THE MAIL-ORDER BUSINESS

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1922

By

Sydney B. Flower

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The Mail Order Business

A BOOK FOR BEGINNERS

By
Sydney B. Flower

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PREFACE

There is a need for a book which shall give plain directions to those who seek a means of turning skill or knowledge to account by selling to the public by mail.

The reader will find such instructions within these pages as can be made to fit his or her immediate needs.

When the principles that underlie successful trading by mail are clearly grasped it will not be difficult to adapt them to fit the individual case.

The purpose is to lay a solid foundation of right information. The building to be erected later upon this foundation will vary in size, appearance and strength, but if it is to continue to exist this is the foundation it must be built upon.

Chicago, August, 1922.

CHAPTER I

THE SUBJECT IN GENERAL

The mail-order business is a recent thing. Chicago, more than any other city in the United States, is its home. This is not to say that New York, Cleveland, Detroit, Los Angeles, do not sell goods by mail. All large cities have their mail-order houses. But Chicago began the business on a large scale, and maintains it on the largest scale today. Its central location, serving east, west, north and south with almost equal rapidity, is one reason for that. Its rail and water facilities, superbly competent, assist.

Montgomery Ward originated the idea of selling by mail to farmers and others all articles needed in the home or in the field; from a paper of pins to a grand piano; from a pair of socks to a ball-gown; from a chair to a Louis XIV suite; from a mouth-organ to a pipe-organ; and so forth. Every human need was met, if the articles could be moved from storage to cars, and delivered by mail, express, or freight, to the purchaser in whatever State of the Union he might live.

To succeed the plan called for two basic features, the price must be lower than the customer would be required to pay at his local

store, and the quality must be higher than average quality obtainable at the country store.

In addition to these basic requirements it was necessary that promptness in filling orders should be developed to a science of speed and precision, and it was essential that a feeling of absolute confidence in the firm's word be established. It is clear that when a man living in the country buys from a page of pictures, in a catalogue, or from a printed description of the article, the buyer is not in the same safe position as when buying at his country store with the actual goods before him to select from.

Montgomery Ward & Co., therefore, devoted particular attention to *proving* to the customer in the country that not only was every promise made in the catalogue fulfilled to the letter, but that whenever a disagreement of opinion befel between buyer and seller the buyer's word was accepted as governing if it were a matter of doubt between them. This entailed, many times, pecuniary loss to the firm, a loss more than made up by the confidence established between the firm and the customer.

When, some forty years ago, Montgomery Ward & Co. put these principles of direct selling by mail into effect, they built for themselves a tremendous business success, and reigned almost without a rival in the field for thirty years.

Came upon the scene the firm of Sears, Roebuck & Co., also of Chicago, with the idea in mind that however well Montgomery Ward seemed to have covered the needs of the farmer it should be possible to do the same thing, in the same way, and perhaps on an even larger

scale. The firm of Sears Roebuck, therefore, about thirty years ago, proceeded to put into practice the same basic principles of low prices combined with high quality, quick service and honest dealing, and in the course of twenty years of doing business with a catalogue as its salesman, built and equipped its own factories, organized an army of employees, covered a square mile with its buildings, and outdistanced Montgomery Ward in bulk turn-over, piling up millions of dollars annually as net profits. For the last ten years this colossal business has held its place at the top, paying regular dividends to its stockholders and increasing its home and foreign trade. Its sales for the month of July, 1922, were $12,244,961.00, and Montgomery Ward's for the same month, $5,110,163.00.

It should be remembered that the foundation for the success of both these firms is the extent of their selling-field. Having at their back the mails of the United States as their salesmen and distributors it is clear that they are limited in the amount of business they are able to transact annually only by the increase or otherwise of the population of the United States, and the prosperity, or adversity, of the farming-class of the United States. The potential customers of these firms have jumped in numbers, during their existence as business firms, from about 30,000,000 to 60,000,000, these figures representing with reasonable accuracy the number of citizens living outside of the great cities. The buying-power of the farming community also has kept even pace with this ratio of increase in population, easily doubling itself.

Leaving these giants, now, to go their prosperous way, we find that all cities of the United States have their mail-order houses, who are prospering according to the degree in which they are serving a public need.

It is apparent that the field is even yet scarcely touched. The direct sale by mail to the customer is the ideal method of transacting business because, first of all, it is a cash transaction; and, secondly, because it calls for less expense in help in filling orders than is necessary when goods are sold across a counter. It is clear that when an order is received by mail it is definite and not subject to delay. The sale is already made by the catalogue; it is not to be argued about; it is not a matter of persuasion on the part of the store, or hesitation on the part of the customer.

There is the further advantage of speed in filling orders by mail. The clerk in the mail-order house can attend to six mail-orders in the time consumed by the counter-clerk in waiting upon one customer.

Being agreed upon the advantages of the method of selling goods by mail, therefore, the question before us is how to utilize this excellent method for ourselves, assuming that we have something to sell, little means, no catalogue, and no customers.

The issuing of a catalogue means some expense. It does not mean the building of factories. Goods shown in catalogues, put out under the name of the firm issuing the catalogue, are usually bought from manufacturers of the articles, at wholesale rates, and this plan

was followed even by the two giants we have spoken of, until the time came when their increasing business justified the establishment of their own factories to supply the needs created by their catalogues at lower prices than they could purchase the articles for if manufactured for them by other houses, even though the purchase was of large quantity at one time. This is something which the mail-order merchant watches like a hawk; the price at which he can produce. It governs, of course, absolutely the price at which he can sell; and no one knows better than he that if he cannot beat local competition in price and quality both he loses the order.

Let us assume, therefore, that you have digested the simple rule of success in the mail-order business set forth here, covered in the four essentials, price, quality, speed, and honesty, and let us see what you would do with a capital of $100, a fair education, your own time, and a home address to work from, with a desk and typewriter at hand.

We shall make it clear to you that in the absence of capital at hand your success will depend mainly upon the persuasive excellence of your correspondence, supported by the quality of your goods.

The art of letter-writing for you resolves itself into the art of writing letters which sell goods, letters that carry a punch, as we say, or hit the mark. The mark is the pocketbook of the customer. It is necessary, before the customer will open his pocketbook and give up cash for the article you offer, that you have

convinced him of the need of owning the article for himself. If you can do this with one letter it is excellent business, and you have an article and a style of correspondence that will smooth your way to success. If you can do it with two letters it is still very good. If you can do it with three letters it is satisfactory, but not very promising. If you cannot do it even with four letters something is very wrong. You will learn shortly to deal with averages and percentages. For instance, if you send out 100 letters, your percentage of replies to a free offer of something will be 50 per cent if they know you; 10 per cent if they do not. Your items of stationery, postage, and time will figure strongly in net results. The matter of repeat orders, or a second and third order from a first buyer, is an essential part of your success, so much so that you cannot do business, or build anything that will endure, if your article sells itself once to a customer, and only once. It costs too much to obtain a single order. The money is in the continuance of the orders, without cost, or with very slight cost, of reminders on your part. You will select, for your first venture into business, therefore, some article which the customer will be anxious to buy from you again.

CHAPTER II

CHOOSING THE ARTICLE

Here is a list of things which are today commonly sold by mail. There would be no difficulty in extending it to twice its length. Take a pencil in your hand and mark the articles which interest you as possible merchandise for your opening:

Cigars, Complexion Cream, Rings, Revolvers, Lamp Wicks, Wool Suits, Cameras, Incubators, Medical Books, Shirt Waists, Embroidery Needles, Skirts, Silverware Sets, Circular Distributing, Silk Ties, Household Specialties, Steam Engines, Typewriters, Watch Charms, Hat Pins, Studs, Bulbs, Musical Instruments, Desks, Initial Pins, Shoes, Eye Washes, Envelopes, Accordeons, Handkerchiefs, Rifles, Bicycles, Scarf Pins, Watches, Flower Seeds, Silk Remnants, Dinner Sets, Teaspoons, Brooches, Felt Insoles, Blank Books, Sugar, Boys' Suits, Banjos, Telephones, Cornets, Mackintoshes, Pocket Knives, Insurance, Bracelets, Silk Dresses, Coin and Stamp Books, Embroidery Machines, Ladies' Suitings, Sachet Powders, Hair Dyes, Safes, Toilet Soap, Clairvoyancy, Surveyors' Instruments, Oatmeal, Agents' Directory, Soldering Outfits, Sofa Cushions, Breath Perfumes, Lace Curtains, Ventriloquism, Knee Pants, Confederate Money, Wagons, Autos, Auto Accessories, Radio Outfits, Sofas, Canceled Postage Stamps, Bar Soap, Ammonia, Mouth Organs, Sewing Machines, Razors, Printing Presses, Song Books, Camping Outfits,

Electric Belts, Bust Developer, Corsets, Complexion Wafers, Hair Growers, Hair Removers, Astrological Readings, Matches, Shorthand, Penmanship Instruction, Hair Oils, Pipes, Visiting Cards, Ginghams, Chemical Apparatus, Medical Advice, Stamped Satins, Razor Compounds, Coffee, Phonographs, Brass Band Instruments, Perfumes, Cipher Codes, Soothing Syrups, Shirt Bosoms, Whistles, Music Learners' Charts, Rubber Capes, Home Turkish Baths, Harnesses, Family Records, Heart Remedies, Rupture Cures, Consumption Cures, Pile Cures, Rheumatism Cures, Liver Pills, Kidney Pills, Eczema Cure, Headache Cure, Catarrh Cure, Epilepsy Cures, Obesity Cures, Anemia Cures, Hypnotism, Nightrobes, Colored Pictures, Calicoes, Spectacles, Silk Ribbons, Sheet Music, Poultry Books, Poultry Remedies, Dog Remedies, Horse Remedies, Ladies' Jackets, Monthly Publications, Candy, Chocolates, Pastry, Cakes, Pies, Preserves, Bromo-quinine Tablets, Sign Painting Outfits, Fire Kindlers, Picture Cards, Buttons, Teas, Cocoa, Suppositories, Syringes, Sponges, Subscription Books, Bangle Jewelry, Chimney Cleaners, Sugar Substitutes, Tacks, Shoe Repairing Outfits, Magic Lanterns, Marriage Papers, Egg Beaters, Toys, Band Uniforms, Baking Pans, and recipes for making Home Brew in marvelous number.

You have two things to sell, and your business must deal in one or the other; either you sell Knowledge, or Service, or you sell Goods. If you sell Knowledge, the easiest form in which that can be imparted is by the printed page, or multigraph sheet, and your stock-in-

trade, therefore, would in this case be a book. An immense amount of money has been made by bright people who have called themselves "efficiency experts," whose business is to teach the business man how he can make money by saving it, through cutting out waste in the administration of his office and factory. The "efficiency expert" must possess a quick eye, a good appearance, a terrific nerve, and a pithy address. He cultivates a sharp, brusque habit of speaking. He is, in his way, an artist, producing an effect by a tone, or a look. But, as the basis from which he must draw his claim to an order for employment of his services, there must be a quick eye, a fast-working brain, a ready tongue, and a smooth line of talk, the last easily acquired, but always to be on tap. This calls for alertness and a good memory. Equipped with all the above qualities and an elastic conscience, anybody can learn the business of becoming an "efficiency expert," in thirty days of application to mastering the fundamentals. His later success depends entirely upon his personal ability to "sell himself" to the merchant. We have nothing to do with him here, except to mention that this business also is one of those which are taught by mail. To this list may be also added advertisement-writing, which is not included in the list above. Such things as these, you perceive, are sales of Service, or Knowledge, and are the first branch of the Mail-Order Business. Instruction in penmanship would also come under this head, and the various "Cures," which do not include some material remedy.

The cure of stammering, for example, is entirely a selling of Knowledge. Now it is very important that you ask yourself, at this point, whether there is not tucked away, somewhere in your mind, some special knowledge which is worth money to others, and which could be made to bring in money to you.

