MERIT
We build Merit of Loyalty, Industry, and Judgment. Thus we earn the right to receive a share or portion of whatever value we help to create.
Merit

Merit means deserving of commendation—worthiness.

Our inward thoughts control our outward actions by which we are most often judged. Too many of us are influenced by outside forces, and in this mad rush for business we are apt to overlook the finer qualities which govern our temperaments.

There is much in life for each of us to discover, and it is only by turning the searchlight on ourselves that we can hope to overcome many of our shortcomings.

It is up to each one of us to develop our latent energies, and in this way we can merit the confidence and esteem of our friends and associates and thus further the success of our splendid organization in which merit has been such an important factor.
How I Served My Apprenticeship

By Andrew Carnegie

Editor's Note:—In this article Mr. Andrew Carnegie tells the story of his apprenticeship, as published in the Youth's Companion, Boston, April 23, 1896.

It is a great pleasure to tell how I served my apprenticeship as a business man. But there seems to be a question preceding this: Why did I become a business man? I am sure that I should never have selected a business career if I had been permitted to choose.

The eldest son of parents who were themselves poor, I had, fortunately, to begin to perform some useful work in the world while still very young in order to earn an honest livelihood, and was thus shown even in early boyhood that my duty was to assist my parents and, like them, become, as soon as possible, a bread-winner in the family. What I could get to do, not what I desired, was the question.

When I was born my father was a well-to-do master weaver in Dunfermline, Scotland. He owned no less than four damask-loom machines and employed apprentices. This was before the days of steam-factories for the manufacture of linen. A few large merchants took orders, and employed master weavers, such as my father, to weave the cloth, the merchants supplying the materials.

As the factory system developed hand-loom weaving naturally declined, and my father was one of the sufferers by the change. The first serious lesson of my life came to me one day when he had taken in the last of his work to the merchant, and returned to our little home greatly distressed because there was no more work for him to do. I was then just about ten years of age, but the lesson burned into my heart, and I resolved then that the wolf of poverty should be driven from our door some day, if I could do it.

The question of selling the old looms and starting for the United States came up in the family council, and I heard it discussed from day to day. It was finally resolved to take the plunge and join relatives already in Pittsburgh. I well remember that neither father nor mother thought the change would be otherwise than a great sacrifice for them, but that "it would be better for the two boys."

In after life, if you can look back as I do and wonder at the complete surrender of their own desires which parents make for the good of their children, you must reverence their memories with feelings akin to worship.

On arriving in Allegheny City (there were four of us: father, mother, my younger brother, and myself), my father entered a cotton factory. I soon followed, and served as a "bobbin-boy," and this is how I began my preparation for subsequent apprenticeship as a business man. I received one dollar and twenty cents a week, and was then just about twelve years old.

I cannot tell you how proud I was when I received my first week's own earnings. One dollar and twenty cents made by myself and given to me because I had been of some use in the world! No longer entirely dependent upon my parents, but at last admitted to the family partnership as a contributing member and able to help them! I think this makes a man out of a boy sooner than almost anything else, and a real man, too, if there be any germ of true manhood in him. It is everything to feel that you are useful.

I have had to deal with great sums. Many millions of dollars have since passed through my hands. But the genuine satisfaction I had from
that one dollar and twenty cents outweighs any subsequent pleasure in money-getting. It was the direct reward of honest, manual labor; it represented a week of very hard work—so hard that, but for the aim and end which sanctified it, slavery might not be much too strong a term to describe it.

For a lad of twelve to rise and breakfast every morning, except the blessed Sunday morning, and go into the streets and find his way to the factory and begin to work while it was still dark outside, and not to be released until after darkness came again in the evening, forty minutes' interval only being allowed at noon, was a terrible task.

But I was young and had my dreams, and something within always told me that this would not, could not, should not last—I should some day get into a better position. Besides this, I felt myself no longer a mere boy, but quite a little man, and this made me happy.

A CHANGE soon came, for a kind old Scotsman, who knew some of our relatives, made bobbins, and took me into his factory before I was thirteen. But here for a time it was even worse than in the cotton factory, because I was set to fire a boiler in the cellar, and actually to run the small steam-engine which drove the machinery. The firing of the boiler was all right, for fortunately we did not use coal, but the refuse wooden chips; and I always liked to work in wood. But the responsibility of keeping the water right and of running the engine, and the danger of my making a mistake and blowing the whole factory to pieces, caused too great a strain, and I often awoke and found myself sitting up in bed through the night, trying the steam-gages. But I never told them at home that I was having a hard tussle. No, no! Everything must be bright to them.

This was a point of honor, for every member of the family was working hard, except, of course, my little brother, who was then a child, and we were telling each other only all the bright things. Besides this, no man would whine and give up—he would die first.

There was no servant in our family, and several dollars per week were earned by the mother by binding shoes after her daily work was done! Father was also hard at work in the factory. And could I complain?

My kind employer, John Hay—peace to his ashes!—soon relieved me of the undue strain, for he needed some one to make out bills and keep his accounts, and finding that I could write a plain school-boy hand and could "cipher," he made me his only clerk. But still I had to work hard upstairs in the factory, for the clerking took but little time.

YOU know how people moan about poverty as being a great evil, and it seems to be accepted that if people had only plenty of money and were rich, they would be happy and more useful, and get more out of life.

As a rule, there is more genuine satisfaction, a truer life, and more obtained from life in the humble cottages of the poor than in the palaces of the rich. I always pity the sons and daughters of rich men, who are attended by servants, and have governnesses at a later age, but am glad to remember that they do not know what they have missed.

They have kind fathers and mothers, too, and think that they enjoy the sweetness of these blessings to the fullest; but this they cannot do; for the poor boy who has in his father his constant companion, tutor, and model, and in his mother—holy name!—his nurse, teacher, guardian angel, saint, all in one, has a richer, more precious fortune in life than any rich man's son who is not so favored can possibly know, and compared with which all other fortunes count for little.

It is because I know how sweet and happy and pure the home of honest poverty is, how free from perplexing care, from social envies and emulations, how loving and how united its members may be in the common interest of supporting the family, that I sympathize with the rich man's boy and congratulate the poor man's boy; and it is for these reasons that from the ranks of the poor so many strong, eminent, self-reliant men have always sprung and always must spring.

If you will read the list of the immortals who "were not born to die," you will find that most of them have been born to the precious heritage of poverty.

IT seems, nowadays, a matter of universal desire that poverty should be abolished. We should be quite willing to abolish luxury, but to abolish honest, industrious, self-denying poverty would be to destroy the soil upon which mankind produces the virtues which enable our race to reach a still higher civilization than it now possesses.

I come now to the third step in my apprenticeship, for I had already taken two, as you see—the cotton factory and then the bobbin factory; and with the third—the third time is the chance, you know—deliverance came. I obtained a situation as messenger boy in the telegraph office of Pittsburgh when I was fourteen. Here I entered a new world.

Amid books, newspapers, pencils, pens and ink and writing-pads, and a clean office, bright windows, and the literary atmosphere, I was the happiest boy alive.

My only dread was that I should some day be dismissed because I did not know the city; for it is necessary that a messenger boy should know all the firms and addresses of men who are in the habit of receiving telegrams. But I was a stranger in Pittsburgh. However, I made up my mind that I would (Continued on page 21)
Window Displays

Our store was asked by the committee of Watertown, Wis., to put in a window display for the Second Liberty Loan, and I am sending you a photograph of the window.

You will note that the large American flag in the rear is draped in a pleasing manner. The columns were covered with ordinary wrapping paper and colored with dry colors. One ounce each of green and orange sufficing.

First I took cheesecloth and rubbed green lightly over the entire paper and dusted off the surplus. Then I put a cloth over my finger and applied more green in a zigzag fashion, using enough pressure to make lines appear in relief, and then I applied orange between the green lines. This gave a pleasing, colored marble effect.

You will also note The Dynamo draped near the front of the window showing the cover of the July issue and the Honor Roll of the October issue.

Although our display of merchandise was very light, we had more direct results from this display than from any previous one. C. L. Atkinson

Seasonal Goods

Our employees will no doubt be able to secure valuable suggestions from the above picture because of its timeliness. Mr. J. M. Johnson, now buyer in our New York office, arranged the display for another firm before he came with us.

The background hanging was of olive green velour with a decorative border at top, twenty-two inches in width, the border being made by covering a skeleton frame with white outing flannel. Yellow chrysanthemums were pinned in a continuous row around this border, the inner surface being decorated with autumn foliage. At the right was a circle thirty-eight inches in diameter having a border of white chrysanthemums and center of yellow. Autumn vines and yellow chrysanthemums were scattered here and there among the linens which were displayed, so as to distinctly show the pattern of each piece. The draped cords with tassels in the background were of two tones of yellow.

The idea may be of some value to you in making up a display using materials to be had in any of our stores.
Practical Power of Good Books
A SERIES OF PRACTICAL BOOKS

THERE has recently appeared under the general editorship of Beulah E. Kennard, M.A., Director of the Department of Store Courses, New York University, a series of manuals issued in connection with the growing movement for better salesmanship.

The volumes which have thus far appeared include those which pertain to the merchandising of (1) Leather goods, (2) Cottons and Linens, (3) Notions, (4) Jewelry and (5) Stationery. It is the purpose of the authors and publishers to issue further volumes. These THE DYNAMO will bring to the attention of its readers as they are received.

