Everything, even remotely connected with the article, that suggests success is a point which weighs in favor of the sale. If the salesman looks prosperous, the customer unconsciously

or subconsciously receives the impression that this prosperity grew out of the excellence of the article he is selling. The salesman should carry into a store an impression of success, prosperity, and harmony. He should look as if things are "breaking well" for him, as the saying is. Now the idea of complete harmony cannot be conveyed without health. A sallow complexion suggests that something is not just as it should be. An unhealthy man is more likely to get sympathy than admiration. Sometimes he even excites a feeling almost like contempt. And the feeling the customer has for the salesman often extends, subconsciously, to the stuff the salesman is trying to market.

So this salesman tries to be fairly aglitter with good health and vigor and success and content and general harmony. If a man asks him about his business, or family, or health, or what not, he tries to drive home the impression that everything is perfectly lovely.

This man takes a cold bath every morning. He is not one of those cold bath liars who like to tell about their icy morning plunge and how they revel in it. He frankly *hates* a cold bath. But he endures it because he thinks it helps him to look healthy and wealthy and wise. It is a means to an end.

A salesman should, of course, never be a bore. If necessary for him to do a lot of talking, he should try to break up his selling argument into easy

stages. In this connection, book agents have a little trick that may be worth knowing. A good book agent never begins at the title-page to go through a book and point out its interesting features. He is more likely to begin well toward the back of the book and jump from there to the middle, then to the beginning, back again to the middle—and so on. In that way, the customer never knows whether the selling argument is to be long or short. If a man were to show you a book and you thought he was going to start in at the front and take you right through, you would be horrified, and nip his talk right in the bud.

So it is in selling any other article. It is well to have a customer believe that in a moment the salesman will have said all he has to say. In that frame of mind, the customer may listen to him patiently for, maybe, an hour.

CHAPTER XIII

MEETING HUMAN NATURE HALF WAY

ONE of the phases of human nature that every big-store manager knows is the difference between men and women buyers seeking the same sort of article. For example, the average man, looking at a new suit, considers quality first, price second, and style third. With women exactly the reverse is true. Style is the paramount requisite. Then comes the question of price, and quality last. After eliminating the items of style and quality, however, price is more important to a woman than to a man. Women are more careful shoppers than men. They will go farther to get exactly what they want.

Each year sees an increased tendency in nearly all lines of business to cater to women buyers. Even in men's wear, advertising appeal is made about as much to a man's wife as to the man himself. Many men wisely let their wives buy their shirts and neckties, and the consequence is that fewer red neckties are being worn with purple shirts.

If a man goes into a store accompanied by his wife to buy himself a hat, suit, shirt, or even a pair

of garters, the clerk is likely to address himself chiefly to the wife. He knows that her judgment will largely govern the transaction. The reason she is along, in all probability, is that, just after some previous purchase of his, she has issued an ultimatum, declaring:

"The next time you buy a hat *I'm* going to pick it out!"

Moreover, the clerk knows that unless he is especially polite to the wife she will take a dislike to that store and talk her husband out of trading there again. On the other hand, if the husband should feel hurt because the clerk was inclined to ignore him, the wife, by the time they reach home, will have convinced him that his grievance was all imaginary and that the clerk was in reality a delightful man.

Not infrequently a store advertising men's underwear describes the goods in detail, something like this:

"The drawers are well made, cotton ribbed, with full gussets"—and so on.

Now, not one man in a hundred, or a thousand, knows what gussets are. I myself should not know a gusset even if it came down and perched right on my shoulder. Is it not a waste of words, then, to tell about gussets in the advertisement? No; because most men's underwear, in department stores, is not bought by the wearer, but by the wearer's wife. And she knows what a gusset is if he does not.

Thousands of articles are sold because they appeal to some one or more of the five senses rather than to one's reason. If a merchant or manufacturer can offer an article that tastes better, looks better, smells better, feels better, or sounds better, and *is* better than any similar article on the market, and has proper selling methods, he can make a fortune. Women, especially, are reached through their senses. They buy a fabric because it looks pretty or feels good when they take hold of it. A man is more like to consider such advantages as cheapness or durability: things, you see, which reach his reasoning powers. Automobile salesmen often talk to a woman about the shape of the car, the color of the paint, the upholstery, and the easy-riding qualities, rather than about the efficiency of the engine.

Men buyers are by no means immune, however, to this appeal through the five senses, though they are not reached in just the same way. The masculine tastes are more vigorous. A man may prefer a rich red color where a woman would wish pale pink or baby blue just as a man orders strong coffee and his wife, maybe, takes weak tea.

One famous store has given a great deal of thought to this item of color alone, to find what kind of ribbon on candy boxes, for instance, and what color in various other wrappings will attract the largest number of buyers. In selling candy it is necessary to keep it constantly in mind, too, that while women are the candy eaters, men are

apt to be the candy buyers—especially when it comes to the higher-priced goods. They buy for gift purposes. And a man will, of course, pay more for a box of candy to take to his sweetheart than she would pay if she were buying it for herself.

For many years a certain successful merchant, when buying goods for women's wear, has made it a rule to seek something that makes him, as he expresses it, either mad or glad. He says that it does not matter whether he likes or dislikes a design, so long as he has a strong feeling about it, one way or the other. Invariably, he declares, if a design or a fabric seems to him so bad that it irritates him, a certain proportion of his women customers will rave about it. Others will dislike it just as much as he does, and will buy the kind of style that he himself would prefer. The idea is that a striking article, one which makes a definite impression, will meet with both approval and disapproval, according to how one looks at it. The merchant never buys what may be termed a neutral article, one which fails to impress him as either very bad or very good. For he has found that unless it causes a positive reaction in his mind it will not sell readily. It will appeal neither to those who like what he does nor to those who like what he hates.

One day a suit manufacturer came to him with three dozen suits that he hadn't been able to dispose of. They were terrible looking suits—of weird color, and of a design which suggested that the

tailor might have cut them out with a knife and fork.

"I haven't the nerve to charge you for these," said the manufacturer, "but I wish you would take them and try to sell them. If you do, just pay me whatever you think right."

The merchant did so. He placed one of the bizarre suits in the window, with the price, fixed at random, $14.95. Sure enough, the suit was so bad that many women decided it must be good. Every one of the three dozen was sold within twenty-four hours. Such is human nature. There are so many kinds of people in the world that almost every shading of taste has its direct opposite. The kind of woman one man might pick for a wife would not appeal to some other fellow as worth even a fraction of her upkeep. So it goes.

The old-fashioned way of selling things was for a storekeeper to lay in a supply of whatever he thought his customers would want, or ought to have. Sometimes he bought too much, and frequently he did not buy enough. Everything was left to chance, or to haphazard guesswork. Today a good retailer proceeds more scientifically. By using the law of averages he aims to know in advance exactly what his customers are most likely to want, and provides just that. He knows more about an average customer's needs and preferences than the average customer does himself.

Consider, for example, the item of perfumery.

Now, there are all kinds and grades of perfumery, from the very mild to the extremely smelly kind and it is used by all types of women. One way to sell perfumery would be to pick at random a variety of grades, and trust to luck to hit on an assortment that would sell evenly. Obviously it would be a big disadvantage to have a large surplus of one kind but not enough of another. A large chain drug-store corporation determined to find out exactly what kind of perfumery women like. By offering free samples and talking to the women who accepted them, they ascertained the preferences of several thousand women. Among other things, they learned that one woman out of every ten does not like any perfume at all. One fourth of all women customers at the perfume counter desire a strong, aromatic variety; but two thirds of the women want an odor that is extremely mild and delicate. These specifications, of course, are not sharply drawn; of those who desire a pungent odor, not all like just the same strength. But in a general way the proportions mentioned about represented the demand. Moreover, these proportions were practically the same whether the women were on Broadway or in Iowa.

Similarly, this drug-store concern found out what kind of candy people like best—how much more popular is chocolate with nuts in it than caramels, and all such facts as that. They know that chocolate sirup is the flavor most sought at the soda fountain; but they go further and try to

learn exactly what particular *kind* of chocolate flavor will give the most general satisfaction. Also, they seek to know not only that people like a certain thing, but why they like it. Referring again to perfumery, for purposes of illustration, they saw that the odor of the rose is much more popular than that of lilies or lilac. And the reason is that one tends to be buoyant while the other is heavy and depressing. A blended perfume is more popular than any one particular odor—because a person tires of too definite an odor, just as one tires of too decided a pattern in clothes. A plain blue serge will sell better in the long run than a black and white plaid. The subtle, intangible thing in perfume is best because it carries with it something of elusiveness and mystery. The average woman does not like to be identified by her fragrance the moment she enters a drawing-room. And no husband wishes to have his wife use perfume of too decided an aroma, no matter how well he might like it at first. In time it might get on his nerves.

One must never lose sight of the fact, in retail business, that people are creatures of habit. If they have been accustomed to buy an article in a certain shape or certain color of box, they do not know what to make of it if the color or shape is changed. For instance, cotton batting and medicated cotton have for a great many years come wrapped up in blue tissue paper. The idea is the same as that which prompts us to put bluing into the water when we wash clothes, because the blue

makes the white seem whiter. During the war it was difficult to get the dyes for this blue tissue paper. But to use pink paper or plain white paper would have meant a big reduction in the sales of the manufacturer who attempted anything so revolutionary. People are so in the habit of buying cotton in blue paper that they would be slow to believe it was the same cotton if done up in any other color.

Many stores make it a point to have what might be called suggestive grouping of articles. When a man comes up to buy a safety razor, he finds various other toilet accessories—shaving soap, talcum powder, and the like—in the same case, or near by, where his eye may easily take note of them. Any good clerk can tell which customers will welcome suggestions and which will not. When a woman walks up to the counter and states in an authoritative tone that she wishes to buy a hairbrush, and has the air of knowing exactly what she wants, a suggestion may irritate her. But, on the other hand, there is the customer who, obviously is not certain about her needs, and to her a suggestion is a favor.

There is a funny thing, though, about making a suggestion. Unless it is timed just right, it does not lead to any more sales. It should be made within a few seconds after the customer has made his first purchase. If the clerk takes the customer's money, gets his change, hands it to him, and then suggests something else, it is likely to be too late.

The customer doesn't want to go through the whole operation of buying and getting change again. Unconsciously he regards buying anything as a closed incident for the time being. Neither is it wise to talk about selling him something else before he has finished selecting the article he came in for. Let us suppose that a woman asks for a toothbrush. If the clerk instantly says, "And will you need any tooth powder?" before showing her the toothbrushes, she is justified in being annoyed.

Here is an odd little phase of buying-and-selling psychology:

Two men in a certain town run little stores in competition with each other, less than fifty feet apart. One seems to do a little better than the other. I asked him for the explanation.

"Well, for one thing," he said, "I keep my doors open later in the fall than he does, and swing them open earlier in the spring. All summer I keep my goods in show cases, so that I don't require door screens. The customer who has the slightest notion of coming in here finds that he can do so with the least possible resistance. Everything else being equal, a man would rather walk into a place where he doesn't even have to shove a door."

The average person is not a close observer. It is necessary to go more than half way to meet the average customer's ordinary range of vision, because he will not go the other half. One concern made hundreds of experiments with signs at soda fountains and found that, to get the best results,

they must have a sign directly on the level of the average customer's eye when he is seated. As near as they could ascertain, an announcement of a new drink displayed at eye level is just five times as effective as one two or three feet higher than the eyes. An observant man may look up and see the sign that is higher up, but, as I say, there are comparatively few observant men.

And in signs, just as in any other form of advertising, it is important to have enough variety in the type sizes to give the eye convenient stopping places. For instance:

IT IS EASIER TO READ A LINE LIKE THIS—in a window card,

than—

TO READ ONE LIKE THIS

The letters in the second line, while capitals, do not afford the restful variety of the first line. Where the first letter in each important word is higher than the others, they are like hooks upon which to hang one's attention.

CHAPTER XIV

TO BUY OR NOT TO BUY

It used to be that a man who was a seller of goods was also a buyer—of food and drink and entertainment. To-day the professional buyer is just as likely—maybe a little more so—to buy for the seller, as for the seller to buy for the buyer. The old-fashioned salesman proceeded on the assumption that anybody who bought from him was bestowing a personal favor and should be made a fuss over accordingly. Yet, when you stop to think about it, if an article is worth having, and the price is right, why is not the buyer of it just as much under obligation to the seller as the seller to the buyer? The man who buys the article prefers it to the money he pays for it, else he wouldn't take it.

I knew a young man once who was a bit of a soldier of fortune. He had a habit of running out of money at inopportune and unexpected places. On one of these occasions he had to choose between eating at cheap restaurants at his own expense and eating at high-priced hotels at the expense of somebody else. He picked the latter course, inasmuch as he felt at home—so he told me—only in an

atmosphere of more or less grandeur. The cheap places jarred on his tender sensibilities.

His first step toward having his meals bought by others was to go to the Public Library and read up on the technical points of certain kinds of high-priced machinery manufactured in that city. Equipped with this information, he called up the head salesman of a big machinery concern and asked the salesman to call at his hotel. He gave out the impression that he was representative of a big firm in another city, which was in the market for such machinery.

He contrived to have different salesmen take him to dinner—and even to breakfast—for three or four days, until he got ready to leave town.

The point to all this is that this gracious grafter might have more difficulty in working a game like that at the present writing. He might have to go and get in line and endure a long, irksome wait before he would have a chance to talk with the head salesman. A man selling an article of real merit is often so busy just now in pacifying customers who are complaining about slow delivery that he hasn't any time left for entertaining mere prospects.

A good example of this is in the automobile industry. Only a dozen or so years ago a great many automobile salesmen were somewhat the same type as wine agents. They were affable entertainers, and it was not unusual for them to abandon hope of selling a man a high-priced car unless they could do so when his mind was not altogether

clear. To-day, if you buy any of several autos, you probably try to work a personal pull with the agent in order to get more prompt delivery than some other customer. The chances are that you do not even ask for a very elaborate demonstration, but buy on hearsay—that is, on the general reputation of the car. A great many autos—even of the higher-priced makes—are sold over the telephone, just like butter and eggs or any other staple commodity. No one expects his grocer to come round and buy him a drink before landing an order.

A young man I know determined to buy himself a small auto. He thought the thing over a long while before making up his mind, and the proposed purchase was discussed in his family until it naturally took on a lot of importance. It marked an epoch, in a way, such as when he got married and the time he bought his home. The passage from the pedestrian class to the automobile class was no trifling event. So, when he went to the marts to buy, he felt that he had coming to him a great deal of deference.

"I'm thinking," said he to the agent of the car he had selected, "of buying a car."

"All right," agreed the salesman, pleasantly. "If you place your order to-day I might be able to get you delivery inside of a month."

He was courteous enough, but he talked in an offhand tone as if he had been saying:

"Will you take it with you or shall we send it round on the afternoon delivery?"

"I should have had a lot more attention paid to me," remarked the customer in telling of the incident, "if I had been buying a lawn mower, or even a good monkey-wrench."

However, the change of attitude is not so much on the part of the seller as on the part of the buyer. There is just as much selling competition as there ever was—probably more; and that is why the buyer has come to look at things from a new angle. A great many lines of goods are bought by professional buyers, and the professional buyer is the fellow who first saw the light. He found that being entertained or palavered over was costing him money—too much money. He decided that he was being played, as the saying is, for a sucker.

The seller entertains the buyer in order to place him in rare good humor and get him to buy at the highest possible price. The buyer awakened to the fact that in the long run he himself was paying for all meals and theater tickets provided by the genial and urbane persons who had things to sell. Inasmuch as he was paying the bill, then, why not appear as the host and get credit for the outlay, and make capital of it for his own purposes?

There was a chairman of the Committee on Foreign Affairs, in the House of Representatives, at Washington, not so many years ago, who used to give dinners to various dignitaries, sending out invitations in his own name and getting all credit for the entertainment, but assessing the cost among the various members of the committee.