Leaving this on one side for the present, let us consider what article you could pick out of the above list for your own use, as a beginner, and what you should do to market it. The modern dancing craze has been a boon to manufacturers of Depilatories, the un-dress of the female dancer exposing her arms and shoulders so completely that a growth of hair under the arms is unsightly. Several thousand years ago Jews were forbidden to shave at certain times. The orthodox Jew, keen upon keeping the letter of the law, while circumventing the spirit, discovered a mineral that performed for him the cleaning of the face, denuding it of hair, by applying same in form of a paste made with water, and washing it off in a few minutes. The remedy was cheap, and effective, and his conscience was at rest in his observance of the Law; he had not *shaved* his face. Strange to say, ninety-nine out of a hundred of the modern depilatories are the very same thing as used by the Jew in those far-off days—*Barium Sulphide*. Barytes is a very common mineral. Any druggist will be found to have Barium Sulphide in stock. Whether you decide to begin business with this article as a depilatory or not, the method you will follow will be much the same for this as for any other article,

and in selecting this we are merely making use of an example of how you should go about making a market for your goods. The Barium Sulphide is quite harmless, and easily applied. It does not, of course, destroy the *roots* of the hair, but neither does it increase the *growth* of the hair, and it is therefore as good a thing to use as anything else for the purpose. Procure from your druggist, therefore, one pound of Barium Sulphide, powdered, and divide this into sixteen powders of one ounce each. You could get more money for your preparation if you took the trouble to prepare it in liquid form, and ship it in bottles, but this entails more work, and the bottles are cumbrous. A powder will meet your requirements.

You will need gummed labels for the sixteen ounce powders, or a better plan yet is to use little envelopes printed on the face, which will avoid the use of the label altogether. You may name your product HIRSUTAN, and you are automatically, therefore, THE HIRSUTAN Manufacturing Company (Not Incorporated), Your envelope should read:

HIRSUTAN

For Outward Application ONLY. A simple Home Remedy for all Distressing Growths of Hair, on Face, Neck, Arms, etc. Guaranteed harmless, painless, and Always Effective. Directions: Moisten a little of the powder with water to make a paste. Apply to the spot to be denuded of hair. Wash off in three minutes, and the hair will wash off at the same time. Price 50 cents. Sold only by the manufacturer, BY MAIL. Hirsutan Mfg. Co., 234 Maine Ave., Beloit, Wis.

The price of 50 cents on your package is to permit you to make a wholesale rate of 40 per cent off to druggists and agents, if the time should arrive when your product has made its mark, and you need the services of agents and retail stores to help you to dispose of it in quantity. However, that time is far distant, if it ever should arrive, and the 50 cent price is for your own protection to cover the cost of making a demand for the article. It is a sound rule that a proprietary article should not cost more than 10 per cent of its selling price. Most of them do not cost 5 per cent of their selling price, but that is because they have reduced costs to the minimum by manufacturing in large quantities. You are in no position yet to manufacture or buy in large quantities.

It is a good plan to make frequent and ample tests of your article upon yourself in order that you may discover its strong and weak points for yourself at once. In testing Hirsutan upon yourself you will be aware of a very faint, but very unmistakable, odor of sulphuretted hydrogen, the faintest possible suggestion of rotten eggs, and you will discover that this is rising from the paste on your arm. It is embarrassing for the moment, but quite transitory, and when the paste is washed off the odor disappears. It is due to the sulphur in the barium sulphide. It can be disguised if you wish to spend the money to add a perfume to the powder, but you have little margin for perfumes in an article which vou are offering at 50 cents a package.

CHAPTER III

GOING INTO BUSINESS

Having tested your powder on yourself and found it works satisfactorily, you are ready to promote its sale. You should begin by sending a letter to Mr. Edward Wilson, Wilson's Mail Order Gazette, 1400 Broadway, N. Y. City, asking him for a copy of his paper, and enclosing ten cents in stamps for same.

When it arrives you will find that it carries little beyond advertisements of mail-order houses, offering to sell this, that and the other, to agents, as "A Quick Money-maker," and offering names and addresses, circulars, envelopes, and everything you might need to equip you to conduct a Mail-Order business of your own. This paper is worth your very close study. You will learn much from it relating to the particular kind of business you are going into, the selling of articles by mail.

It would be well for you to devote at least a month to correspondence with these various firms advertising in Wilson's Mail Order Gazette, that you may familiarize yourself with what they sell, and how they sell it.

You will find offers to mail out a thousand of your circulars with a thousand of their own, at a price very much below the $10 it would

cost you for postage if you mailed them yourself at one cent each, and you might be tempted to accept. You would be throwing your money away, by accepting any such offer. The only way you will make any money out of your own article is by pushing the sale of it yourself by your own art of letter-writing, and even this requires that the article you are selling shall be worth the good letters you will write about its merits. That is to say, it must be a satisfactory article, sold at a reasonable price, and of such a kind that it will bring you repeat orders, so that those who have bought once from you will not be satisfied with a similar article of the same kind, manufactured by somebody else, but will prefer to buy from you again and get the article which gave them satisfaction the first time. This is the point that spells success or failure in the business of selling by mail.

The Wilson Mail Order Gazette will furnish you with very much material from other advertisers who are in the same business that you are in, and it will be odd if you cannot learn a good deal from them in one month, without accepting any alluring offers to do your work for you at a flattering price.

What you are most in need of, at this time, is a list of patrons, or customers; not a list of names of some other dealer's patrons, but a list of your own, composed of people who have written to you for the article you manufacture. This is a difficult thing to acquire without spending a lot of money in advertising, to get these replies. You have not the money to spare.

I suggest, therefore, as a never-failing plan to induce people to write to you, that you offer A BARGAIN, and put aside your pardonable impatience to see the half dollar orders come rolling in, for just a little while. I should devote $20.00 of the $100 capital to one of those firms you have been corresponding with from the Gazette, offering to place your four-line ad. in so many papers, classified columns, for the sum of $20.00. This is not a bad way to begin business for yourself, through the Classified ads. Some very large businesses have been built by using nothing else as a medium to reach the public. For a large space, and frequency of insertion, nothing equals the results produced by the daily newspaper, and it is equally true that for the small expenditure nothing produces replies at as low a cost to the advertiser as the Classified columns of the daily newspaper. Select your agent, therefore, through whom your four-line ad will appear in a good list of daily papers, and let us see what you ought to say to draw a reply from the woman readers of those papers.

And just here it occurs to me that since the object of this small advertising campaign is to draw the greatest possible number of replies for a given expenditure of money, you will be well advised to have a price of $1.00 printed on your envelope for the package of Hirsutan, instead of the 50 cents we first decided upon. Most depilatories sell for $1, and the price is therefore not excessive, or unusual. It is not important what the 1 lb. of barium sulphide costs you at the druggist's. The psychology of the matter is

that your public would be more likely to grasp at a free package of some article that was marked $1.00, than one that was marked 50 cents. Let us therefore put the price of our article at $1.00, and make the most of this fact.

You must be somewhat flamboyant in your style in this four-line ad, because you have to make an impression in a very small space, and that is not easy. It may seem to you that it is a very simple and easy thing to cause a woman to sit down at a desk and to write a letter to a business firm asking that something be sent to her free of charge, but you will learn in time that it is a fine art to be able to overcome the inertia and apathy of the public. Fortunes are spent every day to produce exactly this simple result, to cause some woman, somewhere, or some man, somewhere, to write to a manufacturer of something, somewhere, asking for something to be sent free to the writer, according to the offer made in such a paper or magazine.

The cost of securing replies ranges from 10 cents each, which is a very favorable minimum, to $1.00 each, according to what you are offering for sale. This is not the cost of *orders*, you understand, but of *replies*.

Your ad should read something like this:

> TO THE FIRST FIFTY who write us we mail free a $1.00 package of Hirsutan, the new depilatory. Address, 234 Main, Beloit, Wis.

Replies to this ad will all be addressed Hirsutan Manufacturing Co., at the street, number,

town and state given. You will receive about 100 replies to such an offer as this, in a good list of papers costing you $20.00.

To the first fifty you write a special letter, sending the package separately from the letter, at a cost of 2 cents, fourth-class postage, and to the second fifty you also send a package, with a special letter to them couched a little differently.

The question of whether you are to succeed or fail in the mail-order business is bound up in whether you have selected a good article in the first place, and in what you do with these 100 replies.

This, exactly, is the crux of the whole matter.

For, observe that in your replies you will have people of all temperaments. You will have the population of the United States there, in a nut-shell, so to speak. Whether your mailing-list grows to 5,000, 50,000 or half a million, in the future, they will always respond exactly as your first hundred will respond, neither more warmly, nor more coldly. These are direct replies to your ad, and all replies you receive in the future, to any other proposition, from any sized ad, will always yield results as the hundred yield results, regardless of whether they paid an entrance fee to get acquainted with you, or came in free.

We shall therefore devote the next chapter to the right way of handling this important hundred by correspondence, and to that end we advise that you supply yourself with an expensive style of letter-head and envelope, with a

return envelope, bearing your name and address, and the name of the manager, yourself, of course, printed at the lower left hand corner of the return envelope. The color of your stationery should be pink, and your envelopes should be pink; the return envelope should be blue. This is (for some peculiar reason connected with the psychology of color) proved to be the very best combination of colors to produce the most replies from correspondents. Why, nobody knows.

The quality of your letter-paper must be good. You save nothing by using poor stationery. The air of expensiveness is necessary to your sort of business, particularly if you have selected a depilatory as your first article and depend upon women of some refinement for your first customers. You can see that this would follow naturally. A good bond paper, therefore, is advisable, for all your correspondence, and you will take pains to impress upon the attention of the customer that you are writing a *personal* letter to her, even though your acquaintance thus far has not resulted in your being any better off financially. You will avoid carefully at this stage of your experience the use of the circular and the one cent postage stamp. Your business will be conducted for some time entirely on the personal, direct appeal to your customers, and this is not secured by the circular. Have the name of the firm in small type in the upper left hand corner of the letter-head, never in the centre, and add in convincing small caps the magic words, *Manager's Office.*

CHAPTER IV

THE GENTLE ART OF CORRESPONDENCE

Your replies to this four-line ad will be, if they number 100, three-fourths from women, and one-fourth from men. To the first fifty whose replies have reached you, of which let us say forty are women and ten men, you write the following letters, to man or woman, as the case may be:

June 14, 1922.

Mrs. Mary Jones,
123 Hill St., Los Angeles, Cal.

Dear Mrs. Jones:

Your letter asking for a free package of Hirsutan was among the fifty received at our office in reply to our little advertisement. We are sending you the package of Hirsutan today, and shall be glad to hear from you after you have given it a thorough trial. It is something just recently put upon the market, and we feel sure you will never let yourself be without it.

We have some other remarkable preparations of value to every woman who wishes to appear always at her best in public, and though we do not, as a general thing, employ agents, we shall be glad to quote you agents' rates on all that we sell, provided you will use your knowledge of the merits of the articles when talking with

your friends. We shall be very much interested in hearing from you.

Cordially yours,

The object of this letter is merely to induce Mrs. Jones to write to you. It is not the object to get her to buy goods from you. That comes later. To the man you write:

June 14, 1922.

Mr. John Brown,
123 Dell Ave., Phila., Pa.
Dear Mr. Brown:

Yours was one of the first fifty letters received by us, entitling you to a free $1.00 package of Hirsutan. Same is sent you today. You will find it excellent. Simply follow directions. You may not have much use, yourself, for a depilatory, but you will find that any lady of your acquaintance will be glad to hear about this new preparation, and will thank you for calling her attention to it. We have some articles that will personally interest you, of our own manufacture, but this is not the time to speak of them. We want you to make a fair test of Hirsutan and tell us what you think of it. We shall be much interested in hearing what you have to say about it.

Cordially yours,

To the second fifty you write as follows:

June 14, 1922.

Mrs. Mary Smith,
100 Burgoyne Ave., Minneapolis, Minn.
Dear Mrs. Smith:

Your letter was received too late to share in

the free distribution of the dollar packages of our new preparation, Hirsutan, which we sent to the first fifty replies to our little ad, but we do not think it would be treating you quite fairly if we drew the lines so strictly. We are therefore sending you today a full $1 package, with our compliments, and shall be glad, etc., etc.—finishing the letter as before.

To the men of the second fifty you write as follows:

June 14, 1922.

Mr. William Robinson,
123 Virginia St., Decatur, Ill.
Dear Mr. Robinson:

You were too late to get in with the first fifty on the free distribution of the dollar packages of Hirsutan, but perhaps you will be quicker next time when anything as good as this is being offered. We are sending you today, with our compliments, a free dollar package, and you will find it excellent. Etc., etc.—finishing the letter as before.

