THE OMAHA SUNDAY BEE: AUGUST 27, 1911.

1912

Problem of Giving Credit Sometimes Hard One to Solve.

FEW MERCHANTS NOW REFUSE IT

To Many it Means More Trade and Stendy Customers, but Losses and Chances Are In-

volved.

"Mr. Brown left in a hurry this morning and forgot to give me any money." "I haven't the change, but I'll drop in tomorrow and pay."

A retail grocer says that he and every other butcher, grocer, and small storeagain and again. They are half giad and to the ground." half sorry each time a woman leans over the counter and applogetically says one or the other of them, observes the Philadeiphia Public Ledger. It means more business and a new, steady customer, it in his building and sub-rents them by the month, furnishing each and making a large account on the books and credit instead of profit. cash.

"A moment like this is a critical moment for me," says this retailer. "I must make up my mind on the instant. If I refuse this accommodation, in all probability I will lose that family's trade. If I grant it it means the beginning of an account that will undoubtedly grow larger and larger and require the most careful watching."

Yet the retailer keeps on trusting. Surrounded on every hand by competitors, it is the life of his business to accommodate. How he does it is peculiar and interesting. His system has to be scientific, even if in the crudest possible way, for the average small storekeeper has not very much money to the up and less to lose. In reality it is all very simple.

There are careless men and men of bad judgment in retailing as in other lines. This is to be seen by the number of small stores that struggle along and finally fail. But the average retailer prospers. Butcher, baker, grocar, druggist to build up their trade, trust lavishly and seemingly improvidently. A a matter of fact, they are doing it with the greatest care and watchfulness. They know.

"A city," says one of these men, who has been very successful, "is, for resi- of the land since then, have created a condence purposes, simply a vast collection of little villages. The people in the houses may scarcely know each other, but we who keep the stores make it our business to know about every one. You would periences with all kinds of reptiles, which be astonished how much we know. Every family that moves into the block is studied swamps and swalls and have remained from the moment it arrives. What we want to learn is not at all what you would suppose. We care very little what a man always was infested with rattlesnakes. makes and how he makes it. It is how the woman spends and whether they are the kind of people who will pay their bills. Keller, near the headwaters of Eddy Lick,

year ago there moved into my 'village,' stream once before this spring, but it was into a \$40 apartment just around the was a lawyer, a little over 30, that had he gave it no special thought, as that noon. zome on here from the west. You could number in a single day was only ordinary. see he would never be a real moneymaker. They hadn't much, all of us was working over to strike the headwaters storekeepers knew. But there was some- of Eddy Lick, intending to fish down that us. They had paid cash for the first rod of the creek he sat down near where have little accounts.

Suddenly that man came down with five minutes until he heard the unmistaka serious illness lasting over some able rattle of a snake, and it seemed to On another occasion Lady Andover weeks. There was practically no money be so very near him that he involuntarily dreamt that she and her sister were standat all coming to them. Did any of us leaped away. The snake had been near ing at the entrance to the great mansion worry? Not one. Do you know why? him, all right, for just then he saw the at Holkham watching a funeral leaving In the firs We knew we'd get paid. thing gliding away from a spot almost

WARNED OF DEATH IN DREAM WHY GROCERS TRUST YOU impression a man or his wife might make would count. Often people guite innocently nove into a wrong house, and never quite understand why they can never get credit. It is one of the injustices of a big city that at times grinds down an individual

through no fault of his own. IS THERE SOMETHING IN THEM! The storekeepers acknowledge this, and admit that they frequently do penalize

worthy people in this way. If they can be After All, Are Dreams the Foreinduced to argue it out, they will frankly runners of Things to Betstate that there is a real question of prejudice and that some people are undoubtedly injustly ruled against.

