WHY DOES YOUR GROCER TRUST YOU?

The Problem of Giving Credit Sometimes Hard to Solve.

MR. BROWN left in a hurry this morning and forgot to give me any money.

"I haven't the change, but I'll drop in to-morrow and pay," he said.

A retail grocer of the upper west side of New York says that he and every other butcher, grocer, and small storekeeper in the fairly good neighborhood in which he lives was a lawyer; a little over 30, that had come on here from the West. You could see he would never be a real money-maker in his business. He knew that storekeepers knew. But there was something about them that looked right to them. They paid cash for the first few months; then they commenced to have little accounts.

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

'It came out just as we knew it would. When he got on his feet he commenced paying back, dollars here, five there. It took a long time, but the accounts crept down. There are thousands of families in New York just as good as that. It is merely a question of picking them out.'

Butcher of the writer's acquaintance says that this mental separating of the sheep and the goats is a very simple thing after all. You need only require just ordinary judgment. 'You're often notified that the men who are successful storekeepers in the big apartment house districts are sharp and successful. Have you not? They wait upon their trade as much as possible and they make it a point of knowing every regular customer. Did you think that was to keep that trade secure? No, no. Pleading an individual customer is important, to be sure, but it is only the smallest end. The storekeeper in this manner without the customer even realizing it gets the cream of the neighborhood news. He learns in the course of a morning talking gossip with twenty different housewives an infinite amount of news of the neighborhood news. He learns in the course of a morning talking gossip with twenty different housewives an infinite amount of news of the neighborhood news. He learns in the course of a morning talking gossip with twenty different housewives an infinite amount of news of the neighborhood news. He learns in the course of a morning talking gossip with twenty different housewives an infinite amount of news of the neighborhood news.'

"Of course, being a wise man and a diplomat, he gives out a great deal. Every woman wants to talk to him. He has so many interesting things to tell. What he has seen, what he has heard, and nothing in comparison with what he has learned."