These letters will all carry your blue return envelope. Your percentage of replies will be very high, nearly 100 per cent, in fact. Most of them will be complimentary both of you as a firm and of your product, Hirsutan. Some few will offer suggestions, which will be worth considering; the rest, say 10 of the 100 replies received, will be dissatisfied. It is part of your mail-order education to discover that the grouch, or kicker, always turns into one of

your best customers, if rightly handled. The purpose of your correspondence with the grouchy type is simply to josh him into a good temper and compel him to dig up cash for your goods from time to time. At no time are you permitted to be humorous, or sarcastic, at his expense. Not so are customers evolved.

A typical letter from a grouch would run something as follows:

June 20, 1922.

Manager, Hirsutan Mfg. Co.,
234 Main St., Beloit, Wis.

Dear Sir:

I gave your Hirsutan a fair trial and must say I think you people have got a lot of nerve asking a dollar for that little package you sent me. It does the work all right, because I tried it on my arm to see, and it certainly took the hair off, without any pain or trouble. But it has a bad smell, and I don't think a woman would care to use it. If you want to send me any more of your preparations I don't mind trying them, but I have no money to spare at present for such things.

Very truly,
Henry Williams.

To him you reply:

Dear Mr. Williams:

We like very much talking to customers who are interested enough in our preparations to tell us what they think wrong with them. It gives us a chance to see the matter from the public's viewpoint. We don't get many such letters as yours of the 20th, inst., but when we do we say, "Here is a man worth a quick

response. He sees what he wants, or does not want." Now, you listen to us for a minute, and weigh what we have to say. Your reason will tell you that we are right. This Hirsutan is *pure.* It is not adulterated with perfumes to destroy the slight odor of sulphur which belongs to the pure article. It is important that we maintain this standard of purity. The slight odor of which you complain lasts but a very few minutes. Then it is gone. Most of our articles would not interest you, but you probably shave yourself, and you are at least interested in keeping the skin of your face clear and clean at all times and preserving that fine look of health which a well-kept skin always shows. You would get great value from our *Maferrox,* a simple mineral preparation, which dissolves perfectly in half a pint of witch-hazel, which you can get at any drug store. Slap a little of this on your face after shaving and when going to bed, and see how fine it makes your skin feel, and how it improves its looks. Try it, and then tell us about it. The price is $1 per package, and a package will last you for several months.

Of course you understand, Mr. Williams, that no firm can continue to send out free dollar packages of its goods all over the country, but we will make this test with you. Send us $1 for a package of our Maferrox, try it, and if you are not more than pleased with results we will refund your dollar, without argument or question. We expect to have you for a regular customer for many years, and we know we can suit the judgment of the most critical. At

least, we are ready to convince you without loss to you. Let us hear from you.

Cordially,

Mr. Williams will almost certainly come back with his order for a dollar package of Maferrox, and you will find him a steady and dependable patron.

You see that we have rushed you right along into a second preparation, by the name of Maferrox, even before your first was fairly launched. That is wise. Buy from your local druggist a pound of Sodium Sulphate, powdered, and request him to perfume it with oil of lavender, and color it pink, which is inexpensive. Divide this pound as before into sixteen powders of one ounce each. Upon the little envelopes which contain them print:

Maferrox. For Outward Application Only.
Directions for Using.

Dissolve contents in one pint of Witch Hazel. Apply to the face before going out, or at night, when going to bed. Stroke the face dry with the hands. The face will not need powder if this simple home preparation is used daily. Tones the skin and prevents wrinkles and sagging. Maferrox is put up solely by Hirsutan Mfg. Co., 234 Main St., Beloit, Wis. Sold by Mail Only. Price $1.00 per package.

You will find a steady demand for Maferrox, from both sexes. It is an excellent preparation for the skin, and quite harmless. There is a satisfactory margin of profit between what it costs you per pound and what you receive per ounce.

CHAPTER V

THE ROUTINE OF THE BUSINESS

When you first launch out with your little four-line ad in the classified columns of the newspapers you will not feel the need of keying your ads in order that you may know from which newspaper the reply came. But this is something which you will be required to attend to very early in the game. It is done by using a separate number for each medium, whether magazine or newspaper, in which your ad appears.

It would be wise for you as soon as your first orders have satisfied you that there is a market for your product, to consider the use of the classified columns of the big weekly and monthly magazines. Many of them carry such classified departments, as a glance through a number of magazines will show, and now you have a use for a further $20.00 of your capital.

Go to any advertising agency and ask for advice. Say that you wish to try out a small experiment with the classified columns of the big magazines, and state what you have done so far with your little four-line ad, and ask what the agency can do for you in the classified columns of the magazines with a six-line ad, at a total cost of $20.00.

The agency will explain to you that the big magazines must have two months notice before they can print an ad, so that if you call on the agent on July 1st, your ad will not appear in the magazine selected before the September issue. You will therefore have your $20.00 tied up for two months. You may, or may not, decide that this is what you must do, or you may decide that you will continue to keep your game going with an insertion of another four-line ad in the newspapers. This would be, perhaps, the better way to operate. You therefore take another flier at your $20.00 list of dailies, but this time you will find your replies cost you more than 20 cents apiece, because you cannot repeat your offer to give away another fifty packages of Hirsutan to the first fifty who reply. But you might put a teaspoonful of Hirsutan into an envelope and send that out as a trial package, marked 10 cents, and make a merit of the fact that you are doing so, stating your intention as follows:

> "What Every Woman Needs"—
> a free trial sample of Hirsutan. Removes hair instantly. Address, Hirsutan, 234 Main St., Beloit, Wis.

The quotation at the head arrests attention, and is worth using for that reason.

But since you are now about to expand your advertising to take in other mediums, such as the classified columns of magazines, it is necessary that you have a check upon your replies. Therefore, you will amend the 234 Main St. address, in some way, either by adding Dept.

A, B, C, or D, or by using different numbers of Main St., 234, 235, 236, 237, whichever plan will be most easily carried out. Your local postmaster will be glad to assist you with suggestions on this matter of keying the address, and his advice should be followed.

Your desk routine at home, therefore, begins now to include the checking of replies. Buy from your local department store 1,000 cards, ruled, size 3x5, which are sold in most cities for $1 per thousand. Buy a rubber dating stamp, for 25 cents. On the top right of the card stamp the day and year when the letter was received. In the center write name of the article to which the reply referred; on the top left write the key-number of the magazine or paper from which the reply came. On the body of the card write, or preferably typewrite, the name, address, town, and state of the writer of the letter. On the back of the card stamp the date of the order, and opposite the date write the amount of cash received in the order. Successive orders from the same person for the same article will each be dated thus and entered in a row beneath each other until the card is filled.

The advantage of having a separate card for each article you manufacture is that it affords you an opportunity of quickly running through your total sales of that article for the month, because the cards are all together; you have one set for Hirsutan, and another set for Maferrox, etc., but if you are unwilling to carry on a complete set of cards for each article you can manage very accurately by using one

set of cards only, omitting the name of the article at the top of the card, and writing it in opposite each entry or date below, so that the same card will bear such an entry as Sept. 25, Maferrax, $1.00, and immediately below that, Sept. 30, Hirsutan, .50, and so forth.

The story of the cards is very interesting. A glance at any card will tell you the name and address of your customer, where he saw your ad, when he first wrote to you, and, on the back, how many times he has ordered goods from you, and how much he has paid you altogether.

For your accounts you need only a day-book, a cheque-book and a ledger. The day-book tells you the amount of the cash orders received for the various articles on any day, with your cost of postage, and incidentals. Your cheque-book tells you the cost of advertising, rent, goods, and personal expenses, and your bank balance is your net profit if all bills are paid, less your original capital. It is a good plan to draw from your bank account a certain amount every week as your personal charge against the business for your time and services. If you do not do this you are likely to take a few dollars out of the cash any time you feel like it, and you will never know accurately what the business is doing day by day. At the end of every month you post up your ledger from your day-book and your cheque-book, and you know what your goods have cost you, what you have received in cash, what you have paid out, and what your credit balance is.

From your cards at the end of every month

you will post results in another book devoted to showing results from advertising; number of replies credited to this that and the other medium; amount of cash received credited to that medium, and cost of carrying the ad in that medium. The cards themselves should not be burdened with all these data. The cards deal with the *progress* of the business in its detail regarding a certain customer. The book of results tells you of the value to you of the *medium* on a month's showing, and does not touch the identity of the customer at all.

This simple system of bookkeeping is enough for a mail-order business which you are attending to yourself. It would be insufficient for a mail-order business which had developed rapidly, and covered many features.

But even in the largest mail-order business the story of the cards is of the utmost value, preserving that accurate knowledge of the customer which is necessary before you can understand exactly his value, or otherwise, to your business.

A wise plan, of course, for the beginner, is to dispense with the business office altogether for a while, until the business shows that it has a future, making the home serve for the office. A corner of the dining-room set apart for your desk will give you all the room you require to conduct a mail-order business at home, for the first six months. After that you might need other and larger quarters, where you can also have your goods on display for the occasional customer who drops in in person.

CHAPTER VI

MAILING LISTS AND ENGLISH TEA-CAKES

At a very early period in your career as a mail-order merchant you will be offered this, that, or the other, mailing-list at a very low price, considering what your own small list has already cost you. You might as well make a steadfast rule at first, as at last, and definitely refuse to buy any mailing list whatever from anybody. In the long run you will prove to yourself that the only mailing-list which produces results is composed of people who have written to you *before you wrote to them*—people who have replied to your ads.

The only list that will give you cash returns adequate to the cost of writing to its names is the list you have built up by slow degrees, by your own labor. There is no exception to this positive rule. Its observance will save you many dollars and much waste of your good time.

Furthermore, having now got clearly in your head the importance of your own mailing-list, you will make another rule, equally definite, that you will never give, lend, or sell your mailing-list to anybody, no matter what the temptation to do so may be. This means that you will never part with your *names,* new or old. You will find that your customers cohere,

in course of time, into a sort of family, and your correspondence will take on this family atmosphere of confidential advice and trust.

If it happens that your mail-order business becomes distinctly what is called, "The Beauty Game," you will enter upon discussion of very private matters with your customers, and it should be your purpose quite early in the business to have a clear understanding with your correspondents that their letters to you are treated always as sacredly confidential, and that you do not, at any time, or under any circumstances, either sell or buy names.

The successful mail-order merchants know so well the value of names received by them directly in reply to their advertisements that they spend fortunes, not upon lists offered to them for sale; not upon city and telephone directories, but upon their own advertising, in dailies, weeklies and monthlies, offering usually a FREE TRIAL of this, or that, to anyone who will take the trouble to write them a letter. You see? Their rule should be your rule.

There is one exception to this fundamental policy. Suppose you are starting business, in a small way, in your own town, using your home for your office, and let us say, as an example of what you could do, that you are a good cook, and that you know how to make appetizing English Muffins, English Crumpets, and English Tea-cakes, or Sally-Luns, as they are called in Yorkshire, their original home.

If you can make these things you have the nucleus of a nice business right at home, and

you are entirely without competition from the stores and bakeries of your town, because the fact is that no bakery can make any of these three articles.

Now, in such a case as this, the easy way for you to get into action at once and build up a local trade, is to use the City Telephone Directory, and, glancing down the pages, select all those names which are seen to belong to married women. Your customer will not be Mr. John Smith, but Mrs. John Smith, because Mrs. John Smith is in a position to know how difficult it is to get simple things like English Muffins made as they ought to be made. Moreover, the English Tea-cake is quite unknown in this country, and you have a clear monopoly here. Monopolies are excellent things to have. Selecting a hundred names of married women from your City Telephone book, you write each a letter as follows:

July 25, 1922.

Mrs. John Smith,
14 Kensington Square,
City.

Dear Madam:

You might be interested to know that I am introducing English Muffins, English Crumpets, and English Tea-cakes to the ladies in this town who entertain at their homes, taking orders to supply these articles, fresh, on Tuesdays, Thursdays and Saturdays, at 4 p. m. to 5 p. m. If you could make it convenient to call and taste the articles for yourself at my home you will know at once whether you like them, and whether your friends would like them. I feel

sure that the tea-cake especially is a novelty to anyone who has not lived in the north of England. I do not make pies, but take orders for special cakes, if desired, but my regular business is the making of the three articles mentioned, in the right way. If you could conveniently call at my home, —— ———— street, on any afternoon after 2 o'clock, I should be very glad to offer you some of the tea-cake, served as it is served in England.

