

A Different Sort of Traveler?

By

Bertrand Schreiberstein and Rhey Solomon, PM

Presented to A. Douglas Smith, Jr. Lodge of Research, #1949

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Robert Schreiberstein, the father of Bert Schreiberstein, the author of this paper, was also a fellow traveling man, raised a Master Mason in 1954, and entered the Celestial Lodge in 2002. While looking through his personal records Bert came across a peculiar bi-fold document called "The Drummer", worn, aged yellow, and fragile (full text; Attachment A).

The text of this document has a ring of familiarity to all Master Masons.

The Drummer

From One of the Boys Who Has Been There

A drummer who applied for a loan of money, was put through the following examination by a member of the Drummers' Association:

"Where did you come from?"
 "From the town of St. John's, Mich."
 "What came you here to do?"
 "To take a few orders and to collect a bill of Billson."
 "Then you are a drummer?"
 "I am so taken and accepted by the boys."

It goes on to say

"How were you received?"
 "On the toe of a boot, applied to my natural trousers."
 "What did this teach you?"
 "Not to fool around too much"
 "What happen next?"
 "I was set down on a cake of ice and asked if I put my trust in mercantile reports."

Rather humorous and appears to address the entry of a young salesman to his craft much as we

introduce a young Entered Apprentice to our craft.

And it goes on at length much as our Entered Apprentice catechism does. But who wrote it, when was it published, and what meaning does it have?

We offer an explanation of sorts through this paper, the specifics of which are supported by the footnoted version at the end of this paper. But on this morning I will address some of the more interesting aspects of this exchange.

First why is it titled the Drummer — and what is a drummer as used in the context of this old writing.

This work was probably authored in the late 1800's or early 1900's, so we must put ourselves in that historic frame for a proper understand. In the mid-1800 a new profession began to spring up known as "canvassers" and "drummers." Their appearance reflected a new social reality in American culture in the late pre-Civil War period--that of the traveling salesman or the representative, usually of an Eastern firm, that brought goods to individual consumers. The culture was very male, except for a few female canvassers in the book-selling industry. Diaries and books describing this new life on the road were published in the late 1800s such as James Weldon's 1899 *Twenty Years as a Fakir* (peddler) or J. H. Mortimer's *Confessions of a Good Agent*; or *Twenty Years by Stage and Rail* (1906).

Drummers were traveling salesmen who worked for large New York and Philadelphia wholesale houses. As Friedman says, "They carried dry goods, whiskey, groceries, patent medicines,

jewelry, chemicals, hardware, and leather goods" (Birth of a Salesman, 57). But the name drummer was, if not a derogatory term, at least not reflective of the image that merchants wanted to create for their traveling salesmen.

The first appearance of the word "drummer" to connote a commercial salesman appears about 1827 in the Oxford English Dictionary: The word had made it across the sea by 1860. John Bartlett, in his Dictionary of Americanisms, defined drummer as, "a person employed by city houses to solicit the custom of country merchants." By 1882, they were so common throughout the land that one could say, "As enterprising as a Chicago drummer." It also gives added meaning to the phrase, "Let's drum up some business."

Of course, the word referred to their enterprising, energetic, and possibly annoying tendency to "beat the drum" for whatever product they were selling.

Estimates of the actual number of traveling salesmen/drummers at various times are hard to come by, but Prof. Hollander, in a 1964 article ("Nineteenth Century Anti-Drummer Legislation in the United States, 38 Business History Review 479-500), gives us some likely figures. Though he says that all estimates of drummers after 1850 are simply that--estimates, some figures are useful. High estimates were:

1861: 1000 (one person in every 30,000)

1869: 50,000

1885: 100,000

1903: 300,000 (1 person in every 300)

Under any scenario, however, the drummer/traveling salesman probably emerged about 1840 as a cultural phenomenon, dipped during the hard days of the 1850s and the Civil War, and then skyrocketed in importance after that conflict. They differed from the hawkers and peddlers of earlier days (who still were out "hawking" their goods) in that they were

representatives of large manufacturing and distributing houses in the East, and they tried to present themselves as what we later would call a "profession."

The dramatic expansion of the railroads after the Civil War helped provide the context for the proliferation of drummers/traveling salesmen, even though there were drummers on the road in the 1840s and 1850s. But the most significant development in the period from 1850-1880 were the "anti-drummer statutes. These were laws that saddled these salesmen with significant license fees if they were to sell their goods out of their home territory (Bill Long, 2002. Drummers and Others, part II).