The editor states the purpose of the volumes to be to impart definite and authentic information to that growing army of salespeople who are not satisfied with the mere counter service; those who realize that their vocation is one of dignity and opportunity, and that to give satisfactory service to the customer they must possess a thorough knowledge of the goods they sell as well as the knowledge of how best to sell them.

The manual devoted to Cotton and Linen treats the following specific subjects:

1. Uses of cotton goods.
2. Sources and cultivation of cotton.
3. Spinning, weaving and finishing.
4. Mixtures, adulterations, imitations and tests for cotton.
5. Color and design in cotton fabrics.
6. Dyes and dyeing.
7. Cotton fabrics.

These are but very few of the chapter headings which have to do with Part I. In Part II, Linens are similarly treated. Part III is devoted to selling suggestions to the Laundering of Cotton and Linen fabrics and to the Classification of Linen stock.

The practicability of these volumes cannot be overstated. They are comprehensive, clear and simple. They present as thorough a treatment of the subject as it is possible to find. The volumes are not theoretical treatments of a subject, but are planned and prepared from actual experience in the department stores of New York and elsewhere.

The value of such manuals to salespeople is two-fold.

1. They offer the reason Why for everything that pertains, for example, to cotton and linen.
2. They abound in selling points and points of interest for communication between the salesman and the customer. In short, they fulfill that condition which tells us that he who is well informed has already half sold his customer. Of course no one can teach him the other half of that subtle art which demands tact, sympathy, reading of character, quickness of perception and those countless other faculties which go to make a good salesman.

We present elsewhere in THE DYNAMO (see page 19) some paragraphs from Chapter IX of the book on Cottons and Linens.

The books are published by the Ronald Press Co., 20 Vesey St., New York City. Price is $1.25 each, sent postpaid.

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Our National Weakness

IN the last twenty-five years there has grown upon us a weakness that will take our greatest moral courage to eliminate.

It is our lack of stamina to say, "No, I can't afford it."

We must all admit, if we give this question any serious consideration whatsoever, that in the vast majority of cases it is our pride and not our actual need that makes our income insufficient.

We are ashamed to admit that we can't afford what others have.

It is a weakness of human nature to desire to be dressed as stylishly as our friends and acquaintances; that we live in as fine a house; that our silverware is as elaborate; that when we entertain we must do it lavishly. We all crave approbation, but are we doing right to give life an artificial standard?

Is the pride we show in this fashion a true pride? Is it not based only on flimsy glamour? Would it not be better to be true to ourselves and to our friends and eliminate all this desire for pomp and show?

If we must seek commendation, let us seek it for our noble character, for our broad generosity, for our true humility, for our sympathetic kindness and for our deep wisdom.

The possession and desire to display our superficial finery leads only to petty jealousy and rivalry, it does not justify the additional expenditure that is involved. Such things are not essential to our happiness or health.

In times like the present, we must reason with ourselves. We must determine to have the moral courage to say, "No, I can't afford it."

Think it over.
The Whole Man
WRITTEN ESPECIALLY FOR THE DYNAMO
By DR. THOMAS TAPPER

I

ANYONE who makes a study of the spirit of our times must be convinced that one of its great signs is shown in the effort men are making to discover themselves to the full. The statement that only about five per cent. of the energy of burning coal is converted into used heat, while ninety-five per cent. goes up the chimney as waste, has long since set men thinking. As an energy-producing mechanism the significant man says of himself: How much of me goes into Results and how much up the chimney of uselessness into Waste? Then he asks: How can I convert the Waste into Result?

Assume for a moment that man mechanism is so superior to coal-burning mechanism that it allows us to secure an average of fifty per cent. of our generated energy by our present methods.

WHAT WOULD A MAN BE LIKE IF HE GOT THE WHOLE HUNDRED PER CENT?

Think hard for a moment and try to see Mr. Edison, Mr. Schwab, Mr. Wanamaker, and Yourself TWICE AS SUCCESSFUL AS YOU ALL HAVE BEEN. Multiply Theodore Roosevelt by two.

Well—
The fact probably is that not one man in a hundred thousand realizes more than twenty or thirty per cent. upon himself. The next exercise, therefore, consists in trying to see Yourself and Mr. Schwab and Mr. Roosevelt three or four times what you all are at present.

What a glow of satisfaction creeps in at this vision.

II

IS IT worth while to go out after the seventy-five or eighty per cent. that we are not? What gain shall it be to a man to become two or three or four times what he is?

I have often wished that in the parable of the Talents it had been told us how Talents are distributed. My opinion is that there are few ones and twos. I believe that there are millions of instances of threes and fours and fives buried out of sight.

How can a man find out whether he is a one Talent man getting the most out of his gift, or a four or five Talent man with two or three of them in cold storage?

Mind you, I do not think that this question is one of convenience or pleasure. It is not a matter that has to do with a man's comfort or with Some Other Time, but it has to do with the ETERNAL Man, with that part of himself which the great Parable Teacher said would endure and keep on improving for all eternity, IF THE MAN WILL GIVE IT HIS PERSONAL ATTENTION, BEGINNING NOW.

We move about on the earth, at the bottom of an ocean of atmosphere, much as deep sea fish move on the bottom of the sea. The pressure makes us heavy, and we get things confused.

The fact is that what we are all after is the Manhood of Developed Talents. Everybody's job is the same. But everybody's way of succeeding at his job is different. I am trying to get manhood by using a pen. You are trying to get it with a store. Another man strives to make it with a mine, another with a bootblack stand. But we all should be out for the same thing, namely: full development through some form of useful service.

III

NOW then, though the job of every one is the same in purpose, there ought to be a way for us to work that is right, whether we black boots, or keep store or write. And there is a way.

It may be expressed from several points of view; but they all mean the same thing, as you will see. There are two ways to look at a job.

The first is this:
1. I do this work to get money. The money pays the bills. With more money I can pay more bills and probably have a little better time.

The other way is this:
2. I like this job. It is well worth doing. It calls forth my strength, judgment and resourcefulness. It is a practical job for it serves other people and gives me recompense which increases as I make the job bigger and better. Beyond this I see that in doing this job well I am building myself. My assets are constantly increasing. Hence

1. I am stronger of mind.
2. My judgment is better.
3. My power of will works more directly.
4. I think better, am able to go around a problem, to view it from all sides and to work my way into it; whereas, I used to dodge it or put it up to somebody else.
5. I have learned that the art of decision is a positive sign of a man whose mind is under control.
6. The man who does not make a decision is unfit for the work of a business executive. This type of man can do work that he does not have to originate, and that is as far as he can go.

IV

THERE are many things a man cannot have and succeed.

Two of them are worthy of special mention:
1. Too easy a job.
2. Bondage to the body.

It is worth while thinking upon these two subjects a little.

1. Why is an Easy Job a bad thing?
Let us see if we can make the truth of the Easy Job stick out forcefully. Suppose a man to be grown in years who has succeeded in becoming only three feet, eleven inches in stature. Suppose, when he reached that height, the conditions of his life were such that every cell, of which his body was composed, felt thoroughly satisfied and quit developing his frame. Then he discovered that there was a way to dis-satisfy his cells, to make them resume their work of building his body, what would he do?

No man wants to be three feet, eleven inches in stature. He feels sensitive about it, especially if he falls in love with a tall girl. He would set the cells to work again and grow taller.

Let us suppose again:

Here is a man who has worked more or less and by his work he has gained some knowledge and experience. He can talk intelligently to men of his trade or calling. But he does not measure up to the best of them. When he tries to talk with leaders in other lines he can say nothing. Now it chances that he falls into a snap and quits growing mentally. His work is automatic, and he does not have to think. All he does is draw his pay. His mind of three feet, eleven inches has quit growing.

What happens?
Well, it's funny to observe, yet it is true.

Very few people are ashamed of being three feet, eleven inches in mental measure. And few are sensitive even though in love with a tall girl; that is a girl with a real up-and-coming five-foot-nine type of mind.

Mr. Charles Schwab has written a book entitled "SUCCEEDING WITH WHAT YOU HAVE." Think over this title a moment or two and enjoy the effort to plumb its depths. Many of us want to succeed, but many of us never do.

Do you know why?
Because we want to succeed with what the other man has.

Keep this thought in mind a few moments and try to see how impossible it is to be anybody but ourselves. No jugglery in the world can make the hardest wisher transform himself and his condition into the self and condition of John D. Rockefeller. Hence this wishing game is against us. If we may succeed only with what we have, then three things are necessary. The sooner we think these over the better. They are:

1. To desire to succeed.
2. To know accurately what we have.
3. To know accurately what it is we want.

If a man can get these three things fixed in his mind, he has a good start. But most of us fail in numbers two and three.

Therefore, if you do desire to succeed, sit down quietly, as many times as it is necessary, and find out accurately what it is you have. That is the point from which you must start, and with what you must start.

Check up these things: 1. Knowledge of general business. 2. Knowledge of your own business. 3. Knowledge of goods. 4. Of your competitors'. 5. Of the place in which you do business. 6. Of the homes and people where your goods go.

V

AND yet, all these, though important, are not fundamental until you have checked up the following:

1. Your purpose. 2. Industry. 3. Probity. 4. Fairness. 5. Dependability. 6. Thoroughness. 7. Capacity to develop self. 8. Capacity to develop the other man. 9. Capacity to take pains. 10. To put the other man where he may use his best power. 11. Vision, which is to see just a step or so in advance. (Do not confuse Vision with fortune-telling. The man who consults a clairvoyant on business matters will soon be in the bankruptcy court.)

Have you these things, or some of them, with which to begin? It takes a man a long time to find out.

