WHILE IT IS INTERESTING TO LOOK BACK OVER THE PAST AND NOTE WITH SATISFACTION WHAT WE HAVE DONE, IT IS, IN MY JUDGMENT, MUCH MORE TO THE POINT TO LOOK INTO THE FUTURE AND WITH EARNESTNESS NOTE WHAT WE HAVE YET TO DO

GEORGE W. BUSHNELL

FEBRUARY
1927
MILESTONES

A FEELING of confidence in the future and memories of by-gone days arise within us as we are about to celebrate our Silver Anniversary. For twenty-five years we have adhered to the highest standards in the conduct of our business. Hence, we have a feeling of justifiable pride in our Company.

However, for our future welfare and progress, it is necessary that we have broad vision and initiative in order to develop and control our resources. If we do this, there is every reason to believe that our Silver Anniversary Year will be the best we have had and the forerunner of better years to come.

_____________________
J. D. Webster
CARRY ON!

By E. C. SAMS, President

HIS is our Anniversary Year.
Ordinarily, an anniversary entitles one to celebrate both the years and accomplishments. We have undeniably covered a period of twenty-five years' business activity. Our accomplishments must speak for themselves.

We can truly say—and I, personally, say with deep appreciation—that we have been privileged to serve, annually, a rapidly increasing number of American families.

We have not tried to build in ourselves the egotism of growth. We have striven to give satisfaction to those for whom we conduct this business.

For, rightly looked upon, our business is a public entrustment. We are the trusted representatives of the public. We really run the business for the public. Should the public ever disapprove of the way we run the business, there would soon be no business to run.

This shows whose business it really is.

NATURALLY, it is and has been our responsibility to learn to be better, more skillful and more highly equipped agents of the buying public.

The old-fashioned merchant's idea of looking upon business and speaking of it in such terms as I, me, mine, is, happily, passing away. We are not exclusively business owners but business stewards of the public.

Therefore, it is a pleasure to us to see, in our business, an increasing response, on the part of our patrons, to the type of service we are performing for them.

The condition that once prevailed, of looking upon the customer as a victim, who should be sent home loaded with the merchandise the proprietor wanted him to carry out of the store, is also passing away.

The storekeeper of today is a co-operator with the customer. Unless the well-being and satisfaction of both parties is preserved and developed, the one great essential of business will never be created. And that is Good-will.

The point of view of business, then, as an entrustment to a group of men to act in behalf of the public, is an increasing responsibility. When I say that our job is to Carry On, I trust I make it plain that we are not carrying on, each one of us, for himself. We are, each of us, carrying on, and each is doing his share to carry on, for the finest, upstandingest Boss in the world—THE AMERICAN PEOPLE.

Is this a responsibility? It is.

And I want to conclude this brief message to you, my Associates, by quoting the words of an oldtime writer, who said this:

IT IS VERY EASY TO DODGE OUR RESPONSIBILITIES. BUT WE CAN NOT DODGE THE CONSEQUENCE OF DODGING OUR RESPONSIBILITIES.

This is the spirit of carrying on that I want to impress.

MY interpretation of our great business is in terms of an entrustment.

My interpretation of my own particular job is in terms of an opportunity.

My interpretation of what we are all doing to carry on, is in terms of a privilege.

And these three things—Entrustment, Opportunity, Privilege—constitute Responsibility.

FEBRUARY, 1927
WHAT I LEARNED BEHIND THE COUNTER IN ONE OF OUR STORES

By G. H. CROCKER, Crescent Corset Company

I found I could sell Foremost hosiery, three pairs for one dollar, to nearly every customer I waited on and soon learned that Pay-Days were cut two inches fuller than the average make and in one evening could give a fairly satisfactory explanation of some of our values, at least an explanation that was satisfactory to myself. Work shirts, work pants, underwear and men's clothing I had no difficulty with at all and I began to think it was much more simple to be a successful salesman in one of our stores than I had formerly been led to believe.

Then a woman ruined my peace of mind by merely wanting to be waited on for a pair of shoes.

I eventually found someone to whom I could transfer this customer and the thought occurred to me that I had found what was wrong with our corset business.

Are we looking for someone to whom we can transfer our corset customers?

Is it not a fact that in most cases a large amount of the total corset sales in our stores are made by one girl, notwithstanding the fact of our practice of general selling?

Is it not a fact that suggested sales are universally made in the departments with which we are the most familiar and in which stock we find ourselves completely at home?

I think this is so—and it is further verified by the fact that a man or woman coming into our stores will invariably sell larger quantities of the kind of goods in which he or she has received training.

Are we then agreed, the more at home we feel in the corset stock the more corset business we are going to do?

What is the first essential of a volume corset business?

The proper assortment of styles and a sufficient quantity of the best sizes in them. And here let me stress the importance of fewer styles and larger size assortments.

In what location shall we place this stock when it arrives at our store?

Memory brings to mind an incident:

A few years ago one of the largest theatres in Chicago refused to publish an advertisement for one of the largest corset manufacturers because the model on which this particular corset was shown was wearing a knee length petticoat. This was considered at the time very modest. During that period of the business the corset department would be placed in some obscure position so that women could retire to some out-of-the-way corner and purchase their corsets with the utmost assurance that no one would observe the operation.

Needless to say, times have changed. Corsets are today displayed on tables in the main aisles and, in my judgment, the sales in this department will mount in proportion to the prominence of the space the department is given.

Perhaps first in importance is a saleswoman, who has a natural liking for corsets, to take care of the corset stock, to see that a fill-in order is in transit most of the time.

If the salespeople in our stores, particularly the women, will familiarize themselves with our styles, the particular type of figure to which they are adapted, and become able to talk the points of merit of certain models for certain figures, and as the new numbers come recommend them to the customers, they will find themselves suggesting these particular models to the particular women for whom they are intended.

Following up this thought, let me say that during a recent convention trip I had opportunities to show the line personally to some of the women in charge of corset stocks in several of our stores. They invariably found several models about which they were particularly enthusiastic. They would make a selection for themselves before half of the line had been shown and invariably they would change their opinion and make another selection after seeing the entire line. They picked, eventually, the very thing that someone familiar with our line would have suggested from the start.

The last time I had the pleasure of showing the line personally to the Associates in charge of the corset department in one of our stores they made a personal selection, found something they liked better, changed it, found another number about which they were enthusiastic and changed to that and eventually decided on a fourth selection. Their enthusiasm was real as regards the fitting qualities, styles and values.

I asked myself, if they were so enthusiastic that they could find such an assortment of models that appealed to them as to make the
number of selections they had made, why should not the general public be just as enthusiastic? Then I thought perhaps they would be if they were given the opportunity of seeing a sufficient assortment and were told in an intelligent way just what a particular type of garment would do for them, why it would feel comfortable to their particular type of figure and why they could expect a reasonable amount of wear from it.

A customer came into one of our stores some time ago and purchased for herself a corset which happened to be our Style 165. The writer was in this store at the time when this corset was returned. The customer was very much dissatisfied. Her version was that the garment did not fit, the hose supporters were too short, the bust was too high, that it did not cling to the figure and had a tendency to ride up on the body.

There are two sides to every story and I am wondering, as we are the parents of this garment, if our side might not prove an interesting illustration.

The corset was creased, the steels bent in about three and one-half inches from the top, showing it had been placed on the figure in a position that would bring the waist line at this point while the top of the corset was where the waist line should be.

After bringing the garment down to its proper position on the figure, it immediately brought down the hose supporters in place and they were amply long to allow for adjustment, in fact had to be shortened to be worn.

The back steels and the side boning of a corset, particularly true of the heavier types, can be bent to the natural curve of the body. They will be far more comfortable than when put on without this being done. No doubt many of you have seen a corset worn under a thin silk dress where the bottom line of the corset was very noticeable. Had this been shaped up to the body prior to being put on, it would not only have eliminated this but would have clung under the lower part of the figure and been far more comfortable to the wearer.

This woman was taken into the fitting room after these suggestions were made and shown how properly to put on this corset. She went out delighted with the garment she brought in for exchange and has since purchased another one and to my knowledge has recommended it to at least three of her friends.

**WE do not recommend corset fitting in our stores but we do recommend intelligent corset selling.** The few minutes spent with this woman not only made a satisfied customer but the kind that has made other corset customers.

The corset business is no longer a seasonal business. One of our stores sold over one hundred dollars' worth of corsets recently on a Saturday, notwithstanding the fact the Christmas rush was on. The Manager of another one of our stores remarked to me last night the number of corsets he had sold that day was a surprise to him. There is no distinction between June and December and if the corset stocks are allowed to become depleted in October and November we are tearing down in two months what we are spending the other ten months to build up.

Have you ever waited on a customer in your corset department who has asked for a garment fairly heavily boned and our style numbers have not been mentally photographed in your mind? You turn to your stock and find Style 102 and when you open the box the very type of the garment convinces you it is not intended for her at all. You place it back in stock, perhaps take down another box only to find you are still far away. You may go through a considerable number of the Styles before you come to something that would suggest itself as being what the customer wanted.

All this time you have created in the mind of your customer the impression that you are not familiar with your stock and not being familiar with the stock you cannot be familiar with her needs. Thus a mental hazard is built up between you and the customer which will take additional effort to overcome. A knowledge of your stock would give you this approach:

"We have several models of this type, any of which I am sure will please you. If you like an elastic garment, our No. 137 which retails at $4.98 is made of an exceptionally heavy elastic and is adapted for the woman who wants the freedom of an elastic garment; yet the elastic is heavy enough to be supporting and confining.

"If you prefer a lace back model slightly heavier boned, we have Style 166 which retails at $4.98. This garment has a graduated front steel, substantially boned across the abdomen, made of a beautiful silk brocade and elastic of unusual quality.

"We also have Style 165 which retails at $2.98 and is made of a pink coutil, lace back elastic top model.

"Style 350 which retails at $3.98 is also substantially boned and has an elastic abdominal support, medium bust, made of white coutil."

If you know your line, you have established a bond of confidence and you know what you have that is particularly adapted to your customer's needs and you are going to find it comparatively easy to sell her any one of these four models which you feel may best be suited to her figure and to her purse.

I continually find myself wondering what the average corset business for one of our average stores should be and it invariably brings me to figures that are astounding in their proportion.

I should just like to repeat that I believe it is possible to reach one-fifth of this year's increase in the corset department alone if we got away to the right head of steam January 1, 1927.
TAKING THE FIRST THREE DEGREES
By E. M. DeMOSS, Employment Department, St Louis Office

ANY of the men connected with our Company are members of fraternal organizations. They are therefore familiar with the thought as expressed in the heading above.

In the employment of men, I have often compared our Company to a fraternal organization, and have emphasized the fact that we must undergo the test of each of its degrees before we become a full-fledged member.

It is my contention and experience, after almost eleven years in this Company, that, almost without exception, our men have found certain discouragements in it. I have tried to prepare each man as I have talked with him, by explaining the discouragements which are likely to come so that he will realize his is not an exceptional case nor his discouragements peculiar to himself.

The first discouragement, which I want to liken to the First Degree in a lodge, is that which comes as the new man first reports to the store. He is leaving his friends and relatives. In a sense, he is a pioneer. Naturally, he has in mind certain expectations and certain pictures. When he arrives, the store does not look as he expected it to look. The manager perhaps is not as he visioned him. He is having a hard time to find a home where the rental will fit into his new salary. His wife is homesick. And finally, he is wondering whether he has taken the right step.

As in a lodge, the First Degree is usually the easiest; so in this case, he finds the same thing true. His tremendous enthusiasm for his new place will likely carry him over this First Degree. Then he begins to realize the possibilities of the Company and to sense the difference in the atmosphere. He then becomes tremendously interested in his work.

The Second Degree and test come at the end of nine months to a year. By this time, he believes he is far better equipped than he actually is. Perhaps he has had certain discouragements and misunderstandings during previous months and he begins to wonder whether or not he will ever get a store or an increase in salary. Perhaps there are other men in this store who have been there much longer. They have, perhaps, received an increase in salary, while he himself has had no recognition. He feels his Manager has not been as appreciative as he might be. He has allowed himself to build up his living expense to a place where it is very hard for him to get along on his salary. And the very fact that he has let himself become discouraged, makes every little grievance assume larger proportion in his mind than is justified by the actual facts.

