

WHY GROCERS TRUST YOU

Problem of Giving Credit Sometimes Hard One to Solve.

FEW MERCHANTS NOW REFUSE IT

To Many It Means More Trade and Steady Customers, but Losses and Chances Are Involved.

"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 storekeeper in the fairly good residence section of the city hear these phrases again and again.

They are half glad and half sorry each time a woman leans over the counter and apologetically says one or the other of them, observes the Philadelphia Public Ledger.

It means more steady customer, it means and a larger and more credit instead of 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 the 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 tie up and has to lose in result if 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, grocer, drug

list to build up their trade, trust lavishly and seemingly imprudently. As 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 real-estate 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 be astonished how much we know. Every family that moves into the block is studied from the moment it arrives. What we learn is not at all what you would suppose. We care very little what a man 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."

"Let me explain the difference. A year ago there moved into my village, the corner of me, a man and his wife. He was a lawyer, a little over 30, that had come on here from the west. You could see he would never be a real money-maker. They hadn't much, all of us storekeepers knew. But there was something about them that looked 'right' to us. They had paid cash for the first few months; later they commenced to have little accounts.

"Suddenly that man came down with a serious illness lasting over some weeks. There was practically no money at all coming to them. Did any of us worry? Not one. Do you know why? We knew we'd get paid. In the first place we had found out just what sort of people they were; in the second, as the husband got sicker and sicker we could see little lines of worry on the wife's face that never left her. We were anxious about him. She was thinking of the bills that were going up and up. You would have wondered to see the careful way she was buying now.

"It came out just as we knew it would. When he got on his feet he commenced paying back \$10 here, \$5 there, and a long time, but the accounts crept down. There are thousands of families in the city just as good as that. It is merely a question of picking them out."

A butcher of the writer's acquaintance says that this mental separating of the sheep and the goats is a very simple thing, and that it requires no extraordinary judgment. "You've often noticed that the men who are successful storekeepers in the very crowded districts are chatty and conversational, have you not? They wait upon their trade personally as much as possible and they make it a point of knowing every regular customer. Did you think that was to keep the trade secure? No, no. Pleasing an individual customer is important, to be sure, but it is only the very smallest end. The storekeeper in this manner without the customer ever realizing it gets the cream of the neighborhood trade. He learns in the course of a morning talking gossip with twenty different housewives an infinite amount about people.

"Of course, being a wise man and a diplomat, he gives out a great deal. Every woman wants to talk to him, he has so 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 are going to pay their bills. What you must understand, however, is that all we obtain is a general impression of a family, nothing that we could prove for or against them. It is just a personal impression. But that is the important thing. It is the record 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 tell of two men. "You see that fine apartment house on the corner," he said, "and that little cheaper one half down the street. In the first lives a Mr. Williamson. His wife dresses to kill, and nearly every day she comes home in a taxi-cab. He has a fine position—I guess he's part owner—and you never see him without a pocketful of money. But trust him! Not beyond a week. I don't know how I know, but I do. There's something—well, I couldn't tell you what—and all of us on the avenue agree about him.

"That's the woman of the other family, just coming out now, in a blue dress, helping the little girl down the steps. Nicest little woman you ever saw. I suppose, I suppose, makes just about a quarter of the money Williamson does. He and his wife can have anything they want in my store, and charge it up. They'll pay when they can. And, let me tell you, if Robbins lost his position tomorrow he could keep right on getting goods from me."

WOMEN DO WELL IN WATER

Notable Swimming Feats Attest Their Superiority in that Line.

Swimming is the one outdoor exercise in which woman frequently excels man, relates the New York World. The water is her heritage, but only in the last decade has she taken possession.

Plump little Rose Pitonoff, who covered the distance between East Twenty-sixth street, Manhattan, and Coney Island in eight hours and seven minutes, is one of a growing band of graceful, facile water maidens.

