BUYING GUIDE

Painting Materials That Every Painter Needs

DUTCH BOY HEAVY PASTE WHITE-LEAD

Pure white-lead ground in pure linseed oil to heavy paste consistency. The standard for years.

DUTCH BOY SOFT PASTE WHITE-LEAD

Pure lead-in-oil in easy-to-mix form. Thins to paint in a jiffy—needs no breaking up.

CARTER WHITE-LEAD

(Soft Paste and Heavy Paste)

This well-known brand of strictly pure white-lead is also made by National Lead Company. White, fine, uniform.

DUTCH BOY LINSEED OIL

Guaranteed pure, well-settled linseed oil with a minimum of foots. Sealed packages.

DUTCH BOY FLATTING OIL

The ideal thinner for white-lead for making flat or eggshell, washable wall paint. Also an excellent glazing, blending and bronzing liquid.

DUTCH BOY WALL PRIMER

A special primer for use as first coat in painting plaster with white-lead. Hides as it seals as it spreads.

DUTCH BOY LIQUID RED-LEAD

Pure red-lead paint in ready-to-use form. Put up in quart and gallon cans and two and one-half gallon kits.

DUTCH BOY RED-LEAD

Pure, highly oxidized red-lead in paste form. Unexcelled for painting metal.

Sold by dealers everywhere

ONE PAINTER TO ANOTHER

"A FRIEND IN NEED IS A FRIEND INDEED"

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INTRODUCTION

THE two men about whom this story is written, John Anderson and Tom Collins, are known to every painter in the land—perhaps not as "John Anderson" or as "Tom Collins," but they are everyday people none the less.

Anderson, as you learned from the motion picture which you saw at our painters' meeting, is a successful contractor. There isn't a single weakness in his business. First of all, he is a business-man. He has the knack of being able to "stand aside and watch himself go by." He has taken his business apart to see what makes it tick.

Why is Anderson successful? He has hit upon the right combination of the different elements which make up every successful business. Anderson is a practical painter, a craftsman. He is a good estimator, a good organizer, a good salesman, a good buyer and finally a good bill-collector. Anderson has found that, to make money in the painting business, he has to be a many-sided man. He must know how to do well a number of things besides swinging a brush.

What about Collins? He had a good volume of business and probably could have gone along scratching out a living as many others have done. But, there came a day when he was brought face to face with the problems of getting ahead, getting more fun out of the business, getting rid of a lot of the ever-present drudgery, getting more money for himself and family.

How did he do it? In just the same way most of us would go about it—by getting hold of a man who had made an outstanding success and finding out why *he* had forged ahead.

NL I

One thing can be said of Collins and that is he didn't consider himself too old to learn. He kept an open mind. If Anderson told him his (Collins') business methods were wrong and showed him why they were wrong, Collins was willing to learn how Anderson operated and, more important, was determined to change his methods to those that had been proved successful.

It might be thought that the Collinses whom we know among our friends are too proud to seek help from the Andersons. The answer to that is: pride alone will not pay overdue material bills, pride alone will not meet the pay-roll, pride alone will not provide families with luxuries or even comforts.

The up-and-going painting business today has to be built on something more substantial than the shifting sands of hit-or-miss methods—it has to rest on a solid concrete foundation, the blocks of which are labeled GOOD CRAFTSMANSHIP, GOOD SALESMANSHIP, GOOD COST-FINDING, GOOD BOOKKEEPING, GOOD MANAGEMENT and PROMPT COLLECTIONS.

If the motion picture, "One Painter to Another" and this booklet, which supplements the picture, encourage the Collinses to become Andersons and point the way to better business, we will have been fully repaid for our efforts.

NATIONAL LEAD COMPANY.

New York, 111 Broadway,—Buffalo, 116 Oak Street—Chicago, 900 West 18th Street — Cincinnati, 659 Freeman Avenue — Cleveland, 820 West Superior Avenue—St. Louis, 722 Chestnut Street—San Francisco, 2240 24th Street—Boston, National-Boston Lead Co., 800 Albany Street — Pittsburgh, National Lead & Oil Co. of Pa., 316 Fourth Avenue—Philadelphia, John T. Lewis & Bros. Co., Widener Building.

ONE PAINTER TO ANOTHER

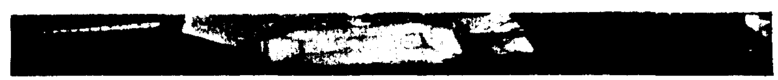
"PHEW! I'm glad that's over," said Tom Collins to himself as he came out of the paint store. "While I'm in the neighborhood, guess I'll drop in to see my old friend John Anderson. Maybe he can give me some advice."

As Collins entered the office Anderson greeted him with, "Well, Tom, how are tricks—any better?"

"Not much, John. I just had a credit session with Jones across the way and it sure was tough. Thought I'd stop in to see if you could give me a little help. Now, here's what I'd like to know: Even though I do about the same amount of business that you do, I don't make as much money. You seem to be going so good—I'd just like to know how you do it?"