This was, in a way, what used to happen and doubtless still happens between a great many salesmen and buyers. The buyer is entertained until he buys enough goods to pay not only for the goods but also for the entertainment.

But the wise salesman prefers to have his customer in such a frame of mind that *he* will offer to buy the lunch or the dinner. For he knows that a customer likes the sensation of being entirely free from obligation to the salesman with whom he is dealing. Moreover, the man who has just bought a dinner feels more kindly toward his guest than if the other fellow had paid the check. It is human nature to be so pleased with one's self after doing a kind or agreeable act that one feels well disposed toward the person receiving the favor. I used to know a young man who was rescued from drowning by a pretty girl with whom he had been on extremely friendly terms. Not more than a month after that he, in turn, rescued another girl from drowning. He married one of these girls. But not the one who had rescued him. The other one had made him a hero, and he loved her for it.

John J. Hicks is head buyer for a great retail establishment in a Middle Western city and goes to New York several times a year to buy goods. He got a large amount of pleasure out of these trips East. What with theaters and dinners and automobile rides and one thing and another they formed bright little spots in his busy life. His host

at a great many of these nice little parties was Max Izzent, or some such sounding name as that. Somehow or other the store Hicks bought for was never able to make much profit out of the goods it got from Max Izzent. Yet a rival store up the street sold a lot of the same line of goods; and from the way it pushed them, it looked as if it was making a good deal of money out of them.

John J. Hicks tried to buy the goods cheaper, but without success. He became convinced that the buyer from the rival store up the street must be getting them cheaper, else he would not have bought in such large quantities. Hicks also noticed that the rival buyer hardly ever accepted hospitality from Max Izzent. He therefore took a size-up of the situation—and bought some theater tickets. He bought them from a speculator at a fancy price, and they were for a show that was selling out, mostly, two weeks in advance. Then he went to the telephone and called up Max Izzent.

"Max," says he, "a friend of mine from Omaha was called home on account of the serious illness of his old Aunt Ella, and he gave me some tickets he had managed to pick up a week or so ago for *The Cerise Nightie*, up at the Juckandpudge Theater. I've been wanting to see that show, Max, but I don't want to see it unless I can have some good fellow like you along. Will you join me?"

Now Max had been taking Hicks to theaters, but that was purely a matter of business. Here,

on the other hand, so it seemed to Max, was Hicks taking him just because he enjoyed his company. That was really quite flattering. He thought more of Hicks than he ever had before. Hicks was a good old scout, so he declared to himself, to prefer his society to that of anybody else in New York.

Up to that time Hicks had never felt like quibbling over the mere matter of price with Max Izzent, after Max had been so hospitable toward him. Now, however, all this was changed. He was doing something for Max, which made him have a rather patronizing feeling toward Max. He could talk to him in fatherly fashion and tell him frankly that his prices were too blamed high! The consequence is that since then he has been buying things from Max for at least thirty-five per cent. less than he ever did before.

Hicks learned the advantage of making a personal hit with the men from whom he wished to buy and winning their warm regard, instead of merely permitting them to ingratiate themselves upon him. One man with whom he had been dealing had recently built himself a big home over in a bleak section of New Jersey. Hicks found that the man was itching to entertain somebody in this fine new home, but it was so far out that his New York friends were slow to come. So Hicks drew him into conversation about nice places to live, and the man naturally fell to talking about his new house in Jersey.

"Sounds mighty good," remarked Hicks. "Why don't you ever invite me over there? You know how I hate the confusion and bustle of New York."

"Come over to-night!" exclaimed the salesman with enthusiasm, slapping Hicks on the back.

And Hicks went. It paid him to go, not only because he could do business with the man on a much more advantageous basis thereafter but because of the real pleasure it gave his host. In this instance the obligation all went toward Hicks, even though the other man was doing the entertaining. He felt grateful to Hicks for giving him an opportunity to show off his new house, just as a child is pleased when anybody seems to show a genuine interest in his newest toy. Hicks was a man more familiar with the social graces than the salesman himself, and the visit flattered him.

A shift in buying and selling practices seems to be slowly taking place. Understand, I do not mean that there has been a complete change—a revolution or anything like that. But there is a difference. There is one class of buyers, however, who still expect to be carried about and fussed over with considerable éclat; and these are the buyers from the smaller towns, who are usually also the owners of the establishments for which they buy. They are a little behind the professional buyers from the big cities in finding out the advantage of entertaining the other fellow instead of letting the other fellow entertain them.

There is another vast advantage the professional

buyer has over the small-town merchant who does his own buying: The latter is so much more concerned with various other details of his business that he gives little thought to whether or not he shall buy a certain lot of stuff until a smart salesman drops in on him.

Then what chance has he? He must match his wits against the salesman, who is a specialist at talking people into buying things, whether needed or not. The salesman has been practicing on his line of argument for weeks. There is scarcely a loophole of possible escape that he hasn't thought about scores of times in advance. The merchant, on the other hand, has to combat these selling arguments with such a line of defense as he can rig up on the spur of the moment. And this is not so easy as one might think. The chances are that the merchant falls a victim to the salesman's cleverly worked-out conversation—and overbuys.

I asked an old, experienced salesman once why so many retail enterprises sooner or later fail. Without a second of hesitation he declared:

"It's because they do not buy with sufficient care."

He went on to say that the smaller the town and the smaller the business, the more likely the storekeeper is to overbuy. Go into almost any small country store and you will find a large percentage of goods which are practically worthless—stuff that the proprietor couldn't sell in a hundred years, except at a loss. If you were to investigate,

the chances are that you would find this percentage of useless stock growing smaller and smaller as you looked into bigger establishments, until in the case of a great department store there is practically no dead stuff on the shelves at all.

The trouble is that most of the business education has been along the line of selling. There are schools of salesmanship and talks on salesmanship and magazine articles about salesmanship, but right offhand I cannot think of ever having read a treatise on how to resist expert salesmanship.

A high-grade salesman was endeavoring one day to obtain an order from the head of one of the leading department stores in Pittsburgh. The two were warm personal friends, yet the salesman could not get his order. He finally gave up somewhat in disgust, and the two got to talking of other matters.

"What," asked the salesman, "do you regard as the chief secret of your success?"

"Undoubtedly," replied Mr. Boggs, "it is being able to resist a man like you. Here we are, old friends; you're a gifted salesman, and your goods are always the very best of their kind. It is, indeed, a strong temptation to buy from you. But I don't need anything from you at the present time. So I must say 'No.' Except for my ability to say 'No,' I should have been on the rocks long ago."

A once-successful publisher brought a great magazine to financial ruin a few years ago for that



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Many a business enterprise has been wrecked because of the inability of the proprietor to resist clever salesmanship

very reason. Every time he saw a clever manuscript he could not resist buying it. Before long he had thousands of dollars tied up in manuscripts stacked away in his safe. He could not have used them all in fifty years.

CHAPTER XV

FINDING THE KEYNOTE

ALMOST any average man likes to be flattered about his masculinity, just as the average woman likes her beauty to be noticed. All men, a barber will tell you, love to hear that they have an exceptionally tough beard and are hard to shave. You can make a bosom friend of a scrawny, undersized man by telling him that you bet he is mighty and strong and wiry, and that he will live to put flowers on the graves of his more robust-looking associates.

Every man has some keynote that completes a chord. Often it is the exact opposite of what one might naturally expect. A comedian, for instance, will feel twice as flattered if you tell him you know he was born to play tragedy than if you tell him you laughed yourself sore at some of his comic antics. A statesman's greatest vanity may be his belief that he can play the violin or that he is a good judge of fancy chickens.

Frequently a handsome woman in business is more proud of her commercial ability than of her face or figure.

One unusually successful salesman I know keeps

a little card index telling the most direct route to the hearts of all his customers. Public speaking, dogs, trout fishing, children, gardening—those are among the notations on his cards.

If you were to go into the office of Louis W. Hill, head of the Great Northern Railroad, and try to see him on a matter of the utmost importance, you might get your card returned with regrets. But send in a message that you have come to talk about Col. Bill Hanley, of Bend, Oregon, and you are almost sure to get an immediate audience. Col. Bill Hanley happens to be not only Hill's friend but his hobby.

I recall a brief interview I once had with John D. Rockefeller. There were several possible methods of approach. One was to flatter him about his little household economies. It was common knowledge that if you told Rockefeller you had heard that less food was wasted in his household than in the humblest home, he would be immensely pleased. Petty economies comprised what Rockefeller regarded as one of his noblest virtues. Another thing he liked to hear was what a power for good he was in his church or Sunday-school. A few days previous, I had been to his church in Cleveland and heard him make a short talk to the Sunday-school children. It was just an ordinary, platitudinous talk. But I told him how much I enjoyed it and what a lot of good it must have done. He became rather cordial immediately.

If I had started in to tell Rockefeller that I

considered him the greatest business man, or the greatest financier, the world had ever known, probably he would have been bored. He would have known that I was not competent to judge his business ability, and that my opinion on that subject was well-nigh worthless. But he appreciated that almost anybody was capable of judging whether or not he was a good talker.

A friend of mine had an almost identical experience with Andrew Carnegie. The steel man had delivered an address at the College of the City of New York. At the close of the exercises, Carnegie, all rigged up in a cap and gown, was marching along in a solemn procession of faculty members and graduates. My friend, a New York newspaper reporter, sidled up to him and began to talk about how much he had enjoyed Carnegie's speech —how helpful and inspirational it had been. In a moment he had steered Carnegie out of the procession to a little seat, where he got answers to a lot of questions that the steel master would not ordinarily have listened to.

Once I wished to talk to the late Chief Justice Fuller at the close of a speech he had made before a Western college. I realized it was no use to say anything to him about his oratory, because public speaking was to him an old story. But I did say to him:

"Mr. Justice, I didn't suppose a man on the Supreme Court could be so human."

At once he gave me a smile right which came

from his heart. The old chap liked to be regarded as a human being.

A lot of men like to hear just the opposite. Many a man likes to be looked upon as a mere intellectual machine. In doing business with a man once, I insisted on having everything in writing.

"Because," I told him, "you're so cold-blooded and shrewd that I want to know just exactly where we stand."

At that he fairly beamed all over. It was his ambition to be thought cold and shrewd in business matters.

Then there are men whom you can win by telling them how immoral you imagine they are. Or that you think they are working too hard. Still other men can be reached only by listening to them. Just let them talk on and on, and look interested, and they will have a high opinion of your judgment.

Years ago, when I was a young reporter doing police news, there was a big fat policeman named Jim Williams who was one of the best news sources in town. It seemed as if more strange things occurred on his beat than anywhere else. All of us who were obliged to write of fires, accidents, burglaries, killings, and the like, tried to cultivate Jim Williams, to ingratiate ourselves in his favor. None of us could get so many profitable tips from Williams, however, as a reporter on one of the morning papers named George McFarland.

Nearly every day McFarland would have at least one exclusive piece of news, and usually it would appear to be traceable to Jim Williams. It was bad enough to be beaten on these news stories, but it was particularly irritating to have to trail behind McFarland, for he was in many respects the poorest reporter in town. All the rest of us on the police beat felt rather important over the possession of college degrees, and thought we could express ourselves in good high-brow English. Poor McFarland had scarcely any education at all. Moreover he drank some, was unkempt in appearance, and looked more like a tramp than a representative of a great daily organ of progress and enlightenment. I doubt if he could have constructed a grammatical sentence. He collected his facts and telephoned them to his office to be written. And, as I have said, he obtained facts that the rest of us overlooked—largely because of his ability to maintain the respect and esteem of Jim Williams, the policeman.

"It's this way," somebody suggested one night, as a disgruntled quartet of us sat in the reporters' room at the central police station, "Williams is a stolid sort of big cop, not of very high mentality. He lives on about the same intellectual plane as McFarland does. Naturally they have a good deal in common."

That set me to thinking. I made up my mind to get in with Policeman Williams on some basis of amity and equality which would lead to a free



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Jim Williams' keynote was food—things to eat!

exchange of ideas and knowledge. I sat down and tried to think what I would enjoy talking about if I were a policeman forty-two years old and weighing two hundred and forty-seven pounds. Obviously, he would probably care little about Chaucer, dramatic sequence, the binomial theorem, or the nebular hypothesis. I would have to get down to some of the more elemental things of life. Well, I went out and tried him on a number of topics, which included: baseball, politics, horses, prize-fighting, and physical culture. The only good response I got—the only positive reaction, as they say in scientific circles—was from the latter topic—physical culture, or how to keep one's self in the pink of physical condition. Williams was a trifle vain about his physique. He gloried in his strength. Yet I found that I was still a trifle shy of hitting the nail right on the head. I felt certain I was getting warm, as the saying is, but there was something else that Williams would rather talk about than his physical prowess. Quite by accident I stumbled upon it. From physical culture we went by easy stages to the matter of diet—diet and food and cooking. There at last was Jim Williams' keynote. Food! Things to eat!

When you pause to consider it, this fad was not surprising: here was a big, able-bodied man who was obliged to tramp about the streets all day with scant opportunity for mental stimulus, but all the time working up a fiendish appetite. Naturally, he was able to consume large quantities of food,

and he tried various kinds. He learned to like food that was well prepared. He came to regard himself as something of an epicure. Food was his hobby. After I found this out, Williams and I used to stand on street corners discussing food and culinary processes for an hour at a time. His favorite proposition for friendly debate was whether stewed chicken is better than fried chicken. I always spoke in behalf of fried chicken, and he was firm in his advocacy of having his chicken stewed. Before leaving him, however, I always conceded that perhaps he was right. No matter how often we held this discussion, the policeman was always eager to take it up again. He was like a child who never tires of the same little bedtime stories over and over and over again.

The consequence of all these heart-to-heart conversations with Jim Williams was that he came to have a warm, personal regard for me, and he saw to it that I got always a little more than my share of news events off his beat.

Without knowing it at the time, I was learning salesmanship. I could have sold Jim Williams anything from a gold brick to a threshing machine.

I remember having once a difficult newspaper assignment which took me to a cattle ranch out West. There were two cowboys there with whom I was obliged to make myself solid, for I desired information which they alone could give me. This seemed like a woefully difficult task, for I was a tenderfoot and they were more likely to laugh at

me, I feared, than to confide in me. But I quietly looked about for the proper sort of topical fulcrum. Among other things, I chanced to note that there was a division of opinion among the cowboys on this ranch as to whether it was better to have double girths or a single girth on a saddle. Moreover, I heard arguments about the wearing qualities of two different brands of overalls. I made it a point to find out what brand of overalls my two men wore, and how they felt about single or double girths. It happened that both men were in sympathy with the double girth cult, and I accordingly found opportunity to remark casually to one of them that I was surprised to see so many men, otherwise intelligent, who rode on saddles having only a single girth. I said that it seemed to me two girths would not only be a great deal safer for the rider, but vastly better for the horse.

"You've said something, old pardner," agreed the cowboy. "A man couldn't give me a saddle with only one girth on it."

And from that time on we rapidly became friends. Then he and the other man and I took up the overalls question. My point of view was in such accord with theirs that their respect for me grew still greater.

That reminds me of a little episode at the time of the San Francisco earthquake, to "cover" which a reporter named Ross was sent out by his newspaper. Ross learned that United States marines had been landed in the city to maintain martial

law and stop looting. Certain members of one company of marines had witnessed a lot of human interest scenes which he wished to know about. But he knew he would get little detailed information if he merely went to members of the company and asked them point-blank for what he wanted. He must get to talking to them about something which would appeal to them right from the start. This was not easy, because the things the marines knew about and were most interested in pertained largely to matters aboard ship, concerning which Ross knew nothing. Finally, he figured the thing out: A marine, living mostly on shipboard, does not ordinarily do a great deal of walking. These men were not only obliged to do a big amount of walking, but they must do it over streets littered with all kinds of rubbish and obstacles. It stood to reason that their feet must get extremely tired and sore.