Very truly,

———————

You see this letter is formal without being stiff. You have not received any previous letter from Mrs. Smith, and therefore you would not be justified in beginning your letter "Dear Mrs. Smith," nor in ending it, "Cordially yours."

But you have given out the impression of a simple, praiseworthy soul, bent upon proving the niceness of certain cakes of her own manufacture. You could not have adopted a method of more quickly interesting Mrs. Smith. She will be quite certain to call and taste your tea-cake, or she might go the length at once of sending her maid with an order for one of the tea-cakes and half a dozen of the muffins and crumpets, immediately, cash on delivery to bearer.

You must be prepared to take care of your trade instantly, whether Mrs. Smith calls in person, or sends for the articles. Make your plans to fit a certain and sure demand of both kinds of custom. In fact, unless you are so situated that it is easy for you to handle a dozen customers at a time, it would be wisdom

to start your letter-writing to not more than ten ladies at one time, for your first experiment. If you select one hundred names from the telephone book, and write them all, you will be practically sure to receive calls from not less than forty of the hundred. In case you don't know it, the English tea-cake is made about the size of a dinner-plate, of yeast dough, with currants and a very few pieces of citron-peel, and browned well, rising to a height of about 1½ or two inches. It is then, while hot, cut in two horizontally, and heavily buttered, and again cut into four quarters, and returned to the oven to keep very hot for serving. So, when the article is offered for consumption, you have a hot cake, heavily buttered, presenting a round surface, but previously divided into four upper and four lower slices.

If you know your business, and surely you can learn the secret of making a good tea-cake, you will not want for orders.

The beauty of these articles is that when served by Mrs. Smith to her friends, they are at once spotted as a novelty, and Mrs. Smith is besieged by her guests to explain how she came to adopt them. The probability is that she will give the whole story of the letter, her call upon you, and, if she is pressed for detail, mention the price of the articles. This will mean more business for you. As you gradually increase your ability to take care of more business you can add such articles as please you, and it is possible to create a big local reputation for such an article as a superior gingerbread, for instance.

You may be a very patriotic American woman, but you will do wisely to emphasize the English quality of your goods, in attracting home custom. Whatever may be the reason, it is a lamentable fact that the American housewife, and the American cook, are equally the worst cooks in the world, because they do not know how to make a simple thing, like a tea-cake, and how to serve it when made. In cookery we have, as a nation, all the faults of the French, without any of their excellences. We are not artists. Neither have we the British quality of putting simple ingredients together, and cooking them in such a way that they are a delight to the palate. Did you ever, for example, taste a plum-pudding, made in America, that was anything less than sudden death to eat? If you yield to the belief that a great firm of provision dealers, of national importance, must surely know its business thoroughly, and buy one of their advertised plum-puddings, and serve it on your table, you have a deadly and poisonously spiced slab of ton weight set before your guests, and you have sown nightmares, if nothing worse.

But in any English home of moderate means the housewife knows how to make a plum-pudding, or a Yorkshire pudding, or muffins, crumpets, and tea-cake, which are a delight to the taste of an epicure, and of which you can eat your fill without an after-qualm.

This is one of the very best plans whereby the housewife of small means can make her start in the building of a very satisfactory business.

Your success here will be exactly conditioned by your ability to produce the right article. Whenever you wish to attract more new customers you have the telephone book at hand and can send out another fifty letters when you will.

But it is probable that your first mailing of these letters of invitation will furnish you with all the nucleus of a business you need, and its expansion will come from the advertising which your first customers will be glad to give your products. In this case also your card-system should tell you at a glance what each of your customers is worth to you as a steady buyer.

CHAPTER VII

LETTER-WRITING, AND INCREASING THE STOCK

You hardly need to be told that if you go into business for yourself as a manufacturer of such articles of toothsome cookery as we covered in the last chapter you should avoid handling the products of anybody else. You should flatly decline the advances of any caterer to supply you with other articles of food, delicately prepared. You should offer for sale nothing which does not issue from your own kitchen, under your personal supervision. How many fair enterprises have gone to wreck on this sunken reef of accepting cheaper supplies, or cheaper ingredients than were formerly used, in the hope of making a greater immediate profit! As the French say, in their delightful idiom, "It gives one furiously to think!" Don't you make this mistake.

Your success is intimately bound up with your character. Your character, in this connection, means that you will sell nothing but sterling articles, which are and will do what you claim for them, and you should be generous to the point of recklessness in offering to refund cash if any article you sell proves to be unsatisfactory to the buyer.

Temptation will come to you, from time to time, especially if you are doing well and making money, to cut down on quality, and offer something which looks like the article you formerly sold, but which costs you less to put out, and therefore yields you greater profit on sales. Thereby you tamper with the corner-stone of your foundation of Success—the good-will of the business. Once this is unsound it is good-bye to your personal satisfaction in the building of a sound business. You may still make money, but it is not the same thing at all and you are much more likely to go on the rocks than to make money, even at that. Don't confuse the two features of this discussion. Because you purchase at your druggist's an article like Barium Sulphide, which costs you very little per pound in proportion to what you sell it for, that does not mean that you are doing yourself or your customer an injury. When you sell an ounce of Barium Sulphide for $1.00, under another name, a trade name, which you will register with the Patent Office at Washington as your trade name, you are selling knowledge, and if the article does the thing you claim it will do you are justified in making your price $1.00 per ounce. Get clearly in your mind this distinction. You are justified in asking any price you can get, no matter how high, if the article will do what you claim for it, and if it will not, you have no business to be selling it at all, at any price.

The success of all young concerns is based chiefly upon their ability to write the right kind of letters to their mailing-list. The right letter

is always calculated to produce a reply. You must have that in mind when you sit down to write it. In your effort to impress the customer with the quality of your goods you are likely to forget this, as the main object of the letter. You will put too much selling-talk into the letter, stressing the goods themselves, instead of concentrating on the real purpose of the letter, which is exactly to produce a reply. It is expected that the reply will, of course, mean a purchase, but that is taken for granted. A customer is hardly likely to write to you about the weather. His reply is naturally an order for what you have to sell. Now we will retrace our steps for a minute, and deal with those replies you received to your early classified advertising in the newspapers, to whom you sent a free package of Hirsutan, and who wrote you what they thought of the article. To them you write something like this:

Dear Mrs. Brown:

We have your pleasant letter of the —th, telling us that you found the package of Hirsutan we sent you quite satisfactory. It is an excellent article and indispensable to famous people who appear much in public. We have already quoted you our agents' price on this, 50 cents a package to you, instead of $1.00. This letter is really to call your attention to our Maferrox, a dollar package of which lasts several months, and takes the place of face-powder for many of our clients and customers, if they choose to dispense with powder. Its best work, however, is done in preventing and

removing wrinkles and bagginess of the cheeks, drawing up the relaxed muscles and improving the contour of the face. Would you like to make a trial of this article at your agent's rate of 50 cents for a dollar package, sent by mail to you?

Cordially,

Your replies to this letter will, in more cases than one, contain a dollar for two packages to be sent to the same person, one for herself and one for a friend. Most of the orders will be for fifty cents, accompanied by a letter which will go into some detail of the writer's experiments with various other preparations. This is your cue for an answering reply, acknowledging receipt of the order for Maferrox, and proceeding thus:

"Your experience with ———— (whatever the article may be) is not an uncommon one, but, at the same time, it is only fair to the manufacturers of that article to say that whenever a complaint is brought to their attention they are quick to take notice of it and redress any failure on the part of their preparation to give satisfaction. Would you care to have us take the matter up with them for you? If so, kindly give us as complete information as possible about the case, and we will lay the matter before them. We hope that you are still finding Hirsutan entirely satisfactory as the best depilatory on the market. We have a special Beauty Cream which, we think, would earn your immediate approval. The price is $1.00 a jar, but

our price to you is 50 cents, of course. We will not say anything about the merits of this article except that it is a very recent discovery, but wait until we hear whether you are interested.

Cordially,

Yes. It is inevitable that you rapidly add to the number of articles you manufacture. One leads to another. Every woman uses cold cream, and every woman is interested in a *new* cold cream. At this point you should take counsel with the druggist who has been putting up your powders. He will be impressed to the point of observing that you are going ahead, and you will find him, if you have picked the right man, quick with suggestions to offer as to the best cream to put up, the best way ot putting it out, the cartons to use, the circulars to go in each carton, and all detail. You are not interfering with his own patronage in conducting a business by mail, and he will be glad to have you for a customer in wholesale quantities. Indeed, your difficulty will be to avoid adding to your stock the numerous articles he will seek to thrust upon you as necessary additions to your line of goods. He will tell you that he has a salve or ointment which is a marvel of healing, and that he has long thought of putting it up under his own label and making a fortune out of it. Don't take him into your confidence at all in the details of your business. Don't tell anybody what you are doing, or how you are doing it. Keep your own counsel, and

while gently rejecting the druggist's salve or catarrh cure, or unfailing stomach remedy, consult with him as to the most economical and best means of putting up and putting out your third article, the Beauty Cream.

By this time your Hirsutan is beginning to accumulate a certain good-will, which has been strengthened by your Maferrox, and there should be nothing in your putting-out of the Beauty Cream to endanger this good foundation of mutual confidence between your house and the customer.

I cannot conscientiously advise you to have anything to do with a hair-grower, because there is nothing known that grows hair, but you can sell knowledge or service in this matter.

You should make your fourth article a special Shampoo Soap to keep the hair clean, fluffy and glossy. This Soap, under the trade name of SHAMPOKAK, should be manufactured for you by some small soap manufacturer, and put up under your own label and trade name. Your first order need not be for more than one gross, or twelve dozen of the cakes. The formula is simple. What you need is an ordinary cocoa-nut oil soap, carrying a small quantity of borax, and perfumed with oil of lavender. A cocoa-nut oil soap has the special merit of containing glycerine, which has the property of producing the fine wavy effects apparent in human hair subjected to its action. The fat content of the oil also is beneficial to the natural gloss, and the borax is cleansing. The combination of the three is the best thing known for shampooing human heads. It is equally good for face and hands.

CHAPTER VIII

COMPLETING THE STOCK

Your stock of Hirsutan, Maferrox, the Beauty Cream, and the Shampokak, will lead you immediately to the preparation and putting out of two other aids to the toilet, or Druggists' Sundries, as they are technically known, the first of which is to be named OCULINE, a remedy for smarting, red, inflamed and weak eyes, imparting a feeling of soothing strength to the vision and adding sparkle to the eye.

Like all your preparations, this is entirely harmless, and while it is not meant to take the place of the services of a regular oculist, it will nevertheless so improve the function of the eye that your sight and the sight of your customers, will be greatly aided by its daily use. It consists entirely of a 3 per cent solution of Boracic Acid, a remedy known to every druggist as the most helpful thing that can be used for weak sight, dropped into the open eye with a dropper, night and morning. Your local druggist will put this article up for you in the right bottles.

All your preparations, to save some confusion and simplify the business detail, should be marked $1.00, whether powders or liquids, and your regular price to all your customers should be 50 per cent of this, or 50 cents each. You

will gain friends and make sales by insisting upon this method of regarding all your customers as your agents, entitled to receive from you your agents' rate of half-price upon all your preparations.

For your sixth article you may incline towards a Freckle Lotion, or a Foot-ease Powder, but preferable to either of these is an article for imparting smoothness and delicacy to hands and arms. You have an excellent talking-point in promoting the sales of such an article if you call attention to the conspicuous lack of beauty in the elbow joints of most people, and the appalling contrast existing between a fair face and a pair of rough, red hands. Your sixth article should be known as MANOLINE, composed of simple yellow corn-meal, mixed with 1 per cent borax, and 4 per cent powdered soap. This is so inexpensive as to be positively exhilarating, but when you have used some of this article on your own hands and arms you will be amazed at its excellence and enthusiastic about its merits. Perfume it with oil of lavender, which you can hardly improve upon for delicacy and general approval, and you have an exquisite addition to the toilet. The granulated effect of the corn-meal is stimulating to circulation of the skin, but not too much so, and the effects are more whitening than lemon or anything known.