"Sure, Tom, glad to tell you anything you want to know. But before we get down to brass tacks, I'd like to say a few words about a pet idea of mine. Your coming to me this way reminded me of it. You know, Tom, you're not my competitor in the real sense of the word. We're both in the painting business, but you know and I know that there's plenty of work for every one of us in this town. If all of us painters around here would get away from the idea that we are competing only with each other for busi-

ANDERSON: "Sure, Tom, glad to tell you anything you want to know."



ness, we'd be a lot better off. I wish there were some way we could all get together to put up a stiff battle against our *real* competition—the other fellows who are convincing people they need radios, cars, ice boxes, amusements and what not more than their homes need painting. . . .

"Now to get back to finding out why our volumes are equal but our profits are not. Do you get the good clean profit that I get on every job?"

"Well, I try to figure in a profit on every job," answered Collins, "but it doesn't seem to show up in the old bank-roll."

Overhead an Important Item

Anderson leaned back in his chair and turned Collins' problem over in his mind. "Tom," he said, finally, "maybe you don't figure right every time. Do you get your overhead *in* all your jobs and get it *out* of them?"

"Overhead," replied Tom with a careless wave of his hand, "Oh! I don't know—that shouldn't amount to much anyway. I just add something to cover that."

"That's where you're wrong, Tom. Overhead is mighty important. It's a big item in your business as well as in mine. I find it's about 25% of my labor cost or 15% of my total yearly business."

"Holy smoke! It's not that high, is it?" asked Tom with surprise. "Where did you get those figures?"

John turned to his bookkeeper and asked her for an Overhead Sheet which he handed to Tom. Tom looked it over as John said, "I don't *guess* at my overhead, I *know* what it is. For two years I have been keeping close tab on everything—this sheet has made it easy."

As Tom glanced at the list he noticed the item of "Rent."

"Here, you can't figure rent as overhead," he objected. "Both you and I own our places."

"Don't you pay taxes, interest, repair charges and things like that? I do."

Tom nodded and went on down the list until he reached the item of "Ladders." "Here's one I can't see. I've had most of my ladders for years."

"Yes; that's probably so, but I'll bet you've got some busted ones in your garage right now. What do you charge them to?"

Tom happened to remember two damaged ladders lying in his shop. "Well, I guess you're right. I never did give this much thought. Where did you get this form?"

"I wrote to National Lead Company for it."

Tom scratched his head a moment. "It must take a real bookkeeper to keep this system going."

At this, the young lady who helps Anderson with his office work looked up and said, "Why, no, I haven't had much bookkeeping experience, but I don't have any trouble keeping things straight."

Bookkeeping Now Made Easy

Thinking that this would be a good time to show Collins how he had simplified his cost-keeping and his bookkeeping, Anderson asked his bookkeeper to get out the various forms and blanks that were used in his office and job work.

FIGURE YOUR OVERHEAD EXPENSE ON THIS BLANK

ITEMS TO INCLUDE IN YOUR OVERHEAD EXPENSE	Cost per Week	Total for Year
Rent — Shop or office or both. [If you own the property, what would shop or office or both rent for?]		
Auto or Truck Expense - Include Depreciation, Insurance, Repairs, Tires, Gasoline and Oil.		
Painting Equipment and Repairs — Ladders, Scaffolding, Paperhanging Tools and Table, Brushes, Drop Cloths, Pots, Sponges, Ropes, Burners and other tools.		
Advertising - Include what you pay for all kinds of advertising, Newspaper, Theatre, Signboard and Circular. Also fees you pay for membership in business organizations.		
Telephone - Include regular charges and calls made outside by your men, also telegrams and messengers.		
Office Expenses - Printing, Postage, Stationery and other General Office Expenses.		
Salaries - Shop-boy, Clerk, Bookkeeper or Estimator, also your own salary if not actively working at the trade.		
Insurance - Workmen's Compensation, Public Liability and Fire.		
Bad Debts - Bills you have given up hope of collecting, also collection costs on overdue accounts.		
TOTAL OVERHEAD COSTS FOR PAST YEAR		$

After you have figured your total Overhead Expenses you can determine your per-hour cost by dividing the amount by the total hours of labor used during the period for which the Overhead was figured. See "a" below.

If you want to find what proportion of your total business is represented by Overhead Expense, divide your Overhead by Gross Income for the same period. See "b" below.

The "a" method gives you the amount to add to your normal hourly wage rate in order to cover Overhead Expenses.

The "b" method gives you the percentage to add to your estimates over and above normal net figures, in order to absorb Overhead Expenses.

[a]$ ________ (Yearly Overhead) divided by ________ (Hours Labor During Year) figures ________ c overhead cost per hour.

[b]$ ________ (Yearly Overhead) divided by $________ (Gross Income For Year) figures ________ % based on total business.

Whether you use the "Hour's Labor" Method of figuring [a] or the "Gross Income" Method [b] makes little difference - the idea being to use some means of finding and figuring your Overhead Costs and including the proper share in each and every job you take.

This is the Overhead Blank that Anderson recommends. It is easy to use and worth using. While overhead in a small shop may not run into four figures as it does in a large shop, the percentage is about the same in either case.

ANDERSON: "I don't *guess* at my overhead. . ."

The girl picked up some cards from her desk and explained, "All the men out on the jobs fill out one of these time cards each working day. Every Friday they turn them in to the foreman who brings them to me so the pay roll can be made up. Then I separate the cards according to the jobs they represent and make the necessary entries on the Job Record Envelopes which have been started for the various jobs. The cards are then put in the envelopes.