Reasons for opposition to this new profession are not hard to suggest. As quoted from Long, "from the perspective of the South, which had some of the highest licensing fees, the salesmen were perceived as purveyors not so much of goods but of a cultural lifestyle (as Northerners) that they despised. In addition, local merchants would not like the traveling interlopers. Every good bought on the front steps would potentially diminish their own profits at home."

Looking more closely at the work

With this background, let's now dissect aspects of this work. From the passages it appears that before the applicant can secure a loan of money, he must first demonstrate that he is an experienced and qualified drummer — only then will he qualify for a loan.

"To take a few orders and to collect a bill of Billson." 3

"To take a few orders and to collect a bill of Billson." Billson is a South Yorkshire term meaning a reckless, hyperactive low life. A Billson tend to be much louder and rowdier than their peers. The attribution here appears to refer

to collecting from a client who is not likely to pay up.

"Then you are a drummer?" 4

"I am so taken and accepted by the boys."

"I am so taken and accepted by the boys." Boy as used here may refer to "wide boy" which is a British term for a man who lives by his wits, wheeling and dealing. The word "wide" is in this sense means wide-awake or sharp-witted. In the context of this passage perhaps referring to his peer drummers who might consider themselves sharp-witted.

"How may I know you to be a drummer?" 5

"By my cheek and my forty-pound sample case.

"By my cheek and a forty-pound sample case." — makes reference to either the traveling salesman's cheek (a term for impertinent talk or arrogant self-confidence). The forty-pound sample case refers to the case of samples he carried from place to place.

"How will you be tried?" 6

"By the Squire."

"Why by the Squire?"

"Because the Squire is a magistrate and an emblem of stupidity."

"How will you be tried? By the 'Squire.'" We all know the meaning of the "Square." But here the word used is "'Squire.'" A contraction of the title "Esquire", a title used by lawyers or magistrates. In America of the 1850-1890s traveling salesmen were harassed by restrictive anti-drummer legislation adopted by numerous states or cities. Violators were brought before magistrates in a court of law and prosecuted. So here we see reference to being tried, or examined by the legal authorities.

"How were you prepared?" 8

"By being divested of my last cent, my cheek rubbed down with brick, a bunion plaster over each eye and a heavy sample case in each hand. In this fix I was conducted to the door of the post."

"By being divested of my last cent, my cheek rubbed down with brick, a bunion plaster over each eye and a heavy sample case in each hand." Perhaps an initiation rite to prepare salesmen for their physical rejection from the premises. Many traveling salesmen worked on commission; with no sales they had no money. A cheek rubbed raw with a brick to simulate the abrasions on his buttocks when thrown out of an office. Or perhaps his self-confidence (cheek) adjusted after being the target of bricks. A bunion plaster, or bandage, over each eye to simulate of having doors slammed in ones face. The heavy sample cases in each hand making it impossible to defend an attack as it refers to being in a fix.

"How gained you admission?" 10

"By benefit on my cheek."

"Had you the required cheek?"

"I had not, but my conductor had it for me."

"By benefit on my cheek." a term for impertinent talk or cheekiness meaning behavior or arrogant self-confident. The candidate did not have such attributes, but his conductor did and implies that he would gain such an attitude after his successful completion of the ceremony.

"What happen next?" 12

"I was set down on a cake of ice and asked if I put my trust in mercantile reports."

"put my trust in Mercantile reports" - Prior to Benjamin Douglass turning over his Mercantile Agency to his brother-in law, R.G. Dun, in 1954, the Mercantile Agency was one of the first organizations formed for the sole purpose of providing business information — credit reports called "mercantile reports" on customers.

Salesmen read these reports to better know their customers financial status.

"How were you next handled?" 14

"I was put straddle of a 2x4 and trotted nine times around the room, and then directed to the Left Bower for further instruction."

"I was put straddle of a 2x4 and trotted nine times around the room, and then directed to the Left Bower for further instruction." — refers to the practice of running someone out of town on a rail. An act of literally carrying someone perched uncomfortably on a rail to a point outside of the city limits. This was often a form of punishment for committing any act others thought was extremely bad. Trotting nine times around the room, reflects an attitude that to make a sale a drummer may fail nine times out of ten. Anciently, a "bower" was a chamber.

