

## Among Men who Work with Hand or Brain



Woman Is Only Honest Man; Tale of the Paying Teller. By Walter J. Lyons.

OR four years in Chicago I have stood inside a brass care, looked upon by 1,000,000 people of all ages, sexes, and conditions, who in the aggregate have paid me \$1,000,000, for which I have been individually responsible to my employers. In these four years I have called back to the window 10,000 persons who have not waited for their change and who would have left it in my window to the aggregate of \$10,000 had I not dome so.

In those four years on my side of the bars,

In those four years, on my side of the bars, have been "short" an aggregate of \$250, maccounted for in the hurry of keeping lown the line outside.

unaccounted for in the hurry of Resping down the line outside.

But not until Wednesday morning, Dec. 18, 1905, has man, or woman, or child some back of himself to the cage and banded in a penny of any sum overpaid to him. And that was a woman, who had received \$5 too much in change on Monday evening, who had discovered it on Tuesday, and who came in Wednesday morning early, asking me if I hadn't paid her too much money on Monday.

"I paid somebody about \$5 too much." I said, gasping for breath.

She began digging down into a handbag for her purse and came up with it, smiling.

"Well." she eaid, "I have about that much money too much," and when she spread the three \$1 bills on the shelf I thought I needed a bottle of smelling saits about as badly as ever I had needed it in my life.

Few are Primarily Honest.

Do you wonder that I always have had an idea that must people need watching? That the old possibility of getting "something for nothing" is one of the most seductive insuences that assalls mankind? Can you ask me: "Don't you think most people are honest?"

I have been asked that question. Always it has prompted another question on the spot:
"What do you mean by honesty?" For four
years prior to Dec. 18 last it had been my deyears prior to Dec. 18 last it had been my de-duction from experience that most people would take any excess of change paid them at a cashier's window and milefy their con-sciences with the remark, "Well, he's paid to look out for himself; I didn't do it "; that other thousands might have taken money unwrittingly; and that perhaps only a few of the 5,000 callers a week would reach into the cage and take money if they had an op-portunity and a chance of escaping discovery. Now, educated in the school of experience, if I should ever start out in the Diogenesian search for an honest man in the full sense, is

Three Dollars Returned Out of \$250. This particular woman that has material-used in my brass barred horizon evidently was of the class to which a \$2 bill looks the part. She was comfortably dressed and she had been having enough to eat. I should my she was the mother of several good children. She could smile, and her voice was of the kind described as "an excellent thing in woman." I think her eyes were dark. She was about a head and a half taller than the window ledge. But as for her name and address, everything was so blurred and busning when she poked the three \$1 bills inside that I never thought to ask her!

Ten thousand people called back to my window to get an aggregate of \$16,000 left or woman out of hair a dollar there is not behind them in four years! And only one lone woman to return on the strength of her own conscience \$3 out of a cage shortage of be \$2 even, a dozen persons in 1,000 are likely \$250. Couldn't you have forgotten to mak her to be called back to take their change.

name before she got away?

\$250. Couldn't you have forgotten to ask her name before she got away?

Of course, she didn't stay as long at the window as most women do who appear there to transact business. Ordinarily one woman will stay there longer than nine men will stand, though the payments made by the men are greater by half than those made by the women. She has to stay for the reason that her must and gloves and a package or two have to be accommodated on the ledge before she gets at the cash stip which is poked through the opening. I pick up the ailp, hold it a second or two, and then suggest money. "O!" is the stereotyped exclamation on the dot and she grabe at har handbag and dives for the purse.

It is full of nickels and pennies supecially. There are counter checks in it, keys, coupons, perhaps some cards, and a few bills. The cash sitp may call for only 28 cents and she may have \$2.19 in nickels, dimes, and pennies just under her foreinger and thumb, but she digs up another bill—\$2 or \$5—and when change is made again the total of nickels and pennies may be increased by 30 per cent. But she doesn't care, of course, for the reason that she can count the pennies out to street are conductors or to the fare takers on the elevated roads while she pennies to the transition of the teacher to the pennies to the transition of the teacher to the pennies to the transition of the teacher to the pennies to the transition of the teacher to the pennies to the transition of the teacher to the pennies to the transition of the teacher to the pennies to the transition of the pennies to the transition of the teacher to the pennies to the transition of the teacher to the transition of the teacher to the pennies to the transition of the teacher to the teacher to the teacher to the transition of the teacher to the teacher nies out to street our conductors or to the fare takers on the elevated roads while she stands in the turnstile, causing four men to miss the express train just pulling up to

the platform.

