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THE BUSINESS EDUCATOR



SEPTEMBER
1903
VOL. IX. NO. I.
WHOLE NO. LVI.

ZANER & BLOSER,
PUBLISHERS,
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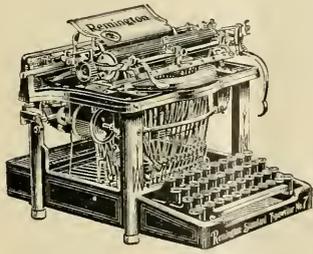
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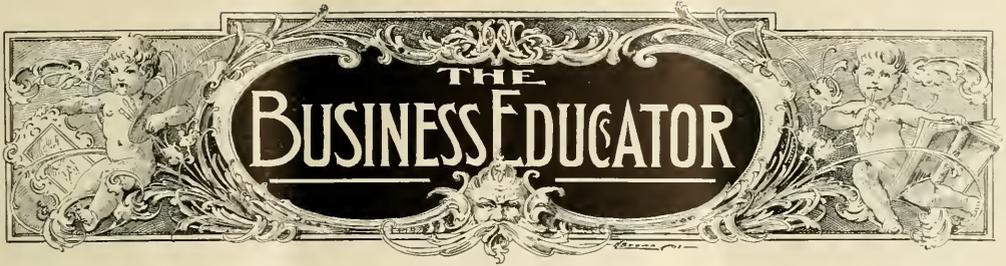
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THE BUSINESS EDUCATOR

VOL. IX. No. 1.

COLUMBUS, O., SEPTEMBER, 1903.

WHOLE No. 56

Salaries.

Within the past five years we have noted a gradual growth in the salaries of commercial teachers. What are the reasons for this increase?

The first cause, though not the primary one, is the general prosperity that has been and is so prevalent. If this were the chief cause, then the compensation of commercial teachers would fluctuate with the times and markets.

The second cause for increase in the wages of commercial teachers is the popularity of business education. To its growth and development is due a demand unprecedented in educational circles. And as we are just experiencing the beginning of a new type of education which is destined to become quite universal, the demand will continue indefinitely. Wages for commercial teachers will continue to increase, with a corresponding demand for increased ability in the way of more thorough preparation. Half-baked, partially prepared, superficial ability, is receiving better wages today than it will tomorrow. The sudden and unexpected demand for commercial education and educators has been greater temporarily than the supply, hence the demand for almost any kind of ability.

The third cause for better pay for commercial teachers is the growth of the commercial department in the high school, and the commercial high school. The public always pays its employes proportionately better than does the private employer. This public school commercial work has drawn from the private business schools many of the best teachers, and as a natural consequence private schools have had to increase wages correspondingly.

The second and third causes of increase in salaries are such as to make the outlook for the commercial teacher enviable, and therefore worth preparing for.

THE BUSINESS EDUCATOR believes in fostering commercial education on the part of private and public schools, for education is something more than a private matter, though it is none the less the matter of private enterprise for being a public one as well.

Here's to the coming commercial teacher—prosperity seems to be your outlook! Prepare, and you are sure of a good, desirable employment, than which there is no more honorable or desirable.

Mr. Russ and Mr. Irland Were Both Correct.

When the Salvador arbitrators met in Washington a year ago, to decide a dispute between the two countries, they were limited as to the time in which the decision should be rendered, according to the terms of the protocol under which they were convened. The time limit had nearly elapsed before a decision was reached. Under the terms of the protocol copies of the award and the opinion on which it was based, were to be made for the various parties interested.

At the Milwaukee meeting of the National Shorthand Teachers' Association, Mr. Frederic Irland, of Washington, made a speech in which he told how the long opinion of the arbitrators was finished on time. In doing so he failed to make any mention of the work of Mr. Edward B. Russ, engrossing clerk of the State Department, who made the engrossed copy of the award itself (not the opinion) that is the official notice to all concerned of the decision of this international court. Mr. Russ, as he had stated in a letter to this journal, worked all night of the last day to engross the parchment; and Mr. Irland says it was a wonderful piece of work. When Mr. Russ wrote the letter that was published in these columns, a copy of it was sent to Mr. Irland; but that gentleman was in the Rocky Mountains, and knew nothing of the matter for weeks afterward. When he returned to Washington, he and Mr. Russ had a talk about the case, and they join in requesting the publication of this statement. While Mr. Russ was working all night to engross the award, the stenographer to whom Mr. Irland referred was toiling over the long opinion. Mr. Irland's story related solely to that, and Mr. Russ was quite right in feeling that his part of the work deserved mentioning as well. Anyone reading Mr. Irland's account and the letter of Mr. Russ might suppose there was a conflict between them. But as one related to one thing, and the other to another, both gentlemen are correct, and there is no controversy between them. Incidentally, they state that the correspondence was the means of their getting acquainted, and they are both glad of it.

Progress our Watchword

This is an active age. Doubtless the most active since time began. Change and improvement are the orders of the day. Few things are as they were twenty years ago. Those that are the same, are, as a rule, twenty years behind the times. This is true of the street car, the telephone, the railway car, the typewriter, the electric light, and nearly everything about us.

The art of writing is subject to the same law. The styles taught twenty years ago are now largely obsolete. The methods then employed in teaching are now much modified. Greater speed and legibility are now demanded. Twenty years ago we heard much of beauty and accuracy. Shade and flourish were then sanctioned even in accounting. Not so today. The rapid, the plain, the easy, the simple are now in demand. Progressive teachers everywhere now recognize this. And as a consequence, common sense is now taking the place of one-idea methods, ridden-to-death hobbies, and superficial practices.

Yet, in spite of all this push and progress, now and then we find one who is content to preach and teach the things he advocated twenty years' ago. They know no change, no progress. They face the past rather than the future.

THE BUSINESS EDUCATOR believes in progress and proposes to practice that which it preaches. It believes that the art of writing is better today than ever before, and that tomorrow it will be better than it is today. To keep up with the times we must therefore meet the need of the new day by changing and improving and discarding the old. By so doing we keep from becoming "back numbers," and only by so doing.

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Business Education

Department of



EDITED by

J. E. CAYLOR
BEVERLY MASS



ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR.

The Boston Conventions

The summer convention of the National Educational Association called a great host of teachers into New England, and the various departments of the splendid Association were well attended. The Department of Business Education never before drew so large and lively an assemblage of commercial teachers, and we believe that so many public commercial teachers have never before gathered in any convention. This is all very encouraging for those who have the best interests of the cause at heart.

The meeting of the Private School Managers, following the sessions of the N. E. A., was not well attended, owing possibly to the fact that proprietors of commercial schools at this time of the year are very closely engaged in getting out advertising matter and planning the campaign for the coming year's business; and, possibly, too, to the fact that they attend the regular meetings of the two large Commercial Teachers' Associations, besides, in many instances, local state conventions. To most commercial school men this is a sufficient draft in time and money, for the average proprietor of a commercial school is neither a man of leisure nor a man of wealth. A report of the meeting of the New England High School Commercial Teachers' Association appears on another page.

The Onward March of Business Education

In the high schools in all parts of the country there is undeniable evidence of the onward and upward march of commercial education, and everywhere new commercial departments are being opened in literary institutions, former commercial departments are being enlarged and strengthened, and greater consideration than ever before is being given to this phase of educational work.

Not only are new commercial departments being established in all classes of institutions giving a general training, but commercial teach-

ers are in great demand, and salaries have risen so much that what formerly was considered a princely salary is now looked on as common. One of the most aggressive private school managers said recently, in speaking of this feature of the question, that the high wages and more attractive conditions offered by the public schools were drawing from the private schools so many of the best teachers that it took a very good salary to obtain high-class men. This is an unexpected effect of the addition of commercial courses to high school teaching; but the movement has merely begun, and no adequate method of increasing the supply of well-trained teachers has yet been put into operation. With an active demand and a limited supply, the wage question is sure to become a serious one, for the best teachers in all parts of the country, we happen to know, are ready to step from the private into the public school work.

Commercial Courses in Normal Schools

At least one of the State Normal Schools in each of the states should have a commercial course so arranged that trained teachers, or those who are training to become teachers, may receive thorough instruction in the technical commercial subjects and in the best methods of presenting these subjects to classes. A large proportion of the teachers in the private commercial schools got their training by main strength and awkwardness. They remind one of Dr. Hewitt's expert oculist, who, in admitting his skill, said, "Yes, but I spoiled a handful of eyes." However, better teachers of their special subjects cannot be found in any class of schools than are to be found in the best private commercial schools, for they are the result of a process of selection, having been chosen, generally, from among the students, because of favorable qualities; and then allowed to assist in teaching, gradually being advanced until they were made independent teachers, and finally heads of departments, principals of schools, or founders of

schools of their own. But this process is too slow for the requirements of the period through which we are passing, and therefore we are glad to note that here and there a State Normal School has prepared to do pioneer work along this line. Dr. Theodore C. Noss, of the California (Pa.) State Normal School, will open a Commercial Department in that school this month. It will be in charge of Mr. C. E. Sisson, who last year directed the commercial work of the Warren (Pa.) High School. We shall look with interest for the results of the work in this school and for the influence of the movement on other similar institutions.

The Indiana (Pa.) State Normal School has also been doing good work in this direction, we learn, under the guidance of S. L. Lowrey, who has charge of the Commercial Department. If there are others, we should be glad to announce the fact.

Our New Departments

The establishment of distinct departments for the consideration of matter and methods relating to the principal commercial subjects is a movement without a precedent among papers commonly read by commercial teachers; but we believe that not only teachers but students also can be greatly benefited by this specialization, and we trust that teachers of commercial law, commercial geography, commercial arithmetic, commercial English and office practice, will freely submit suggestions, criticisms, and questions. The editors of these departments are trained teachers among the most successful in their respective lines of work, and they earnestly desire the co-operation of their fellow teachers in order that their several departments may be made as useful as possible.

We were unable to announce, in our June number, the editor of the Department of Commercial Geography, but we can assure our readers that in Mr. Frank O. Carpenter we have secured a man of experience and scholarship, a resourceful, enthusiastic specialist, who will make his department of great practical value to all who are interested in commercial geography, whether as teachers or as students.



DEPARTMENT OF

Commercial Geography.

FRANK O. CARPENTER.

The Editor of this Department may be addressed directly at the English High School, Boston, Mass., but communications requiring a reply must in all cases enclose return postage to insure of return.

Fore-word.

In taking up the pleasant duty, which, by the invitation of the publishers of THE BUSINESS EDUCATOR, the editor of this department is permitted to do, a few words of explanation seem desirable.

The subject of Commercial Geography is so new in the schools, and the field that it covers is so wide, that no method of teaching is yet complete or can be called the best, as all are still in the experimental stage and are being tested by scores of keen-brained teachers, new to the subject though skilled in other lines of teaching. The editor, therefore, wishes to say that it is as a fellow student rather than as a guide that he will present various facts for the consideration of the readers of this magazine.

From this standpoint, the opinions of other men are as valuable as his own, and he will welcome any criticism or suggestion which may point out an error or show a better way.

It is the intention of this department to discuss in this and later numbers of this magazine: The scope of the science of Commercial Geography and the methods of study, Outlines of work for short and long courses, The collection and use of specimens of commercial products, The use of government publications, etc. The bibliography of useful books and magazine articles will be continued with a brief review of the most important ones of special value to teachers.

SCOPE OF THE SUBJECT.

The Science of Commercial Geography was put into the schools a few years ago, without any clear idea as to its scope or value. It is still taught in most schools in a hap-hazard way, and covers a wide range of subjects varying with the fancies of the teacher from botany to economics.

Considered carefully, however, its proper field is seen to be the study of those commercial products which man needs for his existence and the various forms of labor and industry by which men earn their living.

The subject should be properly called the "Science of Commerce and Industry," and this title is already used in some schools, but the name "Commercial Geography" is the one by which the subject is generally known, and for that reason only will be used here.

The science comprises several different branches:

1. *The study of raw materials of commerce and the way they are produced, the manufacturing processes through which they pass, and the finished products with their use to mankind.*

2. *The way these products are*

transported by sea and land over the world to the consumer, and the means of communication, such as the postal service, telegraph, telephone, etc.

3. *The mechanism of trade as banks, credit, clearing houses, markets, by which the great masses of productions are handled and the money in payment for them returned to the producer.*

4. *The comparative study of the nations of the world with regard to their productions and manufacture, their commercial importance in the world, their rivalry with each other and their need of each other as markets or sources of supply.*

This is really COMMERCIAL GEOGRAPHY, and that name should be restricted to this topic only.

5. *The History of Commerce, showing the steps by which modern conditions of trade have been brought about, and that the conquests of trade and work form the real epochs of history and civilization, not those of war.*

6. *The Economics of Commerce, which shows the position of man in regard to productions, commerce, trade and industries, and how they are essential to his welfare and happiness.*

All these branches make up the science of "Commerce and Industry," or commercial geography, so-called, and it is a science as distinct as any, with laws as precise and unerring as chemistry, botany or physics. It might be well called the Master Science of all, because its scope is broader and includes the others. For example, take the subject of wheat:

BOTANY shows the growth of the plant.

CHEMISTRY, the nature of the soils and the food substances in the grain.

ENGINEERING AND PHYSICS are demanded in the transportation and milling of the wheat berry into flour.

FINANCE deals with the marketing and payment.

PHYSIOLOGY shows the effect of wheat on the body.

Each of these six sciences deals with a single phase of the wheat question, but the greater science of Commerce and Industry treats wheat as a whole and shows how men use wheat for their labor, food, civilization.

The courses dealing with these branches of the science should extend through three years, and should be divided as follows:

FIRST YEAR. a. *Raw materials of commerce and their manufacture.*

b. *Transportation of raw products and finished goods over the world, and their distribution to the consumer.*

c. *Means of Communication, like the telegraph, postal service, etc.*

d. *Aids to commerce and industry, as lighthouses, pilots, weather bureau, irrigation, etc.*

SECOND YEAR. a. *Mechanism of Trade, as banks, credit, clearing house, markets, stock and produce exchanges, boards of trade, "trusts," etc.*

b. *Commercial Geography (in its true sense as explained above) i. e., the study of the nations of the world and their commercial activities.*

THIRD YEAR. a. *The History of Commerce, showing the development of commerce from early times to the present—the trade guilds of the middle ages, the rise of banks, the origin of commercial paper, the commercial causes of the great westward movement of emigration during the centuries.*

b. *The Economics of Commerce, dealing with commercial production and distribution, tariffs and direct taxes, co-operative industries, governmental ownership of railroads, mines, etc.*

If school committees now realized that these subjects were worth the time of three years the task of arranging a detailed course would be easy, but in most cases the subject is confined to a single year and often to a half year's course.

It is for such limited courses that this department will present a plan of work in a later issue of this magazine. The teacher of this science, enthusiastic and eager to go ahead, who finds himself restrained and disappointed by the scant courtesy and shorter hours allowed by his superiors, must remember that in this as all other subjects a certain amount of evolution is necessary; the points presented are seen but a kind of mental digestion of them must take place before they become recognized truths. First prove to the school authorities that the new educational infant is of the same rank as the others, sturdy and promising, and they will provide food, clothing, shelter and other necessities which are required.

METHODS OF STUDY.

There are three methods of study of this science. The first two are in common use, the third, although new, is the most scientific and satisfactory. They are as follows:

1st. *The Geographical method.*

In this the pupil begins with a nation, the United States, for example, and studies its productions, its industries, its commercial activities, etc. Then a second country is studied in the same way, as England, her colonies, France, Germany, Russia, etc., until all the important nations of the world have been passed in review.

This method is not scientific, and the results are not valuable. The chief fault lies in the fact that the knowledge of the pupil is a mass of facts separate, without any systematic relation to each other, often antagonistic as they appear in different nations and varied conditions of existence. The effect on the pupil's mind is confused, as from a panorama which passes too quickly for any picture to be clearly seen.

2nd. *The "Philadelphia Method."*

This method successfully used by Dr. Herrick, of the Central High School, in Philadelphia, follows a classification similar to the census bureau, and studies groups of minerals, vegetable productions, animal products, fisheries, mining industries, manufacturing industries, etc., in their application to the needs and uses of commerce and industry, that is, their human use.

This is scientific in many ways and is the best method which is as yet in common use.

Its faults seem to be that however clear the knowledge of the groups, they are also unrelated and stand as separate masses of fact to be held by sheer force of memory, and when committed to memory seem to have no definite use or purpose.

3d. The "Boston Method."

This method begins with man and his needs, and considers the products of human industry valuable in so far as they are useful to man. For example, man needs first food and drink, then clothing, then shelter, fuel and lights, mechanical power, etc.

The pupil following this order, studies first, the food-cereals, as wheat, corn, rice; next, fruits, nuts, sugar, tea, coffee and chocolate. After the vegetable productions; the animal ones are studied, as cattle raising, beef and pork packing. In the same way the pupil studies textile fibres from raw materials to the finished goods, then building materials, etc. In each of these subjects the question is asked, "What use are these things to man, what can he do with them?" How do they serve him for life or for trade? The superiority of this method lies in the fact that all these subjects, in themselves widely different, are joined in a harmonious system based upon one central idea,—the benefit to man, and each takes its proper place in the science.

Equally important with this point of view in this method is the idea that from the very first the study of this subject should be based upon the observation and handling of actual specimens of the products studied, and that the industries should be seen in actual operation whenever possible, and shown by lantern slides and photographs in all other cases.

A collection of specimens or a museum of commercial products is then as necessary as a library, if this science is to be taught in the right way to produce the best results.

The way to obtain such a collection of specimens for actual use and the way to use it will be discussed in a future issue of this magazine.

A line of work considered absolutely necessary in this science by the teachers of both the Philadelphia and Boston methods, is the study of the governmental publications, census reports, and other original sources by the pupil himself, and the expression of the information thus gained by charts, maps, diagrams, etc. The writing of theses or reports upon different commercial staples or industries from the pupils own study and research is rightly regarded in both systems as the most valuable work which the student can do.



DEPARTMENT OF

Practical Mathematics.

GEORGE E. KING,

CEDAR RAPIDS BUSINESS COLLEGE, CEDAR RAPIDS, IOWA.

Business Arithmetic

In this series of five articles on Business Arithmetic, our aim will be to give not only methods of teaching this important subject, but also a variety of drills for classroom use. We shall assume that the majority of the students who come under your tuition have studied Arithmetic and understand fairly well the four fundamental operations in whole numbers and fractions, but that many of them need a review of these subjects and, therefore, our methods will be directed to this particular class of pupils, rather than to those who are in the primary grades.

In the review lessons in Arithmetic some attention should be given to the definitions of such terms as Arithmetic, concrete and abstract numbers, odd and even numbers, notation and numeration. I think a thorough knowledge of the meaning of these terms will be of much aid in our work later on. In my experience I have found that the subjects of notation and numeration need special emphasis. Numeration is the art of reading numbers, and, as an introduction to the drill in reading numbers, I should give special attention to the two values which each of the nine digits has. The "one," known as the "simple value" which is the value of the digit when standing alone; as, "9" equals nine units; and the "local value," which is the value of the digit, depending upon its location in the number; as, "9" in the number 90 stands for 9 tens or 90 units.

READING NUMBERS

I should explain that in the Arabic notation, which is in general use, it takes ten units of a lower order to make one of the next higher, and vice versa, that one of the higher order equals ten of the next lower. Take the number 689; this number is composed of one period of three figures; the right hand order being units, the second from the right, tens, and the next hundreds. A very common way of reading this number is to read it six hundred and eighty-nine. The "and," however, should not be inserted in reading the integral numbers, and this number should be read "six hundred eighty-nine." Take the number 24,723; this number should be read "twenty-four thousand seven hundred twenty-three," and not "twenty-four thousand seven hundred and twenty-three."

The teacher should be on the alert to criticize errors in reading numbers. The question may arise in the minds of the students as to why the "and" should not be inserted. This may be

explained that first from a grammatical standpoint the "and" does not belong there, and secondly, by illustration in writing decimals. For instance, take the mixed decimal 700.42 and the simple decimal .742; if the simple decimal, the last named, is read with the "and" between the seven and the four, we have seven hundred and forty-two thousandths, and we, therefore, should be unable to tell whether we mean 700.42 or simply the decimal .742.

After giving these reasons, I think none of your pupils will question the correctness of the omission of "and" in reading integral numbers. The following is, I believe, an excellent guide in the use of "and" in reading numbers.

In reading numbers use "and" only between the whole number and the fraction, or between the different denominations.

ADDITION

Addition, which is the process of finding one number equal to two or more numbers of the same kind, is one of the most important of the four fundamental operations, and with a knowledge of addition one can subtract, multiply, and divide. In a very large part of the bookkeeper's work computations are mainly in addition. Whenever he balances his Cash Book, he has a column of figures which must be added correctly; whenever he balances a ledger account or takes a trial balance, he has addition to do, which must be performed accurately; else his books will not exhibit the proper results. In every problem in addition there must be at least three terms or numbers. Two of them are called *addends*, which are the numbers to be added, and the third is called the *sum* or *amount*, which is the result obtained by adding the addends. The two addends and the sum are so related that if any two of them are given, the third may be found. If the sum and one addend are given, subtract the given addend from the sum to find the other.

CONDUCTING CLASS DRILL IN ADDITION

In every well-conducted commercial school at least from fifteen to thirty minutes ought to be given daily to the subject of addition, coupled perhaps with short methods in multiplication, division, interest, etc. This drill can be conducted very advantageously by having the students write the numbers on paper while the teacher reads them, and, at the same time, places the numbers on the blackboard. For beginning classes, I should give the first set of numbers only two columns in width, as follows:

72
45
61
26
37
46
26
75

388

And as soon as the last number, 75, is dictated, have all the pupils add the numbers on their paper, requesting that as soon as they have finished the addition, they call out the result or say "check." Then add in concert the numbers placed upon the board, calling special attention to the combinations of two figures adjacent to each other which will make ten, and as there are only the following combinations of two figures which will make ten, it is a very simple matter for the pupils to commit to memory these combinations, nine plus one, eight plus two, seven plus three, six plus four, and five plus five. Other combinations may be introduced later. In fact, for the sake of speed, any two or three figures adjacent to each other whose sum is ten or less, should be added as a single figure, but in adding in concert from the blackboard, it is advisable, I think, not to bring in too many of these combinations; however, I should insist upon the combinations stated above, which can be added as ten, very rapidly.

In adding the numbers given above, begin at the top of the right-hand column with 7, 8, 14, 21, 27, 33, 38, write down the eight and carry the three to the second column, and in carrying from one column to the next in addition, always add to the first number in the next column the number to be carried, instead of adding it after having found the sum of the figures in that column; as, 3 and 7 are 10, the 6 and 4 should (adding from the top down in the second column) be combined and added as 10, making 20. It makes a combination, then, of 22, 25, 29, 31, and 38, making the total of the numbers given, 388. These numbers may also be added in the reverse order, as a means of proving the accuracy of the addition.

HORIZONTAL ADDING

Afterward I should give them a drill in giving the sum of the lines, as the sum of the figures in the first number in the set given above, 7 and 2, equals 9; the next, 4 and 5, equals 9 also; and thus rapidly down the column, giving the sum; as, 7, 8, 10, 10, 8, 12. These should be pointed to very rapidly and gone over again and again on each set of numbers dictated, until the students can read the sum of the figures as easily as they could read a line in a newspaper or a book; and, as in reading from a book or a paper, one glances ahead three or four words, so in adding a column of figures, one should glance ahead three or four figures, that he may be prepared to give the difficult combinations; because if one does not glance ahead in this way, the additions will be spasmodic and much is lost in speed.

It is a good drill, also, to have the pupils refrain from looking at the board when adding the last three or four figures in a column; thus necessitating their glancing ahead in order to be prepared to give the combinations without being confined to the figures, as they see them on the board.

AUXILIARY PRACTICE IN MULTIPLICATION

As a further drill with the same set of figures, the student may be required to give the product of the two right hand figures in any given set of figures to be added, as in the set given above, we have 7 times 2 are 14, 4 times 5 are 20, and then down the column rapidly, giving the product only, as 6, 12, 21, 24, 12 and 35.

EXERCISE IN MAKING CHANGE

Also as a further exercise with the same figures as they stand on the blackboard, require the students to give the difference between the two figures; as, the difference between 7 and 2 is 5, and the next, 1, and then down the column rapidly, as 5, 4, 4, 2, 4, and 2.

Also drill in giving the complement of each figure in the right-hand column; that is, the difference between that number and 10; as, 2 from 10 leaves 8, and then down the column giving the results only, 5, 9, 4, 3, 4, 4, 5, and as a still further drill, take the two right-hand figures and give the complements of the numbers expressed by them, that is the difference between these numbers and 100; as, 72 from 100 leaves 28, and then down the column, giving the results rapidly; as, 55, 39, 74, 63, 54, 74 and 25. This last will be quite difficult at first, but if much practice is given in giving these complements, you will be surprised at the rapidity with which the pupils will give the results. This drill may also be extended to numbers of three figures each, expressing the answer as dollars and cents and subtracting the amount from ten dollars; as, \$3.75 from \$10 leaves \$6.25, \$4.76 from \$10 leaves \$5.24; and in the column of three figures, beginning at the top of the column give the complements expressing the answer in dollars and cents. This drill is of very great value to cashiers, who are required to make change rapidly.