In putting out Manoline you will be able to make use of a shaker, with a single orifice, some quarter inch in diameter, permitting the powder to be easily shaken out of the container upon your hands. Use it, with warm water, exactly

as you would wash the hands with a cake of soap. This container should be of tin at top and bottom, and of cardboard for the rest, which is much less expensive than the usual tin container, and quite satisfactory in strength.

With these six articles, which might be launched upon your mailing list at intervals of one month each, you have a very fair foundation for a successful mail-order "Beauty Game."

In six months from the time you have begun business your mailing list should have increased to not less than one thousand names of men and women, chiefly women, and your correspondence should have kept them all pleasantly alive to the fact that you always welcomed a letter from them.

Your profits, your net profits, at the end of this first six months, will not show up as a formidable balance in your favor at your banker's, but you should have laid the right foundation for a successful business in this short time, and you should have managed to make your expenses while you were thus growing. If you have done even this you have done quite enough for your first six months. Putting aside of your cash one-third for goods, one-third for advertising, and one-third for living expenses, you ought to have broken even in six months, and find yourself with a good line of six articles on hand, a thousand good names in your mailing-list, and a plentiful stock of goods on hand for present and future sales. This would be an excellent result to have reached in this length of time, and this is by no means an excessive result. As you are situated, with

these articles and names, you have a straight road before you for the ensuing six months, contenting yourself with making a bigger market for your six articles by the efforts of your unaided pen.

An immense amount of information and knowledge affecting your business will have drifted to you during these six months, and this should be carefully held in mind for use, if advisable, later. You will have learned, for instance, what it costs to play the game with a catalogue as your selling agent, instead of depending upon your letter-writing to produce your direct orders, and you will know if it is advisable that you shall add to your campaign for new business something in the shape of a well illustrated circular, sent to your list of one thousand customers, as a pleasant Christmas or Holiday reminder from you to them. Broadly speaking, it is worth your while once every three months in the year to mail out to your full list some inexpensive, but tasteful, reminder of the fact that you are keeping them always in mind, which carries with it the unspoken reminder to them that there should be some need of theirs which you are fortunately in business to supply upon the instant. Let your watchword be CORDIALITY always, and again, CORDIALITY. It is the mood that wins and holds custom.

It is not likely that it will ever pay you to depart from the rules we laid down for your guidance at the beginning as essential to your success, one of which was that you abstain strictly from the use of the circular, or multi-

graphed letter, using only your own directly personal letters as the medium between your customers and yourself.

But there might come a time, as in these quarterly reminders of your cordial interest in your list of customers, spoken of above, when it would be possible for you to use the multigraphed letter with good effect, because of the fact that this letter is not sent out by you as a reply to a letter from a customer, but emanates from you as simply a good-will offering. For this purpose a multigraphed letter will do admirably, and the best firm you can get in touch with for such work is M. M. Rothschild, 712 Federal Street, Chicago, who can take equally good care of your needs whether you ask for 1,000 or 1,000,000 of such letters.

You would be required only to mail him a sample copy of your letter, showing the color of ink your typewriter ribbon carries, and a cheque for the cost of setting-up and running off one thousand of these letters, and you will receive from him a perfect match to your typewriter ribbon. It will then be your business to insert the addresses yourself, on the letter, address the envelopes, sign the letters with a pen, and mail them, sealed with a two cent stamp. Even though a close examination shows the customer that the letter is a multigraphed copy she will give it more attention if it is not mailed to her as a circular in a one cent envelope. A sealed letter at least *feels* like a letter. It is unwise to touch the one cent delivery at all in your business.

It has not been said before, in these instruc-

tions, and this is a good place to say, that you should never use the long No. 10 envelope in your correspondence. Use the ordinary No. 6¼ size. There is something about the appearance of the No. 10 envelope which suggests instantly the burning eloquence of the mining-stock broker, with his appeal for investment of loose change in sure things of marvelous promise. Most of these long envelopes are dropped in the wastebasket unread, and you would naturally feel hurt if your works of epistolary art met with the same fate. The small envelope is always opened and its contents at least read, which is all you ask.

As your business grows, you should have at your elbow a copy of the Post Office Guide for the current year, a large volume sent out by the P. O. at Washington, D. C., for the very small sum of 75 cents, cloth binding, postpaid. This is an indispensable book, as much for giving you exact information upon all mailing rates, as for giving you in two forms, alphabetically and also by states, a correct list of all the post-offices of the United States. It is not necessary that we should add to the pages of this little book any of the information regarding mailing rates and regulations which you will find in that book, duly set forth in its full detail.

CHAPTER IX

ENLARGING THE VIEW

Among the readers of this book will be many who will say, impatiently, "All very well, but I have some money, and the things you have mentioned here thus far are too small for me to bother with."

This is a reasonable enough objection to merit attention. Before forsaking the person of small means, however, to whom these chapters have been devoted exclusively, let me say that the principles laid down as of essential value to the smaller are of equal value to the larger operator, and cannot be safely disregarded by him.

But, to meet his feeling of dissatisfaction we will put before him a choice of several sound and workable schemes, requiring capital, into which he may launch himself without loss of time, secure in the information that so far the field of each is virgin and untilled.

In the United States several hundred new National Banks are started every year with a capitalization of from $25,000 to $50,000. It is the custom that four-fifths of this capital stock shall be taken by the officers of the bank and the leading citizens of the town where the bank is to be established, leaving a few thousand dol-

lars worth of the stock to be sold at par to outsiders as soon as the charter of the bank has been received from Washington, empowering it to begin its corporate existence.

The Comptroller of the Currency issues every year from Washington a printed report of the condition of all National Banks, with their capitalization, and statements of Undivided Profits and Dividends paid to stockholders.

A careful analysis of the Comptroller's annual report will disclose that the *average* earnings of all National Banks of a capitalization of $25,000 has been for several years 16% per annum, shown in Undivided Profits and Dividends paid, added together.

To our Napoleon of Finance who is wondering what to do with his $10,000 to $50,000 of ready cash to reap for himself the greatest profit with the least risk we suggest the following plan:

He should ally himself with some well-known man, such a man, for example, as William Howard Taft, or if, as is quite likely, Ex-President Taft would spurn the proposition, as smacking too much of unearned increment, let us say Thomas W. Lawson, formerly of Boston, who might or might not admit the soundness of the offer, when he was informed of it in full detail. but who would be likely to confess that, if it worked, he would have no objection to being connected with it, on the clear understanding that he was not to be asked to share in the expense, but was to be recompensed by a share of the profits for the use of his name. Preliminaries being satisfactorily arranged as to

what share of the profits should go to Tom, and Tom being quite unable to point out any weakness or unsoundness in the proposition itself, the promoter, our Napoleon, should delegate to somebody in Washington, preferably somebody in the Comptroller's office, the task of keeping him informed by wire of every new application for charter sent in to the Comptroller's office by any parties, in any State, anxious to get into business without delay as a National Bank of not more than $25,000 capital. When the name and location of the new concern is received by our promoter he immediately applies to the new bank for permission to subscribe for $500 worth of its new stock, at par, to be issued to him as soon as the charter is received. Being thus first in the field it is probable that he will have no difficulty in securing this stock, especially if he is thoughtful enough to include a payment of 10%, or $50, in advance, in his application. Let us assume that he is equally successful with four other new banks to which he sends the same early request for issuance of $500 worth of their stock to him at par, then he will have $2,500 invested in National Bank stocks, or 25 shares of a par value of $100 per share. With this for a starter he wires Tom Lawson, "All Ready to Begin. Have Bank Stock $2,500. Shoot." It has been arranged between them that Tom shall write the publicity for the enterprise. Tom has a flair for that. He is without a peer in the writing of the financial ad., for the newspapers, and until the press of the United States gloomily decided that they could not afford to carry any more of his financial advertisements, it is prob-

able that no man in the world ever lost so much money for those who bought and sold stocks on his advice as Tom Lawson. However, one reason why this present plan should appeal to Tom is that there is no gamble about it. If he can find a flaw in it anywhere, as a sound business proposition, he is the first man who has been able to do so, and I have put it before at least six big financiers, with the earnest request that they blow a hole through it, if they could. The decks being cleared, therefore, Tom gets into action, and since the newspapers will not carry his financial announcements he gets in touch with some very live, active monthly periodical, such as REJUVENATION, published at Chicago, and asks for information on rates for a one page advertisement, and when copy must be on hand for next available issue. He is informed that the rate is $100 per page per month, copy to be in hand first day of preceding month, and forthwith prepares and forwards the following, to be set display, size 5 x 8, with heavy black border, body in 12 point.

TRIMMING THE THIEVES!

How to Get Back Your Own With Interest!! You know me. You have heard of me. You have read my book, "Frenzied Finance." That book appeared first as a serial in Everybody's Magazine, New York, and ran the circulation of that magazine up from a beggarly 50,000 a month to 900,000 copies a month. It did just that. I have made fortunes for many, besides myself. Now I come to the readers of RE-

JUVENATION with a remarkable proposition which cannot fail to please them because WE SHALL BE PLAYING WALL STREET'S GAME without risking a penny of our own money. We shall simply take our profits ON A SURE THING, as Wall Street pirates always do, and have always done. They never risk their money. Why should we? Now I offer you, in twenty-year bonds of $100 each, par value, the TOM LAWSON Bonds, paying 8 per cent annually, each $100 bond secured by National Bank stock to the same amount, $100. If you buy $500 worth of the Tom Lawson bonds, your money brings you $40 a year interest, and your principal is as safe as the Bank of England, secured by $500 worth of stock in the National Banks of this broad land. Unless we can guarantee that your investment is instantly covered by its full amount in this National Bank stock, we do not accept one penny from you. You cannot buy from me a Tom Lawson Bond, paying 8% annually, for twenty years, if it is not protected to the full amount of its face value by National Bank stock. You understand? Write me at once, Thomas W. Lawson, Dreamwold, Boston, Mass.

There will be quick and generous response to this ad. from readers of REJUVENATION, not only because it states the fact that a Bond paying 8% interest, secured by National Bank stock to the full amount of its face value, is about as good an investment as the most cautious man could look for, but because there would certainly be fire-works in connection with Tom Lawson's correspondence, and readers of

the magazine would be likely to enjoy the noise.

The profits of the game, for the promoters, are, of course, the difference between 8% per annum paid out and the earnings per annum of 16% for the promoters, less the cost of printing and advertising and correspondence. This 8% to the promoters would not be paid to them annually, in the form of dividends, because all banks like to pile up a big balance of Undivided Profits, but the earnings are there, and the stock of the bank advances each year above its par value, which is velvet profit for the promoter and Tom. For instance, if they hold this stock of one bank, for five years, they will have drawn about 12% per annum on their stock, and can sell the stock at the end of five years for about $150 a share. There should be no difficulty in picking up, at par, $25,000 worth of this new bank stock every year. This permits the sale of $25,000 of the Tom Lawson 8% bonds every year if desired. Both Tom and the promoter could interest capital in what they were doing, to the extent of getting their hands on $100,000 capital to be used for this purpose. Figuring their turn-overs of bank stock on increased values every five years, retaining for themselves only the new stock, we have a business here that runs into large figures annually. We shall all hope that the closing years of Tom's eventful life may be brightened by some such delightful windfall as this. This proposition should be large enough to suit our dissatisfied readers, if such there be.

CHAPTER X

THE THRIFT GROCERY STORES

I hesitated whether to name this proposition the Thrift Groceries, or The Thrift Co-operative Groceries, and am yet of opinion that both titles are equally good, but for simplification, we will call it The Thrift Groceries merely.

This is an enlargement upon the mail-order business by itself, expanding the selling by mail to include the services of a chain of established grocery stores, in all the large, and many of the small, cities of the United States. It requires a trained corps of salesmen to place the Thrift Grocery Coupons, good in all cities where a Thrift Grovery is in business, to the general public, direct or by mail, and to enlist the interest of three or more grocery stores in every large city. These last display upon their shelves the products of The Thrift Groceries, under the labels and trademarks of this concern. For example, such staple goods as Teas, Coffees, Sugar, Spices, Canned Fruits, and Canned Meats, to mention a few only.