By virtue of physical perfection and stamina, Annette Kellermann, the like Australian girl who essayed the English Channel, is perhaps the leader of these. Other noteworthy figures are Elaine Golding, the powerfully built Bath Beach champion; Eleonora Sears, the Newport society girl; Elsie Thiel, winner of many sprints; Adeline Trapp, a Brooklyn teacher who has conquered Hell Gate; Ethel, Vera and Beatrice Due of Fort Hamilton, who have swum the Narrows and done still more difficult feats; Evelyn Howell, the Flushing schoolgirl; Augusta Gallup and Clara Hurst, survivors in a race from Brooklyn to Coney Island. Mrs. Claire Guttentag has competed on even terms with men Parisians in crossing the Seine.

Mrs. Lena Brandenburg of St. Louis swam the five miles from Eads bridge to the Altemheim just to prove "that a woman of 20 is not an old woman."

Why, other things being equal, do women swim better than men? Because their conformation is well adapted for this exercise. Because there is usually more adipose tissue under the skin, and this protects the body from invading cold. Because, as Dr. Adelle Trapp, a Brooklyn teacher, always is and constitutionally ought to be, is tougher than men."

WHERE PEOPLE FIGHT SNAKES

Battlers Too Numerous for Comfort in Pennsylvania Forest Fire Swept.

The fierce and extensive forest fires that overran the Panther Run and Eddy Lick sections of Pennsylvania early in the spring, and the consequent barren nature of the land since then, have created a condition almost identical in those valleys that is akin to an internal region, so far as snakes are concerned. Trout fishermen from those sections relate terrible experiences with all kinds of reptiles, which were driven before the flames into the swamps and swills and have remained along the water ever since.

The serpents have colonized, it seems, according to the experience of Timothy Keller, near the headwaters of Eddy Lick, a few days ago. Keller had been on a stream once before this spring, but it was during one of the cold, wet spells, and though he killed four rattlers that trip, he gave it no special thought, as that number in a single day was only ordinary.

Keller had finished up Panther Run, and was working over to strike the headwaters of Eddy Lick, intending to fish down the creek before dark. At a point where a rod of the creek he sat down near where a little stream of water purred itself out to eat his lunch. He had been there hardly five minutes until he heard the unmistakable rattle of a snake, and it seemed to be so very near him that he involuntarily leaped away. The snake had been near him, all right, for just then he saw the thing gliding away from a spot almost where his feet had rested. It had apparently come out of a crevice near the bottom of the rock. But as he watched the first snake his eyes fell upon a yellow heap not two feet away, and a closer inspection showed that the heap was made of three monster snakes lying coiled together.

And that wasn't all, for on the very rock at the edge of which he sat to eat his lunch there were crawling two more rattlers of the black variety, and looking much like the shade of the rock itself. These snakes had been within three feet of his back as he rested against the rock and as he had reached behind him to place his lunch on a higher part of the rock, at the moment he must have been within a foot of the snakes. At that moment they were gliding over in the direction of where he was sitting, and, as before, they were crawling through one of the snakes had poked its ugly head into the paper which contained his food.

Keller made up his mind that it was a good place to leave, when he behought himself that on the rock near where the lunch lay he had also left his fishing rod. There were rattlers all around him, and he was alone in the world. The rattling of the snakes kept up as he fled.

Keller cut a tough sprout from a nearby birch and then began his battle. His first step brought the discovery that all the snakes were not on the rock, for he found one coiled about him on the ground and a few feet from where he had stood. That one had, unnoticed by him, crawled from his hiding place after Keller made his leap, but at that moment it was thoroughly aroused.

That snake, however, was the first to fall a victim to Keller's stick, and, in a few minutes the six other reptiles had been dispatched. Keller divested each snake carcass of its rattles, and among the bunch he had two strings of fourteen rattles each—Philadelphia Record.

WARNED OF DEATH IN DREAM

Father Foresees Tragedy Which Takes Away His Son.

IS THERE SOMETHING IN THEM? After All, Are Dreams the Fore-runners of Things to Be?—Some People Think They Are.

