

Written for this Paper.

"KNOWLEDGE IS POWER!"

There is one qualification for success in any occupation, which while universally admitted, is quite frequently overlooked; that is to "know that business, trade or profession" in which a person engages as fully as it is possible. Ignorance and incompetence generally go together, and it is rare to make these an excuse in case of failure—probably it in no way palliates results who ever may be the sufferer. It may be looked upon as serious when applied where human life is jeopardized, as in medicine, surgery or midwifery; in the handling of machinery or explosives; in the running of a train, a vessel, a mine, when all unconsciously life depends upon the competency or otherwise of those who have charge or hold responsible positions. The daily press testimony that a vast loss of life and property is the result of incompetence, or of that supreme indifference which grows out of familiarity with elements of risk and danger. Even where qualification is innately upon carelessness or insensibility gradually accrues from a certain confident assurance which comes of contact with an ever-present danger, and all unintentionally as unexpectedly a catastrophe follows. Every now and again the world is startled by some appalling circumstance which could have been easily foreseen or averted had common precaution not been asleep, and in the final issue where inquiry has determined the blame, the derelict party was beyond reach, or if living simply received official condemnation.

But it was not from these heart-breaking and startling calamities that we would find the lesson of today. There are hosts of minor troubles which come from incompetence, but the knowledge thereof is limited to a smaller world and only affects the few. One of these is connected with trade or "business" as it is called, though why the latter phrase should be used is as much a mystery as it was in years gone by. When it is asserted that a man "has gone into business on his own account," it never refers to farming, to common labor, to mechanics or what might be called a trade, like that of a tailor, shoemaker, blacksmith or carpenter; it refers generally to storekeeping or dealing in articles not manu factured by the seller. This is "going into business" and is "a going" where success is more problematical than it is in the occupation of the artisan or the mechanic. The best evidence of this is to watch the statistical reports of failures which are common to all trade journals. These tell of assignments and bankruptcy and failure, until it is easy to believe the old assertion that but "ten per cent of persons so engaged are or become a demonstrated success." The fact that chronicled failures number about ten thousand annually or near two hundred per week in these United States, surely tells such a story that persons outside would scarcely credit, and this is less than half per week of what took place in the corresponding season of fateful 1893.

The causes for these serious financial losses have been tabulated by Bradstreet's, into eleven headings, as

the English trade has tabulated their commercial failures under six heads. But eleven or six, the majority could be classed under one head, and that incompetence. This is the real, the active cause, though as classification may read, as "lack of business capital, ignorance or carelessness in bookkeeping, excessive credit to unworthy customers, misplaced confidence in employees, accommodation bills and reckless speculation." These all betray ignorance concerning the first principles of business success, and it is only a matter of amazement to find that credits rest in so many instances upon so defective a foundation.

Strange also that popular opinion remains steadfast in the conclusion that any one can open and run a store, can buy and sell goods, can barter and exchange, and live and flourish on a line with which he is not familiar in either theory or experience. But this is the case, see how soon the ranks of traders, dealers, or men in business (?) are continually recruited. The ranks are all the time full, and probably storekeepers are on the increase every week or year. If a store is closed it is opened again by somebody who with a little money, or credit, or both, only repeats the experience of uncounted predecessors. There is a fatality about this which is incomprehensible save on the plea of ignorance and unquestioning hope. It is possible to thus account for the American situation, but not so the English one, where the apprenticeship system is a partial guaranty that some training, some degree of competence must exist, or no attempt to engage in any line could hope for success. The relative on this point, however, may never have entered into the statisticians' conclusions. Taking one of our small country stores in Utah as an illustration, and you will find its characteristics essentially different from their English contemporaries. The latter are more universally classified and the general store of the West is about unknown, for in them there is a little of everything kept to meet the requirements of barter which heretofore prevailed, and the question might easily suggest itself as to how many experts there are who own these country stores, that is to say, persons who can intelligently buy dry goods, notions, groceries, hardware, clothing, boots and shoes, and the electorals without classification, to say nothing of needed experience in handling butter, eggs, cheese, grains, dried fruit, etc., with the knowledge of markets, then preserving and shipping so as to make that a success. Such general knowledge and adaptability is not common. Very few men are judges in so broad a sense as the keeping of such a store would imply; so that we may assume that high prices, temperate living, and good luck has preserved Utah in part from the same numerical failures known elsewhere.

While considerable credit is due to the inherent honesty of Utah traders, many of them have had a quasi protection in their dealings for many years with an importing and distributing house which had the confidence of the buyer. This was an all essential point, particularly in the times of inexperience. The buyers for these local stores never came in contact with those who

had any personal interest in other than right and justice. The salesmen represented a principle as well as a house. They were instructed as to the features of trade upon which that house was based—its spirit and methods were essentially distinct and different from ordinary dealers, irrespective of any existing or expected competition. Consequently when these unsophisticated and inexperienced buyers came into the salesrooms of that institution there was confidence; goods were not pressed upon them, nor were prices made or unmade according to the shrewdness or ignorance of these representative men. There was a friendship which never took advantage, a mutual interest which never betrayed, and that honesty of purpose and straightforward deal which was truly the essence of brotherhood, and carried out the supreme intention of the great founders of that institution, established for the highest good of the greatest number.

That this had its influence for years upon the development and character of trade in Utah rests upon facts. Honor and honesty were no "uncertain quantities" to buyer or seller. Unanimity and good feeling were co-existent, and save for interested misrepresentation might and no doubt would have remained to this day with all that mutual consideration and aid which Z. C. M. I. wittingly extended to a host of learners, and which a few have been half tempted to overlook and then forget. This apprehension of the business characteristics of those representing co-operative stores, created a patience and leniency which under the circumstances was as admirable as it was unique. It was known that promptitude had to be taught and the value thereof understood; that buying goods on thirty, sixty or ninety days meant just that, and that paying later after that time expired was not the needed or desirable thing. However loose habit might have become, by such uncertain training as meeting at "early candle light" or paying a debt "after harvest," that was altogether too indefinite for business; and those who were buyers, superintendents or directors of local co-operative stores had to realize this difference by training and remembrance.

The value of this may never be known, although it is still a potent factor of education, though the lesson may not be, is not, fully learned as yet; nor have all buyers yet discriminated between an honorable representation of goods or prices, and that unblinking, pushing competitive spirit exhibited by most drummers, which means trade more than truth, and duplicity or insincerity more than honesty. Exaggeration, a stretching of the truth, is as common in trade as snow in winter, and simple men have to discover this as they go through the school of unexpected experience. Many of those who have been thus misled have returned to first principles and many smart ones have found they were but novices in deal; that men and things are not always what they seem or are represented, and it has been demonstrated over and over again that it was safe, honorable and advantageous to patronize that which was established and is yet officered and sustained by