"To approach a customer in three upright regular steps, my business card extended, my arm forming a perfect square." 15

"To approach a customer in three upright regular steps, my business card extended, my arm forming a perfect square." — implying that to be successful in selling good you need to approach the customer directly, demonstrate confidence, and have you goods presented in a precise deliverable package.

"How were you then disposed of?"

"I was seated upon a cake of ice in front of a dry goods box and there made to take the following horrible and binding oath." 16

"I was seated upon a cake of ice in front of a dry goods box..." - may refer to sitting on ice to sooth a sore rear-end, or sitting on something uncomfortable waiting to get into the business owners office to give a sales pitch. A dry goods box (or soap box) was used by traveling salesmen to carry their products. The box was also a

convenient podium to stand on when giving a sales pitch to an assembled crowd.

"I further swear, by the Baldheaded Jack of Clubs that I will not give, carve, make, hold, or cut prices below the regular rates" 18

"I further swear, by the Baldheaded Jack of Clubs that I will not give, carve, make, hold, or cut prices below the regular rates."

Traditionally the Jack of Clubs is "the trusted friend and adviser." He is a hard-working, honest, sincere young person. The Jack of Clubs has brown hair and brown eyes. The Jack of Clubs is not baldheaded so the oath implies the negative of a trusted, honest, hard-working young man. "I will not .cut prices" was a reminder that even while making the sale was important that there was a set sale price that could not be lowered to get the sale.

"And I further swear, by the Pipers that played before Moses, to never have any commercial dealings with any man, his wife, daughter, sister, grandmother, old maid aunt or uncle unless he, she or it is sound on the goose". 19

"Sound on the goose" - perhaps the most interesting phrase in this document and the one of which may historical reference. More commonly used after the mid 1800's, "sound on the goose" meant one was in favor of slavery. A commonly put question was: "How do you stand on the goose?" The answer "I am sound (all sound/all right) on the goose," indicated that one was a Southern sympathizer or would vote for slavery. In the context of "The Drummer", traveling salesman would not sell to anyone unless they were pro-slavery.

I was then asked what I most desired." 20

"Your answer?"

"Money."

"What did you then behold?"

"A copy of Dun's report opens at chapter

—.

“A copy of the Dun’s Report opens at Chapter ___.” The R.G. Dun & Company, formed in 1859, did not merge with John M. Bradstreet Company until 1933. Hence reference to Dun’s report, the mercantile report of its time, means this document was published between 1859 and 1933. While the Chapter number is left blank in this document, other texts show “Chapter 11”, referring to the bankruptcy status of a company. A reminder to traveling salesmen not to do business with companies that is in bankruptcy.

Upon the book rested a pair of scales; in one pan was a can of concentrated lye, in the other a brass jackass." 21 & 22

"What did this emblem signify?"

"The scale indicated the balance between Dr. and Cr. The other represented liabilities and assets.

“The scale noted the balance between Dr. and Cr.” Accounting abbreviations for debtor and creditor. “The other represented liabilities and assets.” - refer to the “abilities” to pay and those that would or could not, the “asses”.

"Have you any cigars?" 23

"I have."

"Give 'em to me?"

"I did not so receive em nor will I so impart em."

"How will you dispose of em?"

"On sixty days, twelve per cent."

“Have you any cigars?” Perhaps the inquirer is asking for some collateral before providing money to borrow.

“On sixty days, twelve per cent.” May refer to the duration of the loan and the interest rate.

"All right, begin." 25

"No, begin you."

"You must begin."

"Up."

"Em."

"Set"

"Set 'em up. The words and signs are right.

You are O. K.

“Set 'em up” May refer to setting the customer up for the sale by making the proper pitch. "You are O.K." The term, “OK” became popular in the United States in the mid 1800’s.

Who, Why and When?

In the course of researching “The Drummer”, the authors found a copy of “The Lodge Goat”, a book first published in 1902, compiled and edited by James Pettibone. (James Pettibone, editor of “The Lodge Goat”, was a Freemason and Past Commander (1889-1890) of the Cincinnati Commandery No. 3 Knights Templar).

This book is said to contain 599 pages of more than a thousand anecdotes, incidents, and illustrations for the humorous side of Lodge life, gathered from the Lodge rooms of every fraternal order. In his book, Brother James Pettibone attributes authorship to only a few of the selections, and less frequently does he identify the Lodges from where he received each selection. In “The Lodge Goat”, there begins “A Drummer’s Experience”, there is no attribution. While that version is slightly different from that of the authors, the similarity is clear.