"Here is the Job Record Envelope for the Williams job on Main Street. This information under 'Estimate Covers' I copied from the Forget-Not Estimate Sheet that Mr. Anderson filled out when he figured the job. In this middle space I put down all the extras. Below I list all the material the shop man sent to the job and here is where I credit the material that was returned.

"On the other side here I put down all the material and labor costs that Mr. Anderson gives me. Then it is simply a matter of adding up this column of figures and I get exactly what the job cost. I subtract this from the contract price and the answer is the net profit on the job. When the job is completed I file the Job Record Envelope after making the proper entry in our ledger. Since all the details of any particular job are either in the envelope, in the shape of Time Cards or the Estimate Sheet, or written on the envelope, I don't have to copy a lot of details in

the ledger. I simply write the name and address of the job, put down the Job Record Envelope number for reference, show the amount due us and, when payments are made from time to time, enter them in the account."

"Gosh!" remarked Collins, "That's easy! Lend me a blank envelope and I'll have some printed."

"Oh, don't be extravagant," said Anderson with a smile, "I buy my envelopes from National Lead Company for sixty cents a hundred. Why, if you had a couple of hundred run off they'd cost you a dime apiece."

"All right, I'll order from National. But I thought they were in the lead business."

"Sure they're in the lead business, but their Advertising Department has been a big help to me not only in landing jobs but in furnishing forms for all branches of my business."

"But," Collins said doubtfully, "if I put in this new system, I suppose I'll lose out on a lot of jobs because when I begin to figure labor and material costs, add overhead and 25% profit my estimates are going to look pretty steep."

Salesmen Beat Price-Cutters

Anderson smiled as he answered, "Yes, the boys do cut 'em and they cut their own throats at the same time they're cutting ours. But, where my price is higher, I find I get a lot of jobs by doing some real selling."

BOOKKEEPER: "That's all there is to it—it's a simple system, isn't it?"

COLLINS: "I was nervous and I didn't do much selling."

"What do you mean real selling? You can't tell me that any amount of selling will knock over some of those tough price-buying babies."

"No, that's right. And don't think that I get all the competitive jobs that I go after. That's why I do a lot of my business where there isn't any competition."

"Boy!" exclaimed Tom, "You must do business in heaven."

"No," said Anderson with a chuckle, "I do it right here but I go out and make jobs."

"What do you do? Build houses and give yourself the paint job?"

Anderson only smiled as he said, "Do you know that according to a recent survey only one house out of five in this country is kept properly painted? Do you know what that means? Four owners out of five in this town can be sold a paint job and be sold the job without competition."

After waiting for these words to sink in, Anderson continued, "You know how it is—if you wait for the owner to decide he'll call in every painter in town."

Tom considered it for a moment. "It sounds reasonable—how do you do it?"

"I keep a line on live prospects. And I give them all the Never Fail Plan."

"Oh! I tried the Never Fail Plan once," said Tom, "but I got only one out of the ten prospects I sent in."

"Well, that one paid you for your trouble, didn't it?" When Collins had admitted that the one job well repaid him for his effort, Anderson continued: "But you can do better than that—did you *follow* them up?"

Collins Attempts to Sell Price

"Yes, I tried one and let me tell you what happened. I wanted to get that Howard job that was up not so long ago so I went over there. I admit I felt a little backward about making the call—I felt a little shaky and I guess I showed it.

"Mr. Howard answered my ring and asked me to come into the house. His wife was sitting on the sofa as we entered the living room so I walked over to her to shake hands. She must have thought I had paint on my hand because she didn't shake. She said that she remembered me and that she had gotten the booklet I had asked National Lead Company to send them.

"Then, Mr. Howard broke in with 'There's one house in the book that we like very much—here's the picture. How much will it cost to paint our house like this?'

"I told him that I could give him a first-class job, that would look like that, pretty cheap. Howard asked me what I'd call cheap and how I knew it would be cheap without even looking at his house. I explained to him that I was an experienced painter and that I had walked around the house once and could tell

COLLINS: "I gave Mr. Howard the price right off the bat—told him it would cost $985."

ANDERSON: "I would have called on the Howards with confidence in my ability to handle any question that might come up. . . ."

pretty well just about how much paint it needed and how long it would take to do the job. I told Mr. Howard that the job would cost him $985 and that figure left me very little profit. I explained that I had figured on two coats of paint—any color he wanted. When Howard asked me why I tried to take a job without much profit, I explained to him that my expenses were very low and my son handled the books and I did some of the brush work myself.

"Mr. Howard didn't give me much encouragement and only asked me to mail him a detailed estimate and told me that he would look it over and if it was all right I'd hear from him. Of course, I explained to him that it would be a quality job—that all I did was quality work and that I might be able to shave the price a little after some closer figuring. Well, to make a long story short, I mailed the estimate but that's all I heard from it—just the sound of the envelope dropping into the mail box. Nary a word from Mr. Howard."