There is a big profit in coffee. Any large trader in coffee will be delighted to make you a startling price on a good blend of coffee whenever you think you have or can create a demand for that article bearing your name, label,

and trade-mark. All the trader wants you to understand clearly is that the retailing of the article is your concern. He has the article for you, at the right price, if you can put it in the hands of the public. So with all the other staples. The margin between the trader's price to you and your price to groceries, retailing the article under its own label, is a very wide and satisfactory margin.

Your trained salesman will put up to the owner of a grocery store in St. Louis, let us say, a talk something like this: "Mr. Smith, I came to see you to tell you what we were doing. I represent the Thrift Groceries of Chicago; here's our bank rating. You see we're solid. You can make money for us and we can make money for you. We have a corps of ten men out now in this city who are placing our Thrift Grocery Coupons with St. Louis housewives. Every housewife in St. Louis *knows* that she has to buy staple groceries. She can't do without them. We figure that a cash business is worth 10% discount to you or any grocer. But we stand this 10% loss ourselves. You take the coupons our customers hand in at your store, carrying a face value of 10 cents each, or ten coupons for one dollar, and return them to us weekly, to the Chicago Store. We redeem them every week from you at their full value, and give you credit on our books to that amount, in goods of ours which you carry in stock. Your coupon credits reduce your payments to us. Our salesmen go to the housewife with a talk like this: "You've got to buy coffee, or tea, or sugar, or matches, at your grocer's. I give you

a $10.00 book of 100 ten cent coupons for a free gift. You save 10 cents every time you use one coupon. Three grocery stores in St. Louis are selected to carry the Thrift Grocery Stores goods. Your name as a coupon-holder, will be sent to our Chicago head office, and they will notify you by mail of the three stores in St. Louis where our Thrift Groceries are carried. If you go to any other city you have only to let the Chicago office know and you will be told what stores carry Thrift Grocery products. Once you are a coupon-holder our organization is at your service wherever you may be. The coupons will be accepted as cash by the grocer whenever you buy Thrift Grocery Products from him to the amount of 10 per cent of your purchase. Suppose you buy tomorrow $5.00 worth of staple groceries from the grocer. You ask for Thrift Brand Products, pay him $4.50 cash and give him five of these ten cent coupons. Instead of spending this money with newspapers to advertise our goods, this is our plan, and we return this 10% cash to you, and save this to you, instead of putting it into advertising. When your $10.00 book of coupons is used up the Chicago office will supply you with a similar book, free of charge." You see, Mr. Smith, no housewife is going to refuse this gift of what is really $10 cash. You see that there is going to be a quick demand for Thrift Groceries' Products. We guarantee our quality to be right, and our prices will satisfy you. Without trying to cut in on your regular house there will be profit in this for you; we are really sending you a bunch of new customers who will pay cash for

their goods, and give you coupons for 10% of their purchase which we redeem from you at par, on our bill of goods to you. What can you take from us today for a first order?"

Very few grocers will refuse to consider this proposition on its merits, and give it at least a trial fling. A good plan would be to select four grocers in a town of moderate size, representing north, south, east and west, respectively, and it would be poor policy to go to second-rate stores at any time. There is no reason why you should not deal with the best stores in the town on this proposition. Once sure of the quality of the new goods the grocer stands to win by taking up the matter at once. Whoever makes a loss it is not the grocer. That is the way he will feel about it.

Now, if you ask where does the mail-order business come in here, we must carry you a little further along in working detail.

Every coupon-holder, and they will be many, is put upon the mailing-list of the head office at Chicago. She is now a Thrift Groceries patron. She receives word that such and such stores in her town carry the Thrift Groceries, and she goes forth to make her first purchase, accordingly. She finds that she gets just as good coffee, tea, etc., as she has been in the habit of buying, at the same prices, less 10% cash coupons, which she makes glad use of. Her purchase must exceed $1.00 before a coupon is available, and only the even amounts in dollars call for coupons. Thus, a purchase of $4.00 worth of Thrift groceries costs her $3.60 cash and four coupons, but a purchase of $3.80 of

Thrift Groceries calls for use of only 3 coupons, and cash payment of $3.50. She will have to make her purchases run to even dollar amounts.

Now, here is a transaction that is satisfactory to the grocer, and to the customer. Is it as satisfactory to the Thrift Groceries? Why not? How could it be anything but satisfactory? By their system they have bound the selected groceries in the various towns to stock their goods at all times, and they have branched out into the true mail-order business by securing a mailing-list of customers, at first-hand, who are already their customers for staples, and can be turned into mail-order customers for many articles that are not staples, which are not carried on grocers' shelves. The intelligent reader will at once think of dry goods, hats, cloaks, suits, etc., and before his eyes looms a Thrift Stores Catalogue, mailed every six months to this enormous list of buyers of Thrift Groceries in all cities of the United States.

Our Thrift Groceries have killed two birds with the same stone. They have introduced their brands of goods to the stores and to the public, without spending a nickel in advertising, and they have made their goods *sell,* at the cost of putting their trained sales force on the road, making short stops between cities, and keeping in motion all the time, building business at every town, and in addition to this they have got on their mailing-list in their Chicago office thousands of names of live buyers of their goods who like the way they have been treated, and will buy from the Thrift Stores anything they are offered, again and again, feeling themselves

to be in some way a part of the main organization.

This feeling of loyalty to the main store is the essence of the success of Sears Roebuck and Montgomery Ward, of Chicago. The cost of keeping the force of salesmen on the road to reach the grocery stores and the general public is fairly offset by the building up of this mailing-list alone. As a matter of dollars and cents the one evenly balances the other. The profits of the great grocery business are velvet. It is as if an enormous business in wholesale groceries was being built before your eyes by magic, costing you nothing. The value of the mailing-list covers the cost of building the distribution and sale of groceries. For example, a list of 50,000 coupon-holders, if advertised for in magazines and newspapers, would be rated at a cost of $1 apiece, or $50,000. It would cost that to get them, and when you had got them, by advertising, or any other recognized method, they would not be of the same temper of loyalty that your list will be, secured by this plan. Mr. Rosenthal, for years the moving spirit of Sears, Roebuck, would tell you, if you asked him, that $1 would be a small price to pay for securing a loyal customer.

Now if our dissatisfied reader is looking for something big enough to interest him, he has it before him. He is welcome. Anybody who reads this book is authorized to make immediate use of all the information it contains. There are no restrictions. It is designed to be a helpful book to everybody who is interested in selling goods by mail.

CHAPTER XI

THE UNIFLATS

Again we ask for the close attention of the dissatisfied one who complains that there is nothing big enough to interest him in the plans put forward in this little book.

About the year 1912 I called upon my friend, M. M. Rothschild, of Chicago, found him in his office, and unrolled a sheet before his eyes.

"This," I said, "is a building plan of a three-story and basement flat building, covering two good-sized lots, or three adjoining lots, drawn to scale for me by the Murphy Bed people. You see the building is shaped like the capital letter 'E,' with two long wings to each end. There are sixty-four complete flats in this one building. Each flat consists of a big living-room, with a Murphy disappearing bed folded out of sight in a sanitary closet, a bath-room. and a kitchenette, each with outside window—no shafts—and every one of these uni-flats, as we shall call them, is furnished, if not luxuriously, at least tastefully and completely. It will take $250,000 to swing this game, provide the land, building and furniture. Building loans will provide the rest. The rents of this building do not vary in spite of the fact that some positions and outlooks of the different flats will

be more acceptable than others. Each flat has its own outside front balcony, as well as its own back-porch. This is the ideal home for that multitude of people, both married and single, who are groaning today in dreary boarding-houses, or still drearier hotels, and who yearn with a mighty and sick longing, for their own little nest; their own home; compact, neat, economical, cool in summer, steam-heated in winter, modern, graceful, and THEIR VERY OWN! Are you following me closely?"

"I get you," he answered.

"The rent we shall ask, and get, for these complete uniflats," I continued, "is $30.00 a month. If there are vacancies we can accommodate transients at $10.00 a week, regardless of whether the applicant speaks for himself or for two or even three people. Dogs, cats, and canaries are barred. Children are welcomed. It is for the parents to make room for the children in the uniflats. We are glad to have the little ones. The parents will, no doubt, find a way to make them comfortable, perhaps contriving a cool summer bed for them in the bathtub. There will be no vacancies in this building at any time. The demand for this accommodation is too great, not only in Chicago, but in every large city in the United States, in Canada, in London, in Paris, in Berlin, in St. Petersburg, in Vienna, in Madrid, and in all the large cities of South America. It is a world-need. I propose to fill it. Do you get me still?"

"I do," he replied.

"But, to be safe," I continued, "I have fig-

ured on a constant 5 per cent vacancy. After allowing for wear and tear, or annual depreciation, up-keep, repairs, decorating, insurance, taxes, help, heat, light, water, annual sinking-fund to purchase building and land, interest on mortgage, monthly payment on furniture, and every calculable expense, figured on generous basis, together with this 5 per cent perpetual vacancy loss, I find that the income pays over and above all expenses exactly 24 per cent upon the capital invested, and the building and land are paid for by the sinking-fund automatically in twenty years. I shall run the game, with the assistance of a clerk and two janitors. I have found the janitors. I need the $250,000 to swing the game. Do I get it?"

"No," said he. "You get the janitors. That should be plenty."

"I propose to erect the first uniflat building in this city, Chicago," I proceeded, "on the south side, following it with another building of the same kind on the north, and a third on the west, starting all three within a month of each other. Chicago really needs six or eight of these buildings. New York and Brooklyn need not less than twenty. We should capitalize this business first of all for a million dollars. That will take care of Chicago's buildings, for the present. Subsidiary companies will be needed to care for the extension of the game to other cities in other states. The Uniflats Limited will take care of the needs of London, Brighton, Leeds, Manchester and continental cities. You know that it takes a very big thing to dazzle me. I confess that this thing

overpowers me when I consider what it means. It is a world-need. Are you ready to supply it?"

"No," said he.

"I come to you first with this proposition because there is something about you that I like. I should be able to work harmoniously with you. The financing of the undertaking will always be in your hands entirely, until we are in a position where we stand on our own feet. That will be in two years from now. One of the special features of the Uniflats Corporation will be the simple conversion of every satisfied tenant into a stockholder of the corporation. Living in our building we shall invite them to live with us in their own building. Every steady tenant becomes not only a part owner of the building, but is also eligible to buy goods from us. Yes, we shall go into a gigantic mail-order business in connection with the Uniflats Corporation. The good-will of our tenants and fellow stockholders must be capitalized. It is too valuable a possession to be neglected, or lie unused. Have I made my meaning entirely clear?"

"Perfectly," said he.

"Do I understand that you are not interested?"

"Not to the extent of a quarter of a million dollars," said he.

"All right," said I. "As a matter of fact, I was trying out the proposition in verbiage, to hear how it sounded. Does it listen well?"

"It listens remarkably well," said he.

"Just so, and it's as sound as a bell. You can't pick a flaw in it. Now, look. I leave

you now, but I shall see you again in ten years from date, and you will remind me of what I have just laid before you. When that time comes you will realize with bitterness of soul what a thundering ass you were not to vision this thing with my eyes. Is that clear?"

"I hear you," said he, and I left him.

Ten years later, in July, 1922, to be exact, I found him in his office at 712 Federal street. "Do you remember," said he, "bringing that proposition of the three-story and basement flat building to me, a good many years ago? They were to be completely furnished flats, with kitchenette and bath-room, and one big living room, with Murphy beds in a closet. Remember? Well, they are all over the city now, and making all kinds of money. They get $60 a month for those little furnished flats, and people can't get enough to go round."

"I told you then you were a fathead for not being able to see it," I said. "But you are quite wrong in supposing that this building has been erected, as it should have been erected. There is not a single Uniflat building so far in the United States. It should be a beautiful building. The rent of the apartment should be today what I figured it to be ten years ago, $30.00 a month, exactly, for steady tenants, or $10 a week for transients. When you introduce profiteering in rents into this perfect game you corrupt and destroy it. It is perfect as it stands. You and I should be not only millionaires many times over by now, if you had done what I wanted you to do ten years ago, but we should be public benefactors; the only landlords in the

world who did not lose their heads and their souls in these silly after-the-war days of grab and greed. Do you understand what I am saying? The Uniflat building is still the world's need, as it was ten years ago. The work is still to be done. Are you ready to start it with me?"

"Not today," said he. "Say, whose idea was this anyhow, in the first place? Was it yours? There wasn't anything of this kind thought of ten years ago. How did you get hold of it?"