So Ross talked to the marines about sore feet!

And he made a hit with them. They welcomed him among them as one who spoke their own language.

In a little town lived a man who made a comfortable fortune by conducting a clothing store. Considering the amount of his investment he made a bigger profit than any small town merchant I ever heard of. Yet he was a man of just average ability. The secret of his success was simply his gift for playing on people's vanity. He never permitted a young man to buy a suit of clothes without

patting him on the back and whispering in his ear something like this:

"I tell you, old fellow, it doesn't do me any harm to have people know where you buy your clothes. You've got a nice athletic build and always look well; you're a good advertisement for me. I'll appreciate it if you'll drop a remark now and then about where you bought your suit."

He made it his business to know the hobbies and little vanities of nearly everybody in town. If a man had a dog he was proud if the storekeeper would talk to him somewhat in this vein:

"A friend of mine down East wants a dog like yours. I was telling him you had the best dog of its kind in this part of the country, but you wouldn't sell it!"

If the customer's main pride in life was his wife, his weight, his front yard, or his golf game, he could not easily get out of the store until the proprietor had patted him on the back and complimented him on the thing he most liked to hear about.

I never bought a shirt or a necktie from the man when he didn't remark:

"You certainly have the knack of picking the pretty patterns. I must lay out one like that and take it home for myself."

He told everybody that.

A real-estate friend of mine flatters his clients by a little scheme that he says has proved to be worth the extra time it requires. A customer drops in and wants to buy, let us say, a piece of investment

property. The man's financial status is such that he could not swing a piece of property worth more than ten thousand dollars. So this real-estate dealer tells him he has the very thing—and shows him a place worth thirty-five or forty thousand dollars.

The man is then in the position of the negro who was asked for a loan of ten dollars and said: "I ain't got ten dollars, but I thanks you for the compliment all the same." He has a high opinion of the real-estate man's judgment in sizing him up for a person who would think nothing of dashing out forty thousand dollars. And though he does not buy any of this expensive property he ends up, perhaps, by at least buying something.

This real-estate man hit on another way to play on people's vanity. He found that nearly everybody takes pride in the ability to drive a good bargain. This is especially true of a great many women. So, in repapering houses he has for rent, this man always lets one or two rooms go until a tenant is about to move in. The tenant is almost certain to want something done, if for no other reason than for the sport of driving, as he thinks, a close bargain. The real-estate man then agrees to redecorate the two rooms he has reserved for that very purpose, and both parties are pleased.

I have frequently had occasion to observe that to win the favor of a certain type of men it is necessary, in so far as possible, to make even one's language correspond to his. For instance, I heard of a bright young man, just out of an Eastern

college, who failed to land a big order with a country storekeeper, just when the deal was about closed, because his talk got on the storekeeper's nerves. It seemed that the young man had been taught to say "bean" for "been," after the English fashion. The storekeeper declared that he was "too blamed grammatical."

Once I sought information from an odd old character who lived by himself out in the country. I was tipped off by neighbors that he was hard to approach and had an aversion to "city folks"; that I should wear old clothes, and adopt a rather rough, uncouth line of talk, being careful to say "have saw" and "has went." I did as directed and stopped at the man's house one afternoon on a pretext of getting a drink of water. We were getting along first rate when he chanced to say something that I did not hear distinctly. Thoughtlessly I said, "Beg pardon?"—meaning for him to repeat what he had said.

The moment I said "Beg pardon," he abruptly severed all diplomatic relations. He simply walked back into his house and slammed the door. I seemed to him too formal and polite. If I had inquired, "Whut's that you said, hey?"—all would have been well. Such characters as that are unusual and, of course, rather negligible. The point is that in meeting people it is often necessary to adjust one's conversation and phraseology to theirs, or else they will feel ill at ease, and will not readily respond to one's wishes.

I was sent one time to obtain an interview from the governor of a great state. It was on a matter that he had refused to talk about, and I went on the mission knowing that several others had failed.

A few hours before starting I inquired about the place up in the country, where the governor was spending the summer, and found that it was in a locality of great historic interest. That recalled to my mind that the governor's hobby was American history. So I hastened over to the public library and crammed as much information into my head as I could before train-time about the early history of the section where the governor lived.

At the governor's home, I did not wait for him to ask me what was the real object of my visit, but began to talk about the wonderful scenery, and about the fact that it was my first trip into a locality I had known about chiefly by reading of it in my school history as a youngster. Thus we soon got launched into a discussion of American history—a discussion in which I would have been lost except for having fortified myself hurriedly at the public library just before leaving the city. We sat on the governor's veranda and talked for an hour without the governor ever pausing to wonder what had really brought me there—he was that much interested in the discussion. Gradually I steered the conversation around to the political matter that I was anxious to know about. But the moment he started to talk of that I purposely interrupted him to ask about something

else along historic lines. Then later I apologized for the interruption and let him talk politics, just as if I were listening to that solely out of politeness. We became quite friendly. Finally it occurred to him to ask:

"Just what mischief are you here for, anyhow?"

I told him, and he said he would not talk politics. But I reminded him that he had already done that very thing. He insisted that he had not done so for publication. I persuaded him to let me use what he had said, with the exception of one or two details.

Now, except for our long talk about history, which had given us a chance to get acquainted, he would never have talked politics at all, and even if he had he would not have granted me permission to quote him. It would have been the same way if I had gone to him as a salesman. If on my arrival I had let him know what I wanted, he would have refused point-blank, and it is doubtful if any amount of persuasion would have changed him.

Sizing up a man is often a matter of simple elimination. Sometimes I amuse myself by trying to tell all about strangers I see in public places. One winter night, I sat next to a substantial-looking old chap and his wife in a theater. He was a quiet, humble-appearing fellow, and yet I knew that he had money, because both he and his wife had clothes of excellent quality—even though they were not especially stylish—and his wife wore

a good deal of expensive jewelry. Yet the man looked rather ill at ease. From this I judged that he had not always been accustomed to the luxuries of life; theater-going, I felt sure, was rather new to him. I wondered how he had got his money. Probably not by inheritance, for if it had been in the family for a long time he would have been more used to it. Not by any short-cut, get-rich-quick scheme, for he had too honest a face, and he looked like a lifelong toiler. Not as a member of any profession, because he was not well enough educated. Not in retail trade of any kind, or he would have been so accustomed to meeting all sorts of people that he would have looked more at ease.

I made up my mind that he must be a manufacturer. He was not running an automobile concern, or making any kind of product with a lot of different parts, because that would mean various departments to his business, and would require probably more executive ability, more capacity for organization, than his face indicated he possessed. Therefore, he must be the manufacturer of some simple, staple product. His business must be one that had grown gradually from a humble beginning something that would not require an elaborate equipment to start with.

Between the acts we got to talking, and I found that he was the owner of a prosperous little brickyard in a Western city.

Obviously, if I had been intending to sell that man something, it would have been a big advan-

tage to know what his face told me about his career and characteristics. Likewise, if his face had indicated him to be a serious-minded man, I would not approach him in the same way as if he were a man who must be joked with.

The story is told of a traveling man who lost a big sale by springing on the wrong customer a little joke that was then going the rounds. He took a match from his pocket and told the customer it was a new kind that would light if one threw it up in the air. As he tossed it up, he said:

"See, it lights on the ground."

The customer turned on his heel in disgust, declaring:

"I wouldn't buy anything from you. You're too con-demned smart!"

A man of a different type of mind might have taken a liking to the salesman for showing him a joke that he could try on his friends.

Too much importance cannot be attached to the auspices under which you meet a man. You can walk right in on some men, introduce yourself, and immediately stand on your own merits. But other men have a habit of judging a new acquaintance by the company he keeps—or doesn't keep. The quickest way to make progress with such a man is to get one's self identified with persons whom he regards favorably, or, better still, to be introduced to him by somebody who has his full confidence. On one or two occasions I have been sent into a

city after certain information, and have remained there a week without ever going to see the man I really wished to see. I devoted myself to scraping up an acquaintance with the men or women who could give me just the right point of contact with him.

Often one can tell a man's business or his instincts by studying his face, watching his actions, or listening to his talk. One morning I had a caller before breakfast at the hotel where I was staying. I asked that he be sent up to my room. As he entered I apologized briefly for having to receive him in an old lounging robe, explaining that when he called up I was right in the midst of taking an informal little bath.

"Ah, that's all right," he replied, breezily; "bathing is a good thing both for the individual and for the State."

The impression came to me at once that the man must be an insurance agent. Only a salesman or a lawyer—men who make their living partly by conversation—would have been likely to utter such a comment so glibly. The man probably was not a lawyer, because, in the first place, there was no reason why I should have received a call from a lawyer; in the second place, he had the attitude and expression that salesmen seem to acquire after several years of service. The most likely type of salesman to call on a man of my condition of life was an insurance agent. I judged him to be one —and I was right.

Moreover, though he was energetic and enterprising, this man was not a really successful salesman, because he lacked tact—else he would not have called on me without an appointment at such an inopportune time. Because he got me out of the bathtub, if I had wanted any life insurance I should have left no stone unturned to make certain that this man did not sell it to me.

And this reminds me that a salesman should try to find out in advance a prospective customer's moods and daily habits. If he is a man who has important work he likes to perform before noon, he should make it a point not to disturb him until afternoon. But if he is a man who tires easily, is in the habit of eating a hearty lunch, and becoming sleepy, crusty, or irritable in the afternoon, naturally the salesman should aim to see him in the morning.

CHAPTER XVI

APPLYING IMAGINATION

HUMAN nature is full of curious quirks, and imagination is stirred by trifles. A number of years ago, when William Gillette was appearing in the play *Sherlock Holmes*, he wore a lounging robe in one scene; and whenever the play came to a city there was an increase in the sale of lounging robes in that city. It was not because there was any greater need of such a garment than before, but, of all the men who went to see the play, many were impressed with how clever and attractive they themselves would appear if they were to loll thoughtfully about the sitting-room, in easy, graceful attitudes, incarcerated in a handsome lounging robe.

On the other hand, a wholesale grocer tells me that some time ago, when the famous "Hand him a lemon" joke was new and going the rounds, there was a noticeable falling off in lemon sales. People actually disliked to go into a grocery and ask for a dozen lemons, for fear the clerk would make some laughing reference to the joke. They got tired of hearing the lemon expression, or else got lemons unconsciously associated in their minds with something comparatively undesirable.

A merchant one day placed on display a show window full of electric toasters and electric irons. With these were neatly lettered cards explaining what the articles would do. Nobody paid any particular attention to the display. Then the merchant chanced to hit on the plan of having some nice, fresh, crisp-looking pieces of toast on the toaster, and some more pieces all buttered, ready for the ultimate consumer, on a pretty plate near by. The electric iron rested on a cute little outfit of French lingerie, such as is worn by beautiful heiresses. This method of display immediately attracted customers into the store. Just as many people knew that the toaster was a device one could make toast on, when there was only a printed card alongside of it, instead of the toast. But the one method stirred the imagination and the other did not.

It has not been so many years since concerns manufacturing high-grade brick used to throw aside and sell at a great reduction all bricks that were overburned and, therefore, not of uniform color. One day a brick man became possessed of a bit of imagination. He arranged a lot of the spoiled bricks into a little wall, with the colors harmoniously blended, and called it a tapestry effect. Then he exhibited this wall to customers and began to charge about four dollars a thousand more for the spoiled brick than for the other. People gladly paid the extra charge because of the beautiful color effects that were possible with the overburned bricks.

It is a part of human nature to pay special heed to that which bears the stamp of success. You start out in New York to attend a theater. There are plenty of good shows, but you find that only one theater is sold out. So you immediately lose interest in all the others and set your heart on going to the one where seats can be obtained only by paying a premium to a haughty speculator. It may not be a very good show, after all, but you think it is, else why would so many persons have clamored to get in? On the other hand, you drop in at an excellent performance where the theater is only half filled, and it is difficult to get much pleasure out of the entertainment, because you keep looking at the empty seats and thinking that the show must be extremely poor or those seats would have been occupied.

A certain restaurant proprietor had enough imagination to take note of this human trait and utilize it in his business. He knew that his restaurant could not draw as large a trade on some days of the week as on others, and that some seasons of the year would be comparatively dull. And he knew, also, that if customers saw a lot of empty tables, they would begin to wonder what was wrong with his food. So he always had just enough tables barely to accommodate his trade for any particular day. Thus he threw an atmosphere of success about his establishment—by giving the impression that he is always doing a capacity business.

I heard of two rather good restaurants within sixty feet of each other in a thriving big city. One of these does a rushing business, but the other does not. Yet the prices, service, and quality of food are practically the same. The reason one is more successful is because the proprietor happens to know how to harness human psychology and make it work for him. He places his coffee urn right by the door and has a little electric fan to help blow the aroma out into the street. This appetizing smell attracts many a customer to whom the thought of eating in that particular restaurant might not otherwise have occurred.

A little retail concern selling electrical goods sent out a lot of form letters announcing special prices on lighting devices and vacuum-cleaners. Those about the lighting were posted at a time of day so that they would be delivered on the last delivery and read by artificial light—when possible prospects would be rather easily swayed by arguments in favor of better lighting conditions in the home. But the letters dealing with the vacuum-cleaners were posted at a time which would insure their being delivered in the forenoon, when the housewives were in the midst of household drudgery. This same little store specialized in electric fans. The proprietor knew that if he could only sell a fourth as many in winter as he could in summer it would mean a lot to him. So he set his imagination to work. He employed a pretty girl with luxuriant auburn hair to wash her

hair in his show-window every afternoon. Then he demonstrated how quickly one's hair could be dried by the use of an electric fan.

Doctors have found that an office filled with glass and porcelain cases, containing expensive-looking instruments, is an excellent investment, even if the instruments are never used. Patients look at them and think the doctor is prepared for the worst. Just to know that there *are* so many different kinds of instruments must, so they think, represent considerable technical education.

One doctor told me he was obliged to keep a big automobile to make calls in because other doctors did; and he should not dare to have his patients think he could not afford one—which was the precise truth of the matter. A much more sensible car for running about town would have been some cheaper make, but he had rather a society practice and his patients would have resented his pulling up at the door with any car costing less than five thousand dollars or having tires less than thirty-five inches in diameter.

A funny little scheme was used by a hotel man, who conducted a small mountain inn for summer tourists. One day, by way of perpetrating a practical joke on certain guests, he put in several mileposts, less than three quarters of a mile apart, on roads leading out from his hotel. Shortly afterward he noticed that guests who had been spending their vacations there for several seasons had a tendency to remain a week or so longer than

usual. He did not know why this was until one day a guest remarked:

"This place is doing me a lot of good this year. I can walk farther than I ever could in my life, and with less fatigue."

That being the case, the proprietor quietly left the mileposts right where they were. He also found that there was no investment so beneficial to his trade as having a good set of scales on the veranda. Many hotels had scales that required a nickel in the slot. At this place they were free. The idea was that a person on a vacation is almost certain to weigh himself if there is a set of scales conveniently near. Moreover, a person undergoing a change of scene and not at his usual work is likely to gain in weight. Or, if he is too heavy, he is likely to go in for exercise and lose in weight. In either event he will be pleased at what the scales show and will have a disposition to attribute his improvement to the excellence of the place where he is staying. And if his hotel bill at the end of the week seems high he, nevertheless, is reconciled to it and says nothing.

A great many suburban allotments have massive brick gateposts, with stone caps, at the entrance, even though there are no sewers or sidewalks; and usually the comparatively slight cost of these posts is a fine investment for the man with lots to sell. They give a touch of grandeur, which the prospective buyer subconsciously associates with the entire layout. Without realizing it, he pictures

the allotment all built up with palatial homes having winding drives, box hedges, beautiful, carefully reared children, and pedigreed dogs, on cosy verandas.

The story is told of a western railroad general manager who dropped in at one of the eating-houses provided for the construction gangs on his road, and noticed that the men were served with brown sugar. He asked the man in charge of the eating-place why they didn't have ordinary granulated sugar.