"We concede it," they say. "But the per sonal credit we give is, after all, based on The skeptical are apt to laugh and confidence and nothing more. We trust maybe sneer at those who believe in the those we feel all right about. A man moves omen of dreams. Truth, however, is into one of these 'wrong' houses.' He may stronger than fiction, and numerous inbe the best of men, honest to a fault. We stances could be quoted of dreams which are not saying anything against him. But have foreshadowed tragedy. Quite recentunless we give credit according to our intions of the city hear these phrases dividual judgment the whole system falls ly, for instance, the Rev. J. Taylor Collins. rector of Dufferton, Appleby, told of the

sad death of his son, and of a dream which, although he did not know at the In such cases the janitor grows to be more and more of a factor as a credit artime, came as a warning of the tragedy biter. In many cases now he is a semi-Mr. Collins' son went to sea in January landlord. He leases apartments himself 1910, and about two months afterward the in his building and sub-rents them by the father dreamed he was in a room unfamiliar to him, and while there saw his boy jump into the room and then vanish.

Thousands of natives here and people in T do the city for a few months want an inexdreams," says Mr. Collins, "and did not pensive furnished fist in which they can recall the date of this, though I wish I make some pretense at housekeeping. Thus had. In June, on the arrival of the ship, in certain districts the janitor of a house I received the information that my bey becomes a little king. He is quite as powerwas dead. He had fallen from one of the ful in his way as the small political leader. masts during a gale in March." He dictates what brand of milk shall be Mystery of the Missing Man. supplied, and "suggests" the butcher, the More amazing still was a woman's start-

grocer, the baker, and the ice dealer. Naing dream which, at the beginning of turally the shrewd tradesman finds it well January, led to the discovery of the suicide worth his while to be on excellent terms of a man who was missing. The latter with such a potentate. The tenants buy was a well known local preacher at Luton, from the persons he recommends, for otherand the woman dreamt that she saw him wise they seem to have no end of trouble seated in front of the pulpit with bowed getting their goods. In return the janitors, head. This dream so worried her that besides receiving substantial quid pro quos. her husband decided to visit the hall and are able to give much accurate information investigate. With another member of the as to their tenants' finances. mission and a police constable they went

Frequently this happens to be just what the small tradesman wants to know.

WHERE PEOPLE FIGHT SNAKES

Battlers Too Numerous for Comfort in Pennsylvania Regions Fire

days, became alarmed, more so when she Swept. received a letter from her brother-in-law, The fierce and extensive forest fires with whom she had had no communication. that overran the Panther Run and Eddy Lick sections of Pennsylvania early in the

Their Superiority in that

Line.

in which he stated that on the previous night he had dreamt that his brother spring, and the consequent barren nature Samuel had cut his throat in Kent. Police inquiries were made, and as a result of dition along the streams in those valleys their investigations the woman went to that is akin to an infernal region, so far Orpington, where the body of a man had as snakes are concerned. Trout fisherbeen found who had cut his throat. It men from those sections relate terrible exwas her husband, who had been buried three days before. were driven before the flames into the Perhaps the best known dreams fortelling death are those of Lady Andover along the water ever since. The rattlers daughter of the famous "Coke of Norfolk." are particularly plentiful, for that section While staying with her husband at her old home in Norfolk she dreamed that he

The serpents have colonized, it seems, had been shot, and in deference to her according to the experience of Timothy entreaty Lord Andover did not go out with the shooting party. As the day wore on, "Let me explain the difference. A a few days ago. Keller had been on the Lady Andover's dream made less impres sion, and, knowing how devoted to shootduring one of the cold, wet spells, and ing her husband was, she suggested that corner from me, a man and his wife. He though he killed four rattlers that trip, he should go out for the rest of the after-

Visions of Lady Andover.

Some People Think They

not pay much attention to

to the hall, and found the door locked

from the inside. They forced an entrance,

from one of the beams.

and there found the missing man hanging

Some time ago a bricklayer left his home

at Norwood and did not return. His wife,

not hearing anything of him for several

Are.