"The idea, in the first place," said I, "belongs to a Mrs. Florence Borden, who talked it out with me. I merely added little touches here and there. The basic plan was hers. Old Crilly, a big builder here, came within an ace of putting up the first uniflat building in Chicago for us, just where the Oakland Theatre stands today at Thirty-ninth and Drexel boulevard, but the Ascher people gave Crilly the price he asked for the land, and he dropped the Uniflat idea. But I shall live to see it a fact yet, a very big fact."

"Maybe," he said.

So, with the best will in the world I pass on this superb idea to readers of this book who are looking for something big. I want to see it become a fact. You are welcome to the name UNIFLAT. I shall probably build the first Uniflat myself someday, of stucco construction, using the new Insulex for perfect insulation. Modern, sanitary, fire-proof, perfectly insulated, and costing about one-third the price of brick. Beautiful, indestructible, and economical.

CHAPTER XII

TWO NEW CEREALS

There have been large fortunes made, as you are certainly aware, in many cereal products. You recall Postum, Shredded Wheat, Cream of Wheat, Grape Nuts, Corn Flakes, Crumbles, Puffed Wheat, Puffed Rice, and others.

Mr. Post, of Battle Creek, the Postum and Grape Nuts man, pulled himself clear of disaster and made a few millions of profit by discontinuing his newspaper advertising for a time and substituting distribution of free packages of his products by hand, from house to house. As he rightly argued, familiarity with his product should result in future sales. After the free distribution of the samples, a campaign conducted at great expense, and thoroughly equipped in all detail, he resumed his heavy newspaper publicity, with encouraging results, and from that time on was never in debt or doubt.

For a long time our food-experts and dietitians have known that the white rice of our tables, whether puffed or not puffed, is a very poor article of food for a working man or a growing child, being almost entirely starch. The natural brown coat of the rice grain is

removed for two reasons. First, the white rice *looks* cleaner, and looks have a lot to do with sales, and second, the white rice keeps sweet and marketable indefinitely, whereas the natural, or brown rice, ferments and spoils, if stored in bins, or even in sacks. Now has recently been discovered a process of milling the brown rice whereby it is preserved whole, unspoiled by storage, with its fine covering, rich in the mineral salts and germ of the grain, together with a most unusual property of any grain, that is to say, a 2 per cent content of natural oil. This last makes the brown rice grain a perfect food, if eaten with milk, cream or butter; proteins, starches, sugars, and mineral salts being perfectly proportioned to fats. The new process of milling the brown rice is in the hands of Dr. Herbert A. Parkyn, 1232 Marquette Building, Chicago, who is prepared to accept any sound offer to get action in the matter, and put the new article on the market. Here is something which has already received the warm endorsement of our food-experts at Washington, which is sure of a favorable public reception. Capital might do worse than interest itself here in a hurry.

And now we pass on to a consideration of the second new cereal. This is less a national food than the brown rice is likely to become, but for that reason it would commend itself more to the attention of our mail-order readers.

The best wheat in the world is the Manitoba spring wheat, grown due north of North Dakota. Unfortunately, the early frost has a habit every now and then of catching the stand-

ing wheat a week or so before it is cut, somewhere about the 6th or 7th of September, and spoiling the sample of No. 1 Hard which might have been threshed. The frosted wheat is as plump as the No. 1, but it is slightly wrinkled on the back of the berry and does not carry the clear red color of the good wheat. When milled and made into loaves the flour of the frosted wheat is heavy and sweetish. If Manitoba No. 1 Hard is selling for $1.00 a bushel, the frosted wheat will fetch about 30 cents a bushel.

I have often wondered why some bright person did not buy up a carload of this frosted wheat and put it out, first cracking the kernel, in packages, as a new breakfast-food of singular delicacy. The frost has, in fact, done nearly half of the digestive work of the human stomach. It has converted the starch of the grain already into sugar. This is a very important chemical fact.

The brilliant authors of the "Food Shot from Guns" advertising campaign for Puffed Wheat and Puffed Rice might here find occasion for their talent to bloom and fruit again.

Our own mail-order dietists, also, who now sell to a selected public their Macerated Wheat, Prepared Bran, and such articles, in package form, on the score of their health-carrying properties, might add with justice this new cereal to their collection, since it may truthfully be said to be the natural berry, untouched by heat, unscorched by the destroying flame of the oven, untampered with in all respects, and yet already

partially digested by the beneficent chill of the heavens. There is a poetic quality about this article which must commend it to the born advertiser. It is my hope, since I am the rightful parent of the idea, that it will be adopted by some concern with the requisite skill and means to bring out the full beauty of its claim to public attention and public patronage. I should not like to see this infant stunted in its growth for want of proper nourishment. The vital phrase, the pithy statement that hits like a bullet, are needed here, if this child of my brain is to develop in perfect symmetry of form and feature. The stern pronouncements of modern science, no less than the wild imagery of the experienced ad-writer, are called for, if this young one is to creep into the hearts and find his way into the stomachs of mankind. It is a beautiful thought, this welding of science and art and nature into the perfect commercial effort to cram frosted wheat down the gullets of this generation. Having laid him in the bulrushes of this page, like the infant Moses aforetime, I shall await the coming of Pharaoh's daughter to the rescue, and trust that she will assume the aspect, and the solidity, of a strong business corporation, with a head to plan and an arm to execute.

And here, I think, we may profitably leave the dissatisfied reader to content himself with a consideration of the Tom Lawson Bonds, the Thrift Groceries, the Uniflats, the Brown Rice, and the Frosted Wheat, and give our undivided attention for the remainder of this book to the person of small capital who has entered upon

the business of selling goods by mail by means chiefly of personal letter-writing.

We have dealt with the matter of starting business with one article and increasing the number to six articles, but we have paid scant attention to that other important branch of the mail-order business which is concerned with the sale of books and Courses of Instruction. There is an enormous field here which has been rather sedulously cultivated of recent years. University Extensions, Correspondence Schools, and Home Courses of Study, have been organized very competently to fill the home need, and have achieved remarkable and deserved success. These Courses of Home-Training have been very popular because they brought the study to the man, instead of requiring the man to drop his regular employment and attend the study at school, or college, or institute, at some distant town.

However, it is not in my mind that any reader of this book seeks to enter the business of training students in Mechanics, or Law, or Salesmanship, or Instrumental Music. These require a complete and costly organization, with many departments, presided over by skilled instructors, that is to say, a proper residence, a full teaching staff drawing good salaries, and a big advertising campaign.

If you have skill in water-color painting there is something to be done by teaching Commercial Art, by mail, putting out your Course of Instruction, in typewritten, multigraphed pages in ten lessons, at a cost of $25.00 for the Complete Course, but this entails on your

part a good knowledge of line-drawing, and wash-drawings for half-tones. If you have this special knack and knowledge a Course in Commercial Art has possibilities for you, especially if you are thoughtful enough to attach to you by ties of slight royalty payments the name of some successful cartoonist of the day, whose work is known in the newspapers. You should appoint him president of your school. You should take the job of secretary and treasurer yourself, which, if it throws you less in the public eye, has compensations of its own. If you do all the work, at least you handle all the money, and that atones for much public neglect.

But, in this matter of selling Courses of Instruction by mail, I think the Occult Field offers you, perhaps, the best chance of success, on slight capital. It is not necessary in this field that you should be possessed of much occult knowledge yourself. For the matter of that, we have all of us borrowed all we know of it from its source in India, and from the writings of those who are familiar with the writings of India. It is a wonderful passing on of information, but if it can be made to yield a little nectar for you also there is no good reason why you should not make the attempt to wring nourishment from this somewhat arid plain. In the succeeding chapter we will treat the matter more earnestly in its proper detail.

CHAPTER XIII

COURSE OF INSTRUCTION IN OCCULT LORE

Let me advise you at the beginning of this chapter to keep strictly away from the subjects of Astrology and Adeptship, or Yogi Doctrine, if you are thinking of putting out a Course of Instruction in Occultism. Astrology is by no means a pleasant subject for you to trifle with, because it requires an excellent head for mathematics, in the first place, and very close study, in the second place, extending over a term of years. I have never been able to give it the attention it deserves, but, after a long experience of men and manners, I find that Astrology, seriously studied as a science, gives solid satisfaction to some of the nicest and brightest people I have ever known, both men and women. If they, after doing the work to enable them to form a sound judgment, have nothing but praise for Astrology, it does not become me, who have not done the work required, to say anything whatever against it. My opinion is of no value here, for or against.

But, there stretches before you the pleasant path of putting out a Course of Instruction in Mental Science, or Personal Magnetism, or Palmistry, or Psycho-Analysis, or Suggestive Therapeutics, or Mechano-Therapy, or Osteopa-

thy, or Chiropractic, or Swedish Movements, or, though this last is rather discreditable at present, not to say disreputable, a Course in Phrenology, or, finally, a Course in Mesmerism. I say Mesmerism, because the word coined by Braid, Hypnotism, is in even worse repute.

If you should be tempted, in spite of the warning above, to meddle with Yogi teachings, you will run up against the masterly works of William Walker Atkinson, and the Swami Ramacharaka, both of whom have covered the subject already, in a series of cloth books issued by the Yogi Publication Society, at 1000-A, Masonic Temple, Chicago. For the same reason you will do well to avoid Theosophy and the doctrine of Reincarnation. Clairvoyance offers you a path beset with briars, as does Mediumship in general. It is ill trifling with religious beliefs, however fantastic they may seem.

You are on pretty safe ground if you choose any or all of the subjects mentioned above, from which you have not been warned away, and it remains to explain briefly how you may enter the business of putting out these Courses of Instruction, in such form that you may hope to reap a pecuniary profit thereby.

Perhaps your very best bet is A Course in Psycho-Analysis and Success, combined, because what the present-day American is strongly in need of, as he thinks, and as he says, is an easy and rapid road to Success in Business. He is of opinion that if he could harness the methods of the East to his lumbering vehicle he could make good speed, and get quick results,

and in this belief he is not far from right.

There is so much of truth mixed up with the poppy-cock of Psycho-Analysis, as it comes to us today from Freud and Jung, and others, that it takes a wise and experienced understanding to disentangle the one from the other, and present the importance of the influence of the subconscious mind in every day matters (in business success, and social success, in health and disease), in terms of sound proportion.

However, for your Course of Instruction, you are referred to the writings of Freud, which you can procure at your Public Library, and from these writings you will, without difficulty, disengage such data as you need in your course to present to your students the argument that if they expect to make a success of their business or of their life they must have their subconscious minds working *with* them, instead of, as at present, largely *against* them. Keep in view this single thought, that your course is designed to teach your students how to secure Success for themselves by co-operating with the subconscious mind. Be as vague as you please. You are dealing with a mystery, and have a right to make use of ambiguity. In expounding the profound you are permitted to be obscure.

When you have written your first Lesson of the Course, you might resort to the classified columns of the newspapers once more to secure a number of readers, and if you have the aplomb to combine this written instruction with a lecture, or series of lectures, to be given in a small hall, you will see at once that your best

means of selling your Course of Instruction is to the people who have attended your lecture. From them you will obtain, on request, the names and addresses of several of their friends who would be interested in your subject, and this gives you the opportunity you are looking for of building up a mailing-list of people interested in Psycho-analysis in your city. Failing the lecture, the classified columns will provide you with the names you are seeking, in reply to your offer to mail a little booklet setting forth the Laws of Success in Business, free. The little booklet, which should be a small four-page circular, will give you a chance to tell the public that if they really want to get at the fundamentals of Success in Business they should be regular readers of your weekly lesson on this subject, the price of which is $1.00 a lesson, in typewritten form, mailed weekly, and complete in ten lessons. One hundred multigraphed copies of the first lesson will be enough to start with. It is not good policy to offer to send out your first lesson free of charge. Only firms which really have much of value to tell can afford to do this. The present public interest in Psycho-Analysis gives you an opportunity to sell your Course of Instruction, but it is a passing wave, and in less than five years it will be as dead as a herring. Therefore, do not look for any permanent success along this line. It is a transitory thing.

