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Knight of the Grip

[The following autobiographical reminiscences of a traveling salesman were written by Capt. Kendrick W. Brown and appeared in the *Ames Evening Times* over a period of many months in 1915. The Editor.]

My first vision of "Ames Station," as it was called in its early history, was July 12th, 1866, when I bought one of its best business lots for one hundred dollars; that is, I paid twenty-five dollars and was trusted for seventy-five dollars. I built an immense (?) building, twelve by sixteen feet, and went into the grocery business with my cousin, S. B. Farwell, now of Osborne, Kansas.

Selling Books

When I had been thrown upon my own resources to obtain a livelihood for myself and little family, with no trade or profession, I chose the grocery retail trade as the most simple, most easily learned, and most likely to furnish the desired bread, butter, and clothes. My location was the geographical center of Iowa and, as it was the best state in the Union, I deemed it best to get as

far into it and away from its borders as possible. After eighteen months diligent work of mind and body, the community had my few hundred dollars and I had the experience. Eighteen months more of harder work—keeping books, teaching school, and selling patent rights—the fifteen hundred dollars I owed was paid, one hundred cents on the dollar. I was free.

Now out of debt, not a dollar, family on my hands, no trade or profession—I was “looking around.” One day the express company brought me a package of paperbound books—fifty copies—“History of the Great Fires in Chicago and the West.” (It was immediately after the great October fire of 1871 in Chicago.) The books were about the size and style of *Harper's Monthly* and the price, 50 Cents, was printed on the back of each cover. They were sent by the J. W. Goodspeed Publishing Co., of Chicago, without consulting me. I was somewhat acquainted with Mr. Goodspeed, the head of the house. He wrote me a letter of explanation urging me to go to work at once and sell them and he would bill them to me at 30 cents each, prepaid express. I wrote him immediately that I was sorry he had sent them; that I could not sell them; that I would try and dispose of a few copies and return the rest.

I went out on the streets of our little town and by much effort disposed of half a dozen copies or so in the afternoon. On looking over a copy in the

evening I saw this notice on the inside back cover: "The profits from the sale of these books is to be devoted to relief of sufferers of the late Chicago fire." This was a pointer. I had our printer strike off a lot of slips, "Sold for the benefit of the Chicago sufferers," and pasted a slip across the top of each copy. It took amazingly. With a bundle on my arm I went through the town and had little difficulty in disposing of fifteen copies before noon, and over twenty copies more in the afternoon. I telegraphed for a hundred more. The publisher got my dispatch and filled the order before he received my discouraging letter of the day before.

One thing that helped my sales that day was my willingness to trust men for the 50 cents for a few days; I knew everyone and collected all my money in due time. I received the one hundred copies and bill. They cost me 25 cents a copy. In the meantime I had closed out the balance of my first 50 copies and was ready for the second lot. I pasted a slip over the headlines on the cover of the hundred copies, "Sold for the relief of Chicago sufferers." I went to Nevada and in one day sold twenty-five copies, returning home for Sunday.

Monday morning bright and early I drove up to Ontario, sold half a dozen copies and at noon went to Boone. Taking an armful of books, I went up the street. Every man I saw who looked like a reading man, I would step up to him, point to the printed slip and say, "Give me fifty cents." Some

would do it at once, without a word. The outlook was so bright I sent the publishers \$25 to pay my second bill, telegraphed the fact, and ordered five hundred more copies. I knew that in a few days there would be others in the business and that what was done must be done at once. Very little "talk" was indulged in. If men were disposed to argue the case I would cut them off with "Look here, sir! I've no time or disposition to argue this matter. This book is worth half a dollar. If you don't buy it for one reason, buy it for another. Give me fifty cents." Every copy of the hundred was sold in Boone and old Boonsboro. The five hundred copies were received. I attacked the job with all the faith inspired by my success. At Moingona, Ogden, Grand Junction, and Jefferson I sold over a hundred copies in two days. In three days more I made Scranton, Glidden, Vail, and Denison, where I spent Sunday. In these places and some small new towns just started, I sold two hundred and fifty copies, making four hundred and fifty copies in the six days.

Before the next week ended men from all over the country were selling the same history by different publishing houses. Every town had a book agent in it working for the "Great fires in Chicago and the West." I had sold all of mine but about a dozen copies in the towns west of Denison, in Iowa, and went home with about a hundred and twenty-five dollars for my two weeks' work.