Keller had finished up Panther Run, and No sooner had he gone than she began to feel more uneasy than ever, and she went out after him, but while crossing thing about them that looked 'right' to stream before dark. At a point within a the park she met Lord Andover's servant rushing to the house with the news that few months; later they commenced to a little stream of water purred itself out her husband had been killed through his to eat his lunch. He had been there hardly gun going off as it was being handed to him through a hedge.

Instand left, in the direction of the churchyard, the cortege was turning along the avenue to the right. A month later the two sisters were watching the remains of Lady Albermarie, who had died at Holkham leaving the house for burial elsewhere .--London Tit-Bits.

Father Foressees Tragedy Which Guaranteed for Life of Car

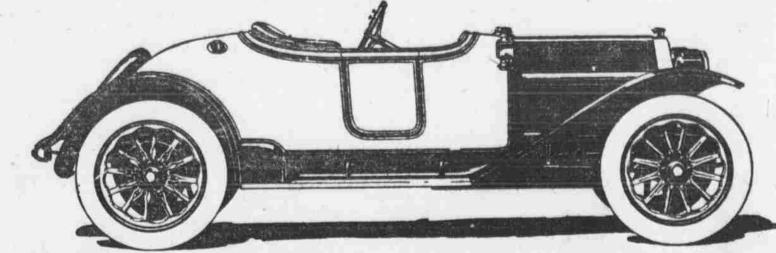
KNOWN FOR RELIABILITY MADE IN FOUR MODELS

Pathfinder--Armored Roadster. Pathfinder -- Touring Car.

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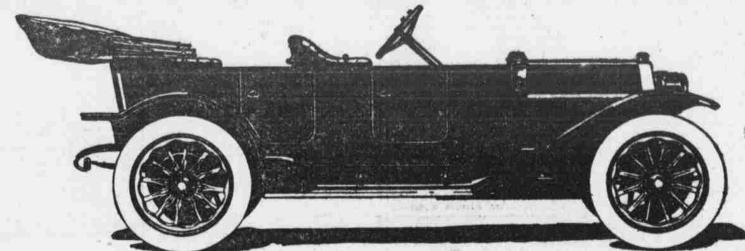
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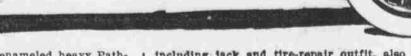


including jack and tire-repair outfit, also a tire-holder, with an extra EQUIPPED AS FOLLOWS-Two large black enameled heavy Pathfinder gas lamps and Prest-O-Lite tank, with two black enameled side demountable rim oil lights and tail light, robe rall, foot rest, horn, complete set of tools,

COLOR-Deep blue, with gray wheels.

40 HORSE POWER TWO PASSENGER TWO DOORS Pathfinder—Armored Roadster—\$1750 Long Stroke Motor.





place we had found out just what sort where his feet had rested. It had apparof people they were; in the second, as ently come out of a crevice near the botthe husband got sicker and sicker we tom of the rock. But as he watched the could see little lines of worry on the first snake his eyes fell upon a yellow wife's face that never came from her heap not two feet away, and a closer inspecanxiety about him. She was thinking of tion showed that the heap was made of the bills that were going up and up. You three monster snakes lying colled together. would have wondered to see the careful And that wasn't all, for on the very way she was buying now.

"It came out just as we knew it would. his lunch there were crawling two more When he got on his feet he commenced rattlers of the black variety, and looking paying back, \$10 here, \$5 there. It took a long time, but the accounts crept down. These snakes had been within three feet of There are thousands of families in the city just as good as that. It is merely as he had reached behind him to place a question of picking them out."