RATES OF SPEED

After drilling upon sets of two and three columns in width, and seven or eight in depth, I should then give more difficult sets of numbers, making them four, five, and six columns in width and ten or more numbers in depth. I should also, during the first week of school, give a set of numbers, five columns in width, and ten in depth; and note the time required for the students to add the set of numbers; and then, weekly, I should give similar sets of 50 figures, taking the time and noting the gain in speed. This interests the pupils and shows them the gain which they make in speed from week to week. After three or four months' drill of from 15 to 30 minutes daily, many of your pupils should be able to add a set of

50 figures in from 12 to 20 seconds, and perhaps a few will be able to add such sets in eight or nine seconds, and add them correctly. I have had students who, after six or seven months' practice, have been able to add, accurately, sets of miscellaneous numbers, five columns in width and ten in depth, in six or seven seconds.

HOW TO CREATE INTEREST

For the purpose of creating interest in the rapid calculation class, ciphering tests may be given from time to time. In conducting these ciphering tests, select two pupils who have about the same speed in adding and let them choose sides. Prepare a list of those chosen on each side, in the order in which they were chosen, and have them arranged so that those who are on the same side will sit in one division of the recitation room, and those who are on the other side will occupy places in the other division. Then let the two who are last chosen, (because they presumably are the slowest adders) one on each side, cipher against each other. Dictate a set of numbers to be added, having the entire class copy the numbers and add them, but have only the two contestants call out the result, and the one first calling out the correct result will have ciphered the other down. Then let this one cipher against the next one on the side on which the person was ciphered down. Dictate another set of numbers having the entire class copy them and add, but no one to call out the result excepting the two contestants. The one first calling the correct result will have ciphered the other down, and he will cipher against the next one on the opposite side. The object is to see which side will cipher the opposite side down first. I have found that this is very interesting and that the students usually enjoy it as much as they do a spelling match, or even more. Instead of giving all of the problems in addition, problems in subtraction, multiplication, interest, etc., may also be given.

SUBTRACTION

In taking up the subject of subtraction in the class, I should give considerable attention to the definitions of these three terms: minuend, which is the number from which we subtract; subtrahend, or the number to be subtracted, and the difference, or remainder, which is the result obtained by the subtraction. Then, as in the case of addition, I should drill again and again upon the relation of these three terms: showing that if any two of them are given, the third may be found; for instance, to find the difference, or remainder, when the minuend and the subtrahend are given, subtract the subtrahend from the minuend. To find the minuend when the subtrahend and the difference are given, add the difference to the subtrahend and the sum should equal the minuend; to find the subtrahend when the difference and the minuend are given, subtract the difference from the minuend and the result will be the subtrahend.

Illustration: Minuend 24, subtra-

hend 18, to find difference: We have 24 minus 18 equals 6, or the difference. 18, the subtrahend, 6, the difference, to find the minuend: Add the 18 and 6, which gives the minuend, 24. Again, the minuend, 24, and the difference, 6, to find the subtrahend. We have 24 minus the difference, 6, equals the subtrahend, 18.

In placing special emphasis upon the relationship of these parts to each other, show the application which we make of this in the more advanced work in Arithmetic: For instance, in percentage, we have the base plus the percentage equals the amount. Then, if amount and percentage are given, to find the base, simply refer the student to the principles governing the relationship of the three terms in subtraction, and he will readily see why we subtract the percentage from the amount to find the base. Many a time I have known students to fail in the solution of problems because they did not understand or apply the principles governing the relationship of minuend, subtrahend, and difference. If there are those of the class who do not understand thoroughly about borrowing in the minuend, when the figure of the same order in the subtrahend is greater than the figure in the minuend, some time should be given to the explanation of this.

Illustration: 4208 minus 2349. In this number you notice that the unit's figure in the subtrahend is greater than the unit's figure in the minuend, and that as we cannot subtract the 9 from the 8, we must borrow from the orders to the left in the minuend. We pass to the ten's order in the minuend, and we find that there are no tens which we can borrow. We next pass to the hundred's order and from the two hundreds borrow one hundred, which leaves one in hundred's order and equals ten in ten's order. Borrowing one from the tens in ten's order leaves 9 in ten's order, and the 1 borrowed from that order equals ten in unit's order, which added to the 8 gives 18 units in the minuend. Then 9 from 18 leaves 9. Passing to the ten's order in subtracting, we have 4 in the subtrahend and 9 in the minuend. Subtracting the 4 from the 9 leaves 5. Then passing to the hundred's order we have 3 in the subtrahend and only 1 in the minuend, as we had previously borrowed 1 from 2. Since we cannot take 3 from 1, we must borrow 1 from the next higher order in the minuend, which is the 4 thousand. Taking 1 thousand from the 4 thousand leaves 3 thousand and, since one of a higher order equals ten of the next lower, we add the ten to the one in hundred's order, making 11, and 3 from 11 leaves 8. Passing to the thousand's order, we have 2 in the subtrahend to be subtracted from 3 in the minuend, for we had previously borrowed 1 from the 4. This leaves 1 as the difference in the thousand's order, making the difference between the numbers 1859.

(Continued in October.)



DEPARTMENT OF

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Contracts.

ESSENTIAL ELEMENTS OF A BINDING CONTRACT—REVIEW.

In previous issues we have seen that an agreement, in order to result in a contract enforceable at law, must have certain elements. It must be an agreement between persons (parties) whom the law deems competent to make a contract; it must be an agreement to do or not to do some definite thing (subject matter) which is lawful and possible to be done, and which is not compulsory at law; there must be some benefit to the promisor or detriment to the promisee (consideration); the agreement must be a real agreement—each party must give his consent (mutual consent) to all the terms of the agreement; and the time in which the contract is to be performed is either expressed in the contract, or, if not, it will be taken for granted (implied) that the parties intended that the contract should be performed within a reasonable time. We have learned that parties who are of sufficient age and of sound mind are, with some exceptions, considered competent to make contracts which will be binding upon them. We have also learned that minors, insane persons, etc., may, under certain circumstances, be bound for necessities actually furnished them. Let us now consider the subject-matter of the agreement.

SUBJECT-MATTER.

By the subject matter, we mean the thing to be done or not to be done. Any possible act or forbearance, definitely agreed upon, which is lawful and moral, not compulsory and not of a strictly social nature, may be the subject-matter of a contract.

WHAT MAY NOT BE THE SUBJECT-MATTER OF A CONTRACT.

From the above it follows that what is *illegal, immoral, impolitic or fraudulent*, cannot be the subject of a binding agreement. Neither can any agreement be enforced which has for its object the obstruction of public justice.

Illegal Subject-Matter. It is plain to see that courts cannot enforce or even recognize any agreement to break the law, otherwise the law would have no force whatever. Therefore, any agreement to commit crime, to print and publish libel, to slander another, or to do any act which the law expressly forbids, is void. If anything has been done or any money paid under such an agreement, the law *generally* leaves the parties where it finds them, neither allowing the one to collect payment, for what he

may have done, nor the other to recover any money he may have paid in advance.

Impolitic Subject-Matter. It is a settled principle of the law not to enforce any agreement, which, if carried out, would work injury to the public welfare. Agreements to refrain from following one's trade or profession, and agreements to refrain from marrying are deemed to be injurious to the public welfare (impolitic). However, reasonable contracts in partial restraint of trade or of marriage are recognized by courts.

If John Smith should sell out his business and agree not to enter into that business again, such an agreement would be void as being in general restraint of trade. Should he agree not to engage in that same business within certain reasonable limits, he would be bound. Why?

Limiting the time without limiting the space would not make a valid contract. For example, if Smith should agree not to engage in the same business *anywhere* within the next ten years, he would not be bound.

Any agreement not to marry some *certain person* or an agreement by a widow not to marry again is considered binding as being only in partial restraint of marriage.

Immoral Subject-Matter. Anything which is against good morals is certainly against the public welfare (impolitic) and cannot be the subject-matter of a binding agreement.

Obstruction of Public Justice. Anything which tends to obstruct public justice or any trafficking in public office certainly works against both the law and the body politic. Any agreement by a juror to effect the acquittal (or the conviction) of a person on trial, or any agreement by another to bribe a juror or in any way interfere with the working of the law or the course of justice, is absolutely void.

It has been said "The law cannot be invoked to defeat its own ends."

Fraudulent Subject-Matter. "The law abhors fraud." The law does not enforce agreements made between persons for the purpose of defrauding a third person. However, the person or persons who have acted fraudulently will not be allowed to take advantage of their own wrong doing. If A sells to B to defraud C, a creditor, as between A and B, the sale is binding, but as to C it is otherwise, provided B knows the circumstances. Also if one makes an assignment of property for the purpose of defrauding creditors, the courts will not recognize such an assignment.

If each of the parties to a contract has acted fraudulently, that is if each has deceived the other, the courts

will generally leave them as it finds them, offering no relief to either. But if one party commits a fraud on the other party, who is innocent, the injured party may elect whether he will rescind the contract and seek to recover what he has parted with, or hold the other party to the contract and sue for damages. A person who is induced through by-bidders at auction to bid more than he otherwise would, will be allowed to avoid the contract on the ground of fraud. However, he must have been bidding directly against the by-bidder or have been influenced by his representatives. For example, A who is employed as a by-bidder at an auction, makes a bid after which X bids, then Y bids, and the article is struck off to Y. Y is bidding against X and is bound by his bid.

Sunday Contracts. As to whether or not a contract made on Sunday is illegal depends upon statute law, which is somewhat different in different States.

The matter of illegal contract has been treated briefly because students generally have less trouble with it than with many other features of contracts. Following are some problems which should be worked out.

PRACTICAL LAW PROBLEMS FOR CLASS USE.

1. A agrees to pay B, the publisher of a newspaper, \$50 to print and publish libelous matter concerning C. If B publishes the libel can he collect from A?

2. X and Y meet on Sunday. X offers Y \$250 for his horse. Y immediately delivers the horse and receives the money. The statutes of that State make Sunday contracts void. Can Y have an action to recover possession of the horse by offering to return the money he obtained from X?

3. On Sunday, A agrees to buy certain goods of B. On Monday the goods are delivered and A accepts them. The statutes make Sunday contracts void. Has A ratified his Sunday contract by accepting the goods? Can B recover on any other grounds?

4. Suppose A sells out his business to B, and agrees not to engage in that business again. Is such agreement binding on A?

5. Suppose A sells out and agrees not to engage in that business for the space of two years, is he bound by his agreement?

6. How will it be if A sells out and agrees not to engage in the same business again in that State?

7. Is every agreement in restraint of marriage void?

8. A promises B that if B will vote for him as a member of the legislature, he (A) will see that B is appointed clerk of a certain court. B performs his part of the agreement but A procures the appointment of C to the clerkship? What redress has B?

9. A, for the purpose of defrauding his creditors, sells and delivers certain property to B for cash. B is innocent of any wrong. Is this a valid sale?

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DEPARTMENT OF

Commercial English.

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Vocabulary-Building.

The material basis of language is vocabulary. In the technical meaning of the term as an alphabetic list of words, there is little reason for consideration, but in its usual significance as the stock of words at one's command and in actual use, it is of great moment.

There can be no question that the form or structure of language is far more important than its verbage, and, in fact, that words exist for form rather than form for words. Yet, while this is true, it is impossible that there should be a fitting form without an appropriate and apt selection of words. In the hands of a genius, poor material may speak a striking language, but good material may unfold an exalted theme.

THE CONQUEST OF A WORD.

A limited or improper vocabulary is to the extent of its limitation a marring or a hindrance to the noblest speech. It is a fact of common knowledge that the masters of style and thought have earnestly sought to broaden the range of words at their call. Oftentimes their efforts have been toilsome and tedious, but always unrelenting. The addition of one word that gives a shade of color or an incisiveness of expression has always been to a great writer a source of deepest gratification. Rufus Choate, than whom there has been none greater in a versatile and comprehensive use of words, was fairly voracious for new terms. They seemed to be his meat and drink. It is only the weak or narrow man that is satisfied with a present sense of power, and looks no farther; but the accomplished workman must, at hazard of added exertion, discover or invent words that live and glow.

THE VALUE OF READINESS WITH WORDS

A wide-spreading vocabulary removes the hesitation that is always a sense of embarrassment and an element of weakness. The moment thought lags to catch an evasive, delinquent word, that moment its power is weakened. The pain of a bearing thought that lingers is a bitter experience of every sensitive, great-souled man. Thought-hesitation is thought-hindrance, and this is the missing of the mark. It is the inward sorrow of the outreaching mind that calls for the widest sweep of language.

Then, every man is sensible of a peculiar power in a many-sided and accurate speech. The most unlearned knows and acknowledges its regnant influence. Sometimes, however, that true wealth of language that woos and wins because it is broadly wise is confused with a seeming worth more

fictitious than real. When terms are thrust upon us as strange and unsightly specters, uncanny and monstrous, we may wonder amazed but go away to weep at the folly of ignorance.

It is probably safe to say, in this matter of fact world, that the vocabulary desired is a working one. This thought is true, yet liable to the misapprehension that in order to be a working language it must be a narrow one. Perhaps we might state the whole position thus: The most effective vocabulary is the one exhaustive along many lines. One may be content to employ the range of words of a longshoreman, another that of the captain of the ocean grey-hound; but the captaincy of language demands not only the terms of the ship's crew but the language of all on board.

A working language must be effective. The marshalling of the proper kind of troops for the specific attack is good generalship. Cavalry has its field of activity, not to give place to infantry, though it may receive its support. So words of a class are to troop together to make warfare against the strongholds of thought. Proper words under proper leadership make martial warriors. A man, then, must master the words of his own trade or profession in order to speak with vigor. When good progress has been made along the line of one's special field of activity, it then becomes important to broaden out the domains of speech. It never lessens the commercial force of the merchant to be able to meet men of other occupations on their own ground, not presuming upon his exceptional ability, but modestly claiming the privilege to think with, if not to think for, another. Here one needs stimulus or the right view-point. If a meager success is all that is to be desired or sought—the narrow policy of knowing little and little knowing—then we are aside from the point; but if a broad plan is to be followed, there will be the necessity to know one thing thoroughly and many things at least moderately well.

HOW TO ACQUIRE A GOOD VOCABULARY

Granting then the desirability and great value of a large and varied vocabulary, it is urgent to consider by what means it is to be acquired. For an untechnical word-mastery, very simple means are within the reach of all. Work, however, plodding work, is the only way.

The scholar's method of self-improvement in this particular is wide and exhaustive reading, including the study of foreign languages. This is impossible to the average man, and especially to the student of

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superficial study. Without much question the first book for language is the one that will seldom be used for downright language study. Furthermore, we doubt the advisability of so studying it until the maturer years. Some books ought never to be subordinated to secondary purposes until the primary objects have been achieved. The book to which we refer is the English Scriptures. So, as we think, we must put aside this book for this specific purpose.

The other book, the one that is always advocated as the book of books for pure, graphic, brilliant English, is the book of Shakespeare's writings. We advisedly regard these writings as one. It is our opinion that whatever advice may be given to young men, whether of business schools or of universities, to read this author, such counsel will not be followed. Whatever may be said by a lover of our greatest writer, men do not and will not study Shakespeare. The form of his works does not appeal to the average man. We assert this as observation in and out of school. So we must put aside this hope of language-building.

SCHOOLROOM METHODS.

What, then, shall we do? There are, doubtless, many ways left us. Let us indicate several. The teacher may help a little. Let him make words interesting by selecting those that have a noble origin or an attractive history.

I. Take the following as suggestive:

1. *heathen*, from heath or country. A man of the heath; so, away from civilization.
2. *pagan*, from *pagus*, woods. A man from the woods; so, rude.
3. *villain*, from *villa*. A man from the village; so, less refined.
4. *urbanity*, *urbs*, city. One having the culture of the city.
- II. Group words in this manner:
 1. regicide, killing of king.
 2. parricide, killing of father.
 3. homicide, killing of man (not murder).
 4. suicide, killing of self.

III. At all times spring upon the class synonyms and antonyms:

- | | |
|----------------------------|-----------------------|
| 1. science, art. | 1. notoriety, privacy |
| 2. practicable, practical. | 2. nominal, real |
| 3. reputation, character. | 3. neutral, avowed |
| 4. slander, calumny. | 4. libel, eulogy |

IV. Select words to be looked up out of class,—dictionary habit. Try these:

- | | | |
|---------------|--------------|------------------|
| 1. pennurious | 5. precedent | 9. caprice |
| 2. capricious | 6. tangible | 10. promiscuous |
| 3. verbatim | 7. grotesque | 11. deteriorate |
| 4. insinuate | 8. celebrity | 12. superstition |

V. Assign special work to students. Refer them to a particular book. The following is a sample of what has been done by a student. Student's arrangement.

- Polite, civil.
 Polite, well-bred.
 Civil, relating to the government.
 Populace, population.
 Populace, common and vulgar people in a country.
 Population, the whole number of people in a country.

VI. Distribute in the class, books of good authors. Name a certain

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Office Training

As a Part of the Commercial Course.

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In setting apart a few columns each month, during the school year just beginning, for subjects relating to office practice as a part of commercial education, THE BUSINESS EDUCATOR is recognizing a need, long felt in the profession, of a medium for the expression of views and ideas on a subject constantly growing in interest. This departure, which has been taken with a view to encouraging the newer and more practical training in our schools, is, in the estimation of the writer, a long step in advance, and should give the EDUCATOR an increased value and usefulness in promoting the cause of business education. In order that this liberal appropriation of space may serve its intended use, it is hoped that every teacher interested in business practice or office training will give his fullest co-operation, and contribute, from time to time, such information, material, or articles as he may be able to supply.

Before entering upon any discussion of details, methods, or plans, relating to the work, it may be instructive to take a general view of the field, to ascertain, (1) the relative importance of the subject, (2) the nature and extent to which it enters into courses at present existing in public and private schools, (3) the objects to be kept in mind toward which efforts should be directed in the construction of systems, (4) the difficulties met with in the introduction or carrying out of office work, and (5) the possibilities of accomplishing the results demanded by the growing exactions of the business public.

OFFICE WORK WILL NOT RUN ITSELF.

In considering the relative importance of office training to other subjects in the commercial course, we must eliminate, from the very beginning, that kind of office practice which lacks the element of training. Office work, done without detailed examination and constant supervision by experienced and practical instructors, often does more harm than good, and schools permitting this work to be carried out in a haphazard or go-as-you-please manner, would be better off by confining themselves strictly to theory or voucher texts or systems. It would be as unfair to base conclusions with respect to the relative value of office training to arithmetic, for instance, on such unbusiness-like practice, as it would be to compare undirected work in arithmetic with a well-conducted course in some other subject. Taking it for granted that the course is well planned, carried out on business principles, and supervised by instructors who exercise the same

care in the conduct of the work as is given to other subjects, the course assumes a very important position in its relation to other branches in the commercial curriculum. It becomes the place for summing up what has been gathered from instruction in arithmetic, commercial law, book-keeping, penmanship, letter writing, spelling, and grammar, in direct application to business transactions, and the training of the students in those processes and habits which they will meet on the threshold of the actual business life to follow.

OFFICE TRAINING A SUBSTITUTE FOR APPRENTICESHIP.

But this course assumes an added importance when viewed in its relation to the employing public. We are living in an intensely practical commercial age. Hair-splitting theories and sophistries have long since been buried in the archives of scholasticism, and living issues of commercial values have taken their places. Whether product of brawn or brain, it must pass the test of immediate utility to claim the attention of men who handle the business of the world. Organization is the order of the day; and the "soulless corporations" do not do business for charity's sake, nor for the purpose of benefiting any particular individual, except their investors. This, in connection with the close competition which has followed and the trimming down of profits outside of these grasping corporations, has led to a spirit of selectiveness, both as to material and service, which appropriates and uses only that which is immediately the most economic. Persons who are seeking employment in business offices must, therefore, be familiar with, and somewhat experienced in, the *technique* of office work, and must be able to do *at once* that for which they are employed. It is the effort to provide a training that will meet these conditions and requirements that gives to the office course its commercial value and importance when looked at from the point of view of the business public.

THE OFFICE COURSE A RESULT OF CRITICISM.

One consideration which has urged forward the development of the office course, and which illustrates its importance and its necessity in maintaining the respect of the general public for schools professing to educate men and women for business, is the bitter criticism of the results produced by mere theoretic instruction. The writer has often heard remarks from men who have employed business school graduates, or who have

themselves attended business schools in years past, to the effect that the education given in these schools is faulty and impractical; that the conceptions formed of conditions in the business world, are erroneous; and that students graduating from commercial courses fail to realize due responsibility when placed in charge of actual work. With a mere rudimentary knowledge of the principles of journalizing, and of a few books, some of which are obsolete, and with only half-formed ideas of the value, use, and governing rules of commercial paper, they graduate, they say, from these institutions and are given diplomas which certify that their knowledge is complete, and so enter business offices with the proverbial "swelled head," making them unfit and undesirable for ordinary office work. That there is a basis of truth back of these criticisms, no fair-minded person will deny, although the criticisms are often overdrawn and generally based on work done in business schools which are unworthy of the name. Whatever may be the facts in the case, they have served the purpose of pointing the way to a more practical education, in which, after the rudiments have been mastered, the emphasis is placed on skill in the execution of office work, accuracy in computation and the recording of transactions, a sense of responsibility in performance of duties, and a development of such habits of thought and traits of character as are most conducive to success.

THE PRESENT STATUS OF SCHOOL COURSES IN OFFICE TRAINING.

Admitting the importance of office training, let us next inquire into the nature and extent of the work carried on in our schools at the present time. The character of the office course in any particular school depends largely on the text or system used in the beginning work in bookkeeping. Some schools are of the opinion that theoretic instruction, to be thorough, must be disconnected from practice. These may be divided into two classes; namely, (1) those who for reasons of convenience or conviction attach very little importance to business practice and so confine themselves either entirely to text-book work, or give only a smattering of practice at the end of the course; and (2) those who, believing in the importance of theory work at the beginning, are convinced that a practice course is a good thing, and endeavor to give as much of it as possible. In either case, where practice work is done, the school is divided into a theoretic department which is large at the beginning of the year and small at the end, and a practice department which is small, if there is any at all, at the beginning of the year, and large, often clogged, at the close. As a rule, the work in the practice department of these schools covers only the most ordinary transactions and the simplest forms of books, special features being introduced in the offices, by way of books and intercommunication with other schools, in proportion to the length of the practice course and the import-

ance ascribed to the matter of training.

Another class of schools places the principal stress on practice, and has shoddy this feature, in some form or other, back to the beginning of the commercial course. This class may also be divided into two groups: First, those who present transactions principally through vouchers, bearing names of fictitious persons or firms, and those who have the business done in an actual way with firms represented by offices. In the former case, the office work is cut down to a minimum; while in the latter, it reaches the maximum. Where fixed dates are used, the work in the offices assumes more or less the nature of routine work for the accommodation and convenience of students outside in carrying out their transactions; where current dates are used, the effort is more toward the development of systematic training along the line of actual business requirements.

OBJECTS TO KEEP IN MIND IN FRAMING AN OFFICE COURSE.

In the development of systems of bookkeeping and office training for the future, there is no doubt that some plan will, sooner or later, be hit upon that will crystallize the widely divergent ideas, methods, and plans of this transition period into a well-rounded and balanced scheme, in which the elements of the various texts and systems used today will become component parts. In our efforts in this direction, we must keep our eye constantly on the goal. What is demanded at our hands is a *training*, not merely an education. Young people take our courses, not for mental development, although they receive this in the bargain, but with a view to fitting themselves for business life. The door to business for most of them, is an office position, and the passport to office positions is ability *to do*. Our courses should therefore be so framed and conducted as to give a mastery of principles and elements; a knowledge of forms and uses of books and up-to-date devices for recording transactions; a familiarity with methods of filing bills, vouchers, and documents; skill in the writing of orders, bills, checks, notes, and other commercial paper; caution in the performance of duties involving responsibility; ability to comprehend systems and grasp situations so as to facilitate aptness in adaptation to particular systems; and, above all, a disposition and character that will stand the test of confidence by business men.

PUBLIC SCHOOL IMPEDIMENTS.