Anderson Offers Suggestions

After Anderson had thoroughly digested everything that Tom had told him about trying to sell the Howard job, he said, "I don't wonder that Mr. Howard didn't give you the work. In the first place you were a bit frightened at trying to close a sale by personal selling. Now, Tom, you know and I know and I guess Howard realized that 'no one knows paint like

a painter,' so why in the name of common sense should you have been uneasy at trying to tell a house-owner about paint or painting. You are a craftsman and you know your business much better than any outsider ever will know it. That's the first principle of selling—knowing your line and being able to tell the world about it. In the next place you played up price too much without telling Mr. Howard exactly what he'd get for his money; and, by the way, I know that house myself—you didn't bid enough to take care of overhead. Now, Tom, do you mind if I tell you how I would have closed that sale?"

"Not at all, glad to have you."

Anderson Shows How to Sell

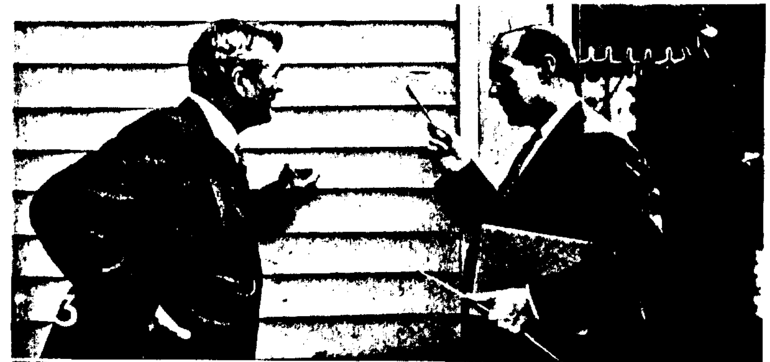
"All right. I would have gone over there just as you did and would have connected myself with the Never Fail Plan by asking the Howards whether or not they got the booklet. And, by the way, Tom, in addition to being a job-getter, the Never Fail Plan enables me to talk to prospects about something in which they are interested—the decoration of the house they live in. It helps break the ice.

"Now, to get back to this sale—I would have called on Mr. Howard with confidence in my ability to handle any question that might have come up. I would, of course, have discussed his house with him and compared it with the pictures in the book National Lead Company had sent, but I would have refused to give a price until I had had a chance to explain in detail everything I was going to give him for his money."

ANDERSON: "I would have asked Mr. Howard to look the house over with me. . . . . ."

How Anderson convinces house-owners that he knows his business:

1. Gains their confidence by actually measuring the job.
2. Helps to justify his price by pointing out work to be done on sash.
3. Helps to justify his price by showing the necessity of surface preparation.
4. By using *magnifying glass convinces them* of the need of scraping if old paint is faulty.
5. Gives reasons for recommending a two-coat job.



ANDERSON: "Then I would have gotten Mrs. Howard's confidence by discussing color schemes with her."

"Then I would have invited Mr. Howard to look over the job with me. When we got outside, I would have complimented him on the architectural lines of his home, and would have assured him that, properly painted, it would be the best looking house on the street. I have learned, Tom, that a compliment, if it sounds sincere, always helps put the property-owner in the right frame of mind to listen to a selling talk.

"Then I would have asked Mr. Howard to come with me while I measured the place, made a close inspection of the old paint, the old sash, and everything about the job that appeared to need fixing up. I would have explained just why cracked and scaling paint had to come off before the new paint could be put on, how I mixed my paint to satisfy the different conditions of surface, how many coats the job would need, and why. And all the while I would have been jotting down on the pad of Forget-Not Estimating Forms I always carry with me, every detail of the job. I have found that house-owners have a lot more confidence in a painter who uses up-to-the-minute business methods."

Never Gives an Offhand Price

"Then I would have gotten Mrs. Howard's confidence by starting a discussion of color schemes. In other words, I would have brought up every possible phase of the job, forgetting price entirely until the very

last thing—until it could not have been put off any longer. Now then, when I got to the point where I felt that price could safely be considered, I would have allowed it to come into the discussion in such a way that I would not have been forced to give a figure right on the spot. If Howard had asked me point-blank just what the job was going to cost, I would have told him that I might be able to guess pretty close, but that it would not be fair, either to him or to myself. I would have explained that I would go back to my office and sit down and figure the whole thing out accurately."

"I get your idea all right," interrupted Tom, "but you know as well as I do that there are a lot of people who won't wait for a price. They figure that if a painter really knows his business he ought to be able to make an estimate right there on the job. Why wouldn't you have given Mr. Howard the price—you could have guessed it."

Form to Make Selling Easier

"I imagine that's been a part of your trouble, Tom. You do too much 'guess-timating.' As a matter of fact I would have been pretty sure of my figure right there on the job, but I've never had any trouble putting off giving them a price and, in fact, the postponement impresses the prospect with my carefulness and fairness. Moreover, I would have wanted time to go back to the office to fill out a Check List Contract Form.

ANDERSON: "I would have suggested he read over all the specifications in the Check List Contract."

"Customers are always impressed . .

"This blank," said Anderson, as he held up a Check List Contract Form, "would have helped me sell the job, because it would have enabled me to put down in black on white everything that Mr. Howard would get for his money. This side takes care of all the outside work and the other side gives me a place to put down all the inside items. And here's the contract part of the blank—a place for the owner to sign and a place for me to put in the terms and date of payment — to help me get my money on time.