Two White Elephants

As I was sitting in my diminutive excuse for an office one day in the summer of 1872, Mr. J. H. Alexander, then a traveling salesman for Ives, Murphy & Gore, New York, came in and said:

"B, I want you to take my place on the road; I've got to quit."

"Oh, Alex," said I, "I can't sell hats. I might possibly sell books or groceries, but I never could sell hats. I don't know the first thing about the business."

"Well, you can learn. Read this." And he showed me a dispatch which read, "Get us a good man to take your place." I said, "This calls for a good man; they want a man of experience and a man that can sell their goods."

"Yes, that's so, but they can't always get him; the man they want, somebody else has. They must make a salesman out of a new man. You are as liable to succeed as anyone. I think you will. I shall quit anyhow. My business here requires my attention. If you will take my place and try, they will do well by you if you succeed."

"Suppose I don't succeed; what will they pay me?"

"They will pay you \$75 per month and your expenses and a commission of 5 per cent on all sales exceeding six thousand dollars in a season."

"When is 'the season?'"

"It begins August first and continues three

months and you ought to sell eight or ten thousand dollars and maybe more in that time."

"What do they sell?"

"Hats and caps, gloves and mittens. Furs, blankets and robes in the fall, and in the spring they carry parasols and umbrellas and straw goods in addition."

I finally consented to take the matter under advisement and, after talking the matter over with my wife, decided to make the attempt and so told Mr. A. He wrote to the house giving them my name and such other information as was necessary. They at once sent me two large trunks full of samples, a contract for three months, a long letter of instruction, and a one hundred and fifty dollar check.

This was the first word I had received from them. The tone of the letter was full of hope. The check surprised me with confidence. But, oh, the trunks full of samples, so strange, so new, and so foreign to me, were, verily, two white elephants. Mr. Alexander was sick abed and could not "show me through" and "post me." Were it not for the letter and check I would have been discouraged in the beginning as the time for work was now at hand. I closed my little business (I was dealing in butter and eggs) and, going to Chicago, purchased a fairly good suit of clothes and a plug hat, notice—a plug hat. I don't want that item overlooked, for I am confident that two things

were largely conducive to any success I may have had on the road, viz., my *hat* and the *card* of my employers. The fact that I traveled for a New York house in those days cut quite a figure. The inspiration of a silk hat was certainly the only thing about my environment to induce men to buy goods. You must understand that at this distance—20 years—I can talk and write dispassionately and with an unprejudiced mind on this theme, and also that whatever existed then as a controlling reason for certain consequences may not be the case in A. D. 1892.

My two trunks were two white elephants. I did not want them—nobody wanted them. I had no confidence in my ability to sell from them. I knew no more about hats than an infant, had never sold a hat or a glove in my life, so you will not wonder that I was appalled at my chosen vocation and responsibility.

Working for Fun

The first town I made was Morrison, Illinois. My territory was Iowa, but I had some friends in Morrison and decided to try and sell them some goods. This was an unwise thing to do. They *knew* I was a new man; they knew I could not tell a cheap article from one that was not cheap. Worrying through a sweaty August day in that town was a tedious task, I tell you. It was Monday and three or four merchants succeeded in

spreading an inextricable lot of confusion all over the room in a conglomeration of hats, caps, blankets, gloves, furs, mittens, etc. It was such a mess as to make it seem impossible to restore the samples to their original order. But I did, by working far into the night. While I succeeded in returning them to the two trunks—I sold no goods. The next day, Tuesday, I went to Fulton, opened up, and found one or two hopeful men, and by waiting until after noon, induced them to look over my line. Of course, I did not sell them anything; I think now most any man could have, but I could not then. I remember these stops since I had to unpack and pack up again—an arduous task for me—and it was late at night before I got to the depot and was ticketed and checked to Clinton, Iowa. It took me all day Wednesday and part of Thursday to get through Clinton and Lyons—one man came pretty near buying a few gloves, but to my disgust decided not to—"It was a little too early,"—so I sold nothing.

Thursday noon I went to Camanche and at night to DeWitt. At neither place could I induce a man to look at my goods, and at 9 a.m., Friday, went to Clarence, doubled back to Lowden, and in the evening ran to Mechanicsville. At only one place did I open up. At each town I carried a few of my most attractive samples to the store of some good-natured man and let him look them over. *I did not talk much.* This, to men who know

me, may seem quite improbable; but you must remember two things: first, I had nothing to talk about, and second, this was twenty years ago.

