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Second Edition

A LITTLE CHATA

BY EDWARD WENNING.

RIDGE FARM, Ridgewood, Ohio, Aug. 13, 1897.

FRIEND JOHN:

Answering your last, I have to say that I will be only too g'ad to have you take your vacation here, more especially because it will give me the longed-for opportunity to learn from you so nething about The U.S. Industrial Company of your city, of whom I am beginning to hear so much. Incidentally we will st on the fence and swap hear stories between these Come any time—the sooner the better—Mary and I will be mighty glid to see you.

James Monnouth.

Wlat a beautiful sunset!

 $Y_{es.}$

And such grand scenery you have about you here quiet do-

mostic, restful.

Yes John, that's so, though I don't get much timetto waste in ad niration of it. Come, pull up your chair, and lets hear of that qu'er concern, white we admire the landscape.

What's queer about it?

Well, seems to me from what I hear that it isn't run on busine s principles. It appears to do business on the principle of making money for the man it buys of instead of our of him. And the same in effect with the customers it sells to.

That's true.

Well, there can't be any money in that to them, and they'll certainly fail. Jackson, over on the other road, told me he had a couple of deals with them but he can't explain much about them, except that he is well satisfied. He says they are looking around to locate a branch up here.

Yes, that's what I'm here for, You? What do you mean?

I am in their employ. But I will tell you about that let's stick to the point—what else is there that isn't according to business principles?

Hm-that's enough I should think, unless there are a lot of

cranks managing it.

That's good. See here, you've been to the city a number of times—ever been in Robinson & Co's big place?

Yes, been all through it Mary and I. Mary's last dress was bought there and we also bought that set of furniture and the

carpet in your room from them, and had it shipped up.

Why did you do that—why didn't you buy it in Ridgewood? Oh, the store here hasn't the variety to choose from and I saved money by it. Those people do such a big business, I suppose, they can sell cheaper and still make money. What I admired about the place was the clock work precision and the systematic manner in which everything is done. And then they've got a big capital and able management.

Didn't appear to be a concern managed by cranks, did it?

No indeed!

Well, suppose they were willing to buy something which you had for sale, would you sell it to them?

Certainly. .

And take their check?

Good as gold!

Why?

Because they're solid and every body knows it. I could pay it on any debt I owe or buy anything I wanted. Or I could get what I want from them and pay for it with the check. Or if I didn't want to spend it I could deposit it in bank and get the money any time.

Suppose they were to add to their present establishment departments to handle farm products, and managed it with the same system as you saw, wouldn't you like to deal with them?

Yes, 'd'sell 'em anything I could.

Suppose I tell you that that's what they've done lately, and are willing to buy from you like the U. S. Co. did from Jackson.

But Jackson, I understand, didn't get any money; he got some kind of a paper and had to go to the U.S. Co. for goods he bought in order to get rid of it. And he didn't get any more for his stuff than I did for mine.

Well, let us see. He needed the goods he bought didn't he? Oh yes-and he could NEED a deal more if he could afford it.

Then he didn't lose anything by buying of the U.S. Co. Do

you know what he paid?

No.: I suppose they charged enough since he was obliged to

go there.

Not at all. He got them relatively cheaper than you bought at of binson & Co. By this deal he gained two things: he found his market for his product realy and waiting for him, got the highest price you or anyone could have got anywhere else at the time, and without haggling or doubt (we made that clear to him once for all); and, secondly, he saved fully 10 per cent-on what he bought of us, as compared with what you paid at Robinson & Co.'s, and fully 20 per cent as compared with the way in which he usually buys around home here.

Ye, that's true; but it can't last-

Hold on a moment. The point I want to make is this: Jackson actually realized 20 per cent. more for the stuff he sold than he ordinarily would have done, did he not?

Quite true, if you put it that way.

Isn't that really the RIGHT way to put it?

Yes, it is, though people don't generally stop to think it out in that fashion. I confess I didn't myself at first. But what I am afraid of is that he takes those certificates, and if the concern "isn't sound they will fail, when he gets in deeper and has a lot of them.

Yes, ir -. However, to come back to Robinson's farm pro--duct department. You said you'd sell 'em anything and take their check.

Yes.

Wouldn't be afraid to keep the check awhile, if you didn't want to use it at once?

No.

Suppose then, they were to offer to buy of you everything marketable you can possibly send them, would that make any difference in your income?

Wheat, corn, oats, horses, cattle, chickens, eggs, butter, any-

thing of that kind?

Yes, and lumber, shingles, stone, coal, iron—anything you can

get out of your farm.

Well, I always considered I got out of my farm all the law allows, but when you put it THAT way, a market right at my door, without running around looking for it, I could arrange so as to make five hundred or a thousand dollars more a year. But what are you driving at?

Now suppose Robinson & Co. offered to make that deal with you, on condition you receive their checks and that you buy of them, and them only, to the amount of those checks, any goods

on the face of the earth that you want, would you do it?

You bet I would. But—

And suppose they had a branch here to which you could deliver your goods, and from which you could buy what you want instead of going to the city?

That's an idle speculation. The question—

And suppose they had two million or more capital, sound as a rock, and made public statement of their condition, showing how well they progressed.

Well—that's a pretty picture.

Not at all. It's a fact. Robinson & Co. and The U. S. Industrial Company are one and the same concern. We bought them out and retained their whole equipment. The branch will be established here. The deal will be made with you. We will supplant your bank here with a branch of our treasury department, so you can deposit your funds for safekeeping until you need them. The Robinson & Co. check and our certificate are identical. Come, let's go over and finish this in company with Jackson. This little dialogue is the shadow of a coming event.

"Universal Prosperity." The "Little Chat" was written at my request for this number of the LEARLET. Mr. Wenning is the author of "Universal Prosperity," a direct and practical solution of

industrial evils without force, friction, or disturbance. It deals with the practical elements of a solution as they exist to-day and describes a plan of TRANSITION, capable of immediate inauguration, to the future state, when, as William Morris says—

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