

"A giant merchant in the West said to me the other day, 'I run two stores in two cities, and I have found that when my advertising agents deviate from Mr. Wanamaker's straightforward methods our trade begins to fall off, but when we advertise in the Wanamaker way and deliver goods in the Wanamaker way, our business increases.'"

If there be any secret behind this widespread existence of the sincerest form of flattery, it is this—that Wanamaker's has grown to be FAR MORE THAN A STORE, even as it was beginning to be in 1874, two years before the move to the "Grand Depot."

It then, as now, offered conveniences as the rightful due of customers, and not merely as courtesies.

It regarded each purchaser as a sort of partner in a joint business transaction, and therefore entitled to money back on return of goods as a matter of JUSTICE, not as a favor.

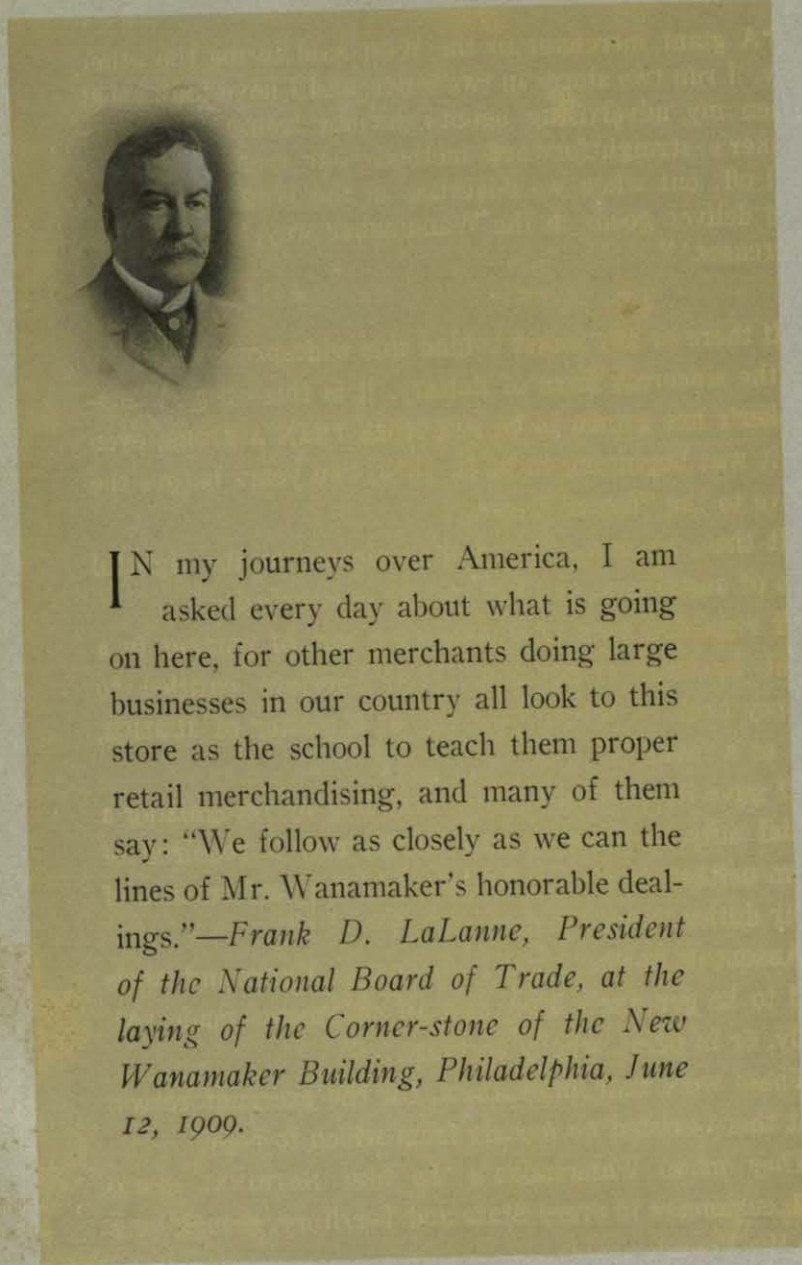
It gave its employes a new standing by recognizing a social duty to them as co-workers, and it required of them neither deceit nor falsehood in the performance of their duties to customers.

ABSOLUTE HONESTY was its keynote. Marks and labels had to be genuinely true, and all statements made verbally, or in print, wholly accurate.

These were real innovations, for the excellent reason that there existed no models from which to copy.