To my chagrin one man in Mechanicsville asked me to show him "a good Saxony hat." The idea of me picking out a "Saxony hat!" I pulled the hats out and he looked them over, finally hitting upon a pretty good wool hat, and the matter was passed over. I had learned a little from him. I picked up a little information in that way from old merchants, many of whom knew just how green I was. Many of them never dreamed that they were telling me something I knew nothing about. Saturday I made Stanwood, Mt. Vernon, and Lisbon, and at dark went into Cedar Rapids and was assigned a room in Brown's old hotel—then the best in the city—for an over Sunday rest *and no sales*.

Now to review the work of the week—my first week as a commercial salesman: 105 miles travel by R. R.; six days hard work; thirteen towns; expenses, \$35; sales, *not a cent*; not an order.

I found a competitor at Cedar Rapids to whom I opened my heart and he kindly gave me quite a number of valuable points, explaining the different grades of hats and aiding me much in selecting desirable patterns and prices. He was selling goods; he supposed I was, but I was not—I was only traveling for a New York hat house. *I sold nothing.*

I plainly saw defeat in my future and wrote the house as follows: "Dear Sirs:—I herewith hand you the result of my first week's work. If at the end of the first month I have nothing more encouraging to report I will release you from your contract and hold the samples subject to your order." This was all well enough for me and for the house, but the terrible thing which I dreaded most was the going home and facing the public with "failure" printed all over my face.

Our town had furnished a half-dozen men, young, middle-aged, and old, who aspired to be traveling men. They had gone out on a trip and in a short time came back to "wait for trade to open up." Everybody knew it would never "open up" for them; they had "fizzled" and lacked the nerve to say so. They never went out again and it had gradually dawned upon us that they had failed to make a success of their line and dreaded to own up to it. Now here I was in the same boat.

I keenly felt the humiliation of my situation. That Sunday was a long day for me. I attended church, but I fear my thoughts wandered a long way from the text and its exposition. I knew it was a crucial time and that success or failure was a matter of lifelong interest to me and mine.

Selling Goods

I matured this plan in my mind—use every means in my power to sell goods regardless of

expense, work to the extent of my physical endurance to that end. If, however, at the end of a month it developed that I could not sell goods, to go home and make a clean breast of it; say to my friends and acquaintances, "If you want a job, here it is. I can sell books and pack eggs, but I can't sell hats. If you think you can, here is your chance; take hold and try it." Having settled on this policy and plan I felt better and started in the morning for Shellsburg with encouragement.

The first man I called on was Wm. Shrader, who kindly consented to look through my samples and, to my utter astonishment, gave me an order for \$234 dollars' worth of hats and caps. To say I was pleased was a small way of expressing my pleasure. I was delighted. Going across the street from him I struck a man to whom I sold a bill of gloves and mittens to the amount of \$275. The hotel was a tough place and by the time I was through with my second man, my goods were scattered in two rooms, but I did not care. *I was selling goods.* When I packed up that night I was as happy a salesman as one ever meets. Next morning, in company with a salesman from D. Torrence & Co., 36 Warren Street, New York, boots and shoes, I drove over to Center Point and sold "old man Hubbard" \$250 worth and a similar bill to C. H. Kurtz, in all about \$500, making a thousand dollars in two days! I made up my mind I was on the road to wealth, that a great fortune

was ahead of me, and was intoxicated with success. Unlike Mrs. Partington, I temporarily forgot that "we are all poor critters."

Climbing up to Marysville with the same boot and shoe man, we were compelled to wait there all Wednesday p. m. and sold the only merchant about \$200 worth at the end of the day. We remained there overnight—and a tough night it was—hot, still, sultry, and sweltering. The next morning was so oppressingly warm that we got an early start and went to Vinton, where I sold J. W. Butler & Co. and Spears & Eddy two fine bills (over \$500, both together) but had to wait a good deal for them. W. S. Cole was then keeping the best hotel there, and I commenced an acquaintance with him as a hotel man that has run through all the years of my experience as a commercial man. He went to Ackley, Ft. Dodge, Cedar Rapids, Colfax, and is now at Grinnell—an estimable landlord and Christian gentleman.