"As I was saying, I would have come back here and filled out one of these Check List Contract Blanks and would have taken it over to Howard the following day. I would have explained all my figures and given him the price. If the figure looked too high to Mr. Howard I could point out from the specifications in the check list everything he would get for his money."

"It sounds simple enough," said Tom, "but supposing Mr. Howard would have insisted that your price was too high. Suppose he had said your price was higher than he paid last time?"

"In that case I would have suggested he go over with me all the specifications in the contract. I would have pointed out the careful surface preparation, and the fact that I would use only the best material, giving him brand names I was sure he had seen advertised. I would have pointed out that the job would have my personal supervision. Then I would have asked some questions that Howard would have had to answer 'yes' to. I'd have asked him if he didn't want the best. I'd have brought in the names of some of my customers who were known to the Howards. And I'd have wound up by suggesting a definite date to begin the work. I've landed dozens of jobs just that way."

Seven Points to Remember

"Now," continued Anderson, "let me sum up just what I would have done in the Howard case.

"First, I would not have given a price until I had told Mr. Howard what he was going to get for his money.

"Second, I would have impressed him with my carefulness by measuring the house.

"Third, I would have sold him on quality, both in workmanship and in my materials. I would have emphasized the fact that I used only advertised products. And, by pointing out details such as puttying sash and the necessity for scraping, I would have given him an extra impression of carefulness.

"Fourth, I would have given just as clear a picture as possible of the color scheme that was suggested.

"Fifth, I would have justified my price by listing in detail on my Check List Contract Blank what he would get for his money.

"Sixth, I would have clinched my argument by asking questions that could not be answered with 'No.'

"Seventh, I would have suggested a definite date on which to start the painting.

"Now, there you have, Tom, the seven points I keep in mind every time I try to close a sale. I always keep in mind that I am the one who knows paint and painting and it gives me a world of confidence. I have kept at this salesmanship thing until I feel that now I am just about as good a salesman as I am a painter. And you can do the same. But don't forget, Tom, the Never Fail Plan paves the way. It helps make selling easier. I used to land only, two or three jobs out of ten before I used the Plan—now I get about 80 per cent of them."

Getting the Money Promptly

"Well, John," said Collins, "you've convinced me how easy it is to keep your paper work in good shape and how easy it is to sell a job of painting. Now tell me something else. How do you get your money from these jobs when you do land them?"

"Well, in the first place I pick good, reliable people to work for."

"How can you tell they're reliable —by looking at their eyebrows?"

"No," replied Anderson with a smile, "but a fellow can usually find a way to check up on them. A few questions dropped here and there among the storekeepers usually gives me a pretty good line on their bill-paying ability. I don't have much trouble with collections."

"You don't! Holy smoke! It seems to me that as soon as I paint a job for a man he goes broke or something!"

. . . . by business-like methods."

ANDERSON: "Their signatures make it easier to get the money."

"Do you go after them for payment?"

"Oh, not much," replied Collins. "I hate to ruin a good customer by pressing him too hard or dunning him too much."

"Well, I think you're wrong there, Tom. You'll never ruin a *good* customer by asking him to pay a just debt—not if you ask him in the right way. My system is to get a signed contract on every job I do and this contract shows plainly exactly how much is to be paid and when it is to be paid. That's where the Check List Contract Blank fits in nicely. When I finish a job I usually find a good excuse to take the bill over to the house-owner myself, and I do this when the paint is still new and shiny. I have found that bills rendered promptly stand a better chance of being paid promptly. You know how some people feel about going to the dentist, Tom? Well, it's a good deal the same with paying the painting bill—it's put off so long that it keeps getting more and more of a job to get it out of the way. That's why I make a point of putting in my bill while the paint is still fresh. I usually suggest to the house-owner that his place looks pretty good with its fresh coat of paint, and let him know that I think he has made a good investment. Then I hand him the bill with some remark such as, 'I *thought* I *might* as well leave this with you while I am here—it will lighten the mailman's load a little bit.' Usually the house-

owner promises to send me a check and they nearly always do. And sometimes I am able to get the money right on the spot. Those who don't pay up on time I go after by mail."

Collecting Accounts by Mail

"Well," said Tom, "I'm not much of a letter writer. All that I manage to say in a dunning letter is, 'pay me,' and I guess I do it wrong, because most of them get sore."

"I haven't found it necessary to be a crackajack letter writer myself, not when I can get all this help from National Lead Company. Here are some letters they sent me that were written by an expert in his line. Read them over. These three on top I use when I've included a cash discount in the terms on the Check List Contract Blank. The other four are the letters I send out on the regular run of slow-payers. The letters are numbered so that they go out almost automatically. I go over the 'paper work' every morning and when I see that Mr. So and So has not paid up within a certain time I make a note on the bookkeeper's desk calendar, 'Send Letter No. 4 to Mr. So-and-So,' or, 'Send Letter No. 2 to Mr. So-and-So.' Notice that, if possible, I get a little good-will touch in letters 5 and 6. I read the Journal every day and whenever I see an item mentioning one of my slow-paying customers I try to work it into the collection letters. It's just a little personal touch that sugar-coats the pill."