This Degree is far more difficult to pass, for the reason that he has allowed some of his early enthusiasm to die out and he has less reserve on which to call. Many times, just at this point, a heart-to-heart talk with his Manager during this Degree will carry him through. Sometimes, if he would only sit down and face the situation squarely, analyzing himself to see whether or not he is to blame for some of the grievances he holds, he would be able to finish this Degree with honor.

The Third Degree comes at varying times in the man's experience, but is usually at the end of about two and a half to three years. By this time he feels he has put a life-time into the work. He fails to remember that he probably would have been putting in this time somewhere else without any prospects whatever. He believes he is ready for store management and begins to think that he is being discriminated against, or his work is not being recognized, that someone has it in for him, or that some other man has been shown a preference, when he might have been considered.

In my opinion, this is the most difficult of all the Degrees, for it is the Degree more men have failed to finish than any other.

I HAVE been amazed, since my connection with the Employment Department, to note how many are these men who, having left our Company for one or another reason, try sooner or later to get back into it. The man may have felt his grievance was so great in this Third Degree that he could not overcome it. He may have been tempted by greater salary, by bright promises, or by some alluring offer. Yet once he leaves us, he begins to realize the worth of the opportunity he has thrown away.

If he could only know this at the time he is feeling so abused, I doubt whether any man would leave as a result of this Third Degree.

I have outlined these Three Degrees to almost every man I
have employed lately. I want him to say when each of these periods of discouragement comes to him: "Mine is not an exceptional case. Almost every man of the hundreds who have preceded me, and who have made good in this Company, have felt the same way. Have I less courage than they?"

These Three Degrees will be found to await us in practically everything we attempt in life which has success at the end of the road. Young men believe that this is not true. As they take up each new job, and reach any one of these Three Degrees in it, they give up immediately, because they believe that, in some other position, they would not be subject to it.

HOW many of us have had a half-dozen positions or more before we were thirty years of age and how few of us have analyzed the reason for our leaving each position.

Can you remember how proud you were when you completed your last Degree in the fraternal organization to which you aspired? That pride can hardly be compared to the sense of satisfaction which comes when a man has proved greater than these discouragements, has finished his last Degree and made himself worthy of the future in our Company. He will be clearer-eyed, stronger, more competent, and better able to cope with the problems of the future by having solved these smaller problems in the Three Degrees.

Then when success comes, he will look back over the years and do as many of us old-timers do—brag about the hardships WE ENDURED!

THE CUSTOMER'S VIEWPOINT

By R. L. WHITMAN, Advertising Department

Advertising and selling the wearing quality to be enjoyed from a suit of clothes are infinitely more important than just announcing the suit at a price.

The breeze of an electric fan appeals to a person more than the fan itself; hence, selling the breeze and the resulting comfort is more effective than selling just the fan.

It is not what it is but what it will do for us which we weigh most heavily when we are deciding what to buy. If the merchandise will do its job well we are interested. Then—and not until then—if the price is right, we buy it.

The customer says: "I am concerned far more in what the J. C. Penney Company can do for me than in whether it has a hundred or a thousand stores, whether it does a business of a few thousand dollars or millions of dollars."

Therefore, to attract a customer and keep him interested, he must be repeatedly reminded of a continued ability behind the store which works for him, safeguards him in his purchases and comes to his relief in case some purchase turns out contrary to what he was led to expect it would do for him.

When told of this ability to make it stick with the customer, he must find proof of it every time he visits the store. Nothing can possibly shake his confidence more than to be told one thing and then find something quite to the contrary.

The customer's viewpoint is that anniversaries merely measure the longevity of a business career and are not necessarily evidences of public merit; that a quarter of a century, however, brings a business to an age of respectability where it can be safely judged for the good it has done and is capable of continuing.

Not every reader of a newspaper reads the advertisements any more than every pedestrian on the sidewalk looks into every show-window he passes. The habit of eating three meals a day is interrupted occasionally by indigestion and other unavoidable preventives.

SANE advertising — the kind that omits all sensationalism — gets more of the customer's earnest consideration than any other kind, but he does not talk about it. Why should he? It is educational, illuminating, appealing. The re-action always is favorable.

The greater the reasonableness of the statements of advertising the more regularly the statements are read and the greater is the confidence instilled in the reader. Hence more readers are enlisted.

Time and experience teach the customer that he need have no reservations when a J. C. Penney Company salesman tells him of the wearing and the breeze of his merchandise or when he reads of it in a current advertisement.
ADVISABILITY OF HAVING A WILL

By JOHN B. BUTLER, JR., Legal Department

As a person spends most of his life earning and building up an estate, it is only natural that he should desire to have a voice in determining how his property should be distributed after his death.

A person might give away most of his property during his lifetime but this is not usually done. The making of a will is usually the only practical way for a person to provide for the distribution of his property in accordance with his own wishes.

In the matter of a will, the laws of the various States of the Union are not all alike, but usually a surviving wife, if there are no children, is entitled to receive one-half or one-third of her husband’s property. If the wife has been instrumental in earning and saving and building up whatever estate her husband may leave, the husband will often desire that his wife receive a larger part of his estate than would go to her by law if he leaves no will. The only way to accomplish this is by making a will.

A WILL is very important where there are children in the family. By will a man may make suitable provision for his wife and, if he so desires, may leave a designated amount of money in trust for the benefit of each of his children, with the provision that the property so left in trust may be delivered to the children when they become twenty-five or thirty years of age. In this way children can benefit by the income from a definite amount of money or property, and they will receive the property itself at an age when they should be qualified by experience to take care of it.

If there is no will, the part of one’s estate which goes to the children will be turned over to a Guardian appointed by the court.

This Guardian will use the income from such property for the benefit of the child until the child becomes of age, at which time the property will be delivered to the child. This might result in a child receiving a comparatively large amount of money or property when he or she becomes twenty-one years of age. A young person twenty-one years of age is not very often qualified by experience to care for any substantial amount of money or property.

Most people think it advisable to provide by will that the property which they wish to go to their children shall be conserved by a Trustee until the child reaches twenty-five or thirty, at which time presumably the child will be qualified by experience to care for the property which he or she inherits.

Very often a man will desire to leave a larger portion of his estate to his wife than she would take by law if he made no will, trusting in her good sense and judgment properly to care for the children.

A person may have certain friends, or there may be certain charitable institutions to which he would like to make a gift of money or property. This can be done only by will.

In the community property states, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas and Washington, it is quite important that the wife also make a will. In those states the wife becomes entitled to one-half of the property earned by her husband during the period of the marriage. The advisability of the wife making a will in these states was clearly demonstrated in a case which recently came to our attention.

The wife of a Manager of a J. C. Penney Company store in one of these community property states died. Under the law of that state the wife was entitled to one-half of the property acquired during the period of the marriage, which included one-half of the J. C. Penney Company stock which this Manager had acquired. Under the laws of that particular state this stock went to the children, and in order to get his stock back, the Manager of the store had to buy the stock from his own children. If the wife had made a will, leaving the stock to her husband, this situation would not have arisen. In these community property states, therefore, it is most advisable for the wives as well as the husbands to make a will.

In addition to the fact that a will carries out a person’s desires with respect to the disposition of his property, there are certain other advantages to be gained by making a will. A person making a will may designate an Executor, and may provide in his will that such Executor shall serve without giving a bond. If there is no will, an Administrator will be appointed by law, who will have to give a bond for the faithful performance of his duties as Administrator. If there are children and there is no will, the Guardian appointed by the court to receive the property that goes to the children has to give a bond covering the full amount of property received by him for such child. If there is a will, it is usually necessary to have a Guardian appointed to receive any income which may be payable to the child during its minority. The expense of the Guardian’s bond may also, in most states, be eliminated by suitable provision in the will.

There are real economies, therefore, that may be effected by having a will and, considering the fact that it is usually a comparatively simple matter to make a will, one would be warranted in
making a will simply to save the money which would otherwise have to be paid out of his estate for unnecessary expenses.

There is still another advantage from a will which is important. If there is no will, there are certain persons who by law have prior rights to be appointed Administrator or Administratrix. By will one can select a friend, whose business judgment and honesty recommend him, as Executor, or, if there is a Trust Company whose management is properly conducted, such a Trust Company may be selected as Executor and Trustee.

Thus, by will, one can obtain an experienced business man or banking institution to settle his estate, whereas, if he leaves no will, the administration of his estate may fall into the hands of a close relative whose experience in business does not really qualify him—or her—for such work. Of course, in many cases one's wife may be fully qualified to act as Executrix and, even if another Executor is named, it is usually customary to name one's wife as Co-executor or Co-trustee, so that she will at all times have full knowledge of what is being done in connection with the administration of the estate.

### WHY WE MUST PAY INTEREST

*By E. E. Lincoln*

Interest may be defined as payment for the use of capital. In some ways it resembles rent, but it also differs from it in many important respects.

Unlike land, capital may be freely reproduced, and for this reason the rate of interest tends to fluctuate within relatively narrow limits. An advance in the rate will stimulate the accumulation of capital, and when the supply increases the rise in the rate will be checked.

An unduly high or low rate, therefore, will eventually bring its own remedy. This does not occur in the case of rent.

Where population is most dense rents are highest, but in such places interest rates are generally much lower than in sparsely settled communities. This is due to the fact that capital accumulates where highly civilized people congregate.

We have seen that capital plays an important part in every line of production. Men want it because they can produce more with it than without it. They pay for the services of capital for the same reason that they pay for any other productive service. A loan of capital confers additional purchasing power upon the borrower and thus gives him command over goods for use in the further production of wealth or for the immediate satisfaction of his wants.

This explains why men are willing to pay interest. Let us now see why they must pay.

When the owner of capital turns over the product of his savings to someone else, he is deprived of the satisfactions and advantages to be derived from their use. He also incurs a certain amount of risk. Hence he will naturally demand some sort of compensation in addition to the repayment of the principal.

But this does not tell the whole story. In accumulating capital funds the average lender must deny himself certain immediate satisfactions. Few people will make this present sacrifice without the prospect of a future reward, which takes the form of interest.

Most of us are willing to put aside a limited amount of funds with no other reward than the protection thus afforded against a "rainy day," but the amount of funds accumulated because of this motive alone will fall far short of supplying the capital required by modern industry.

Interest must be paid, then, to induce further accumulation. Such accumulation involves saving and waiting, and interest is sometimes called "the reward of abstinence."

If present rewards (or interest rates) are not sufficient to cause the accumulation of needed capital, the most eager borrowers will offer greater inducements. This means that interest rates will tend to advance until the supply of capital is more nearly in balance with the demand.

The rise, however, will be limited, as borrowers cannot afford to pay more for the use of funds than the services of capital are worth.

The fact that interest must be paid should not be confused with the rate of interest paid. As stated above, the actual rate of interest on first-grade loans varies over a period of generations within rather narrow limits. War, with consequent destruction of capital, may cause a sharp though temporary increase in rates. Lower rates tend to be found in old countries with stable governments. Higher rates are usually paid in newer countries and for capital used in new industries. There are other natural differences, depending upon the length of time for which loans are made. Whenever the "risk" is commonly supposed to be greater, higher interest rates must be paid.

The important thing to remember is:

We must either pay interest or do without most of the capital which we now employ in operating our farms, factories, etc. Without the constant accumulation of capital under the inducements offered by the payment of interest, our modern civilization, with all its comforts and conveniences, would be impossible.
THE VALUE OF IDEAS

By E. H. HEATER, Manager at Traverse City, Michigan

My first employer called me aside in my first hour in his store and said, "Young man, I want to impress upon you one fact, and that is that the greatest thing in business is TO THINK."

This made a profound impression upon me. I never forgot it. The wisdom of that bit of advice is manifest even to this day, when I have a hard problem to solve. If you think hard enough and long enough and concentrate deeply enough, you can solve any problem.

So I have made a slogan for myself. Here it is:

THERE IS A SOLUTION TO EVERY PROBLEM. THE PROBLEM IS TO FIND THE SOLUTION

Well, I kept thinking and thinking and studying and working and saving. I was a disciple of Old Man Doer. I had faith that the Day of Opportunity would come. And, sure enough, the age of sixteen found me manager of a general merchandise store in the State of Washington.

HERE was the real test. I was now on my own initiative. I had to stand or fall as the result of my own decisions. I will tell you what got me into the most trouble; it was Lack of Judgment.