The skeptics are apt to laugh and maybe sneer at those who believe in the omens of dreams. Truth, however, is stronger than fiction, and numerous instances could be quoted of dreams which have foreshadowed tragedy. Quite recently, for instance, the Rev. J. Taylor Collins, rector of Dufferton, Appley, told of the sad death of his son, and of a dream which, although he did not know at the time, came as a warning of the tragedy. Mr. Collins' son went to sea in January, 1910, and the month afterward the father dreamed he was in a room unfamiliar to him, and while there saw his boy jump into the room and then vanish.

"I do not pay much attention to dreams," says Mr. Collins, "and did not recall the date of this, though I wish I had. In June, on the arrival of the ship, I received the information that my boy was dead. He had fallen from one of the masts during a gale in March."

Mystery of the Missing Man. More amazing still was a woman's startling dream which at the beginning of January, led to the discovery of the suicide of a man who was missing. The latter was a well known local preacher at Luton, and the woman dreamt that she saw him seated in front of the pulpit with bowed head. This dream so worried her that her husband decided to visit the hall and investigate. With another member of the mission and a police constable they went to the hall, and found the door locked from the inside. They forced an entrance, and there found the missing man hanging from one of the beams.

Some time ago a bricklayer left his home at Norwood and did not return. His wife, not hearing anything of him for several days, became alarmed, more so when she received a letter from her brother-in-law, with whom she had no communication, in which he stated that on the previous night he had dreamt that his brother Samuel had cut his throat in Kent. Police inquiries were made, and as a result of their investigations the woman went to Orpington, where the body of a man had been found who had cut his throat. It was her husband, who had been buried three days before.