his lunch on a higher part of the rock, at A butcher of the writer's acquaintance the moment he must have been within says that this mental separating of the a foot of the snakes. At that moment sheep and the goats is a very simple they were gliding over in the direction of birthday next month at the home of Mrs. where the lunch still remained, and before thing after all and requires just ordijudgment. "You've often noticed that the men who are successful store- poked its ugly head into the paper which contained his food. keepers in the very crowded districts are

chatty and conversational, have you not? Keller made up his mind that it was a They walt upon their trade personally as good place to leave, when he bethought much as possible and they make it a himself that on the rock near where the point of knowing every régular customer. lunch lay he had also left his fishing rod. Did you think that was to keep the trade There were no less than four rattlesnakes secure? No, no. Pleasing an individual alongside it. The rattling the snakes kept customer is important, to be sure, but it up was terrific.

is only the very smallest end. The storekeeper in this manner without the customer ever realizing it gets the cream of the neighborhood news. He learns in the course of a morning talking gossip with twenty different housewives an infinite amount about people. That one had, unnoticed by him, crawled

"Of course, being a wise man and a from its hiding place after Keller made diplomat, he gives out a great deal. Every his leap, but at that moment it was thorwoman wants to talk to him, he has so oughly aroused. many interesting things to tell. What he has told, though, is nothing in comparison with what he has learned.

"No. it is not hard to get a gauge on what people are and the way they sire snake carcass of its rattles, and among going to pay their bills. What you must understand, however, is that all we obtain rattles each .- Philadelphia Record. is a general impression of a family, nothing that we could prove for or against WOMEN DO WELL IN WATER them. It is just a personal impression. But that is the important thing. It is the Notable Swimming Feats Attest regard in which you are held in your immediate restricted district that gives you a large credit, a small one, or none at all."

Another small storekeeper had a story to Swimming is the one outdoor exercise in tell of two men. "You see that fine apartwhich woman frequently excels man, rement house on the corner." he said, "and that little cheaper one half down the street. In the first lives a Mr. Williamson. His has she taken possession. Plump little wife dresses to kill, and nearly every day Rose Pitonof, who covered the distance beahe comes home in a taxicab. He has a tween East Twenty-sixth street, Manhatfine position-I guess he's part owner-and tan, and Coney Island in eight hours and you never see him without a pocketful of seven minutes, is one of a growing band of money. But trust him? Not beyond a graceful, facile water maidens. week. I don't know how I know, but I do. There's something-well, I couldn't tell you stamina, Annette Kellermann, the lithe what-and all of us on the avenue agree Australian girl who essayed the English about him.

That's the woman of the other family, Other noteworthy figures are Elaine Goldjust coming out now, in a blue dress, help- ing, the powerfully built Bath Beach chaming the little girl down the steps. Nicest pion; Eleonora Sears, the Newport society little woman you ever saw. Robbins, I girl; Eisle Thiel, winner of many sprints; suppose, makes just about a quarter of Adeline Trapp, a Brooklyn teacher who money Williamson does. He and his has conquered Hell Gate; Ethel, Vera and wife can have anything they want in my Beatrice Due of Fort Hamilton, who have store, and charge it up. They'll pay when swum the Narrows and done still more they can. And, let nie tell you, if Robbins difficult feats: Evelyn Howell, the Flush lost his position tomorrow he could keep ing schoolgirl; Augusta Gallup and Clara right on getting goods from me." Hurst, survivors in a race from Brooklyn

One of the curious features of personal Bridge to Coney Island. Mme. Claire credit in a big city like Philadelphia is the Guttenstein has competed on even terms way the apartment houses in which the with men Parislans in crossing the Seine. customer lives counts. Strangely enough Mrs. Lena Brandenburg of St. Louis swam apartment houses have credit reputations the five miles from Eads bridge to the as well as people. Out of a block of a dozen Altenheim' just to prove "that a woman tenament houses some will stand well in of 60 is not an old woman." the neighborhood, some badly. Why this Why, other things being equal, do women is, nobody knows, but it exists, and in cerswim better than men? Because their contain cases merely living in one of these formation is well adapted for this exercise. houses will ruin a man's credit. Because there is usually more addpose tis-"Had" houses of this sort the tradespeople near at hand quietly and effectively "black-list" by refusing to sead any goods to any of the tenants unless they receive cash for the tenants unless they receive that men." "Bad" houses of this sort the tradespeople sue under the skin, and this protects the

SERVED THE FAMILY 52 YEARS rock at the edge of which he sat to eat Proud Record of Catharine Smith, the Nestor of Baltimore much like the shade of the rock itself.