“A Drummer’s Experience” is not the only parody of a Masonic examination in “The Lodge Goat”. “He was a Railroad Man”, “Road the Old Party Goat” and “The Ancient Lecture”, from 1740 and the oldest of the included parodies, are also included Pettibome's work.

Lastly, also discovered in the course of this research was another parody about printers called “The Dutchman’s Catechism” That parody was

included in "The Michigan Freemason", a monthly magazine devoted to Masonic and home literature, published in 1877. It too follows the dialogue pattern of catechisms familiar to us, though not as closely as that of "The Drummer".

Who wrote "The Drummer"?

Based on the several terms used within the document, we propose that it was written by a Master Mason who was also a skilled traveling salesman (also known as a "drummer"). The give-and-take dialogue is unmistakably familiar and not coincidental.

Why did the "The Drummer" use this "template" for its examination?

The Freemasons and Drummers' have something in common; they are both "traveling men". Modifying the text of a Masonic catechism to be used in another way is easily done, assuming the author was a Mason.

When was "The Drummer" or "A Drummers Experience" first written?

The date of origin of "The Drummer" can only be bracketed, but appears to have been written sometime between the American Civil War to the end of the 1800's coinciding with the anti-drummer legislations of the same period. The earliest discovered publication appears to be "The Drummers Experience" in "The Lodge Goat", published in 1902.

The copy of "The Drummer", in possession of the author's father is shorter than the "A Drummer's Experience", perhaps abbreviated to allow it to be printed in a bi-fold format. "The Drummer" was prepared by the Lyceum Printing Co., Cincinnati 2, Ohio, and appears to have been printed no earlier than 1943, when postal zones were established in larger cities, and no later than 1963 when ZIP codes were first used.

Concluding Remarks

There is many such writing as noted by Bro. Pettibone in his book "The Lodge Goat." Such writing demonstrates the imprint on the mind of our brethren the catechisms they learned through their initial introduction to the craft. Such works also demonstrate the humor that is also a characteristic of our brethren. "The Drummer" is just one more example.

The Drummer From One of the Boys Who Has Been There

A drummer who applied for a loan of money, was put through the following examination by a member of the Drummers' Association: 1

"Where did you come from?"

"From the town of St. John's, Mich."²

"What came you here to do?"

"To take a few orders and to collect a bill of Billson."³

"Then you are a drummer?"

"I am so taken and accepted by the boys."⁴

"How may I know you to be a drummer?"

"By my cheek and my forty-pound sample case.⁵ Try me."

"How will you be tried?"

"By the 'Squire."

"Why by the 'Squire?"

"Because the 'Squire is a magistrate and an emblem of stupidity."⁶

"Where were you first led to be a drummer?"

"In my mind."

"Where next?"

"In a printing office adjoining a post of drummers."⁷

"How were you prepared?"

"By being divested of my last cent, my cheek rubbed down with brick, a bunion plaster over each eye and a heavy sample case in each hand.⁸ In this fix I was conducted to the door of the post."

"How did you know it was the door, being blind?"

"By first stepping in the coal scuttle⁹. and afterward bumping my head against the door knob."

"How gained you admission?"

"By benefit on my cheek."

"Had you the required cheek?"

"I had not, but my conductor had it for me."
10

"How were you received?"

"On the toe of a boot, applied to my natural trousers." 11

"What did this teach you?"

"Not to fool around too much"

"What happen next?"

"I was set down on a cake of ice and asked if I put my trust in mercantile reports." 12

"Your answer?"

"Not if I know myself, I don't." 13

"How were you next handled?"

"I was put straddle of a 2x4 and trotted nine times around the room, and then directed to the Left Bower for further instruction." 14

"How did he instruct you?"

"To approach a customer in three upright regular steps, my business card extended, my arm forming a perfect square." 15

"How were you then disposed of?"

"I was seated upon a cake of ice in front of a dry goods box and there made to take the following horrible and binding oath." 16

"I, John Moyer, 17. do hereon and herein most everlastingly and diabolically swear that I will never reveal and always steal all the trade secrets I can for the benefit of the Most August Order. I further swear, by the Baldheaded Jack of Clubs that I will not give, carve, make, hold, or cut prices below the regular rates. 18. And I further swear, by the Pipers that played before Moses, to never have any commercial dealings with any man, his wife,

daughter, sister, grandmother, old maid aunt or uncle unless he, she or it is sound on the goose. 19

I was then asked what I most desired."