In the construction of courses for the accomplishment of these objects, many difficulties are encountered. These are especially pronounced in the public schools. The trend of education in these schools has, until a comparatively recent date, been almost exclusively toward the professions, or the furnishing of a basis for a higher education. The nearest approach to a business education has been a study of the general propositions and deductions of social, industrial, and political economy, and commercial geography. However

valuable these subjects may be to those who have the time and disposition to pursue them, or who may be fortunate enough to become the "captains of industry," they deal with generalities above the masses, and do not come down to the details with which a young man must begin his business career. This tendency in public school education has been intensified by the superior dignity assumed by the school men in the "higher walks," and their condescending attitude toward those whose business it is to instruct in essentials of commercial science. With this spirit prevailing and with no personal knowledge of methods employed or objects sought in commercial departments, it is not to be expected that Boards of Education should in a day adjust themselves to the requirements of a business education.

The first element which retards progress in commercial work in public schools is the lack of proper accommodations. Very little can be done along the line of orderly arrangement of details and the handling of transactions in business fashion without proper desks and office equipment. In schools where these have been furnished, advancement has been very rapid, and the work done in some of them is on a par with that found in the best-equipped business schools. The lack of equipment, however, should not be permitted to stand in the way of attempts in the right direction. Business offices may be improvised from ordinary school desks or tables, and a beginning made that will emphasize the need and eventually result in producing the required accommodations.

The second element in this problem is that of time. The time usually allotted to a class in the public schools is from forty-five to sixty minutes, and this is generally the time allowed for bookkeeping. Where the course in the one subject extends through two or three years, it is often the case that this period is given to the work only two or three times a week. Where merely theory work is done, this arrangement, undoubtedly, proves quite satisfactory; and this may be the case, as far as desk work is concerned, even where transactions are carried out with offices, although the interest and enthusiasm accompanying continued and uninterrupted work would naturally be wanting. Any one familiar with office work, however, will readily appreciate the disadvantages to which students in the offices are subjected by such a schedule. Here the element of time plays a very important part, as provision must be made, not only for handling the business created in the department, but also for rounding out the work and striking balances after the close of class periods.

OBSTACLES IN PRIVATE BUSINESS SCHOOLS.

In business schools, the difficulties met with are of a quite different nature from those encountered in the public schools. Business schools depend for maintenance and profit, on tuitions paid by their patrons. This has the advantage, it is true, of



PICTORIAL POINTERS.—The Musselman Building, home of the Gem City Business College, Quincy, Ill. It is 51 x 128 feet, five stories high. It is supplied with steam heat, water, gas, electricity, and a passenger elevator. One thousand students can find here, during their stay in school, a modern, comfortable, healthful school home. The interior finish, the furnishing, and the special equipment of this splendid institution are in keeping with the high standard of the founder of this well-known school. This plant represents an expenditure of \$100,000.

bringing forward the particular subjects of education having a commercial value, and of eliminating those less essential. It also injects into the spirit of the institution, the element of business, which, if directed along channels of honesty, industry, and fair dealing, cannot fail to be helpful to those seeking direction for a successful business career. But, as in all other businesses for profit, there have always been in the profession, ambitions upstarts, who throw integrity to the winds, and who say or do anything to secure business. They lure undiscerning youths into their schools, on glittering promises, with the assurance that they will complete the course, without regard to previous education or innate ability, in a few weeks or months, according to what will best suit the convenience of their pocketbooks. The result has been to create in the public mind the impression that schools which continue students in their courses longer than six months, are doing so for revenue and not for the good of their patrons. This is a great hindrance in the development of the office course, as the element of time generally enters into the problem when the students are engaged in this work. In order to overcome this difficulty, the schools owe it to themselves, as well as to the public, to urge the necessity of thorough qualifications, and to disregard, as far as possible, the time element in the construction of their courses. The prophecy may be ventured that the long commercial courses maintained by public schools will eventually be the means of correcting public views on this subject, and of bringing about a demand for courses in business schools sufficiently extended to cover the ground

required for a broad, well-rounded education and training.

Another obstacle in the way of progress is the lack of appreciation by some business school proprietors of the real purpose of the office course. There is always a temptation, in close competition, to make a display of furniture, and elaborate office fixtures are often provided, solely for advertising purposes, without considering the particular requirements of the business to which they should be adapted. In employing instructors, and outlining the work, no thought is taken of the needs of the offices, and no provision is made for their supervision. To employ an instructor, or instructors, especially for this work is considered superfluous and an unnecessary expense. The result is that under the stress of work regularly provided for, no time can be spared for office supervision, and the students are left to shift for themselves. Of course, no progress can be made under such conditions. Would it not be reasonable to suggest that in laying out the work of the department, chief consideration should be given to that part of the course which has the most to do with the qualifying of the student for a successful entrance upon the duties of a business position?

In concluding this article, it may not be amiss to suggest that the problems confronting us will not be solved wholly in the school-room, nor by book-worms or text-slaves. We are dealing with real things of everyday concern, not with hypotheses and theories. To endeavor to construct a business course from no other material than that gathered from text-books and schoolroom, is like building a

(Continued on page 41.)

How I Advertise and Conduct a "Country Business College"

EDITOR BUSINESS EDUCATOR:

You asked me to write you a letter and tell you what I know about how to advertise and conduct a "Country Business College." Certainly I cannot claim entire ignorance along this line as I have been principal of a "Rural Business College" for the past third of a century. But, after a hard day's work with the mercury rambling around one hundred in shady places, one's thoughts are more apt to concentrate upon the theme, "How to conduct a commercial school and 'cut out' the summer session."

Nearly all successful enterprises have had small beginnings; and every well established business college in city and country is the result of many years of careful, thoughtful labor. Genuine success does not come by accident. A successful business college can not be built in a day. It is like character—a growth—and requires many years of toil and energy to establish it. Money alone will not build a college, commercial or literary; and the millions of a Rockefeller is not conclusive evidence that any college he may endow and chaparrone will be lasting and a power for good. Time only will establish such a result. Harvard, Yale, and Princeton are examples of growth established upon merit.

The largest banking institution in Illinois outside of Chicago—The Ricker National Bank of Quincy—was started in the back part of a small store conducted by "Uncle" Joe Ricker, who is still at its head. This bank is the result of the honesty, integrity, and business sagacity of Mr. Ricker—the result of the growth of nearly forty years.

I had the honor of educating Orville M. Powers in penmanship and for commercial teaching, and he taught for me a year in Quincy before going to Chicago to establish the Metropolitan Business College, which

he did before reaching his majority. That his great institution had a small beginning may be inferred from his good old father's reply when I asked him how Orville was getting along with his school in Chicago after a three or four years' trial. His answer was, "I think he is doing better now, as he has not sent me for any money this year." Mr. Powers has now one of the great business colleges of America and its worth probably half a million dollars in his own right, the result of a quarter of a century's growth.

How would I advertise and conduct a Country Commercial School? It is well you designate a country business college for I know but little about how to build a school in the city, and methods that are successful in Quincy would be a failure in Chicago, Boston or New York. It has required a third of a century to build the Gem City Business College to its present enrollment and standing, and during this entire time I have been its principal.

I am a firm believer in advertising—"judicious" advertising as it is called—and this reminds me of some "judicious" advertising I attempt occasionally, that does not show results. A new scheme or plan comes to my mind which I think will make a great "hit," and at a small cost. I spend \$500 or \$1,000 on the venture and it falls flat, and I am poorer but wiser for the effort. One may have a long and successful experience in advertising and yet many pet notions in advertising do not turn to much account. The successful advertiser, however, is the one whose discretion and good judgment enable him to make the fewest failures in his schemes and methods. Straightforward, honest advertising is the best, but the manner of presenting one's claims for patronage is the difficult problem to solve.

My first year spent in business college work was with the Eastman at Chicago, following the close of the Civil War, in '65. I taught and assisted in the advertising and correspondence and was much impressed with the College Journal system of advertising so extensively used by Mr. H. G. Eastman in his schools at Chicago and Poughkeepsie at that time. I still continue the use of the College Journal in my advertising, mailing about 200,000 College Journals annually. The main difficulty at this time about the use of the College Journal is, the government requirement of one cent each in mailing; thus in the July edition of 100,000 recently mailed by me, the postage cost was \$1000, which together with the cost of the Journal, wrappers, addressing, mailing, etc., made a total expense of about \$2000, and I am not sure but that the same amount of money might not have been expended in newspaper or other methods of advertising to a better advantage.

We publish an illustrated college catalogue for use in our correspondence, and print and distribute many thousands of booklets and circulars annually. We employ the services of several hundred newspapers every year, and have experimented considerably with traveling solicitors. The past year we enrolled 1163 students; perhaps a hundred or more of these were from Quincy and immediate vicinity, and one thousand from as many as thirty different states and territories. You can readily see that when our patronage is scattered over so vast a territory that it is not practicable to cover so large a scope of country with canvassers. Many other smaller country business colleges, however, may be able to canvass their entire patronizing territory

with profit, which would be more local than ours."

After all is said, the fact remains that the best advertisement any school can have is the good-will of its students. If a student has found the school to be as represented, and the teachers, course of instruction and equipment satisfactory, he will, no doubt, meet with success when he graduates and goes out into business life, and will continue a walking advertisement for his *Alma Mater*.

HOW DO I CONDUCT A "COUNTRY BUSINESS COLLEGE?"

The Gem City Business College was started in 1870 with three students. It was the outgrowth of the old Bryant, Stratton & Bell Business College. At the end of the first year the attendance was thirty-three students. By diligent, honest effort the school gradually increased in numbers from year to year. In the early years of the school we received young pupils as well as older students, and provided English branches for those too young to enter upon the business course. However, eighteen or twenty years since we decided to conduct the school as a purely business college for men and women, and to eliminate the kindergarten feature, thereafter receiving no students under sixteen years of age, and discarding the English department. The school flourished better under the new regime, and we have, ever since, held to the plan, except in a very few instances receiving bright misses under the prescribed age, for shorthand and typewriting. I think our students will average nineteen or twenty years of age.

We conduct three separate departments: The business department, the shorthand and typewriting department, and the normal penmanship department. Pictures illustrating some of these departments, taken from photographs, will, I presume, appear in this issue of THE EDUCATOR. The business and shorthand departments are sufficiently large in attendance to classify the work. In the business department we have four divisions: Introductory, bookkeeping, advanced bookkeeping, and actual business practice. A large lecture room is also provided with a special teacher devoting his time in teaching classes in

Business Arithmetic, Commercial Law, Business Letter Writing, etc. The teacher in charge of a study room, leaves that room to hear recitations, as his classes are especially provided for. We have no night school and hold no Saturday sessions. Teachers do no canvassing but are required to meet Saturdays, at 9 a. m., for consultation. Business penmanship is taught one hour per day by each teacher in charge of his room.

Students are promoted from one bookkeeping department to next advanced until they reach the actual business and banking department, which is in session the entire year with an average daily attendance of at least one hundred students, and which department is a sort of miniature business world, with four banks, wholesale and commercial offices, and retail desks for more than one hundred students. Two teachers handle this department, where the work is made up from real transactions among the students themselves under the direction of the teachers and without textbooks. The student thus becomes both merchant and bookkeeper. The attendance is sufficiently large in this department that we do not need to employ the correspondence method with other schools.

Written examinations are held in all the branches comprising the business course, and while a grade of 80 per cent. will secure the general business diploma, very few students fall below 90 per cent. Those reaching a grade of 95 per cent. or above in each of the branches required, receive the degree Master of Accounts, which we have authority to issue under our state charter.

Our normal penmanship department is presided over by a specialist who devotes his whole time and talents to that department alone, thus enabling us to qualify a goodly number of teachers each year for this line of work.

The shorthand and typewriting department has a daily attendance of from 150 to 250 students, employing six and seven teachers. It is divided into two sections or rooms—introductory and advanced—with a principal teacher with assistants for each room. We have separate dictation rooms as well as typewriting rooms and a special teacher of typewriting, devoting her full time to instructions in typewriting, mimeographing, tabulating, manifolding, etc. We employ one hundred typewriting machines and give the students at least two hours' daily practice.

As previously stated, the G. C. B. C. has been in operation one-third of a century and all this time under the same principalship. For several years past it has occupied its own elegant building, one of the finest in the country erected for business college work. Quincy has now a population of 40,000, having doubled its population since the school started in 1870. It is a beautiful, healthful town—an ideal spot for a successful "Country Commercial College."

D. L. MUSSELMAN.

PICTORIAL POINTERS.—Private Office of President D. L. Musselman, Gem City Business College, Quincy, Ill. President Musselman dictating.



The Gregg Shorthand Convention

Grand Rapids, Mich., July 6-10

The Third Annual Convention of the Gregg Shorthand Association met in the Grand Rapids Business University, July 6 to 10th, with a representative attendance from many different states, both far and near. The daily sessions closed at one o'clock, thus dividing the time between business and pleasure, the afternoons and evenings being devoted to sightseeing and pleasure trips. One of the most striking features of the convention was the attendance of typewriter men, which comprised the following: Mr. Van Buskirk, Chicago; Mr. Crean, New York City; Mr. Conyne, Detroit; Mr. Hewitt, Kalamazoo, of the Remington Company; Mr. Gleazen, New York City; Mr. Bartlett, Detroit; Mr. Humphrey, Chicago, of the Smith Premier; Mr. Neahr, New York City, and Mr. Clark of the Underwood; Mr. Hamilton of the Fox Company, Grand Rapids, and Mr. Middendorf and Miss Lewis, expert operators of the Remington and Smith, respectively. One of the leading men above mentioned stated that this was the first convention, not even excepting the National Shorthand and Commercial Teacher's Federation, in which every typewriter company was represented by at least one of its leading representatives. These gentlemen, on behalf of the companies they represented, spared no efforts to entertain the Association in various and appropriate ways. First came the Smith Premier boat trip and trolley ride, not omitting to mention the G. S. A. badges presented to every one present; then the presentation, on behalf of the Remington Company by Mr. Van Buskirk, of a photograph of the convention to every one present; followed by an invitation from the Fox Company to visit their factory and have refreshments and lunch there. Every one making this visit received a copy holder from the Fox Company. The Underwood

Company contributed their share by the presentation of the new Underwood machine, stand and chair, as a prize in the typewriting contest.

Other social and interesting features included the informal reception Monday evening, the trolley ride extended by the Board of Trade Tuesday afternoon, Mr. Ferris' talk on the Teaching of English, Tuesday evening, which no one would have missed; and the general pleasure trips during the remaining time.

Telegrams and letters were received from the following: Walter Rasmussen, St. Paul, Minn.; C. E. Howard, San Francisco, Cal.; Nellie C. Collins, Galesburg, Ill.; W. H. Crandall, Monarch Typewriter Company, New York City; Harriet P. Guild, Dresden, Germany; Sidney L. Dally, Aurora, Ill.; George P. Lord, Salem, Mass.; The Densmore Typewriter Company, Chicago, and others.

Such a variety of subjects was dealt with that they furnished valuable information to every writer, teacher and school proprietor alike, both in the high school and business college. The most valuable work in shorthand department was contributed during the "One Hour of Theory" periods, a new and popular feature. Six teachers were each assigned one lesson to discuss for ten minutes during this period, showing manner of presentation, blackboard illustrations, and individual emphasis on necessary points. These discussions were followed by "Comments and Suggestions" by Mr. Gregg, who expressed himself, however, as a "friendly critic." The explanations of the various methods of presentation adopted by different and experienced teachers, together with the salient points brought out in these methods, were helpful and instructive to all present. The following were assigned lessons for discussion: Wal-



J. CLIFFORD KENNEDY,
Springfield, Mass. President 1903.

ter E. Ingersoll, Salem, Mass.; J. Walter Ross, Charleston, W. Va.; H. C. Rowland, Columbus, Ohio; Harriet Kymal, Hamilton, Ontario; C. A. Passell, Pontiac, Mich.; Florence A. Chase, Chicago; Mrs. Jessie C. Reed, Louisville, Ky.; Garnett R. Hall, Quincy, Ill.; Pearl A. Power, Chicago; Mrs. John M. Hill, Sedalia Mo.; Cora E. Holland, Meyersdale, Pa.; C. Maude Nettler, Marshalltown, Iowa; Ninnie C. Pratt, New York City; Margaret E. King, Bloomington, Ill.; W. A. Jensen, Logan, Utah; Frank Maupin, Eureka, Ill.; E. J. Norton, Pocatello, Idaho; Nettie M. Huft, Chicago. There was no general discussion of these lessons, as all questions were reserved for the Question Box period at the close of each session.

Original and inspiring penmanship drills were given by Mr. Gregg and Mr. Garnett R. Hall; a model dictation class was conducted by Mr. J. Clifford Kennedy; the "Day's Work," handled by Miss C. Maude Nettler and Miss Hortense L. Allen, Decatur, Ill.; the Correcting and Grading of Pupils' Work, by Mrs. Francis Effinger Raymond, Chicago; the "Model Office," by Mr. John M. Hill, Sedalia, Mo., and Mr. Kennedy; Mail Instruction by Miss Pearl A. Power, Chicago, and the subject of "Shorthand in the High School," by Miss Letta V. Wheeler, Wausau, Wis. This covered the most particular work in shorthand.

In typewriting, Mr. W. H. Howard read a most carefully prepared and able paper on "Methods of Securing Results in Teaching Typewriting," the discussion being opened by Mrs. Ida McLennan Cutler, Dubuque, Ia., and Miss Jennie Yates Brown, Sioux City, Ia., and participated in by almost every one in attendance, it being one of the longest sessions of the week. The Question Box led to discussions on touch, erasing, tabulating, speed, etc., covering every phase of the work.

English, Spelling and Punctuation, three important auxiliary branches, were creditably handled by Mrs. Francis Effinger Raymond, Mrs. Jennie Yates Brown and Mr. J. Clifford Kennedy. Mrs. Raymond's paper will be particularly remembered for its clear, forcible and attractive style, resulting from her long experience with educational work. Mrs. Brown's spelling class was a most interesting means of explaining her methods to the convention, and Mr. Kennedy's talk on punctuation, which was confined chiefly to his new book, "Punctuation Simplified," (a copy of which was presented to every one present) was characteristic and most interesting. The salary

PICTORIAL POINTERS.—Mailing Room, Gem City Business College, Quincy, Ill. When their supporters permit the force of the Gem City Business College and the D. L. Nusselman Publishing Company to cease writing receipts, these concerns send out a few letters. Mr. D. L. Nusselman, Jr., who stands at the left, is "a clip off the old block," and therefore is right in his element when directing the operations of his force of handsome assistants.



The Boston Convention of the N. E. A.



GARNETT K. HALL,
Quincy, Ill. President 1904.

question received due attention in a long discussion opened by Mr. R. E. Gallagher, Hamilton, Ontario, following Mr. Parish's remarks on "Methods of Securing Positions for Students," the latter containing some excellent suggestions for school proprietors. The subject of general office training, hours, business habits, etc., was covered in the model office discussion. Another most important topic was "Practical Application of Card Systems in Keeping School Records and Follow-up Methods for Schools," by Fred Macey of the Fred Macey Company, Grand Rapids. Exhibit material was sent by Mr. Macey, together with an invitation to visit his establishment, but Mr. Macey could not be present personally.

Probably the most noticeable and interesting results were those obtained in the shorthand and typewriting contests. The prize of an Underwood typewriter, chair and stand, was won by Miss Marie Thede, Grand Rapids, for the best record in combined speed and accuracy, with Mr. Raymond P. Kelley, Chicago, a close second. The shorthand prize of \$50 offered by Mr. Gregg, "if the record of last year (25 words) is exceeded," was awarded to Mr. R. P. Kelley, Chicago, who attained a speed of 25 words a minute. Miss Pearl A. Power, Chicago, stood second, with a speed of 25 words a minute.

On retiring from the teaching field, to enter the typewriting profession, Mr. J. Clifford Kennedy, ex-president of the Association, was presented with a handsome gold watch, properly inscribed, as an expression of regard from the Association, and regret that he was leaving their field of work.

The convention closed on Friday, July 10th, at the end of a most successful and happy week, with an enrollment of 256 paid memberships. The new officers were elected as follows: President, Garnett K. Hall, Quincy, Ill.; Vice-President, Mr. Charles B. Hall, Yonkers, N. Y.; Secretary-Treasurer, Mrs. Frances Effinger-Raymond, Chicago. The following Executive Committee was appointed: Mr. John M. Hill, Sedalia, Mo.; Miss Harriet Rymol, Hamilton, Ontario; Mr. Stephen Dwan, Burlington, Iowa. The place of meeting will be decided by the Executive Committee, either as Quincy or St. Louis. The records made in shorthand will be an inspiration to every writer and teacher of the system, and the general results to all in attendance can best be evidenced by the improvement of their work the coming year.

In the past, New England has had the unenviable name of furnishing the least support to the National Educational Association, of any section of our country, in proportion to population. But this year she has royally maintained her credit for being the educational center of the nation. Boston saw an enrollment of 32,500, while the high-water mark of all other such conventions was reached at Los Angeles, in 1899, with an enrollment of 13,650.

A committee of Boston's foremost citizens worked faithfully and intelligently to provide for every requirement of the visiting host, and they were eminently successful in all respects save one. They forgot to placate the weather man, and, just to show his autocratic eccentricity, he opened the valve of his caloric reservoir and let out a blast such as Boston had not experienced for many years, the only weather this year that could even by courtesy be called warm. The teachers took it all in good spirit, however, assuming that it was all a part of Boston's plan to give them "a hot time."

They crowded the numerous halls during the morning section meetings, and they fairly stamped into the great auditorium of Mechanics' Hall at the general meetings in the evening. During the afternoons, notwithstanding the heat, they made enthusiastic pilgrimages to the places of literary and historic interest in and about Boston, Concord, Plymouth, Salem, Amesbury, Cambridge—with its Harvard, Mt. Auburn Cemetery, homes of Lowell and Longfellow, Washington Elm, etc.—and Charlestown.

They looked on the venerable face of Edward Everett Hale, appearing, for all the world, like a character of colonial days suddenly translated to this modern scene, and they heard his rich tones roll through the great hall where they met on the opening evening, more nearly filling it than any other of the famous speakers

there assembled. They walked through the rooms in the Lowell house, the first time it has ever been thrown open to the public; and doubtless they thought of "The Children's Hour" as "grave Alice" welcomed them to her father's home—Craigie House. They stood in Emerson's library, sat in Whittier's "Garden Room," peered through the decaying windows of Louisa M. Alcott's house, looked wistfully down the avenue of elms toward "The Old Manse," wishing the inmates would invite them nearer, and finally, perhaps, ate a basket dinner on the banks of pretty Little Lake Walden, hard by the cairn that marks the site of Thoreau's cottage.

It was a glorious mental feast for the thousands of hungry teachers, and the influence will be felt to Uncle Sam's very finger tips, for years to come. There were but three sessions of the Department of Business Education, and one of these was not officially a Department Session, but rather a special meeting of the Committee of Nine, to listen to suggestions and to answer questions regarding the tentative course of study that they submitted.

More teachers attended these meetings than were ever present before since the organization of this department of the N. E. A., and the excellent program was well carried out. Very few private school teachers were present, and it was evident that this Association is destined to become as distinct a representative of public commercial teaching as the National Commercial Teachers' Federation is representative of private or proprietary commercial teaching. The Department honored itself in its choice of officers, and the next meeting, under such leadership, is sure to surpass even the record breaking Boston meeting. We are indebted to Mr. M. D. Fulton, the popular treasurer of the E. C. T. A., for the interesting detailed report that follows.

PICTORIAL POINTERS.—Principal Shorthand Room of the Gem City Business College. It is an inspiration to step into this busy hive during the school season. There is nothing of the "solitary equine affair" about this. It almost makes one want to take his course over again, just to get the stimulation that accompanies numbers.



To Emerson's Chair

C. C. MARSHALL, CEDAR RAPIDS, IOWA

EDITORIAL NOTE—This poem is indicative of the rare influence of the atmosphere of Concord. Someone has said that in such surroundings any one with any imagination should be able to write poetry. That may be true, but it takes a man with vivid imagination, no small degree of learning, and a keen sympathy with the purpose of the great philosopher who has made Concord immortal to write such a poem as Mr. Marshall has here written. The inspiration came to him while sitting in the famous Dr. Kipley chair, in the rooms of the Antiquarian Society at Concord, last June. Dr. Kipley's chair came into the possession of Ralph Waldo Emerson, who used it while writing "Nature" and others of his great works. The "stand" mentioned in the second stanza refers to a broad arm on which Mr. Emerson's manuscript rested while he wrote, the arrangement being much like that often seen at the present time in the lecture rooms of our schools.

Quant-fashioned relic of a bygone time,
What homely, sacred privilege was thine!
To hold in restful ease the fragile frame
Of that far-visited seer, whose hallowed name
Is writ upon the lasting scroll of fame.

Smooth-worn, the fibre of thy oaken stand
By the swift passing of the gentle hand,
Weaving a fabric from that prescient brain
That all the world might see sweet truth again,
Re-clad in garments free from error's stain.

Though all undecked with gems or velvets rare,
Beyond all kingly thrones I honor thee, old chair!
The throne of Genius, thou! An Emperor of Light
Hath rested in thine arms, and for the Truth and Right
Hath launched a deathless beam into the night.

