

Tucholsky Wagner Zola Scott
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Twain Walther von der Vogelweide Fouqué Friedrich II. von Preußen
Weber Freiligrath Frey
Fechner Fichte Weiße Rose von Fallersleben Kant Ernst Richthofen Frommel
Engels Fielding Hölderlin Eichendorff Tacitus Dumas
Fehrs Faber Flaubert Eliasberg Eliot Zweig Ebner Eschenbach
Feuerbach Maximilian I. von Habsburg Fock Ewald Vergil
Goethe Elisabeth von Österreich London
Mendelssohn Balzac Shakespeare Rathenau Dostojewski Ganghofer
Trackl Stevenson Lichtenberg Doyle Gjellerup
Mommsen Thoma Tolstoi Lenz Hambruch Droste-Hülshoff
Dach Thoma von Arnim Hägele Hanrieder Hauptmann Humboldt
Karrillon Reuter Verne Rousseau Hagen Hauff Baudelaire Gautier
Garschin Defoe Hebbel Hegel Kussmaul Herder
Damaschke Descartes Schopenhauer George
Wolfram von Eschenbach Darwin Dickens Grimm Jerome Rilke Bebel Proust
Bronner Campe Horváth Aristoteles Voltaire Federer Herodot
Bismarck Vigny Gengenbach Barlach Heine Grillparzer Georgy
Storm Casanova Lessing Tersteegen Gilm Gryphius
Chamberlain Langbein Lafontaine Iffland Sokrates
Brentano Strachwitz Claudius Schiller Bellamy Schilling Kralik Gibbon Tschchow
Katharina II. von Rußland Gerstäcker Raabe Gleim Vulpius
Löns Hesse Hoffmann Gogol Morgenstern Goedicke
Luther Heym Hofmannsthal Klee Hölty Kleist
Roth Heyse Klopstock Puschkin Homer Mörike Musil
Luxemburg La Roche Horaz Kraus
Machiavelli Kierkegaard Kraft Kraus Moltke
Navarra Aurel Musset Lamprecht Kind Kirchhoff Hugo
Nestroy Marie de France Laotse Ipsen Liebknecht
Nietzsche Nansen Lassalle Gorki Klett Leibniz Ringelntz
von Ossietzky Marx vom Stein Lawrence Irving
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Dollars and Sense

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Dedication

The Author respectfully dedicates this book
to
the Officers and Proprietors
to
the Managers and Superintendents
to
the Buyers and Sellers
to
the Clerks and Office Men
to
the Youth seeking promotion
to
the Boy with his first job
and to
all who wish to get Happiness Health and Dollars.

Dollars and Sense

Groundwork

When you cut a melon, your friends will come with eager mouths and sit under your shade tree and help you eat it. Few of these friends would respond to your call for help when you were working in the hot sun raising that melon.

Many people accept the dividends and benefits of friendship but give you a cold shoulder when called upon for assessments of friendship.

The world is full of young men whose objective is snaps. They are looking all the time for what they can get and not what they can give.

To forge ahead, you must give value received. You can't draw out all the time.

The employe must do what he is paid to do and "then some," for it is this "then some" or plus that gets your salary raised.

The employer and employe must realize that each must make profit. It is because there are so many ingrates and so many four flushers that so few succeed.

This book will be welcomed by those who are square, ambitious and patient. It is not theory. It is not preaching. These chapters will be old friends to you, and you may read a few minutes or a few hours. You may read and re-read as often as you wish, for you will always find some new truth impressed on you every time you read.

Keep this book, carry it with you, and you will be benefitted.

Worry and fear will fade and peace and courage will grow within you the more you study these pages.

The writer has "been at it" for 32 years. He has had successes, failures, joys, sorrows, and experienced the passions, the problems, the difficulties you have experienced.

Since the age of ten years he has been upon his own resources and the 32 years since then have been years of study, working and playing, all blended into a happy life.