1. What he has.
2. What his tendency is.
3. Where his weaknesses are.

WE DO NOT WORK ENOUGH WITH OURSELVES.

We trim the store window with great care; but the wonderful windows of ourselves, we are less careful and artistic about: the mind, the eye, the face, appearance, speech, and those wonderful decorative effects of the human window—the smile and the cheery word.

We are great on trimming the store window and training the other man.
Health an Asset for the Business Man

I

THE business man literally makes an appointment with himself to be at a certain place (the Store) every week-day for a special purpose (Service). Inasmuch as business is Service, and Service is the one way we can help friend and stranger alike, a business man must do all he can to guarantee his presence at the Store every day so that he may be depended upon to perform the Service the world expects of him.

II

THE one condition that disturbs the even run of life is Sickness. Statistics show that an amazing amount of loss—a million or so dollars a day—is due to sickness that is preventable.

Who wishes or desires to be sick?

If sickness is preventable, why not find out about it?

It is an astonishing fact that most of us do not take trouble to guarantee ourselves the best of health by inquiry, by being careful, by thinking a little about it, by obeying a few simple rules that go far toward insuring us.

What are these rules?

Here are a few of the principal ones: Any human being who faithfully obeys them will be on the safe side. If he will do these few things he can work persistently, push hard at his business, feel fine and be fit. And when a man is fit, the work of business is a pleasure.
1. Sleep from fifty to sixty hours a week.
2. Bathe all over every day, a sponge bath if you have not a tub.
3. Keep the drainage system open. (This is of prime importance.)
4. Say good-by to alcohol, tobacco, gum, soda fountain drinks and foolishness generally.
5. Breathe to the full extent of the lungs and through the nostrils—not through the mouth.
6. Eat regularly and moderately; three meals a day are enough.
7. Masticate food thoroughly and let it “swallow itself.” (It will when well masticated; there is no need to wash it down with water.)
8. Therefore, do not drink when there is food in the mouth.
9. Never sleep in a garment which you have worn during the day.
10. A few minutes relaxation at noon are as good as a nap. Sit or lie perfectly still and let the muscles give up their tension. That is, let go.
11. Don’t worry. It is necessary in business to think and to think hard, but do it with faith that the Good Father will bless you, yours, and your effort, because
12. In all you propose to do, be straightforward, upright, industrious, hopeful and righteous.

III

THE amount of help that can be had from following the twelve simple rules given above is wonderful. Adopt them. They are easy enough and worth while, not now only, but further, because they guarantee the future. The body is a wonderful machine. If it were not wonderful, it could never stand the constant abuse we give it.

Keep doing something wrong to your body, and it will strive its best to adjust it, but after a while it will say:

“This Boss of mine is abusing me. I’ll have to quit for a while and get back into shape.”

When the body does this, the man who owns it says to himself:

I AM SICK.

But the truth is that having put his body motor out of business, he has to wait until it is repaired at the shop.

The shop in this case is run by a proprietor whose name is—NATURE. And it is out of this shop that the bills come to us for service rendered, for neglect, indiscretion, and failure to take notice.

Everybody understands the man with the kindly smile.

You spend most of your life at business, then make business work most of your life.

Money is the by-product of useful service.

What is luck? C. I. Landheer says, Luck consists of a smile, meeting appointments, paying bills, minding one’s own business, working like Sam Hill, keeping an eye on the track ahead instead of on the clock.
The Future! What of It?

By F. J. Bolger

STATISTICS are often cruel and cold-blooded facts that, much as we sometimes would shun them, must nevertheless be reckoned with.

Sometimes we wonder why many young men "pass by" the opportunity that is offered them by the J. C. Penney organization, and our reasoning and observation bring us to the belief that many of those who do, provided they eventually engage in business for themselves, will be among the 95 per cent. ultimate financial failures that statistics say venture into the retail merchandise field.

If we could only correctly horoscope the future, we might avert the travel on the wrong road, but no scientific disclosure seems available to forecast our future correctly, and many there are who grope in the dark, so to speak, hoping that some day they will accidentally stumble into the sure road to success.

The writer's attention has been brought to an article recently appearing in "The Business Philosopher," which reads:

"The extent to which poverty—financial disaster—overtakes individuals is startlingly revealed by the following quotation, which appeared not long ago in 'Money Matters,' the organ of a great insurance company, which speaks with authority. It is headed:

"'READ THIS, YOUNG MAN OF 25"

"'Big insurance companies have an uncanny way of using statistics to show just what is before the average individual, not only in the matter of life expectancy, but also as to future financial resources."

"'And figures—especially those worked out in accordance with the great law of averages—don't lie.

"'On the authority of one such company, it is said that out of one hundred average healthy men of twenty-five, at sixty-five—"

"'Fifty-four will be dependent upon relatives, friends, or public charity.

"'Thirty-six will be dead.

"'Five will still be earning their daily bread.

"'Four will be wealthy.

"'One will be rich.'"

Pretty hard facts to face you will admit, yet that is the record of men who have gone their way unguided and unaided by any true co-operation, such as the J. C. Penney Company offers.

I am sure any man in this Company will agree that in his opinion there will not be fifty-four men out of every hundred at the age of sixty-five dependent on relatives, friends or charity, who have consistently worked to the aims of the J. C. Penney Company.

We do not anticipate that our percentage of mortality will be thirty-six out of every hundred at the age of sixty-five.

AGAIN, whereas statistics show that five out of every one hundred will still be earning their daily bread at sixty-five, we have reason to believe that the men of the J. C. Penney Company after attaining that age will have reaped sufficiently from the golden harvest of earlier efforts to make the question of labor one of choice and not of necessity.

We feel certain more than four of every hundred will be wealthy at the age of sixty-five, and it is our prediction that more than one out of every hundred will be rich at sixty-five.

Why?

Because when it comes to statistics, we have some of our own that prove the reasonableness of these predictions.

The many men who have attained the true vision of what security their future promises in the J. C. Penney Company would do an everlasting kindness to the many desirable and qualified young men, who have as yet not reckoned with the future in a really serious sense, if we would endeavor to enlighten others of our acquaintance, who possess the required qualifications, by convincing them through the assurance we each should possess that affiliation with the J. C. Penney Company offers a sure and a safe means to a permanently successful future.
A Success Principle

JAMES J. HILL once said that the prime test of a man or woman for success lies in this question:
Do you save money?
If you do save you may have as much success as you wish and are willing to work for, but if you do not save you will not be one of the favorites of Fortune, for you do not obey the first of her rules, which is this:
Manage well what you have, save a part of it, and when you spend, spend only for real value.

* * * *

EVERY reader of this magazine should ponder this great truth of Mr. Hill's. It strikes the keynote of well-being. However humble one's position may be to start with, several favorable things may be said of it.
1. A man with a position is secure against Want.
2. A position is a starting point from which a man may move forward.
3. In the beginning a little money is better than a lot, because:

4. No one can learn to manage money with a lot. It is only possible to learn to manage money with a little.
5. Then as more money comes in you keep on learning to manage it, and so, bit by bit, you become a better manager.
6. Out of this training a man learns to spend for value only. And
7. To save something.
8. To keep savings secure until he can profitably use them.
9. Then with the invested saving to build value. A man who puts a thousand dollars in a gold mine, two thousand miles away, almost always finds that he has been doing business with a liar who sold him part interest in a hole in the ground.
10. But a man who learns a business thoroughly, saves a part of his earnings, and invests them in a business is almost certain to succeed because he has been placing his money where he has placed his thought and industry.

My Guide

THE following is said to have been found amongst the papers of Thomas Van Alstyne. Mr. Van Alstyne was for many years electrical engineer for the Westinghouse Company. He died at Hanley, Canada, October, 1913. The following paragraphs were undoubtedly his inspiration for the Force, Direction and Purpose of the service he strove to render to his times and his business.

To respect my country, my profession, and myself. To be honest and fair with my fellow-men, as I expect them to be honest and square with me. To be a loyal citizen of the United States of America. To speak of it with praise, and act always as a trustworthy custodian of its good name. To be a man whose name carries weight wherever it goes.

To base my expectations of reward on a solid foundation of service rendered. To be willing to pay the price of success in honest effort. To look upon my work as an opportunity to be seized with joy and made the most of, and not as painful drudgery to be reluctantly endured.

To remember that success lies within myself—my own brain, my own ambition, my own courage and determination. To expect difficulties and force my way through them. To turn hard experience into capital for future use.

To believe in my proposition, heart and soul. To carry an air of optimism in the presence of those I meet. To dispel ill temper with cheerfulness, kill doubts with a strong conviction, and reduce active friction with an agreeable personality.

To make a study of my business. To know my profession in every detail. To mix brains with my efforts, and use system and method in my work. To find time to do every needful thing by never letting time find me doing nothing. To hoard days as a miser hoards dollars. To make every hour bring me dividends, increased knowledge, or healthful recreation.

To keep my future unmortgaged by debts. To save as well as earn. To cut out expensive amusements until I can afford them. To steer clear of dissipation, and guard my health of body and peace of mind as a precious stock in trade.

Finally, to take a good grip on the joys of life. To play the game like a man. To fight against nothing so hard as my own weakness and endeavor to grow in strength, a gentleman, a Christian.

So I may be courteous to men, faithful to friends, true to God, a fragrance in the path I tread.
THE COMPONENTS

by WILLIAM

R. F. WHITMAN, JR.—first employed at Kemmerer, Wyoming, Summer 1909; transferred to Price, Utah, Spring 1910; transferred to Eureka, Utah, Fall 1911; transferred to Roseburg, Oregon, Spring 1913; opened Marshfield, Oregon, Spring 1915.