Department of Business Education, N. E. A.

REPORTED BY M. D. FULTON, AUBURN, R. I.

NEW OFFICERS

President - - - - - Dr. C. A. HERRICK
Central High School, Philadelphia.
Vice-President - - - - - H. B. BROWN
Valparaiso College, Valparaiso, Ind.
Secretary - - - - - THOS. H. H. KNIGHT
Girls' High School, Boston.

The Department of Business Education convened according to program, Tuesday, July 7. President J. H. Francis, of Los Angeles, Calif., was not present, but the chair was very acceptably filled by Vice-President Templeton P. Twigg, of Detroit, Mich.

The topic announced for the President's address—"Commercial Education: Cultural or Vocational, Which?" was very ably presented by Vice-President Twigg.

He called attention to the fact that the Commercial Course, as arranged in our best high schools, tends to the cultural. It was expected at first that its influence

would be toward the elimination of cultural studies, but, instead, it is accepting as its own subsidiary disciplinary studies of the other courses.

The commercial high school aims to do more than make good clerks or bookkeepers. It aims to lay the foundation of a mental equipment that shall make the future officers of the industrial army.

The successful man in commercial fields is the one with the special business training united to a broad all-round intelligence. So the commercial training becomes both cultural and vocational.

The next number on the program—"Commercial Education and College Entrance Requirements"—was to have been presented by Dr. W. A. Scott, director of the School of Commerce, University of Wisconsin, Madison, Wis. Owing to Mr. Scott's absence, this was omitted.

It would have been a most appropriate and profitable order of things had the next number scheduled—"The Disciplinary Value of Bookkeeping as a Study," by Mr. Enos Spencer, President of Spencerian Business College, Louisville, Ky.—been presented next. Mr. Spencer's views contrasted with those of Vice-President Twigg would have brought out in bold relief both



TEMPLETON P. TWIGGS, L.L.B.
Detroit, Mich., who presided at the Department of Business Education of the N. E. A. at Boston.

lines of argument and made lasting impressions of the same upon the minds of the hearers. But misfortune was again our lot. We are not authoritatively informed, but it appears that Mr. Spencer's manuscript was either so extremely valuable a burden that it, like the much revered Liberty Bell, required a special service of transportation and a military escort, or its ponderosity was so great that it must needs come by freight. The weight of evidence favors the former view. At any rate, Mr. Spencer's number had to be postponed, awaiting the arrival of the manuscript.

Dr. C. A. Herrick's paper on "History in Commercial Work" was, in our judgment, one of the strongest papers bearing upon commercial education, to which we have had the pleasure of listening. His plea for systematic and connected work in the historical field in commercial high schools was based on sound premises, and his arguments and suggestions are the products of masterful preparation and broad and successful experience.

History is a wide subject, leading the student into a larger appreciation and fuller

knowledge of the many and complex phases of modern life than any other subject in any school curriculum. It may be considered as a texture into which there are woven many threads. The history of commerce is but one of these threads. It serves as the vocational study of history for the commercial schools.

We shall not attempt a digest of Dr. Herrick's paper. We could not do it justice in a brief outline, and it is hoped that the readers of THE BUSINESS EDUCATOR may have the paper in full in a future number.

I. O. Crissy, Inspector of Commercial Education for the state of New York, felt that it was unnecessary to do more than commend the arguments put forth by Dr. Herrick.

C. B. Ellis, of the Springfield (Mass.) High School, believes that history should be a large part of every year's work, to the end that the student may be a better citizen as well as a better business man and a sharper business man. It tends to develop a business man.

Mrs. Sara Spencer, of Washington, D. C., is opposed to history in a commercial course. Most histories are encyclopedias of destruction. It is the purpose of commercial education to teach how to build up. Commercial education in high schools is yet in its infancy and has met with strong opposition, but it grows steadily. Business schools have been wise in their views of the scope of the work. She has thought that the commercial high schools have devoted too large a part to the cultural studies, tending to crowd out the commercial subjects.

F. O. Carpenter, English High School, Boston, Mass., stated that the thought was not in their minds that the bookkeeping subjects are not equal in every way to the old studies.

Thos. H. H. Knight, Girls' High School, Boston, felt that commercial geography has not had anything like the recognition it ought to have. He regrets that in Boston they have only three years for the commercial course; that under such circumstances it is impossible to give proper attention and time to these newer and broader cultural subjects.

W. C. Stevenson, Port Deposit, Md., regretted that the teachers have not had the broad and comprehensive training which enables them to sift the economy from the historical matter. The economical phase is not impossible in history. However, there is promise for the future that minds such as Doctor Herrick's are engaged in bringing out the sifting process. He looks forward with interest for the appearance of a new book on the subject by Doctor Herrick himself.

Mr. Roberts, of Cleveland, gave a brief outline of the historical courses followed in his school; viz., the first year they begin with ancient history; the second year they have mediæval and general history; the third year, practical economy and economics; the fourth year, history of commerce, including American history. The teachers of history and economics in other courses are teaching these subjects to the commercial pupils.

"Mathematics in Commercial Work," by E. L. Thurston, of Washington, D. C., was an exceedingly able and practical paper. It will be given in full in the next number of THE EDUCATOR.

The discussions were largely of the nature of direct questions to Mr. Thurston. Mrs. Sara Spencer, Washington, D. C., inquired whether a large part of his time

was not taken in undoing what had been done. Mr. Thurston insisted that with them the grammar and high schools are in perfect harmony, and they should be.

C. C. Narshall, Cedar Rapids, Ia., argued the value of the study in elementary numbers—numbers below one hundred.

Another speaker believes that intellectual arithmetic is the most important part of arithmetic. The Babylonians learned the multiplication table up to the sixties, but we rarely go above fifteen.

C. B. Ellis, of Springfield, Mass., said that we are inclined to shift responsibility. Seventy-five per cent. of the pupils never go beyond the grammar school; will never be called on to multiply 19x19. We should not blame these schools, rather commend those teachers for doing so much.

Mrs. Spencer insisted that some body is to blame. It takes five years to teach what ought to be done in two years. Three-fifths of the time is wasted in trying to learn short methods.

A number of other speakers responded on this topic, but we were unable to get their names. On the whole, it was a most lively, interesting, and profitable part of the session.

After the appointment by the chair of a Committee on Resolutions, and announcements by the Secretary, the Department adjourned until Wednesday morning.

WEDNESDAY MORNING, JULY 8.

Commercial Geography, the New Science, was presented in a strong and convincing address by Frank O. Carpenter, Master, Department of Commerce and Law, English High School, Boston, Mass.

His address was full of enthusiasm and instruction, replete with thrilling experiences, and running over with plausible theories and practical suggestions in a new and boundless field.

A year ago it was an unexplored region to the English High School of Boston. He was told to enter it and blaze his own path. He has done so, and will be pleased if others will walk in it.

He still believes that the study of Greek and the classics is necessary for a full and fine education, but for the present other studies are more important.

The history of commerce shows that the conquests of works are more important than the conquests of wars.

This new commercial education develops a careful observation and stimulates the imagination; it broadens the mind; it develops the memory by its constant use; it matures the judgment; it creates a respect for a locomotive, for a dynamo; it excites ambition. It seems that the question of cultural value is answered.

The Greeks said the proper study of mankind is man. The teacher of commerce and industry must be a man of affairs as well as a man of books. He must turn his study to man. He should spend some moments in a bank, in a department store, etc. Is this too much to ask of the teacher? Certainly not. This knowledge will be incandescent and not a reflected light.

Mr. Carpenter suggested the following methods of taking up and conducting the work:

1. Begin with the study of the United States and then pass to Europe.
2. Take the community by groups. This is at least scientific.
3. The pupils study the people from the standpoint of man himself, and his use of man.

This last is the method in use in the Boston English High School. Our questions are: What good is it to man? What can it do for man? It is the human standpoint. That is the main idea I leave with you this morning.

This study must be with the handling of the actual specimens, themselves. After the specimens and the library, the lantern slides. There are few books of use.

All books on the subject are out of date in five years. Government reports are indispensable.

Mr. Carpenter called attention feelingly to the opening of the new Department of Commerce. He said that opening may well be remembered as a national holiday. The pupils will learn that the builder of a city is more powerful than he who conquers it.

The responses to Mr. Carpenter were invariably interrogatory. Every one seemed to be thirsting, and felt that here was a fountain in the desert from which he could drink deeply.

Science in Commercial Work, by Frank M. Gilley, instructor in Physics and Chemistry, High School, Chelsea, Mass., was an interesting and practical paper.

The idea of correlation, practical value, and fitness for the pupils' needs was prominent throughout.

In France the election of courses comes in the early part of the school life, and the election by subjects later on. Subjects and courses will change more rapidly in the future than at present.

The success of science teaching depends largely upon the co-operation of the other departments. There has been too much separation of chemistry and physics. Science should be taught as a whole.

Mr. Gilley stated that he takes a stand against pure science in any high school. Of what use is it to us? is the question of importance. There is nothing more deadening than to go to a school in which pure science is being taught. The boy wants to know what you are going to use this for. He wants to see the wheels go around.

The discussions on this paper were necessarily short, for want of time. They indicated a general agreement with the attitude taken by Mr. Gilley.

Vice-President Twigg's next announced the happy intelligence that Mr. Spencer's manuscript had arrived and that the Department would next receive Mr. Spencer's contribution.

Mr. Spencer believes that it is the province of public schools alone to give a general education.

He would encourage general education, that its possessor may make the world better and brighter by reason of his having lived in it.

This is an age of commercialism. It has lifted the world to higher places of honesty and uprightness, from principle and policy.

The study of bookkeeping is not intended for mere disciplinary effect but for its practical utility. It should be taken as we take our food. We do not eat because it gives us physical training and improves our table manners. We eat because we need the food. Bookkeeping is an essential in every-day life, no matter what our vocation. It must not be regarded as the horizontal bar of a mental gymnasium but as the plow handle of the bread-and-butter phase of life.

Disciplinary training should commence with the child's mental development. Make men and women of the boys and girls who are the charge of the nation. Do not expect the youth to put on the cornice when

the walls are not yet built. Reading, 'ritin', and 'rithmetic are the three R's that move the world today, just as they did in the time of our fathers and the log school-house. Here lies the disciplinary kernel. Let the young crack the shell and dig it out. In doing this the child will have the mental development needed.

Relative to improvements in the public school system, Mr. Spencer said that the school boys and girls have too much time to idle away. Idleness is man's chief enemy. He would make the school day longer, add a day to the school week, and shorten the summer vacation. He would have the course so arranged that equal importance is placed upon mental and physical training. He would have every child thoroughly trained and disciplined in the fundamentals before book-keeping or other technical training is offered him. He would divide the school day thus: One hour for penmanship; one hour for reading and elocution; one hour for spelling and language; one hour for arithmetic and mental drill; one hour for geography, history, physiology, hygiene and the principles of right living. Between these hours intersperse recreation periods for physical culture. Let this program be followed six days in the week. Let the teachers teach more and examine papers less. Without a mastery of and thorough disciplinary training in the fundamentals, the study of technical subjects, like bookkeeping, is valueless.

Bookkeeping means the mere recording of business transactions in a systematic manner. Three prime factors, and only three, figure in these accounts, namely: English, Penmanship, and Arithmetic. Without any of these, books can not be kept. Practice may breed accuracy, neatness, and speed, but it will not discipline him. The bookkeeper must come to his work already disciplined.

Mr. Spencer would have every boy and girl receive as much general education as his or her circumstances will permit. The world individually and collectively will be the better for it. But he insists that the last of the allotted years for schooling be devoted to the practical. General training makes the man mentally strong. Technical training renders him capable of applying his knowledge.

With the first lesson in business training he beholds the practical and realizes his former dependence and his future independence. He finds himself against the world and bends his energy on conquering, not alone for mere victor's sake, but for life's sake. He must sink or swim. So he masters the technical and finds himself a citizen.

The next paper on the program was presented by Mr. W. H. Wagner, Instructor in Stenography and Typewriting, Commercial High School, Los Angeles, Cal. Subject: The Disciplinary Value of Stenography and Typewriting as Studies.

Mr. Wagner maintains that the prevalent idea, which has long obtained, that these subjects, being practical, are not disciplinary. That they are mechanical arts which require no great amount of mental ability to master, is being rapidly dissipated.

The study of stenography develops the mental faculties and also gives practical training. No other subject in the school curriculum can excel it as a means of cultivating quickness of thought and concentration of mind. From the very first the student undergoes mental gymnastics which are a sure cure for sluggish and slovenly mental habits.



The mental processes involved are similar to those in the study of foreign languages. The faculties developed by both are reason, memory, observation, comparison, investigation, judgment and conclusion. Both give a better command of the mother tongue and a fuller knowledge of the grammatical laws of language.

One of its chief values in a broad school curriculum is in its capability for correlation with other subjects, such as English, History and Geography. It becomes supplementary and vital in proportion as the student is able to write more rapidly and cover more ground in the study.

Its intimate relation to the study of English is apparent. To pursue a course in stenography without a good knowledge of English is like building a house upon sand. It is the study of English from the practical side; it drills in the groundwork of English; it emphasizes thoroughness in the technique; it lays a foundation for the superstructure. The student gets to the very bottom of his English seriously; masters every detail which makes up good English—in a measure he creates.

Aside from their disciplinary and utilitarian value, the study of stenography and typewriting is severely corrective and positively preventive. It is a sure antidote for poor spelling. It makes its master his own critic. It cultivates concentration. Concentration develops power, strengthens individuality, and inspires self-confidence; it is to create a fixed habit of purpose, the desire to pursue it. The present tendency in school systems is to scatter. The student gets a little and does a little of many things and makes a success of few.

Perhaps the most important educative feature of the study of stenography and typewriting is that it teaches the student to think. This is the first duty of both teacher and school. The teacher of stenography has the best possible means for developing in the student independence of thought, self-reliance, confidence, manhood and womanhood, and the highest character of citizenship.

From the above our readers may obtain the most striking points in Mr. Wagner's paper, and see his general line of treatment of this most interesting and popular topic. We esteem it so highly that we expect to publish it in an early number of THE BUSINESS EDUCATOR.

BUSINESS MEETING.

The Department next went into executive session for business. The committee on Resolutions submitted the following:

RESOLVED, That it is the sense of the members of the Department of Business Education, N. E. C., that the commercial course in the high school should be equal in time of instruction, in educational content, and in disciplinary power, to any course in the high school, and that the commercial course falling below this standard is not to be regarded by this Department as complete.

That we hail with satisfaction the increasing facilities for higher commercial education offered by college and university, which we believe can not fail to redound to the prosperity and glory of the country.

That we respectfully and earnestly urge upon the Normal Schools of the country the necessity of at once undertaking the preparation of commercial teachers, to meet the growing demand for such teachers, which can not even at the present time be supplied.

That we fully appreciate the value of the better class of proprietary business schools, and recognize that they have done and are doing a work which could not be performed by any other existing institution.

That we congratulate the commercial schools and the nation upon the establishment of the Department of Commerce in the Cabinet of the President, in the belief that such establishment marks an incalculable value in improving our commercial relations with all the nations of the earth, adding new dignity to commercial education, and marking a new epoch in our national development.

That we cordially thank the officers of the Department for the able manner in which they have done their work, and that we specially congratulate the Vice President on the satisfactory performance of duties which somewhat unexpectedly devolved upon him.

That we tender to the generous citizens of Boston, and especially to the President of the Association and the local committees, our thanks for the courtesies by which our stay in their hospitable city has been made so notably pleasant and satisfactory.

I. O. CRISSY,
W. C. STEPHENSON,
B. H. DONNELLY.

The election of officers resulted in the choice indicated above, and the meeting was adjourned. The meeting place is decided by a committee of the National Educational Association, and its announcement will probably not be made until the late fall, although it is expected that the next meeting will be held in St. Louis.

FRIDAY, JULY 10.

D. W. Springer, High School, Ann Arbor, Mich., Chairman of the Committee of Nine, called the meeting to order, with about 100 persons present. Mr. Springer briefly reviewed the history of the appointment of the Committee, its objects, and its work, and then called attention to the suggestive course of study which had been prepared. A very animated and extended discussion then followed, from which the Committee were enabled to gather clear ideas of the difficulty of the task that had been assigned to them. Since this is not the final result of the Committee's labors, but only a tentative course, intended to "draw the fire," of those interested in this important subject, we shall publish it in an early number, with explanations of its provisions.



H. T. GOUGH,
St. Thomas, Ont. President 1903.

The Seventh Annual Meeting of the Ohio Commercial and Special Teachers' Association

Met at Put-in-Bay, June the 29th and 30th, (Hotel Victory).

The meeting opened in the north parlor of the hotel with a number of commercial and special teachers from different parts of the State present.

In the absence of the president, Mr. Rogers, who removed during the year to Massachusetts, Mr. Bert German was chosen as president pro tem.

Great enthusiasm and interest marked each session, and a very spirited discussion followed the topics as outlined in the BUSINESS EDUCATOR.

The questions that seemed of greatest interest to the assembly were "Teaching of color in the grades, especially visualization; primary paper cutting; commercial schools, and uniform examinations; proper qualifications for a first-class stenographer, etc.

Very tastefully prepared exhibits were brought by Mr. Rogers, of Cleveland, and by Mr. F. F. Mursrsh, of Lakewood, and others.

Monday evening was delightfully spent in renewing old acquaintances and meeting the superintendents and teachers of the O. S. T. A. Various forms of amusement were indulged in. Music, games and dancing being the principal features.

Tuesday morning's session was taken up principally by discussion as to the advisability of inviting the Manual Training Teachers to join our association, and also the best methods of raising the O. C. and S. T. A. to a higher state of proficiency.

The committee on nomination appointed by the chairman reported the following officers for the ensuing year, which were elected:

President, E. E. Bush, Sandusky; vice president, C. W. Stevens, Cleveland; secretary, Lena A. Dickinson, Elyria; treasurer, Jerome B. Howard, Cincinnati. Examining Committee, Bert German, chairman; C. P. Zaner, F. F. Mursrsh.

On motion the afternoon session was dispensed with to afford members an opportunity to visit various parts of Put-in-Bay, Middle Bass, and other islands. The association adjourned to meet at Columbus during the spring vacation, about April 2nd and 3rd, 1904.

LENA A. DICKINSON, Sec'y.,
E. E. Bush, Pres.

Canadian Business Educators' Convention.

The annual convention of the Business Educators' Association of Canada was held at St. Catharines, Ont., on July 2nd and 3rd. The convention opened at 10 o'clock in the rooms of the St. Catharines' Business College, President, H. T. Gough, of St. Thomas, Ont., presiding. The visiting educators were accorded a hearty welcome by the Mayor of St. Catharines. Among those present were the following principals of commercial schools: H. T. Gough, St. Thomas, Ont.; J. W. Westervelt, London, Ont.; R. E. Gallagher, Hamilton, Ont.; E. Kaulbach, C. A., Halifax, N. S.; R. Schurman, C. A., Halifax, N. S.; W. J. Osborne, Fredericton, N. B.; W. E. Gowing, Ottawa, Ont.; J. W. Westervelt, C. A., Toronto, Ont.; W. Brooks, Toronto, Ont.; W. H. Shaw, Toronto, Ont.; T. F. Wright, St. Catharines, Ont.; W. D. Enler, Berlin, Ont.; R. W. Nickerson, Woodstock, Ont.; W. H. Stapleton, Sarnia, Ont.

The Vancouver Business College, Vancouver, B. C., and the Central Business College of Toronto, were admitted to membership. The association has now a membership extending from the Atlantic to the Pacific.

After disposing of the financial business of the Association, the president appointed a committee to bring in a report on the revision of the curriculum. The reports of examiners for the past year were then received as follows:

Correspondence and Writing, J. W. Westervelt, C. A.

Law and Forms, R. E. Gallagher.

Spelling, R. W. Nickerson.

Bookkeeping, J. W. Westervelt, C. A., for D. Hoskins, C. A.

Arithmetic and Rapid Calculations, J. W. Westervelt, Sr.

Short-hand A., W. E. Gowing.

Short-hand B., W. Brooks.

Typewriting C. and D., T. F. Wright.

The consensus of opinion was that the papers set had been generally satisfactory, and that the standard of the Association had been well maintained.

The afternoon session concluded with a paper on "Our Examinations; Satisfaction as to tests and methods of Compilation," by J. W. Westervelt of London, and one on "Our Curriculum, Its Efficiency, Expansion and Recommendations," by E. Kaulbach, C. A., Halifax, N. S. On motion, these



Boston Meeting of Private Commercial School Managers' Association

BY GEO. P. LORD, SALEM, MASS.

At nine o'clock on Saturday, July 11, 1903, the members of the Private Commercial School Managers' Association, who had been in attendance at the N. E. A. in Boston, began to assemble in Burdett College for what subsequently developed into the most profitable meeting this organization ever held.

Messrs. C. A. and F. H. Burdett greeted the visitors in a most hospitable manner and the time until ten o'clock was passed in informally discussing matters to be brought before the meeting—little round tables as it were.

The comparatively small number of private school proprietors who were present at the N. E. A. was augmented by the arrival of prominent school men from cities where the summer school has come to be the custom, so that when the meeting was called to order by President Spencer in one of the lecture halls of the college, it was to greet the largest number of school managers ever assembled to discuss purely business matters.

Promptly at ten o'clock the President's gavel fell. The Secretary was authorized to call the roll, after which an opportunity was given, and taken advantage of by some eight or ten candidates, to become affiliated with the association. Those not members were then requested to withdraw and the President proceeded to outline in an able address the object of the summer meeting.

He urged the necessity of more perfect coalition of the private school interests of the country; outlined in brief the work of the various standing committees for the preceding year and pointed out the lines of discussion and work that, in his opinion, should be followed in receiving and discussing the reports of those committees. He laid special stress on the work of the organization committee asking that some definite action be taken on this matter.

The President's address closed with the recommendation that all meetings of the association be in executive session. As this suggestion was accepted, this report will deal with results accomplished in a broad way rather than with detailed descriptions of discussions and arguments.

Following the President's address came the report of standing committees. First, that of the World's Fair Exhibit. This committee made no regular report, but was represented by the president, who explained the plans that the World's Fair Committee, under the management of E. E. Ritchie, had in mind.

Owing to the fact that comparatively few schools seemed to be interested and after an extensive discussion which seemed to favor the plan suggested by Dr. H. M. Rowe, and the treasurer was instructed to return all moneys deposited with him for that purpose.

The report of the Legislative Committee showed that, while no action had been taken this year with regard to second-class postal privileges, the committee and its legislative representatives are still on the alert and that when the time comes proper action may be expected.

The organization committee reported in favor of a plan suggested by Dr. H. M. Rowe, of Maryland, looking to the organization of an institution to be known as the American Commercial Schools Institution. This plan was carefully explained in detail by Mr. Rowe, who not only read a description of his plan, form of application

for charter, and extracts from the laws of the District of Columbia under which the charter would be granted, but also described very minutely the working plan of the organization. This is not to be an association but an educational institution of university grade with power to prescribe courses, conduct examinations and award diplomas in any schools that may desire to affiliate, as well as to conduct advanced courses in commerce for the purpose of training teachers at this level and maintaining the standard of commercial schools on a parity with the other great educational institutions of the country.

When Dr. Rowe had placed his plan before the members, it was decided to postpone discussion upon it until the afternoon session. The report of the secretary and treasurer was then made, showing the membership to be 89 members in good standing with a cash balance of \$267.40 and practically no debts.

After the treasurer's report had been accepted, Mr. C. A. Burdett, in behalf of himself and brother, in a very brief speech, invited the members and their ladies to the Trade Club for a "light lunch." This invitation was promptly accepted and the members adjourned to the dining rooms of Boston's most prominent dining club, where, in one of the large private dining rooms, the members of the association and their wives, in the company of Burdett's "light luncheon" which proved to be one of those exquisite course luncheons for which the Trade Club is famous.

After the lunch, the members of the Burdett's "light luncheon" which proved to be one of those exquisite course luncheons for which the Trade Club is famous. After the lunch, the members of the Burdett's "light luncheon" which proved to be one of those exquisite course luncheons for which the Trade Club is famous. After the lunch, the members of the Burdett's "light luncheon" which proved to be one of those exquisite course luncheons for which the Trade Club is famous.

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In connection with further discussion of Dr. Rowe's plan, which then proceeded, Mr. Spencer, as chairman, proposed to act as general supervisory board for the direction of all commercial education, public and private, in the United States.

It was decided that the association should proceed on a double line, and R. C. Spencer, of Milwaukee, was appointed chairman, with power to choose two associate members as a committee to bring his proposed act to the attention of Congress.

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Having disposed of this the most important business of the meeting, the remainder of the afternoon session was taken up with round table discussions along the lines announced in the advanced program, after which the association to be held during the Christmas holidays.

It will be of general interest to the members not present to learn that every member of the association will bring his discussion as being heartily in favor of the new plan.