For instance, one day two burly salesmen came into the store and before I knew it, I had signed a contract for the delivery of $80 worth of jewelry, at wholesale, every month. I was to receive, free, a six-foot show case and there was a provision in the contract that I could return all unsold jewelry each month, exchanging it for jewelry that would sell.

Well, month after month that cheap jewelry rolled in by the bushel. We sold very little of it but after a short time we could return nothing more, for by that time we had a supply of every item they handled. The contract was to run for three years. After six or seven months, I woke up to a realization of what I had done. I got out of the mess only because our lawyers were able to show that the contract had been altered after I had signed it; the amount of jewelry we were to take each month had been doubled.

THE point here was that I lacked Judgment. I did not think deeply enough. I should have thought it out and realized that we could never sell $150 worth of jewelry every month in such a small town. But I have been repaid many times for all the worrying I did at that time, for that one unpleasant experience has saved me trouble many times since.

It was Lack of Judgment, too, that caused me to lose a good many thousands of dollars through the extension of credit to farmers who bought of me in that store. Too late, I realized that it was poor judgment to extend credit to farmers who were already broke.

And I believe I can attribute every mistake I have ever made—and I have made many—to Lack of Judgment. And as I look around me and think over the mistakes other men have made, I see that in their cases, too, in nearly every instance, it was Lack of Judgment that led them astray.

Lack of as much education as I should have liked to have had has always been a handicap to me but I have tried to make up for this by attending night school and taking correspondence courses. Instead of running around at night, I have spent the evenings in the store, studying. And I am still doing that.

But education, alone, is not enough. Above all, one must have Ideas. And Ideas result from thinking. Ideas have built empires; and they are responsible for most of the business empires of today.

Let me tell you what ideas have done, in one instance. Ideas have built the National Cash Register Company. And many of the most valuable ideas originated in the minds of the employees. There are Idea Boxes located all around the factory. And the Company pays from one dollar to a trip around the world for every Idea adopted. It is good business for them to do this, for some ideas are worth hundreds of thousands of dollars to them.

At the age of fourteen, I was working in that factory. I was a truck boy. There were hundreds of truck boys in the plant. We had to push trucks about the factory. In pushing these trucks through the doorways, we frequently struck the doors and, in a short time, this wore holes in them. So the Company found it necessary to have new doors all around, quite often.

Another truck boy and I were in the habit of keeping on the lookout for Ideas, then consulting together regarding any that had occurred to either of us. Together, we made the suggestion that sheet iron plates be placed on each side of every door. This idea was adopted and we got our dollar.
That was over twenty years ago. How many doors have been saved in all these years? Fifteen years after we made this suggestion, I was in the National Cash Register factory and saw some of the same doors that had been covered with sheet iron while I was there. Up to the time we made the suggestion, they were replacing doors every few months.

This practice of inviting the employees to offer suggestions, made such a profound impression on my mind, while I was at the National Cash Register Company, that I have never forgotten it. I always try to induce my store force to make such suggestions as they think might be of value. And from time to time I have made suggestions to our Executives in New York, knowing that if the suggestions are made in the right spirit, they will be welcomed.

HERE is an example of a suggestion I made and the manner in which it was received:

When I became a Manager and began to receive the Trial Balance Sheets, I could not figure them out. I doubt if the Manager before me could. I wondered how many more Managers were as ignorant as I was and I thought that if many of them were, it was a bad thing for our Company. So I waited until I met a number of Managers at the Salt Lake Convention, when I questioned a good many of them and found few that could figure out their Trial Balance Sheets.

So I wrote this information to Mr. George H. Bushnell, with the result that he issued those fourth dummy Trial Balance Sheets. They were an immense help to all of us at that time and I feel they should be got out yearly for all new Managers, as I run across new Managers who do not understand their Trial Balance Sheets.

It all goes back to the advice that my first boss gave me, the first day I was on the job. In order to accomplish things you must think—and do a little better job thinking than the other fellow. And along with your thinking you must have Vision; you must be able to see things completed in your mind that are not, as yet, in existence. You must be a dreamer of dreams, always remembering that all men who have accomplished big things were dreamers as well as doers.

My heart is tied up in this great work of the J. C. Penney Company. Our Company is a blessing to mankind, especially to people of meager means. The future growth and expansion of our Company is going to be marvelous.

Do you suppose all the good things have been thought out and put into effect? No, not for one minute! We are barely started. There are many inventions, improvements, short-cuts, which must yet be thought out for the better functioning of our Company.

Can our Executives, located in New York, think of all the new things that should be devised for the operation of our Company? No. We cannot expect them to do all the thinking. We must help them. And they more than welcome our constructive suggestions.

SO, if you are a man or boy just starting with our Company, and your job is opening boxes and washing windows, and you get a new idea how to open boxes or wash windows in a better, quicker or more economical way than the job has ever been done before, don’t be afraid to send that idea in. It will be given due consideration.

Who knows but that there is someone, somewhere in our vast army of employees, who has an idea in his mind that would increase our business five per cent without any added expense or stock increase. That this could be done, I do not doubt. But I do not know the way. Do you? If you do, send your idea in, for it is literally worth millions. Five per cent of our 1926 business would amount to something like $6,000,000. And this would be the gain in volume of business for just one year. But probably the idea would be equally valuable the next year and the next and so on for years to come.

An idea that has been of immense value to me, while traveling over the hard road of experience, is to devise a set of rules for myself, to keep me on the right track. There are now nine rules in my code. It is my opinion that the ninth is the most valuable of the lot. Here they are:

1. Never be afraid to try out a new idea.
2. Always carry a notebook and jot down good ideas immediately, for they may never come again.
3. Try to use good, unbiased judgment.
4. Always let the Golden Rule be your guide.
5. When in doubt, do not act.
6. Will-power can accomplish almost anything.
7. Think you will and you will.
8. Know that you know.
9. Drive yourself to do now that which you know should be done now.

Education alone is not enough. Above all, one must have Ideas. And Ideas result from thinking.

In order to accomplish things you must think—and do a little better job thinking than the other fellow.

There is a solution to every problem. The problem is to find the solution.
THE needs of a community, it seems to me, are rather indefinite to the newcomer to any community, and it is only after study and observation that one can come anywhere near interpreting them.

When we opened our store in Whittier three years ago, I did not have anything like a clear-cut idea of what the community really needed.

It was evident to me that one of our stores was really necessary here, but as to merchandise needs, civic needs, and all the other community needs that any successful store must supply or contribute to, that was a matter of which I knew absolutely nothing.

At the present time we are not fully meeting the needs of our community but, after studying the matter for the past three years, I believe we are nearer to our purpose than we have been in the past.

The world over, people are very much the same, and appreciate Good Service with a Smile, Value and Quality. These three factors we are endeavoring to supply to our community.

Most J. C. Penney Company Managers and Associates do not fully appreciate the real privilege they are enjoying (or should enjoy) in being able to associate in a BUSINESS way with so many, many people. That poor old soul you waited on the other day who had so little money to buy a new dress with, did you know that her husband fought in the Civil War and that she manages to live on her pension of about twenty dollars a month? Or were you peevish because you had to take ten minutes of your very valuable time in order to sell the customer a small amount of merchandise? Are you ever hasty in your judgment?

A great many of us see only the piece of merchandise we are trying to sell to a customer. We do not visualize the happiness we can GIVE at the time we are making the sale.

Do you remember when Mother used to return from town, and in the evening the various packages were opened and inspected by the entire family? That was some event in the days when I was a youngster. I believe that today there are millions of families who still get this same enjoyment out of a home-coming of this kind.

BUT a good many times we, behind the counters, for one reason or another, do not GIVE that something with the things we sell that means so much more to everyone than the merchandise we are selling. That thing is the happiness we can GIVE by being human and also being a salesperson at the same time.

Some people just naturally have the ability to serve the public in that satisfying way. That is the reason a certain Associate in your store usually has a customer or two waiting for her to serve.
THE FEBRUARY STORE MEETING

By A. W. HUGHES, Personnel Department

By the month of February every store should have its plans for Store Meetings running along smoothly, as outlined by the Manual. The organization of the Associates as a group for Store Meetings should have been effected and the next topic for discussion should already have been given consideration.

The subject assigned for the general Store Meeting for February is the Advantages to the Customers of the J. C. Penney Company Stores.

This is a most important phase of our business. We offer customers certain advantages not to be found in other stores. That is why we have attained such an enviable position in the business world in this the year of our Silver Anniversary. But every Associate must be fully aware of all these advantages and must broadcast them tactfully to those with whom he comes in contact in the store and out of it.

At the February Meeting one of the main factors to be stressed is that we are different from the average department store. It is, therefore, wise to give much thought as to how and why we differ from other stores. In other words, we must analyze our Service to the public because every Associate should always be conscious of the necessity of emphasizing these advantages and of never giving a contrary impression.

What are some of the ways in which we differ?

First, it is our policy to make every person who enters our Stores feel like a guest in a home, so far as it is possible. Each customer is, or should be, given a polite and cordial greeting. And when it is possible, the customer should be addressed by name.

Second, the atmosphere of the Golden Rule permeates all our activities. With us it is Serve as you would be served. We know no class distinction among our customers. They are all treated alike by us.

Third, in our Stores there is a noticeable atmosphere of cheerfulness and helpfulness. Our Associates give of their best and bend every effort to satisfy the wants of customers to the fullest extent possible. They are not indifferent and lackadaisical. They realize that they are not mere clerks who just hand out goods but that they are salespeople who share in the profits of the business in one way or another.

The further and most important factor of unusual values is fully treated in the Manual.

The outline of the February Store Meeting in the Manual should be closely followed. It contains a number of good points to be brought out in sales talks, thus calling to the customer's attention the advantages we have to offer. But in weaving such advantages as our great buying power into a sales talk, care should be taken to be interesting and not boring. Every new customer should be told these advantages if it can be done naturally and without antagonizing him. On the other hand, old customers should not be told the same story over and over again each time they make purchases.

Our Silver Anniversary will afford an opportunity to impress our Principles and Policies upon the public more than ever. Many new customers will enter our Stores. They will be interested in the phenomenal growth of our Organization during its first twenty-five years. Tell them about it. This will be one way of helping to arrive at our goal of a $150,000,000 business in 1927.

In your Store Meetings, make use of the personal experiences of each Associate to serve as an example. Then your Meetings will be an asset to everyone participating in them.
IN January, 1910, I was called by wire to St. Louis by a cousin of mine who was working for one of the big shoe houses. His telegram read as follows:

"Come to St. Louis at once. Mr. Penney is in town."

I caught the five a.m. train, arrived in St. Louis that morning and went up to the office of the shoe concern. Here I was met by the young man, my cousin, who was in the credit department. He explained to me who Mr. Penney was, being well acquainted with him and his financial standing and the possibilities of his enterprise.

After this interview, I was rushed over to one of the big dry-goods houses where Mr. Penney had gone expecting to make his spring purchases. As I entered, I was met by an old friend who told me Mr. Penney had just come in and had gone up to the third floor. I was asked to sit down and wait for him.

WHILE waiting, I asked this friend about Mr. Penney. I asked him to tell me all about the future of the Chain Store System. He replied that it was the coming thing of the country. Also, I was told, if I was willing to work like the ——, keep my mouth shut and my face clean that Mr. Penney would make me rich.

As to the working part of it, I didn't mind that, for I had worked for a concern for twelve years that really knew what work was. I mean hard work, from about five a.m. to eleven p.m. daily. That was the kind of training I had. I felt that if Mr. Penney wanted a man to put in more hours than I was used to, he would have to go some, even to watch him. I also felt that I could keep my mouth shut and, as to my face, it was generally fairly clean.

So, with these convictions I had no hesitancy in seeing him. I told this friend I was ready for the man and to show him to me.

Just then a youngish-looking man rushed out of the office of the credit department of this dry-goods house. He was so hasty that he almost ran over me. For my part, I was so greatly surprised that I forgot what I was saying to my friend and looked after the youth in amazement.

Well, when I came to, this friend of mine was laughing heartily.

"What's wrong?" I asked him.

"Bill," he said, "that is your man. Do you think you can keep up with him?"

I said, "I will try. I have never found a man, so far, that I could not keep up with."

So, when Mr. Penney came back I had the pleasure of meeting him.