The jolts, set backs, sorrows, worries, fears and discouragements are the things which made him strong. They were experiences.

Smooth sailing doesn't bring out the stuff one is made of. It takes shadows to make sunlight appreciated.

It takes reverses to make success. It takes hard knocks to polish you. This is a book of experiences, not one of theories.

There is no attempt to make this a literary effort. All the writer hopes for or cares to do is to truthfully state facts and experiences in plain language. Study the thought rather than the expression.

It is Sense the writer wants to express rather than nonsense.

The writer is happy to say that the previous editions sold rapidly and his friends not only read, but pass the word along.

The way to get happiness is to make others happy and the present of one of these books to a friend or employe is a quick way to get happiness.

Let us go along together and consider some of the problems which we all have to face in our business as well as our social life. A volume could be written on each chapter. But volumes are tiresome and herein you will find net values which are the result of boiling down.

So now we have the groundwork of this book. We understand each other. Simply take these truths for their evident worth. You won't agree with the writer in all things, of course not. If, however, you get one truth that will help you, then you have been repaid for reading this book and the writer has been repaid for writing it.

Learn to Say No.

Look over the history of the thousands who have failed in business, and you will find in nearly every instance the failure was due to an inability to say No.

People come to us under various guises and ask us to do things which in our better judgment we had rather not do, and too many have not the backbone to say No.

We are led to invest in mining stocks and to embark in precarious enterprises because we cannot say No.

We endorse notes and go security for our friends, not because we want to but because we cannot say No.

There is a class of "good fellows" who are after us to join them in physical pleasures, the foregoing of which would be better for us physically, financially and mentally. Too many join them because they cannot say No.

It is rarely a man goes off deliberately and gets drunk. The lone drunk is usually the result of sorrow, sudden financial blow or a hard jolt of some sort.

The man who gets drunk generally does so because he cannot say No when bibulous friends press him to take a drink.

The ability to say No, to refrain from going with the crowd, to decline to go down stream is, more than any other one thing in this life, the mark of a strong character.

The one who can say No is going to succeed. Temporarily he may feel ashamed; he may find it hard to withstand the jibes and jeers and criticism of his friends for refusing to join them in things he should not do.

Our old friend—the law of compensation—comes in here, for in proportion as a man has the ability to say No, who has the courage of his convictions, whose duty is to his body and his family before the temptations that surround him, so in proportion as there are few such individuals these individuals stand out as marked successes.

The manager of one of the biggest breweries in the United States has not tasted liquor of any kind in the last twenty years. Surely this

man shows his courage, for his action in face of his occupation is a supreme test of backbone and ability to say No.

The embezzler does not start out to do wrong. Some friends want to borrow money or someone needs financial aid temporarily, and, either at the request of friends or because the individual has something he wishes to purchase and has not the patience to wait, he borrows from the firm by means of "the ticket in the drawer" plan. He repeats the operation frequently until his conscience is dulled, and he gets the habit. Some day he wakes up to find he has several tickets in the drawer, and resorts to extreme measures, trying to beat the races, or to win money by gambling on stocks or grain.

One day he finds he is in a dickens of a fix. He sees no way out of it. He takes more money and skips out, only to be caught later on and made to suffer, and all this because he could not say No to temptation.

Learn to say No. Set your jaws firmly and say No. The friends who go back on you and criticize you for saying No to the things that are hurtful to you are unworthy of the name of friends, and you can very well get along without them.

Friends who ask you to do the things you should not do are the very ones who are of no service to you in time of need.

The individual who says No regardless of the flings and taunts that are cast at him is the one who eventually makes a success.

Character counts above all things in the business world. The banker extends credit on character oftener than we imagine. The banker knows how to say No.

A man's credit and character are most important factors in business, and many a man without security has attained magnificent success through untiring energy, ability, character and courage enough to say No.

In proportion as you grow strong and unhesitating in saying No, the temptations and opportunities to say Yes will lessen in number.