"Because this is cheaper," was the reply.

"Let's see if it is," suggested the general manager. He took a teaspoon and picked up all the brown sugar the spoon would hold. It made a little mountain of sugar. Then he tried the same thing with granulated sugar and the spoon would not hold half as much.

"You see," pointed out the general manager, "if every man uses an average of two spoonfuls in his coffee, granulated sugar is the cheaper. We must apply a little imagination when we can."

The father of former Senator Jonathan Bourne, was a shipper at New Bedford, Mass. He possessed Yankee thrift, and was businesslike right down to the fractions. One day an anchor was left lying on Bourne's dock. An employee noticed this, and, following the general policy laid down by Bourne, he made out a bill for dock rent. For the little while the anchor was there and the small space it occupied, the rent amounted to just one

cent. He mailed the anchor owner this bill. Bourne heard of the episode and made this comment:

"You used your imagination, but not quite enough. To have thought of making out the bill, even though it was small, was good business. But to have mailed a bill for only one cent, when it took a two-cent stamp to send it—that was bad business."

One of the most successful big moving-picture theaters in New York—located in the Times Square section—was started by a man who had imagination, and who consequently revolutionized picture shows. He was the first moving-picture theater man to realize the possibilities of music in that type of show house.

"It isn't only that high-grade music pleased the audience," said this man. "It is reflected in the conduct of every employee about the place. Of course every one of them is drilled in courtesy, but I don't believe one of them could do an inconsiderate act after listening to our music. Sometimes I myself come in all wrought up over something that has gone wrong and I feel like clashing with everybody I meet. Then the orchestra strikes up and I unconsciously catch the sense of harmony. In a moment I am at peace with the world. Moreover, when people hear the kind of music we provide here, they are likely to feel that they are about to see something out of the ordinary. If we have a picture that is not quite satisfactory, I work all the harder on the music, and I know from investi-

gation that when the music is exceptionally good the audience thinks the picture is better than it really is."

Occasionally one finds a farmer with real imagination. I heard of one who desired to buy land for a little truck garden. There was plenty of good land to be had near the city where he expected to dispose of his stuff, but he bought a piece of sandy soil rather than the richer clay soil, which he could have had for a little more money. Every farmer for miles around deplored this fellow's stupidity and boneheadedness for trying to do truck gardening in ground that would give only half as large a crop as clay soil.

When summer came the man with the sandy soil always had vegetables about two weeks sooner than any of his neighbors, and sold them at fancy prices, because they were a comparative novelty and scarce. By the time the clay soil gave up its larger yield, the market was flooded, and it was difficult to dispose of all the stuff at any price.

Another imaginative farmer interested his neighbors in a proposition that everybody should paint all the farm buildings at the same season. As a result the locality looked so much more attractive than elsewhere that land values had a decided boost. The paint not only paid for itself in the good it did the buildings, but actually added about ten dollars an acre to the selling price of farms thereabouts. Buyers unconsciously assumed that the land must be better, or else the farmers would not feel

prosperous enough to make such lavish use of paint.

Nobody would buy a house just because it had a little cherry tree in the back yard. But a cherry tree might be sufficient decoy to get a purchaser interested. I knew of a case where there occurred that very thing. A man had a house for sale. He advertised it and people came to look, but there were so many other houses in the neighborhood almost like it that nobody bought.

One night he told a dinner guest about his difficulty. The guest chanced to be a person endowed with imagination—and consequently was able to stir imagination in others. He strolled about his friend's little yard, and noticed a poor little cherry tree not much larger than a green bay tree, such as one used to see out in front of the family entrance of a saloon. The tree gave him an idea. He framed up an advertisement in which he dwelt on the tree more than on the house itself. He urged people to live in the suburbs and pick cherries in the back yard. No other advertisement in the paper the day that appeared contained anything to make people think of the cherries they used to pick in their boyhood days, or of the cherry pies their mothers used to make. Several persons came to look at the house. And one man promptly bought it.

He did not buy it because of the cherry tree—which was not capable of producing the filling for more than one pie per season—but simply because

the mention of a cherry tree had set him thinking of the advantages of a little yard as compared with a mere balcony and a geranium plant out in front of a stuffy third-floor suite in an apartment house. When he looked at the property, he found the location, construction, and price to be all right, and the cherry tree was entirely lost sight of. Yet, except for the writer of the advertisement knowing that the cherry tree would stir somebody's imagination, the house might have remained unsold.

Then there is imagination of an entirely different sort. One day the manager of a certain retail business sent a bill to a man who for a year or two had failed to settle his account. The bill, as made out, was for $43.18. In a day or two the man owing the bill wrote a letter protesting against the amount. "All I owe," said he, "is $18. This bill for $43.18 is preposterous. I am willing to pay what I owe, but I'll never pay any more."

The man was right; eighteen dollars was all he owed. And the store manager knew it. But he had sent him statement after statement without getting any response. So he was obliged to use his imagination and take measures which would give the man a bit of a jolt.

CHAPTER XVII

TURNING IMAGINATION TO PROFIT

Two salesmen were trying to sell a certain manufacturer a lot of machinery. The one who finally sold him did so because he had the forethought to avoid talking to him about the transaction except when the calendar was exactly right. He made inquiries, and found that the man's concern followed a custom of paying all bills on the tenth of the month. It struck him that a business man is in no mood for spending money in large slices just after writing out checks for the monthly assortment of bills. So he made it a point to present his proposition just a few days before the tenth—when his prospect had about recovered from the pain of paying off the previous month's obligations. The man's bank account was then at its highest point. Consequently the idea of spending money for new equipment seemed less repugnant to him then than at any other time.

Nearly everybody is aware that most firms pay their bills on a certain day each month, but comparatively few salesmen think to make definite use of so simple a bit of knowledge. They lack imagination.

Everybody knows that there is a great psychological advantage in actually seeing or feeling a thing over merely knowing that it is there. For example, you wish to sell a man a piece of land on a paved road, or rather on a piece of road about to be paved. The contracts for the paving are all let, and the buyer knows they are let. He has not the slightest doubt that the road will be paved within a specified time; yet he will not pay nearly so much for the land as if he can go and see the work of paving the road actually going on.

It is the same way if you offer winter goods for sale during a warm spell. Buyers know it is certain to be cold again within a short time, and that they must have various articles; but they will buy much more readily, and pay more, if need be, when they can step out of the front door and feel the chill air.

A man was trying to sell a house on the east side of the city in which he lived. He had a prospect who was half inclined to buy but who held off because he was interested in a place on the west side. This east-side man had imagination. He picked up his prospect late one afternoon, in an automobile, and suggested a little pleasure ride over to the west side. They headed toward the setting sun, which shone annoyingly in their eyes. The possible house buyer complained of this.

"If you buy over here," said the other man, "you'll have the sun in your eyes every day when

driving home and again the next morning as you drive toward your office."

And in that way he sold the place on the east side.

Automobile salesmen long ago discovered that it is unwise to have any kind of tire trouble when showing a new car to a possible buyer. The trouble may be due to running over a nail and not to any fault of either the tire or the machine; but if there is a mishap the customer has his attention shifted from the joys of automobiling to its less pleasant side, and may lose interest.

A big bond-house had an issue of bonds running from two to ten years. Those which matured in two years sold so much more readily than those which ran for ten years that the concern saw it would soon have nothing left of the issue except the long-time bonds. One of the salesmen knew a good deal about human nature and he proposed that they should raise the price on the less desirable bonds. They offered these at a slightly increased cost, explaining that it was because the investment would be undisturbed for ten years. In that way they disposed of the less saleable bonds before the others.

Book agents of the good old-fashioned kind, who sell by house-to-house canvass, are obliged to apply a great deal of psychology to their daily work. Sometimes a woman tells the agent she will take a copy of his book, but is unwilling to sign the order blank. Without her signature the order is con-

sidered worthless. So the agent, as if absent-mindedly, while he goes on talking, makes a little trough of his order blank, places a pencil inside of it, and allows the pencil to slide down the trough into the woman's lap. For some reason, when one sees a pencil lying in one's lap it requires great will power not to pick it up. Once the woman has picked up the pencil, the agent places his order blank temptingly on the back of his little sample copy and holds it before her. Often she will go ahead then and write her name on the little old dotted line before she realizes what she is doing.

The manager of the toy department of a store thought of a way to increase his sales in the course of the long dull stretch lying between Christmas seasons. He went to the public-school records in his city and got the ages and dates of birth of all children young enough to be interested in any kind of toys. Then he prepared a form letter, which he sent to parents a few days before their little ones' birthday anniversaries, suggesting that the store had a great many toys that would make dandy birthday gifts.

Parents who had always assumed, with the utmost sang-froid, that the hairs of their heads were numbered and that not a sparrow falls unnoticed, nevertheless felt greatly flattered that a big, busy store should not allow their children's natal days to pass unobserved. They went and bought toys, if for no other reason than to be polite toward such a thoughtful store.

A man in a Western city conducted an obscure little shop, where he devoted himself to sharpening knives and razors. On account of the building in which he was located being torn down he was obliged to move, and he feared that in a new place his customers would never find him. The persons he particularly wished to reach were the barbers. So he tried the plan of hiring a man to poke his head into the doorway of practically every barber shop in town and inquire:

"Where has Smith, the razor sharpener, moved to—the one who used to be down in the Behemoth Building?"

Scarcely any barber was able to answer the question. Whereupon the inquirer, following instructions, asked:

"Wh-a-a-t! You don't know where he is? Why, he's the best razor sharpener in the country, but I don't live here and wasn't sure where to find him. I heard about him from a barber in Chicago. Seems to me he has moved to the Kendall Building; but I don't know where that is."

From then on after learning that there was in their midst a razor sharpener whose fame had spread clear to Chicago, every barber in town made it his business to know where that man was located.

The manager of a big office building has the entire front wall of his building washed once in a while to rid it of its grimy coat of soot. Being located in a manufacturing city the building is soon

as dark and dirty as ever. Yet the expensive scrubbing of the outside walls seems to pay, and to pay well. By giving the building a new appearance occasionally it is not only easier to keep it rented but to keep the rentals high. As a building gets to look old there is a tendency for the rentals to drop, for tenants like a place that looks new and clean and inviting.

Moreover, there is another psychologic advantage in the cleaning process aside from the after results.

The operation of scrubbing the outside of a big building is unusual enough to attract attention and cause talk. People who do not even know the name of a building soon learn it when they see a big force of workmen removing the soot.

Tenants are slower to move into a building that has not every evidence of prosperity. For this reason building managers dislike to have ground-floor rooms conspicuously vacant, and it is a common practice to let near-by stores use the show windows of such places free of charge until they are rented, rather than have their unoccupancy attract attention.

A man who has charge of the renting of a big apartment house instructs his janitors never to place a For Rent sign in the window of any suite on the top floor. This building has no elevator in it and the upper floors are hard to rent. So, when there is a vacancy, the janitor puts his sign in a hall window on the second floor, that floor being

considered the most desirable by the average flat renter. Then, when a possible tenant calls to look at the suite, the agent has an opportunity, by force of persuasion, to rent him the vacant apartment on the top floor. In making the tiresome journey there the agent pauses at each landing to discuss something about the arrangement of the building. In that way the caller gets a little breathing time and thinks he would not mind the long climb.

It is one of the selling rules of a successful big company, which operates stores in a number of cities, that clerks shall aim to wait on boys or children first, rather than grown-up customers. At first thought this might seem like a silly policy. But here is the idea: The company specializes in sporting and athletic goods, and if they can make friends of the boys in that town they are willing to take a chance on stirring the impatience of older folks.

You see, the boy who buys only an occasional cheap baseball to-day will be buying all sorts of expensive outfits two or three years from now. And the older person, as time goes on, buys less and less of this sort of goods.

It does not require much farsightedness to appreciate that the youngster is certain to be the main asset of a concern selling goods which appeal primarily to the young. But it did require some little imagination and cleverness to know how best to make friends of these youngsters with the minimum of effort.

A certain man uses his imagination in conducting a little haberdashery. His system is the same as that of the man who makes it a point to remember people's names, only he goes a step further: he remembers where his customers live! If you ever have anything delivered from this man's store he takes personal note of the name and address, and tries to associate them together in a way that will make them stick in his mind. He can't remember them all, of course; but he remembers enough to make the system valuable to him. Consider how flattered a customer must be when this man says to him, as he starts to write out the little delivery slip:

"Are you still living out on Rockinghorse Avenue? Let me see—your number is 1120, isn't it?"

There is an appealing friendliness about a comparative stranger knowing such intimate things right offhand. Few men could fail to be flattered by it. And naturally the more flattered the customer is the more likely he is to return to that store again. He may go there regularly thenceforth, even without realizing exactly why.

I heard of a drug-store man with imagination and ideas. His store was located in a small town on the Lincoln Highway, at a point where automobile tourists were likely to be confused about which direction to turn. So he put up a big sign proclaiming that he furnished reliable road information free to all comers. He not only gained a lot of

good will in that way but sold several thousand dollars' worth of articles to those who came in to ask about the roads.

A customer came into his store one day to exchange a tooth-brush. The truth was that the brush had not been bought in that store at all. And the proprietor knew it hadn't. But nevertheless he exchanged it without a word.

"I made a friend of the fellow," he remarked, "and also sold him two dollars' worth of other goods before he left the store."

Another customer, a brand-new one, it appeared, came in after a cigar, but the store did not carry the brand he liked. The proprietor asked him all about his cigar preferences, in a kindly manner, jotted down a memorandum of the matter, and promised to put in a supply of any brand he wished. One would have thought that store proprietor had no other mission in life than to see that the customer got exactly the kind of a smoke he desired. The proprietor was smart enough to know that nothing would so quickly make a friend of a smoker as to take his cigar tastes seriously.

CHAPTER XVIII

HANDLING PEOPLE AT HOTELS

MORE imagination is required in conducting a successful big hotel than in almost any other line of business. People seem to exhibit a greater variety of traits and characteristics at a hotel than elsewhere. In the first place, they desire to live better at a hotel, in many respects, and have more done for them, than they would at home. They realize that they are buying not only food and lodging, but service, and there is likely to be a variety of interpretations among guests as to what really good service is.

A man at a hotel alone does not behave like a man who is accompanied by his wife. The one with his wife along appears to be more complaining and more difficult to please. This is largely because the wife, being in the hotel more than her husband, in the course of the day, and knowing more about the little details of good housekeeping, may notice things that would escape her husband's attention. Then she tells him about them,—perhaps in an if-you're-a-real-man-you'll-have-this-remedied tone,—and he feels duty bound to go to the desk and enlighten the clerk about the inferi-

ority of the service. Furthermore, a woman is often more insistent than a man on getting one's money's worth.

Nearly all well-managed hotels at the present time make especial appeal to women; moreover, hotels have grown better and more homelike in proportion to the number of women guests attracted within their doors. And the hotel that attracts women is also fairly certain to attract men. If somebody could run a mammoth hotel for men only, and keep it filled to capacity, it should be the most profitable hostelry in the world, because men are about a hotel less than women and require much less waiting on, which means fewer employees. Yet how many successful large stag hotels have you ever heard of? When you see a stag hotel it is altogether likely to be rather small and unpretentious. The answer is that the average man, even though he has no notion of being in the company of any woman in particular, nevertheless prefers to be at a hotel where he sees women about him. Sometimes I am half inclined to think that perhaps there may be some actual attraction between the two standard sexes.