"Your answer?"

"Money."

"What did you then behold?"

"A copy of Dun's report open at chapter ____.
20. Upon the book rested a pair of scales; in one pan was a can of concentrated lye, in the other a brass jackass."

"What did this emblem signify?"

"The scale indicated the balance between Dr. and Cr. 21. The other represented liabilities and ass-ets. 22. The jackass indicated the debtor."

"Did this teach you a lesson?"

"You bet. It taught me to look out."

"Shake brother. Will you be off or from?"

"Both, if I can borrow money."

"Have you any cigars?" 23

"I have."

"Give 'em to me?"

"I did not so receive 'em nor will I so impart'em."

"How will you dispose of 'em?"

"On sixty days, twelve per cent." 24

"All right, begin."

"No, begin you."

"You must begin."

"Up."

"Em."

"Set"

"Set 'em up. The words and signs are right. You are O. K. 25.

FOOTNOTES and COMMENTS:

“The Drummer” - Traveling salesmen were also known as “drummers.” [Gives added meaning to the phrase, “Let’s drum up some business.”] The version from “The Lodge Goat” (see footnote 20) is called “A Drummers Experience.”

- “From the town of St. John's, Mich." St. Johns is a small town in central Michigan. The version from “The Lodge Goat” (see footnote 20) it is written, “From the Lodge of the Holy St. John, Michigan.”
- "To take a few orders and to collect a bill of Billson. "Billson is a South Yorkshire term meaning a reckless, hyperactive low life. A Billson tend to be much louder and rowdier than their peers. The attribution here appears to refer to collecting from clients who do not pay up.
- "I am so taken and accepted by the boys." Boy as used here may refer to "wide boy" which is a British term for a man who lives by his wits, wheeling and dealing. The word "wide" is in this sense means wide-awake or sharp-witted. In the context of this passage perhaps referring to his peer drummers who might consider themselves sharp-witted.
- “By my cheek and a forty-pound sample case.” — makes reference to either the traveling salesman’s cheek (a term for impertinent talk or cheekiness meaning behavior or arrogantly self-confident). The forty-pound sample case refers to the case of samples he carried from place to place. The version from “The Lodge Goat” (see footnote 20) it is written, “By my cheek and a fifty-pound sample case.”
- “How will you be tried? By the ‘Squire.’” We all know the meaning of the “Square.” But here the word used is “Squire.” A contraction of the title “Esquire”, a title used by lawyers or magistrates. In America of the 1850-1890s traveling salesmen were harassed by restrictive anti-drummer legislation adopted by numerous states or cities. Violators were brought before magistrates in a court of law and prosecuted. “Nineteenth Century Anti-Drummer Legislation in the United States”, Stanley C. Hollander, the Business History Review, Vol. 38, No. 4 (Winter, 1964), pp. 479-500. The version from “The Lodge Goat” (see footnote 20) the word “squire” is not used; instead it is replaced by the word, “square.”
- "In a printing office adjoining a post of drummers." Reference to the “printing office” may reflect the need for the traveling salesman has sufficient business cards to hand out when approaching potential clients. Post, referring to a position of paid employment; a job.
- "By being divested of my last cent, my cheek rubbed down with brick, a bunion plaster over each eye and a heavy sample case in each hand.” Perhaps an initiation rite to prepare salesmen for their physical rejection from the premises. Many traveling salesmen worked on commission; with no sales they had no money. A cheek rubbed raw with a brick to simulate the abrasions on his buttocks when thrown out of an office. Or perhaps his self-confidence (cheek) adjusted after being the target of bricks. A bunion plaster, or bandage (hoodwink), over each eye to simulate of having doors slammed in ones face. The heavy sample cases in each hand making it impossible to defend an attack.
- "By first stepping in the coal scuttle” Coal scuttles were containers of coal placed on the porch of a residence. The reference here to tripping over the scuttle, falling and catching oneself on the door knob.