C. A. NOVIS—first employed at Price, Utah, Spring 1913, managed that store during 1915; opened Bisbee, Arizona, Spring 1916.

A. L. RICHARDSON—first employed at Las Animas, Colorado, Spring 1913, assumed management of that store Spring 1916; opened Blackwell, Oklahoma, Spring 1917.

FRANK P. WHITNEY—first employed at Rexburg, Idaho, Spring 1913; transferred to Mackay, Idaho, Spring 1914, which store he managed during 1915; opened Dickinson, North Dakota, Spring 1916.

CHAS. REED—first employed at Bountiful, Utah, Fall 1911; transferred to Montrose, Colorado, Spring 1912; opened Durango, Colorado, Spring 1914.

V. E. KILLINGER—first employed at Great Falls, Montana, Summer 1915, assumed management of that store early Spring 1917.

R. H. DONE—first employed at Aguilar, Colorado, Fall 1912, later transferred to Trinidad, Colorado; transferred to Provo, Utah, Fall 1913; transferred to Spanish Fork, Utah, Spring 1914, assumed management of that store Spring 1916.

E. B. MICHAEL—first employed at The Dalles, Oregon, Fall 1914; opened Hood River, Oregon, Spring 1917.

C. B. SMITH—first employed at Midvale, Utah, Spring 1914, assumed management of that store early Spring 1917.

L. M. SINCLAIR—first employed at Montrose, Colorado, Spring 1914, assumed management of that store Spring 1916.

A. W. ARMSTRONG—first employed at Midvale, Utah, Summer 1915; transferred to Murray,
Utah, Fall 1915, assumed management of that store Spring 1916.

W. R. PRITCHETT—first employed at Chico, California, Spring 1914, assumed management of that store early Spring 1917.

A. V. CAZENAVE—first employed at Montrose, Colorado, Fall 1913; transferred to Hastings, Nebraska, early Spring 1914. That Fall he decided to try another proposition which did not work out as he anticipated. He again entered our employ at Rawlins, Wyoming, Fall 1915, assumed management of that store, Spring 1917.


ROBERT PLOGER—first employed at Rexburg, Idaho, Fall 1913; transferred to Mackay, Idaho, Fall 1915, assumed management of that store Spring 1916.

J. H. WHITE—first employed at Preston, Idaho, Fall 1910; transferred to Moscow, Idaho, Spring 1911; resigned Fall 1911; re-employed at Moscow, Spring 1915; assumed management of Colfax, Washington, Spring 1916.

J. J. CHIPMAN—first employed at Pendleton, Oregon, Spring 1914. In 1915 he left our employ but was re-employed at Albany, Oregon, in the Fall of the year; opened Corvallis, Oregon, Spring 1917.

J. G. BONER—first employed at Provo, Utah, Fall 1913; transferred to Ottumwa, Iowa, Spring 1916, assumed management of that store Spring 1917.

STANLEY H. SCOTT—first employed at Las Animas, Colorado, Spring 1913, assumed management of that store, early 1917.
THE DYNAMO

Published by the J. C. Penney Company, to promote friendliness, to encourage co-operation and to increase efficiency among its employees.

WILLIAM M. BUSHNELL Editor
Volume I Number 8
NEW YORK NOVEMBER, 1917

SELF-DENIAL

SWEATING early in life will prevent suffering late in life.

Most mortals have to face difficulties, undergo hardships, toil and sacrifice at one period of their earthly journey.

The man who idles away his youth and early manhood, who chases pleasure instead of achievement, who prefers dalliance to diligence, who woos indulgence instead of industry, who seeks the nectar cup rather than the iron wine of success, is destined to pay the penalty of lost opportunity in after life.

There is an eternal law of compensation; it may seem to sleep, but it never does sleep.

This law was proclaimed of old in these words: "As ye sow, so shall ye reap."

The wise man will choose to do his exertion while yet he is young, while yet he can strain brain and body with zest and with impurity, while yet hardship and fatigue and self-denial sit lightly on his forehead and daunt not his spirit.

He elects to pay the price of a happy, comfortable, poverty-free old age when he is best fit to pay it.

Voluntary self-denial at the beginning of life's journey will avert involuntary poverty, stress, sweat and indignity towards the end.

Every human being must put something into the world before he can hope to get all he reasonably needs out of the world—even millionaires' offspring are less exempt from this decree than we sometimes are tempted to imagine.

You have to contribute before you can collect.

You have to sow before you can reap.

Self-denial is a basic ingredient of genuine success—mere rolling up of riches, by hook or by crook, is not necessarily a token of success.

Bake your cake in the morning or noonday of life and when old you can live on it.

If you begin by denying yourself nothing the world later is apt to do your denying for you.

Deny self, or be denied.

[From Sept. 29th issue of Forbes Magazine.]

THE VALUE OF A SMILE

A CORRESPONDENT sends us a small printed sheet that is full of interesting paragraphs, not the least of which is the following:

People will buy more from a man with a smile.

You can sell more if you are a man with a smile.

The world will do more for you if you smile, and you will do more for the world if you smile. A smile on the face is a thousand dollars in the bank. You cannot buy one for a million, but you can pretty nearly make a million with one. And it is only a question of turning up the corners of the mouth a little.

You can do it without any danger of straining your face, missing a meal or losing a night's sleep.

If you are a smoother you are probably so busy writing orders you have not even time to read this—if you are not, try it once.

A smile will make friends, make sales, make health, wealth, happiness, success, joy and long life. If any of these side products of existence interest you—smile!

LOSING THE SALES

WHEN it happens that you fail to sell a customer, do not let the matter drop, but at your first opportunity examine the whole transaction in two ways:

1. From the standpoint of the salesman.
2. From the standpoint of the customer.

Say to yourself:
1. The customer came into the store voluntarily and inquired for certain goods.
2. I met the customer, showed the goods, described them, but did not make the sale.
3. What did the customer say as I explained the goods?
4. What did she think as revealed by what she did?
5. Did she display interest in my statements?
6. Did she appear interested in the goods?
7. Did she criticise the goods or the price?
8. Justly or not?
9. Did she comment on quality or price?

Then, to keep up this line of self-investigation and review of the situation:
1. Did I meet the customer promptly? Agreeably?
2. Was I enthusiastic about the sale I was trying to make?
3. Did I show my enthusiasm? Too little? Too much?
4. Was I perfectly clear in my statements?
5. Did the customer ask any questions about the goods that I could not answer?
6. Was I considerate of the customer, and did I show myself willing to render service to the end of the interview?

There are many possible causes of failure to secure a sale. To know these causes is a most important part of a salesman's knowledge. Therefore analyze every sale's failure. Analyze it for the purpose of getting facts.

Don't be afraid to discover that you have made a mistake—that is one of the most valuable discoveries a man can make. Study the mistake and say to yourself: I understand that one and it will never happen again.

Keep a list always at hand in your notebook or in your mind of reasons why you miss making sales.

WHY SHOULD A STORE MAN READ BOOKS

THE first facts that impress a man about himself are these:
1. I am a busy man.
2. I have to give all my time to my business.
3. I have no time for reading.

The most interesting of these three statements is number two, which contains the words "My Business."

What is a man's business?
A man's business is vastly more than the daily routine that keeps his nose to the grindstone.

With a grain of wisdom he will make a practice of lifting his head a few seconds from the grindstone to look around; if not for the sake of his intelligence, then for the sake of his nose.

WHAT is a man's business? It is these things:
1. The knowledge he has accumulated through experience.
2. The good will he has established among his clients.
3. His standing and credit as a business man in the community.

If we stop here, and this is exactly where the average type of man does stop, we rob the business man of assets important to his complete success. The assets are these:
1. He must train the imagination to see a little beyond his present business.
2. He must learn by efficiency studies how to save time, motions and cost.
3. He must acquaint himself with the successful principles, short-cuts and methods of successful business men.
4. He must know about his goods. This knowledge will make him more intelligent; give him more lines of thought by which to interest and reach the customer. For example: do you know
   (a) How a derby hat is made and of what?
   (b) What is the graphite of a lead pencil?
   (c) What makes a shoe water-tight?
   (d) What is radiolite, on a watch face?
   (e) To what use do women put piqué, dimity, lawn, gingham and percale?

It should be clear without going any further that a man cannot dig this information from his own mind. It is not there. He cannot dig it up by odds and ends of conversation because CONVERSATION IS NEVER SYSTEMATIC.

The great clearing house for ideas and experience is the magazine (and the book), the magazine particularly. In it men tell how they have worked out problems similar to our own and how they bettered their business by so doing.

If a man could go from place to place, meeting other business men, talking with them, he would certainly grow rapidly. But no man can do that and keep his store running. He must meet men of larger experience through the printed page.

A magazine like THE DYNAMO is a regular monthly Convention. Many men speak in its pages. Everybody's voice is welcome, because we know whoever reads these pages is equipped in some line of experience to address the meeting.

III

TO read the other man's experience is not sufficient. We must learn to apply it, cautiously at first, to our own business.

Is a man too busy to do this?

When a man is so occupied that he cannot take the time to try out valuable ideas he is too busy, is he not?

Would it not pay him to become a student of other men's ways and means and so learn to pack his work closely and tightly and allow a little freedom for expansion?

THERE are times when questions come up that we would like some one else in the organization to answer for us or to give their opinion upon. This can best be accomplished through THE DYNAMO, so we have created a department for "Questions and Answers."