Most hotels follow the theory, first laid down and capitalized by the late George C. Boldt, that the guest is always right. Boldt would not even employ former salesmen in any position of consequence at his famous hotel. He confided to me one time that he was particularly averse to employing anyone who had ever been a life insurance

salesman. The reason for this was that, because a salesman is accustomed to try to force his own ideas and his own desires on others, he might be tempted to try the same thing on a hotel guest, whereas the guest is most content when he is doing what he himself prefers. Everybody has had the annoying experience of dealing with a waiter who is too insistent on selling the customer what *he* thinks the customer should eat. A hotel is really no place for the old-fashioned kind of salesmanship consisting of the ability to convert a customer to the salesman's point of view. If a guest does not like his room it is poor salesmanship to try to convince him that he *should* like it. The only wise plan is to agree immediately—with the utmost cheerfulness—that he ought to have a different room, and hasten to get it for him.

Another thing that Boldt insisted on in his employees was the quality of being observant. When about to hire a man even for an unimportant position Boldt was not unlikely to send him on some errand to another part of the hotel, in order to see if he had this qualification. By the time the man had walked twenty feet, Boldt ordinarily could tell. If the man walked with his eyes straight ahead, paying no attention to anything about him, Boldt decided that he was not observant. When in doubt, Boldt would ask the applicant, casually, about things he passed while on his errand. Did he see the woman in the velvet dress wearing the blue hat? And was there a folded

newspaper lying on the floor near the lounge? If the man had been conspicuously unobservant Boldt would not hire him.

When a certain large hotel was opened in New York a few years ago, the manager appreciated that merely to provide excellent service would not be sufficient inducement to attract the guest in the habit of going to some other hotel which also offered excellent service. All other things being equal, a man would rather go to the hotel where habit has made him feel most at home—where everything looks familiar. The only trouble with perfect service is that it attracts no attention. When a man is satisfied with a thing he gives little thought to it one way or the other—just as a man never appreciates what a good little stomach he has when it is working perfectly. Similarly, he accepts an immaculate hotel room and good food as a matter of course, and the service makes no impression on him; but a lack of clean towels or failure to receive a telephone message cuts a little notch in his memory. So, decided this wise manager, the only way to impress on a guest that he is being well looked after is to give him super-service; that is, excellent service rendered in such a way that it will stir a man's imagination.

For instance, a guest at this particular hotel orders food brought to his room. When the tray comes it probably has on it not only the food but a rosebud in a little vase. No matter whether he cares for flowers or not, the guest recognizes that

it was thoughtful and clever of the management to send him that nice little rosebud. He thinks that is good service. Then it suddenly flashes upon him: "Why, the service here is *all* good—remarkably good!" He remembers little items of high-grade service which he had previously accepted as a mere matter of routine. You see, his imagination has been awakened.

The manager of a string of several famous hotels hit on the plan of placing a newspaper at the door of each guest-room in the morning. The cost of papers to the hotel is trifling, but each guest is saved calling on the telephone for the paper to be sent to him, and he is saved also the strain on his temper of having to give a bellboy ten cents for bringing him a paper worth only two cents. He feels so kindly toward the management for putting that paper at his door that he doubtless might be willing to overlook some item of inferior service if, by chance, any should occur.

When this manager took charge of a great New York hotel, he tried another innovation. Instead of charging three cents for a two-cent newspaper at the hotel news stand in the lobby, he charged only two cents—the price fixed by the publishers. Think of the ill will hotel managers in New York and elsewhere have stirred up by adding that extra penny to the price of a newspaper! The profit derived in this manner is small at best, and the resentment it stirs in many guests must cost hotels thousands upon thousands of dollars. How short-

sighted then must be the average hotel man in refusing to buy good will when he can have it for one penny!

When a guest remains a week or longer at one famous hotel, he finds in his room a bouquet of flowers or a box of candy. This little present doesn't amount to much in itself but serves to make the guest feel as if he had become an old and valued friend—as if he were now one of the inner circle. When he comes to town again he has a sort of homey feeling toward the place where the manager sent flowers to his room. Such courtesies cost little, but they are the mortar between the bricks in the solid wall of good will.

This same hotel also has its clerks instructed to send flowers to the room of any couple who are on their honeymoon. If in doubt—but an experienced hotel clerk rarely guesses wrong on such a matter—he sends the flowers anyhow. Naturally there is nothing in the whole big wide world so noteworthy to a honeymoon couple as their recent marriage. To have a hotel manager recognize the importance of the event by sending flowers convinces them that he must be an extraordinarily wise and capable hotel man, and that they have come to the right place. So far as they are concerned, they trust that their children and their children's children will stop at that same hotel.

Here is still another way in which a hotel man made capital of his knowledge of every-day human psychology. In each room he has a little pad of

paper on which is printed a request that guests jot down any criticisms of the service. That seems like a simple, inconsequential item of hotel management, but here is what happens: A guest has a real or an imaginary grievance. He goes to the little pad and writes it down. Having written it, he finds that most of the feeling of dissatisfaction is out of his system. Frequently he tears up the slip of paper, because the complaint looks trivial in black and white, and writes down instead something in the way of praise for the service—something that he would never have thought of except for the little complaint-pad being there on his table. If the dissatisfaction is justified, the trouble is remedied—which not only gains the favor of the one making the complaint but of other guests who might come and be annoyed later on over the same thing.

I once overheard a hotel proprietor calling a recent guest over the long-distance telephone to tell him of a message that had come after his departure. And the hotel man did not even order the charges reversed. I asked the man if it was not unusual for a hotel to extend such a favor at its own expense.

"Perhaps it is," he replied, "but wouldn't you do it for a man who had been a guest in your home? Then why shouldn't we do it all the more readily for a guest who pays us money?"

This same man also expressed this view: "I think the greatest mistake that is commonly made

by many hotel people, both employees and managers, is to exert themselves more for the comfort of an old-time guest than for a new one. According to all rules of hospitality and logic, the person who should receive the most effort for his entertainment within one's doors is the newcomer.

"In your own home you would not think of making a great fuss over a man who had been entertained there before, and more or less ignore another fellow who is receiving your hospitality for the first time. The one who has frequently been beneath your roof is naturally more or less at home, but the newcomer feels strange and ill at ease. He is in need of the little attentions which make him glad he came and give him the desire to return. There is no reason why this common-sense rule would not apply just as much in a hotel."

A number of young women employees from a near-by business institution were in the habit of dropping in at a famous little Fifth Avenue hotel for luncheon. It never occurred to them that their modest trade would attract the attention of the manager. But one day he graciously asked them if it would be agreeable for him to give them a little dinner as a slight token of his appreciation of their continued patronage. The cost of the dinner was comparatively little to the management, but those young women will probably talk about it and send friends to that hotel as long as they live. On the other hand, the type of guest who is in the habit of buying expensive dinners would probably think

little of having a dinner given for him. He would be more accustomed to such things. The hotel manager was clever enough to know this. His dinner to those working girls was better business than giving a dinner to as many multi-millionaires.

The hotel man who ignores the caprices of human nature runs the risk of finding himself away out on a limb. Once while staying at one of the smaller New York hotels, the young woman with whom I was sharing a room—my wife—chanced to peek out of a window, and saw a lot of harmless rubbish—paper sacks, an old collar, and such things—lying on top of a skylight at the bottom of a court. From that time on she would not eat anything in the dining room of that hotel, and she left sooner than she had intended rather than stay there.

Her contention was that, though the bits of rubbish did no harm, they showed a tendency on the part of the management to be careless about dirt, so long as it was in a place not easily seen. Following this argument to its logical conclusion she was certain that the kitchen was dirty and that food from there was not fit for human consumption. The truth was, as I later learned, that the kitchen was immaculate. It was, for the most part, a well-conducted hotel. The trouble was that the manager lacked imagination. He could not see the harm that might come from a few paper sacks lying at the bottom of a court.

One of the most frequent whims of a hotel guest

is the desire for a certain room, the identical room he had before. Even seasoned travelers forget that it is impossible to hold some particular room ever in readiness for the possibility of their coming. In order to meet this demand, in so far as possible, smart hotel men find it advisable to have many rooms exactly alike in size and arrangements—so that a guest in one room cannot make comparisons with the one he had the time before, and feel discontented.

It isn't that one room is better than another. The whole thing is psychological. A guest comes to town and has a pleasant or profitable stay, and he looks back on that trip with such satisfaction that when he returns he wants everything exactly as it was then—even to his immediate surroundings.

CHAPTER XIX

CAPITALIZING COURTESY

As I strolled along Fifth Avenue, in New York, one afternoon, I remembered that I needed a collar—just a simple little soft turnover collar.

I caracoled into the nearest haberdashery and frankly told a young clerk what I had come for. He seized a little box off a shelf, and deftly drew a collar from a cute little tissue-paper envelope, while quietly humming a simple tune.

"That's the very latest thing," he sighed, at the same time significantly tapping with his index finger the collar that he himself wore. There was no denying that the two collars were of the same identical pattern.

I was really rather captivated by the collar and inquired the price.

"Those are a dollar each," the young man replied, as he suppressed a yawn.

Now, as a matter of fact, I never pay one dollar for a collar. So I freely admitted to the salesman that I was seeking merely a twenty-five cent collar, and was unwilling to pay a dollar, even though the collar he had just showed me did, indeed, make him look very neat and attractive.

At the mere mention of the words twenty-five cents, the clerk looked deeply vexed.

"Ah," said he, with a smile of mingled pity and amusement, "we have no such collars as that. We don't *touch* them." And he made a deprecating gesture with his left hand, palm outward, as if the very thought of such a collar was repellent to his sensitive nature.

"You won't find any cheap collars on Fifth Avenue," he added, busying himself putting away his stock, as if the incident were closed. I gathered from what he said that I might just as well try to find the mythical pot of gold at the end of the rainbow, or try to solve the problem of how to eat one's cake and have it. If that clerk should ever find out that I did succeed in buying a first-rate, wearable collar for twenty-five cents, only three or four doors away on Fifth Avenue, I imagine it would spoil his day.

In the second store I tried, the clerk told me they had no soft collars for less than seventy-five cents, but instead of seeming irritated that a customer should appear in quest of a less expensive collar, he was apologetic.

"We have a great many customers who are heavily infested with money," he explained, in a friendly, confidential tone, "and they think unless a thing is priced at an absurd figure it can't be any account. You can get just as good a collar as any white man needs, for a lot less money."

You may think that this second clerk went

almost too far in taking the customer's point of view, but I contend that he was an unusually efficient salesman—efficient because he was courteous. Just because he had the politeness to shift his mood to fit mine, I was half tempted to buy one of his costly collars, after all. If I ever *should* decide to pay more than a quarter for a collar, I have an idea I would rather squander my money with this second clerk than with the first one. He applied the same rule of courtesy that governs the dinner host who will not wear evening dress if he thinks one of his guests will be less properly garbed. If one should place his guest at his ease, a guest who merely comes to eat food, why should one not go even farther—looking at the thing from a purely business viewpoint—to place at ease the man who enters one's store for the purpose of spending his money?

Strange to say, genuine courtesy, taking it as a general proposition, is a comparatively new thing in business. It has been only a few years since business men stumbled upon the discovery that customers are more likely to return after a slap on the back than after a kick in the stomach.

Take for example the railroads. The famous "public be damned!" policy governed railroads for a great many years, and a large ratio, if not a majority, of those railroad employees who dealt directly with the public were a crusty lot. They were never told, or given the slightest incentive, to be otherwise. The consequence was that dis-

courtesy has cost railroads in this country millions of dollars.

The woman who made an occasional railroad journey did not know the president of the road and had no way of ascertaining whether or not his personal policy was one of courtesy. Her only knowledge of railroad people was gained from her dealings with the ticket agent, conductor, brakeman, or baggageman. When they failed to treat her politely she resented it and began to hate all railroad men, including the higher officials and the stockholders. She taught her children to do likewise. When they grew up and found an opportunity to give a wallop to a big railroad corporation they delighted in it.

It was years before the railroads realized what a vast annual sum of money they were paying for the discourtesy of their employees. When they did finally awaken, however, they had the good sense to start a campaign of education among the employees by means of straight advertising methods. They printed and distributed courtesy literature and carried on such a vigorous courtesy propaganda that the employees were gradually converted—just as they might have been won over, by the appeal of effective advertising, to a new kind of political viewpoint, or to a different brand of suspenders. To-day the average railroad employee is reasonably courteous.

The New York, New Haven & Hartford Railroad, once noted for its wrecks, and looked upon

as the final word in disregard for public opinion, under a newer management made an elaborate campaign for gaining esteem. In one of the circulars distributed to its employees, the company says: "Good service depends upon good will given and good will received." In another is an order that "Employees must not enter into any dispute with passengers, no matter what provocation may be given."

The Père Marquette road tells its employees: "In many cases the local agent of the company is the sole representative in the town where he is located. The estimate put on this man by his fellow citizens must be the measure of the company's popularity or unpopularity."

Not so long ago an employee of a Southern railroad insulted a colored woman at the union station in Memphis. She was only a poor woman, but the jury took the view that she had feelings, and had suffered enough humiliation to warrant taking balm of three thousand dollars from the railroad. No such verdict would have been awarded, however, if the members of the jury, too, had not at some time had experiences which made them more or less resentful toward railroads in general.

No one knows how long the enactment of provisions for a parcel post in this country might have been delayed—to the great advantage of the express companies—except for the fact that the express companies had for years exhibited a gross

indifference to the rules of business courtesy. Anybody who ever lost an express package in the old days and suffered the well-nigh interminable delays incident to getting proper redress can readily testify to this. The express companies themselves forced the demand for a parcel post.

I used to notice this: If you went into the average express office, wrapped up a book for shipment right before the eyes of an employee—so that he must have known the article was a book, and not canned goods or some other commodity—and asked him for the rate, he would give you the rate on ordinary merchandise, which in most cases was higher than the book rate. If you then asked, "Is that the book rate?" he would say, "Oh, you want the book rate?"

Unless you knew to ask definitely for the book rate, you might pay a higher charge for shipment, even though the clerk knew it was a book you were sending, and that you were entitled to the special rate provided for such articles.

Obviously, there is no limit to the harm that may be done by even so slight a discourtesy as mere inattention on the part of an employee. I heard an angry woman notifying the floorwalker in a big department store that she had waited three or four minutes to be served, and a girl, though not busy, had failed to notice her.

The floorwalker was unable to pacify the customer, and she never went to that store again.

Before that her trade had amounted to more than one thousand dollars a year.

I know of a department store that is believed to be financially on the ragged edge though it was once about the most prosperous institution of its kind in the city where it is located. And I believe I could put my finger right on the main contributing cause of its loss of popularity. It has just as good a line of merchandise as could be found anywhere, and the prices are reasonable. But if you buy a rug, a chair, or an alarm clock at that store, and after taking it home decide that you wish to exchange it, you will meet an atmosphere of deep gloom on the part of those store employees who participate in the transaction. Mr. So-and-so has to go and see Mr. Somebody-else before the charge for the returned goods is taken off the books. Everybody examines the goods very critically, as if to say, "I don't know about this."

The customer says to himself, "I hope I don't have to go through all this monkey-business soon again."

Other big stores in the same city are just as careful about making sure that things returned are in good condition, but they do it in a hail-fellow, offhand way that makes the customer feel as if he is causing nobody any trouble whatsoever.

Years ago the big telephone companies replaced the unconventional "Hello" of the central operator with the more polite phrase, "Number please." More recently they discovered that the

word "please" repeated several million times a year delayed messages and really cost a lot of money. So operators now inquire merely, "Number?" But they are under rigid instructions to say the word with a rising inflection on the second syllable, which gives a cheerful, chipper sound to the inquiry, whereas the word with a falling inflection at the last makes it sound as if the operator is somewhat bored with her job, if not actually dissatisfied with world conditions generally. Moreover, the big telephone companies, in hiring a girl, do not consider the beauty of her face or figure, as most of us would if engaging a stenographer, but insist that she must have a pretty voice.

A big retail concern with more than one thousand stores over the country insists upon its salesmen acknowledging every purchase, no matter how small, with a "Thank you. Come again," or something like that. No matter what a customer does, this company insists that he must not be insulted. He must never leave one of their stores with the lightest feeling of resentfulness, even though he himself may have been at fault. For example, salesmen have special instructions in case of receiving counterfeit money. If a customer presents a lead quarter, the salesman must not chide him for doing so, but must offer sympathy, telling him that there is a lot of counterfeit money in circulation lately and that he evidently has been imposed upon by somebody. The theory is that it is better to let a guilty counterfeiter escape than to

take a chance on making an enemy of an innocent customer.

