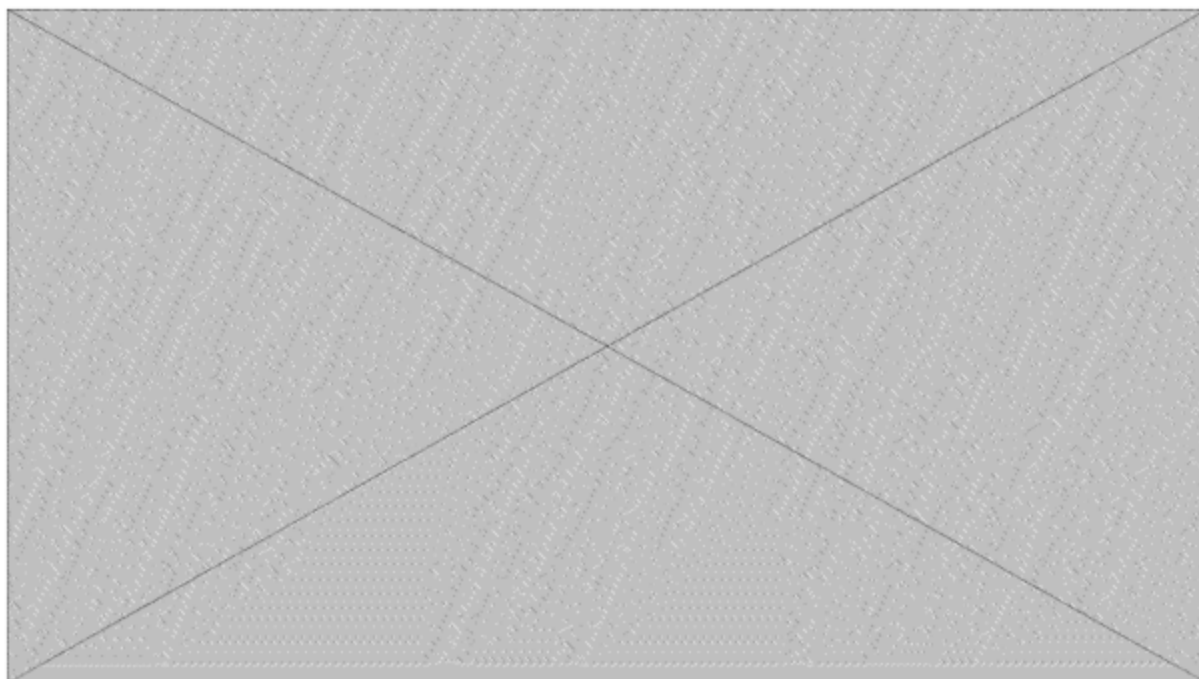


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YOUR MONEY

# More Than Pushing Cookies



**The Cookie Titan of Tucson:** Ron Lieber, the Your Money columnist, examines the power of sales on a door-to-door mission with Mary Ruiz, a 10-year-old Girl Scout cookie-selling powerhouse.

By [RON LIEBER](#)

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**TUCSON** — When you buy a box of Girl Scout cookies and devour 10 in a single sitting, as untold numbers of people will in the next month, you are propping up a pretty sizable enterprise.

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Ron Lieber writes the Your Money column, which appears in The Times on Saturdays.

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Chris Hinkle for The New York Times

Mary Ruiz, 10, sold more than 5,000 boxes of Girl Scout cookies last year. She says she likes meeting goals.

**During last year's sales season, scouts sold \$785 million worth of Thin Mints, Samoas and all the rest, about 215 million boxes in all. Our collective annual binge may well represent the greatest continuing marketing bonanza an American nonprofit group has ever created.**

But for the 1.5 million or so girls who do the selling, it also represents an opportunity. They handle more money than they might have ever seen in one place, build sales skills long before they have their first part-time jobs and earn prizes — commissions, in effect — that their parents might not be able to afford or wouldn't buy for them.

Which is how 10-year-old Mary Ruiz managed to stock her small bedroom here with an iPad, laptop and Nintendo DS. Last year, her customers bought 5,007 boxes of cookies. While the national organization does not collect individual rankings, it's doubtful that more than a tiny handful of girls outsold her.

To her mother, Pilar, who is also her troop leader, this is a source of pride. To other parents, sales season is a source of dread, when work schedules conspire to keep them from chaperoning their children for after-school sales calls while boxes and order forms consume the weekends.

Still, it's hard to imagine a better way for children to learn to pitch, and keep pitching, than this. And so I trailed the younger Ms. Ruiz this week as she politely knocked on the door of a pink house on East 19th Street with a "No Soliciting" sign (a friend had tipped her off that it was all right to try), provided reinforcements to University of Arizona freshmen outside Safeway who had already consumed multiple boxes in the preceding days and tried to close another deal in Spanish.