They made Wanamaker's the first NATIONAL store, with customers in every State and Territory, though long ago the Founder said:

"Let the people of a locality stay by and support their



IN my journeys over America, I am asked every day about what is going on here, for other merchants doing large businesses in our country all look to this store as the school to teach them proper retail merchandising, and many of them say: "We follow as closely as we can the lines of Mr. Wanamaker's honorable dealings."—*Frank D. LaLanne, President of the National Board of Trade, at the laying of the Corner-stone of the New Wanamaker Building, Philadelphia, June 12, 1909.*

will be sufficient in what it may not pay other stores to keep or search the world to obtain."

And instead of injuring business generally or impeding trade progress, as had been freely predicted, this New System of Merchandising speedily increased sales on all sides. For it compelled the adoption of right methods in at least some measure, and waked the sleepers to a certain and unprecedented regard for economic truths.

Mr. Wanamaker himself said to his co-workers in his farewell address in the last section of the old Philadelphia Store:

"Pause a moment and think what it would mean to America if instead of our dismantling this old building we were by some mystic power dismantling the new system of business, which began with you, which you worked out, and that has been spread from this old spot all over our country. Suppose we were dismantling that! Letting it all go; going back to those old, old methods of misticketed goods, goods made at Manayunk and ticketed 'French,' and the like of it; and the haggling of prices. The dogs of barkers that used to be on the street, outside, to bring the customers in; and the dogs inside, so that nearest store for all they can get out of it. Our dividend when you got in you could not get out unless you bought something!

"That was the experience that led to part of the foundation of this business. It was my own personal experience when I was a boy, and I never forgot it—that I got into a store and couldn't get out. I said if I ever got a store I would have bright and handsome people who would welcome and wouldn't hold the customers fast unless they bought. And we have perfected and lived on

it, and the world is a great deal better for it. Better for the confidence and faith, and the conveniences that we inaugurated, and that which makes the customer feel when he comes to see us that he will receive the service.

"What would we not all do to avert such a calamity as going back to this old method—what a setback to the world it would be. Have you thought of the outcome of the things that were started here, which we have held fast to and which now have spread all over the country?"

CHAPTER VI.

SIXTEEN years of the Wanamaker System as applied to the retail clothing trade laid a broad and firm foundation for something larger and more far-reaching, and in 1877 the Wanamaker laws of MUTUALITY were extended to many lines of dry goods, all sold under one roof and subject to the same guarantee that had already revolutionized trading methods.

This branching-out came in answer to popular demand, and the NEW KIND OF STORE, as it is even to this day, began its service as a PUBLIC UTILITY.

The Founder contended:

- That trading is a science;
- That it is equally fair for a man to compete with one or one hundred men;
- That such competition benefits communities by discouraging monopoly and reducing prices to a minimum;
- That old and cumbersome methods of storekeeping actually create a tax upon the people, and
- That a close alliance between producers and consumers is of as much value in cheapening necessities as labor-saving machines have been.

This was the economic bedrock upon which the New Kind of Store was based.

The "granite" selected for its walls was SERVICE.

"How can we better serve people?" became the eternal question of the Wanamaker business.

"PUBLIC SERVICE is the sole basic condition of retail business growth," said John Wanamaker in an address on "The Evolution of Mercantile Business" before the American Academy of Political and Social Science some years ago.

"To give the best merchandise at the least cost is the modern retailer's ambition. He cannot control costs of production, but he can modify costs of distribution and his own profits.

"His principle is the minimum of profit for the creation of the maximum of business. The keen rivalry of retail trading is inimical to a combination between different and competing firms and companies. Such a combination would advance prices, diminish consumption and increase cost of production.

"The vast varieties of merchandise required by the modern retail store make combinations for the control of articles in process of and possible of manufacture in every part of the world practically impossible. It is possible for retail merchants in several localities to combine purchases for the sake of economy, but such co-operation differs widely from the organizations commonly known as trusts, for its only effect on prices would be to reduce them.

"Extensive retailing in this country is the product of competition in buying and selling, for there does not exist in retail business any known combination for the control of unpatented and unpatentable merchandise, nor for the fixing of prices in the interests either of merchants or manufacturers.

"The entire practical influence of the modern depart-

ment store is powerfully against monopoly in any branch of manufacturing or selling."

Again, at the laying of the corner-stone of the new Philadelphia Store, Mr. Wanamaker epitomized the notable change of 1877 as "the assembling of the world's best products upon the most intelligent and economical basis."

This opening of the New Kind of Store fanned into a furious flame the embers of opposition that had been smouldering since the ONE PRICE and RETURNABILITY OF GOODS declaration in 1865!