I continued to have fair success—some days no sales; seldom going into a town without selling a bill; if I did, it was the exception. At the end of the season I had sold \$13,500 worth and was credited with sales to that amount. Visiting the house in November, at the close of the season, I was warmly and cordially welcomed, even though I had sent in some \$3,000 in orders which the house refused to fill. Still I was pleased with the result and had saved over \$600 in the three fall

months' trade. The house engaged me at a regular salary and a commission in excess of stipulated sales, for the next year.

It is not my intention in any of these articles to follow any special line of work or any special line of experience on the road. I hope to give, in the main, sketches of general interest to the reader that came under my personal observation. I am not attempting a continuous narration or making any attempt at literary display. If my friends enjoy reading as much as I do writing, I will be satisfied and amply repaid for my effort.

Let nothing I say be construed as a boast. Far from it. After a moderate degree of success, the writer has long since ceased to be ambitious to excel in large and prosperous sales. Many others take and are entitled to the place.

Fifty years of revolving seasons, "twenty on the road," four in the army, where five wounds undermined a vigorous health and impaired constitutional strength, have fitted me more for the quiet of home and lighter office duties than the arduous life of a "rustler."

Years ago I sold many goods—now I sell few. In one year of three months' fall and three months' spring sales I was credited with \$62,500 in approved orders. My heaviest season was the fall trade in one of the seventies, over \$35,000 in eleven weeks.

My best week was in that year in which I

lacked a few dollars of \$5,000; my best day in twenty years, \$1,500; the largest bill I ever sold, \$1,350. We don't sell such bills now as we did 20, or 15, or even 10 years ago.

A Few Words as a Class

Fifty years ago there were almost no regular "traveling men" in the country. In 1860, a few traveled in the eastern states, carrying no samples, simply calling on country merchants and inviting them to "call on the house" when in New York. They were keeping up acquaintances or keeping in touch with men who were customers or who they hoped would become customers.

In 1872 I seldom met a competitor. After a few weeks' experience I became accustomed somewhat to the detail of my work and was at home in the sample room. All I had to do to sell goods to a man was to get to him. You can imagine, under those circumstances, I "got to" a good many merchants during the months of August, September, and October—the busy fall and winter season for manufacturers and jobbers in eastern cities.

How many are there? Of course, no one knows or can find out the exact number of traveling men there are in the country. The combined estimates of several secretaries of fraternal travelers organizations are as follows: The grand total in the United States is placed at 500,000 with one-tenth of the entire number, 50,000, coming from

Chicago. Twenty-five thousand represent Chicago houses and 25,000, who live in Chicago and its suburbs, represent houses in other cities—New York, Boston, Philadelphia, mostly in the East.

Minneapolis and St. Paul are sending out 5,000 and other cities in proportion—Des Moines claims to have five hundred and Ames, about twenty-five.

“Are they making money?” As a rule 85 per cent of all commercial men who have been on the road as salesmen for several years ought to have an adequate competency. They get a salary and their expenses are paid by their employers. They ought to save most of their salary. Even though they do not spend their competency, at least 85 per cent get in the habit of spending money freely. They are generous and seldom “kick” if overcharged. Their expenditures are usually limited to the amount of their income, not their necessities. Men can live on very little if they are compelled to or desire to. Their expenses are not a matter of careful and well-considered judgment; they are the result of habit, environment, and impulse. Only about one man in ten on the road saves money. It does not help any to say “only one in ten employees of a railroad or express company is saving money” because the same argument applies. Let me illustrate:

I sat at a table with seven others in the St. James hotel in Iowa City; all of the eight men were traveling men. The subject under discussion was

the theme upon which I am writing. I did not introduce it. The party who did was the only one at the table whom I knew personally. Each of the eight, except the writer, told his financial condition, how long he had been on the road, how much he earned, and how much he had saved in a year. I sat at the end of the table. The young man at my left, about thirty years old and a good looking, said, "Well, boys, I've only been on the road five years. I get about the average salary for my line of goods (about \$1,500 a year) and you may search me, I've supported my wife and baby but I've not saved a dollar." The man at my right, also a very fine looking, had a good face and a good head and looked as if he could manage a railroad corporation. He was an excellent clothing salesman. His report was this: "I've been on the road fifteen years. I never got less than \$2,000 a year and have received five thousand. I give my wife half of my salary at the beginning of every month and at the end of the month, neither of us has a dollar and it's been so for ten years. We pay thirty-five dollars a month rent and my wife pays all house expenses. I pay the rent and all outside expenses." The reader knows that when this man and his "only woman in the world" were married, two fools had met. Someday when calamity comes to them, as it comes to all of us, they will be "in the soup" and we, you and I, will be circulating a subscription paper for them. I want to put it on

record that if I was one of two fools like that (he was getting \$4,000 a year at the time) and my wife was another, my daily prayer would be that some fellow would steal her.