I was working then in a small town in Illinois and at that time was considered one of the best salesmen in that part of the country. I admitted it, myself. I also had been trained as first man. I was experienced in managing shoe and clothing stores. Therefore, I really was considered a merchant.

SO when I left my cousin, I told him not to worry, I would get the job. Where I came from, I could get a job any time. In fact, I felt that the Golden Rule store was lucky to get me.

But after my interview with Mr. Penney I was thoroughly con-

vinced that I was lucky to get a position anywhere at any time. In fact, he took all the pep out of me to begin with. When he got done with me, I was willing to do anything to get the chance of working for him. After a long conversation, I was offered a position at Kemmerer, Wyoming, at a salary of seventy-five dollars per month. I took it. That was in January, 1910.

MY impression of Mr. Penney is today just as it was then. I considered him a very keen financial and business man. In fact, one of the best I had ever met. I took him to be a man of good judgment, fair and kind, a hard worker; a leader of men. I was so impressed with him, and the way he pictured the Golden Rule idea, that I was willing to go anywhere and at any price, just so I got a chance to work for him.

And not only this—but he appealed to me in many other ways. I was at once attracted by his firmness. This I knew I needed in business. Then, his kindness was alive for the other man's welfare. This appealed to me. Next, he showed good, sound, business principles.

After he told me about what he had done, and what he was going to do, explaining his one-price policy, his strictly cash system, his plan of putting every man who worked for him on an equal basis and advancing him according to his ability, the outlook certainly did appeal to me.

Frankly, I was never treated that way at home. The old school was set up on a different basis—work as hard as you could and draw as small salary as possible. Then I admired the neatness of his appearance and his defense of strict sobriety with abstinence from liquor and tobacco.

I recall in those days the policy of the business man was to go to
market for a good time. That was the time and place for him to enjoy himself—his opportunity for drinking, smoking and going to shows.

But I immediately found out that this was not Mr. Penney's policy. I could easily tell he was all business, and that was what I wanted. I had worked for other merchants, lots of them, wholesale houses as well, and knew what the country or small town merchant came to market for. When I found out how he conducted his business, I knew then I was going to work for a man who surely would make a success in life, not only for himself but for those who would work for him in the right way.

Well, after our long and interesting conversation, I accepted the position and in February, 1910, I left my little home town for Kemmerer, Wyoming.

Here I began work for the Greatest Chain Store Organization on Earth, based upon the principles of Honor, Service, Confidence, Co-operation, the whole structure resting firmly upon The Golden Rule.

THE TYPE OF MANAGER THAT TURNS OUT THE BEST MAN

By D. C. MOHR, Manager at Mandan, North Dakota

Establishing a relationship of sound duration between Manager and First Man requires that a Manager must first be sound himself. Not only must he be able to carry on his business in a successful way, both morally and economically, but he must be able to impart such knowledge to the men that come after him in a way that will interest them in the success of their efforts. Sound management must be applied. A management grows by experience.

Each Manager must know the ins and outs of his daily occupation for, if he is not well versed in these, how can he expect to handle the intricacies of transferring this phase of his business to others? Upon an understanding of the foregoing principles, he should base his own judgment, not forgetting, however, that there is more than one way in which an institution may be soundly conceived and operated and that the crux of the problem is, after all, honest and capable management.

Harmony among co-workers is one of the greatest factors in any business. Intermittent friction may spring up but the capable Manager will know how to overcome this and dispense the spirit of mutual helpfulness among his employees. Working together builds up the personnel of any organization.

The success of the J. C. Penney Company has been due to the fact that we have had men at the helm of our Institution that were able to look ahead apprehensively. If the Manager can implant into his men the idea that no obstacle is too great to overcome, he can rest assured that his efforts have not been in vain.

Some men hope vaguely to be independent some time. Others convince themselves that they can and will be in a few years. Your business is worth only what you make it worth. Teach your men to forge ahead. Measure yourself by the standard you mete out to them. Stop and think for a few moments into your next five years. Whether or not you will follow the path it shows is a matter that you alone must decide.

The real boss must be on the job. Run through the histories of the biggest businesses and you will find that the executives in charge of those businesses are thinking of nothing else. Divided interest brings failure. Men employed in our great Institution should not dabble in outside interests and there is no good reason why those under him should. If the Manager must be absent, he should delegate real authority to his subordinates. He cannot run his business many miles away.

By being on the job himself, he convinces his followers that he must look his customers in the face. A successful business is built and maintained through undivided interest from the head of the concern down to the humblest employee. It is essential that the Manager keep his interest in his own job if he would expect his subordinates to remain in theirs. We all like to follow a winner and a winner has to keep plugging to stay in front.

If you want to put your business on a two-gun efficiency basis, use the true system of imparting to your men the best you have in you. Teach them to become self-reliant and, above all, get your man.
INTRODUCING

G. H. JONES
Mr. Jones associated himself with the Company at Tonopah, Nevada, where he became Manager in 1926.

E. I. HOY
Mr. Hoy associated himself with the Company at Phoenix, Arizona. He was transferred to Window, Arizona, as Associate, and became Manager there in 1927.

L. W. SEATON
Mr. Seaton started with the Company at Evansville, Indiana. He was transferred to Elkhart, Indiana, and became Manager at Huntington, Indiana, in 1927.

RALPH E. STRUB
Mr. Strub came with the Company at American Fork, Utah. He was transferred to Idle Utah, as an Associate and became Manager there in 1927.

L. L. CUSAC
Mr. Cusac joined the Company at Price, Utah, and became Manager there in 1927.

H. F. TORREY, JR.
Mr. Torrey started with the Company at Hood River, Oregon. He was transferred to The Dalles, Oregon, then to Lancaster, Pennsylvania, and then to Danville, Illinois. He became Manager at Port Angeles, Washington, in 1926.

G. A. HARVEY
Mr. Harvey associated himself with the Company at Gary, Indiana. He was transferred to Pomeroy, Washington, where he became Manager in 1927.

L. B. WERNER
Mr. Werner came with the Company at Provo, Utah. He was transferred to Mesa, Arizona, and became Manager there in 1926.

J. M. SOUTHWORTH
Mr. Southworth joined the Company at Sterling, Colorado. He was transferred to Lat Charles, Louisiana, then to Oshkosh, Iowa, and became Manager at Muscatine, Iowa, in 1926.
OUR MANAGERS

E. A. RETZ
Mr. Retz came with the Company at Greensburg, Pennsylvania. He was transferred to New Kensington, Pennsylvania, and became Manager there in 1925.

W. H. WEGNER
Mr. Wegner associated himself with the Company at Valley City, North Dakota, and became Manager at Beaver Dam, Wisconsin, in 1927.

G. W. STEWART
Mr. Stewart joined the Company at Muskegon, Michigan. He was transferred to Alma, Michigan, as Manager in 1926.

E. E. FREEMAN
Mr. Freeman started with the Company at Ishpeming, Michigan. He was transferred to Sault Ste. Marie, Michigan, and then to Marquette, Michigan, where he became Manager in 1927.

I. D. SILL
Mr. Sill joined the Company at Oshkosh, Wisconsin. In 1927 he took over the managership of our Chippewa Falls, Wisconsin, Store.

RAY JENKINS
Mr. Jenkins came with the Company at Tucson, Arizona. He was transferred to Yuma, Arizona, in 1927 as Manager.

F. H. JONES
Mr. Jones started with the Company at Gunnison, Utah, and became Manager there in 1925.

F. NEUHARTH
Mr. Neuhardt started with the Company at Carrington, North Dakota. He became Manager there in 1927.

W. W. JOHNSTON
Mr. Johnston came with the Company at Bradford, Pennsylvania. He was later transferred to Ithaca, New York, and then to Olean, New York. He became Manager of our Ithaca Store in 1927.

MAKE THE 'ROUND

[Image of text]
THRIFT

RECENTLY a week was set apart as National Thrift Week. Mr. Adolph Lewiston, writing about this movement, urged a personal audit of individual and family money matters, the idea being to "Measure Oneself." On the basis of ten per cent for each of the following points, how do you measure up?

- Work and Earn
- Make a Budget
- Record Expenditures
- Have a Bank Account
- Carry Life Insurance
- Own your home
- Make a will
- Invest in safe securities
- Pay bills promptly
- Share with others.

The idea behind Thrift Week is finding wider popularity every year. May its influence spread!

EDUCATION DEVELOPS

THE real function of education is to provide men and women with a mental equipment with which to meet the many perplexing problems of life. No man or woman, then, can afford to neglect mental development.

The J. C. Penney Company maintains a Department of Education and Research and places all its resources at the disposal of and for the benefit of its Associates.

A distinguished educator says: "The mind, it should be remembered, is not like the body, which reaches its maximum efficiency at an early age, for the mind can be developed over practically one's entire lifetime. In order to obtain this development, however, it is imperative that the mind should at all times be receptive and active and in the process of development."

BECAUSE

THE following, from the Houston, Missouri, Herald, sent us by our friend, Wilk Hyer, for its truth, inspiration, spiritual values and general uplift, is a good New Year's message. It would have appeared in our January issue had we received it in time but, like all things that are good and spiritual, it marks a New Year for any man who reads it and accepts it as a bit of Gospel true for him.

Because I have seen the Flowers, I know what Color is—what Fragrance is. . . . what Beauty is. . . .
Because I have seen the Springtime's Divine Awakening, I know what Hope is . . . what Faith is . . . what Joy is. . . .
Because I have seen the Eagle Soar and the Tall Pines Swaying in the Breeze, I know what Grace is . . .
Because I have listened to the Bird's Carol at Daybreak, I know what Gladness is . . . what Thanksgiving is . . .
Because I have seen the Seeds reveal their wonders in Radiant Life, I know what Mystery is . . .
Because I have looked upon the Mountains, the Ocean and the Trees, I know what Majesty is . . . what Grandeur is . . . what Dignity is . . . what Poise is . . .
Because I have seen the Sun, the Moon and the Stars, in their Ponderous Courses, I know what Power is . . .
Because God has given us Mothers, I know what Faith, Hope and Charity mean . . . what Understanding is . . . what Forgiveness is . . . what Self Sacrifice is . . . what Courage is . . .
I know what Undying Love is . . .
Contemplation of these Revelations mounts Faith almost to Understanding.

WE SAVE AS WELL AS SPEND

ONE of the foremost authorities on banking and finance—The National City Bank of New York—points out that although the American people are free spenders, they have been making a better record for saving than they are generally given credit for.

There has been much concern, and properly, inspired by the widespread acceptance of installment payment propositions. The contracts are undoubtedly, in many instances, unwisely entered into. The illustration on the next page shows the direful results of eating one's cake more rapidly than one pays for it.

However, here are some of our accomplishments as a saving nation in 1926:

Sales of life insurance during 1926 again broke all previous records, the total for the eleven months through November approximating $10,117,140,000 or 6.6 per cent more than in the corresponding period of last year.

Three million more persons owned savings deposits at the close of the fiscal year 1926 than at the beginning, and there was an increase of $1,562,-140,000 in the amount of funds on deposit. At $211 per capita total deposit savings reached a new high record for all time.

Christmas club savings funds broke the record this year, with total distributions of nearly $400,000,000,
an increase of about 27 per cent over the distribution a year ago.

Building and loan association membership increased from 9,886,997 to 11,275,000, and total assets increased $770,000,000 or 14 per cent to $6,280,000,000, a new high record.

A CERTAIN DANGER OF PROSPERITY

Sir Henry W. Thornton, K. B. E., President of the Canadian National Railways, in an address which he delivered recently in Chicago, said:

Overreaching is one of the maladies which seem to be inherent in mankind. It is a symptom of malignant opulence and is universally provoked by success. It thrives in an atmosphere of wealth and power. Prosperity blinds the eye to danger, blunts the senses and often excites an auto-intoxication which ends in catastrophe.

In these days when great political and social forces are working rapid changes in our habit of life and our viewpoint, nothing is so essential on the part of the individual, the community and the nation as that poise which springs from knowledge—the knowledge of mankind, the knowledge of limitations, the recognition of humility. The more one studies the less one finds the store of individual knowledge to be. The more tolerant one becomes the more clearly one recognizes the rights of others and the less does one fall a prey to over-reaching.