Maids.

his back as he rested against the rock and To be in the service of one family for more than fifty-two years as a servant is the proud distinction of Catharine Smith of Ealtimore, who will celebrate her eightieth, John J. Starr, 613 Lennox street, in whose they were through one of the anakes had family she has been since she was 28 years

Mrs. Starr says her faithful servant and she have been more like friends during the last fifty years than like employer and servant.

"At the time I engaged Catharine, in the spring of 1859," said Mrs. Starr, quoted by the Baltimore News, "our family lived in Lombard street, which at that time was a Keller cut a tough sprout from a nearby fashionable part of Baltimore. We needed birch and then began his battle. His a servant badly, and an advertisement in first step brought the discovery that all one of the local papers brought us sixtythe snakes were not on the rock, for he six applicants. Catharine was the last to found one confronting him on the ground call. Her neatness of dress and pleasing but a few feet from where he had stood. countenance struck our fancy, and we engaged her. I was a young girl at the time, and had just returned home from boarding school. Catharine had been in the family only a few days before we realized what a That snake, however, was the first to fall jewel she was. Like a rare stone, her victim to Keller's stick, and inside of value has increased each year. Next month a few minutes the six other reptiles had she will celebrate her eightieth birthday, been dispatched. Keller divested each and her health is still very good. I doubt if there is another servant in the world the bunch he had two strings of fourteen who can equal Catharine's faithful record. "When Catharine first came to us she

had two young sons. Both now hold re sponsible places, one in Washington, with whom she is now on a visit, and the other in Annapolis. Both sons have tried to induce her to live with them, but this she declines to do.

"When I was married," Mrs. Starr went on to say, "we took Catharine with us. We lates the New York World. The water is have long since looked upon her as one of her heritage, but only in the last decade the family."

Catharine is of English descent, and Mrs. Starr proudly remarked that the faithful servant had a bit of Irish blood in her veins. Kindness and fair treatment is the rule, Mrs. Starr says, housekeepers should follow if they want to keep good By virtue of physical perfection and servants. Then, again, one should take an interest in the affairs of their employes. advising them occasionally on matters of channel, is perhaps the leader of these. personal import and showing them that you are interested in their general welfare. The servant has never had a photograph

taken, but thinks of doing so when she celebrates her eightleth birthday next month.

Pointed Paragraphs.

The little green apple is ripe for mischief. Somehow we can't help feeling sorry for an ex-hero. The crooked work of most women is confined to nail driving. A wise youth never expresses his love for an heirers C. O. D.

for an nerves C. O. D. If a man owes a lot to his wife it's be-cause she is a poor collector. It's one kind of tough luck to strike oil when boring for water. Time and tide wait for no man-but it's different with an untied woman. Don't get into the habit of giving advice because you want to get rid of it. Few men would trouble themselves to look for work if they didn't need the money.

A woman thinks her husband the wisest man on earth the day he leads her to the

| including jack and tire repair outfit, also a tire-holder with an extra EQUIPPED AS FOLLOWS-Two large black enameled heavy Pathfinder gas lamps and Prest-O-Lite tank, with two black enameled side demountable rim. oil lights and tail light, robe rail foot-rest, horn, complete set of tools,

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15 inches.

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FRONT AXLE -

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TIRES-34x4 inch,

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tion.

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Demountable rims.

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WHEEL BASE

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MOTOR - Long

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bore 41% inches,

stroke 5 1/4 inches,

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valves encased, Unit

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-42 H. P. (dyna-

Model "L" Schebler.

IGNITION-Bosch

or Eisemann high

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