It is doubtful if any line of business offers so many opportunities for turning courtesy to profit as the hotel business. One of the first men to realize this fact and apply it on a big scale was the late George C. Boldt. At his death, Boldt was regarded as the greatest hotel man of his time. And he believed that by far the greatest single factor in his success had been his policy of never-failing courtesy.

"Courtesy is the cheapest thing in the world if you provide it yourself," Boldt used to say, "but it is the most expensive thing if you try to buy it."

Boldt entered the hotel business as a 'bus boy and later on was manager of a little hotel in Philadelphia called the Bellevue. A number of New York people got into the habit of going to that hotel occasionally when they wished to obtain quiet and rest. One of these New York customers wrote a letter to Boldt one day, somewhat as follows:

My wife is in an extremely nervous condition and must get away at once from everything suggestive of her household cares. She doesn't want to go anywhere but to your hotel, and will have nothing but the room she has occupied heretofore. That will not give her the change of scene that she needs, but I guess it will have to do. We arrive to-morrow afternoon.

When they arrived, the guests found that Boldt had done a lot to that room in twenty-four hours.

It was repapered and repainted, had new chandeliers, new carpet, and different furniture. Everything about the room that it was possible to change had been changed—all within one day. Such transactions as that gradually gave Boldt a reputation as one who would go a long way to accommodate a guest. The story has been told that one night, when all the hotels in Philadelphia were crowded and it was almost impossible to obtain a room, a man and his wife drove up to Boldt's hotel and asked, in a tone of despair, if he could not give them a place to sleep.

"Yes," Boldt told them, "you can take my room—that's all I have."

The next morning, according to the story, the guest told Boldt that a manager with his sense of courtesy would be an assured success in a much larger hotel.

"And," added the guest. "I'm willing to provide you with the hotel."

That same guest later invested many millions of dollars in hotels under Boldt's direction. For the guest was William Waldorf Astor.

Boldt's strict rule, that the guest is always right, is the rule in most good hotels to-day. For example, let us suppose a guest tastes an order of fish and tells the waiter it isn't good. The waiter is absolutely certain the fish is really all right, but under no circumstances must he ask, "What is wrong with it?"

He must whisk it away and inquire, "What shall I bring you in place of it, sir?"

Boldt had brought to his desk each day a list of all guests who were ill. If the illness was of any consequence—enough to keep the guest bedfast for more than a day—Boldt was quite likely to go to the room and make personal inquiry about the guest's progress toward recovery. If it was a woman he usually sent a bouquet of flowers.

I once heard Boldt talking to a middle-aged woman who had been at his hotel before and with whom he had a slight personal acquaintance. He inquired how she liked her room.

"All right," she told him, "but I've never got a room with such a comfortable chair as a little rocker I had the last time I was here—about a year ago."

Within thirty minutes Boldt had found what room the woman occupied on her previous visit, what furniture was in it, and had placed the same little rocking chair at her disposal.

In one of the first-class small hotels in New York, where the trade is of a less transient nature than at most of the larger places, all bell-boys, elevator boys, and the head waiter are required to know each guest by name, if the guest remains longer than a day. It is a small courtesy, but extremely flattering to the guest. He feels as if he must be a person of no inconsiderable importance. At another hotel, scarcely a block away, if you order breakfast sent to your room, there will

invariably be no water on the tray. When you ask for water it is brought not by the waiter who carried in the breakfast, but by a bell boy. Hence you must tip the waiter and also the bell boy. It is an arrangement among the employees which the management seems to wink at, and which comprises a discourtesy to which guests are *not* entitled.

As an example of the difference in hotels, I must cite the experience of William L. Ross, a bond man, of Chicago. Within the same month, Ross made two trips to New York. He went to two different hotels, each having the same scales of prices, equal quality of food, and, to all appearances, one just as good as the other. While at the first hotel Ross received a call from a man with whom he had important business. He was in his room at the time, but in some way the telephone operator failed to call the right number, reported that there was no answer, and Ross failed to see his man—with the result that he nearly missed making a deal involving thousands of dollars.

On the next trip he went to the other hotel. The clerks there had never seen him before and did not know his line of business. Not long after his arrival, a number of telegrams came for him, and five or six letters. The hours went by, and Ross did not come in to claim his telegrams. It occurred to the clerk—a super-clerk he must have been—that Ross should see those telegrams. They might be of the utmost importance. The letterheads on two or three envelopes indicated

that Ross must be engaged in the bond business. So the clerk put in telephone calls of inquiry at various places in the financial district on the chance of getting track of Ross. And it so happened that he found him.

Ross has never got over being impressed with that, and, as he is a rather gifted talker, it would be difficult to estimate how much good he has done that hotel through conversational advertising. It was a striking example of courteous efficiency and efficient courtesy.

On the other hand, I recall an experience at a hotel in Toledo. One morning, while a guest there, I asked the porter to find out if a certain train I wished to take was on time. The porter called up somebody and told me the train was two hours late. So I laid plans accordingly and idled away an hour listening to the conversation of a newspaperman named Patterson. Then I went back to the hotel, asked again about the train, and the porter told me it had gone—gone out only five minutes late. I went at once to the manager's office in a high state of vexation. He smilingly explained to me that they often got train reports from irresponsible persons at the station, but as the hotel made no charge for giving out the information—doing it simply for accommodation—they could not be responsible for errors. And he went ahead opening his mail. So far as he was concerned the incident was closed. He felt conscience-clear in the matter and was per-

fectly willing to dismiss the affair with a wave of the hand.

I submit that this man, because of his lack of imagination, will never be a really successful hotel manager. He should have seen at once that nothing would so irritate a guest as getting information from a hotel that would lead to his missing a train and perhaps losing a day's time. That sort of thing, if it happened often enough, would make so many people disgruntled toward the hotel that it might go on the rocks.

Either a hotel management should spare no effort to make sure that such information is accurate and dependable, or else it should refuse to give out any facts about trains at all, and thus avoid being a party to a thing which may so seriously discommode a guest. The hotel manager's weakness as an executive was proved not so much by the fact that faulty service occurred, as by the fact that he didn't immediately regard it as inexcusable.

In contrast to the hotel man's attitude was that of a drug clerk I met only a day or two later. I went into the drug store for the purpose of buying a postage stamp—just a modest little one-cent stamp. The clerk took my nickel, got four cents in change, and said "Thank you," with as much genuine courtesy as if the sale had netted a thousand dollars' profit. Before leaving the store I got into conversation with the proprietor, and he explained to me that showing such courtesy over

the sale of a stamp did not merely happen. It was part of their system.

"The only reason we sell stamps at all," said he, "is to accommodate those who come in here—to make them want to come again. So long as we are going to accommodate them, why not please them just as much as we can and make friends of them? It would be silly, wouldn't it, to set out to accommodate somebody and do it so discourteously as to insult him? Yet I have seen drug-store clerks sell stamps in such sneering fashion that the buyer would be foolish ever to enter the store again."

In my native town is a grocer whose hobby is to be accommodating. One afternoon a woman telephoned a hurry order for some articles that she wanted delivered immediately, as she was giving a party. She chanced to mention what trouble she was having trying to get some rich Jersey cream, which she greatly desired. The grocer did not sell cream, but he dispatched his own automobile to a farm three or four miles away and got a quart of the best cream to be had in the county. In less than an hour he had delivered it to the gratified woman. The profit on it did not pay for the gasoline used in bringing it in, but he made not only a lifelong customer but also an enthusiastic lifelong rooter. He has been doing that sort of thing so long that the town is thick with women who, when they foregather, like to talk in excited tones about what a lovely person Henry Fetz is to

deal with. Such talk is the best advertising he could buy. And it doesn't cost him much beyond a little quiet use of his thought apparatus.

Various public service corporations such as gas and electric light companies used to ignore complaints or else regard them in a "what are you going to do about it" attitude. To-day every such concern has at least one man on its staff who draws his salary because of his ability to control his temper and maintain a calm unruffled poise in the face of insults. He goes to persons who make complaints or are mad at his company, and attempts to educate them to the company's viewpoint.

This plan seems to discourage complaints for more reasons than one. For example: I am obliged to live part of each year in an Eastern city where rates for electric light seem preposterously high. Just as a matter of form I used to write a letter about once a season telling the company frankly what I thought of it and its light rates. Every time I wrote such a letter, the company sent to me, more in sadness than anger, a young man with whom time seemed to be no object. He would sit in my office for an indefinite period telling me at great length, in the most courteous manner imaginable, why it was necessary for his concern to charge more than I thought reasonable. After three experiences of this sort I ceased to write letters of protest to the company. Their polite young man had conquered me. I did not wish to take a chance on having to hear his long story all over

again. So I pay my light bills now with every outward appearance of cheerful resignation.

Another company I know of has a habit of asking when anyone comes into the office with a complaint, "Would you like to see the general manager?"

It is surprising what a lot of people will then minimize their complaint. The moment the company regards it seriously—seriously enough to have it taken up not by a subordinate but by the general manager himself—the disgruntled customer has a tendency to feel that the complaint isn't so important after all.

One does not have to look back many years to recall the days when letters directing attention to accounts overdue were sharp and to the point. Today such letters usually begin something like this:

"This account has doubtless escaped your attention"—and so on.

A big firm which employs a great many collectors makes it a practice to inquire of these collectors every day:

"How many new friends have you made for us?"—placing more importance on this than the number of accounts squared up.

Even in the matter of the treatment accorded the caller who stays too long in one's private office, the last few years have seen a great change. The old way was to begin to fumble with the papers on one's desk and look extremely bored, as a signal for the visitor to go.

Now the smart business man who knows the value of making friends of everybody and offending no one, presses an invisible button for a stenographer or clerk who comes to the door and says:

"I beg your pardon, Mr. van Doe, but are you forgetting that committee meeting at ten o'clock?"

The visitor then goes away with the feeling that he would have been welcome to tarry a great deal longer except for unforeseen circumstances beyond the other man's control.

So it goes. It probably is not overstating to say that the time is coming when practically every business representative in the land will extend courteous treatment—with the possible exception of ticket sellers in the theater box offices. They, for some reason, seem reluctant to fall into line. Go into almost any theater where the attraction is a big hit and the house is selling out at each performance and note the irritating air of cockiness with which the man tells you that there are no seats to be had.

The box office man has not yet learned that it is human nature to resent stereotyped phrases. Let a woman go up to a box office and inquire if there are any seats left for one dollar and a half, and instead of saying simply "No," and looking her in the face when he says it, or, "No, nothing under two dollars," he replies, importantly, while

busying himself with a hangnail: "Two dollars and two and a half."

The distinction is slight, of course, but it is the ability to give the delicate shadings just right that makes the artist.

CHAPTER XX

HONESTY IN THE AVERAGE MAN

ONE of the best ways to keep the average man honest is to make it either needless or impossible —or both needless and impossible—for him to be dishonest.

The big surety corporations, which make a business of gambling—in a sense—on men's integrity, find that honesty is much less a matter of pedigree than of environment, less due to temperament than to temptation. In other words there is a definite relation between dishonesty and temptation and necessity. A certain number of average men in a thousand, if they need money urgently enough, and the temptation is inviting enough, will prove to be dishonest.

A certain big wholesale concern had in its employ a young clerk whose duties included going to the bank at the close of each day's business and depositing large sums of money. The young man received only eighteen dollars a week. Time went on and he got married; but he received only eighteen dollars a week even then. He required more money. His salary was not proportionate to the responsibility his employers placed upon him.

Moreover, they did not audit his books for months at a time. Thus, he found himself ensnared, through no fault of his own, in three of the chief factors which make for dishonesty—need of money, constant temptation, and opportunity to take money without immediate danger of being caught. And one day he found himself in serious trouble.

The manager of a big trust company's safety deposit vaults robbed a famous rich woman in New York of $65,000 worth of jewelry. He was forty-two years old, had a wife and two children to support, and held a position which carried with it a good deal of responsibility. Yet his salary was only $33.50 a week.

One of the women guests at a fashionable house party in an eastern city, left lying carelessly exposed on her dressing table a lot of expensive jewelry—partly, I believe, because it tickled her vanity to exhibit a so-called rich and careless attitude toward costly articles. Her husband chided her for leaving her jewelry out where it would be a temptation to maid-servants, but she paid no heed. And a servant girl took a pearl necklace worth three thousand dollars. After the necklace was recovered, the owner forgave the girl, but the girl never forgave the society woman for placing temptation in her way. The jewelry lay before her just at a time when she was in sore need of money. She had never stolen before and probably never will again; but all her life she will be obliged to live with herself, knowing that there is a blot on



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Dishonesty often is due less to temperament than to temptation

her character. From her point of view she has a greater grievance than the woman she robbed.

Surety companies are to-day making men more honest, first by insisting on restrictions which will make dishonesty difficult, and also by impressing employees with the futility of trying to escape punishment for wrongdoing. An individual may forgive an erring employee, but the system of the surety company includes tracking him relentlessly, around the world if need be, until he is brought to justice.

In the old days, when a man entering a place of responsibility required a bond, he went to a friend and persuaded him to sign it. Nobody likes to sign such a bond; but it is embarrassing to tell an old friend that you fear he may some day take a sudden notion to steal. Yet a year or so later the obliging bondsman may face the necessity of making good a defalcation. And nothing is much more annoying than to glance up from one's breakfast food at the morning paper to learn that a man whose bond you have signed has gone wrong.

The surety companies now relieve individuals of embarrassing bond-signing and protect employers against loss through dishonesty of employees in much the same manner that insurance companies guarantee persons against loss by fire.

Obviously, the surety companies must make their work profitable to themselves. They must take in more money in premiums than they pay out in losses. In other words, they must be able to

tell in advance that the majority of persons they bond will remain honest. And how is that to be done? How is one to tell an honest man? What are the advance clues to possible dishonesty? If every employer and every person dealing with human beings knew these things it might be a great help.

Certain conditions have such a strong tendency to make for a record of honesty that a surety company is willing to go just by what they can read about a man on the little dotted lines on an application blank. They rarely see the man for whom they provide a bond. They do not know what he looks like. If his record on paper is all right they take a chance on him.

A great many persons have an idea that dishonesty is more or less hereditary, that some men are born thieves. The surety companies pay no heed to any such theory as this. They do not even ask in their list of questions if an applicant's father or mother ever chanced to fall into the hands of the police. If a man's personal record is satisfactory, having had a few burglar forbears in the family tree seems to be of scant consequence.

In brief, if a man has been honest for the last ten years, is known to be living within his means, and is engaged in work that does not offer too many temptations and encouragements to dishonesty, he will usually continue to be trustworthy.

The man who changes his job too frequently bears

investigation. Perhaps he changed because he kept outgrowing his position and getting something better each time. But, on the other hand, he may have changed for some distinctly other reason, which one is entitled to know before trusting him too far. A surety company usually has an applicant give a list of all employments for several years previous. If he has been in business for himself part of that time he is asked to give the dates and places, and these are carefully verified. In case the dates do not all check up properly and there appears to be a dark period or episode that the applicant is trying to cover up, this detail is, of course, looked into.

Where there is no gap in a man's list of employments, that is, no period of his life when he was not following some occupation and giving satisfactory service, he is probably a reasonably good risk.

One surety man told me that if he were permitted to ask an applicant only one question, it would be to give a list of all places of employment for ten years back. If the man has done nothing criminal in that time, but is nevertheless ashamed of something, and omits or tries to hide the facts, his record when checked up will reveal that he has not been frank. And the man too conspicuously lacking in frankness is, usually, not above suspicion.