ANDERSON: "I thought I might as well leave this bill with you—it will lighten the mail-carrier's load a little."

ANDERSON: "Here are some sample collection letters I got from National Lead Company."

Letter No. 1
(First Series)

Dear Sir:

The work I completed for you on June 12th was done with the understanding that I was to be paid in full by July 12th. Perhaps you overlooked the bill I sent you and failed to see the saving you could have made by paying promptly. I have, of course, paid my men for their time on your job and have paid my dealers for the materials used. Now, if you can put yourself in my position, you can see how necessary it is that I collect my accounts promptly so that there will be no break in the normal course of business. I have not sufficient capital to continue to carry slow accounts and at the same time take on new work. I will greatly appreciate your sending me your check for Two Hundred Twenty-five Dollars at your earliest convenience.

Yours very truly,

Letter No. 2

Dear Sir:

On June 12th I mailed you a bill for Two Hundred Twenty-five Dollars covering the painting of your house and your garage. This bill became due and should have been paid on July 12th and I wrote you at that time asking you to help me meet my obligations by you meeting yours. It is possible that you failed to receive the bill and also the letter so I am once more bringing the account to your attention.

One of my business principles is to do just as little "dunning" as possible. I don't want to lose your good-will and I feel sure you don't want to give me the impression that you are unwilling to pay a just debt. But I cannot possibly continue to stay in business without money to work on and the sooner I get your check for Two Hundred Twenty-five Dollars, the sooner I can clear some of my obligations. Please make it a point to pay this bill tomorrow.

Yours very truly,

Letter No. 3

Dear Sir:

Although I dislike very much to do it, I am afraid I will be forced to stronger measures to collect the bill of Two Hundred Twenty-five Dollars due me since July 12th. In all my years of contracting in this community I have seldom had to send so-called "threatening" letters to my customers and only have done so as a last resort.

I had hoped that in your case I would not be forced to ask the help of professional bill collectors, but it now appears to be the only way for me to bring in the money that I need to keep my own books clear. If you can find some means of paying this bill by September 12th, I will not have to turn it over to the collection agency.

Yours very truly,

Letter No. 4
(Second Series)

Dear Sir:

Your residence looks a lot better than it did two months ago. The reason — because it has been well painted; if I do say so.

This and other recent jobs have absorbed most of my limited working capital for labor and materials. More jobs now in sight need more labor and more materials — which call for more money.

Will you please send me the $400.00 — I believe you will agree that it is well spent. You know that I shall appreciate it.

Yours very truly,

Letter No. 5

Dear Sir:

Your financial problems and mine are pretty much alike, perhaps, except that yours are on a larger scale. At any rate, if we don't collect what is due us, we don't have the money to pay our bills; at least I don't.

All of which is leading up to a "touch." I should like to use that $400.00. Won't you please send me a check? Thank you now.

Yours very truly,

P.S. Wouldn't that vacant bungalow of yours on Tenth Street attract a good tenant faster if it glistened with a new coat of paint? Let me make an estimate for you.

Letter No. 6

Dear Sir:

The Journal says you are planning for an outing next month. Let me wish you a most enjoyable trip and a safe return.

Before you go, please send me a check for the $400.00 which is owing for the painting I did some two months ago; you have no doubt overlooked it.

I have some bills to pay and must

JIM (shopman): "Took me about seven minutes to mix this—just look at it, smooth as silk!"

keep my credit good. Your early action will be very much appreciated.

Yours very truly,

Letter No. 7

Dear Sir:

Some three months ago, under our agreement of April 20th, I painted your house. It was to be paid for when completed and on May 18th you accepted the completed job as satisfactory.

I have written you three times asking for my money, but have received no answer. I am sure you do not want me to turn to other collection methods and I do not want to, except as a last resort. Will you therefore please send me your check immediately?

Yours very truly,

Tom read the letters with a good deal of interest. As he started to fold them up to put them into his pocket Anderson said, "Wait a minute, I want to keep those myself. Why don't you write National Lead for a set of your own. Get the habit that I have of writing in to 'painters' help headquarters' for material like this."

"All right, I'll send for them and I'll also ask for another blank for making up a prospect list for the Never Fail Plan."

Remember Old Customers

"That's a good idea," said Anderson, "and don't forget your old customers when you start to build up that prospect list."

"Well, I'm not so sure about some of my old customers. I got the notion some time back that I could cut my paint costs and it got me into a lot of trouble. I feel like crossing over and walking down the other side of the street when I see some of my old customers coming along."

Why Anderson Uses Lead

"I don't blame you for experimenting a little, Tom, but I certainly don't try everything that comes along. I was one of the first painters in town to use soft paste white-lead, but I knew I was pretty safe in trying it because there were years of shop and field testing behind it."

"Oh, sure, I know lead's all right, but it costs money to mix it."

"That's the bunk!" declared Anderson, with impatience. "It costs very little to mix soft paste white-lead, and if you'll come out here in the shop I'll show you."

The men left their chairs and went out into the well-arranged paint shop. Anderson walked over to his shop man and, pointing to a keg of freshly-mixed paint, asked, "How long did it take you to mix that batch, Jim?"

Without hesitation Jim answered, "About seven minutes. And just look at it; smooth as silk; all you have to do is thin it down. No breaking up—just thinning. Here, try it yourself, Mr. Collins."