The initials only will be published in this department so you need have no hesitancy to be free in your queries. No one will know who asks the question or who gives the answer.

Here is where real co-operation and mutual help can shine forth. Watch this department closely and help the other fellow when he asks a question.
In reading the "Practical Power of Good Books" in the September issue of The Dynamo, the thought came to me that the fellow who was looking for the secret of success had never really taken a correct inventory to discover the possibilities that were stored up within himself. His idea of reading inspirational literature was all right, but his theory was wrong; for if he only probed deep enough he would find that the power to succeed lies wholly within himself, and if anyone will take the trouble to find out his weak points and develop them in the right direction, he will be in a position to march to the front and not until then.

He must apply himself diligently, whatsoever be his line. Along with diligence, he must use diplomacy; for one will not work without the other. How often have you met men who were "go-getters" from a selling point, but were totally incompetent to get along with their fellow men! That is a point I wish to make strong, as I know there are some men in an organization as large as ours who would develop into more valuable men if they were made to see the advantage of dovetailing diligence and diplomacy.

We can go even deeper than this. We will say that a man is loyal and diligent, but is lacking in co-operation; therefore, he can not find success, neither can he find it even if he has diligence, diligence and co-operation, unless he is loyal clear through to the core, as loyalty is one of the necessary essentials to the secret of success. A man must try to develop every one of these qualities to their utmost and make every one of them fit into each other if he is to be a first class success. Now and then you will hear a man say, "What is the use of going to all that trouble if you can get by without it?" That kind of success, we do not want, and I know the J. C. Penney Company does not wish men of that class, but what they do wish are men who are striving every day in the year to build themselves up to the standard of our leader, Mr. J. C. Penney, by putting forth every effort to "do unto others as we would be done by."

Think it over boys, and if you find that co-operation, diligence, diplomacy and harmony are not all working hand in hand, round them up and whip them into shape and make them like each other. Once you get the habit of interlacing these qualities and making them fit into one another it ceases to be a task, and they naturally fall into line without the slightest effort on your part.

I could write a volume on this subject, but as The Dynamo is limited to size, and not wishing to be reprimanded by our able editor for using so much space, I think it advisable to make my little bow for this time, but, before I do, I want to say that I sincerely trust that you all will accept this message in the spirit in which it is given, and I hope it will cause some one of you to remember to ask yourself one question, and that is "Am I in that class, for if I am, I am going to put forth every effort to get out of it at once."

Herewith is a little stanza on "Success" by Bessie A. Stanley, which is good, and I think, as the author does, that if every one made such a big success out of life as she describes, it would be well worth our while to put forth every effort to make it.

SUCCESS

He has achieved success who has lived well, laughed often, and loved much: who has gained the respect of intelligent men, and the love of little children; who has filled his niche and accomplished his task: who has left the world better than he found it, whether by an improved poppy, a perfect poem, or a rescued soul; who has never lacked appreciation of earth's beauty, or failed to express it; who has always looked for the best in others and given the best he had; whose life was an inspiration; whose memory a benediction.

Anacosta, Mont.

C. M. Crafton

[It is a pleasure to note that you could write a volume on this subject. Don't let any one stop you. Your fear of reprimand for using too much space in The Dynamo is groundless, for we have oodles of blank paper, all we lack are the articles to print on it. Call again.—Editor.] * * * *

I AM prompted to write this by a few afterthoughts inspired by reading an article in the "Silent Partner" and also that noble Roll of Honor of the J. C. Penney Company.

What struck me most forcibly was a caption, "War for Human Liberty." Fellow co-workers, I sincerely hope that each and every one of you will do your part for those who are going to sacrifice the comforts of a home, the love of a mother, the good-fellowship in a promising environment and, perhaps, life itself.

Money can never buy what our boys are going to sacrifice at all costs, so let us all try and exercise the highest human heroism and help all we can, for if it is a war to save the Nation, and we as a business organization must rest on the foundation of a Nation as a whole, or our future is uncertain.

Save your papers, your magazines and periodicals; you do not need to address them, just put a stamp on them and hand them to the postman, and many a lonesome and weary soul will be cheered and up-lifted and kept in touch with the outside world.

I have experienced those lonesome nights on outpost duty when I yearned for a picture or a writing when garrisoning some distant barrier in the Philippines, back in those troubled days of '99, so I know how much these and other helpful offerings will be appreciated.

Let the J. C. Penney Company be in the lead by letting the public know we are living every day with the boys in the trenches and our reward after it is all over will come to us in countless different ways.

This is and ought to be a deep and concerning every-day thought to us all, in the stress of our business life, in our every day loyalty to our own organization, let us remember that a sudden and new situation has arisen in our midst, upsetting our plans a little, perhaps, but which has created for us a new and higher duty, I might so term it, that calls not for sentimentality, but genuine, ardent and loyal support on each and every condition that confronts our Nation.

Attention now, my friends, sell lots of shoes, clothing, dry goods, etc., for that is our duty to our own organization, but sell, also, chunks of loyalty and patriotism for our Country.

Enterprise, Ore.

CHAS. H. BAKER

I ALWAYS look forward with enthusiasm to receiving The Dynamo and its many suggestions and ideas.

I am ashamed not to do more to help make The Dynamo a success.

Thinking and doing nothing is of no benefit to anyone and we can all do and say something to make The Dynamo and business in general better.

The readers of The Dynamo are considerably helped by every article in it. We should especially study the advertising ideas such as have been written by Mr. Bolger, and we can all do our bit if we try.

Page Sixteen
When Mr. Sama was here he gave us many fine ideas in regard to selling merchandise the honest way.

Although we occasionally lose a sale, it is better never to misrepresent an article, especially one which we know will not prove satisfactory. To gain the confidence of the customer is the best method of advertising. We must show our customers that we are in business to please them, and that every purchase they make will be a real benefit to them. Unless we do this constantly we will have very poor success in making boosters for our store.

That this policy is fruitful of results is shown by the following occurrence.

A short time ago a customer drove sixty miles from another town because his neighbor had boosted our store, and he took the trouble to come that distance to make his purchases.

Service is half of the selling of merchandise. Let us all remember to give our best services and co-operate with our fellow-workers, and we will soon have stores in every State in the Union.

We are for real conscientious service. Fort Morgan, Colo. WM. MCGAHEN

* * *

The writer had the pleasure a few days ago of going to the depot with over one hundred and fifty of our boys drafted from St. Cloud, Minn. I say pleasure, because it was a great pleasure for me to see so many of our young men willing to give up good positions, leaving father, mother and home to defend our flag and Country.

When the troop train arrived I was proud to know that the J. C. Penney Company would be represented. From a coat window, I saw the smiling face of Don Whitman, our Manager of Benidji, Minn. He said he was happy and contented with his lot. I am sure he is going after the war game with the J. C. Penney Company spirit.

I just received the following post-card from him:

Camp Dodge, Iowa.
Co. E. 352nd Inf., U. S. A.

We are on the grounds working with interest and enthusiasm. I have been assigned corporal of a squad in the third platoon. Will write later. Regards to all, from,

DON.

As much as I disliked to have Don go, I cannot help feeling proud of him, for I know the J. C. Penney Company has no slackers or cowards in business or in time of war. They will always face the enemy and fight the game for all that is in it.

St. Cloud, Minn.

J. H. WALLACE

* * *

The Dynamo has been advised by B. C. Coffey, manager of our Moscow, Idaho, store of an accident that occurred there on October 1st. Mr. W. A. Duncan, one of the employees, fell from a shoe ladder breaking his right arm and jamming himself up considerably. However, an X-ray examination showed that the bone was in proper place and that he is getting along very nicely. It is very gratifying to see Mr. Duncan’s sales well up the line even though he has only one hand with which to work.

The Dynamo expresses its sympathy and hopes that by this time Mr. Duncan has fully recovered the use of his injured arm.

---

Mr. B. Ginner,
care J. C. Penney Company,
My dear Bud.

System, Bud, is what makes the world go around. Take a glance at nature. There she goes. Day and night. Fall and Winter. Spring and Summer. Every season at its proper time. Every planet and star in its proper orbit. Just enough storms and comets to break the monotony. A system unfailing. Just so in the store Bud. Have an unfailing system of stock work. Assign to each clerk a certain part of the stock to keep. First thing in the morning. Here they come. A happy lot of folks full of conscious power and busy enthusiasm. Down come covers which are neatly folded and put in a proper place. First move—dust off the counters. Show cases brushed and shined up. Display tables properly arranged. Price tickets all up. All stores do this and right at this point lots of them fall down, Bud. Just because from this time on throughout the day the work is haphazard and the manager is obliged to direct attention to certain things that must be done. Here is the remedy.

Let each clerk divide the space assigned him or her by five. One space for each day of the week except Saturday. For each day a special task. Let every article in the section assigned for each day be on that day moved from its place, the shelf or case dusted and the goods returned. Taking each section in its turn not an inch of space in the entire store need be neglected. New goods coming in add variety to the task. Customers make pleasant interruptions. When the customer has gone, back to the work of the day go the willing hands. No time for nonsense. No time for gossip.

Make out a schedule of work on this line for each clerk. Write it down. Insist on its being followed. You’ll have a neat well kept store, Bud. Your store will be noted for its busy business air. Your clerks following nature’s plan of busy regularity will all look and feel like a bright morning after a storm. Try it out Bud. It’s worth while.

With kindest regards, I am.