This looks like mean comment under the circumstances, but it is too much to expect a cashler to forget four years of experience with women customers at his counter, just because one jewel of a woman came in and restored \$3 which didn't belong to her. This woman, as I have said, was so business like and quick that I hadn't recovered from the shock before she got away. I am not making the slightest instructions against her.

Let of Cashier Unhappy One.

This lot of the eashier in the cage is not a happy one. Merely that he is put in a cage with his money and the window out to the width of a dollar bill is a challenge to his patrons outside. It makes the correcting of errors doubly hard for the customer who gets too much. Then, the custom himself is cocky about errors; he doesn't like to admit that he made them. The other day a salesman for a changemaking machine came up to my window.

he asked, mildly.
"Sure—and I wish I didn't," I said, sadly.
"Well, you are the first cashier in Chicago that has admitted to me that he ever did," he said, smiling a foot wide and reaching under the railing to shake hands on it.

In my especial work, which involves only the taking in of money in small amounts with frequent odd cents in the sums, I have more likely to walk away leaving bills in the window than they are to leave a few

These errors of the people are made outside an the cage every day. Inside I have discoving the cage every day. Inside I have discoving the cage every day. Inside I have discoving the cage that my errors are likely to run in groups. There are times when for three months my cash will balance every night with my slips. Then it may be that Fil run short 51b to 520 inside of three weeks. I can't expisin the phenomenon—I only know it

In the same way counterfeits and mutilated goins come in procession for a day, a week, a month—then they are gone, perhaps not to bob up again noticeably for six months or a year. Handling \$250,000 a year at my cage, my shortages may run from \$50 to \$100 a year. My employers concede as much as this, considering the character of the work and the necessities of the changemaking with all kinds of people in all kinds of hurles and all degrees of stupidity. This hecomes necessary, also, for the reason of calling back the patron whenever his own mistake is discovered.

mistake is discovered.

In the banking house among the tellers one mistake may right another until the minimum of shortage is left at the end of the six months' period of accounting. A teller who is behind \$50 or \$75 in six months may have the shortage restored to him by the bank, but in these months he will have been carrying the record of his errors as they have sectumulated from day to day, and they will be un-pleasant reminders of his inaccuracies as mere inaccuracies. To have paid out \$1 too much is an error which as easily might have been a \$100 bill too much. It doesn't look good to a bank official at the end of the six fronths

tellers is not great, for the primary reason that one error is likely to balance spother, even in the cash windows. Again, there are so many occasions where the teller in the effort to keep his record will make good the petty mistakes of a day in his cash. There are many men who would pay a dollar out of a day's salary rather than chalk an error

In some of the great banking institutions a sum-perhaps \$250 a year-is set aside to the credit of the teller as sufficient to cover all his shortages and beyond which the bank will not go in restoring his accounts. At the end of the year whatever of this sum remains to the teller he is allowed to keep as an appreciation of his services.

Strain Often Overwhelms Men.

Always the man who handles another man's money as cashier or teller is in a trying position. To be over careful may be worse for him than to be at his case in every transaction. There are types of nervous men who in handling large sums never get away from the fear of shortages. One of these, who may have paid out \$0,000 bills

of denominations under \$10 without feeling a sense of his responsibility, may go to please under a run of payments where the bills are of denominations from \$50 to \$500 that night. Who got the money is a probable and \$1,000 each.