From the fuss made one might have thought the Founder's sole motive was the murder of small or exclusive mercantile establishments, whereas actual figures show that since the broadening of the Wanamaker business the percentage of increase of such stores has been greater than the percentage of increase in population!

While narrow-minded merchants sought by every means to discredit the startling move, the people welcomed it as a long-desired benefit.

So new to the world at large was the idea of a great general store that the first wonder was not whether the Wanamaker System would prove equal to larger and more varied demands, but whether such a store could succeed.

It was, indeed, a bold venture—a Columbus-voyage into unknown seas of merchandising, but the ship of plans was steered by tested principles of fair dealing and the compass-needle of purpose pointed toward the pole of true service.

One thing was certain—history up to that time contained no record of true service having failed!

So sneers, jeers and disguised fears, blatantly loosed in

varying degrees of sarcasm and vituperation, were not heeded, nor did they accomplish more than to intensify the Wanamaker determination to serve the public.

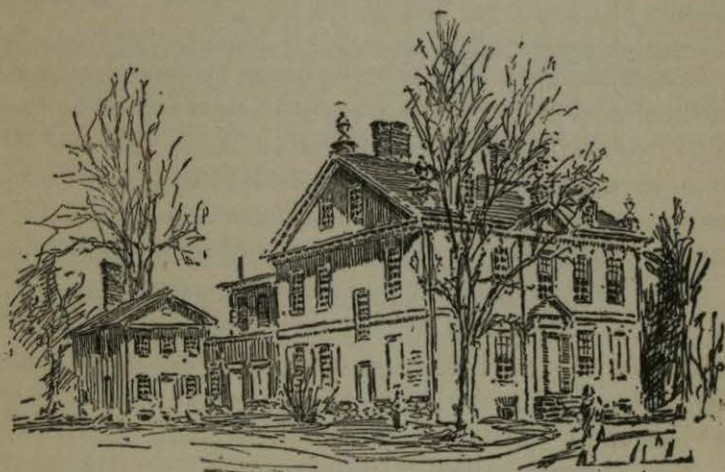
"I contend that the department store development would not be here but for its service to society," said in after years the Founder of the New Kind of Store—"that it did a public service in retiring middlemen; that it neither denies rights to others nor claims privileges of State franchises, or favoritism of national tariff laws."

"If there be any suffering from it, the pressure is that of competition, not monopoly. I contend that so long as competition is not suppressed by law, monopolies cannot exist in storekeeping, and that the one-quarter of the globe which cannot be captured by trusts is most assuredly that of the mercantile trading world."

"I hold that the evolution in trade was inevitable, because it was water-logged by old customs that overtaxed purchasers; that there was at work for a long time a resistless force moving towards the highest good of humanity; that the profit therefrom to individuals who have risked their own capital, as any man may still do if he choose, has been insignificant, compared to the people benefited both by the cheapening of the comforts of life and by the improved condition of persons employed."

"I believe the new American system of storekeeping is the most powerful factor yet discovered to compel minimum prices. Perhaps some one will ask what effect reduced prices of merchandise have upon labor. It is a noticeable fact that lowered prices stimulate consumption and require additional labor in producing, transporting and distributing. The care of such large stocks, amounting in one single store upon an average at all times to between five and six millions of dollars, and the preparation of and handling from reserves to forward stocks, require large corps of men."

"Under old conditions of storekeeping a man and his wife or daughter did all the work between daylight and midnight. The new systems make shorter hours of duty and thus the number of employes is increased, while many entirely new avenues of employment for women are opened, as typewriters, stenographers, cashiers, check-clerks, inspectors, wrappers, mailing clerks and the like. The division of labor creates many places for talented and high-priced men, whose salaries range alongside of presidents of banks and trust companies and similar important positions. It is universally admitted that the sanitary conditions which surround the employes of the large stores are better than in the old-time smaller stores and that employes are considerably better paid."



THE CHEW HOUSE, GERMANTOWN, PHILADELPHIA
Used as a Fort by the British during Battle of October 4, 1777

CHAPTER VII.

SUMMED up, the Wanamaker idea of business as planted in the soil of '77 is:

I.

To establish a New Kind of Store, based upon a system of business, free from defective old methods and lack of methods, and upon principles, first put into operation here, by which it must steadily grow better.

II.

To combine certain carefully chosen businesses under one roof and one co-operative administration; to maintain the individuality of each section as much as if it were in a separate building, and thereby construct a commercial enterprise obviously different from what is popularly known as "a department store."

III.

To specialize each class of business undertaken; improve upon it; perfect it and make it superior, in course of time, to any separate business of its kind.