O. TIMER

Mr. O. TIMER,
care J. C. Penney Company,
Friend Old Timer,

I have been looking forward to getting your letter, and I read it with a great deal of interest. Your system may be O.K., and I’m going to give it a fair trial. I think it would work fine in a store where you have nearly or all men clerks who are interested in their work in the way that our men are, but I tell you Old Timer, when you have a lot of girls it’s no such snap as you picture.

When Rosy comes in each morning she has to tell Sue what happened at last night’s doings. What Hal said and what Henry said and who is going to have the next fandangle at their house. How are you going to stop Mary from using the time she should spend on the show case to manicure her finger nails? How are you going to prevent the giggle and the gossip? That’s what has me guessing a good deal of the time, Old Timer, and when I take a turn round the front of the store and find Sue and Jennie in a very absorbing conversation about nothing and Mrs. C., the banker’s wife, standing unattended it makes me fairly boil.

However, I’m going to give your system a try-out. I am having the whole bunch rounded up tonight and give each one of them the layout for his or her section of the store.

Honestly, Old Timer, I haven’t much faith in red tape, and all these systems look smooth and nice on paper. But you ought to know and I am going to try it out, Old Timer.

Very sincerely,

B. GINNER
HOW HATS ARE MADE

[Following our plan of publishing articles along educational lines, we reproduce below an interesting article dealing with the manufacture of hats, which we commend to the readers' careful attention.—EDITOR.]

FURS come principally from Russia, Scotland, Saxony, France, England and Australia.

Coney, Rabbit, Nutria, Beaver, Musk-rat and Mink are the furs used in the manufacture of hats.

When the skins reach the manufacturer, softening and cleaning is the first treatment they receive. Then the hair is pulled or sheared from the pelts by cunning machines, and the soft mass of fur remaining on the skin is treated with a preparation which readily makes it into felt later. At this point the fur is cut from the skin. After carefully selecting and mixing the various kinds of fur necessary to make the hat wanted, blowers separate the heavier particles of hair and other foreign substances from the fur.

Operators then feed the exact amount of fur necessary to make one hat into a large machine called a "former," in which is a hollow, perforated, copper cone with a wet surface. A rapidly revolving fan sucks the fur on to the cone. This fur sticks to the wet surface, the cone is withdrawn and wrapped in wet cloths, then immersed in warm water, when felting begins.

When the fur is slipped off the cones, it is a long conical, soggy object much larger than a hat and in shape far removed from any suggestion of a hat. These cones of felt are then plunged into hot water and so manipulated by hand and rolled by machines that they shrink to about one-third their original size.

In the dyeing room, huge vats that can hold 30,000 dozen hats at once, filled with various dyes of purest quality, receive and impart color to these smooth, shallow felted cones that are hats-to-be.

Derbies and soft hats part company here, the derbies going to the stiffening room, where real care and science must be employed. A preparation of chemically tested shellac, dissolved in alcohol, is there applied. After being steamed, the felted cone is next dipped into a hot alkali bath, which removes all surplus shellac from the surface.

Here it is that the material takes the form of a hat. After another hot bath, the cones are placed in stretching machines and roughly shaped. They are then placed over blocks and shaped by hand, while the part that is to go into the brim is pulled out at right angles.

In preparation for the finishing room, the hat, after being softened into workable form in a steam oven, is put in a steel mold that corresponds exactly to the shape and size of crown ordered, and placed under a hydraulic pressure of 500 pounds to the inch. The hat is then rubbed down with "pouncing" paper, after that a special polishing compound is applied with a hot pad which brings out the lustre.

The hat now passes to experts who shape the brim to the style and size required. One machine cuts the brim, another curls it with hot irons. To perfect this curling, the brim is again softened by heat and shaped by hand.

In the meantime, the soft hat, which we left in the stiffening department, has been treated with a weakened solution of shellac that permits it to retain its character as a soft hat. After being stretched and blocked as was the derby hat, it is drawn over a block and thoroughly ironed and surfaced.

The brim is then given the proper shape, and when this is done, the hat is ready for trimming, binding the brim, sewing in the sweat leather, putting on the band and bow—"the final touch"—all of which is done by skillful girls.

After a final, careful inspection, the last of a series of inspections that take place at each stage of its manufacture, the hats are packed for shipment.

Live each day so that you can look in the mirror at night and say, "you can work for me again to-morrow."

Men and fish can avoid trouble by keeping their mouths shut.

Every man must do his own growing regardless of how tall his grandfather was.

ITEMS OF INTEREST

HERE IS CO-OPERATION

Recently our Hastings, Neb., store moved into new quarters. Mr. L. L. Cady, our manager at that point, writes that employees from our Grand Island, McCook and Beatrice stores came over and assisted in the moving. It is the little things we do for one another that count. Mr. Cady was naturally very grateful for the kind co-operation of these boys as well as the service rendered by the girls in his store, who came back of their own free will and worked hard and late.

Dr. F. B. Short gave a luncheon at the Davenport Hotel, Spokane, Washington, in honor of Mr. Wilk Hyer and Mr. F. C. Wolfer, our shoe buyers. Twenty-two were present, including the gentlemen referred to. The rest were our managers. After the luncheon Dr. Short gave a talk on his relations with Mr. Penney and the J. C. Penney Company. A good time was enjoyed.

The editor is greatly indebted to Mr. R. J. Wilker manager of our Wallace, Idaho, store for the above information.

On October 7th, Miss Stella Winklin, one of our salesladies in the Blackwell, Oklahoma store, was married to Mr. Orville Huffman, also of Blackwell. Mrs. Huffman will still be with us in the store as Mr. Huffman expects soon to answer a call to the colors.

[Read the above notice again. In it lies hidden a beautiful sermon on duty and loyalty. Read it again.—EDITOR.]

We discovered the following in a western paper.

MARRIAGE LICENSES

HAWKE-FORBES—At Modesto, October 3, 1917, Horace Paul Hawke, Modesto, aged 23, and Miss Mary Elizabeth Forbes, Ceres, aged 22.

Mr. Hawke is of our Modesto, Cal., store. Best wishes from THE DYNAMO.

Geo. S. Williams, manager, Port Huron, Mich., store was married to Miss Jennie Williams of Rexburg, Idaho, at Chicago, Ill., on August 8th. In this case Miss Williams did not get a chance to change her name. Heartiest congratulations.

THE DYNAMO has received information that Mr. Lewis Parks from the Las Vegas, Nev., store was married to Miss Lola A. Radcliffe of Los Angeles, at the latter's home on October 4th, He claims he got the best girl on earth. Best wishes.

The stork visited the home of Mr. and Mrs. T. J. Walsh, Anaconda, Mont., September 30th and left a bouncing baby girl. "We can't see anything of Thomas now but smiles. He is about the happiest daddy in seven states." Congratulations.
From the Ladies

A TRIBUTE TO OUR EN-LISTED BOYS

YOU have given up positions, friends and relatives to answer the call of your country. You have sacrificed much. It was not your choice to do and dare. It was plain, uncompromising duty.

Some of you may be "Somewhere in France," and we know you stand ready to do your duty with a willing heart regardless of what the future may hold in store for you. The submarine is one of the worst dangers with which you will have to contend. We know it is not the only one either. Nevertheless, we know also that Uncle Sam's men are made of the right kind of stuff and would brave any danger for the cause of right and humanity. We feel that no sacrifice should be too great on our part in remembering those who have gone forward for the sake of our welfare. The people of America are big hearted, and if we were really known some of this great calamity might have been averted. There are many things we could and are doing and if some do nothing more than send a word of cheer our effort will not have been in vain. Your experiences will leave many impressions that will never be forgotten and may you profit by some of them. They will be educating as well as interesting, and you will have given your time and strength to a most worthy cause.

Place manhood on its highest pinnacle. Use the power within you to keep it there. It was given you for that purpose. In upholding your honor, you uphold the honor of the country that sent you. This war cannot go on forever, but you are given your chance to help bring about a big idea. Do your duty as you see it. We are here to do our share and may God be with you.

Dickinson, N. D. Mrs. D. C. Mohr

RECEIVER OR TRANSMITTER—WHICH?

WHAT part of a wireless apparatus do you mean? Have you ever asked yourself the question? Are you the receiver? It's a mighty good thing to be a real first-class receiver.

COTTON FABRICS

Editor's Note:—We have secured special permission from The Ronald Press Co., Publishers of the Department Store Manuals, reviewed in this issue of THE DYNAMO, to reproduce Chapter IX of the book on Cotton and Linen, giving a list of fabrics, their origin and uses.

No doubt, the Store Manuals relating to the goods we handle could be advantageously studied at the store meetings.

Classification

Only the staple fabrics are mentioned in the list below. There are many fancy materials with trade names which appear each year but as these are constantly changing it seems best to consider only the fabrics which are always to be found on the shelves.

Batiste

This is named from the inventor, Jean Baptiste, a French linen weaver.

Batiste was originally a linen fabric, fine and sheer, either plain or printed. It is now usually woven of a fine quality of cotton yarn in different grades of material. It is used for dresses and fine underwear, and the coarser grades are used for linings.

Calico

The name comes from Calicut, India, where it was first printed. It is a coarse, cheap, cotton fabric printed with a design on one side only. As it is cheap, the colors are often not fast and fade when laundered. It is used for wrappers, morning dresses, shirt waists, and aprons.

Cambric

This was first made in Cambrai, France, from which it receives its name. It was originally made of fine linen threads and was imitated in cotton by the Scotch people who called it cambric muslin. It is woven of fine cotton yarns and care-
fully finished by bleaching and calendering. It is used for infants' dresses and underwear. One make is named Berkeley camicia.