With forty-two years' experience "on the road" as a "commercial traveler," I never failed to save a little money—not less than five hundred dollars in any year of the forty-two and sometimes more. Few men get enormous salaries; most get twelve, fifteen, or eighteen hundred dollars a year. Much depends upon the line of goods sold, but more on the ability of the salesman to sell it. The average salary is not as high as the figures given. Of course, if I traveled all the months in the year I would earn and save more money. My earnings and my investments have always been economically handled and never speculated with. I have had some losses, three times over a thousand dollars, and once by over five thousand dollars. It took several years to "make good" these losses.

The average traveling man's check is perfectly good on his own employees, but he is unable, by failing to protect his own interests by prudence, care, and economy to give a check for twenty-five dollars on his personal account. He is a good fellow, a good worker, a good salesman and, if he has a family, a good husband and a good father, but not a successful safeguard of his personal financial interests.

Overworked

Thirty-five years ago and thirty years ago there were a few towns in which I always sold large bills. Such towns were few and far between. I never had the remarkable faculty of holding a large trade with heavy buyers. I could sell the best merchants in any city a bill or a few bills but if an item or two was not entirely up to what they thought was O. K., I was not gifted with an ability to "fix it up." I preferred to go after another man and my territory was almost without limit.

For years I never went to Oskaloosa without selling about two thousand dollars in the town. A few towns in Iowa, Minnesota, and Wisconsin were the same. I can name a few men, heavy buyers to whom I sold great bills for years and always sold them. They were old merchants, doing a large business with much credit and who bought from a few houses. H. C. Lamb, Denison, and M. C. Murdough, Tama City, bought of me for many years, two bills a year, fall and spring, and never less than \$1,200 to \$1,800 each. The trade of such men was worth approximately three thousand dollars a year.

N. T. Manly & Son of Parkersburg, Iowa, (the son is now in the banking business in Sioux City) were on the same list. A change came to this business which was fatal to my interests and came near being fatal (?) to me physically.

On a regular trip, I called on them on Saturday

and was told that "they were unusually busy" and, as there were several cases of scarlet fever in town, I better come again on Monday. I had my little daughter with me and feared to stay where there was scarlet fever. So we came home and remained over Sunday.

Monday forenoon I was back in Parkersburg ready for work. I had three elements to deal with—the father, the son, and a new element introduced into their business since my last visit six months ago. This "new element" was the "head clerk," a big muscular man who was supposed to do much of the buying. I had what would ordinarily be considered "a sure thing" for an order all fixed up before dinner with the senior member of the firm. He and the son were with me from 2 to 6 p.m. but did not buy, though they selected some goods. From 7:30 p.m. to 9:30, the son and the "manager," as they called the "head clerk," were with me. The son was losing his interest in the store. At 9:30 I had not sold a dollar. At 10 p.m. I succeeded in getting father and son into the sample room and by twelve o'clock had sold them \$1,500 in hats, caps, furs, lap robes, horse blankets, gloves and mittens.

It was midnight. I was simply "done out." To use a modern expression, I was "all in." No one knows, but an experienced salesman, the psychology of this sort of experience. If he is like me, he may know and not be able to describe it. There

is a psychological moment in every sale when the sale is decided, when it will be made or will not be made. The man who cannot find, recognize and use the psychological moment, cannot sell goods.

In this sale to the Manlys I had three men of different types to bring to the point of buying and I had to get them there at the same time. I got two of them to the point Saturday afternoon, the father and the son. There was a time, Monday, when I had only one; another time I had the manager part of the time although he was indifferent; it was not until the late hour referred to above that I got them all and kept them. While I had been under great mental strain before, I was in an intensely nervous condition from 10:00-12:00 p.m. as I tried to overcome the mental resistance of father and son, not to mention the "physical" of the "manager." It exhausted me of all energy in trying to bring them to a united decision to place their order for fall goods.