IV.

To build up a system with reciprocity between buyer and seller as the fundamental principle. Values to be fairly and unalterably fixed upon a basis of immediate cash payments, with protection to buyers in price, and

goods returnable without explanation or embarrassment within specified regulations (mostly sanitary upon the broad ground of unity of interest). Discounts to clergymen—a sentiment) and to sellers of goods “to live and let live,” only possible by surrendering a part of what belongs to ourselves of profit and sometimes of principle. No credits but monthly accounts, for convenience only, and prices for everything kept steadily at figures calculated for cash on delivery.

V.

Accuracy and straightforwardness throughout to be the first requirement, and above all, exactitude of service with each transaction, small or large, without considering the profit in any one instance.

VI.

Not to allow the sale of merely profit-giving classes of goods, irrespective of intrinsic worth—the governing and inflexible rule being to provide only trustworthy merchandise, excluding all other.

VII.

Inasmuch as thousands of people are obliged to spend their lives in the business, its power shall be exerted, without neglect of its first duty to its supporters, to advance the welfare of those employed, by means of healthful accommodations, the continuation and extension of the shortened hours, the courtesy of summer recreations and higher and higher standards to make a business life honorable and self-respecting. To this end a system of training shall be maintained to enable diligent and earnest people to develop business ability and find careers, contentment and adequate remuneration in daily toil.

CHAPTER VIII.

WHAT a Monday it was for Philadelphia—and all the wide world of buyers and sellers!—when on March 12, 1877, the doors of the first store of its kind were thrown open!

Seventy thousand persons visited the store that day.

The President of the United States called that month, and asked for the proprietor. Merchants from all the great cities and trade-centers came to see and to learn.

The chief interest was clearly shown to be in the New System of business—a system under which buyers are protected; under which children can buy as safely as their keen-eyed parents; that turns the drudgery of shopping into pleasure, and not only saves time for the shopper, but so assembles the merchandise as to secure economy by which costs of doing business are lessened, to the advantage of the consumer.

A system that gives to a great store the spirit of a home, filled with things people can look at as often as they like and learn about without any hint of obligation; that creates confidence by its long-established principles of one price and return of goods, and cultivates the popular taste in many directions.

A System of Seven Lamps which, in the “speech of the store,” are as follows:

A LAMP OF TRUTH—throwing its searchlight over the merchandise we sell, over the statements of our salespeople, and over our announcements in the public prints.

A LAMP OF JUSTICE—assuring one fair price to everybody, extending the privilege of return and exchange of goods, and searching out errors that they may be rectified.

A LAMP OF COURTESY—opening the store freely to the public as an exposition of the world's best products, serving the people carefully and politely at all times, but never importuning them to buy.

A LAMP OF FAITH—keeping that faith with the public which gives the public unbounded faith in the store—faith in its goods, faith in its prices, faith in its statements, faith in its service.

A LAMP OF INITIATIVE—the initiative of courage, not of rashness; the initiative that makes footprints where none was before; the initiative that has made this business the world's largest retail distributor of merchandise.

A LAMP OF EDUCATION—the training of our boys and girls, of our business family, of ourselves; and the education of the public in merchandise; the filling in with useful knowledge and the development to the full of all our faculties and powers—with the one end in view: TO BETTER SERVE THE PUBLIC.

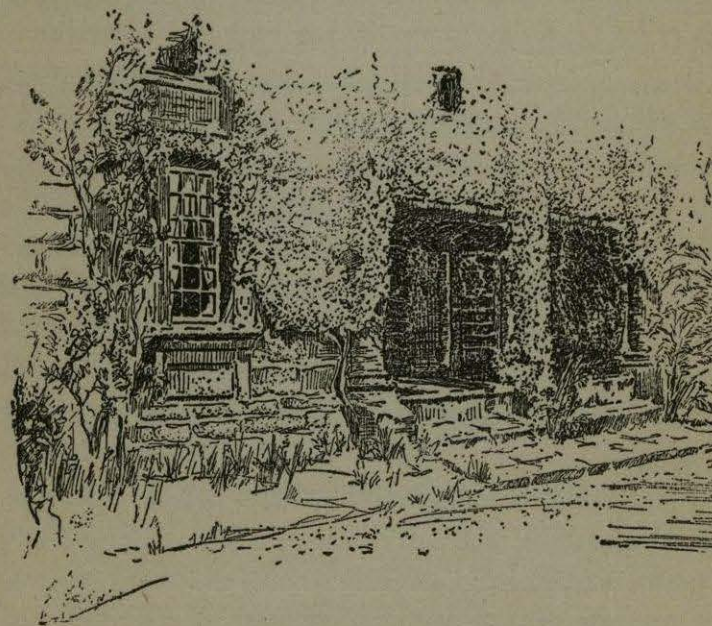
A LAMP OF CO-OPERATION—The mutuality of this business—of the owners, of the faithful employes, and of the generous public—whose interests are one; the new spirit of storekeeping, that CO-OPERATION, not competition, is the very life of business.