As a directive influence the speaker said this—in advising concerning the proper attitude:

Your greatest menace is your wealth. Only by tolerance in your national and international relations, only by that poise which comes from education and a knowledge of mankind, and only by that humility which finds its source in wisdom, will you be faithful to your responsibilities and restore the march of civilization which but lately has been retarded by that greatest of all disasters, the Great War.

In this wise counsel—and it is always the case—the people of our country can control these forces only in one way—every one of us must do it so far as his own affairs are concerned and preach the gospel of its wisdom unto others.

PERSONNEL AS INVESTMENT

A writer in Industrial Psychology, speaking of guidance as a part of personnel policy, points out the wisdom of making vocational guidance a part of the personnel policy of industry, for the purely financial reason that, once the worker is employed, he represents an investment of the company.

Also, for the equally practical though more intangible reason that the morale of all employees is raised or lowered by the firm’s treatment of any employee. As better vocational adjustment is secured for the employee, he becomes a better employee; the returns are in dollars and cents. Vocational guidance must be inherent in any forward-looking personnel policy.

NOTIONS

Success comes to anyone who will do ordinary things extraordinarily well.

No man need be lonesome who makes a friend of his job.

What should a man have more at heart than his life to Eternity?

As soon as you feel too old to do a thing, then do it.

Whatever anyone desires for another, will sooner or later return upon himself.

Here is a very important one:
One quart of dirty oil plus six quarts of clean oil, make seven quarts of dirty oil.

It is not in man that runneth, to direct his steps.

INSTALLMENT BUYING

This picture faithfully portrays the history of an installment purchase that decreases in value as the original cost is amortized.

"three more payments and it's mine!"

Instead of purchasing something that is constantly losing its asset value, why not enter into a contract with oneself to purchase, let us say, a $500 safety bank deposit, a $100 bond or a $1,000 bond? Any one of these may be purchased upon the installment plan.

Why not buy something that is an increasing asset, the longer you pay, rather than a decreasing asset?

Why sign up precious money that you have not yet earned, to the favor of a stranger, when the same stroke of the pen would privilege you to sign it up to yourself and your own estate?
GOOD HANDWRITING A BUSINESS ASSET

By R. W. WILLIAMS, Associate at Montrose, Colorado

In every phase of business life, good handwriting plays an important part. Other things being equal, it is much easier for a good penman to secure a position than it is for one who is not skilled in this art. When an employer advertises for someone to fill a vacancy, he usually requests that a written application be sent, in the handwriting of the applicant. In doing this, he has a three-fold purpose:

First, he discovers the person’s ability to compose a letter of application.

Second, he discovers his ability to think clearly and distinctly.

Third, he discovers how good a penman he is.

Good handwriting also shows that some attainment in education has been achieved. Attractive handwriting runs, hand in hand, with the other elements of learning and must be considered one of the qualifications of the well-educated person.

In spite of the fact that the typewriter now does over ninety per cent of the business writing of today, a considerable amount is yet done by hand. Many good positions have been lost by able people just because their handwriting was poor. Every day in our stores, many instances come up in which handwriting plays an important part in the transaction of business. Each day, every salesperson has to make out tickets and, in doing this, he is liable to become careless in his writing and consequently be misunderstood by the cashier.

Many mistakes are caused and much extra work created simply because of the carelessness of someone in making out sales tickets. If you will notice a new and inexperienced salesperson, you will find that he is careful in making out his slips. However, as he becomes more experienced, he is inclined to grow careless. We should take just a little more time and make our writing legible. It will pay in the long run.

Each day, in ways too numerous to mention, a person must use his handwriting in making various records which must later be interpreted by someone else. If his writing is not legible, the additional time required to decipher it will be wasted and errors may result. In making out requisition lists, in the ordering of goods, in the checking of shipments, in taking inventories and so on, good, plain, legible handwriting is an essential qualification, for without this qualification all the writing would mean little or nothing.

In this day and age, we are inclined to consider handwriting of little importance and therefore we do not devote much time to it. But this is entirely the wrong attitude because good handwriting is an important asset for anyone in business to possess.

A view of our light and airy Store at Waterloo, Iowa. Mr. S. D. Major, Manager

FEBRUARY, 1927
SELLING POINTS OF OUR IMPROVED PENCOST SHEETING

By J. M. JOHNSON, Buyer, Department A

Our policy is always to be on the outlook for a way to improve, if possible, any of our own brands of merchandise. So it will be of interest to all our Associates to learn that we have made our excellent Penco Sheeting a better buy than ever.

By selecting extra long staple cotton for the warp threads in Penco Sheeting we have insured greater strength than before. We have also purposely made the filling threads heavier than those used for the warp threads. The equally as long staple cotton as used for the warp threads. The mill has put in the same number of picks to the inch as woven in similar grades, but by using heavier yarns we produce a fabric with greater tensile strength and consequently of greater wearing quality.

Scientific tests show that our improved Penco will stand several pounds more pressure before breaking than will similar grades. At the same time, moreover, we have retained the fineness, the smoothness of yarn and the evenness of weave essential to the good appearance of fine sheeting. Every safeguard and precaution, such as watching the weaving carefully and examining the fabric closely, is employed in order to insure that only perfect material is put up under our label.

Special care is given to the finish of Penco goods in the bleachery. They are put through a special process of finishing, the nature of which is a secret one and so cannot be given out, but this much can be told:

The fuzz, which is characteristic of cotton goods, is removed and a special finish adds to the attractiveness of the material. The heavy yarns used in the weft or filling lend themselves splendidly to the improved finish and produce an evenly balanced cloth of increased wearing quality.

In short, Penco quality is equally as fine as any in its class. It is heavier, yet just the correct weight to launder easily. It is smooth and stronger than other similar brands. An examination of the fabric will reveal its pure finish, free from starch and other filling substances. Constant laundering and service will improve its smoothness and appearance.

Inasmuch as the improved Penco sheeting can be sold for less than competitive brands, there should be no reason why the buying public will not respond to the value offered. It remains for every Associate to pass on these facts to our customers. Just familiarize yourselves with this information about our improved Penco sheeting and it is bound to find ever-increasing public favor and use.

Synopsis of Selling Points of Penco Sheetng

1. Extra long staple cotton used for both warp and filling threads.
2. Same number of picks to the inch as woven in similar grades.
3. Yarns spun especially for weaving Penco quality.
4. By using heavier yarns the fabric is of greater tensile strength.
5. Greater Wearing Quality.
6. Penco Sheetng will stand greater pressure than similar sheetings before breaking.
7. Fineness and smoothness of yarn.
8. Evenness of weave.
9. Special process of finishing removes the fuzz and produces an attractive linen-like finish.
10. Laundered easily and laundering improves its appearance.
11. Free from starch and filling substance.
12. Is sold for less than competitive brands.
Introducing Mr. William H. Dayton

By WM. M. BUSHNELL, Director of Employment

IT IS with genuine pleasure we introduce to our Associates a new-comer with our Organization, Mr. William Hale Dayton, who joined our Employment Department on January 1, 1927.

The following is a brief history of Mr. Dayton's experience:
He graduated from Hamilton College, Clinton, N.Y., having worked his way through.
Immediately after his graduation he entered the Army Air Service where he served with distinction, being an adjutant when he was discharged. Within recent years he has been active as Major of the Colorado National Guard Air Squadron.

Mr. Dayton, in October, 1919, entered the employ of the well-known firm of A. T. Lewis & Son, Denver, Colorado, one of Denver's largest department stores, where, through careful application and diligent study, he was advanced from the delivery department, through the various service departments to Floor Manager, then Salesman, Buyer, Merchandise Manager and finally to General Superintendent where he had direct charge of all buying, employees, employment, building, protection, systems, expense, supply, etc.

So wide an experience in one business is unusual and we feel ourselves fortunate in securing a man whose contact with department store activities has been so thorough and so varied.

Mr. Dayton comes to us, therefore, broadly and practically equipped to assist in the selection of men for our stores; his sales experience plus his record as an Executive leads us to feel he will add much to the efficiency of our Employment Department and we bespeak for him your consideration and co-operation.

Mr. Dayton is married and our Associates join in welcoming him and Mrs. Dayton to the ranks of the Penney family.

Mr. Dayton will be located at New York.

OPERATING TOGETHER FOR A COMMON OBJECT

By EDWARD R. TUTTLE, Associate at American Fork, Utah

SOME people—not with the J. C. Penney Company, I hope—forget entirely the operation part of the word Co-operation and take as their definition the meaning of the prefix only, co, which means together. To us, the together part of it means very little without the operation but when co and operation are brought together in equal parts, the resulting combination becomes a most wonderful panacea for all business ailments.

On the cover of an issue of THE DYNAMO, a definition was given, which said:

CO-OPERATION IS SO CONDUCTING YOURSELF THAT THE OTHER FELLOW CAN WORK WITH YOU.

You will notice that it says, work with you; not just be with you and stand alongside.

Co-operation means not only to do yourself, but to help your Associate to do; it means not only to make sales yourself but to help the one working with you to make his sale. If you have knowledge of a certain piece of merchandise that will help you to sell it, Co-operation demands that you will impart it to others so that it will help them to sell more effectively. Co-operation means being courteous and considerate to the other employees. It is fine to be high in sales, very fine; but not so fine if somebody else is left to do all the stockkeeping, all the marking of goods, all the sweeping or all the basement work.

I heard an Associate, not long ago, say to another:

"I'm going to beat you in sales today, if I have to break my neck."

The other replied:

"Well, sir, I'm just going to give it all that I can and all the harm I wish you is that you double my sales. It would be that much more for the store and you will earn it if you do."

These two work together splendidly and either would give a sale rather than take one that he felt belonged to the other.

Another thing that is a component of Co-operation, and one which is most frequently overlooked, is the little savings all over the store that can be effected during every hour of the day. Time is spent standing around in little groups, complaining that it is about the slowest morning we ever had, instead of getting out a few remnants that are stuck away under the counter because they are small or bringing out some article that might have become lost in some unfrequented part of the store or making an attractive little display here or there that might tempt someone to buy.

A light left on in the basement, in the washroom, in the dressing room, a pencil left at home when one goes to lunch, a larger piece of wrapping paper used than was necessary, these are things, mind you, that increase our overhead and so reduce the amount of our net profit.

We should learn to watch everything carefully, in the best interest of the store for which we are working, just as if it were our own store. The man who can train himself to do this need entertain little fear for his success.
GOOD THINGS FROM MANY SOURCES

SELF-ANALYSIS

Do I plan my work far enough ahead to secure the maximum benefit from a full day's work?

Have I sufficient knowledge of my Company—its merchandising and policy—to enable me to discuss them intelligently with a customer?

Do I spend enough time acquainting myself with reasons why our proposition is of value to the dealer?

Do I see that a good knowledge of our products is conveyed to his clerks and patrons?

Do I sell him the value of fresh stocks and quick turnover?

Do I fully inform him about our merchandising plan?

Do I make sure that he is aware of the value of our copyrighted trade-names and our national advertising?

—The N. B. C.

The wisest men that ever you knew
Have never deemed it treason
To rest a bit—and jest a bit
And balance up their reason;
To laugh a bit—and chaff a bit
And joke a bit in season.

—Exchange

IT CAN'T BE DONE

The man who misses all the fun
Is he who says "It can't be done."
In solemn pride he stands aloof
And greets each venture with reproof.

Had he the power, he'd efface
The history of the human race:
We'd have no steam nor trolley cars,
No streets lit by electric stars,
No telegraph nor telephone.

We'd linger in the age of stone,
Where when some keen barbaric brain
Of life's conditions dared complain,
And planned a wheel on which to roll
The load his arms could not control,
Snears rose from all the mighty crew
That ever scoffs at what is new.

The world would sleep if things were run
By men who say, "It can't be done."

—Reprinted from "Vision"

A DEVELOPER OF MEN

JOHN G. SHEDD, chairman of the board of Marshall Field & Co., who died on Oct. 22, will be remembered as a developer of men.

"It takes no executive ability to discharge a man," he used to say, "but it requires real executive ability to discover, develop and train men for bigger jobs ahead." And so he spent much of his time, during his active days, walking through the Field establishment, "looking for men."

When, on these walks, he saw some employee perform an unusual act of courtesy, or heard another using intelligent sales-talk, he would make a note of it, and later send for the individual. After a careful interview, all promising employees were graded, and placed in a card index marked "For Promotion."