There is a field for a book on Osteopathy, a book on Chiropractic, and a book on Mechano-Therapy, which shall be named, The Home Course of Study in one, or other, or all of

these. The book should be printed, bound in cloth, illustrated with some few zinc etchings of the spine and the nervous systems, and mailed for $1, postpaid. It is not intended that the purchaser of any such book shall go into practice as an Osteopath, or a Chiropractor, or a Mechano-Therapist, but that he or she shall purchase an understanding of the essential arguments of each of these schools, with an explanation of their methods of practice, for the satisfactory sum of $1. This your book will give them, and if they thereafter choose to go further in the study of any of these theories there are colleges and institutions which can afford them the more extended training they seek. That is not your business.

Finally we come to a consideration of your Course of Instruction in Personal Magnetism, and here we are dealing with a subject which lends itself to airy flights in the wording of its advertisements. It is a subject that was more popular twenty years ago, unfortunately, than it is today, but you might still do something with it. For instance, consider the following headings to your circulars and ads: "What is the Source of This Man's Mysterious Power?" "Would You Bend Others to Do Your Will?" "Why Is She Everywhere Sought After?" "The Secret of a Compelling Personality," and so forth, and so forth—there is no end to the changes you can ring on this one theme.

The better class of magazines will not accept advertising of this nature, but, if you earnestly search, you will find plenty that will. The game

has been most successfully played by using first a flaming ad of the kind suggested above, offering a free book for the reading to all who reply. The free book tells them that if they would get the full flavor out of life they must not lose another minute, but send at once for a copy of the $2.00 cloth book of 200 pages, fully illustrated, which delivers into their keeping all those hitherto baffling secrets of Being, the lack of which has made them the pitiful failures they are today.

A Course in Hypnotism and Suggestive Therapeutics has a certain following, even today, but instead of Bernheim and Charcot as your instructors in preparing such a course I should suggest that you boldly go back to Deleuze, Esdaile and Elliotson, and offer a course in the lost art of producing Mesmeric Effects. In spite of our smiles the fact remains that just as the knowledge of chloroform struck the world about 1850, Dr. Esdaile, a British surgeon, was amputating legs, and performing major surgical operations, in a hospital set aside for his work by the British Government in India, and producing complete anesthesia and analgesia by nothing whatever but the mesmeric passes, continued for as long as two hours. Facts are stubborn things. The work of our modern psycho-therapeutists is feeble in comparison with Dr. Esdaile's.

So make your choice, and act accordingly.

CHAPTER XIV

GENERAL SUMMARY, ADVICE AND CONCLUSION

Here I shall take leave of you with the hope that you have gleaned some grain among the chaff of these pages. For those who will read carefully there is sufficient of clear instruction in this little book to permit them to enter upon the mail-order business for themselves with a fair hope of making a financial success of the undertaking. Many things have been touched, with intention, but slightingly. You are expected to use your own judgment in choosing or avoiding whatsoever is treated of here.

I have made sufficiently plain what solid principles are at the base of every success in the mail-order business.

Nothing would please me more than to devote my time and energy to assisting you who expect to embark, or you who have embarked, in business for yourselves by mail, to make a success of your ventures, but, unfortunately, I have some dozen irons of my own at present in the fire, and I cannot attend to them and to you also.

You will find in the Wilson Gazette, already referred to, the names of good ad-writers who make a business of preparing copy, circulars,

and follow-up letters. Whether you employ their services or not rests with yourself. I should say, "Don't." I think your own advertising agency will be best fitted to instruct you as to how your ads should be written, and I think this book will ground you in all the essentials of the right correspondence.

There is one strange feature of human character which you must never lose sight of. It is the universal love of a BARGAIN. It naturally excites our contempt, but you and I are by no means free from it. The big department stores of our cities, all of them, the most respectable as well as the cheapest, actually live, and remain in business, only because they are wise enough always to bear this universal human craving for a bargain in mind. That is the reason for the solemnly advertised procession of SALES of this, that and the other thing, following regularly, in heavy marching order, one after the other; one actually treading upon the heels of the one before it.

It is an astonishing phenomenon, and some day will be treated, perhaps, as a psycho-analytical symptom of long-suppressed desire to get something for nothing, breaking to the surface.

We have made use of this universal urge, you have noticed, quite fully in these pages, first in the offering of the dollar package of Hirsutan free to the first fifty people who write for it, and later in the offer of all your products to your mailing-list at half rates, or 50 cents for the dollar package. You are only following established precedent when you make use of

this weakness of humanity for the apparent bargain.

But I have sometimes wondered if one reason for the stupefying success of Sears Roebuck, for instance, is not that this firm does not offer any bargains in this or that, but puts before the reader of the catalogue the lowest price at which the article of quality can be sold, and sticks to it. It is possible that this method produces a feeling of security in the buyer's breast. He knows, at least, that it is no use his waiting to buy this article later in the hope that it will then be offered to him in this catalogue of a later edition, for less money. There may be something in that explanation.

Nevertheless, you will certainly find the use of the Bargain Sale, repeated from time to time, of value to you in making sales in your business, and I should advise you to make generous use of it.

I have spoken at length against the use of other mailing-lists in your business. You may read of such things as "sucker lists," bought by brokers for sale of mining stock. I can assure you that while such lists do exist, and are offered for sale, he would be a very new hand at selling even mining-stocks by mail, who would be so foolish as to spend good money for postage and stationery on any such list. Whoever makes use of such names will be out the cost of his postage.

The beginner will ask why it is advisable to employ an advertising agency to attend to the business of placing even small ads. The answer

is because the fact that an established advertising agency takes your business at all is a proof that the agency sees a future for you in your business. No agency will touch an account, however large, or however small, which carries the earmarks of failure about it. They do not want any business which they put out the ads for to fail. It is a black mark against the agency. The agency, therefore, if it takes your account, will watch your business very closely, and make many suggestions to you of value in connection with the management of detail, which you will do well to heed, as expert advice.

The agency is paid by the magazine in which the advertising appears. The magazine allows a discount of 15 per cent to the agency upon its regular advertising rates. Any special work the agency does for you, in the matter of preparing copy, writing folders, and so forth, it charges you for, but for the mere placing of your ads in a magazine it charges nothing, and you should avail yourself of its expert services when the opportunity is offered you, and give thanks for its criticism. It does not follow that you will always do well to follow its advice and criticism against your own judgment. It has often happened that the advertiser has a contrary opinion to the agency, has stuck to his opinion, and has won in the end of a long campaign; but this is the exception. The rule is that the agency knows more of the fundamentals of success in advertising than the client.

You will find, ready to your hand, in your Public Library, many useful volumes upon Advertising, Salesmanship, Success in Retailing,

and similar works, and these you should study, because you will have frequent opportunities of testing out any theory and practice that appeals to you which you have run across in their pages.

Should the time arrive when you can use a catalogue of your own to advantage in your business you will easily get in touch with firms which offer for sale every imaginable kind of cuts for use in catalogues, and save yourself the expenditure of much money in having cuts made directly from your own half-tone wash-drawings, or black and white sketches.

Finally it occurs to me that Shampokak is a bad name to suggest for the cake of cocoa-nut oil soap which is spoken of as one of the articles you might add to your list. You cannot register as a trade-mark the name of any article whose use is suggested. For example, you could not get a trade-mark on such a compound word as Clear-Light, as a registered name for a flashlight of your manufacture, but you could register such a word as Daylo for a flashlight, because, although Day is a word in common use, the suffix "lo" is eligible, and the word Day has no direct meaning in itself as applied to the article, the flash-light. But the word Shampokak trends too closely upon shampoo, which is the use to which the article is to be put. A better name would be something entirely meaningless in itself, such as Steralite, which is easily spoken, easily remembered, and suggests a mineral.

However, you will have plenty of time to pick out your own names for your articles, but you

should keep in mind the point that it is worth your while to protect the name selected by registering it just as soon as you find that you will continue to manufacture it for profitable sale. While your product is unknown, the name is valueless, but just as soon as it shows signs of coming into public favor it is worthy of being stolen by another. If you have taken the precaution to register it the imitator can do nothing but invent a name for the substitute he puts upon the market which suggests the name of your article, and even so, if he comes too near your name you have good recourse at law and he can be mulcted in satisfactory damages and put out of business by injunction.

So we part here, with best wishes on the author's part for your success in the business of selling goods by mail.

It is a business which, planned on the right lines, will give you increasing pleasure as it expands, and increasing profit. It grows with the years and, like wine, improves in quality with age.

The End.

Very Rare and Valuable

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not bound, seven numbers, October, 1920, to April, 1921, 244 pages, with many cartoons and illustrations, carrying

THE FIRST SEVEN ARTICLES ON HIS WORK

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by an entirely new method of simple stretching to build flesh, reduce fat, and keep the body always at its best, without effort, or use of painful weight-lifting, is told in

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"A gem."
"I have taken twenty years off my age."
"I take the exercises in bed."
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to keep yourself fit and in the best of vigorous trim is told in carefully scientific detail in ten chapters, in

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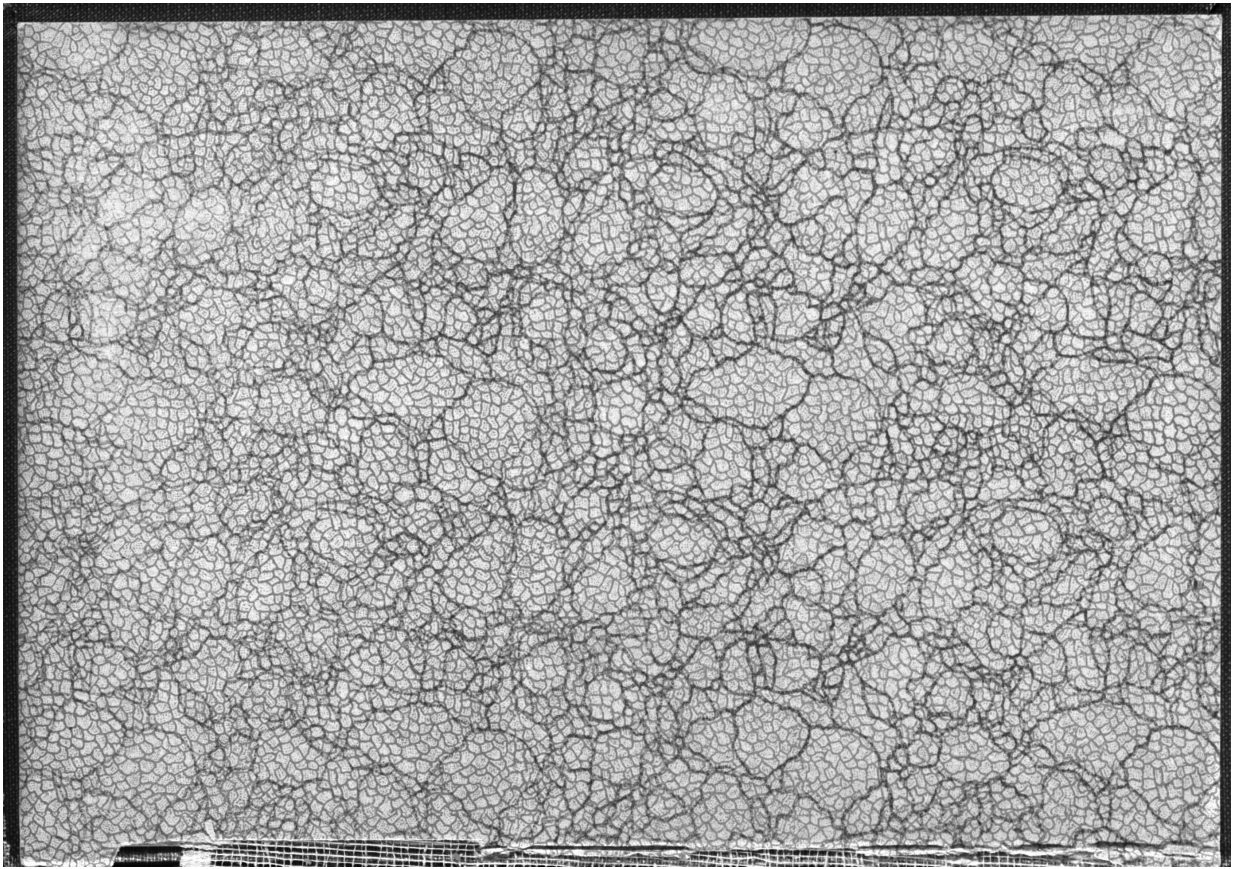

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