I have a friend in a teller's window who of the accounting period as a loss for the line was apposed to "farm out" its tloket sellshown in the old circus ticket wagons es-pecially. Years ago the old fashioned cir-cus under the "Hey. Rube" dispensation was supposed to "farm out" its ticket sell-ing privileges. Men paid as high as \$3,000 a season for the management of the ticket last summer fell unconscious from heat as teller.

he was paying a customer well known to the bank. At the moment he fell a man in the adjoining window ran in, took the money serves. He does not ask to be, either. He day crowd to make rich profits from the



## Succeed in Spite of Riches; Millionaires Who Won Ways. By G. R. Clarke.

starting out to learn the railroad busi- own account, are extremely rare. ness in just the same position that his father did 32 years ago, makes a career for himself, he will do a greater thing than his father, who started in absolute pov-

facts have to be taken as final evidence, and the number of foen who have succeeded in spite of poverty show this to be a simple and everyday affair beside the success which is achieved in spite of riches.

Men who work to carry on a great business which has been built and mapped out for them are common, but those who have passed what has been done before, or have carried an old business into new territory,

Matthiessen Success from Start. Conrad Matthlessen is one of the most conspicuous of the latter class, and like all such men he has shown himself constitutionthe start. When he come to Chicago to take dent with a mlary of \$75,000. only 25 years old, but he soon proved that he knew all about the sugar business. It had not was not much expected of it. But as soon

be made. He made radical changes at once more interested in chemistry than he was in and in a short time the house was earning football. But he did not give any hint of his and in a short time the house was earning money. Later he had evolved from the old company one in which some of the greatest

made millions in the sugar business, but the business experience of the younger man been considered a paying business and when before he came west had been limited to two the young man was sent to Chicago, there years which he had spent in his father's factories. In looking back it was remembered that his course in Yale had appeared to be what kind of an article was being turned out for a purpose. He had been quiet there to as well as the man who was doing the work. He also knew how to reduce the rate of prohad gone his own way and attended to his

future plans or that he was pursuing his

favorite studies with an eye to the future. The only admission that he makes as to his ally different from the ordinary type from money, but of which they made him presi- own success is that he works because he likes and that he could not if he wanted to. Henry T. Oxnard was a man to whom s patrimony of \$250,000 was only an excuse for up almost entirely to business until he was

After a short term at Harvard he went department just like an ordinary workman. of it. He went from one factory to another living in the towns where the beets were grown and helping in the fields until he got that kind of knowledge of the soil which only comes with working in it. Selecting families from among his agricultural friends in these places he gave them money to come to America and to travel around until they found the soil and the climate which they beets. They reported this from southern California, and it was there that he built his

neers in the business had made before him. Beit Scores in South Africa.

factories, avoiding the mistakes which pio-

When in 1870 reports came to Europe of diamond mines that were found in Kimber-German, the son of a rich Hamburg mer-chant, who was destined to go into the office and inherit a comfortable income. Trade with the south African towns became so brisk that the firm felt justified in sending an agent to look over the field. There was found a city of madmen, chaos as far as law was concerned, and the report was that the field was one which required the health and courage and activity of youth. The result was that young Alfred Beit, theh 22, found himself with credit, arms, and letters of introduction, and the paternal blessing trekking across Cape Colony. There were no laws across Cape Colony. There were no laws and competition already was nearly ruined. There was illicit diamond buying, losses from thefts, and altogether conditions which he saw meant too much of a good thing even in

and cool headed, and then and there he un-dertook the work usually attributed to Cecil Rhodes. He did the first combining and systematizing of the diamond buying industry, He began the quiet buying up of soattered and conflicting claims, with the result of the De Beers mine, which is a model of its kihd, and which has for years paid 20 per cent dividends on its stock, and which is capitalized at \$40,000,000. Then came the gold discoveries, of which Belt also was first to see working them on scientific plans for vast production, and to this end engaged American engineers, paying them what they asked in the way of salaries up to \$50,000 . and \$100,000 a year. Rhodes came along and

always there was the firm of Werhner Beit bination of circumstances and incentive & Co. working for a profit which almost was

r man might. So far there have been only new country, was the cause of her hus

which comes from actual need and poverty. longer than any others of the same kind. Stillman Fought Way Upward. Not so long ago the attempt of another These are men who in different degrees have young millionaire in the name line turned out

accomplished the feat of making money with a fiasco. Others, like that of Winchell, are money. The career of Chauncey Stillman is still in their infancy. A little while ago Lady an effort to succeed financially just as any Sybil Cutting, inspired by the chances of her a few small promotions in which his career W. Bayard Cutting, starting out in the same does more than any other to prove this the way for practical experience in the sugar rest difficult of all undertakings. He has fining business. But this was only understood had every advantage of the millionaire class. to be for temporary experience.