The genius of John G. Shedd is responsible for a large measure of the success of Marshall Field & Co. His idea about developing employees has a direct application to the retail stores of our readers.

HOLLER

A newsboy
Was asked
How he managed to sell
So many papers
Each day.
He replied,
"Say, Boss, dat's easy.
I just go
To where
There is a lot of guys
What ain't got
Any papers.
And then, 'holler.'
That newsboy
Didn't know it,
But the fact is
He was handing out a whole sermon
On selling.
Just go where somebody is
Who wants something
He has not got,
And then 'holler.'

SUCCESS BY THE "BEE LINE" METHOD

If and when you come to obstacles, drive full tilt against them," says George I. Cochran, head of the Pacific Mutual Life Insurance Company of California, whose business he has increased in twenty years from less than $100,000 to well over $600,000,000, and whose dividends he has increased tenfold.

"Don't look for objections. Go straight towards your objective. Don't let your mind dwell in negatives; deal in positives. Don't waste time worrying over obstacles.

Concentrate on achieving the desired results.

"It is so easy to find fault, to raise objections, to magnify difficulties," says Mr. Cochran in an article by B. C. Forbes in Forbes Magazine (N. Y.). "Negative action usually means inaction. Positive action always means action. Achievement, success, results are not won by inaction, but by action."

"Timidity is a poor result-getter. You must have courage, courage based, not on ignorance of possible difficulties, but on knowledge of all the facts.

"Play for the long pull, for the final result. Minimize immediate benefits; consider mainly the long-range outcome. Work today—and every day—but don't work only for today. Work, rather, for tomorrow, for next year, for five years hence—yes, if necessary, for fifty years hence."

"This is a young and growing country. You must get into your mind and keep firmly in your mind, not merely the conditions of today, but the certain growth of tomorrow and next year and the next. You must lay foundations that will be strong enough and broad enough to take care of the growth that is bound to come—growth that will come to your activities if you plan soundly, but which will come to others if you don't."
The Dry-Goods Department

TO know what should be on the shelves at the proper time, just how much you must or how little you can carry to get the utmost turnover, calls for the entire cooperation of salespeople and Manager.

What we must have depends upon the demands of our customers. The only contact between the store and the customer is the sales force. Therefore, we must have cooperation or be like a boat without a rudder, working hard and hoping a tide of trade will carry us through.

Take an occasional fler. Try the new things so that you're not always referred to as being out of date; but be moderate with the novelties and always ready with the staples.

The Dry-Goods section caters to women. Women like to look and like to talk. Give them a pleasing view of merchandise and they will talk pleasantly of the store, its Associates and surroundings. Give them an unpleasant feeling and nothing worse could happen to your store.

The Department which seems to be the most perplexing is the hosiery department. You have to consider style, color and size. Yet with close supervision that Department can surely show results.

The elements of size and quality are to be considered first and only by hard study, experience and constant stock-keeping can this be accomplished.

Then color. Colors in hosiery change overnight. To be caught napping is not only poor merchandising but disastrous to any firm.

And the style question. Will it be wool or part wool for fall? Will it be heavy or light weight and what percentage? Here is needed a constant watch of style sources, an ear to what the manufacturers say and to weather predictions.

There are so many lines at as many prices that it's a problem; but a style and price range can be fixed to suit most requirements. Then by close supervision of sizes and colors I'll say it will pay.

Other sections are equally interesting. All have obstacles which are never overcome. Otherwise, it would be no game and we should lose interest. But what I'm trying to get at is this: We must work together. Everything has some value to someone. If you are prejudiced, home on the piano is the place for you.

All the buying, advertising and displaying there is will be of little good unless we are first sold on our merchandise.

I should look for conscientious co-operation both in buying and selling if I were Manager.

February, 1927

The Corset Department

IF I were head of the Corset Department, I should keep a record of every corset sold. It is a great help in buying new stock, and one can very soon tell which is a good seller and which is not. This eliminates undesirable stock, and leaves that much more money for the newer, better styles. I should also keep a record of every customer's name and the style number and size of the corset sold to the customer. Then when she came back after another corset, if the one I had sold her proved satisfactory, it would take but a few minutes to get her the same kind. If she did not care for that style, I should find her another one. It pleases customers to think we take enough interest in them to keep a record of their purchases. I should also show a suitable brassiere.

In making a display, I should feature the young girl or "flapper" garments one time, then perhaps a lingerie table, then the older and stouter ladies' garments, and those for the medium figure. Each type takes a different garment and accessory.

At all times I should see to it that the department was well lighted. No one likes to shop in a poorly lighted store. We are not ashamed of our goods.

The Infants' Department is one that interests all women. A display of a completeayette would attract attention and be a helpful suggestion.

I should try to have a one-price table display, as I believe people appreciate it and you can make quicker sales.

I should watch customers as they come in and take them in turn as best I could.

Handling Novelties

ENTHUSIASM should rule the Toilet-Goods section, but enthusiasm isn't a perpetual motion machine. Its force should be supplied not by keeping exceptionally complete stocks at all times, but by sweetening them with something new in the way of novelties every week. My conception would be that new things should be arriving constantly. Customers may prefer to buy staples, generally speaking, but they like to see novelties. The saleswoman as well as the customers gets a thrill from new things, so the arrival of new merchandise is always the occasion for general enthusiasm.

Of course, by advocating new merchandise it is not meant that the department should be overstocked with novelties. It is better to change the display, thus giving the impression of something new and in this way develop enthusiasm.

Display cases should be what they are intended for. The tops should not serve as shelves, but just enough merchandise should be shown to make them attractive, and offer suggestions. On the other hand, in my estimation, the inside of the cases should be rather stocky as to trim, particularly the bristle goods and shaving supplies. In so far as possible, the counter displays should be attractive, but, because an article isn't ornamental, it shouldn't be consigned to a drawer. Put it up in a conspicuous place, even though it is a nail-file or a toothbrush.

A section of our Store at Alexandria, Virginia, Mr. D. C. Book, Manager
STORiE MEETINGS

WALLA WALLA, WASHINGTON

A MEETING of the Penney Pep Club was called to order on December second by the Chairman, after which the minutes of the last meeting were read. The Roll Call was read with Miss Yale and Miss Kerckhoff absent.

A talk on Service and Salesmanship was given by Mr. Stieb. A paper on Co-operation with the Cashier was read by Miss Thomas. Mr. Howard read the speech delivered by Mr. Sams at the last Convention. A paper on Salesmanship was read by Mrs. Starns.

It was decided to hold the next meeting on January 13, 1927.

ELIZA THOMAS, Sec'y

* * *

MORRISTOWN, TENNESSEE

THE Penco Improvement Club composed of the Kingsport, Johnson City, Morristown, Tennessee, and Bristol, Virginia Stores, held its regular monthly meeting in Morristown, Sunday, November twenty-first.

Mr. Williams of Bristol gave a very interesting talk on Education, explaining the importance of the Business Training Course, also reading and studying as a means of broadening one's mind. Miss Camper of Kingsport read Dr. Poling's Article, He Dares the Golden Rule. After several familiar songs were sung by the Club the meeting was given over to general discussions.

Refreshments were served by Mr. and Mrs. Christenson of Morristown.

ALPHA KENNY, Sec'y

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ABILENE, KANSAS

THE last store meeting for 1926 was held December first around the table of the Tea Room.

Thrift was the subject of the discussion for the evening. Extracts from The Dynamo and from Mr. Sams' Convention talk were read. Mr. Cole gave many interesting and instructive suggestions for the Christmas rush.

After the meeting a rising vote of thanks was extended to Mr. and Mrs. Cole for the splendid dinner and pleasant evening.

Those present were: Misses Bernice Stover, Vivian Wetmore, Anna Grice, Mrs. Goodwin, Mrs. Woolverton, Mr. and Mrs. H. G. Meek, Mr. and Mrs. Dan H. Taylor and Mr. Paul Cole and Fred Cole, Jr., and Mrs. Zella Breakey.

—ANNA GRICE, Sec'y

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COLVILLE, WASHINGTON

ON the evening of November ninth, the store force at Colville, Washington, met for its monthly meeting.

Short talks were given by Mrs. E. Bjorklund, Ready-to-Wear saleswoman, on Properly Fitting and Selling Corsets and by Mr. Eugene Pond on Fitting Shoes.

Manager W. A. Stewart reviewed some of the lectures given at the Portland Convention, calling our attention to the importance of education in general and to our own Educational Course in particular. We now have a one hundred per cent enrollment in this Course.

Then followed a general discussion of problems incident to our everyday work in the store.

Light refreshments were served.

Our store meetings are proving to be a pleasure and, we feel, are helping us to be more efficient workers.

LEOTA M. STEWART, Sec'y

* * *

MCKINNEY, TEXAS

THE Service Club of the J. C. Penney Store 404, McKinney, Texas, met in its usual business meeting December thirtieth with the President, Mr. E. H. Dungan, in charge. The meeting was called to order and the minutes of the last meeting were read by the Secretary, Fitzhugh Talbot. The President brought before the house the fact of the limited number of days the store force had between then and Christmas, and the great responsibility that rested on each salesperson in determining the kind of annual report that our Manager would have to offer at the end of the year.

Each salesperson gave a very earnest and enthusiastic talk on his special department. The supply of old stock on hand and the importance of moving it to make way for new spring merchandise which would soon be coming in were given special mention. At the conclusion of each salesperson's talk, each one pledged himself to sell his department as low as possible so that the store would not have the burden of a heavy inventory.

At the conclusion of the discussions our Manager, Mr. Cooper, expressed his appreciation for the loyalty and co-operation of each member of the store, and he concluded by expressing his dependence on each salesperson in putting the store over in the few days just ahead.

The meeting closed to meet again on the first Monday night in January.

FITZHUGH TALBOT, Sec'y

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RAWLINS, WYOMING

ON December second the members of The Service Club of 76 held their regular meeting.

This meeting was called to order by Mr. Farmer, who had outlined a contest among the members of The Service Club of 76, during the month of December.

Two teams were chosen and at the end of the specified time the losing team had to entertain the winning team.

The points were based on the number of items which appeared on the sales-tickets. The more items a salesperson sold, the more points he got, but when he or she sold only one article (that is for every sales-ticket that had just one article on it) five points were deducted. This contest was planned to promote the creative selling idea.

Mr. Farmer suggested that everyone ought to get Lesson Seven of the BUSINESS TRAINING COURSE and read it over, as well as study it. This lesson brings out some very good points on how to serve the customer. It was also suggested that everyone be on the lookout for the good and bad points for the coming year, as well as for next Christmas, which will be discussed at our next meeting the first of the year.

THELMA B. BURKE, Sec'y

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DUBLIN, GEORGIA

THE Penco Improvement Club of the Dublin Store held its regular meeting Thursday evening, December sixteenth, at the home of Mr. and Mrs. M. B. Brown.

Mr. J. C. Ellington, President, presided, and the following program was rendered:

Readings from The Dynamo.

The Christmas Formula—Miss Elizabeth Black.

Our Store at Christmas Time—Miss Claudia McDaniels.

How we can help the Christmas shoppers—Miss Mary Ellington.

Piano Solo—Mrs. M. B. Brown.

How we can help create the Christmas Spirit—Mr. A. L. Shepard.

Training extra help for the rush days—Mr. S. A. Stovall, Manager.

Mrs. Brown, ready-to-wear saleswoman, gave a talk on how she would manage the Dry Goods Department if she were in charge, stressing the necessity of knowing merchandise and of well-kept stock.

Miss Ellington, dry goods saleswoman, gave a very interesting talk on how she would manage the Ready-to-Wear Department, if she were in charge. We believe these helpful criticisms to be most helpful.

Selling the Company by Mr. A. L. Shepard was followed by a general discussion of plans for more creative sales in this store during the Christmas season.

This concluded the business, and a social hour was enjoyed with our hostess.

CLAUDIA MCDANIELS, Sec'y

FEBRUARY, 1927
True Thrift

A SHORT time ago the wife of a New York rag-picker died. For years they had been sacrificing together so as to be able to sell their growing stock of rags at the highest price. On account of this their every meal was macaroni and bread. Finally the time came when the husband thought he ought to sell. He did so and made a great deal of money.

"Now," he said to his wife, "here's the opportunity I have long awaited to give you some of the comforts of life." But within a few weeks his wife died. The fortune had come too late.

