

"It is with great reluctance that wholesale druggists accept notes from their customers. One of the best things a retail druggist can possibly do is to establish a line of credit with one or more banks as soon as possible."

H. B. MASON: "Not only is it a source of profit to the druggist to borrow money and discount his bills, but there are numerous other ways in which he can profit. I don't suppose any fortune has been built up in this country out of what a man can save of his own earnings. It is the general rule that you prosper by using the other fellow's money. If you can get money at 5 per cent., make it yield 15 per cent. It is like a profit on merchandise, only quicker and better.

"The question has been raised as to what method banks use in loaning money. There is really no rule so far as I have been able to discover. A man who has not an established business usually finds it necessary to put up collateral. If he has a business in a good locality he can usually trade upon that business with the bank. I do not think that banks base their loans upon a certain percentage of deposit. Every banker is a law unto himself; if he likes the appearance of a man and knows his character to be 'A number one,' he will not hesitate to make the loan. As has been pointed out, the more you borrow money the easier it is to get it. There is no doubt in the world that most druggists fail to use their banks as they should use them."

"Most druggists are of the opinion that the borrowing of money is an unsafe practice. I know one druggist who has two or three stores who started in business twenty or thirty years ago with a prejudice against borrowing money. He has expanded rather largely and recently opened a new store, and suddenly found that he did not have quite enough ready money to swing the deal. Instead of doing as a wise man would have done and borrowing \$5,000.00, he did not go near the bank, but held up his creditors, with the result that the jobbers and others from whom he buys supplies have come to the conclusion that he is an unsafe risk and in two or three instances have refused to ship him. He is worth perhaps \$30,000.00 in excess of his liabilities, but as he was holding up his creditors on one pretext or another they were afraid they would not get their money and denied him credit. The man who borrows money at the bank, discounts his bills and keeps things going is in much better position to do business with his jobber and supply man."

S. H. SCALLIN: "There is one feature of borrowing that has not yet been touched upon. Some people when they go to the banker think it is none of the latter's business what the borrower is doing with the money; it is his business. He is not loaning his own but his depositor's money, and it is right that he should know something about the character of the investment you desire to make. In my portion of the Middle West, South Dakota, there is no requirement as to your bank balance; it is a matter of character and business ability. If these are all right the banker will go a long way to help you."

SOME EVERY-DAY PROBLEMS.

CLEMENT B. LOWE.

The Sunday closing movement is gradually attracting attention and some progress has been made towards shorter hours on this day, which to humanity is, or should be, a day of rest; especially is this so in the summer time when there is such an exodus of people from the cities. Those who do not close during the hot Sunday afternoons of summer are probably largely influenced by the business to be done in soda water, cigars and candy. In a long pharmaceutical experience the writer has never opened his soda fountain on Sunday; it has been his endeavor to restrict business on this day, rather than to attract it, he has felt that it would not

be Sunday to him if he were to serve behind a soda fountain on this day, and it has been a principle with him to not require of a clerk a service which he would object to rendering himself.

Sunday closing during the cooler months of the year is still with us an unsolved problem, outside of opening later and closing earlier. The prescription business in winter is often so heavy on Sunday as to keep those on duty rushed during the whole day; if the business was to be thrown into shorter hours it would require an increased force, this could not be drawn from the regular force without depriving them of their day of rest, and extra help is hard to get and frequently not worth much when obtained. Some of the reasons why the prescription business is frequently so heavy on Sunday are the following: Sundays are largely used by the laity as days for physical repairs, they put off treatment, sometimes under the pressure of necessity, until the first day of the week is reached, when they lay up for repairs and send for the doctor. Doctors themselves are often to blame for the Sunday traffic as they hold out inducements for visits from patients on this day. We have always admired the physician who had the wisdom and courage to announce "no office hours on Sunday," wisdom because he recognized his own spiritual and physical wants, and courage in the endeavor to satisfy them. In addition it implies that such a physician has been so successful that he does not have to cater to the Sunday traffic, he can make a living without it.

To sum up. First, while cooperation on the part of one's pharmaceutical neighbors is desirable, don't wait too long for it; be a leader and set the pace. Second, the attention of physicians might be called to the desirability of limiting their practice on the Sabbath. Third, a campaign of education for the laity might be entered into and an endeavor made to secure their cooperation.