Certain questions, which seem rather trivial, are really of major importance in trying to determine the probability of a man's remaining honest. One

question which is usually asked is the number and relationship of persons that the man entirely supports. An unmarried man, while requiring less money, is a much more hazardous risk than a man with family ties. Not only is a married man less likely to fall into mischief, but he does not wish to do anything which might bring disgrace upon his wife. If he has both wife and children, this is even more true. It is an unconscionable man, indeed, who does not shrink from the idea of having his children gibed and twitted about the fact that he is their father. But if a man has more children than he can properly support on his salary, he faces a constant need for more money, and this need may lead him into devious paths.

When a man has an actual legitimate need for more money with which to provide the ordinary comforts of life for those near and dear to him, and if he believes he is underpaid by his employer, he may find a way to square things with his conscience for helping himself to whatever he thinks he ought to have. He is really a dangerous man to have around.

There was a case in New York a while ago in which a young man was so brazenly frank in his attitude regarding his appropriation of funds, that he not only succeeded in keeping all the money he had stolen but escaped all chance of punishment and compelled his employer to make up the shortage out of his own private funds. Here is the story:

A big concern had a bookkeeper who was obliged to work long hours at low wages. This bookkeeper was bonded by a big surety company for five thousand dollars. One day the man's employer came to the office of the head of the surety company, and told him that the bookkeeper had taken three thousand dollars of the firm's money. He wished to be reimbursed under the man's bond. The official gave him blanks to fill out at his leisure, with the request to itemize the amounts stolen, with the dates, and promised to arrange for a quick settlement. The next morning the bookkeeper himself appeared at the surety company's office. He was a neatly dressed young man with a rather agreeable personality, and perfectly at ease.

"You won't have much respect for me," he told the official, "because I have played my employer a low-down trick. I did it willfully and maliciously. I am a dishonest man. But for years I have had to work from early morn until seven at night for less than I am worth. The amount I have taken just about makes up what I should have had in salary for the last ten years. What I came to tell you, though, is this: You're not going to lose any money on my account. You won't need to pay anything on my bond. I'll see to that. Just have my employer make out the papers asking for reimbursement on my bond, and then send for me. I'll guarantee you that you will not lose a cent."

The official had a sense of humor and the situ-

ation appealed to him. He grew interested in seeing it through.

After the employer had signed the form in which he had itemized the bookkeeper's shortages, the bookkeeper again came on the scene and explained that the money he had taken did not belong to the firm which had bonded him at all, but was taken from the funds of a church of which his employer was treasurer. He had become disgruntled over having to work after hours on the books of this church fund without extra compensation, and decided to use part of the pew rent for his own purposes. The bond covered the young man's position as bookkeeper, and not as acting treasurer of the church. So the bookkeeper went to his employer and told him:

"If you attempt to collect that money from the surety company, or to have me arrested, I shall have you arrested for trying to rob the surety people. And unless you make good the shortage to the church, I'll report the whole thing to the church trustees."

And the employer was obliged to do just that.

The employee's attitude was, of course, not commendable. But the point is that he was underpaid, and had come to a state of mind where he thought his act was justifiable. A man in that position is not a good risk.

It is for this reason that a surety company is inclined to ask more questions of an employer than of the employee to be bonded. Here are a

few of the most important questions they put to the employer:

What salary will the applicant receive?

How much cash, if any, will he have in his custody at any one time?

If required to make deposits at the bank, how often?

Will he be authorized to sign checks?

To whom and how frequently will he account for his handling of funds, stock, or securities?

What means will you use to ascertain whether his accounts are correct?

How frequently will they be examined?

What will be the title of the applicant's position?

The whole plan, you see, is to learn if the man is going to receive a salary proportionate to his responsibility, and if there are sufficient checks on him to discourage him from being dishonest, even if he were otherwise disposed to be.

The last question at first glance seems needless. What does it matter, you ask, what a man's title is, so long as he is performing a certain kind of work? But here is what sometimes happens: A concern will have an underpaid employee and will seek to satisfy him largely by giving him a pretentious title rather than by paying him more money.

For instance, I knew a man once who was working as bookkeeper for twenty dollars a week. One day his company conferred upon him the title of auditor and raised his pay to twenty-two dollars

a week. His duties remained precisely the same. He went home and told his wife that he had become general auditor for his company. The thing sounded so important that she scarcely waited to do up her breakfast dishes the next morning before setting out for the marts to buy a new set of furs. It seemed as if they both, from then on, were intent upon raising their scale of living to correspond with the dignity of his new title. And, naturally, they had much more financial difficulty than ever before.

Experience has furnished conclusive proof that, in the long run, men who steal large amounts of money—amounts far in excess of that needed for necessities—do so because of their desire to impress themselves favorably upon one or more members of the well-known fair sex. However, it is rather rare for a man to go wrong because of a woman unless he also drinks liquor. For some reason the wrong kind of woman is idealized in a man's sight after he has had a number of drinks. Her charms are augmented beyond their true perspective. He thinks she is worth risking almost anything for.

Another trouble about drinking is that one completely loses one's sense of proportion. It makes a man feel a great deal more essential than he actually is. An eighteen-dollar-a-week clerk, after a few rounds of drinks, has an idea that he can follow the pace set by a man drawing five thousand dollars a year. He thinks he has enough

money to do whatever he wishes to do. He regards himself as a giant, both physically and financially.

With the falling off in drinking, men are becoming more and more dependable and more honest. A surety man told me that he believes the time is not far ahead when dishonesty will become practically negligible—simply because of the nation-wide decrease in drinking.

Certain nationalities and certain occupations comprise better honesty risks than others. For instance, everything else being equal, an unnaturalized foreigner is less likely to be honest than a man native born; because he is far from home, is little known, and has comparatively little incentive to guard his reputation in the community.

An Englishman, living on his native soil, is an exceptionally good risk, for a number of reasons. In the first place, unless he goes to foreign shores, he cannot get very far away from home. His island is too small for any part of it readily to become a land of Whereabouts Unknown. He has just that much less chance to hide than an American with a whole vast continent full of distant places, many of them well off the main trudge. And, what is much more important, the Englishman has been accustomed all his life to living under laws more strict than ours, and to seeing justice work much more swiftly. He has come to regard dishonesty as scarcely worth the risk involved.

In the long run, a man living in a small, settled community is less likely to go wrong than a man in

a large city—particularly a city where there is lots of so-called night life. This is due partly to the fact that there are fewer temptations in a small place, and because the man in a little town knows nearly everybody. If he steals and is found out, each and every person he must pass on the street adds to his mortification. In a big city he could steal, perhaps, without even his next-door neighbor knowing it.

Surety companies long ago learned that their number of losses will vary noticeably according to the general educational average in different localities. With an equal number of risks, they will have more losses in a place where the average citizen is poorly educated, than in a place where the people are more enlightened. In a state where their ratio of loss is small, the surety company knows, without asking, that the educational standards are high.

Proportionate to the population, the honesty risk is greater in a newly settled community. All kinds of people are there, good, bad, and indifferent; they have less regard for one another's opinion than in the old established neighborhood; and there is less heed to law and order and old customs.

On the other hand, an old, established community may be a breeding place for dishonesty, just because of its conservatism. A few years ago a surety company had so many losses in a certain county of a Southern State that they decided to in-

vestigate conditions there. They found that the whole locality was so conservative that people seldom went away from home. Business houses and banks had poor methods of bookkeeping, some scarcely any at all. They were doing business without card indexes or modern system of checks and balances. It was easy for a person to steal and place the blame, or at least suspicion, on somebody else. Moreover, ethical standards were low. For instance, it was considered all right for a county treasurer to steal a little, so long as he didn't take too much. That sort of thing had been done so long that the people were accustomed to it. They simply excused it by saying: "Oh, that sort of thing has been going on for years." Politicians did various things which they knew were not right, but to which they had become too calloused to pay much attention. Boys and young men growing up in this atmosphere naturally decided that a moderate amount of dishonesty was permissible.

"If that place had better railroads and better highways," reported the investigator, "so that people could get away from home occasionally and catch a fresh viewpoint, most of the dishonesty and lax codes of ethics would disappear."

I repeat that the simplest way to make a man honest is to make it impracticable for him to be dishonest. Years ago there was a lot of trouble due to people whittling off little pieces of gold or silver coins and in that way collecting small quanti-

ties of valuable metal. It was impossible to catch anybody in the act, and the practice was a great nuisance. Then someone hit on the plan of milling the edges of coins and having a rule that when this milling was damaged the coin would not be passable. That stopped the trouble instantly. It no longer paid to do it.

The nature of a man's occupation is a help or a handicap, with regard to his honesty, according to the amount of supervision it carries with it. A man working in the branch office of a big company is probably more likely to go wrong than if he were in the main office, directly under observation of others in high authority.

Occasionally a traveling man will establish for himself a lax code of ethics that he would never have considered if employed in an office where he would be subject to daily tab on his behavior and well-systematized restrictions. A jewelry salesmen, for instance, with a large assortment of samples entrusted to his care, selling goods on commission, or a man who travels about collecting money for his firm, is at heart no less honest than anybody else; but his work means a certain amount of temptation —especially if he ever faces a real need for immediate cash.

Another reason why surety companies prefer to shy clear from this type of risk is because the nature of the work gives opportunity for disputes between employer and employee. The man selling goods on commission may think he has not

received all that is due him, and take his employer's money, insisting that it is really his.

A mere youth is not as good a risk as an older man, for the reason that his character is still unformed. He has no reputation back of him to indicate what his future behavior will be. On the other hand, a man who has been in a position of trust and responsibility for two or three years, with a perfect record, may have been there just long enough to have won everybody's confidence and thus make defalcation comparatively easy. A surety company would rather guarantee the honesty of a man who has an unblemished record covering at least ten years. The man who plods along on a safe and sane basis for ten years without any sign of skittishness is a pretty safe bet.

Some years ago an Italian psychologist declared that at a certain age—from thirty-eight to about forty-four, I think it was—men were more likely to be dishonest than at any other time. Surety company experts take little stock in this theory. About the only reason a man aged thirty-eight might be more likely to steal than one twenty-eight is because of greater responsibility and greater demands upon him.

A woman is more likely to be honest than a man, partly because a woman, generally speaking, is more moral than a man. Then, the man who becomes a bit flighty and wants more money than he needs usually desires the money to spend on some woman. This rarely works the other way.

However, women have a much greater desire for costly clothes and finery than men. Most shoplifters are women. All conditions being equal, though, if you are hiring a bookkeeper whom you do not know, it is safer to hire a woman than a man.

In trying to get a line on a man's past, in order to arrive at a conclusion about his future conduct, one is handicapped by the fact that people often dislike to speak ill of a man when it may prevent his obtaining work. You get a list of a man's former employers and other references and ask them if they know anything detrimental to his character. They hesitate about putting down on paper anything which will injure his future chances, and are quite likely to minimize his shortcomings.

On the other hand, it is surprising how often a man will give as references persons who cannot conscientiously say anything good about him. There seem to be two or three explanations of this —one, as suggested above, because the man takes a chance on people not wishing to speak ill of anyone. Another explanation, and the one which I believe most often applies, is this: A lot of men think so highly of themselves that it never occurs to them that anybody else could possibly fail to place a similar estimate on them.

Some years ago I had occasion to sublet a little flat I had been occupying. Naturally, I wished to have reasonable assurance that my tenant would



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Many men are honest in direct ratio to the danger of being caught

pay his rent and that he would not pass quietly out of sight some day before sun-up, taking, maybe, a van load of my furniture along with him. So I asked for references. One man breezily mentioned a list of prominent bankers, captains of industry, capitalists, high-born social lions, and foremost citizens, which made me heartily ashamed of my impertinence for even asking him such a question. But after he had gone, I called up a number of his references, and without exception all told me substantially that they would not trust him around the corner.

He doubtless thought that I would be so dazzled with his high-toned references that I would not bother to call them, or else he was under the impression, because these men had always treated him politely, that they held him in the highest esteem.

The safe plan, when an unknown man gives references, is to take nothing for granted, go and look the references in the eye if possible, and hear what they have to say.

CHAPTER XXI

HUMAN NATURE AT THE CREDIT WINDOW

IT is astonishing how much an expert credit man knows about the average person after taking one quick look and asking only one or two seemingly casual questions.

A well-dressed young man walks up to the credit window and expresses a desire to open a charge account. He wishes to buy some clothes. The credit man has him fill out a little card, with space for his name, home address, occupation, place of business, and whether married or single.

After glancing at the man, and the card, the credit man knows the following facts:

The customer does not own his own home, is living somewhat beyond his means, is selfish, therefore not well-balanced—inclined to please himself at the expense of somebody else—and should not be trusted too far.

The man's place of residence is in an old street just off one of the city's main thoroughfares, and given over mostly to large, old-fashioned houses, except where these have been torn down to make way for apartment houses. It isn't likely that the man lives in that location except in a flat, in

which event he is, of course, a renter. And rents there are high, considerably higher than a billing clerk in a small wholesale concern should pay. The credit man knows about what the concern mentioned should pay a billing clerk—let us say thirty-five dollars a week. Not more than a fourth of that should go for rent. That leaves so much for groceries, so much for clothes, and so much for other smaller items.

A man's expenditure for clothes should not be quite half as much as his wife's. Women's clothes cost more. But this young man is dressed rather expensively. And he wants more clothes—wants them so much that he is willing to run in debt for them. The one who is doing without clothes must be his wife. If he were a salesman there might be some excuse for him to dress expensively—in order to carry a look of prosperity and help his sales, or to land himself a better job.

But costly clothes are of little help to a billing clerk. The reason for them must be the personal vanity and selfishness of the wearer. This theory is confirmed by the expression of the applicant's face.

All these things flash through the credit man's mind in a few seconds. He does not rely entirely, however, on such deductions. If in doubt he puts additional questions. But more often than not it is unnecessary to ask any questions at all. For if the applicant has ever had credit elsewhere, his whole record is already on file. Lists and black-

lists, from which one may learn of the paying or nonpaying propensities of thousands of men and women, are exchanged among the stores in any big town. That is the work of the Retail Credit Men's Association. If you are slow to pay your bills at one store, every other store at which you might seek credit is certain to know it.

Every day somebody goes into a big store where he is not known, asks for credit, gets it, and goes out marveling that the thing was so easy.

"For all they know," he thinks, "I might be a dead-beat or a crook. They must lose a lot of money in that way."

The truth is that credit losses in the average big stores are surprisingly small—comparatively trivial. When a store lets a stranger open a charge account, they know a great deal more about him than he suspects.

Credit men in big retail establishments, especially department stores, become very expert in sizing up feminine human nature, for the majority of the shoppers in such stores are women. A great many women are pretenders. That is, they pose as "grand ladies" when they are not. Rarely does such a woman, when she appears at the credit man's window, succeed in fooling anybody. The expert credit man knows that many well-to-do gentlewomen dress plainly, and that many pompous women of the plush-horse type nevertheless have financial standing; but he also knows that when a coarse-featured woman wears fake jewelry

and ultra-fashionable clothes, or other bizarre combinations of cheapness and expensiveness, she will bear the closest investigation. If she appears insulted when asked to answer a few customary questions, the credit man simply confirms his suspicion that her account is not desirable. Moreover, the credit man is dubious about a woman who is either unduly talkative, or needlessly uncommunicative. The woman who talks too much may be trying to hide something under her veil of palaver. And the one who will volunteer nothing at all is at least unfair to the store, for she should appreciate that they are entitled to know something about her before extending credit.

On the other hand, a woman may have little to say owing to a feeling of embarrassment, because she is not accustomed to business dealings. And she may suddenly talk with surprising freedom, due to a sense of relief, as soon as she feels that the worst of the ordeal of obtaining credit is over. A good credit man knows this, and schemes to place a woman at her ease as quickly as possible.

While a customer seeking to establish credit has no justification for being offended when asked about her financial status, yet the high-grade credit man knows that it is wise to get his information with the fewest possible number of questions.