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Guaranteed for Life of Car

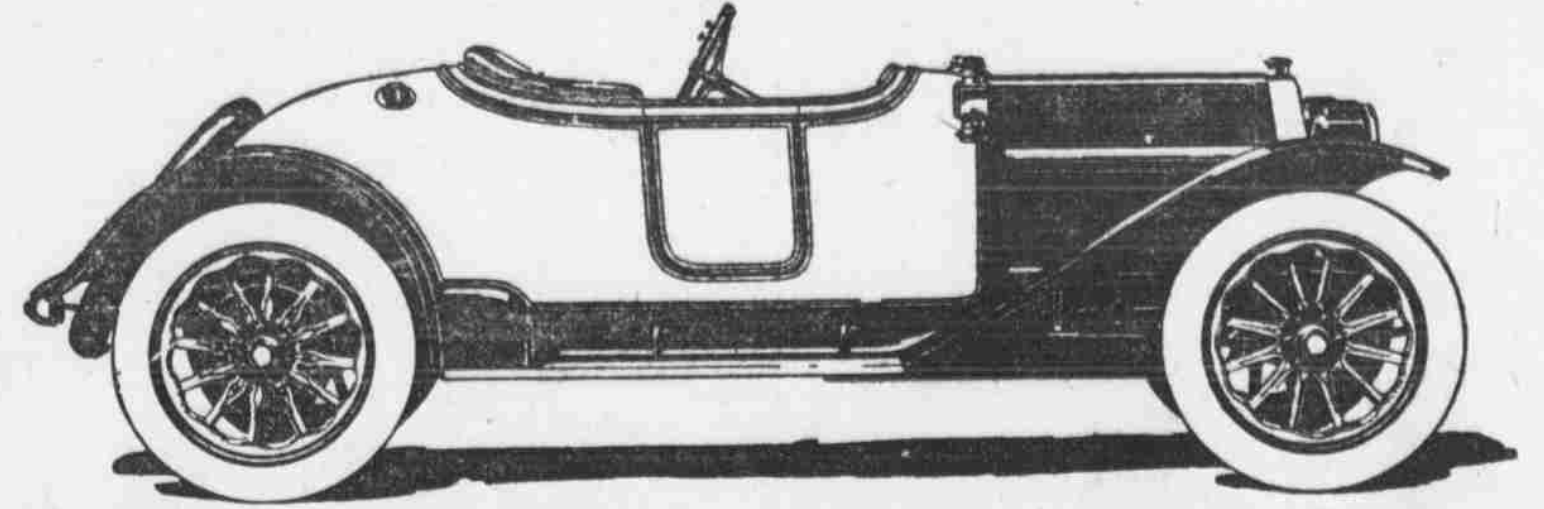
1912



KNOWN FOR RELIABILITY

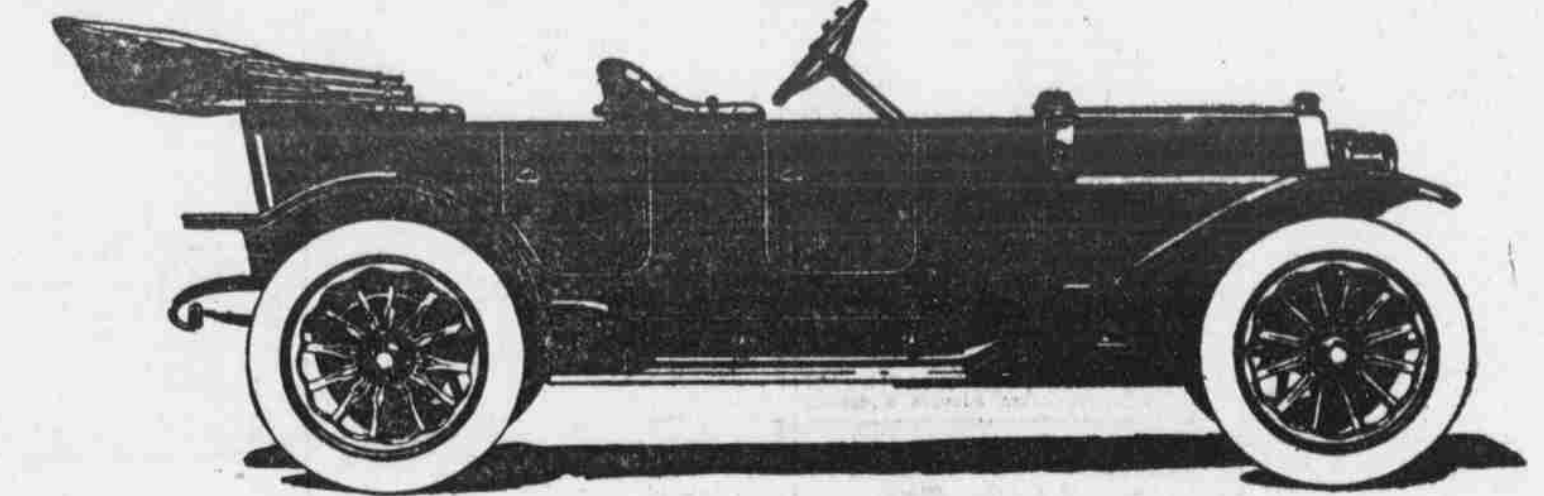
MADE IN FOUR MODELS

- Pathfinder--Armored Roadster.
Pathfinder--Touring Car.
Pathfinder--Phaeton Four Passenger.
Pathfinder--Coupe (inside drive).
All Four Models Are Equally as Beautiful in Design and Finish as the Two Illustrated Below.



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

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



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

Pathfinder—Touring Car—\$1750 40 HORSE POWER FIVE PASSENGER FOUR DOORS Long Stroke Motor.

Here at least is the car you have been looking for—a car with the latest type long stroke motor, guaranteeing durability, economy of fuel, smooth running and silence—no vibration—and absolute reliability.

No moving parts exposed to the dust and dirt excepting the tires—thus insuring longer life.

Our Chief Engineer brought with him the latest ideas and tested improvements from England, Germany, France and Belgium. In the 1912 Pathfinder you get the thoroughness of the European and the practicability of the American.