Closely related to the shorter hours on Sunday, is the question of shorter hours during the week. To my mind there is not a question but what the hours of service in the drug store are unnecessarily too long. Some years ago the grocers of the City of Brotherly Love kept open every evening until 9 o'clock. On the surface this seemed praiseworthy as apparently they were catering to the necessities of their fellow men. However, it dawned upon them that these wants could be supplied in a shorter time, so that now they close their stores on five days of the week at 6 p. m. and no one is seriously inconvenienced.

If drug stores were closed earlier it might result in the wiser of our customers keeping on hand some of the simple remedies, for there is no reason why the drug store should be kept open long hours to relieve every possible head ache or stomach ache. The city store could close in the winter at 8 p. m., in the summer at 9 p. m.; country stores earlier.

The long hours spent in the store take the snap and too often the health out of both proprietor and clerks; they deprive them of social recreation and the opportunity for mental improvement. A strong argument for early closing is the fact that the present long hours of service deter many young men from entering the business; they can make as much in other lines of business where the hours of service are shorter. In conversing with the manager of a large druggist's sundry house, he told me of the long hours of service which he put in as a boy, and the resolution which he then made "to shorten the hours," if he ever had the oppor-

tunity. Gradually by his influence, the time has been materially lessened by his firm without injuring the business. In fact, they are getting more work out of a smaller force at the present time than they were ten years ago out of a larger one.

I think pharmacists themselves are largely to blame for the long hours of business. In their greed for business they have lengthened out hours of service until they have educated the public to believe that what was at first a favor is now a right. I have noticed at times young men rail against the long hours and other hardships of the business, and yet when they became proprietors of stores they have failed to practice what they formerly preached. I have heard a proprietor excuse the treatment of his clerks by saying, "I had a hard time when I was an apprentice and they are no better than I was."

The writer thinks a distinct gain was made for pharmacy by the efforts of the N. A. R. D. to reduce the pricing of prescriptions to a uniform basis, not that he, or probably the majority of pharmacists follow the N. A. R. D. plan in its entirety, but it has been quite a help in securing uniformity of prices. I have heard it said, but of course I don't believe it, that the plan in some stores years ago was to size up the customer and charge him as much as could be done without his squealing. I, however, know some cut-rate stores where the prices for prescriptions are very high. One of the principle advantages of the N. A. R. D. plan is that it puts a value upon "the know how." A long apprenticeship, a college education and a state board certificate should all have a money value, therefore the time spent in compounding a prescription should all be taken into account in fixing its price. I have wondered why pharmacists in giving a copy of prescription do not always mark upon it in the N. A. R. D. cost mark, its price; nine out of every ten pharmacists would probably honor it, and the tenth will quote a lower price when the cost mark is absent than when it is present. The extreme cutting of prices as carried on some ten years ago has given way generally to a more reasonable state of affairs—the "live and let live" motto has had a good effect. The value of cutting of prices is at least somewhat problematical; it depends largely upon the situation of the store. If the trade is largely of a transient character it may be necessary to attract attention by so doing, or at least by having bargain days or bargain sales; in a residential district it seems to me that it is better to attract attention by emphasizing quality and superior service, for trade won along the latter lines sticks. It is sometimes said that owing to the ability of the large stores to buy in quantity they can secure lower prices, and can therefore afford to cut, but it must not be forgotten that the expense of these large stores is enormous and they can no more live without a profit than the small store.

Pharmacists often needlessly throw away profits by getting into an ugly mood. A pharmacist, the owner of a long-established store in a prosperous suburb of a city, was noted for his high prices. Owing to the growth of this section of the city another store was established, which undertook to sell at the prices of the older druggist so as not to antagonize him, but the older druggist in order to kill off the newcomer commenced a sharp cutting of prices, which however failed of its purpose. Probably this druggist has lost more by these needlessly reduced prices than he did by loss of trade, as there was plenty for both.

One of the problems that confronts the pharmacist is that of "keeping sweet";

the business is one of so much minutia and detail, our employes do not always carry out their instructions, or customers are unreasonable in their demands, so that it is difficult at times to maintain one's mental equilibrium. To illustrate. On a very stormy day in winter when the slush was a foot deep, a lady called up and requested us to send at once for a prescription, put it up, and return it at once. As she lived a mile away, and off of a trolley line, I had to tell her that would be impossible on such an exceedingly stormy day to send at once, as we had to have some consideration for our help. She replied "that wasn't any of her business." I replied, "Directly it isn't, but indirectly it is, for if we are not considerate of our help we won't have any and then it would be impossible to get any medicine to you."