Still he wanted to do something for his wife so he gave her the most beautiful funeral that money could buy. He bought her a silver-mounted coffin, hired a great many automobiles to carry the crowd, built her an elaborate and expensive mausoleum and thus spent practically all his money for her after all. He had made his fortune, but it had left him as suddenly as it came. His happiness had gone away.

You will all recognize that this is an example of unwise hoarding and is in no sense thrift. How much wiser it would have been for this rag-picker to sell his rags as he collected them, putting his profit from their sale into such things as the savings banks, life insurance, building and loan and other similar projects.

We like to feel we are thrifty because it means our happiness in our home lives, as well as at our work. We like the comfortable feeling of a nice bank balance and the fact that a home is almost paid for in building and loan shares. We also like to pay our life insurance premiums promptly and to take out more insurance whenever possible.

Thrift makes all these things come true. It is not hoarding, but the spending of money wisely—establishing the proper balance between spending and saving. Money put into life insurance and the savings banks is decidedly not hoarded but is turned into useful capital. The interesting part of it is that our money goes back to work for us by creating increased benefits in the way of better housing facilities, more expansive parks, better schools, better equipped railroads, better roads and better factories.

Here's how it works out. The money we save is not used in foolish wild-cat investments but is returned into the productive industry of the nation. Ultimately the premiums which we pay to life insurance companies will be actually returned to us as wages in the building of new court houses, new factories, new schools and new homes.

To carry this thought to its conclusion, our money, cast upon the waters of industrial enterprise and progress, will return to us in our advanced years in the form of merited ease, comfort, travel and recreation when we are resting from the more strenuous duties of our active business lives.

Doesn't this give you a rather new conception of what thrift means?

Selling Corsets

By MRS. EDNA LOWE, Associate at Findlay, Ohio

THERE are a few misinformed people who believe the corset has "gone out," like the hair-pin, but this is far from being the truth. More corsets are being sold today than ever before.

The basis of every well-dressed figure is the corset and brassiere. The silhouette which is in vogue today can never be acquired by a corsetless figure nor by wearing a model which is not a correct fit or is not adapted to one's particular figure.

The models of corsets must conform to the style of the period; consequently, the styles and models of corsets have changed considerably in the last few years and are changing every day. Great progress has been made toward more comfortable and health-giving corsets and brassieres.

The line of garments which leads in all salient features is the Lady-Lythe Corset and Brassiere. Expert knowledge is producing the comfortable and stylish garments which this line comprises. This corset has many fine talking points, such as comfort, which includes style and fit, quality, including materials and workmanship, and the wonderful values we can give, for we are satisfied that nowhere else are equally fine corsets sold at prices as low as ours.

The saleswoman who is in charge of the corset department, in order to make a success of her work, must study her stock. She must keep it replenished, clean and in order.

Not to have the correct size or the model best adapted to the needs of your customer, results in a lost sale.

One who is familiar with her stock can suggest the correct model by studying the figure of her customer.

If there is any outstanding feature to be overcome, such as a large abdomen or large hips, suggest the proper model and fit it on the customer.

See that the waistline is in the correct position.

Coach the customer in laying the corset properly.

Shape it to the body by rounding the back steels or bowing slightly.

All this means a perfect fitting garment and a satisfied customer. And satisfied customers, of course, are our best advertisements.

A smiling face and a pleasant, agreeable manner are prime requisites of good salesmanship. You must believe in the superiority of your line and this attitude of mind will convince your customers of your enthusiasm.

An artistic display of your stock is necessary to the success of the department. An attractive corset model and a suitable brassiere, together with one or two pieces of silk underwear and perhaps a pair of hose and garters, form an attractive ensemble. One or two representative models, together with the correct accessories, will attract more surely than a large number of corsets unattractively displayed.

University Adds Retailing Course

CO-OPERATING with the Cincinnati Retail Merchants Association, the Commercial Department of the University of Cincinnati has added to its curriculum for the coming year a course in Retail Merchandising and Retail Buying under the direction of F. B. Thomas, comptroller for the Burkhardt Bros. Co.

Mr. Thomas has prepared a comprehensive series of lectures for this course. Among them will be "Modern Trend of Retail Development," (chain stores, consolidated department stores, etc.); "Retail Organization;" "Retail Inventory Methods;" four lectures on "The Merchandise Plan," (the sales plan as a basis, the factors involved in advertising merchandise, mark-downs and mark-ups for various departments, and purchases, turnovers, etc.); "The Co-ordination of the Merchandise Plan;" "Information for the Merchandise Manager;" "The Sales Force and Sales Promotion;" and "Merchandising Policies."

Three in one suit of Pay Day overalls

Feburary, 1927
What Are Some of the Benefits of the Store Meeting?

ANSWERS TO QUESTION NO. 3 OF OUR RECENT STORE MEETING QUESTIONNAIRE

GLENWOOD SPRINGS, COLORADO
Education in salesmanship, materials, styles, and handling customers.

SHELTON, WASHINGTON
It peps everyone up. We get new ideas and solve our problems.

SALEM, NEW JERSEY
We enjoy the opportunity of hearing from each Associate how we may build to the loyal example set by THE DYNAMO.

TEMPLE, TEXAS
It helps smooth the pathway for good service, is instructive and keeps up enthusiasm for right selling and right living.

BEMIDJI, MINNESOTA
We got acquainted with J. C. Penney Company problems and solve them. We study merchandise, methods and selling.

ALBANY, OREGON
Educational benefit—inspiration for better and more efficient service, and stockkeeping.

PUTALLUP, WASHINGTON
A better understanding of one another. Selling with more knowledge, and selling more merchandise.

PRESCOTT, ARIZONA
It brings about a better understanding of store problems.

TILLAMOOK, OREGON
It solves problems which arise daily.

LOVELAND, COLORADO
Too numerous to mention. It’s our clearing house for ideas.

BAKER, OREGON
It promotes more efficient store service and acquaints all Associates with the Principles, Policies and Ideals of the J. C. Penney Company.

KALISPELL, MONTANA
It promotes co-operative fellowship, creates loyalty, is an inspiration in all kinds of store work, plans, policies. It helps each one to a better understanding of the store’s plans.

SALT LAKE CITY, UTAH
Pep, enthusiasm, co-operation, rectification of errors, better stockkeeping, better selling.

AMARILLO, TEXAS
It creates a better feeling among Associates and new ideas for selling and stockkeeping.

OLYMPIA, WASHINGTON
With us we are able to clear some points on salesmanship, stockkeeping, and store service and also obtain specific knowledge on merchandise. It helps the morale of the store and adds “pep” to the force.

WENATCHEE, WASHINGTON
It stimulates co-operative competition and keeps the store force thinking about their jobs.

KEOKUK, IOWA
It creates a more friendly spirit, stimulates co-operation and enliven the Associates in their work.

HOQUIAM, WASHINGTON
Salesmanship, stockkeeping, how to wait on customers properly and knowledge of materials.

LAREDO, TEXAS
We talk over happenings and concrete co-operation to the fullest extent.

PONCA CITY, OKLAHOMA
More pep—more enthusiasm—better acquaintance among personnel.

TUCSON, ARIZONA
It gets the Associates on their toes and they take more interest in their work and give better service to the public. They also learn more of the materials they are selling from discussions and advice.

BENTON HARBOR, MICHIGAN
It keeps employees more interested in their work as they find out why we are different from other concerns.

MOUNT VERNON, WASHINGTON
Knowledge of materials, how made and where, Business Training Course.

The First Two Minutes of a Sale

By A. E. LATHROP
Associate at Portland, Oregon (217)

It is a well-known fact that a great many sales are made or lost as a result of the happenings and conditions during the first two minutes after the customer enters the store.

Let us consider this statement from the standpoint of the salesman; then from the customer’s point of view.

From the salesman’s angle, here is what happens:

The customer enters the store and is seen by the salesman. This is the preapproach stage of the sale—the time when, in a second, the salesman must study the customer and size him up as to temperament, class of goods that might be wanted and the best method of approach.

Then comes the approach—the greeting that you think will interest the type you have judged the customer to be and the smile, an expression of friendliness and an attitude of willingness to serve. This attitude often makes a sale sure before a word is spoken.

The salesman must listen closely to the request and produce promptly the article asked for, before suggesting any substitute he may consider better.

This consumes the first two minutes of most sales that are made or not made, from the salesman’s point of view.

Now from the customer’s viewpoint, the first things that attract the customer, on entering the store, are the general appearance of the store, the condition of the stock, and then the personal appearance of the salesman who comes to greet him. These factors either repel or create confidence in the customer.

The next thing is the greeting from the salesman. It is one that is full of welcome and shows a willingness to please or it is one that makes the customer feel that a begrudged service is being rendered. The promptness of the salesman in producing the proper merchandise creates confidence in the salesman and stamps him as one who understands his business. Positive statements and knowledge of the merchandise shown, further win the customer’s confidence.

These conditions will terminate in a successful sale. The customer will be pleased and satisfied and the J. C. Penney Company will profit not only from that one sale but through the acquisition of a permanent customer.
WE wonder why many men are so great and accomplish so much. One of these great men whom I had the privilege of knowing, and to whom I listened for four and one-half months, was Professor E. A. Ross. If that name means little to you, I shall tell you that he is one of the greatest sociologists of today and of all time. He can write a wonderful book of four or five hundred pages in an astonishingly short time, his life is filled with endless activity, and his wisdom is sought daily. He tells us that he is twenty per cent more efficient because he has adopted the policy of “Do It Now.” I believe he furnishes us a good model, and that he is sufficiently great for us to respect his example with profit to ourselves and others.

Now this brings me to the point of my talk—the evils of procrastination. The dictionary tells us that this word means to put off, to delay, to be dilatory. It does not tell us that it may mean failure, too. Now most of us aren’t lazy and we have ambitions. We are young, and we expect to accomplish great things before we die, but most of us won’t. Why? Because we are going to procrastinate all through our lives.

We delude ourselves into thinking that we are just using good judgment, and that we are accomplishing our utmost. But we aren’t, for most of us, even all of us, procrastinate. If we do, and if Professor Ross’ words are true, we are accomplishing but five-sixths of what it is possible for us to accomplish.

We keep thinking that there will be a better and a more advantageous time to do our task than now, a time when conditions will be ideal. Our stock is dusty and disarranged. We say that we’ll take care of it in the morning. We seem to think that somehow tomorrow morning will be such a far more suitable time than this evening. We expect to get our Business Training Course lesson next week, and we reason that the time will surely be opportune then, but when it arrives we tend to postpone it until what we believe will be a still more suitable and advantageous date.

If Professor Ross’ words are true and we could all do twenty per cent more by doing it now, just think what we are costing the J. C. Penney Company and ourselves. Instead of an average of twenty-four Associates here, twenty would be sufficient. Four Associates at an average cost of $100 per month would mean $400 per month, or $4800 per year, to this store alone. To the entire J. C. Penney Company at an average cost of, let us say, $2000 per store, the cost would be $1,490,000 per year. Now this would be in salaries alone.

The amount lost through delay in the execution of administrative duties would perhaps be even greater. Rather costly habit, this procrastination, isn’t it? To ourselves, individually, it means this. Instead of taking, let us say, six years for us to become trained, we could do it in five. And remember, it’s often the little push that helps the team pull the load out of the mud. This twenty per cent more efficiency will make us more than ordinary, make us unusual, and make us leaders.

I believe we can all train ourselves to the point where useless procrastination is obliterated from us. The time to do our irksome and unpleasant tasks is now—not tomorrow. Once begun they will not seem half so irksome or unpleasant, and done, we’ll wonder why we ever dreaded them in the first place.

Let’s put ourselves on a cash basis all the way through. We believe it is most profitable to pay now where at all possible. Why do our work on future time when it could be done now, and the future saved for another task? Our days are numbered, so we can’t afford to waste them.

You’ll be a Manager one-sixth sooner, you’ll have that $100,000 one-sixth sooner, you’ll have that beautiful home one-sixth sooner, and if you live to be seventy-two you won’t have to work the last twelve years because you’ve done it all the first sixty.

Lest we forget—the Highway of Bye and Bye leads to the City of Nowhere.