- "By benefit on my cheek." a term for impertinent talk or cheekiness meaning behavior or arrogantly self-confident. The candidate did not have such attributes, but his conductor did and implies that he would gain such an attitude after his successful completion of the ceremony.
- "A toe to the trousers" is a nicer way of saying a boot to his rear-end.
- "Mercantile reports" — Prior to Benjamin Douglass turning over his Mercantile Agency to his brother-in law, R.G. Dun, the Mercantile Agency was one of the first organizations formed for the sole purpose of providing business information "mercantile reports" to customers. Salesmen read these reports to better know their customers financial status.
- "Not if I know myself, I don't." Mercantile Reports were not considered accurate by the average consumer — not much different that credit reports of today. The response reflects the lack of trust one should place in such reports.
- "I was put straddle of a 2x4 and trotted nine times around the room, and then directed to the Left Bower for further instruction." — refers to the practice of running someone out of town on a rail. An act of literally carrying someone perched uncomfortably on a rail to a point outside of the city limits. This was often a form of punishment for committing any act others thought was extremely bad. Trotted nine times around the room, reflects an attitude that to make a sale a drummer may fail nine times out of ten. Anciently, a "bower" was a chamber. The version from "The Lodge Goat" was written, "I was put straddle of a goat, made 2x4, and trotted nine times around the room by four worthy Brothers, and then brought in front of the left bower for further instructions."
- "To approach a customer in three upright regular steps, my business card extended, my arm forming a perfect square." — implying that to be successful in selling good you need to approach the customer directly, demonstrate confidence, and have you goods presented in a precise deliverable package.
- "I was seated upon a cake of ice in front of a dry goods box — may refer to sitting on ice to sooth a sore rear-end, or sitting on something uncomfortable waiting to get into the business owners office to give a sales pitch. A dry goods box (or soap box) was used by traveling salesmen to carry their products. The box was also a convenient podium to stand on when giving a sales pitch to an assembled crowd.
- "I, John Moyer, do hereon and herein most everlastingly and diabolically. . ." — The authors could find no historic reference to the name John Moyer, but search continues.
- "I further swear, by the Baldheaded Jack of Clubs that I will not give, carve, make, hold, or cut prices below the regular rates." Traditionally the Jack of Clubs is "the trusted friend and adviser." He is a hard-working, honest, sincere young person. The Jack of Clubs has brown hair and brown eyes. The Jack of Clubs is not baldheaded so the oath is negated. "I will not . . . cut prices" was a reminder that even while making the sale was important that there was a set sale price that could not be lowered to get the sale.
- "Sound on the goose" — perhaps the most interesting phrase in this document and the one with the most historical reference. More commonly used after the mid 1800's, "sound on the goose" meant one was in favor of slavery. A commonly put question was: "How do you stand on the goose?" The answer "I am sound (all sound/all right) on the goose," indicated that one was a Southern sympathizer or would vote for slavery. In the context of "The Drummer", traveling salesman would not sell to anyone unless they were pro-slavery. After the phrase "sound on the goose." The version from "The Lodge Goat" continues, "Binding myself under no other penalty than to have my gripsack slit from top to bottom, my dirty shirt and socks taken out, and my reputation removed and buried in the river at Pearl Street bridge, where the Salvation Army ebbs and flows every two and one-half hours."

- “A copy of the Dun’s Report opens at Chapter ___.” The R.G. Dun & Company, formed in 1859, did not merge with John M. Bradstreet Company until 1933. Hence reference to Dun’s report, the mercantile report of its time, means this document was published between 1859 and 1933 (see footnote 8). While the Chapter number is left blank in my document, other texts show “Chapter 11”, referring to the bankruptcy status of a company. A reminder to traveling salesmen not to do business with companies that is in bankruptcy. The version from “The Lodge Goat” (see footnote 20) is written, “A copy of the Dun’s Report open at chapter “Muskegon.” “The Drummer’s Experience” copy used in “The Lodge Goat”, appears to have originated from Muskegon, Michigan, where there is a Pearl Street bridge.
- “The scale noted the balance between Dr. and Cr.” Accounting abbreviations for debtor and creditor. The version from “The Lodge Goat” is written, “The scales indicated the balance between debtor and creditor.
- “The other represented li-abilities and ass-ets.” — refer to the “abilities” to pay and those that would or could not, the “asses”. The version from “The Lodge Goat” is clearer in meaning where it is written, “The other emblems represented lie-abilities and assets of bankruptcy.”
- “Have you any cigars?” Perhaps the inquirer is asking for some collateral before providing money to borrow.
- “On sixty days, twelve per cent.” May refer to the duration of the loan and the interest rate. The version from “The Lodge Goat” (see footnote 20) is written, “On sixty days’ time, or two per cent cash, f.o.b.”
- “You are O.K.” The term, “OK” became popular in the United States in the mid 1800’s.