Another case was that of a wealthy gentleman whose child was sick. On such occasions he got quite excited. We had promised him the medicine by a certain time, but he seemed irritated at the necessary delay and called us up several times on the phone. I finally told him that he should have more patience. He replied, "I have no patience, and how can a man be patient when he has no patience."

One of the problems in the drug store is to do the "first thing first." I am convinced that failure to recognize the things that should be done, or deferring the doing of them because they are troublesome, or unpleasant, or because we are in a lazy mood, frequently gets us into trouble, and in time will cultivate in us such a habit of procrastination as to greatly interfere with our success.

Another problem is that of order. "Order is heaven's first law," and should certainly be also that of every well regulated pharmacy. To keep everything in order requires constant vigilance and cooperation of every clerk and assistant. I try to impress upon the boys in the store that the training they are getting is worth more than the salaries paid.

Perhaps I have brought enough problems to your attention to prove that our business is one demanding much thought and careful management. Any one who has become master of its details has received a training which would make him successful in many other pursuits.

DISCUSSION.

THOMAS F. MAIN: "My experience in the retail trade was so many years ago that it would not be a criterion for the business of today. At our store we opened an hour and a half in the morning on Sunday, an hour at noon, and an hour and a half in the evening, and limited sales as far as possible to medicines. The soda fountain was emptied on Saturday night, the show cases containing sundries, etc., were covered, and the keys of the cigar cases collected and deposited in the safe, so that no clerk would be tempted to break the rule on Sundays.

"When we first put the rule in operation the most persistent complaints were from cigar customers. We kept to our purpose, however, and during two years did not find that it resulted in any diminution in sales. I am convinced there is much truth in what Professor Lowe says. In a great many cases the druggist can, with little loss, limit the hours of work on Sunday."

F. C. GODBOLD: "Twelve months ago I concluded to close my store from one to five o'clock on Sunday. I have been closing it at one o'clock but reduced it to three o'clock. I close at one o'clock every Sunday and open at three o'clock, and don't know that I have lost anything."

P. H. UTECH: "I am in a city where there are ten stores. We formed an agreement that two stores were to keep open on Sunday, the others to close. The plan worked until we got around once. The last man who was to have the trade on Sunday said he was going to keep open and the rest could do as they chose about it, which broke up the combination. Finally, I concluded I was not going to be governed by what my competitors did. I got out a letter to physicians and hospitals announcing that I intended closing my store at certain hours on Sunday. Three-fourths of the physicians congratulated me on the stand. In looking over my records I find I have done more business every year since I followed the Sunday closing plan. If I cannot make enough money working six and one-half days in the week, the other few hours is not going to make any difference."

F. H. CARTER: "As to there being an absolute necessity of keeping open all day Sunday to sell drugs, that is largely a fiction. We have shortened our hours greatly."

DR. H. M. WHELPLEY: "When I was a drug clerk we followed the practice of closing from one to five, that is, we closed about one o'clock at night and opened about five o'clock in the morning, seven days in the week. I made some resolutions then about what I would do. I have changed my hours, but not in the retail drug business.

"The interesting part of this discussion is the evidence it affords that it depends upon the individual druggist fully as much as it does upon any combination. These various reforms along commercial lines in pharmacy can be brought about in their order if each man will act on his own initiative and not be too much afraid of what his neighbors are doing across the street."

F. E. STEWART: "I was brought up in Blair's drug store, Philadelphia, where we sold nothing but medicines on Sunday, and when I took charge of a store on Sixth avenue, New York, I adopted the same policy. These stores were closed absolutely on Sunday, and nothing was sold but prescriptions. We had the night bell and nothing but prescription work was done."

DR. JOHN B. BOND: "Everybody knows that the keeping open of a drug store on Sunday is not necessary. Every intelligent druggist knows it is a habit that can be easily gotten along without. The trouble is with the druggist himself. He is avaricious, and his soda water is in many places the best part of his business.