## When his father sold out he understood the areer of their own, or have worked up to duction and to fix prices so that money could own business. It was noticed that he was business from the ground up and he looked Success Problem Can Be Solved in Figures. My position is sales manager for a By H. F. C. Kramer. The great trouble with most men is that they lack will power; they have to have some one driving them all the time. around for an opening in which to invest his oney. He was attracted by the prosperity of the beet sugar industry in Germany and

advertisement brings from 20 to 100 applicants, and from this amount not over 20 per cent can qualify for the position they seek. Out of this 20 per cent, not over onefourth of them make a success of the work. and out of those that make a success of selling not more than 2 per cent can stand pros-

My greatest difficulty is in getting men who can stand to make money. When the men I employ first begin to work they are enthusiastic, and work from 8:30 in the morning until 5:30 in the evening, and the result is that their earnings run from \$25 to \$100 per week. After a few such weeks their enthusiasm wears off, and they become overburdened with money, and instead of placing it a savings bank, retaining only enough to live comfortably, they keep it all in their pockets, and then they want to show their friends what good fellows they can be. They egin to stay out late at night, fighting King Booze a finish battle, with the decision always for King Boose. After these fights they are unfit for work, and go at it in a listless manner, with the result that they bethey blame their failure to produce big hust-ness to the supposed fact that the proposition is worked to death, etc., while at the same time new, men are coming into the field to take their places, and succeed in getting just as much business as the first fellows got when they started.

Insane Desire to Spend Money.

I have one man in particular working that I have one man in particular warms than a never earns less than \$100 per week when he works and have tried many times to get him to put his surplus earnings to a savings bank and finally succeeded, and when he had saved up some \$300 I thought I had at last got him on the right road. When he came one morning and asked for his bank book, was up. He wanted to get his money and blow it in. After giving him a long lecture full of more advice I saw it was no use and asked him why it was that he could not let the indney slone. He replied, "Your argu-menta are all right, but when I got to think-ing last night what if I should die before I

spent that money, I just could not stand it any longer and I cannot work until I

When I started in this business six years ago it was as a salesman, just as I start men to work today, and at that time there were twenty-one men in the crew I was working Today there are twenty of these men still working at odd jobs and not making over \$15 a week, while my earnings for the last year amounted to \$11,000, and prospects

look brighter to me today than ever before. Now, what was the reason for me being the only one to succeed? I did not have a dollar when I started, neither did I have an education, having left school at the age of 10 to make my living, so had no advantage to start, and today my earnings amount to \$1,000 a month and not a penny invested. so money is not a necessity today to be able has one or both he has an advantage.

Why the Other Twenty Failed.

The explanation for the nonsuccess of the other twenty men is simple enough, in the morning when we started out to work we had seven blocks to walk to get to the business section of the city, and we all started out together, but by the time I got to my territory began work the remainder of the crew would stop in at a convenient saloon where there were many soft cushloned seats provided, and they would then have a drink around and talk over the business and possibly curse the manager for refusing to advance them all the money they wanted. By that time it was noon and they would eat their ch, and, as one usually is lasy directly hour or two in getting over the lazy feeling, with the result they only got in three or four hours work each day. Today it is the same

bie seats are provided and you will find men by the dozens who are drawing their em-ployer's money for work they never perform. If I had my way I would have a law passed which would not allow saloons to have a chair or any other convenience to sit on, making every one who goes into a saloon stand up, and people not having a place to sit would not stay long.