FEBRUARY, 1927 28
PERSONALITY
IN the development of personality three things must be taken into consideration, namely: physical strength, mental capacity and spiritual force.
—W. A. B., Bemidji, Minnesota

USE YOUR MIND
BEFORE I do anything I try to plan just what I have to do and how I am going to do it to accomplish the most, and I find that two minutes’ planning is worth thirty minutes’ work—hit or miss.
The use of the mind develops the mind.
—I. J. J., Durango, Colorado

BE TACTFUL
A SALESMAN should never correct a customer’s pronunciation or statements. To do so generally makes the customer resentful, or at least ill at ease or unhappy. A customer that feels resentful, ill at ease or unhappy because of some bit of carelessness or tactlessness on the salesman’s part, is thrown out of a buying frame of mind and, in many instances, is no longer a customer.
—M. W. C., Frankfort, Indiana

SAVE TIME
I AM now studying ways and means for saving time. I have found out by making a study of a thing you can not only make it in less time but you will do it so much easier. If each person can save one hour and there are ten people in the store, it is just the same as hiring another person. There are a great many ways we waste our time. Visiting with each other. We should not talk while we work. Be friendly with the customer but sell him with as few words as possible and get back to your work.
—J. C. R., Muscatine, Iowa

USE IMAGINATION
THE J. C. Penney Company wants men who use their imaginations to invent, to create, to build character, personality and individuality, men who take a forward step each day and who keep out of the rut.
—H. T., Montesano, Washington

DON’T CONTRADICT A CUSTOMER
IF necessary to express a different opinion, this may be accomplished in a way which will leave the customer’s opinion partly correct, and at the same time he will not take it as a criticism. A good way to express a different opinion is by asking a question, the obvious answer to which confirms the salesman’s idea.

For example, a customer says, “Soft-finished suits are not good.” The salesman probably knows that soft-finished suits are good, but to flatly contradict the customer might start an argument. So in a suggestive way the salesman can say, “Don’t you think a soft-finished suit looks dressy and new for a long period of time? A soft-finished suit will not readily shine and if made of a fine wool such as you will find in this suit, it will give exceptionally good service.”
—L. T. W., Price, Utah

SPEAK CORRECTLY
THE salesman who speaks correctly can fluently describe his goods to either the well-educated or the ignorant, and if he speaks correctly and clearly he can hold any customer’s attention.
—M. H. E., Oakland, California

A CUSTOMER’S INDECISION
RECENTLY a customer came in for a pair of shoes. She did not know what she wanted, and she could not seem to decide which fitted her the better after all but two possible pairs of oxfords were eliminated. She also had difficulty in deciding which price she wanted to pay, and did not seem able to remember these two prices any longer than they were told to her.

She apologized for her indecision and trouble to me. I assured her that I was only too glad to be of help to her. She tried first the one, then the other. She commented on the different styles, and inquired the prices repeatedly. She was trying, but I was patient, for I realized that she was of the type that is incapable of making quick decisions. When I got the first clue of the motives underlying her reasoning, I concentrated on the ones I thought she wanted and this helped her to decide.
—A. C. L., Marshalltown, Iowa

A CHILD CUSTOMER
ONE day a little girl came in for a pair of shoes. She said she wanted slippers but I, knowing the circumstances of her family, didn’t think that a slipper would be the right kind of footwear for her in the fall with winter near at hand, and I didn’t think that her mother would approve of slippers. After much persuasion she finally took a serviceable pair of shoes.

The interesting part of the story follows: The mother had sent the little girl to the J. C. Penney Company Store to buy a pair of shoes and the little girl, thinking to put something over on her mother, went to another store, where she had seen a pair she liked. She took them home and they didn’t meet with the parental approval. It finally leaked out that she hadn’t got them at Penney’s. Her mother made her take the slippers back and come to our store, where she got the kind of shoes she should have had. The mother told me this a few weeks later and she said she always felt free to send her children to our store, as they were always waited upon properly.
—F. Z., Dickinson, North Dakota

ELIMINATE WASTE
ONE of the greatest wastes in a retail store comes from mis-measurement of merchandise. It is conservative to say that the average wash-goods salesman gives away at least an eighth of a yard of goods with each sale. If each salesperson made thirty-six sales a day, the loss in yardage would be four and one-half yards per day. The average selling price might be fixed at thirty-five cents per yard for wash-goods only. Then the amount of the cash lost would be $1.58 per day per salesperson, or $474 annually per salesperson, figuring three hundred working days to the year. This sum would be sufficient to buy two measuring machines at $175 each and have a balance of $124. If the salesperson were wasteful or if he were selling more expensive merchandise, it would pay to employ a second person to stand by the salesperson to measure the merchandise as it is sold. An addition to the net profits of $474 per employee each year, throughout our chain, would amount to $4,740,000, which sum would be enough to open many new stores. A large percentage of this loss could be eliminated by instruction and care.

The illustration of the waste in measuring used in answer to question No 2 is only one of the many leaks which may be found in any store. A few others are: loss from spoiled merchandise; wasted supplies; lack of industry on the part of employees; loss of sales for any reason at all; and loss of trade. Every loss in the store is worse than the loss of a sale. It means lessened efficiency of our store in supplying the needs of our patrons, and results in reduced profits. A thrifty Associate strives to eliminate these wastes.
—E. J. C., Merced, California

CREATIVE SALESMAIHSHIP
A MAN came into the store after a suit of clothes. The salesman got him fitted up in the suit. The man was about to pay him for the suit when the salesman suggested articles to go with the suit, such as shirts, ties, hose and a belt.
At first the man was not going to buy these things, but the salesman convinced him that he needed these to go with his new suit. While picking out these articles, the customer mentioned that he was going away, so the salesman suggested that he buy a trunk. The man bought a trunk, leather vest and other articles which made the sale amount to over eighty dollars.
If creative salesmanship had not been exercised, this customer probably would have bought only the suit of clothes.
—G. F., Grand Forks, N. D.
Marriages

Mr. Eugene Pond of our Colville, Washington, Store was married to Miss Dora May Wiley on October 31, 1926.

Announcement is made of the marriage of Mr. Vernon F. Lindberg and Miss Billie B. Gregg on December 9, 1926. Mr. Lindberg is an Associate of our Elwood, Indiana, Store.

Miss Nora Gleason, of our Bell, California, Store, became the bride of Mr. Stephen Melvin, on December 28, 1926. Mrs. Melvin has been in the employ of our Company since 1920, having served in several of our Stores.

birth notices

Mr. and Mrs. S. A. Stovall of Dublin, Georgia, announce the birth of a son, Stanley Burton, on November 18, 1926. Mr. Stovall is Manager of our Dublin Store.

Announcement is made by Mr. and Mrs. Gilbert W. Reeves of the birth of a son, Jerry Bruce, on November 27, 1926. Mr. Reeves is Assistant Manager of our Iola, Kansas, Store.

On November 30, 1926, there was born a daughter to Mr. and Mrs. Sylvester Smith of Parkersburg, West Virginia. She has been named Janet Irene. Mr. Smith is an Associate of our Parkersburg Store.

Mr. and Mrs. John D. Stotler of Galion, Ohio, announce the birth of a son, John Bainter, on December 18, 1926. Mr. Stotler is Manager of our Galion Store.

On December 28, 1926, there was born to Mr. and Mrs. A. H. Soll, of Red Wing, Minnesota, a daughter, Marjory Ann. Mr. Soll is Manager of our Red Wing Store.

Announcement is made by Mr. and Mrs. C. J. Carlson, of Iola, Kansas, of the birth of a son, Ronald Duane, on December 31, 1926. Mr. Carlson is Manager of our Iola Store.

Interesting Correspondence

THIS is the first opportunity we have had to report upon the correspondence between some of our youngest loyal customers and that genial old gentleman, Santa Claus.

The following letters were published originally in the Wilson, North Carolina, Daily Times and are reprinted by permission:

Elm City, N. C. Dec. 6, 1926.

Dear Santa Claus:
I am writing you to let you know what I want you to bring me—some candy, apples, oranges, etc. I am seven years old today. I want a goat and a wagon and a long fire truck from the toy department at J. C. Penney's Store and some sparklers, firecrackers, some devil matches and some torpedoes, and thunderbolts and a bicycle.

Your affectionate friend,

RUSSEL WHITE

Wilson, N. C. Dec. 6, 1926.

Dear Santa Claus:
I have been a good little girl all this year. I want you to bring me those twin doll babies at Penney's. I want you to bring me a pair of soft-bottomed shoes. I am just beginning to walk. Please bring me a large baby rattler. And a lot of fruit and candy. Do not forget my mother and daddy and my big sister.

Your little friend,

RUBY LEE BARNES

Wilson, N. C. Dec. 6, 1926.

Dear Santa Claus:
I am nine years old and I want one of those guns at J. C. Penney's and a gray car and I want one of those big fire trucks at J. C. Penney's and some nuts and some firecrackers and some oranges and apples.

Did you hear about that man who flew to the North Pole?

Your friend,

JOHN ALPHIN

We trust that, in every instance, the requests of our young customers were granted and that happiness for a whole year was guaranteed.

We regret to announce the death of Mr. Charles W. Mauer of our Warehouse, on December 19, 1926.

Miss Eleanor Mulroney Joins the Advertising Staff

MISS ELEANOR MULRONEY, who succeeds Mrs. Betty G. Van Deventer in the copy division of the Advertising Department, is a graduate of the University of Minnesota. Her experience in Advertising was gained at Fort Dodge, Iowa, where for one year she was copy-writer for the Boston Store and then for two years in charge of the Advertising of the Gates Dry Goods Company. In addition to special individual store advertisements as well as other special copy, Miss Mulroney will prepare the Advertising units for Departments A, C, D, E, F and G.

The resignation of Mrs. Betty G. Van Deventer was effective on January 8th. She has taken charge of the basement Advertising of a large department store in Newark, New Jersey.

HOW TO GET AHEAD FINANCIALLY—William A. Schnedler

Harper Brothers (list price $2.00.)

All of us want to get ahead—to be prosperous and successful; many of us wish to have a thriving business and perhaps a home of our own. Most of all we want to be independent, to be prepared to meet the financial demands which sickness, accident or old age may impose upon us. But perhaps we have been concerned with wanting these things instead of making a careful study of how they may be obtained.

William Schnedler makes every step of the way plain in his new book, How to Get Ahead Financially. At the outset he points out why some people "get ahead" and others do not. He presents the broader meaning of Thrift. Tomorrow's interest will be earned on the money you save today. The real gain is to set money at work for you instead of your everlastingly working for it. Moreover, thrifty men and women make better employees.

Here are some of the questions discussed:
How can I build an independent income from my small savings?
How can I always save something?
How much should I save?
How can I meet unusual expenses during the year?
Should I keep a budget and expense account?
Should I buy on the installment plan?
What kind of life insurance do I need?
For what purposes should I borrow money?
What points should be covered in my will?
Certainly a most worthy handbook to guide one's plans for saving and buying...
GRADUATES
of the
BUSINESS TRAINING COURSE

A SPLENDID LIST with which to begin the year 1927! There are enough Associates “almost through” with the Course to over-crowd this page each month of the year. Require much of yourself.

MANAGERS
R. V. Gross, Manhattan, Kansas
Earl A. Ross, Store 217, Portland, Oregon
A. V. Swanson, Ames, Iowa

ASSOCIATES
Fred A. Anschutz, Arkansas City, Kansas
R. J. Aumann, Manitowoc, Wisconsin
Elsie Battle, Hanford, California
J. P. Becker, Jamestown, North Dakota
Myrtle Brigman, Greensburg, Pennsylvania
Elstun J. Campbell, Merced, California
Allison B. Chambers, San Antonio, Texas
R. A. Gilbert, Abilene, Texas
J. A. Glover, Yankton, South Dakota
Walter A. Hadley, Loveland, Colorado
Rose Haggerty, Grand Forks, North Dakota
Andrew M. Haynes, Dinuba, California
Glen Hensey, Santa Paula, California
Amanda Hovden, Decorah, Iowa
Frederick E. Johnson, Chehalis, Washington
T. B. Jones, Fostoria, Ohio
Frank J. Keeley, Minot, North Dakota
Ernest E. Larson, Houghton, Michigan
Lillian G. Pavlicek, Dickinson, North Dakota
L. M. Pennington, Chehalis, Washington
J. E. Price, Walsenburg, Colorado
James D. Stout, Bemidji, Minnesota
Lloyd Tamplin, Fort Smith, Arkansas
E. S. Willman, Marysville, California