I gave them their copy and shook hands as the clock struck one. It took me another hour to pack. I took the train at 2:00 a.m. for Cedar Falls and at 3:00 went to bed in Burrs hotel in Cedar Falls as tired as I ever was or ever wish to be. My head ached, especially in my neck at the base of the brain. I did not get up bright and early the next morning and the distress did not entirely leave that section of my "nerve centers" for many months and not entirely at times for several years.

A Periodical Bankrupt

It is a well-known fact that the great majority of businessmen, men in mercantile life, do not make a success of their business; an overwhelming majority fail sooner or later. More than nine-tenths of the general mercantile merchants of the country sometime during their business career make an assignment, go through bankruptcy, or in some other way effect a compromise with their creditors. Some who do finally recuperate, rebuild their fortunes, and reach a degree of success.

The writer has made a study of both the retail merchant and the commercial man and knows that the ranks of the latter are well-filled with men who have tried and failed in the former life. He knows by dearly bought experience that the man who does not make a success in retail trade is quite apt to try "life on the road" as a pleasant change.

There is, however, a small class of men in retail trade who make a business of effecting a compromise with their creditors at regular intervals. It is the purpose of this article to give you an illustration out of my own personal experience to show the possibility of a man making a "failure" for the purpose of making money by defrauding his creditors.

I had a customer in Burlington, Iowa, who was a heavy buyer and prompt payer for sometime. He bought two bills a year, spring goods and fall goods, hats, caps, furs, gloves and robes, etc.,

from one to two thousand dollars a season. However, about every four or five years he would entirely fail and could pay (so he claimed) only a small per cent of his indebtedness. He settled two or three times with his New York and Chicago creditors for twenty-five per cent of his debts and in each case raised the cash to resume business. I continued to call on him.

It became about time for another "collapse" and he conceived the idea that it would facilitate matters if he could meet his creditors in New York and effect a compromise with them more advantageously by personal interview. He did so and met all his New York creditors in a parlor at the Astor house and laid his financial condition before them. Mr. Murphy, of my employers, was deputized to be the spokesman for the creditors. The talk was long and the discussion was heated and finally Mr. Murphy said to him, "We have settled with you for only a pittance of what you owed us several times. We are not going to do it any more. The law in this state arrests a man for debt under certain circumstances. We have canvassed this case very thoroughly and have decided we must have seventy-five per cent on the dollar of our claims or we shall arrest you and try the case out in the courts and you will of necessity be confined in the Ludlow street jail until the matter is settled and the policeman with a warrant for your arrest is waiting to serve the papers."

Of course it was a great shock but it was inexorable and the poor fellow saw he was "up against it" and he "tumbled" at once to the situation and said, after a moment's reflection, "Gentlemen, my broderinlaw is in the next room. He may have some money—I see him if he got de money I borrow it and pay you de seventy-five cents on de dollar." He did so and the incident was closed on that basis. In sixty days he was doing a hustling and no doubt profitable business in Burlington "at the old stand." He had undoubtedly cleaned up twenty-five per cent of his indebtedness in net profit. My people instructed me to call on him and sell him if I could. Of course we lost more or less money every time he failed but our margin of profit was fairly good and we made money on his trade at all other times. I sold him some fine bills in the next and following seasons for four or five years before the next collapse and failure came due. I have no means of knowing the exact time but it was less than five years (I sold him for over twenty-five years) and in that time he failed four or five times.

This was the last time as far as we were concerned. He got all his plans made, all the cash available in his pocket, as many "special sales" as possible, as many goods packed up and in some safe place (outside the store and presumably in his residence). Then he wrote a letter to each of his creditors (the majority of whom were in New

York and our house was on the list) and told them in language that admitted of no misunderstanding or misinterpretation as follows:

"Gentlemen I vas busted agin. De hard times is on me. It costs me so much to live. I fail bad dis time but I pay you ten cents on the dollar and you go to de devil wid your Ludlow street jail."

He was in Iowa and not in New York. He could not be arrested for debt and finally settled on the basis of 10 cents on the dollar. I never called on him again and this closed our dealing with him.

K. W. BROWN

K. W. BROWN, R. E. BONAR & CO.
SUCCESSORS TO

Hats, Caps,
and
Straw Goods

IVES & BONAR,
444
BROADWAY, NEW YORK.

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