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W. BROOKS, TORONTO, ONT.
President 1904.

papers were handed over for the consideration of the committee on the curriculum.

The convention re-convened on Friday morning. Excellent illustrations of methods of teaching touch typewriting were given by Miss Johnson, of London, and Miss Temple, of Toronto. Miss Nairn, of Galt, Miss Rymal, of Hamilton, and Miss Bowlby, of Brantford, followed in what proved to be a very lively and exceedingly interesting discussion. A First Lesson in Shorthand was well handled by Misses Rymal and Bullen. Mr. O. Main, of St. Thomas, followed with an admirable paper on Arithmetic, and was followed in discussion by W. E. Gowling of Ottawa. Messrs. Westervelt and Schurman gave helpful blackboard illustrations on the teaching of Rapid Calculations.

Then followed what proved to be the most interesting feature of the program, Mr. C. P. Zaner, the well-known penman of Columbus, Ohio, who was in the city and was present at the convention, kindly consented to give a lesson in penmanship. His practical methods in dealing with the raw, muscular, country lad in a first lesson in penmanship were much appreciated. The numerous questions put to Mr. Zaner showed that the Canadians know how to make the most of their opportunities. A hearty vote of thanks was tendered Mr. Zaner for his presence at the gathering, and the valuable services rendered to the Association.

The committee on the curriculum then reported recommending several changes. The marking of examination papers was re-adjusted. All subjects on the curriculum are placed on an equality, each paper receiving the full maximum of 100 marks.

The following examiners for the coming year were appointed: Bookkeeping, J. W. Westervelt, Jr., Toronto. Arithmetic and Rapid Calculations, W. E. Gowling, Ottawa, Ont. Law and Forms, J. W. Westervelt, Sr., London. Penmanship and Correspondence, K. E. Gallagher, Hamilton, Ont. Spelling, T. F. Wright, St. Catharines, Ont. Shorthand A, Miss H. Johnston, London, Ont. Shorthand B, Miss H. A. Rymal, Hamilton, Ont. Typewriting, A and D, K. W. Nickerson, Woodstock, Ont. The Maritime Examination Board for the eastern provinces was re-appointed.

The election of officers resulted as follows: President, W. Brooks, Toronto. Vice President, W. J. Osborne, Fredericton, N. B. Secretary and Treasurer, W. D. Euler, Berlin, Ont. Registrar, S. B. Westervelt, Mount Forest, Ont.

Executive Committee: H. T. Gough, St. Thomas, Ont.; W. H. Shaw, Toronto, Ont.; R. Schurman, Halifax, N. S.
The convention then adjourned to meet next year in Halifax, N. S.

Lessons in Up-to-date Business Penmanship

BY



TROY, N. Y.

Lesson I

Resolve to Succeed and you are Already Half Successful

This course of lessons in plain, practical writing is prepared with one object in view, viz.: to be of use and help to all who are striving to improve their writing. Simple, plain forms and common sense instruction will be the aim throughout, and a good, sensible handwriting will be the result if you are but willing to strive for it. The common trials and tendencies of students will be recalled from time to time, and suggestions to remedy the same will be offered. The plan is to start at the fundamental principles for the benefit of beginners, but present, at the same time, copies that can be used by those who already write well, or by those who are under the instruction of a professional teacher.

Those who have resolved to write better have surely entered a worthy school, for the present demands, as never before, good, legible, easy writing. I can candidly insure those results if you will follow closely and carefully the instruction given.

Prepare and mail to me, written as well as you can, the following words. "I have to-day started to improve my handwriting, and make it easily written and legible. This I will accomplish if hard work and perseverance will produce those results." Date specimen and sign with your full name.

To the student whose work reveals most improvement at the conclusion of the course, a certificate to that effect will be awarded. This certificate will contain my very best work in free-hand engrassing throughout. Other smaller prizes will be offered at different intervals throughout the work for the best practice sheets on the various copies presented.

A good resolution at the outset means everything to you. Those who accomplish most along any line of work are those who make the best resolutions at the beginning. I would, therefore, call your attention to the few words in the headline of this lesson. Thoroughly digest these few words, and, even without a start in penmanship work, you have mastered a lesson that will be a lasting one to you through life.

MATERIAL— Good foolscap paper, a cork grip holder, medium course pens, and free flowing ink are the main requisites for practice. A willing hand, a true eye, and the ability to reason wisely are valuable reinforcements.

POSITION is habit, which may be either good or bad. To be good it must be healthful as well as natural, easy and unrestrained. If bad, it requires suppression, care and perseverance till the newly adopted becomes developed. The cut is presented for imitation and study. Note that the body is quite erect, neither resting against the edge of the desk nor leaning back in the chair. Arms rest naturally on the desk with weight of body thrown slightly to the left. Elbow of right arm extends about an inch over the edge of the desk. Catch pen-holder low down and curve last three fingers under the hand so that right side of little finger (near the nail) will rest

lightly on the blotter. Notice that the thumb joint is well crooked which draws it high on the holder. This is an important point concerning how to hold the holder. By so doing only slight pressure of the thumb is necessary to steady the holder in hand. The blotter is held with the left hand. Paper is placed on the desk so that it will be about parallel with the right arm.

MOVEMENT must be created before it can be utilized. This is a simple task, yet to control that which you create will be found a more tedious undertaking. Consider and experiment fully concerning position, especially that of the hand and arm. With the latter resting on the desk as illustrated in the cut, you will find that to roll it on the muscle in front of the elbow will be a simple undertaking and very quickly accomplished. Try this without your holder and with the hand doubled tightly. The movement thus created is commonly called "muscular movement," and is, in truth, the main propelling force that is necessary for the accomplishment of the desired end. This movement will be reinforced more or less in actual work by the action of other muscles, such as those of the hand and fingers. Yet these muscles will act unconsciously and without much effort when occasion demands it. Those who plan out the best writers in the end are those who endeavor to use exclusively, during the initial months of their practice, the movement created by the rolling of the arm on this muscle in front of the elbow. Tight clothing on the arm will interfere greatly with freedom of movement. You should, therefore, guard against it.



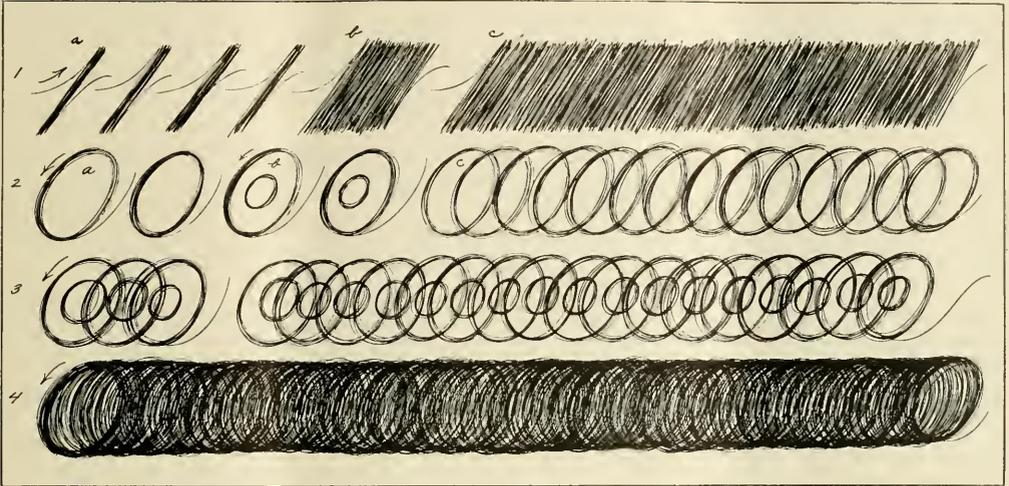
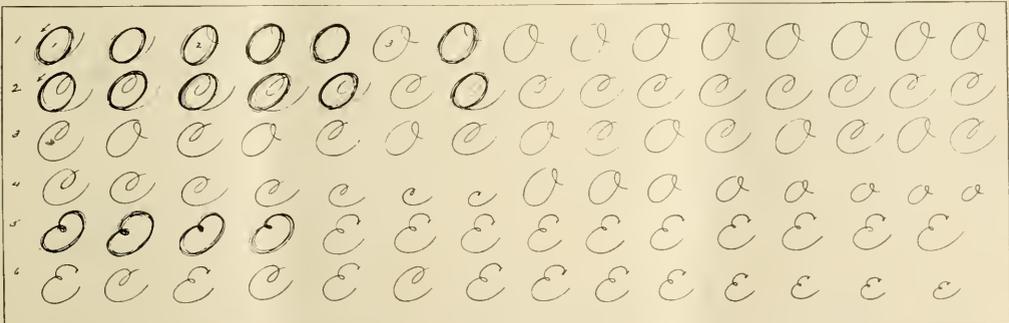


Plate 1

After carefully experimenting with your hand and arm as to position and movement, prepare to commence practice. Assume the position described above, and with the little finger resting on and gliding over the blotter, and with the arm working directly in and out of the sleeve, mark rapidly up and down to produce the results shown in exercise a, line 1. Make it at least as large as it appears in the copy. Be positive that the whole arm does not slide. The sleeve should remain stationary, while the arm moves directly on the muscle, as described in paragraph entitled "movement." Make several pages of this exercise, aiming all the time to firmly establish and apply this movement. Exercise *b* is a continuation of the work in *a*, while *c* is still more of the same medicine. Uniformity in size and slant should be thought of constantly. In working on the plain oval exercise, as illustrated in line 2, bring the same movement of the arm into play, only in a round and rolling manner. Moving down on the left as indicated by the arrow, make the exercise as large as the copy. Roll the arm rapidly, at least 150 revolutions per minute; work earnestly, thoughtfully, and systematically. Take one exercise at a time and prepare several pages of each. The exercises in lines 3 and 4 are somewhat difficult for you at present, therefore pass them by. We will return to them later.

Plate 2

Make several lines of the first oval exercise, bringing it down to capital letter size. This means about three-eighths of an inch in height. The little loop at the top of exercise 2 in the same line is formed by turning abruptly at the top of the oval on the last revolution. This same idea applied on one revolution will produce the capital *O*, as illustrated in the remainder of the line. Make it quickly and rapidly, striving all the time for perfection in that little loop at the top. The oval exercise at the beginning of line 2 will develop a movement for the capital *C*. The little oval at the top is made first, then circle eight or ten times to produce the oval and end with the final stroke to complete the exercise. Make several pages of each capital. Note carefully that the first stroke of the *C* starts to the left and not directly downward. No aid, remember, from the finger joints. You will find the capital *E* exercise quite difficult at first, yet perseverance will master it in the end. It is a good one to develop sureness, for your mind must not wander, else you will stray entirely from the path. The *E* starts with a dot and required the same round and rolling motion of the arm as was required to produce the *O* and *C*. The little loop in the center is small, while the ending stroke corresponds with that of the *C*. Rotundity of movement is necessary to produce satisfactory results on all three letters. Try the idea suggested in line 3, making the first letter quite large and gradually reducing the size to a very small one. You will find this good practice. Pencil them out slowly and much larger to obtain a correct idea of form, then strive hard to produce that form quickly. Know positively what you are shooting at, and if you miss, investigate to know wherein and why.



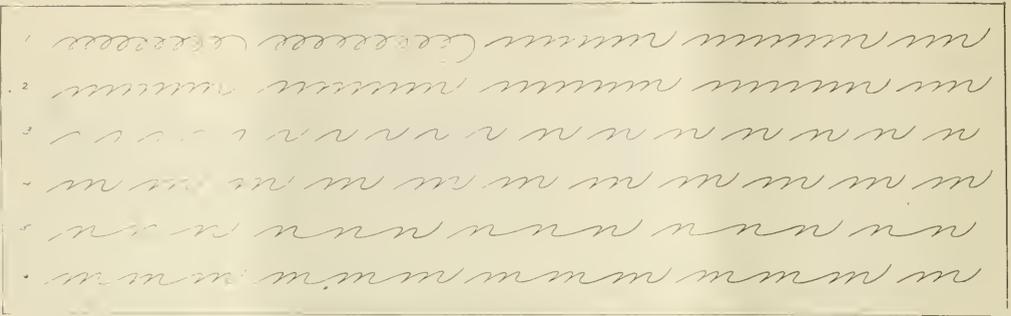


Plate 3

The first exercise in line 1 requires a reverse motion of the arm as was required on former exercises. That is, in the opposite direction. Being a small letter exercise, only a portion of the amount of movement is necessary for its production. Roll the arm lightly and rapidly, making the small loops very distinct and the turns at the top very round. This movement must be accompanied by a swing of the arm from the elbow which moves the pen to the right. Study and experiment carefully. In line 2 the loop is replaced by an angle which requires a more direct movement to and from the base line. Uniformity should be the end desired on both exercises. Allow the little finger to glide lightly over the paper at all times. The small *n* in the last part of line 3 is composed of two turns at the top with an angle and a turn on the base line. Be watchful and see that you make it so. The small *m* is an extended *n*, being composed of three turns at the top with two angles and a turn at the base line. These turns require a round rolling motion, while the angles need a very direct motion. Make both very quickly. Try joining three of each as illustrated in lines 5 and 6. Keep the letters correct in form, spacing quite wide and uniform and practice sheet neat and systematic.

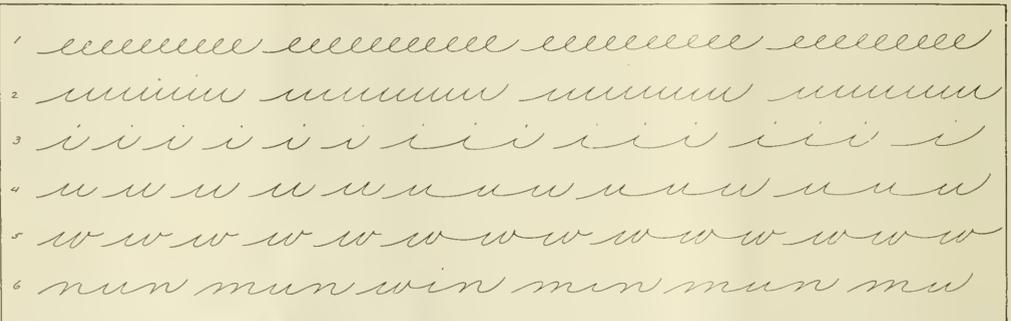
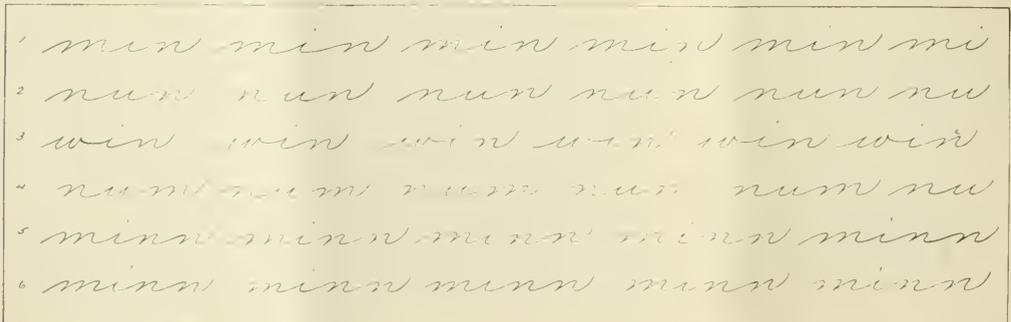


Plate 4

Exercise 1 is the reverse of line 1 in plate 3. The same quality and quantity of movement is necessary for its execution, yet it must be in the opposite direction. Make it small, too small rather than too large. The exercise in line 2 contains angles at the top and turns on the base line. Work lightly but vigorously. The small *j* is composed of one angle, one turn and a dot directly above. Bring the down stroke to the base line before making the turn. The *z* is composed of two angles at the top and two turns on the base line. It is merely a portion of exercise 2. The *u* is the *u* with an addition. The peculiar dot and final stroke need close attention and study. Practice vigorously when joining three of these letters, and watch detail closely. Bear in mind that all letters are different and that no two are exactly alike. Note the difference between the *u* and *n* and see that you produce that difference. Be certain as to the correct form of the five small letters given thus far, and then experiment with the groupings in line 6.



Criticisms

W. T. L.—Be sure to practice upon the copy given. Constant practice upon one copy will secure better results than little work upon many. Have more curve and less length in the upstroke of the *u* and *m*. Keep an even base line. Have second stroke of the *u* as high as the first stroke. Do not curve the first down stroke of *u* as it appears like the poor *u*. Notice carefully the difference between *l* and *c* in the word *nice*. Do not make fancy ending stroke to *w*. Draw straight lines through each letter of your words and observe the slant. Is it uniform?

L. R. N.—Close the oval at the top. You lack control. Your motion is jerky. Cultivate a gliding movement of the hand. After making a series of small *o*'s, examine each one and compare one with another. You will see that there is little similarity. Practice much upon this exercise alone. Criticisms are given only upon work upon the lessons.

C. M. M.—Do not slight the last stroke of *m* and *n*. Bring down strokes of *u* to the base line. Notice the spacing and height of *u* and *w* in copy. This exercise (*uw*) needs more practice. The *r* and *s* are good. Do not bring the *y* so far below the base line. Cross the *r* from the base line up. Do not lift the pen so often. Too much curve at top of *a*. There is a slight double curve between *o* and *a*. The small *g* should be an *o* with a down stroke rather than an *o*. Not enough width between the upstroke and second downstroke of the *g* at base line. Your work shows careful practice.

J. A. B.—Have more of a loop in the *e*. Keep a double curve between *m* and *l*. Have as free a motion the last part of the word "minimum" as at the first. Do away with any extra flourishing. Cross the *x* from the base line up and do not make too quickly. Have the last stroke of the *y* higher than the first. Repeat your practice upon Plate 10 and eliminate all *anger* movement. Do not make loops in the top of the small *o*'s. Do not curve the down stroke of the *a*. Join the *g* and *r* at base line. Do not hurry over the last plates of practice. Your first two plates show much improvement.

W. H. G.—Your work upon *i*, *e* and *c* needs little criticism. Do not have a wide spacing in the *m* and *n*. Have more curve in the up stroke. Have a wider oval at the top of the *B*. It should be nearly as large as the lower oval. Point the little loop downward. Keep the loop of the *o* more nearly in the centre.

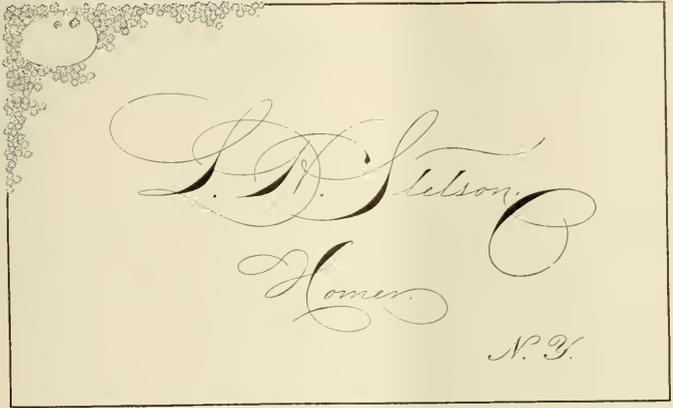
F. A. R.—I would advise you to use an enamel finish paper. Your mistakes will not be quite as obvious and you will seemingly gain better results. Have more curve in the upstroke of the *c* and less angle at the bottom of the *c*. Keep the *c* the same height as the other letters. The capital *C*'s and *E*'s are excellent. Curve the down stroke of *C*. Very good work.

A. B. C.—You have every reason to be encouraged. Your work shows freedom of movement and careful, critical practice. Do not curve the first stroke of *u* toward the second, giving the appearance of an *a*. You can overcome this by having more curve at the base line of first up stroke. Close the tracing oval at the top. Try to make the single small *o* as round or oval as possible, so that if any part were taken out, it would form a part of a circle and not a straight line. Close the *o* at the top. Curve the upstroke of *m* more. Keep the height of small letters uniform in "one, onion," etc. Have more double curve between *m* and *o*, *o* and *x*. Keep base line even. Draw a line from the first to the last letter of "xenium" touching each letter. Is it straight or wavy? Bring the second stroke high enough, thus giving the appearance of poor *o*'s. You are not careful enough in crossing the *x*'s. Retain as nearly as possible, the same base and height as the other minimum letters. Stop before lifting the pen in the small *g*. Have more opening at base line between first up and second downstrokes of the *a*.

No Doubt About It

THE BUSINESS EDUCATOR is fine this month, and there is no doubt as to its being the leader.

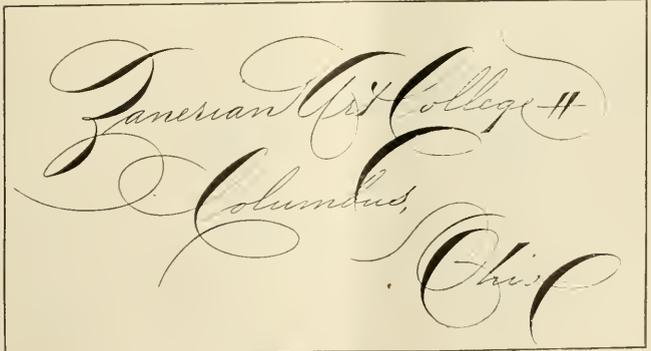
W. L. THOMAS,
Wichita, Kans.
Wichita Commercial College.



BY C. C. CANAN, BRADFORD, PA.



BY H. B. LEHMAN, CHICAGO BUSINESS COLLEGE, CHICAGO, ILL.



BY MR. S. M. BLUE, ORD, NEB.

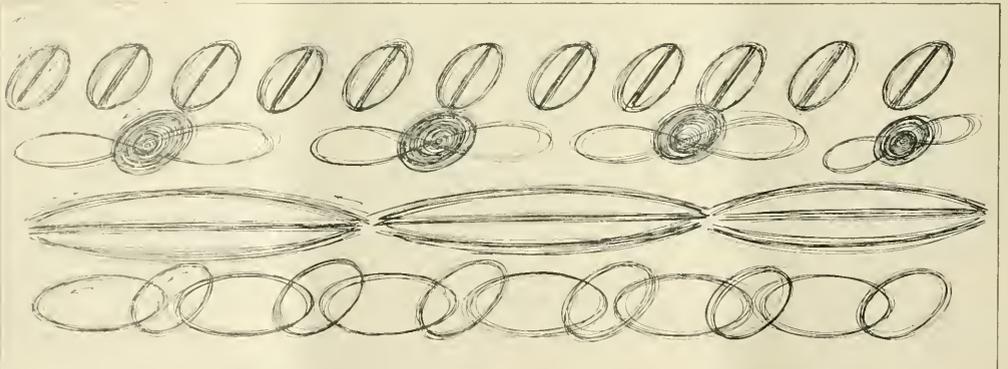
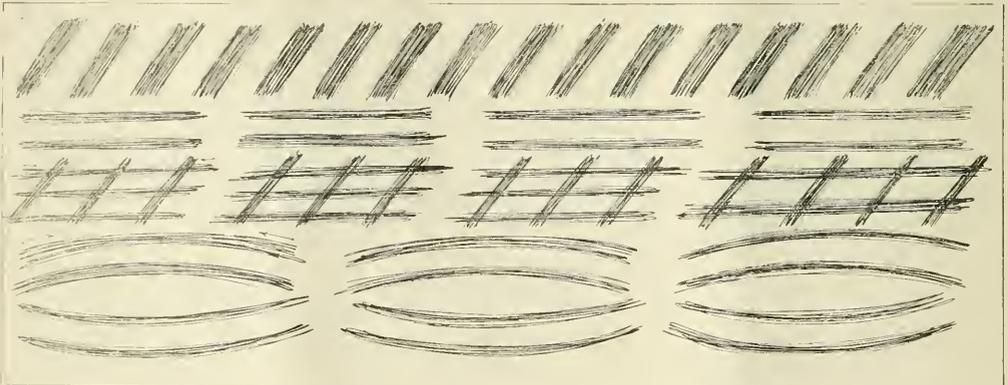
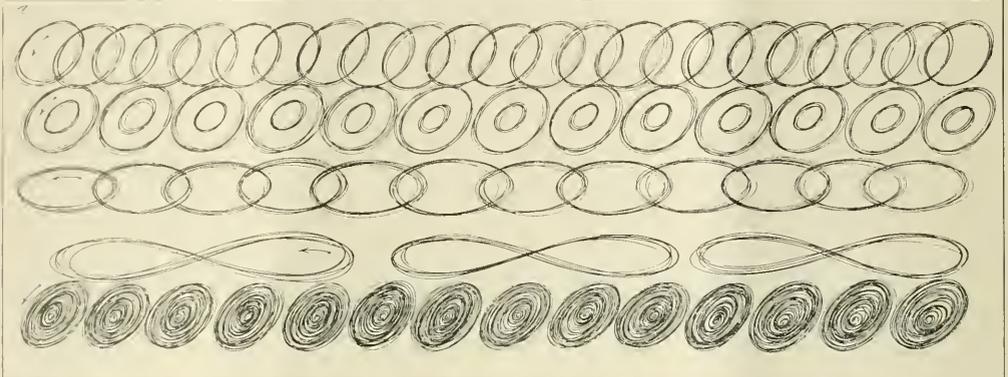
Movement Exercises for Students of Practical Writing.