The trick is to have a touchy customer supply answers to questions without knowing that she is doing so. For if a customer becomes offended

the store may lose not only her trade but the trade of any friends she is able to influence.

I once overheard a conversation between a credit man and a woman whose appearance—as the credit man later told me—indicated that she was high-strung and should be handled carefully.

"I would like to open a charge account here," was all the information that she volunteered.

"Very well," replied the credit man, breezily. "Just let me jot down your name." She said her name was Mrs. Ralph J. Ferguson.

"That's not the Ferguson down at the City Hall, is it?" inquired the credit man in friendly fashion, as if his only object were the fun of discovering a former acquaintance.

"Oh no," she replied; "my husband works for the gas company. He's been there for the last seven years."

"That's right. Isn't he in the accounting division?"

"No, he's assistant to the chief of installation."

The credit man nodded knowingly.

"Now, if you will give me your street address," he went on casually, reaching for a pen. "I'll put it down here on our books."

"We live on East Hampton Avenue," was the reply.

"East Hampton. That's a nice little street. A friend of mine nearly bought a house out there last spring. By the way, Mrs. Ferguson, what's property worth out there now?"

"Well, we paid eleven hundred dollars for our lot just before we built, but that was some time ago. When we reduced the mortgage recently the man told us the values there had advanced a good deal."

"I suppose you know my old friend George Ruddick, the grocer?"

"Yes. We usually deal, though, at Harner & Wolf's."

"That's a good store, too."

Now, it will be noted that, without any formality and without the customer's realizing that she has told anything about her financial standing the credit man has learned a number of facts: He knows where her husband is employed and the nature of his work—from which he can make a pretty accurate guess as to the amount of his salary; he knows that they live among genteel people and own their own home. Moreover, he knows where they buy groceries, and can easily find out from the grocer if they pay promptly. He can use the telephone and the city directory, and readily confirm the other things she has told him. He not only got the facts he wanted without offending her, but she is pleased and flattered over the nice chatty little human way the store has dealt with her.

Obviously no credit man would undertake to handle all customers in the same way. A great many would prefer more formality. In a majority of cases the customer fills out a little card, and that is all there is to it. And the credit man

in a big establishment does not always deal with all customers personally. Often his assistants are girls. Credit men are pretty well agreed that for some reason no class of girls can do this work so well as Irish girls.

Widows comprise a difficult problem for every retail credit department. You can't ask a widow what her husband's occupation or salary is. Maybe she lives in a boarding-place. She is unemployed, and has not established credit at other stores in the city. She may have independent means, or she may be an adventuress. Even if she has every intention of paying her bills, a woman's desire for clothes often destroys her sense of balance.

What is a credit man to do in the case of a widow? He can ask her for names of her acquaintances, who may serve as references. Or, if she has not been in the city long, he can ask where she dealt in the city where she lived before. In fact, if he can learn where she came from, all he has to do is to get in touch with the retail credit association there. If she had credit at stores in that city and paid her bills promptly—or didn't pay them—her record is on file. But if the woman should be an adventuress she may have changed her name. It is not unusual, by the way, for a woman to go from one town to another and use the name of a prominent society woman. Let us say that a woman goes into a store in Cleveland, explains that she is visiting in the city, gives her

hotel address, and her name as Mrs. Cecil J. Vanderhick, of Pittsburgh. The Vanderhicks are leaders in Pittsburgh, and there is no question about their ability to pay for whatever they buy. But there may be some question about the woman in the store being Mrs. Vanderhick. So the credit department wires the retail credit association in Pittsburgh, asking for a brief description of Mrs. Cecil J. Vanderhick, and whether she is visiting in Cleveland. A big store must constantly be on guard against the buyer who tries to represent herself as somebody else, even in the same city.

It is probably true that most stores have more credit losses on widows than on any other one class of persons. An almost equally serious problem in the average big store are those planning to become widows—that is, grass widows. A woman about to be sued for divorce will often make a dash for the nearest department store to stock up with everything she thinks she needs, and charge it all to her husband ere it is too late. And there is no way of knowing in advance that a woman is about to take part in a divorce action; a store is simply obliged to take chances.

"Beware of the woman," remarked one credit man, "who doesn't seem to want you to call up her husband."

And nothing excites suspicion in a store more readily than for a customer, immediately after being permitted to open a charge account, to buy

heavily—especially if the articles bought may be classed as luxuries.

"Mrs. So-and-so has ordered these articles sent to her home," a clerk reports. "Shall we let her have them?"

Let us assume that the customer has only recently obtained the credit privilege. The credit man can look over the list and pretty nearly tell at a glance, just from the kind of things ordered, whether the customer intends to pay for them or not.

Competition makes credit a necessary evil. Nearly any high-grade merchant will tell you that the modern system of retail credit is not economically sound. A man goes into a department store to buy an overcoat. He expects to pay about twenty-five dollars—all he can afford. The clerk shows him a coat at forty dollars which strikes his fancy, and he thinks: "Oh, well, I don't have to pay for it just yet, anyhow." So he buys the forty-dollar coat, even though it is beyond his means. If he had been obliged to take the money from his pocket in actual cash, twenty-five dollars would have been his limit. Having bought his coat, the man decides that he wants a pair of shoes. There is a place down the street where he can get them seventy-five cents cheaper, but he stays right where he is, because at the other place he will have to pay cash. Thus credit discourages buying at the most advantageous market.

One credit man I know has really done a great



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"I wouldn't burden myself with paying installments on so much stuff. This may not be any of my business, but you'll thank me for it some day." And they did

work in encouraging people to live within their means. A young bridegroom came in one day with his bride to buy furniture for the little four-room nest in which they were to begin housekeeping. The man had only a modest income but he felt that his wife was so lovely and attractive that she should have the best of everything. So he ordered about twice as much furniture as he could afford. The credit man looked over the list of things they had selected, and then spoke to them somewhat like this:

"We're here, of course, to sell furniture, but, honestly, if I were you, I wouldn't burden myself with paying installments on so much stuff. Instead of buying a one hundred-and-fifty-dollar dining-room set I would get one for about sixty dollars, even if I had to replace it later on. As a matter of fact, you don't need any buffet for your dining-room. Lots of flats have them built in. Get a little serving table and make it do. And what do you want with a lot of stuff for a spare room? If some of your relatives come to visit, let 'em sleep on a cot. They will think all the more of you when they see you're starting out modestly. This may not be any of my business, but you'll thank me for it some day."

And they did.

Everything else being equal, credit men say, the best risk is a man earning around $2000 a year. If he makes much less than that he may have difficulty in making ends meet. But a $2000

a year man can live comfortably, and yet be free from the temptations that beset a man earning $5000. When you're making $5000 a year you move in a circle which will probably include persons earning $10,000 or more. And you may try to keep up with them. The only way you can follow their pace is to live beyond your means. The same thing is true of the man earning $20,000. After you once get into the comparatively wealthy class you are constantly up against the temptation to live like the fellow who makes a little more than you do.

I once asked three different credit men what occupations seemed to be most closely associated with the prompt payment of bills. It is interesting to note that all three men gave me the same answer. Each one said that, all other things being equal, he would rather trust a railroad man than a person of almost any other occupation. The reason is that a railroad man is trained to be systematic and punctual.

Another credit man told me that for the amount of their income, lawyers and doctors—more particularly lawyers—are notoriously slow about settling bills. A lawyer hasn't the fear others have of being forced to defend an action in court. And, then, any professional man gets his income spasmodically, irregularly. It is not so easy for him to fall into regular habits in his expenditures as the man who gets a certain amount of money every Saturday night.

People of vast wealth are often the most difficult to get money from. They are aware that the store proprietor knows they are good for whatever they owe. And as their income is from capitalistic rather than from salary sources they fall into the habit of keeping every dollar of their principal working in their own interest as long as possible.

Big-store proprietors and credit men know that the summer vacation season is the most difficult time to collect bills. Men are saving their money for other purposes and are slow to give it up for something already consumed. The first of January is the easiest time for collections of all kinds, even though it follows close on Christmas, simply because everybody has firmly imbedded in his mind the idea that one should start the New Year with a clean slate—and that he will only be doing what most other people are doing and are expected to do. When a man doesn't pay a bill around the early part of January, there is no telling when he will pay it. If he is allowed to go until, say, the end of February, he is all over his New Year resolution to get squared up, and will be twice as difficult to dissociate from his money as he would have been even two or three weeks sooner.

CHAPTER XXII

THE VOICE OF THE AVERAGE MAN

IT would be interesting to know what percentage of business men fall short of success because of some disagreeable quality of voice. Most American voices are strident and harsh. Men come in to sell us things, or to talk to us about business propositions of one kind or another, and their talk, not infrequently, annoys us—not because of any lack of merit in what they say but because of the irritating way in which they say it.

Persons who have given the matter much thought declare that the standard of speech among Americans is the worst in the civilized world—slovenly in comparison with English, French, German, Italian, Spanish, Russians, or even South American. Anyone who has studied French or German, under a native instructor, will recall the great stress laid upon accurate pronunciation and distinctness by such teachers. Here in the United States, on the other hand, it is so common to hear men say, "cer'nly" for "certainly," "goin'" for "going,"—even "gunna" for "going to"—and a long list of similar inaccu-

racies, that such utterance is accepted as a matter of course.

Possibly an appreciable amount of business inefficiency may be directly due to the single item of not understanding the names of persons to whom we are introduced. There is no question about the business advantage of remembering names. And one great reason why we often fail to remember a man's name is because we did not catch the name in the first place.

In connection with his efforts to arouse interest among business men, in better speech, a famous voice expert talked to a number of traveling salesmen who, he discovered, were holding rather mediocre positions, for no other reason than that they lacked something in agreeable personality. He met one man, selling a line of high-grade goods, for which the man had some wonderful sales-arguments. Yet the arguments were not as impressive as they should have been, simply because they were not clean cut. The man slurred his words, said "cer'nly" for "certainly" and "mou'n" for "mountain." After he came to know the salesman well enough, the expert called his attention to these defects, and the man tried to correct them, but had some little difficulty. The instructor noted that the trouble was due entirely to the fact that he did not make proper use of the tip of his tongue. This was readily corrected by the use of some simple exercises. To-day that man's income has considerably increased,

and there is little doubt that the reason is mainly his improved personality. He is able to sell more goods because people are more willing to listen to him; he is more pleasing in conversation.

There was another man who was obliged to do so much talking that at the end of a day he was physically tired from his vocal efforts. And the reason was that he talked in what might be termed a wasteful manner; that is, he did not convert all his breath into tone. He was like the fireplace where most of the heat goes up the chimney. Still another man talked poorly because his vocal chords were too tight and needed a little special exercising and the repetition of certain sounds to loosen them up. A noteworthy feature of a number of cases that came by chance under the expert's observation was that many business men were laboring under vocal handicaps which could be remedied in just a few days.

One salesman had a habit of talking too rapidly. While he spoke with reasonable distinctness, and his tonal quality was good, he fell short of his full efficiency because he failed to convey an impression of calmness. There is something about the salesman who is quiet and calm and sure of himself that tends to increase one's faith in the stuff he is selling.

Then there is the type of man who talks too loudly. He may have a musical quality in his voice, and excellent pronunciation, but if his voice keeps booming in one's ears more loudly than is

necessary, the man gradually wears on one's nerves.

Business men over the country are beginning to realize the importance of less vicious speech habits as an aid to national efficiency. One telephone company executive once remarked:

"We would be willing to spend thousands of dollars if we could have any assurance that it would have any noticeable effect on making people speak more plainly."

And what is true of telephone companies is true, to a surprising degree, of various other lines of business. There would be a vastly greater business efficiency if it were not for the widespread defects in American speech.

If you were to go into the operating room of a big telephone exchange, where hundreds of girls are busily repeating numbers and jabbing plugs into switchboards, you might be impressed with the fact that all the operators are using about the same tone of voice. The tone seems to be something like an E flat, and it is so low that one can scarcely understand what any girl is saying, even though standing only a few feet away. But the subscriber at the other end of the wire has no difficulty in understanding.

The operators have unconsciously fallen into the way of using a tone to make themselves understood with the minimum of physical effort. And they have had special training to make their enunciation effective. It is a rare thing for a

subscriber to have any difficulty in understanding a telephone operator. Yet when a mistake is made, the tendency is to blame the girl at the switchboard—to blame her for not being able to understand the faulty enunciation of the subscriber

If the average telephone subscriber spoke as distinctly as the average operator, there would not only be much less annoyance, and less wear and tear on the temper, incident to telephoning, but the telephone companies could give more service for less money. For one thing, if there were no mistakes to be corrected, not nearly so many operators would be needed.

Faulty though it is, our talk is much more plain over the telephone than at any other time. For we have learned that it is advantageous and time-saving to take special care of our pronunciation over the wire. A few years ago retail establishments which took orders over the telephone had a vast amount of trouble and expense correcting and remedying errors due to misunderstanding what customers said. A great deal of this has been eliminated. The best grocery concern in Cleveland, Ohio, has a big store in the residential section at which a trifle more than eighty per cent. of its business is done by telephone. This enables the company to get along with much less floor space and fewer clerks than if all these customers came to the store each day and gave their orders over the counter. And a surprising feature is that

there are actually fewer mistakes and misunderstandings over the telephone than when the customers deal with the various clerks face to face. It simplifies things to take an entire order at one place.

A small amount of thought on the part of telephone users would eliminate much of the tendency to be misunderstood. The reason a telephone operator is usually more easily understood than a subscriber, is because the operator is required to give attention to her pronunciation. For example, consider the words "five" and "nine," which frequently sound alike over the telephone. If you give undue emphasis to the "i" in those two words, and neglect to emphasize the more distinguishing sounds, there is great danger of confusion. An operator is taught to say "five" not only with a long "i" but also with a strong "v," and to place special stress on the second "n" in "nine," almost as if it were spelled "nien." The words "three" and "four" might sound alike if one were to place emphasis only on the "r." But when you say "three" with a slightly rolling "r" and a good broad "e," and say "four" with stress on the long "o," there is little chance of misunderstanding. Telephone operators are taught also to speak with a rising inflection. In saying the word "number," their tone goes running up on the final syllable. This is not only because it sounds more cheerful to speak with a rising inflection, but because, for some reason, one is more easily under-

stood than when the voice drops at the end of a word. In England nearly everybody speaks with a rising inflection. A clerk says "Thenk you" and about all you hear of it is something that resembles "Q," but his remark has nevertheless a cheery sound. Here in America we say the same thing with a falling inflection and it sounds rather perfunctory, at times almost surly. To make a remark with rising inflection is almost like adding, "Don't you think so?"—but there is something of finality about the falling inflection which makes one's talk seem dogmatic. Taking us on the whole we are a nation of dogmatic talkers.

Some of the schemes made use of by telephone companies to improve the pronunciation of their operators would readily lend themselves to other lines of business. For instance, it is a rare thing for street-car and subway conductors to call out the names of streets in a way that can be understood by passengers. There has been a decided improvement, however, on the part of most steam railroad-brakemen. Several times in recent years I have heard brakemen mention the name of the next station in a careful, well enunciated manner which actually conveyed a meaning. The steam railroads have recognized the advantage of giving heed to such matters. On the other hand, I recall hearing a subway conductor call out "Barclay," his intention being to let passengers know that the next stop would be Barclay Street. He might as well have yelled "rock," or "rah rah," or

"bow wow," and his meaning would have been equally clear. Yet if he had been taught to pronounce it, slightly exaggerated, like "Bar-r—clee," with a merry, rising inflection on the last syllable, passengers would not only have understood him, but would have received a subtle impression that it gave him great pleasure to call out the stations.

An encouraging fact is that the average American's bad speech-ways, and noisy, harsh voice are merely the result of careless habits acquired in childhood.

A general insistence on decent speech—distinct utterance, and clear, quiet voice—would not only make life pleasanter but would enable us to talk faster and be understood more easily in all our business dealings.

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