"Well," said Tom, quite convinced, "I guess I'm not saving anything on mixing. But I tried some

JIM: "No breaking up—just thinning."

Arriving at Sayville the painters were met by Mr. Brett, manager of the Experiment Station.

stuff that seemed to work pretty good and it made a lot of paint ——"

"I see what you're driving at," interrupted Anderson. "I fell for that bunk once myself. Remember it, Jim?"

"Yes," responded Jim, "I remember that very well. We found it bulked a little more than lead, but it didn't give us the spread, and that's what counts."

"Well," asked Collins, "what about the fellows who claim they have something that'll give a whiter and a longer-wearing job?"

"Claims! Claims! Anybody can claim anything!" said Anderson, with emphasis. "Did you ever check up any of these claims at Sayville, L. I.?"

"What's down there?" inquired Collins.

"It's the National Lead Company's Experiment Station where they try out the exterior paint formulas in use. Tell you what I'll do. I've taken you through my bookkeeping, my selling, my bill-collecting and my mixing. Now, to make this thing complete, I'll drive you down to Sayville this afternoon."

Test Panels Tell the Story

Arriving at Sayville, the two painters got out of the car and were greeted by Mr. Brett, manager of the Experiment Station. After introductions had been exchanged, Mr. Brett showed the men some of the test panels which were erected with north and south exposures in such a way as to duplicate the sides of a house.

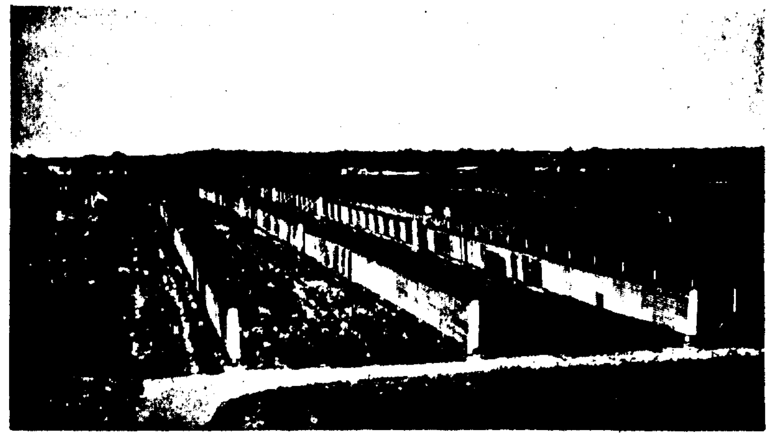
"There are five different kinds of wood here," explained Mr. Brett as he pointed to one of the panels, "three boards each of cedar, cypress, yellow pine, white pine and white wood."

As the party walked along before the test boards, Anderson stopped, pointed to one of the boards and said, "Here, Tom, is something that will interest you. It's a test between white-lead and the paint that you wanted to know about—that's the stuff you were telling me you tried."

Tom inspected the paint very closely, comparing it with the white-lead panel beside it. Turning to Mr. Brett he said, "Gosh! I could have saved some good customers if I'd have come out here before. Why haven't you told us fellows about these tests? I'm sure every one of us would be interested in your work out here."

"Well, I'll tell you," answered Mr. Brett; "we don't use the results obtained at this station for advertising purposes. We experiment here for our own information. We've tested practically every exterior paint formula in use, and in fourteen years' experimenting we haven't found anything to equal white-lead for outside use."

As the party finished the inspection and walked back to Anderson's car, Tom took with him a very deep determination to stick to pure lead



General view of Test Panels at National Lead Company's Experiment Station, Sayville, Long Island.

COLLINS: "This certainly is convincing, Mr. Brett. Why haven't you told us fellows about these tests before?"

and oil henceforth, and he assured Mr. Brett as much, as he got into the car to drive home.

How to Make More Money

Tom did a lot of heavy thinking during the trip back to the city. As he stepped out of the car in front of his house he tried to tell Anderson just how grateful he was.

"Don't mention it, Tom. If I've put you on the right track charge it up to friendship. A year from now I'll remind you of our little session and I'll ask you 'How have you made more money in the painting business?' What will you say?"

Collins had his answer ready.

"I've figured job costs accurately and included the right overhead.

"I've used a simple, efficient bookkeeping system.