BY

156 GRAND AVENUE.

E. C. Miller

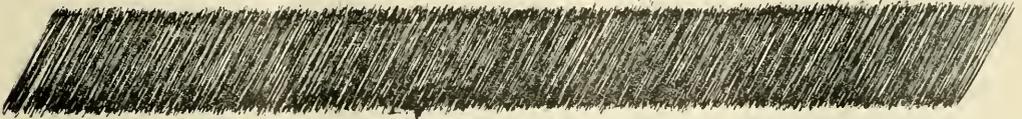
ROCHESTER, N. Y.



Students PAGE AND WORK

BY C. G. QUINN, PUPIL OF R. S. COLLINS, PEIRCE SCHOOL, PHILADELPHIA, PA.

A man is known by the company he keeps.
A good companion makes fine company.
Business men require good penmanship.



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SENTENCE WRITING BY C. B. ROBY. N's BY LIZZIE JONES, PUPILS OF J. E. PLUMMER, CENTRAL BUSINESS COLLEGE, CUMBERLAND, MD.

I take great pleasure
in recommending T. Cunningham
as a promising young man. He
is a great friend of mine and is
an honest christian boy.

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COLUMBUS, OHIO, SEPTEMBER, 1933

SUBSCRIPTION PRICE, \$1.00 A YEAR. 10c. A COPY.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

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Send upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the BUSINESS EDUCATOR is not only the best but the cheapest, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium. It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

The Pen and the Typewriter.

An order has been issued by the Baltimore and Ohio to the operators along the line that they must give up the use of typewriters. The officials believe that the writing machine is a fruitful cause of error, and that many accidents have been caused by their use.

Hereafter all operators will write their orders to engineers with a pen and the typewriter will have a back seat. This order has created a great deal of adverse comment among operators who find it irksome to drop back to the pen and ink method after running the smooth sailing machine writer.

It is said that five times as many mistakes occur with typewriters as with the old pen.—Fairmont, W. Va., Times.

We presume the above affects only a branch of that railway system, but be that as it may, it calls to notice the fact that mistakes on the machine are more easily made than with the pen.

There are two things in writing which need special care. Care on the typewriters to avoid mistakes, and care with the pen to write legibly. Typewriting is easy to write and easy

to read, but it is easy to make mistakes as well. With the pen, the mistakes in spelling and figures are not so likely to occur, but mistakes in reading are more easily made.

As the years go by it becomes clearer and clearer that the pen can do some things better than can be done in any other way. Hence the continued demand for good writing.

The Necessity of Good Penmanship in Business.

Good, legible, rapid writing is a modern need of no mean proportions. Few realize the vast amount of work done by the pen in the transaction of business. The vast interests involved, the important transactions transcribed, and the large amounts recorded make it more and more imperative day by day that writing be plainly legible. Thus it is that as commercial interests become more complex and extensive, more legible writing is demanded. The typewriter, duplicating and adding machines, etc., may and will continue to multiply, but the pace of the pen seems not to slacken.

Poor writing is an aggravation, and a hindrance to promotion, while good writing is a pleasure, and a direct means of promotion.

"Apply in own handwriting," is a frequent quotation in "want" ads, in our dailies. This is not alone what it would appear on the surface. It means that persons are wanted, not merely because they write well, but because they possess the necessary pluck, perseverance, industry, and care to acquire the art of writing well. Thus, a good handwriting means character as well as skill. And that is why persons with a good handwriting are in demand.

Young man, young woman, now is the time to learn. Today and not tomorrow is the time to begin to reconstruct your penmanship. Start now to banish the irregular, illegible, slovenly features of your writing. Good writing means careful writing. Therefore begin by being careful in the execution of all your writing. Do not writing carelessly, indifferently, or slovenly and your penmanship will soon show improvement.

The Reunion of Zanerians

The Zanerian Reunion, which was held in Columbus, Ohio, June 22nd and 26th, inclusive, 1933, was a most enjoyable, interesting and profitable affair. Enjoyable, because everybody seemed to have the best possible kind of a time; interesting, because the discussions, papers, talks, etc., were most entertaining and instructive; and profitable, because everybody seemed to have gleaned some profitable information from the discussions, associations, etc.

The meeting was not as large as had been hoped, but sufficiently large to make it an unqualified success, there being between fifty and one hundred in attendance.

The regular program by way of papers, lessons, talks, etc., was carried out each day. Besides this regular program of a professional character, other things of a social nature were indulged in.

On Tuesday forenoon the medal given by Mr. E. S. Cause, of Emporia, Kans., for the year ending June, 1933, for the one making most improvement in penmanship, was awarded J. M. Beisel, of Lehighton, Pa.

On Tuesday afternoon the members formed a theatre party.

Wednesday afternoon they had their photos taken, and then visited the Ohio Penitentiary, all having gotten out without being detained permanently.

On Wednesday evening the banquet was held, which proved to be one of the most enjoyable events of the kind we have ever had the pleasure of attending.

On Thursday afternoon a tour of the city of Columbus was taken on the special car "Electra." On the evening of the same day the Oientangy Park, Zoological Garden and Theatre were attended.

On Friday forenoon the debate on the Merits of Vertical and Slant Writing came off in a most interesting, enjoyable and instructive manner. The afternoon was given up to program work, adjournment taking place at five o'clock.

On Friday morning the school was presented with a large, handsome, reliable clock by the members in attendance.

Ex-students came many miles to attend the Reunion, some coming as far as from Nebraska expressly for the occasion. A few professional penmen who were not pupils of the school were in attendance also.

So well pleased were the members present, and so enthusiastic over the influence exerted by the meeting, that a project is now on foot to make the meeting an annual one, and something more of a professional character. Certain it is that there is more interest in the subject of writing today than ever before, and for that reason a purely penmanship gathering of no mean proportions seems not improbable.

Hymeneal

Mrs. Sallie K. Smith
announces
the marriage of her granddaughter
Sara Elizabeth McKea

to

Mr. George Albert Henry,
Sunday, May thirty-first,
nineteen hundred three,
Kansas City, Mo.

At home
after June fifteenth at
1309 Pennsylvania Avenue,
Kansas City, Mo.

Mr. Herbert Darius Harris
and
Miss Susie Crandell Rounds
announce their marriage
on Tuesday the thirtieth of June
one thousand nine hundred and three
Vestal, New York

At home
after August the fifteenth
Vestal, New York

W. F. and Mrs. Bartholomew
announce the marriage of
Miss Barbara Klepper

to

Arthur H. Burke,
Wednesday evening, July 26th, 1933.

At Home
in Marinette, Wis.,
after August 10th.



E. H. and M. C. Fisher have opened the Winter Hill Business College, at Somerville, Mass., a suburb of Boston. These men were for many years highly esteemed teachers of Bartlett College, Boston, and their building, and equipment are almost ideal. They are men of experience, ability, earnestness, and noble character. We are glad to join their amateur friends in wishing them the success that merit deserves.

H. B. Lehman, formerly of the Spencerian Commercial School, Cleveland, Ohio, has gone to the Chicago Business College. An excellent penman has joined forces with an enterprising firm.

Mr. Corliss of Burdett College, Boston, will take the place of Mr. Young of the Feltley School, Brooklyn.

Clay D. Sinker, of Des Moines, Iowa, made a trip to the Pacific Coast last month, in the interest of the Practical Text Book Company, of Cleveland. This enterprising company is publishing its excellent books with a great deal of vigor this year.

H. G. Greene, commercial instructor in the Western Massachusetts School, has been elected to take charge of the new commercial department in the Winchester, Mass., High School. Both parties to this transaction are to be congratulated.

C. B. Bowerman, of the East High School, Cleveland, Ohio, has been spending the summer in New York City, as the Manager of the school department of the Smith-Premier Typewriter Company. This is another occasion for double congratulations. Mr. Bowerman is a hustler from the state of W. N. Ferris—a very Wolverine for business.

Charles R. Weirs, who has been acting as chief correspondent for a large corporation in Buffalo, has accepted a position as principal of the commercial department of the Fitchburg, Mass., Business College. W. B. Cole, who takes a similar position with the Permin School, Boston. Mr. Cole succeeds G. T. Wiswell, who goes to the Walworth Business Institute, New York. Mr. Cole is an exceptionally able commercial teacher, and he will doubtless build up a good commercial department in the Permin School, which has won for itself no small reputation as a shorthand school.

Nearly 400 students enrolled at the Rhode Island Commercial School last year, and President A. S. Heaney had the pleasure of graduating a class of 104 in June. They made Mr. Heaney a present of a handsome chair. Evidently they thought he needed a rest, but there was no hint that he was to retire to the rear when he assumed a recurrent position. He has re-engaged R. A. Spelman, his efficient commercial teacher, and we have no doubt that his school will continue to enlarge during this year. In fact, Mr. Heaney is so sure of it that he has practically decided his salary is one of the things to be congratulated on having two such schools as the Bryant & Stratton and the Rhode Island Commercial.

C. C. Marshall, the popular member of the Goodyear-Marshall firm, spent the spring and summer in New England in the interests of his company, and he cut a very wide swathe in the hearts of his hearers. Those who deal with Mr. Marshall will find a square man and an intelligent, cultured gentleman.

J. E. Leamey, the talented penman and commercial teacher of the Troy Business College, has been re-appointed at an increased salary. Mr. Leamey is one of the coming men in our profession. In fact, as the French say, he has arrived.

D. L. Musselman, the widely-known head of the Gem City Business College, returned the latter part of July from an extended vacation trip among the Rocky Mountains. Mr. Musselman is a traveler and a lover of the Rockies, and year after year he returns to them to gather strength and inspiration for the brooding nags in tasks that meet him in his large publishing business and in his huge school.

We miss the genial L. L. Williams from our conventions. At St. Louis, Philadelphia, Milwaukee, Minneapolis, Brooklyn and Boston, he has been in the main for his sunny countenance. Wonder whether his educational interest has waned with the passing of his great publishing interests. Let us hope so, and that we may welcome him to us again at Cincinnati.

E. G. Parkinson, formerly with the Lynn, Mass., Business College, has been engaged to take charge of the commercial department of the Auburn, K. I. High School.

W. N. Miner is again in trouble. Mr. Lusk, whom he has been writing up in The Typewriter and Photographic World, has brought suit for both civil and criminal libel, and according to the New York World of July 29th, he was having a painful time trying to find someone who thought enough of his comfort to sign a bail bond for \$10,000. He is a very irascible man, and two years ago, after breaking a chair over the head of a postman, he paid a fine of \$2,000 in the United States Court. The readers of the World will understand well why the matter is if they do not receive the August number of the magazine, for Mr. Lusk has asked for an injunction restraining the World from using that number, owing to an alleged intention to make in it a second attack on Mr. Lusk.

The Kinyon Commercial School, Pawtucket, R. I., is in great favor with the people of that city. We had the pleasure of attending Mr. Kinyon's commencement on June 1st, and the audience that gathered at that time was a compliment to be proud of. Governor Garvin presented the diplomas to the fine class of graduates.

The commencement exercises of the Shoemaker & Clark School, Fall River, Mass., were up to the usual high standard. The Honorable Charles Emory Smith made the principal address. In order to obtain the Academy of Music for that evening, it was necessary for Messrs. Stone and Rogers to subsidize the company, but they have had a season lease of it, but they rose to the occasion, and they should have felt repaid by the splendid audience that greeted them. The Honorable Charles Emory Smith made a beautiful loving cup, which graced the office.

We were glad to see the radiant face of R. J. Shoemaker at these exercises. He says that they are considering the advisability of roofing in one of Rochester's parks in order to accommodate the stenographers and other clerical forces that have taken care of the Cyclopaen business that has been developed by Mr. C. S. Clark and himself. This is not altogether a jest, for if we remember correctly Mr. Shoemaker stated that they now employ 30 stenographers and bookkeepers, just to take care of their own business.

Enos Spencer has issued in pamphlet form his Milwaukee address on "Advanced Accounting." It is an attractive little booklet, and is very instructive. Doubtless he would be glad to mail copies on request.

R. A. Grant, the popular director of the commercial department of the Rockford, Ill., High School, has been re-elected at a very substantial increase in salary. B. F. Hart, of La Salle, Ill., has taken a number of letters of commendation to the thoroughness of his work.

At the forty-seventh annual commencement exercises of Soule Commercial College a class of 121 young people received diplomas, and the honored founder of this notable school delivered an address of inspiration. He has a useful new building that was erected last year for this famous school is now occupied by it, and we shall have views of it in an early number.

W. P. Charles, of the Charles Commercial School, Brooklyn, has been spending the summer in the West Indies, and the Brooklyn Commercial School, especially in the interest of commercial education. He went on the invitation of the English government officials, and he is expected to establish several commercial schools. He will write a description of his trip and his operations for the EDUCATOR, on his return.

W. E. Corey, who has been elected to take the place of Charles M. Schwab as acting president of the United States Steel Corporation, is a self-made man. He had to quit the public schools at the age of sixteen, but he took a commercial course at the famous Duff Commercial College,

Pittsburg, and studied chemistry and metallurgy while working in the Edgar Thompson Steel Works, over which Mr. Schwab once presided. You may be sure that he will be glad to have you should look carefully over the list of the "captains of industry." The commercial school is in no danger of failing to do a great work so long as it does well a work of limited range.

Goldie College, Wilmington, Del., graduated a class numbering 144, in June. Judge George G. Coakley, of the Commercial Association, and Dr. P. S. Henson, the famous lecturer of Brooklyn, gave the principal address. We can imagine the delight of the great audience as they listened to the U. S. papers complimented Miss Bessie Risinger on her rendition of a vocal solo during the evening. Our friend, T. J. Kisinger, the proprietor of this flourishing school, should be pleased with his success.

The Utica School of Commerce, Utica, N. Y., graduated a class of 57 the last of June. We notice that the Utica papers complimented Miss Bessie Risinger on her rendition of a vocal solo during the evening. Our friend, T. J. Kisinger, the proprietor of this flourishing school, should be pleased with his success.

Through the kindness of George Stanley Murray we received a copy of the Levant Herald, containing an account of the commencement exercises of Robert College, Constantinople, whose commercial department Mr. Murray directs, besides acting as financial agent for the school. The United States Consul, Hon. G. A. Leibman, presided, and a class of nineteen was graduated.

We acknowledge the receipt of an invitation to attend the graduating exercises of the Buffalo B. & S. Business College, from which a class of 80 young people went out into the world to take up their rightful burdens.

Do not forget the EDUCATOR when you get ready to make up your cloth this fall. It takes money, and lots of it, to get up such a paper as this, and we make no apology for asking our friends to support us loyally. We make special club rates, which are only a few cents higher than the price asked for the interior editions of other papers; besides, it is impossible to put into the hands of your friends and your pupils so helpful a paper as the EDUCATOR. The EDUCATOR is an all-round representative of commercial education, not a tomb for deceased convention papers—a sort of Congressional Record—for a mercantile journal, but a live, up-to-date medium of instruction for both student and teacher in all the technical commercial branches, except shorthand and typewriting. Club us!

Mr. and Mrs. Benn J. Ferguson of Marietta, O., are now located with the Union Business College, Philadelphia, Pa.

Mr. A. R. Burnett of Vincennes, Ind., is now located at Bowling Green, Ky., with the Southern Normal College. Mr. Burnett was located there a couple of years ago, and is therefore not a new man in that position.

F. L. Haerberle, formerly of Fairbault, Minn., and more recently of Valley City, N. Dakota, has purchased an interest in the Pittsburg Business College, Pittsburg, Kans., and reports flattering prospects for the commercial, stenographic and business education. We congratulate the good people of Pittsburg on having secured Mr. Haerberle's services and influence.

H. D. Goshert, of the Columbia Commercial College, St. Louis, Mo., favors us now and then with some very graceful penmanship. Mr. Goshert's penmanship is full of fire as well as fealty.

Child's Business College, Pawtucket, R. I., has increased its floor space by an addition having been built to the fine new Slater Trust Building of that city.

The Union Business College, the Quincy Business College, and the Quincy School of Correspondence, Quincy, Ill., have been incorporated into one institution, to be known as the Union Business College Company. Mr. J. Cassidy, President; L. E. McKnight, Jr., Secretary; and John R. Hutchinson, of Des Moines, Ia., secretary and treasurer. We wish the new institution the success it merits.

Mr. N. C. Brewster has sold his Penn Yan, (N. Y.) School to Chas. E. Birdsall of Lima, N. Y. Mr. Birdsall has already taken charge of the institution.

A History of Denmen, Early Business Education, and Educators in America.

By A. H. Hinman, Worcester, Mass.

The first meeting of commercial teachers was held in Bryant and Stratton's College, New York City, Christmas week, 1863. The next meeting was held in the same place in July, 1864, consisting only of the proprietors and teachers of the Bryant and Stratton schools. The programs of the meetings were crude and meagre. They constituted the first step in this country toward association of commercial teachers for mutual improvement and benefit, and were conducive of much good. In July, 1865, a general convention of the proprietors of the Bryant and Stratton schools was held in the Chicago Bryant and Stratton College under the personal management and direction of Mr. H. D. Stratton, who made extensive preparations for this important occasion. The convention continued for several days with programs arranged mostly by Mr. S. S. Packard, who acted as secretary of the convention. The report of the proceedings was published in pamphlet form, edited by Mr. Packard, whose tact and ability were exercised in making it a most presentable document. Invitations had been extended to leading business and commercial men, educators and statesmen, whose replies constituted the most valuable endorsements ever brought together of the work of commercial schools, more especially of the Bryant and Stratton chain. A very large edition of these proceedings was printed and distributed to the schools of the chain; which widely distributed them in their respective cities and communities. The prominent men and leading spirits in that meeting were H. D. Stratton, H. B. Bryant, E. G. Folsom, J. H. Goldsmith, E. R. Felton, Dr. J. C. Bryant, J. V. R. Chapman, John J. DeHan, L. A. Gray, H. C. Clark, Henry C. Spencer, A. W. Smith, R. C. Spencer and others. Public meetings were held in Bryan Hall and in the Opera House, addressed by prominent men including James A. Garfield and others. The proceedings were well written up and published in the press of the city and widely noticed throughout the country. While not the most largely attended, it was probably in some respects the most important gathering of the kind ever held in the history of commercial schools. Unfortunately however, for the harmony of the chain of colleges, Bryant and Stratton had become unduly ambitious and arrogant in their management and policy. They conceived the idea of monopolizing commercial education, and with this object in view proposed to absorb or crush out all competing and rival schools throughout the country. Bryant and Stratton had entered into a partnership between themselves, the duration of which was not to be affected

by the death of either or both of them, but was to be continued by their executors indefinitely. They had devised articles of co-partnership with local partners of the schools which gave to Bryant and Stratton such arbitrary and absolute powers and privileges as to enable them at pleasure to remove the local principals. This scheme of partnership organization and power which Bryant and Stratton attempted to fasten upon local principals and schools of the chain caused distrust and dissatisfaction, and was strenuously opposed by the older men and those who had been longest associated in building up and extending the enterprise. Abuses arising under this ambitious and far-reaching measure resulted in an emphatic protest which took form in the meeting of local principals in Cleveland in the winter of 1866, which gave expression to the dissatisfaction and sense of injustice that had spread among the colleges and local principals in consequence of the grasping measures and policy of Bryant and Stratton. The first and most emphatic complaint and protest was made by E. R. Felton of the Cleveland College, in which he was sustained by local principals of other schools. R. C. Spencer, Milwaukee, espoused the cause of the dissatisfied principals against Bryant and Stratton, and assiduously labored to bring about such reforms as were necessary to promote harmony and perpetuate the close ties of reciprocal relationship in the chain of colleges, with justice to all concerned. In pursuance of this object, Mr. Spencer prepared, published and circulated circular letters embodying a concise history of the growth and development of the chain of colleges, the relations of Bryant and Stratton to the enterprise and to those associated with them, and pointing out the causes of complaint, and suggesting remedies for grievances, discord and dangers. Christmas week, 1866, a meeting of dissatisfied principals was held in Cleveland to consider causes of complaint and propose such changes and modifications as would remedy the existing evils and threatened dangers. Although Bryant and Stratton were invited, they did not appear and ignored the meeting and its objects. Mr. S. S. Packard espoused the cause of Bryant and Stratton with the apparent design of defending their action and policy. The opposing parties were represented by R. C. Spencer between whom and Mr. Packard there was a heated controversy with some sharp passages at arms. Upon the charge of conspiracy, Bryant and Stratton instituted proceedings to dissolve partnerships with E. R. Felton, Cleveland, and R. C. Spencer, Milwaukee. Decrees of dissolution were

granted in these cases, and receivers appointed to take charge of the effects and wind up the partnership affairs at Cleveland and Milwaukee. Bryant and Stratton and R. C. Spencer separated at Milwaukee, as did also Bryant and Stratton at Cleveland, where E. R. Felton opened an independent school under the title of Union Business College. At Milwaukee the patrons of Bryant and Stratton school and the community sustained R. C. Spencer in his action and the students remained with him in the old rooms of the school, the title of which was changed to Spencerian Business College. Bryant and Stratton purchased the lease of Lincoln Commercial College, put in a strong faculty, furnished and equipped the school well, advertised it extensively and materially reduced the rates of tuition to compete with the Spencerian College, which maintained its rates of tuition. About the time that this war in the chain of colleges broke out, Mr. H. D. Stratton was prostrated at his home in New York, by an illness which proved fatal in the spring of 1867. Worn and exhausted by the toils and strains he had endured in organizing and building up the chain of colleges, his constitution succumbed to consumption which proved fatal. His illness and death at this juncture touched the hearts of all his associates, and especially of those who had stood shoulder to shoulder with him through the struggles and triumphs of the remarkable educational enterprise in which he was the inspiration and leader. Although Mr. Stratton did not directly communicate with R. C. Spencer, it is reported that as the end approached he expressed the kindest feeling toward him, saying, that if he and Robert could have met and talked matters over, the trouble would have been satisfactorily and harmoniously adjusted.

Soon after Mr. Stratton's death, his surviving partner, H. B. Bryant, began to dispose of their interest in the schools to the local partners. In less than a year after opening their school in Milwaukee in opposition to the Spencerian College, they turned it over to R. C. Spencer, who consolidated it with his school, which subsequently absorbed the Larigo Mercantile College. The meeting between H. B. Bryant and R. C. Spencer after the death of Mr. Stratton was affecting. These strong men had been closely associated many years in the chain of colleges, and the ties of attachment between them were of no ordinary character. Mr. Bryant was a man of reserved and quiet temperament, whose manner was somewhat distant. On this occasion his emotions overcame him and tears came to his eyes as he grasped the hand of his old friend and co-laborer. From that time forward the ties that bound them together became more tender and sympathetic.

In the summer of 1866 the second convention of the chain of colleges was held in Cleveland. At the same time a similar organization of commercial schools and teachers was formed under the title of the National Union of Business Colleges composed

of those who had separated from the Bryant and Stratton chain, and a few independent schools designed to preserve the advantages and benefits of the chain without its disadvantages. Of this organization E. R. Felton was president. The death of Mr. Stratton and the dissolution of co-partnerships with local principals in the chain of colleges, brought about a condition of things very favorable to the accomplishment of the objects of the reform movement led by R. C. Spencer, E. R. Felton and others.

CONTINUED.



"Proceedings of the Second Annual Convention of the Gregg Shorthand Association of America, Peoria, 1902" is the title of a sixty-four page book, splendidly printed and illustrated, devoted to the subject mentioned in the title. The report is nothing if not first-class and complete, and is certainly the most comprehensive thing of the kind we have ever seen issued along shorthand lines. The price is \$1.00, and it is well worth that price to any one interested in shorthand work.

"The Columbian Compendium of Penmanship," published by the Columbian Correspondence College, Washington, D. C., price, \$1.50, is the title of an eighty-four page, flexible back publication, giving copies and instruction in business and ornamental penmanship and lettering. The instructions are brief and practical, and the illustrations are numerous. The paper is of the finest grade, as is also the printing.

"Anonymous Assassins of Character," by W. J. Kinsley, expert in handwriting, No. 20 Broadway, is the title of a booklet, being a reprint of a contribution to the New York Press. The booklet is worth getting and reading.

"Artistic Alphabets" by C. C. Canan, Duke Center, Pa., price \$1.00, is one of the very finest things of the kind ever issued, containing, as it does, gems of the penman's art, from the author's brain and pen, as well as from professional penmen, such as Flickinger, Howe, Zaner, Dennis, Mills, Eacomb, and others. Those wishing to see the finest work of the kind ever issued by this master penman should secure a copy of this book. The printing and paper are alike elegant.