CANTON FLANNEL
This is so called from Canton, China, because it was first imported into England from China. It is also called cotton flannel. It is made of soft twisted yarns woven with a twill weave and has a nap raised on one side. It is finished as unbleached or bleached Canton flannel and is dyed in plain colors. It may be used for winter undergarments, white or unbleached. When dyed it may be used for interlinings or draperies.

CHALLIS
This is an inexpensive cotton fabric of plain weave and printed pattern. It varies considerably in quality and price. A cheap, rather coarse grade is used for covers for comfortables, kimonos, etc., while the better qualities are used for dresses and dressing sacques.

CHAMBRAY
The name also comes from Cambray, the French city, where the material was originally made of linen yarn. It is a plain gingham with a colored warp and white weft or filling, which gives a blended or softened effect. It is woven with a plain weave of finer yarns. In the finishing it is stiffened with starch and then calendered. It is used for dresses, aprons, shirtings, etc.

CHEESE-CLOTH
This was originally used for covering cheese. It is a cheap, thin fabric, either bleached or unbleached. It is used for cheap, fancy dresses when a draped effect is wanted; it dyes easily, drapes nicely for decorations, and is unsurpassed for cheapness and pleasing effect.

CORDUROY
The name is derived from the French corde-du-roi, meaning a king's cord. The material was first made in France in the seventeenth century, for the king's huntsmen. At the present time it is made principally in England.

Corduroy is a cotton fabric made by pile weaving, the pile being in the weft or filling. Sometimes only one weft, making both the pile and the foundation weave, is used. For the better grades two wefts are used. One is thrown up, forming loops for the pile, where the cords are to appear; the other is for the foundation weave only, and is used both for the cords and the furrows between. If the loops in the center of the cord are longer than those at the sides a rounded effect is given the cord. After weaving, the loops are cut on a special machine. The material is then sheared and singed for a smooth surface and dyed in the piece. The width is about 27 inches.

Corduroy is used for women's skirts and suits and for boys' and men's suits and trousers when rough and hard wear is required. It is also used for upholstery.

CREPE OR CREPON
These are fine muslins with a crinkled effect, which is produced by an adaptation of the mercerization process. Some of the yarns used in weaving are coated with gum or gelatin while others are not. After weaving the cloth is treated with caustic soda which has no effect on the coated yarns but the unprotected ones, usually the weft, shrink, crinkling the cloth. It is used for dresses, fancy aprons, children's clothes, etc.

DAMASK (COTTON)
This is a cheap fabric woven to imitate linen damask. It is used in the same way as linen damask for table cloths, napkins, towels, etc.

DENIM
Denim is a heavy material with a twill weave, dyed in plain colors or with stripes and checks. It is used for men's overalls, jumpers, and blouses. Art denim, a finer and better quality, is used for petticoats, furniture coverings, sofa cushions, draperies, and decorative purposes.

DIMITER
Dimity is a fine cotton fabric characterized by small cords running lengthwise of the material, with the warp.

DRILLING (See Linings.)

DUCK (COTTON)
Duck is a stout, heavy material made in different weights, finished as bleached or unbleached and either dyed or printed. It has a plain weave but two threads of the warp are laid close together and treated as one in the weaving. The width is usually from 28 inches to 30 inches.

It is used for women's suits, men's trousers, etc. The dark colored material is used for overalls and jumpers. In fancy stripes it is used for awnings and in lighter weight for women's skirts and suits.

FLANNELETTE
This is a cotton fabric having a slight nap on one side. In the weaving, a soft, loose thread is used for the filling in order that the nap may be easily raised as the teeth of the napping rollers pass over it. The colors and patterns are printed on the material.

GALATEA
Galatea is a strong, firm, heavy fabric with a satin or a twill weave. It is dyed in plain colors or it may have printed patterns. It is used for middy blouses, skirts, children's dresses, etc.

GINGHAM
The name comes from Guingamp, France, where it was first manufactured. The material was originally brought to Europe from India. It is a fabric with a plain weave made in stripes, plaids, or checks of two or more colors. The yarn is dyed before weaving. A wide range of materials is sold under this head from the checked apron gingham made of coarse yarns, to the better goods made of fine yarns in most artistic colorings and designs. It is used for dresses for women and children and in the coarser grades for aprons.

HUCKABACK (COTTON)
The word huckaback comes from hucks and back. The huckster or peddler is a man who carries his wares on his back. It is a coarse material made of soft twisted cotton yarns. It is finished to look like linen huckaback and closely resembles the coarsest weave of the linen material. In width it ranges from 18 to 27 inches. It is used for coarse toweling.

INDIA LINEN
This is a fine, bleached cotton lawn having considerable dressing in the finish. The width is from 30 to 36 inches. It sometimes comes in colors. It is used for summer dresses, and for infants' and children's wear.

(Will be Continued in December Issue)

Questions & Answers

If an article costs (including freight or express) $1.50 and is sold for $2.00 (the cost of doing business being 15% of sales) what is the net profit per cent?

B. F. J.

If one clerk shows a coat and customer does not buy and another clerk gets same customer, when she returns, wraps up the coat, gets the money. Who is entitled to the sale?

X. Y. Z.
learn to repeat successively each business house in the principal streets, and was soon able to shut my eyes and begin at one side of Wood Street, and call every firm successively to the top, then pass to the other side and call every firm to the bottom. Before long I was able to do this with the business streets generally. My mind was then at rest upon that point.

Of course every ambitious messenger boy wants to become an operator, and before the operators arrive in the early morning the boys slipped up to the instruments and practised. This I did, and was soon able to talk to the boys in the other offices along the line, who were also practising.

One morning I heard Philadelphia calling Pittsburgh, and giving the signal, “Death message.” Great attention was then paid to “death messages,” and I thought I ought to try to take this one. I answered and did so, and went off and delivered it before the operator came. After that the operators sometimes used to ask me to work for them.

Having a sensitive ear for sound, I soon learned to take messages by the ear, which was then very uncommon—I think only two persons in the United States could then do it. Now every operator takes by ear, so easy is it to follow and do what any other boy can—if you only have to.

This brought me into notice, and finally I became an operator, and received the, to me, enormous recompense of twenty-five dollars per month—three hundred dollars a year!

This was a fortune—the very sum that I had fixed when I was a factory-worker as the fortune I wished to possess, because the family could live on three hundred dollars a year and be almost or quite independent. Here it was at last! But I was soon to be in receipt of extra compensation for extra work.

The six newspapers of Pittsburgh received telegraphic news in common. Six copies of each despatch were made by a gentleman who received six dollars per week for the work, and he offered me a gold dollar every week if I would do it, of which I was very glad indeed, because I always liked to work with news and scribble for newspapers.

The reporters came to a room every evening for the news which I had prepared, and this brought me into most pleasant intercourse with these clever fellows, and besides. I got a dollar a week as pocket-money, for this was not considered family revenue by me.

I think this last step of doing something beyond one’s task is fully entitled to be considered “business.” The other revenue, you see, was just salary obtained for regular work; but here was a little business operation upon my own account, and I was very proud indeed of my gold dollar every week.

The Pennsylvania Railroad shortly after this was completed to Pittsburgh, and that genius, Thomas A. Scott, was its superintendent. He often came to the telegraph office to talk to his chief, the general superintendent, at Altoona, and I became familiar to him in this way.

When that great railway system put up a wire of its own, he asked me to be his clerk and operator; so I left the telegraph office—in which there is great danger that a young man may be permanently buried, as it were—and became connected with the railways.

The new appointment was accompanied by what was, to me, a tremendous increase of salary. It jumped from twenty-five to thirty-five dollars per month. Mr. Scott was then receiving one hundred and twenty-five dollars per month, and I used to wonder what on earth he could do with so much money.

REMAINED for thirteen years in the service of the Pennsylvania Railroad Company, and was at last superintendent of the Pittsburgh division of the road, successor to Mr. Scott, who had in the meantime risen to the office of vice-president of the company.

One day Mr. Scott, who was the kindlest of men, and had taken a great fancy to me, asked if I had or could find five hundred dollars to invest.

Here the business instinct came into play. I felt that as the door was opened for a business investment with my chief, it would be wilful flying in the face of providence if I did not jump at it; so I answered promptly:

“Yes, sir; I think I can.”

“Well,” he said, “get it; a man has just died who owns ten shares in the Adams Express Company which I want you to buy. It will cost you fifty dollars per share, and will help you with a little balance if you cannot raise it all.”

HERE was a queer position. The railway telegraphicists of the whole family were not five hundred dollars. But there was one member of the family whose ability, pluck, and resource never failed us, and I felt sure the money could be raised somehow or other by my mother.

Indeed, had Mr. Scott known our position he would have advanced it himself; but the last thing in the world the proud Scot will do is to reveal his poverty and rely upon others. The family had managed by this time to purchase a small house and pay for it in order to save rent. My recollection is that it was worth eight hundred dollars.

The matter was laid before the council of three that night, and the oracle spoke:

“Must be done. Mortgage our house. I will take the steamer in the morning for Ohio, and see uncle, and ask him to arrange it. I am sure he can.”

This was done. Of course her visit was successful—where did she ever fail?

The money was procured, paid over; ten shares of Adams Express Company stock was mine; but no one knew our little home had been mortgaged “to give our boy a start.”

Adams Express stock then paid monthly dividends of one per cent., and the first check for five dollars arrived. I can see it now, and I well remember the signature of “J. C. Babcock, Cashier,” who wrote a big “John Hancock” hand.