The starting point of this new sort of business was fixed in the community of interests, and the general aim was to preserve a balance of fairness between all concerned in it or touched by it.

How well it has practiced the many high principles here enumerated is best left to an authoritative and

unprejudiced observer whose life has been devoted to the study and teaching of elemental truths—Dr. Josiah H. Penniman, Vice-Provost of the University of Pennsylvania, who thus concluded his address at the cornerstone laying of the new Philadelphia Wanamaker Store:

“A thorough knowledge of what this store really represents in its relation to the work of the world is in itself a broad education, for within this building are found in operation almost every law of political economy; almost every application of scientific knowledge to the service of man, or the results of such application—but, above all, the finest example in large business, of which I have any knowledge, of the operation of the Ten Commandments and the Golden Rule.”



BARTRAM'S MANSION, WEST PHILADELPHIA
Front view of porch. Erected in 1731, in the midst of the most famous Botanical Garden in America

CHAPTER IX.

IN its physical and financial formation, the Wanamaker business is as unlike the average modern commercial project as is its spirit of merchandising.

It has been a growth from within out, not a consolidation of many private concerns into a vast corporation dependent for its money-support on the marketing of its shares.

To secure the products it needs, it unites large cash capital for cash dealing with manufacturers, and its invariable rule—based on the principle of large sales and small profits—is not to sell these products for as much as they will bring, but for as little as possible.

Based upon two vital things—TRUE PUBLIC SERVICE and TRUE MERCHANDISE—it seeks to reduce the cost to the consumer by scientific purchase and sale of merchandise and by a reduction of fixed charges made possible by massing large variety under one roof and one management. Also by organizing conveniences and service, and organizing individual effort to gain understanding of the secrets of production and to master methods of manufacture so as to reduce prices or obtain better value for customers.

The business is conducted through a series of individual departments. The head of each is responsible directly to John Wanamaker himself, or, to use his own phrase at the opening of the new Wanamaker building in New York, to one of the "two best assets of the store," Rodman

Wanamaker—his other son, Thomas B. Wanamaker, having died in 1908, leaving a place never to be filled.

An executive staff takes some of the managerial burdens from their shoulders, and each department is really a specialized store, whose active head has only to prepare and sell the proper merchandise. All problems of finance, delivery, employing of salespeople and advertising are taken over by other specialized departments, which pay attention strictly to such branches.

These different departments, or stores within stores, vary in ways other than the quality and sort of taste exercised therein. For instance, take the refund of money for goods returned—one department head is broad enough to understand and welcome the situation, and to carry out in full the System's fixed policy of complete satisfaction. Another has different training, and is of different fibre, and may resist this policy.

One may have been trained in the old school idea of making as much money as possible on each separate sale—though as soon as such a condition is discovered it is stopped—while another fully realizes that the nimble nickel pays; that it is better to make 10 per cent. five times than 50 per cent. once, because it is better to have five customers go around saying, "See this fine money's worth I got at Wanamaker's!" than to have but one customer thus advertising the stores.

So there is still another specialized department called the Bureau of Adjustments, where all errors (of human service) are corrected and unintentional wrongs righted by a chief who is responsible only to the head of the business whom he personally and directly represents. The customer is always right, is his watch-word.

CHAPTER X.

THE Wanamaker conception of a great store's duty to the public may be thus summarized:

1. To gather conveniently under one roof all the world's products for personal wear and home-furnishing, selecting with expert care and wise discrimination; buying always the best, but buying with such knowledge and judgment as to admit of selling at the lowest possible prices.

2. Keeping constantly in stock the staple merchandise in general demand, but assuming the greater duty of sending buyers into strange places and over little-traveled roads to seek new and different things not found in the usual channels of trade.

3. Always seeking to do a thing better than has been done; working aggressively with manufacturers to have merchandise better made or manufacturing conditions improved; placing orders conveniently, so that economies in cost of production may be secured for the public, and constantly developing newer and better styles and ways to produce them at prices lower than equal qualities in commonplace designs.