Mr. Canan, in this publication, has demonstrated that as an all-round penman he ranks among the world's few finest.

"Card Key to Exercises in the Reporting Style" being twenty-seven special cards to accompany the "Isaac Pitman Shorthand Instructor" for the use of teachers in large shorthand classes, price 25 cents. Those interested in Isaac Pitman Shorthand will do well to investigate these cards as effective aids in teaching.

"Strange Case of Dr. Jekyll and Mr. Hyde," by Robert Louis Stevenson, printed in the easy reporting style of phonography, in accordance with the "Manual of Phonography," by Benn Pitman and Jerome B. Howard, published by the Phonographic Institute Co., Cincinnati, Ohio.

Obituary.

Tuesday morning, July 21st, at Great Barrington, Mass., Mrs. Charlotte H. Packard died quite suddenly, though she had been far from strong for some years.

Mrs. Packard was the widow of S. S. Packard, the well known and highly esteemed business educator. Mrs. Packard conducted the school in a most able manner after her husband's death, being able to do this because of the fact that she took part while he lived in the work for which her husband was famous.

She was a woman of rare culture and talents, being many-sided and progressive. She was a prominent member of Sorosis, and a director of the Business Women's Club.



The above likeness is that of Mr. L. L. McCain, Detroit, Mich., a Canadian by birth and a professional penman of no mean standing as concerns skill.

Mr. McCain attended the Zanerian in 1890, since which time he has been following penmanship off and on. He recently graduated in dental surgery, and therefore now signs D. D. S. to his name. Mr. McCain intends following both penmanship and dentistry, a rather unusual profession, but we hope a profitable one.

Question, Answer and Criticism Department

Under this heading Mr. Zaner shall be pleased to criticize specimens of penmanship, drawing, etc., submitted to him. If such specimens are to be returned please inclose postage for the same.

He will also endeavor to answer any and all questions pertaining to penmanship matters, or, if thought best, questions may be submitted through this department to the readers of our journal for volunteer answers.

NAC.—You could become a good penman. What you need to do is to study form critically and observe form while you are writing. In other words, think good writing, and better writing will be the result.

Your o's are too narrow, the first stroke being too nearly straight, and as a consequence, your o's and p's are too nearly the same. Follow Leamy's instructions from a to z and the dollar you have invested in your subscription will prove to be the best investment you have ever made.

WHY GO TO "COLLEGE" TO LEARN BOOK-KEEPING WHEN I WILL MAKE A First-Class Book-Keeper

OF YOU AT YOUR OWN HOME in six weeks for \$5 or RETURN MONEY. Fair enough?

Find POSITIONS, too, everywhere, FREE! Have placed 700,000 testimonials received from pupils! **8-12 THE TIMES AND WIFE, J. H. GOODWIN, Expert Accountant, Room 976, 1215 Broadway, NEW YORK, N. Y.**

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with the finest line of white and colored cards on the market. Send for samples. Written cards, 15c. per dozen. Business Penmanship, 12 Lessons, \$3.00.

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Is helping scores of ambitious people to acquire a fine style of penmanship at home. We are ready to help YOU also. Send stamp for information.

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Artistic Alphabets.

A book of high grade penmanship; 32 pp., 9 x 12 inches; forty engravings. Price, \$1.

"Nothing finer, if as fine, has come to our notice."
—Zaner & Bloser.

"Every page is worth the price you ask for the complete work to anyone who aspires to improve his ornamental penmanship. You have published a book that is invaluable to the student of penmanship."
—E. C. Mills.

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 MINNEAPOLIS,
MINNESOTA


 M. A. Albini

 METROPOLITAN
COMMERCIAL
COLLEGE

This lesson needs but few words by way of instruction, for the "before and after" specimens will speak much for themselves. Perhaps an apology is due the readers of THE BUSINESS EDUCATOR for the quality of the zinc etching of the first cut, showing the undeveloped, off-hand work. In order that the readers might see from what the finished work was developed it became necessary to have a local engraving establishment prepare the cut. As they do but very little script work, results were not very satisfactory. After the work was reproduced I took the same copy and built up the writing as you see it in the second specimen.

Let us notice the first. It has been reduced but a trifle from the original. The copy was seven inches long, the reduction being to six inches. And right here let me make a suggestion: Always prepare work several times larger than necessary, for it is easier to work on the large than the small specimen. Although work can be enlarged, it is more easily reduced, and better results are secured. Your attention is called to the strength of the work, for we are to keep in mind that for use in newspapers of all qualities of coarseness, commercial script must be bold and strong. If you work for strength, therefore, while fol-

lowing these lessons you will have developed the skill necessary for the developing and retouching specimen work of the professional type.

The capital was thrown off boldly with the muscular swing. The baseline and topline were ruled *afterward*, when the shade had become dry; thus you secure perfect alignment. The rest was executed as you have been taught roundhand. You must pay particular attention to spacing, and make allowance in the apparent joining of the hair line to the shaded stroke, as in *n* and *m*, to keep the light line away far enough to just bring it to the shaded stroke when built up to the proper thickness. This is very important.

Now your attention to the other specimen. The first thing to do is to end about your paper, having the beginning of the word as the top of the page. Then push the top of the paper to the left until your down-stroke is parallel with the edge of the desk. Having decided upon the width of the shade, take your ruler with the brass edge of the bevel side up, and draw your straight line to the top of each stroke, beginning at the baseline. All strokes are shaded on the right side except the finish of *m*, *n*, *h* and the beginning of *j*; these are shaded about equally on each side.

Now having built your shade up to the desired thickness you must finish your work. On ordinary work I use ordinary pens. But where particular fineness and smoothness are required I use Gillott's 170 and 200 for retouching. You will notice that the tops of your letters are not square. With ruler and fine pen you can soon square the *t*'s, *d*'s, *u*'s, etc. Then you see that your straight stroke does not blend in the curve. But you can soon smooth these out with your fine pen. Need I say more? No, you understand.

Now a final word about retouching. Your work is almost complete but it looks weak. You must strengthen your hair lines. This requires skill and steady nerves. With your fine pen you begin in the shade of your capital. Make only down strokes always toward you. They should be short and quick, turning the paper that you may always make them in this direction. DON'T try to deliberately place the pen on a fine hair line and *draw* it. You will get a rough, nervous looking line every time. Remember the quick, successive, downward stroke. It requires considerable skill to thus retrace the hair lines of the capitals. But the small letters are not so difficult. Always reverse your paper for these.

A word in reference to materials. This is *all important* when you are going to have the work reproduced. Your paper must be smooth and *hard*. Reynold's bristol board is best. Your ink for fine lines must be absolutely black, your ruler must be perfectly smooth, and above all, do not hurry. Such work requires time and patience. One exceptionally fine word outside of my regular teaching and secretary work of the school is all I can do in a day and do it well.

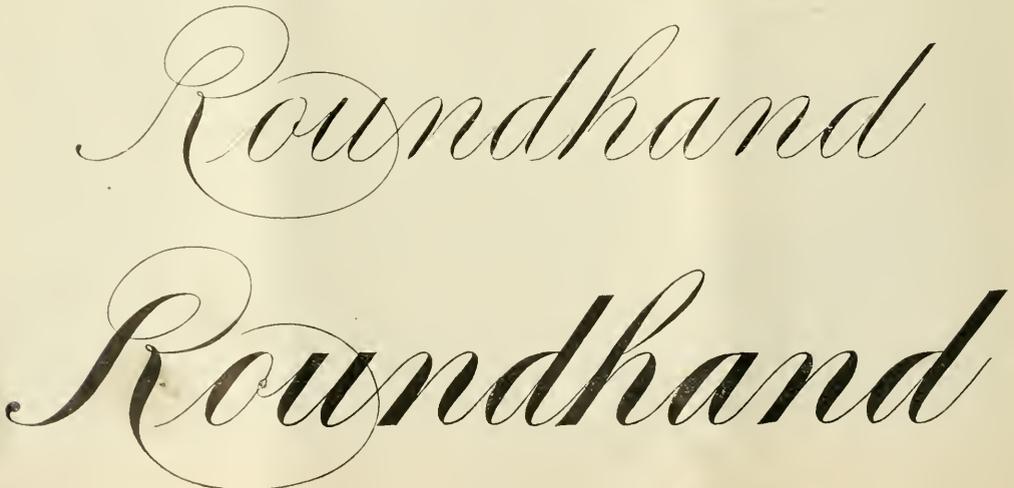
This is one way of doing such work, and is the best where you are free to make several attempts at capital letters, in order that you secure one that is up to your standard. Next month I shall give you the other method.



MILLS'S Correspondence
School of Penmanship

is conceded by the leading penmen of this country to be the most thorough school of its kind. You cannot do a better thing than to send stamp today for full particulars concerning our courses.

E. C. MILLS
195 Grand Ave., Rochester, N. Y.


 A large decorative graphic featuring the word "Roundhand" written twice. The top instance is in a classic cursive script, and the bottom instance is in a bold, shaded, blocky font similar to the "ROUNDHAND" in the top graphic.

(News Items Continued from Page 33.)



T. G. Little, Principal of the Concord Normal Business College, Athens, W. Va., favored us with some written cards which show an artistic touch considerably above the average of such received at this office. His backhand is quite unique and appealing.

An unusually well written letter and a number of cards, all in white ink, have been received from C. R. Tate, Cincinnati, Ohio.

Mr. Tate is pushing his work forward very rapidly, and unquestionably has the ability to make one of the world's finest penmen.

Mr. J. W. Swank, the veteran engraving artist of Washington, D. C., recently favored us with a title page of an engrossed album containing program and wreath done in his usual careful, artistic, skillful manner. Mr. Swank seems to have a lease on Washington, as he has been located there a good many years, and has done a vast amount of artistic work.

Mr. J. E. Plummer, of Cumberland, Md., favored us with specimens of student's work which disclose more individuality than any we have thus far received from any source, the work differing in style, slant, etc., but withal practical and business like.

Recently we had placed in our hands photos of a couple of resolutions engrossed by Mr. Charlton V. Howe, of Philadelphia. One of the resolutions was the joint work of Mr. and Mrs. Howe, the latter being quite an artist with pen and brush. The work is too dainty for successful reproduction. Otherwise we should have given our readers the benefit of a look at the same.

Best I Have Seen

My opinion of your paper is inexpressible in words. It is the best I have ever seen.

M. M. LYONS,
Akron, O.

Mr. W. H. Vigus, who has been connected with the Zanerian for some years, is now located with the Wooster, Mass., Business Institute.

J. B. McKay of the Dominion Business College, Toronto, Ont., has been elected supervisor of writing in that progressive city of two hundred and fifty thousand inhabitants. A recent visit to that city disclosed the fact that it is quite American as concerns push and industry. It, like many other cities on this and the other side of the line, has discarded the vertical and adopted the medial slant.

Mr. Chas. F. Smith, proprietor of the Dallas, Texas, Business University, recently remitted for two years subscription to THE BUSINESS EDUCATOR, and stated, incidentally, that he started out after the great Galveston flood without a cent, and with but one student, having lost all that he had in the world in the Galveston flood. He said "all that he had in the world" but evidently he saved the most valuable thing he had in the world, which was character backed by pluck and perseverance. That in the end is the best capital. He says that he now has possibly the largest attendance in Texas, and is practically out of debt. Surely the North cannot claim everything in the way of enterprise.

From the Brockton, Mass., Times, Friday, June 19th, 1903, we learn that Mr. C. W. Jones, proprietor of the Brockton Business College, was found not guilty of manslaughter as charged because of the death of Charles F. Porter of that city, who was struck by Mr. Jones' automobile and died from the effects. The good news will be gladly received by the many friends of Mr. Jones throughout the profession, as the accident was not due to recklessness or carelessness.

Prof Howard VanDeusen of the Owensboro Commercial College, Owensboro, Ky., had charge of the "Free correspondence room" at the Chattanooga Assembly of that city from August 6th to the 20th, 1903.

Mr. O. U. Robinson, who has been with Mr. E. L. Glick of Concord, N. H. for the past two years, is now located with C. W. Jones of Brockton, Mass. Mr. Robinson, under Mr. Glick's tutorage has evolved into one of our most skilled penmen. We have recently examined some of his work and find it to be of a very high order. Congratulations are due and are hereby extended to pupil and teacher alike, because both had to do with the evolution of so much skill.

(Continued on Page 42.)

WANTED—A well educated teacher of bookkeeping who can assist in other Commercial Branches. Must be a graduate of a Standard Commercial School. Address, **BRYANT & STRATTON COLLEGE, ST. LOUIS, MO**

CARDS! CARDS! CARDS!
Are you in need of any Cards?

Fancy written cards, 2 doz. for 25c, 3 doz. for 35c. Colored Cards, 7 colors, white ink, 2 doz. 25c. Tinted Cards, black ink, 2 doz. for 25c. Printed Bird and Scroll Cards, 9 designs, 12 for 30c. Flourished Bird, Swan, or Eagle, 1 for 15c., 2 for 25c. 100 Cards printed in Shaded Old English type, 50c. Specimen of Card Writing, 10c. Ornamental Capitals, 15c.

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HAND CUT CARDS	PER 1,000	PER 3,000	PER 5,000
3 Ply, Wedding Bristol,	75c	\$2.10	\$3.30
6 Ply, Wedding Bristol,	95c	2.70	4.25
4 Ply, Perfection Bristol,	95c	2.70	4.25
6 Ply, Perfection Bristol,	\$1.05	3.15	4.75
4 Ply, Leader Bristol,	60c	1.65	2.50
3 Ply, Colored or Tinted Bristol,	55c	2.40	3.75
Printed Bird and Scroll Cards, 9 designs,	\$3.00	per 1,000	
100 Good Envelopes, 15c.	250 sheets of Writing Paper,		
50c.	Gillett's Pens, No. 1, 2 doz., 30c., No. 604, 2 doz., 25c.		
	1 bottle of White Ink 15c. One tube of Chinese White 25c.		

Agents wanted, send 25c. for Agents Sample Book. All orders promptly filled. Send for samples.

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PERFECT
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Business Letters, No. 2—Railroad Correspondence, engraved in phonography. Key in facsimile typewriting, 52 pages, paper twenty-five (25) cents.

The Touch Writer—by J. E. Fuller. A complete manual of typewriting by touch. In two editions, for shift-key and double key-board machines respectively. Each 48 pages, boards, fifty (50) cents.

Send for complete catalogue and information.

The Phonographic Institute Co.
CINCINNATI, OHIO.

Benn Pitman, Pres. Jerome B. Howard, Manager.

N. B.—Names of certificated teachers of the Benn Pitman system now open to engagements will be furnished to managers of schools on request.

A BUSINESS SPELLER.

A comprehensive little book on Spelling, 120 pages of words most frequently seen in business correspondence. Divided into lessons of fifty words each. Several lessons of words pronounced alike, but spelled differently. Just the thing for the school room. Sample copy sent postpaid for 25 cents.

BUSINESS LETTER WRITING

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PUBLISHING COMPANY
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The "Kinsley Studio" is the title of an uniquely illustrated booklet issued in the interest of general pen work, engraving, engraving, etc. Our old, well known and highly esteemed friend, Mr. W. J. Kinsley, is the back-bone of the affair, and we predict for it and for him much success. The illustrations are nothing if not up-to-date and artistic. The text shows the hand of a specialist in its preparation, and as the studio proposes to do a certain amount of ad. writing as well as ad. illustrating, we should judge from the sample before us that they are well qualified for the work.

"Condensed Charging" is the title of a robin egg blue backed catalogue, issued by the Remington Typewriter Co., Number 225 Broadway, N. Y., in the interests of the "New Remington Billing Typewriter." Those interested would do well to secure a copy of the same.

"The Budget," issued by the Sadler-Rowe Co., of Baltimore, Md., which was discontinued as a regular publication with the May number, 1901, owing to the peculiar touting of the post office department, excluding it and similar school journals from the second class rates, has resumed publication and will be welcomed by a large class of readers, who always read it with pleasure and with profit. Few papers contain the quality and quantity of brain product, as does this journal of twelve pages. Those interested in up-to-date bookkeeping and methods of teaching will do well to get on the mailing list of this timely paper.

The Santa Rosa Business College Journal and Business University Educator is one of the best illustrated school organs that reaches our desk.

Holmes Business College, Portland, Oregon issued a very neat booklet with handsome title and final pages from the pen of Mr. G. S. Henderson, instructor of art and membership in that institution.

The Rider-Moore & Stewart College Journal, Trenton, N. J., is a well written and illustrated affair.

The Bliss Business College Journal of North Adams, Mass., is one of the best printed and illustrated journals of the kind recently received.

"P. B. C." is the white embossed title on a maroon covered catalogue, issued in the interests of the Philadelphia, Pa., Business College and College of Commerce. This institution, which was started a year ago in a modest way, has now a faculty numbering thirteen. The catalogue is well illustrated and effectively gotten up.

"Third-of-a-Century Catalogue, Gem City Business College, Quincy, Illinois," is the telling title of a catalogue issued regularly from the above widely known business college. The catalogue is profusely illustrated with half-tone and pen art illustrations representing a most flourishing institution. In it we see they have had during the past year eleven hundred and sixty-three pupils. We have but one criticism to offer. It is this, we believe the subject matter, both as concerns text and illustrations, deserves a slightly better grade of paper than is usually employed in the printing of this catalogue.

W. H. Shaw, principal, and A. F. Sprout, Secretary of the Central Business College, Toronto, Ontario, issued a very neat envelope-like circular announcing their summer course for teachers, effectively written and illustrated, and handsomely printed.

The Tampa, Florida, Business College favored us with a very creditable catalogue, also with a souvenir illustrated book of that Southern city containing a great many views of the business parts as well as of residences and other scenes about the city.

The Woodstock, Ontario Business College is greeting its patrons with a brown backed catalogue with embossed title printed in white and red making it a most attractive advertising booklet. The half-tones, printing and text between the covers are up to present day standards, and so is the school.

The prospectus of the Holyoke Business Institute, Holyoke, Massachusetts, A. T. Jarnell, proprietor, is a very neat twenty page booklet covered in gray with title printed in red and silver.

The Butte Business College, Butte, Mont., Rice & Fulton, Proprietors, issues a thoroughly up-to-date and artistic catalogue, beautifully illustrated with half-tone cuts of building, rooms, and city, and handsomely engraved specimens of penmanship and flourishing. It also contains half-tone illustrations of the faculty, which is an unusually strong one. Those who think Butte is not what its name implies would do well to get this catalogue.

One of the most startling and effective pieces of advertising we have seen for some time came from the bustling Bartlett, of Cincinnati, in the form of testimonials from leading men of Cincinnati, together with other information relative to the Bartlett College. The unique and striking part of this piece of advertising is its outside appearance, having been gotten up in the form of a legal document known as "Summons." When we first saw it we thought that perhaps we had been up to some rascality and had been ordered to the front to make at least an explanation.

The Monroe, Wisconsin, Business Institute, E. L. St. John and A. B. Zultavern, proprietors, has issued a very creditable brown backed catalogue of that institution, the illustrations and text being of a very interesting and practical character.

McKee's Shorthand Magazine, Buffalo, N. Y., has donned a less gaudy dress having abandoned its orange colored cover and reduced its size. The magazine is a wide awake, progressive little publication.

A COURSE IN PUNCTUATION

That Presents
ACTUAL CONDITIONS,
Not Ideals,
REAL LETTERS,
Not Literary Fiction,

AND TRAINS STENOGRAPHERS

To punctuate the kind of English they have to "TAKE," prepared for a well known school, is offered for general use.

Single Copies, 50c.

Write for full information and special price to schools.

LORD & SPENCE, PUBLISHERS
SALEM, MASS.

PRACTICAL ENGRASSING BY H. E. WYGAL, CLEVELAND, OHIO

AT
A MEETING OF
THE
Castle Hall of Standard Lodge, No. 46,
Knights of Pythias
Cleveland, Ohio. May 14th 1901

Whereas: *The Supreme Order of the Bannock has in his infinite wisdom removed our worthy and beloved Brother*

— **David J. Hopkins** — and

Whereas: *By his death this lodge has lost a useful and worthy member and this community a highly respected citizen, it is felt that we record our appreciation of him*

THEREFORE BE IT **Resolved,** *THAT THE REMOVAL*

of such a Brother from our midst leaves a vacancy and a shadow that will be deeply felt by all members of this lodge and the community in general.

Resolved, *That we extend our deep sympathy to the afflicted family of our deceased Brother in this their hour of trial* and *to it further*

Resolved, *That our charter be draped in mourning for a period of thirty days, and that these resolutions be spread upon the records of this lodge, and that an original copy be transmitted to the family of our deceased Brother*

Committee:

(Seal)

Of Course You Know Something About The Commercial Text Book Co., Des Moines, Iowa.

If not, you should send for a prospectus of our books for commercial teachers—"The Best on the Market."

WHAT ABOUT NEXT YEAR?

Don't you want the best books—as good as your competitor uses—or just a little better, if he doesn't buy of us? Books don't make the school, but they *help wonderfully*—if they're good books.

SEE THIS LIST

You'll probably find something you ought to have—send half the retail price and any of these will be sent for examination and your money will be returned if you don't like them:

Clarke's Graham-Pitmanic Shorthand	\$1.25
"Yours Truly" Dictation Manual, 290 pages ...	1.50
"Yours Truly" Dictation Manual, 154 pages.....	1.00
"Yours Truly" 154 pages, Ben Pitman, Aug. 15, 1.00	
Complete Guide to Touch Typewriting.....	1.00
Pocket Shorthand Dictionary.....	.50
Williams's English Grammar.....	.75
The New Business Speller.....	.25
The New Business Correspondence .....	.25

IN PREPARATION	
Modern Commercial Bookkeeping	Ready November 1st
Modern Commercial Banking	Ready August 25th
Modern Commercial Penmanship	Ready August 15th

We Solicit the Correspondence of Teachers, Principals and School Boards.

The Commercial Text Book Co., Des Moines, Iowa.

Miss Anna M. Hall, the well known teacher of penmanship of McConnellsville, O., had charge of the penmanship in the summer school of the Marietta College, Marietta, O.

From the Rockford, Illinois, Daily Register Gazette we learn that Brown's Business College of that city closed a very successful year, having had three hundred students in attendance.

The Anderson, Indiana, Business College Journal, published by W. H. Carrier, president of the Anderson Business School, is one of the best edited papers received at this office.

The American Business College, Pueblo, Colo., J. A. Clark, principal, favored us with a very creditable, special number of the "Pueblo Mail" in which we find a favorable reading notice of this institution. The paper indicates a thoroughly wide-awake and progressive city. We, therefore, predict for Mr. Clark and his commercial school success, as he is thoroughly qualified in every particular to give to the people of that city a wide-awake, practical and progressive institution.

Mr. J. C. Olson, principal of the Parsons, Kans., Business College, reports that during the past year they have had an enrollment of four hundred and twenty-three with sixty graduates, with prospects for a still better attendance the coming year. W. D. Daniels, of Sedalia, Mo., will have charge of the business department, Miss Viva Morgan, of Bonham, Texas, will have charge of the English department, and Hon. W. S. Hyatt, Ex-County Attorney, will have charge of Commercial Law.

The Pierce School of Philadelphia, issues a catalogue of one hundred and thirty eight pages, making a book of no mean proportions. The first half of the book is devoted to giving information concerning the school. The second part contains graduation exercises. Senator Hanna having been one of the speakers, and the third part contains lists of pupils from September 1, 1902, to June 1, 1903, numbering eighteen hundred and one. This is the largest enrollment we have noticed on the part of any commercial school.

The National Business Training School - Business Men's School—H. E. Reister, principal, Sioux City, Iowa, is sending out some original, effective leaflets in the interests of that wide-awake institution.

The Omaha Business University, Edmond Thorp, principal commercial department, N. Van Matre, principal stenographic department, and J. L. Kendall, dean of pharmacy department, greets its patrons with a very neat, well printed, written and illustrated catalogue, above the average in quality if not in size.

Advertising literature has been received from the following: Actual Business University, Fremont, O.; Du Bois Business College, Du Bois, Pa.; Banks' Business College, Calais & Belfast, Me.; Sioux College, New Orleans, La.; Indiana Business College, Marion, Kokomo, Logansport and Elkhart, Ind.; Brazil, Ind., Business University, Danville, Ill.; Business College, Aurora, Ill.; College, Manhattan Reporting Co., N. Y. City, N. Y.; Hope's Harlem Com'l Inst., N. Y. City, Hammond Pub. Co., Lansing, Mich.; Racine, Wis., Business College.