The next day being Sunday, we boys—and my ever-constant companions—took our usual Sunday afternoon stroll in the country, and sitting down in the woods I showed them this check, saying, “Eureka! We have found it.”

Hill was something new to all of us, for none of us had ever received anything but from toil. A return from capital was something strange and new.

How money could make money, how, without any attention from me, this mysterious golden visitor should come, led to much speculation upon the part of the young fellows, and I was for the first time hailed as a “capitalist.”

You see, I was beginning to serve my apprenticeship as a business man in a satisfactory manner.

A VERY important incident in my life occurred when, one day in a train, a nice, farmer-looking gentleman approached me, saying that the conductor had told him I was connected with the Pennsylvania Railroad, and he would like to show me something. He pulled from a small green bag the model of the first sleeping-car. This was Mr. Woodruff, the inventor.

Its value struck me like a flash. I asked him to come to Altoona the following week, and he did so. Mr. Scott, with his usual quickness, grasped the idea. A contract was made with Mr. Woodruff to put two trial cars on the Pennsylvania Railroad. Before leaving Altoona Mr. Woodruff came and offered me an interest in the venture, which I promptly accepted.

But how I was to make my payments rather troubled me, for the cars were to be paid for in monthly instalments after delivery, and my first monthly payment was to be two hundred and seventeen dollars and a half.

I had not the money, and I did not see any way of getting it. But I finally decided to visit the local banker and ask him for a loan, pledging myself to repay at the rate of fifteen dollars per month. He promptly granted it. Never shall I forget his putting his arm over my shoulder, saying, “Oh, yes, Andy; you are all right!”

I then and there signed my first note. Proud day this; and surely now no one will dispute that I was becoming a “business man.” I had signed my first note, and, most important of all,—for any fellow can sign a note,—I had found a banker willing to take it as “good.”

My subsequent payments were made
by the receipts from the sleeping-cars, and I really made my first considerable sum from this investment in the Woodruff Sleeping-car Company, which was afterward absorbed by Mr. Pullman—a remarkable man whose name is now known over all the world.

Shortly after this I was appointed superintendent of the Pittsburgh division, and returned to my dear old home, smoky Pittsburgh. Wooden bridges were then used exclusively upon the railways, and the Pennsylvania Railroad was experimenting with a bridge built of cast-iron. I saw that wooden bridges would not do for the future, and organized a company in Pittsburgh to build iron bridges.

Here again I had recourse to the bank, because my share of the capital was twelve hundred and fifty dollars, and in a day or two I paid the bank the amount of the deposit; and we began the Keystone Bridge Works, which proved a great success. This company built the first great bridge over the Ohio River, three hundred feet span, and has built many of the most important structures since.

This was my beginning in manufacturing; and from that start all our other works have grown, the profits of one building the other. My "apprenticeship" as a business man soon ended, for I resigned my position as an officer of the Pennsylvania Railroad Company to give exclusive attention to business.

I was no longer merely an official working for others upon a salary, but a full-fledged business man working upon my own account.

I never was quite reconciled to working for other people. At the most, the railway officer has to look forward to the enjoyment of a stated salary, and he has a great many people to please; even if he gets to be president, he has sometimes a board of directors who cannot know what is best to be done; and even if this board be satisfied, he has a board of stockholders to criticize him, and the property is not his own he cannot manage it as he pleases.

I always liked the idea of being my own master, of manufacturing something and giving employment to many men. There is only one thing to think of manufacturing if you are a Pittsburgher, for Pittsburgh even then had asserted her supremacy as the "Iron City," the leading iron-and steel-manufacturing city in America.

So my indispensable and clever partners, who had been my boy companions, I am delighted to say,—some of the very boys who had met in the grove to wonder at the five-dollar check,—began business, and still continue extending it to meet the ever-growing and ever-changing wants of our most progressive country, year after year.

Always we are hoping that we need expand no farther; yet ever we are finding that to stop expanding would be to fall behind; and even to-day the successive improvements and inventions follow each other so rapidly that we see just as much yet to be done as ever.

When the manufacturer of steel ceases to grow he begins to decay, so we must keep on extending. The result of all these developments is that three pounds of finished steel are now bought in Pittsburgh for two cents, which is cheaper than anywhere else on the earth, and that our country has become the greatest producer of iron in the world.

And so ends the story of my apprenticeship and graduation as a business man.


He has bestowed many gifts not only upon education in the laboratory and the workshop, the class-room and the public library, but he has founded the Carnegie Institute of Pittsburgh for original research.

* * * * *

The more time you spend wishing the less you have for climbing.

We reproduce below copy of a letter we have just received from Mr. J. Johnson, President International Shoe Company, St. Louis, Mo., which is self-explanatory. We repeat that it is our ability to pay cash that enables us to give such good value to our customers.

**INTERNATIONAL SHOE CO.**

SUCCESSION TO

ROBERTS JOHNSON & RAND SHOE CO.—PETERS SHOE CO.—FRIEDMANN-SHELBY SHOE CO

MANUFACTURERS

1901-1909 WASHINGTON AVE

ST. LOUIS, MO.

**EXECUTIVE OFFICE**

ST. LOUIS, MO., 10/5/17

J. C. Penney Co.,

254 Fourth Ave.,
New York City, N.Y.

Gentlemen:

My attention has been called to your remittance of $202,204.00, which was received on the 5th instant. This is the largest check ever received by this Company from a customer in this country (the Government excepted). In looking over our previous year's business, it is gratifying to note the large increase in your business with us, and I am convinced that the new plan we are just entering into when in good working order will prove so advantageous to you as will justify you in largely increasing the business you have given us this year.

In saying this, I appreciate most fully that no plan will prove profitable to you which does not afford you facility for doing a maximum business on a minimum stock, and in order that you may be able to do this, we must carry in stock such goods as you buy of us to enable us to fill your orders promptly when received and that you will not be forced to buy in excess of your wants and forcing you to carry a large stock of goods on hand than the volume of business done by each individual store will warrant.

I know you fully appreciate that quick turn-overs are the way to make money, and we will do all we can to facilitate this by carrying on hand the goods that you may select from us in such quantities as will enable us to fill your orders promptly when received and not forcing you to wait until they can be made up.

The success you have attained in your line of business has been phenomenal—there is no parallel for it in this country, and I am proud of the fact that you are the largest individual customer on our books, a further proof of what I have often stated that I believe you to be the best merchants in the United States.

Yours very respectfully,

JJ

PAGE TWENTY-TWO
HONOR ROLL

EMPLOYEES of the J. C. Penney Company who have answered to the call of their Country. List shows stores in which they were employed and Branch of the Service they entered.

BADER, A. F. Red Wing, Minnesota Hospital Corp
BEENEY, VAUGHN Hastings, Nebraska Navy
BEVINS, E. R. Chico, California Army
BROWN, E. H. Tonopah, Nevada Army
CASE, LLOYD L. Salem, Oregon Army
CHRISTENSEN, J. F. Tonopah, Nevada Army
CLEARY, E. J. Red Wing, Minnesota Army
CONN, ROBERT New York Office Hospital Corp
DRAIN, GEORGE Centralia, Washington Naval Reserve
EMERSON, W. A. Preston, Idaho Marines
FRAZER, R. S. Grace, Idaho Army
GARSCH, F. A. New York Office Marines
GRISWOLD, V. G. Atchison, Kansas Army
HAMILTON, E. A. Wallace, Idaho Army
HARTLEY, FRANK H. Ely, Nevada Army
HARTMAN, GEORGE W. New York Office Hospital Corp
HAWKE, H. P. Modesto, California Naval Reserve
JENSEN, NELS Mackay, Idaho Army
KIPLE, JESS Mesa, Arizona Navy
LEFFELL, H. V. La Grande, Oregon Naval Corp
LINTON, G. C. Kemmerer, Wyoming Army
LOWRY, NOEL G. Chehalis, Washington Hospital Corp
LYONS, M. A. Grace, Idaho Army
LYONS, W. A. Preston, Idaho Army
MCKINNIE, R. A. Okmulgee, Oklahoma Hospital Corp
MALMSTEN, ROY L. Mt. Pleasant, Utah Army
MARQUARD, GEO. H. Douglas, Arizona Army
MORENO, J. A. Douglas, Arizona Army
NELSON, E. A. Wahpeton, North Dakota Army
NIXON, ROBERT V. New York Office Naval Militia
NAFFZIGER, W. D. Pittsburg, Kansas Army
OLISON, T. A. Minot, North Dakota Army
OLLIVER, IRA L. Pullman, Washington Army
PETERS, ARTHUR Grand Island, Nebraska Army
POOLE, L. W. Rexburg, Idaho Navy
PRICE, E. J. Mesa, Arizona Army
ROE, R. M. Laramie, Wyoming Medical Corp
ROSER, AVERY R. Roseburg, Oregon Coast Artillery
STRAHL, R. PAUL Hood River, Oregon Marines
STURMAN, GUY C. Colville, Washington Army
TIMBERLAKE, J. C. Ely, Nevada Army
WALKER, FRED Shoshone, Idaho Army
WHITMAN, DON E. Bemidji, Minnesota Army
WILLMOTT, H. M. New York Office Army
WORTHINGTON, P. R. Bakersfield, California Medical Corp
WRIGHT, P. G. Downey, Idaho Army

If we have left anyone off the list or if there are any corrections to be made, please write the Editor at once.
From Our Humble Beginning In 1902

To 175 Busy Stores, Covering 22 States, in 1917

AND STILL GROWING!