4. Providing a store service that is courteous, intelligent, prompt and efficient, so as to make shopping as pleasant as it is satisfying, and recognizing the FACT that good morals and good manners are as important as good merchandising; that the customer's comfort and conveni-

ence deserve first thought, and that NOTHING BUT PERFECT SATISFACTION EVER SEALS A SALE.

The Wanamaker Stores must be pleasant resorts, not traps; the Wanamaker advertising must be carefully prepared news; visitors must be secure from importunity; employes must be trained in the New System and in the law of courtesy; and mail orders must be executed by shoppers trained to think only of the customer's wants and wishes.

In pursuance of its policy to give the best service at least cost to those who turn to it, the Wanamaker System goes to primary sources for its supplies, and by going at times when the wheels of production would ordinarily be idle, it helps the manufacturer with what is practically an all-the-year-'round market.

At the same time it helps industry by the continuity of employment, and by buying at least cost it can afford to buy largely, thus verifying the truth that "increased production stimulates industry, which in its turn reacts beneficially on production."

It needs no argument to show that a system which increases both production and consumption must contribute to the welfare of both producer and consumer—in other words, of the entire community. Ruskin says: "The prosperity of our neighbors in the end is our own."

With their continuous display of novelties and utilities, the Wanamaker Stores not only educate the popular mind in the progress of invention, but foster invention. They diffuse the blessings of human skill among innumerable homes to which these would otherwise be strangers.

Every home has been put in closer touch with civiliza-

tion. The word "commerce" primarily meant traffic; in its secondary meaning it stands for social intercourse, fellowship. Emerson says: "The end of friendship is a commerce the most striking and homely that can be joined."

Buying in bulk, the system continues the process of economy by shipping in bulk. It was formerly taught that retail trade carries on exchanges between people of the same country only—as distinguished from international trade. This system has changed that—abolishing all boundaries but the ends of the earth.

There is rarely a day that foreign steamship lines, equally with railroad lines, are not bearing their freightage to these stores from all parts of the world. The result would be congestion but for the local distribution system, which with its van equipment keeps an open line of communication with every home in Philadelphia and New York and suburban points, while the mail and express systems extend the contact of the stores to every corner of the country.



CHAPTER XI.

HOW much and in how many different ways the Wanamaker Stores have helped mankind may be seen from the following list of some distinctive public services they have rendered in their fifty years of activity:

IN INDUSTRIAL WAYS—Shortening business hours, 1862. Inaugurating Saturday half-holiday, 1886.

IN ECONOMIC WAYS—By placing retail business on a scientific basis, which raises the standard of Merchandise and lowers the prices, cuts out waste in production and distribution, and brings the producer directly to the door of the consumer; and by placing on a firm foundation the New Kind of Storekeeping, which stands squarely on the four legs of one price, return of goods, freedom of shopping and mutuality between employer, employe and the public.

IN BUSINESS WAYS—By giving retail trade a regular pulsebeat, by periodic sales.

IN BUSINESS PANIC—Helping factories to keep running, by marketing their goods at cost.

IN COMMERCIAL WAYS—By opening sure markets to American and foreign goods. By training their own people in scientific merchandising, and by demonstrating that merchandising is a science.

IN EDUCATIONAL WAYS—By continual exhibitions, industrial, artistic and instructive; and by organizing the

first Store Commercial Institute and the first Store University, the "American University of Trade and Applied Commerce," in which store people are given a thorough business training.

IN INTELLECTUAL WAYS—By revolutionizing book trade methods and prices and by demonstrating practically that publicity is a science.

IN MUSICAL WAYS—By revolutionizing the piano trade. By inaugurating store concerts. By giving store people vocal and instrumental training.

IN FURTHERING THE FINE ARTS—By stimulating native talent with competitive exhibitions and by importing the best works of foreign art salons.

IN LIFTING FASHION TO A RECOGNIZED ART SHOW—The first American stores to plant themselves amid the Paris fashions; to systematically gather and report them by cable; and to give them to America as promptly as Paris herself can get them.

IN LIFTING THE PLANE OF DOMESTIC LIFE—By the great Store of Galleries opened in New York, October, 16, 1908.

IN STIMULATING INVENTION—By introducing electric lights (December 26, 1878), cash carriers, cash registers, vacuum cleaning, etc.

IN SCIENTIFIC WAYS—The first retail establishment in the world to use electric light, to pierce the flag of doubt and uncertainty concerning wireless telegraphy and announce its readiness to receive Marconigrams.

IN ARCHITECTURAL WAYS—By raising a new standard of store architecture which merchants and architects may study as a model.