Before you decide on any car, get our 1912 Pathfinder booklet and guarantee—read carefully how and why we do not hesitate to guarantee these cars for life.

The 1912 Pathfinder Embodies the Highest Type of Automobile Construction. Proven Reliability Means Much To You in the Selection of a Car. Write Today for 1912 Pathfinder Booklet—at Least Investigate.

READ THESE SPECIFICATIONS:

- WHEEL BASE—118 inches.
TREAD—56 ins., 60 inches special.
MOTOR—Long Stroke Continental, bore 4 1/2 inches, stroke 5 1/2 inches, cylinders cast on block, valves encased, Unit power plant.
HORSE POWER—42 H. P. (dynamometer test).
CARBURETOR—Model "L" Schebler.
IGNITION—Bosch or Eismann high tension dual system.
TRANSMISSION—Selective, three speeds forward and reverse (Brown-Lipe).
SHIFTING LEVERS, Inside right hand arrangement so you can enter from either front door.
CLUTCH—Cone.
BRAKES—Two sets on rear wheels; both set internal; dual proof; diameter 15 inches.
SPRINGS—Long semi-elliptic; both front and rear.
STEERING GEAR—Irreversible Worm and Sector type; 18-inch steering wheel, corrugated rim.
FRONT AXLE—Drop forged I-beam construction.
REAR AXLE—Full floating.
WHEELS—Pathfinder type. Design, patent pending.
TIRES—34x4 inch, Demountable rims.
FRAME—Latest double drop construction.
WEIGHT—2,800 lbs.

The illustrations in this announcement give you only a faint idea of the beauty and symmetrical lines of the 1912 Pathfinder—the specifications prove to you beyond the shadow of a doubt that it is honestly built—just the same high grade construction you yourself would demand if this car was being built according to your own specifications. Note particularly that the long wheel base and springs insure absolute comfort in riding—the long stroke motor gives steadiness, silence and economy of fuel—while the strength and beauty of the wheels make the 1912 Pathfinder easily recognized and distinctive.

Actual performance—proven reliability—is what you want. Our sales have jumped up by leaps and bounds almost entirely from the recommendation given to others by satisfied Pathfinder owners—not from extravagant claims made in sensational advertising campaigns.

This announcement aims at the man who knows what a good car is—who wants a beautiful car with ample reserve power, also a thoroughly tested and proven design—who wants to buy real car value and knows it is no longer necessary to pay more than \$1750 for a reliable, serviceable car. Get our 1912 Pathfinder Booklet—compare any one of our four beautiful styles with any high priced car made today—then decide for yourself.

No doubt there are a number of points regarding which you would like more detailed information—so use the coupon below to request our 1912 Pathfinder Illustrated descriptive booklet—ask any questions you wish in regard to the construction and operation—we have nothing to conceal and know from experience that the deeper you dig into the fine details, the quicker you will decide on a 1912 Pathfinder for your next car—the auto that is guaranteed for life.

To aid you in your decision to buy a 1912 Pathfinder, your particular attention is called to our Service Department for our customers. In requesting full and detailed answers to any question you may wish to ask regarding the operation, up-keep, touring and up-to-date information—in fact anything you would like to know in connection with an automobile—our Service Department is at your disposal. This information is free—it is yours for the asking. While the service has heretofore been confined to Pathfinder owners, it is free to you by simply using the coupon below.

Clip the coupon now—before you turn this page—or send a postal.

Use This Coupon Now

The MOTOR CAR MFG. CO., Makers, (15) Indianapolis, Ind., U. S. A. Without obligation on my part send me your free 1912 Pathfinder booklet and Life Guarantee—I am interested.

Name Address

The Motor Car Mfg. Co., Makers, Indianapolis, U. S. A.

SPECIAL NOTICE TO DEALERS: We want the most substantial and best dealer in every city and town in this state. The above announcement is the first gun in our Dealers' Advertising campaign. If you can meet, beat and defeat competition from any car made selling around \$1750—write or wire quick for our money-making proposition to you and our sales policy.