Success is Mathematical Problem. In my opinion success is a mathematical problem, and if every man will follow this advice his success will be according to his ability and not to chance or luck. The mind should dominate the body, and in order to succeed one must understand his weak points. Some men succeed because unconsciously they follow the laws of nature, but

these same men, if they understood nature's

laws, would be even a greater success. In every man there are positive and perative qualities; for every positive there is a negative and for every negative a positive. If negative qualities predominate the man is a failure, if positive qualities predominate the man is a success, and as to how much his positive qualities predominate over his negative qualities so is his success meas-

It applies in every line of industry in the same way, and if every man desirous of making a success will cut out the accompanying chart and carry it with him and consult it at least once each day, and practice the principles, he will be just as great a success as his ability will permit:

First, let him examine himself. Take, for

instance, the positive quality of will power. power. To prove the point, let him say, if he is a smoker, "I will not smoke for a week." If he can hold out the week without smoking he has some will power. Or, if not a smoker, let him say, " From now on I will get up exactly at 6 o'clock every morning." If he can do so it shows that his power of practice on different things, and the result will be his savings account in the bank will have a steady increase.

Positive.

## Mediocrity Due to System; Turn Workers Into Numbers By James M. Edwards.

revolutionized by a thing called " sys-tem," a thing which has destroyed the individuality of men, turned workers or privileges, taken away the premium from individual merit, and stamped every one who is forced to work with the hopeless stamp of mediocrity.
"System" has made the great concerns

possible and reduced the self-respecting working person of the great cities to a mere piece of machinery, crushed the self-respect out of the masses, and branded the thing that was a man with a number and a price tag.

The systematization of business-" pig business"—marked the beginning of a new type of slavery. Time clocks, paid watchers, pay checks with mere numbers on them, are all the devices of "system," which at the outset disregards the element of honor and accepts as a proved fact that all their em-ployes are dishenest and dishenerable, anxous and ready to beat them out of time and stealing among employes that they have schooled in their immense colleges of dis-

unds bad, yet it is true. They nave ignored honor, branded tacitly each person as a mere numeral and placed him or her under surveillance, bred a spirit of animosity, and then expected good service and honesty of those same employes.

Ignores Individual Worth.

Perhaps the worst feature of this carrying of systematisation to the nth power, is the fact that it destroys individuality and refuses to recognize individual merit. The great firm has, my, 1,500 places open for employes. It places a wage price on each posi-tion, and fixes the hours for that position before the person to fill it is found. The applicant for a position is told that it pays so or he may not be worth half, yet he gets the same. He may be unworthy of any such po-sition, or he may be a hard working, self-sacrificing, devoted worker, it makes no dif-

ference as far as miary goes.

By this system the great firms have stifled ambition in the really good workers, caused, resentment, and put a premium on worth-leasness. They have lowered the entire tone

REAT businesses in the United States. of their offices and the entire character of all within the last decade, have been their employes. At times there comes a revolutionized by a thing called "sys-worker who rises in spite of these obstacles. fighting his way upward and forcing himself to be recognized, but his way is hard, and, when he finally does reach a position where he can command the firm to some extent, he is likely to give less loyal service than he would have given had he received the full and free recognition to which he was entitled He feels that he owes the firm little, having forced it to recognize his worth-and he does not forget that he was once merely a number. Others who "arrive" are likely to take revenge on the unfortunates under them.

Throw Blame on Workers.

The men who have made the system de-The men who have made the system de-clare that time clocks and checks are nec-essary. They throw the blame upon the workers. They admit that the time checks are degrading and an insuit to most work-ers, but necessary. They cannot deny that the fault was with the few, and that because a few loafed, arrived late, and left early, relying upon the crowd to hide their short-comings, the many were punished.

A few years ago one of the big stores in Cincinnati conceived the idea that such checks upon their employes was a distinct affront and that, while submitting, the workers resented the treatment. Without notice all the time clock keys were called in and the device was removed from the store. Then the employes were told that the clock was gone for good and that the honor system would be observed. Secretly, however, for purposes of testing the idea, a watch was kept on each department and the number of cases of tardiness was diminished by half. Also the firm suddenly found their able to employ the best salesmen and clerks in the city. A few years ago one of the big stores in

The time clock breeds dishonesty every-where. It becomes a matter of petty pride with some clerks "to beat the cleck," and the devices by which they register them-selves as at work long before they reach the shop are numerous.