IN HISTORICAL WAYS—By preserving and perpetuating local history, and by presenting object lessons of great events in the history of mankind.

IN WAYS OF PUBLIC ACCOMMODATIONS—By keeping store telephone service in operation night and day.

IN INTERNATIONAL WAYS—By making all countries better acquainted with America, and making Americans

familiar with the useful and beautiful products of every country under the sun.

IN SANITARY SCIENCE—By introducing sanitary cooking vessels; by free lectures on cookery; by the introduction of sanitary methods of store cleaning, etc.

IN CONSERVING PUBLIC SAFETY—The Philadelphia store is the first to have its lighting and heating plants entirely outside of the store building.

IN COLLEGIATE WAYS—By making Commerce so distinctly a science that the universities and colleges of America now class it with "the learned professions."

IN LOOKING TO THE HEALTH OF THE CHILDREN—By being first in the country to send the store boys regularly to camp every summer.

IN PROMOTING THE CHILDREN'S HAPPINESS—By being first to provide playrooms and holiday exhibitions and first to establish "Children's Day."

In times of stress the Wanamaker Stores have also had the privilege, along with others, of helping humanity.

IN WARTIME—Helping to clothe the armies in 1861-65. Helping to equip marine corps, 1898.

IN PESTILENCE—Gathering and shipping goods to yellow fever victims in the South, about 1868.

IN TIME OF CONFLAGRATION—Gathering and shipping supplies to Chicago fire sufferers, 1871.

IN TIME OF FLOOD—By gathering and shipping supplies to the Johnstown victims.

CHAPTER XII.

MANY of the well-established business laws of the present day came into our lives with the advent of the Wanamaker System, among these being:

One fixed price on all merchandise.

Exchange of goods or refund of money within certain hygienic limits.

Shorter business days. Summer vacations with full pay. Saturday half-holidays.

Rigid inspection of all goods and labels. Selling goods for exactly what they are. No misrepresentation.

Scrupulous verification of all statements about merchandise before giving them publicity.

Freedom and courtesies of the stores without obligation to buy.

Open doors to the markets of the world, but giving home markets precedence.

The logical upgrowth of these equitable practices as applied to retail trade is magnificently represented in the twin Wanamaker Stores in New York and the new Philadelphia store—the largest and finest in all the world.

“This wonderful development stands today as the best and greatest achievement of modern times,” said Judge George B. Orlady, of the Superior Court of Pennsylvania,

at the laying of the Philadelphia cornerstone. “It teaches the world that all who have been identified with it have done the best with the means at hand, and the result is just what Mr. Wanamaker started out to accomplish. Behind artisan, architect and designer must be the master controlling mind to conceive the original enterprise and gather together the men and material; to formulate the plans, develop the project and finance the millions invested.”

“Along with this is the companion thought that this merchant has taken the advance step beyond all other merchants in the world and now insists upon making merchandising a science. Even so, the relations of the world must be as the relations of the employes across the counters of this store—fidelity, manliness, loyalty and integrity.”

The changes wrought by the Wanamaker System along intellectual, moral and material lines have been inestimable. Commercially they permeate the whole business system of the country, and their effect is leavening.

President Cannon, of the National Association of Credit Men, has declared:

“The spirit which pervades the business world at the end of this nineteenth century is loftier in tone than ever before in the history of this country;” and he adds: “While the spirit of competition is keener today than ever before, I think there is less and less malice and harsh feeling between competitors in similar trades as time goes on.”

It is fair to assume that the Wanamaker System has had something to do with this ameliorated feeling. Certainly there is no community large enough to sustain a printing press in which its influence is not reflected day

by day in the advertisements. Unworthy methods have been crowded out.

Modern storekeeping is no longer a horsetrading business or a peddler's dickering. It is a serious business, cleanly and honorably conducted. It is finding a market for and distributing the world's merchandise.

An institution that disposes of many millions of dollars' worth of merchandise annually benefits the country infinitely more than even these large figures indicate. Some of these millions go right into the hands of Wanamaker employes. Other millions go into manufactories in towns and cities all over the country, to pay the workers there. These workers spend their earnings among the shopkeepers of their home towns—making prosperous times there.

The circles of benefit are of unlimited circumference and never-ending continuity—making for the nation's universal prosperity.

It is a part of the history of the business that some years it made a division of profits to the employes and later adopted a regular system of half-yearly advances of salaries upon their working records, and a bonus upon the sales of the month of December.