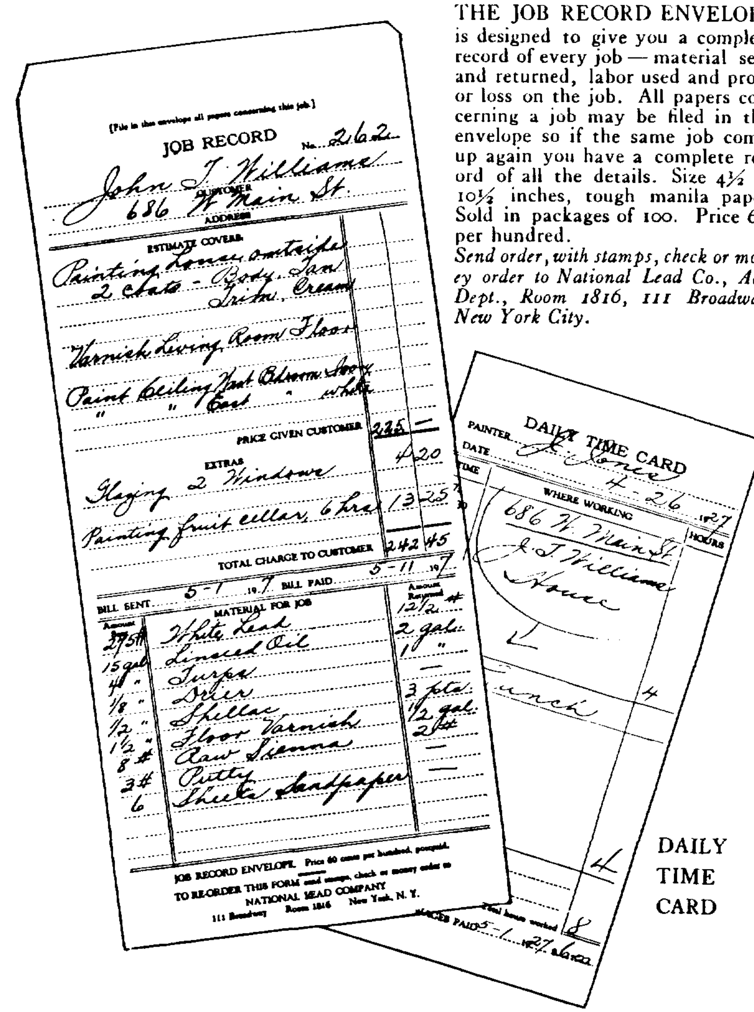
"I've used the Never Fail Plan.

"I've followed up all prospects with good, personal selling.

"I've worked only for people who were able to pay their bills and have kept after them, when necessary, with calls or collection letters.

"I've stuck to quality materials— lead and oil."

THE JOB RECORD ENVELOPE is designed to give you a complete record of every job — material sent and returned, labor used and profit or loss on the job. All papers concerning a job may be filed in this envelope so if the same job comes up again you have a complete record of all the details. Size 4½ by 10½ inches, tough manila paper. Sold in packages of 100. Price 60c per hundred.
Send order, with stamps, check or money order to National Lead Co., Adv. Dept., Room 1816, 111 Broadway, New York City.



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The Daily Time Card is a convenient means of time keeping for your men. If each man is provided with a card each day you can keep a close record of labor done on all jobs. Size 3½ by 7 inches. Sold in packs of 100 cards each. Price 40c per hundred.
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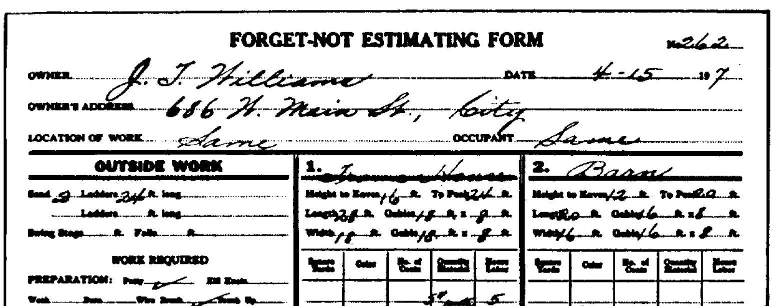

THE FORGET-NOT ESTIMATING FORM

enables you to give accurate estimates and to get your figures in shape to put on the Check List-Contract. Also serves as a work sheet, showing what materials to send to the job. Form is 8½ by 11 inches—one side printed for outside work, other for inside. Put up in pads of 100 sheets. Price 50c per pad.

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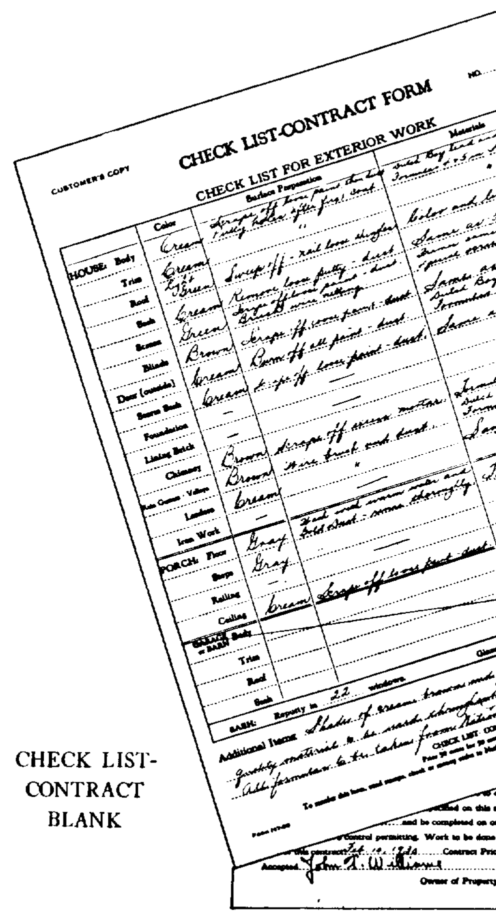

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you base your contract price. It shows the customer j
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outside work and the other for interior work. A form
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