"So far as keeping open on Sunday is concerned, it is a question of avarice. It is not the medicine that is required, but the money-making desire of the proprietor. When you can convert him from that you can close on Sunday and not before."

DR. C. B. LOWE: "This question is a very important one, more important than many realize at the present time. On account of the increased educational requirements for entrance into pharmacy, the tendency is towards high salaries and young men will not go into a business which is so onerous as the drug business is under present conditions. Most of you know how difficult it is to get first-class clerks and, owing to the cutting of prices at the present time, it is not always easy to pay the wages asked.

"It would be easier to get first-class clerks at a fair salary if the requirements of service were not so great. The ordinary custom is for the clerk to work every other Sunday. That is a long day. If you do not believe it, try it yourself. My store is the only one in our section which closes on Sunday afternoon. I think it adds a certain dignity to the store and to the man that can afford to do it.

"When I bought my present store, the manager said to me when I proposed to close on Sunday, 'Doctor, you don't know what you are doing.' I said, 'this is a small business, suppose that it loses a little one day, I don't care whether I get it today or tomorrow so I get it in the year.'"

CHARLES HOLZHAUER: "The store I am conducting was started in 1843, and has never been open all day on Sunday. When I got possession of the store some of my friends said, 'You are foolish not to open this store all day Sunday, it would be the best day in the week for you.' I said, 'No, I will not do business on Sunday. I will go out of business before I will do it.' A friend of mine said, 'I wish I could do business as you do it, but I can't afford to.

Sunday is the best day in the week for me.' That man kept on in his way and I in mine. He died a bankrupt and we are still doing business at the old stand.

"We could do an enormous soda water business on Sunday, for we are located on the best corner in the city. On the opposite corner we have a cut-rate store, in the same block on the other side another one, and directly across on the other corner another store, and they all run on Sunday. We don't do the volume of business that the others do, but I have a suspicion that at the end of the year my pocket is as fat as theirs. We are the only ones closed on Sunday, and we get 20 per cent. more on all our proprietaries than our competitors do.

"I would not advise anybody in the matter. It is a question that every one must settle for himself. I believe that any one who undertakes it will find that it is not such a losing game as would appear at first sight. I believe the druggist is entitled to his rest day. We have clerks that we never have to send away, and they are not very anxious to leave us. We get a better class of clerks because we do not run on Sunday, and I believe that we have a better standing in the community.

"We open two hours in the morning and two hours in the evening, because I do not want my customers to feel that I am indifferent to their wants. I believe the best trade appreciates it; they may be put to a little inconvenience, but they are put to the same inconvenience when you are closed at night and don't get angry at you.

"There is compensation elsewhere along the line; you feel more comfortable in the conduct of your business, and that you are treating your help as it ought to be treated. Next July I will have been in business in the same place for fifty years, and if I should be in business fifty years longer I wouldn't run on Sunday."

DR. H. P. HYNSON: "There are three aspects of this question: the moral one, the humanitarian and the business aspect. We older men, because of earlier associations, and because we thought it necessary years ago, are very apt to think it necessary now. There has been a material change in the administration of medicine. The physician who is well equipped now has with him in his hypodermic case and tablets all that is necessary to meet emergencies, and these having been met there is no greater necessity for quick medical application on Sunday than at night; and generally the better physicians do not prescribe a remedy for lengthened treatment until they have had time to study the case. I trust that you young men realize that conditions have changed and that you can close on Sunday much to your own advantage, to the advantage of your clerks, your family and, I believe, to your material interests as well."

H. D. KNISELY: "I have operated one retail drug store for twenty-two years, and have a prescription clerk who has been working in one position for ten years. That store has never run one single Sunday all day. The clerk attends to the store three hours on Sunday morning and I attend to it for three hours in the afternoon. This has been my custom for twenty-two years and I feel that I have been benefited by it and that the public has been properly served."

THE MOST DEADLY INSTRUMENT.

"The second most deadly instrument of destruction is the dynamite gun—the first is the human tongue. The gun merely kills bodies; the tongue kills reputations and, oftentimes, ruins characters. Each gun works alone: each loaded tongue has a hundred accomplices. The havoc of the gun is visible at once. The full evil of the tongue lives through all the years; even the eye of Omniscience might grow tired in tracing it to its finality."—*William George Jordan.*