It established an insurance association, with three classes of sick and death benefits, which has distributed since its formation, June 21, 1882, up to February 1, 1911:

Paid out sick benefits	\$335,469.14
Paid out death benefits	133,057.21

Total	\$468,526.35
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It established and maintained at the expense of the founder of the business a pension roll upon which the

aged and disabled receive half pay, and, in some cases, more than that.

It established and still maintains the Annie McDowell Circulating Library, containing 4100 volumes, for the convenience and saving of time of employes.

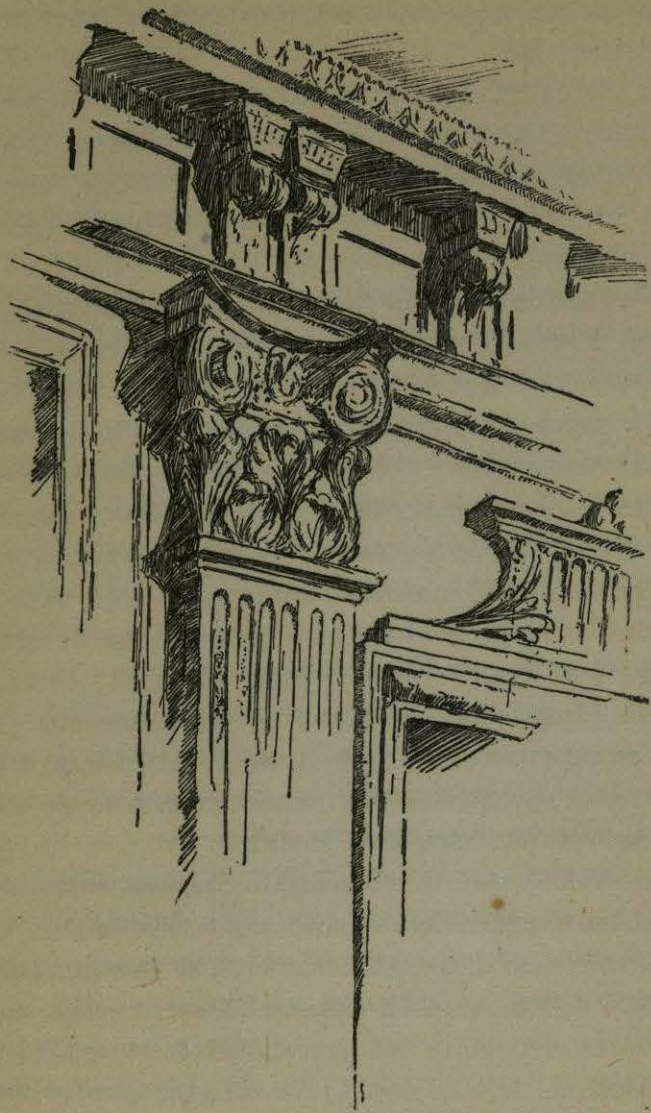
It maintains a saving fund for employes, with inducements to save.

The building associations instituted and managed by its employes are most successful methods of saving.

The Wanamaker System has not accomplished these results by economic methods only; it has rested its cause as well on intellectual and ethical grounds. In addressing the public it appeals to reason only, depending neither on importunity nor on exaggeration, and it proceeds upon the ethical plan of treating all people alike—of preserving their self-respect in buying, and of respecting the confidence which they have been asked to bestow.

It is not prophecy, but logic, which affirms that the system which has attested itself in peace and war, in good times and bad times through an entire generation, only stands upon the threshold of its career.

Its Founder said not long since: "Having already in large degree revolutionized the retail business of the United States, this system must now, with the encouragement of its past achievements, continue its mission with increasing power to elevate and improve by education and example and larger facilities the life and work of the business forces of the world."



ARCHITECTURAL DETAIL SKETCH OF COLUMN IN WANAMAKER
STORE, PHILADELPHIA

BOOK THREE.

MERCHANDISE.

CHAPTER I.

THE GOLDEN AGE.

THE Eleventh and Twelfth Centuries are sometimes called the Golden Age of Commerce. Venice was the center of the Commercial world.

But commerce then meant merely trading by ship. Goods were transported over seas from city to city, within a small radius, and sold in booth or bazaar.

Today commerce is a far greater achievement. It includes everything that has to do with both production and distribution, and thus embraces the first two of the five human activities—which are: production, distribution, education, government and evangelization. It even largely includes education, as will be seen in a later chapter. People are best educated by what they see and what they live with—and a great part of this is merchandise.

The Twentieth Century is really the Golden Age of Merchandise.

Manufactured products for personal wear and for home adornment are today better made, more artistic and refined than in any age of the world's history.