Exercise your back bone and your jaw bone, so you can say No and stick to it.

Credit

No factor is so necessary in building up business as credit, and no factor is so necessary in building up credit as truth.

It is comparatively easy to start credit, but the art is to keep credit.

The young business man who says "I want no credit, I buy and sell for cash" makes a mistake. It is all right to pay promptly, but do not establish a spot cash payment basis, for later on, when you ask credit, your creditors will think something is wrong.

Establish a credit whether you need it or not. It is a good advertisement and a frequent help.

Be reasonably slow in paying your bills, but positively sure that you do pay them.

When you get a sharp or blunt letter asking for a settlement, go to your creditor face to face, set a date when you will make a payment and keep your agreement.

Don't be specific as to amount unless you are decidedly sure you can do it. Be specific as to date, however, and be there or have your check there on the date.

Suppose a man owes you \$100 and you ask him for it and he says "Here are ten dollars on account, and on next Thursday I will make another payment, and as often as I can I will pay something until you are fully paid up." You don't get angry at that man when you see his intentions are good and he is doing his best.

So long as your creditor gets something every time he writes it keeps him good natured.

It is the man who breaks promises who gets hard usage from the creditors.

If you owe more than your present cash balance can liquidate, make a pro rata payment all around among your creditors. Write a good square letter saying nothing would please you more than to send a check in full, and that this payment is made as evidence of your willingness and intention to keep good faith.

Keep in touch personally with your creditors as far as possible. Talk to them of your plans and prospects. Always tell the truth.

Have your account as a moral risk rather than as a Dun or Bradstreet risk.

There is sentiment in business. Creditors have hearts and they have good impulses. They appreciate friendship and especially gratitude. Don't believe a word of that great untruth "There is no sentiment in business."

Don't get angry when asked for money. Admit your slowness and tell your creditor that as an offset for your present slowness you have a good memory and a heart that appreciates, and some day your purchases will be much larger, and those who are your friends now will certainly get the benefit when the time comes that you do not require favors.

An honest, frank, heart to heart talk is most valuable. The credit man keeps the truthful man in mind and his account under his protecting wing. The credit man glories with you, and has a distinct interest in your success when it comes.

It often happens that the small bank or small manufacturer is the best place for the beginner to go for credit. You can get closer to the small growing creditor than you can to the big fellow who is independent.

The big bank is cold blooded. It insists upon security and collateral. Your account in a big bank is only an incidental detail, and the cashier is cold and distant and blunt.

The small bank, however, gives you more time and attention, is more interested in you and can remember you much better than the big bank.

Avoid bad associates. You can't play the races and give wine dinners and maintain strong confidence with your creditors.

You must be worthy of the confidence reposed in you. It is your duty and part of the contract to be reliable and truthful.

Every time a creditor gets out of sorts go to him and pay him something, and he will quiet down.

Be grateful. Don't be afraid to express yourself freely and frequently on this point.

When you are caught up and financially strong stick to those who stuck by you.

Remember, credit is based on confidence in the individual rather than in his bank account.

Don't get into nasty arguments or disputes. Give and take. Be fair. Be square. Keep your temper. Stoop to conquer. Cut out all thoughts of revenge.

When a house does not treat you right, curb your temper, and, as soon as you can, get in touch with some other good house. Tell the new house frankly why you changed.

Credit is a subsidy, and it stands the hustling business man in good stead.

Many men have started in business with a capital only of ability, hard work, honesty and good reputation.

The use or abuse of credit determines whether a man will rise or fall.

Keep your record clean, and if later you get on the shoals your past will stand you in good stead.

If you have been given to sharp practice or dishonesty, woe be unto you when you fall.

Remember these things carefully. Keep in personal touch with your creditors, keep your promises, pay on account when you cannot pay in full, hustle, be honest, keep good company, don't gamble, don't be a sport. If you practice these virtues, offers of aid will come to you rather than flee from you.