She pulls an oversize wagon stuffed with meticulously organized boxes and nestles an American flag in between. A sign explains what's known in the Girl Scout world as her "gift of caring." For her, it's an effort to persuade customers to donate change from their purchase toward more cookies or to buy extra boxes outright for soldiers abroad and firefighters and police officers nearby. This can work more than half the time, particularly when customers are already expecting just a small amount of change from a \$20 bill. Last year, she delivered 504 boxes to local police officers and arranged donations of 192 boxes to soldiers.

This has had particular resonance in the area in the wake of the shooting of Representative Gabrielle Giffords and several others two years ago. At the South Tucson Police Department, where Ms. Ruiz volunteers regularly and brings officers gifts on their birthdays, she has her own mailbox.

All of this hand-to-hand selling takes time. She took just two days off, including weekends, during the six-week selling season last year and put in about 28 hours each week, on average.

In exchange for her efforts, she earned all manner of goodies from her local scouting council. This year, Ms. Ruiz stands to earn a trip to a local water park, a visit to Disneyland, a "V.I.P. Club" experience (no parents allowed), a beach bike and another iPad or laptop.

There comes a point at which all of this may begin to seem less like an educational activity and fund-raising mechanism and more like trying to land in the leader's circle for commissioned sales representatives at Pfizer or someplace similar. But Pilar Ruiz believes it does not cross the line.

"She doesn't have a lot of the other things that other kids have unless she's earned them," she said. "And I think she gets much more satisfaction out of that and takes great pride in owning them when she has worked for them."

Cookie sales don't just benefit the individual girls. Some of the money goes to the local Girl Scout council, which often uses it to provide scholarships for lower-income scouts to attend summer camp. Each troop also retains some money, and Ms. Ruiz's troop, which sold over 12,000 boxes total last year, has retained \$13,000 over the years, which it has earmarked for group travel.

While the perks are nice, Pilar Ruiz didn't sign her daughter up for scouting for the travel. As a work-at-home telephone reservations agent for American Airlines, she has free passes for that.

Instead, it's the life skills. "It's not important that she necessarily sells cookies," she said. "It's simply that she knows how to sell herself. And by learning to sell cookies as a young girl, she's learned the skill to sell you just about anything."

Mary Ruiz was once quite shy and is still prone to occasional bouts of nervousness, ringing doorbells and then tapping out a few steps that she's picked up in her baile folklorico dance classes. "When I first started selling cookies, I was kind of scared to talk to people I didn't know," she said. "You just get warmed up to it."

This sort of thing warms the heart of Daniel H. Pink, whose new book, "To Sell Is Human" was an instant best-seller when it came out last month. "Quieter kids can get a little bit more comfortable with asking for stuff," he said. "And the more voluble and extroverted can learn to listen."

Mr. Pink, a former colleague of mine at Fast Company magazine, first realized he had a bright future in sales while going door-to-door in the commercial district of his town

peddling ads for his high school newspaper, The Bexley Torch. “If you’ve created something you truly believe in, then your obligation is to bring it to other people,” he said. “There’s nothing seamy about it.”

Besides the age-old question about whether the Girl Scouts should rely so heavily on pushing mini sugar bombs, there is an inevitable one about overaggressive stage parenting. After all, there are strict rules about the number of adults who must be present when scouts are selling at booths or door to door. Just how much are they helping anyway?

Pilar Ruiz isn’t crazy about all of the time that parents need to put in either. “It was a logistical nightmare,” she said. Still, last year she managed to get enough paid time off to spend many hours with Mary as she dragged her wagon around town.

This wasn’t the first year either, and people have noticed. “When she was little, some of the other adults in Girl Scouts actually sat me down, and they were worried about the kids in my troop, particularly Mary, because they thought she was working too much,” she said. “I guess my parenting skills were questioned.”

Ms. Ruiz said that she did push her daughter to do her best, the same way she did in any activity and the same way any other parent would for a bright child. “I want her to have, which I believe she’s acquired, good work ethics, good values and to really understand that if you want something in this life, you have to work for it,” she said. “I don’t want her to be one of those kids that spends 20 hours a week playing video games and saying, ‘Give me, give me, give me.’” Mary’s father died last year.

According to Mary, whom I interviewed before her mother uttered the words above, no more than a gentle shove to get some momentum going was necessary anyway. “I have a goal,” she said. “I do not *not* reach my goals, because I’m a perfectionist. It makes me feel happy.”

For any parent, the oversight in this kind of situation is a tricky line to walk. We want to push our children, while making sure that any activity remains theirs, but it’s always tempting to go past the point where the activity starts to become yours, too. And because they’re your offspring, in some ways the project is always a little bit yours, isn’t it?

As Mary Ruiz has become more tuned in to the world of commerce and money, she’s now rooting around in her mother’s financial affairs. Over the menudo course at a restaurant Thursday night, in the midst of a discussion about travel, Mary had many highly specific

questions about exactly what a timeshare is.

Her mother has been on the receiving end of this heightened curiosity about how the world of personal finance works for a while now, including questions about their mortgage and various forms of insurance.

“I know I didn’t get those kinds of questions from my older daughter,” she said. “But she didn’t participate in Girl Scouts the way that Mary does.”

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