Commencement exercise programs, invitations, announcements, etc., have been received from the following: Utica School of Commerce, Utica, New York; Tubbs Business College, Charleroi, Pa.; Leech's Actual Business College, Greensburg, Pa.; Greer Business College, Braddock, Pa.; Brown Business College, Bridgeport, Conn.; Spencerian Business College, Washington, D. C.; Alpena Business College, Alpena, Mich.; Harlem Commercial Institute, New York City; Parrish Business College, Paragould, Ark.; Spencerian Business College, Cleveland, O.; The Shoemaker-Clark School Fall River, Mass.; Detroit Business University, Detroit, Mich.; Rhode Island Commercial School, Providence, R. I.; Cator's school of Business and Shorthand, Buffalo, N. Y.; Parsons, Kansas Business College; New London, Conn., Business College.

Certainly one of the finest catalogues ever received at the office of THE BUSINESS EDUCATOR, came from the Bliss College, Columbus, Ohio. From our point of view,

we are inclined to think that this is about the most effective piece of advertising in the way of a catalogue, we have ever seen put before the American public. The printing is well-nigh faultless. The illustrations are numerous, high-grade, effective and varied. Those interested in up-to-dateness in school advertising should secure this catalogue, and what, after all, is still better, so far as we have discovered, it does not misrepresent the school. Under the heading of facts we find some of the tersest, strongest, things relative to length of course, examination, graduation, etc., that we have ever seen. The Bliss College and The Bliss System are beginning to be known far and near.

FREE!

To every reader of the Journal (for a limited time) we will give

ABSOLUTELY FREE!

a \$25 course of instructions by mail, in the art of show card writing. The instructor is one of the best in America, having students in every part of the world. He also is owner of the largest Mail Order Show Card Establishment in the United States, located in Boston, Mass.

He guarantees to make a good show card writer of any person (able to write correctly) in from one to three months. His instructions are all hand printed copies (no printed plates or charts). He further guarantees to secure good positions for graduates, or work at home at good pay.

ACCEPT THIS OPPORTUNITY! Small charge is made for cost of colors, brushes, material and cost of correspondence. If interested, write for particulars, circulars, testimonials, etc. Enclose self-addressed STAMPED envelope. ADDRESS,

SHOW CARD ART
140 Boylston St. - - BOSTON, MASS.

Lessons in
Show-Card Marking
and Painting, and
Automatic Lettering
 BY
W. A. THOMPSON,
 PONTIAC, MICHIGAN

Number Ten.

With this number we give a variety of finished card-signs and price tickets made up of the alphabets and figures given in October and November, 1902, and April, 1903. Specimens of this nature will be of interest to the beginner in brush lettering as they embrace simple and effective card-signs for every day use. For show cards of a permanent character, considerable care should be taken in the preparation and wording; while the temporary card merely calls for "something neat and quick."

Persistent practice on one stroke lettering will be found a great advantage for rapid and neat work. The size of letters may be varied by different sizes of Brushes. In the letters of the word "Article" in lower card of illustration, the strokes are half inch

wide. Strokes of lettering in "Spring Styles" 3/16 inch wide, and wording on price tickets such as "Popular, Bargains," etc., the strokes are 1/8 inch wide. Careful practice on this style by adding the tip finish will enable you to do neat and clean lettering, any size desired, without any retouching.

For show cards and tickets use common white card board. The thickness of card board is generally governed by the size of the sign-card you wish to have. For a full size card 22x28 inches, 8 ply would be required so that it would stand up in good shape. Smaller cards may be of a lighter grade. Don't use extra large cards with the idea that the size will give prominence. Try to bring out strong and compact lettering on small and medium cards.

The fewer the words on a show card the better it will be, as a rule. A card with lettering of uniform size and considerable space outside of the lettering will present a neat and tidy appearance without margin lines. When the lettering varies in size and the spaces between lines are not uniform a fine run about an inch from the edge of card will make it appear more compact and generally add to its appearance.

We will give outlines and the make up of different floral designs for special show card effects, later on. Our next number will be shade pen lettering.

TEACHERS WANTED to become familiar with our work and accept positions with us at \$50 to \$150 per mo. Eight Colleges. Will open twenty more. With view of giving teachers employment, or inducing them to adopt our text-books elsewhere, will give them our \$15 Home Study Course Bookkeeping free, plus \$1 to help pay for this ad. Address:
DRAUGHON'S PRACTICAL BUS. COLLEGE CD.,
 Nashville, Tenn.
 Incorporated: \$300,000.00 CAPITAL.



MILLS'S Correspondence School at Penmanship
 Is an exclusive school of penmanship. If you feel the need of improving your writing you should send stamp at once for full information concerning our school. Address.
E. C. MILLS
 195 Grand Ave., Rochester, N. Y.

FINEST SUPPLIES

For Penmen and Artists

- CARDS INK, PAPER, ETC.**
 On goods listed below we pay postage on those that go by mail and purchaser pays carriage charges on those that go by express or freight. Of course the cheapest way is to order in fair sized quantities and have them go by freight.
- Blank Cards**—White bristol with finest surface for fine penmanship
 100 by mail postpaid 28c
 500 by express 75c
 1000 by express \$1.35
- Black Cards**—Best made for white ink.
 100 by mail postpaid 28c
 500 by express 75c
 1000 by express \$1.35
- White Cardboard**—Wedding Bristol for fine pen work. Sheets are 22x28.
 6 sheets by express \$.60
 12 sheets by express 1.00
 2 sheets by mail postpaid50
- White Cardboard**—With hard finish, much like ledger paper. Sheets are 20 1/2 x 23.
 6 sheets by express \$.40
 12 sheets by express70
 3 sheets by mail, postpaid50
- Black Cardboard**—Finest for white ink. Sheets are 22x28.
 6 sheets by express \$.50
 12 sheets by express75
 2 sheets by mail, postpaid50
- Wedding Paper**—Finest for penmanship or drawing. Sheets are 21 x 33.
 6 sheets by express \$.50
 12 sheets by express70
 3 sheets by mail, postpaid50
- Zanerian India Ink**—A fine drawing ink and best for preparing script and drawings for photo-engraving.
 1 bottle by mail, postpaid \$.30
 1 dozen bottles by express 2.00
- Arnold's Japan Ink**—Nearly 1/2 pint bottle by mail, postpaid 40c
 1 pint by express 45c
 1 quart by express 75c
- White Ink**—Very fine.
 1 bottle by mail, postpaid \$.25
 12 bottles by express 1.85
- Writing Paper**—Finest 12 lb. paper made. 960 sheets per ream, ruling wide and faint. 1 ream by express \$2.25
- Writing Paper**—Same quality as above mentioned but 10 lb. per ream. 1 ream by express \$2.00
 Send stamp for samples of paper.
- Envelopes**—100 fine blue by mail, postpaid 40c
 " 100 fine white by mail, postpaid 40c
 " 1000 either kind by express \$1.50
- Address, ZANER & BLOSER, Columbus, O.**

(Commercial Law Continued from Page 13.)

10. In the above case, how would it be if B had allowed A to retain possession of the property in question?

11. X needs to Y certain property. Y knows that X does this in order to keep his creditors from getting their just due. Later X sues Y to recover the property. Can he recover? Would the sale be valid as to creditors?

12. Why is it that in cases where the parties are equally at fault (in pari delicto) the position of the defendant is preferable to that of the plaintiff?

(Vocabulary Building Continued from Page 14.)

a business school. We pass this. The close and repeated reading of one or two of the greatest writings of the English language is a second method. It is important to emphasize the necessity for a thorough, not a page, say 50. Ask for a hasty examination for new words. Define them extempore.

VII. Follow the same method with magazines.

VIII. Follow the same method with newspapers.

IX. Attempt this, supplying three other words making good sense:

voluptuous	light	statement
.....	preliminary	.....
.....

compulsory	immediate	conciliation
.....
.....	arbitration	.....

X. Ask for fifteen words of the stock market.

Ask for fifteen words of law.
Ask for fifteen words of medicine.
Ask for fifteen words of theology.
Ask for fifteen words of banking, etc.

XI. Call attention to the value of words to be found on street signs, bill heads, checks, circulars, etc.

XII. Suggest the noting of conversation, public addresses, newspapers, etc., for new terms.

Thus, in a word, lead the student to call all the world into his confidence, and, with Emerson, hitch his destiny to a star.

(Office Training Continued from Page 16.)

house with the blocks of the nursery. What we need is an actual contact with business. If we have not the experience of the counting-house, we should seek every opportunity to secure admittance to business offices and to observe business ways. A thousand points can be gained from observation and from conversation with business men, and he who is constantly enriching himself with new material will find opportunities at every turn for making use of his growing stock of knowledge. Don't be a fossil, or a shriveled time-server, or a block in the way of progress. The public needs men of push, with

business ways and personal acquaintance with business conditions to instruct our youth in matters pertaining to business. What we need for the future, to meet the growing exactions of the business public, is a fuller knowledge and a keener appreciation of business requirements, and as far as practicable, a transferring of the counting-house practice to the school-room.

Fuller's Home Instructor
in
Penmanship

ST. LOUIS,
[Just Published.]

A new and most valuable instructor for home students, conceded to be the best and most complete ever published, comprising original and scientific instruction for beginners and professionals, with photos illustrating the many different positions of the hand and body for the various kinds of work. It contains 48 pages of high class pen work, comprising Business Writing, Ornamental Writing, Steel-plate Writing, Flourishing, Engraving, Resolutions and Diploma Making. GOOD PEN-WORK GALORE.
Price, 50 cents, Postage Prepaid.

A \$2,000 Pen Drawing for \$1.00.
A Masterpiece of the Day, "The Crucifixion."

This great pen drawing, the result of many years of the most scientific training is from the pen of S. N. Fidler, whom we believe to have no peer in his profession. We offer an engraved facsimile copy of this great drawing, printed on elegant board 22x28 inches for \$1.00. The original pen drawing is 33x18 inches, and is believed to be one of the largest pieces of solid pen drawing in existence. It contains thirty three subjects and makes a most complete picture of the highest order. Send your order at once and secure the masterpiece. Remit P. O. Money Orders or Stamps. Address, Pen Art Publishers, (Agents wanted.) Box 108 St. Louis, Mo.

A Statement in Compound Proportion.

The Commercial School: The Business Office: : Theory of Accounts: Business Practice.

What is wrong with the deduction? If it is correct; if the course in books given in the commercial school does bear to the subsequent work of the business office just such a relation as the theory of accounts bears to so-called Business Practice the first being a preparation for the last; the first presenting the science, the last the art—is it not illogical for a school proprietor to advertise conspicuously that he teaches "actual business from the start?" Is not this idea, carried to its logical conclusion, another way of saying that to get on, the boy should go in a business house and "learn to do by doing?" In short, is it not a glorification of the apprentice system at the expense of modern technical training?

We believe in the modern method: First the theory—properly alternated with practice, as in a manual training school then the business and office practice. In other words, first the commercial school, then the business office. We have a system in Bookkeeping and Practice that illustrates this logical plan perfectly. Teachers who take it up and test it fairly, are the first to agree with this statement. The principal of a large Western school did this last year, spending his spare time during the year actually working up for himself every set in our Complete Bookkeeping and Twentieth Century Business Practice, and in July he gave us a sweeping order for his entire school.

Test it. We ask nothing better.

Our English group—Spelling, Correspondence, and Plain English—is, like a new broom, making a clean sweep. You do not know what you are missing if you have not used these books. Scores of introductions this year.

Let us send you our advertising matter. Address

THE PRACTICAL TEXT BOOK CO.
479 Euclid Avenue. CLEVELAND, OHIO.

(News Items Continued from Page 37.)

The Westerly, R. I., Business College occupied a full page in the Daily Sun of that city under date of June 24, 1903. The page is given to solid reading matter concerning the school, its students, demand for young men and women who are qualified to do some one thing well, etc., etc. All in all, we think the page effective advertising.

Wm. Bauer a recent Zanerian of Marion, O., is now connected with Call's College of Pittsburg, Pa. Mr. Bauer is a young man whose skill and modesty are both far above the average.

Mr. E. C. Barnes, who for some years has been connected with Hunsinger's Business College, Hartford, Conn., is now connected with the Central Business College, Denver, Colo. He writes that he has a fine position with a salary to correspond. Mr. Barnes left Mr. Hunsinger with great reluctance, having done so because of throat trouble in connection with the season.

W. D. Smith, who has been for the past five years principal and manager of the Bath, Me., Business College, Bath, Me., has severed his connection with that institution. The school will be continued under the management of Augustus Perow, graduate of the shorthand department, 1902.

Thursday evening, June 25, 1903, the Utica, N. Y., School of Commerce held its commencement exercises in the Auditorium, the house being packed, and the exercises interesting and enjoyable.

Mr. J. M. Lantz, who for four years has been connected with the Spencerian Business College, of Newburgh, N. Y., has engaged with the same school for another year at a handsome raise in salary. He spent his summer vacation in Western Maryland.

Mr. Dennis A. Casey, commercial high school teacher of Woonsocket, R. I., has also been elected as supervisor of penmanship in the public schools of that city. The idea of this was to increase his salary, as they believed he was deserving of more than the one position alone paid. We congratulate the school board as well as Mr. Casey upon such a sensible solution of the wage problem.

Among those receiving degrees in the N. Y. University on June 1, 1903, we find our old friend, R. G. Laird, to be one of the merited number, receiving the degree of Bachelor of Commercial Science, having passed with a remarkably high per cent. Mr. H. C. Bentley, formerly of Winsted, Conn., received a certificate. Congratulations, brothers.

WANTED—Teachers and Manager for branch Colleges. Good Salaries. Address, **ORAGHON'S PRACTICAL BUS. COLLEGE CO.** Nashville, Tenn.

The Pratt Teachers' Agency
70 Fifth Avenue, New York

Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager

ISAAC PITMAN TEACHERS WANTED.

Owing to the exclusive adoption of the Isaac Pitman Shorthand by the N. Y. High School of Commerce and the Technical High School, under control of Board of Education, there is a larger demand for teachers of this system than we can supply. It will pay teachers to adopt this system. Write for "Reasons Why."

ISAAC PITMAN & SONS
31 UNION SQUARE. - NEW YORK.

E. C. MILLS

Script Specialist and Engraver
195 Grand Ave., Rochester, N. Y.

Script illustrations are educational for works on Bookkeeping, Business-Practice, Correspondence, Copy Slips, etc. I make a specialty of furnishing **THE BEST** script plates for these purposes



ADVERTISING IS A MONEY-MAKING

profession, and one of the most profitable that a young man or woman can enter. We teach this subject, and others, thoroughly by mail. Our book, "Struggles With the World," dealing with the better education of men and women, is free. It shows you how, during your spare time, to become an **Illustrator, Ad-Writer, Journalist, Proofreader, Bookkeeper, stenographer, Electrician, Electrical Engineer, etc.** Mention the course which interests you and we shall be pleased to send valuable information pertaining thereto.

Correspondence Institute of America, Box Scranton, Pa.



YOU OUGHT TO HAVE IT. The secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only 10c. **LIGHTNING CALCULATOR.** Dept. 11, Everett Station, Boston, Mass.

FINE
Penmanship

One dozen colored cards, white ink, any name, for but **25c**
One dozen white cards, plain or ornamental style **20c**
Letter, showing style of business writing **15c**
Twelve lessons in business writing **\$5.00**

Work will please you. Order and be convinced. Winner of first premium, Oregon State Fair, 1902. No free specimens; send 10 cents for samples.

Bowling

ARLINGTON, OREGON.

SEPTEMBER OFFER!

As I have but 100 books left, "Guide to Success in Practical Drawing," they must go within a limited time at one-half price, 50c. Regular price, \$1.00. If you want a copy write today because no more will be printed.

GEORGE JENSEN,
PORT CLINTON, O.



THE KINSLEY STUDIO
220 BROADWAY, NEW YORK

DESIGNERS, ENGRASSERS, ENGRAVERS, PRINTERS.

School Diplomas, Commencement Invitations, Catalogues, Booklets, Etc. are specialties.

A former school man familiar with school needs at the helm. Agent wanted in each city. Send for booklet.

Commercial Teachers

Persons desiring to secure the best positions as commercial teachers will find it greatly to their interest to spend a few months at the

Zanerian College, Columbus, Ohio,

which is headquarters for commercial teachers and penmen. In fact the leading commercial schools of America are continually applying to us for commercial teachers who are good penmen, and the demand is greater than we can supply.

A good handwriting, and the ability to teach penmanship successfully, helps wonderfully to round out the commercial teacher's equipment. It also doubles the demand for his services, and raises the figures in his salary as no other one branch will.

Then again, persons desiring to secure a commercial education will find penmanship the best stepping-stone to that end. Hundreds of our pupils have paid their way in securing an education, both commercial and literary, by teaching penmanship and doing penwork.

Carefully consider the matter and write for catalogue. It will interest you.

Address,

ZANERIAN COLLEGE,
COLUMBUS, OHIO.



Good Script Cuts.

attract attention even in the cheapest newspaper. If you want something fine—something out of the beaten path—write to

CIRULARS FREE. C. P. ZANER, Columbus, O.

Penmanship Supplies

FINEST OBTAINABLE

PENS AND HOLDERS

All goods listed below go by mail post-paid.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross \$1.00, ¼ Gross 25c, 1 Doz.....12c.

Zanerian Ideal Pen—One of the best pens made for general pen work—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c, ¼ Gross 25c, 1 Doz.....10c.

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c, ¼ Gross 25c, 1 Doz.....10c.

Gillett's Principality No. 1 Pen—A fine writing pen. Gross \$1 00, ¼ Gross, 25c, 1 Doz.....12c.

Gillett's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ Gross 25c, 1 Doz.....10c.

Gillett's Magnum Quill E. F. No. 601 Pen—A business pen. Gross \$1.00, ¼ Gross 25c, 1 Doz.....12c.

Gillett's No. 303 E. F. Pen—Used largely for drawing purposes. Gross \$1.00, ¼ Gross 25c, 1 Doz.....12c.

Gillett's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens.....15c.

Gillett's Crow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens.....10c.

Soennecken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, ½, 2, 2½, 3, 3½, 4, 5 and 6 single pointed and 10, 20, and 30 double pointed.....25c.

Double Holder for Soennecken Pens—Holds 2 pens at one time.....10c.

Zanerian Oblique Penholder—Hand-made rosewood, 12 inches long, a beautiful and perfect holder. 1 holder 50c.

Fine Art Oblique Holder—Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. 1 holder sent in a small wooden box \$1.00

Excelsior Oblique Holder—The best low priced oblique holder made. Many hundreds of gross have been sold.

1 Holder.....10c
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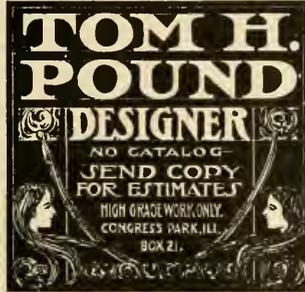
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The first letter received regarding "**Words**" was from Mr. J. M. Martin, who has charge of the English Department of the Peoria (Illinois) Business College. Mr. Martin said:

"The plan of the work, and the scholarship shown in the selection of the words, in the careful marking, and in the apt definition of words, appeals to me very strongly. The sentences in which the words are used correctly are of a high order, and will undoubtedly prove to be very helpful in broadening the student's mental horizon."

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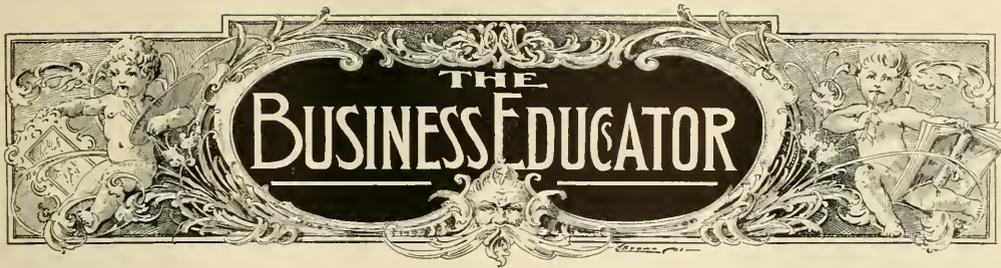
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THE BUSINESS EDUCATOR

Vol. IX. No. 2.

COLUMBUS, O., OCTOBER, 1903.

\$1.00 A YEAR.

Which?

From an examination of a large number of commencement announcements and catalogs we find that those graduating in shorthand considerably outnumber those graduating in bookkeeping. Schools of shorthand seem to be crowded to a greater extent than schools of bookkeeping. This is due, to a great extent, to the fact that there has been and now is, a shortage of stenographers, particularly of male stenographers.

What will be the result? One of two things. Either an over supply of stenographers, or an increasing demand for accountants. If times remain good, the latter will be the result, and if hard times are near, the former will be the outcome. As yet, hard times seem as remote as ever. The tendency is therefore in the direction of demand more or less immediate for accountants, and at an increased salary.

But this is not the whole question. The conduct of office affairs has so changed that the stenographer of today, through the medium of card, loose-leaf, and other various and varying cabinet and filing systems, is doing much of the work of the former accountant. This is therefore unquestionably one of the reasons why stenographers, especially stenographers with a knowledge of accounting, has been, are, and will continue to be in demand.

The indications therefore point toward a favorable outlook for stenographers and accountants. Persons qualified in both shorthand and bookkeeping are doubly fortunate, because the accountant's work is coming more and more in touch with the typewriter, and the stenographer or amanuensis is doing more and more of the accountant's work.

Moreover, stenographers who write longhand well are more and more in demand because of the great amount of tabulating, recording, etc., that is done with the pen and must be done neatly and unmistakably.

What Do You Want?

As publishers of THE BUSINESS EDUCATOR, we have our opinion as to the wants and needs of our readers. Being human, however, we cannot know the exact needs and wants of our many thousands of readers. We should like, therefore, to hear from each person who reads this paragraph as to what you should like to see in THE BUSINESS EDUCATOR that is not scheduled; also, what there is that we are presenting that you do not care for.

Let us know whether you desire more or fewer penmanship copies; more or less of ornamental work; more News Items or fewer; more or fewer convention papers; more or less space to the Business Department; more or fewer illustrations; and more or fewer editorials.

We are not so narrow and opinionated, or one-sided, but that we can readily see how it would be possible to better THE BUSINESS EDUCATOR by heeding the advice of the many who support it by their dollars and influence. Be free, therefore, to criticize, commend, or suggest.

This means that we are desirous of improving our output, and that we are not "resting on our oars" because many believe we are unquestionably putting out the best journal of the kind. We have grown, and we want to grow more, and to do so we must be quick to grasp suggestions and act upon them. We are ready; send them along.

Let Us Forget.

Push and Progress are modern watchwords. The business world is moving forward at a tremendous pace, and he who would keep abreast of the times must keep moving also. Commerce is demanding writing that is unmistakably legible. It is also demanding a handwriting that is rapid and easy, as well as a handwriting that is simple and compact—a handwriting that will fit into the new records on which business is

recorded. The card index systems, loose ledger systems, filing systems, etc., etc, are replacing the large cumbersome books, and one of the orders of the new day and new method is compactness. One of the new conditions, therefore, that confronts the teacher of writing is that of teaching writing that is at once legible, rapid, and small.

Small writing means simpler writing. Therefore, he who would be abreast of the times must teach a style of writing that is simpler, more intensely plain, easier and faster than that which has been advocated in the past, and that which is still being advocated by a great many teachers. Small writing means simpler writing and that is what the business world is demanding. Meet it.

Thirty Thousand Dollars a Year

In a recent address to teachers, Mr. Robert Ogden, Manager of Wanamaker's New York store, said that "through errors from bad writing alone, the business was losing more than \$30,000 a year." He emphasized the fact also that business schools were doing more for good writing than any other class of institutions.

This is but another indication that the business world is demanding better writing rather than faster writing. No young man can well afford to start into life's career without being the possessor of a hand that is legible as well as rapid.

The old idea that talent was the essential thing in the way of learning to write has given way to the fact that toil is the real essential.

Leamy a Leader.

The lessons Mr. Leamy is now conducting in THE BUSINESS EDUCATOR are as practical as anything ever given. The instructions are worth reading. They contain nuggets of golden information to students desirous of improving their penmanship.

The practical rather than the theoretical, the useful rather than the ornamental, is the policy of The Business Educator. Are you with us?

DEPARTMENT OF BUSINESS EDUCATION.

Edited by E. E. GAYLORD, Beverly, Mass.

ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR.

The Salary of Commercial Teachers.

Special Ability Required

Good commercial teachers command, and ought to command, larger salaries than their colleagues in most other kinds of teaching. An effective commercial teacher must have not only all of the natural and many of the acquired qualifications of teachers of other ordinary subjects, but also many others. He must have the readiness, intelligence, and ability to go directly to business men and obtain at first hand the subject matter for his class work; he must have exceptional disciplinary power, for he must command good order among a heterogeneous collection of students; he will find tact of the highest order an indispensable part of his equipment if he is to maintain good relations with the business end of the institution with which he is engaged. He will naturally be expected to impress on his students the money value of the course they are pursuing, and to do this without subjecting himself to ridicule, he must be able to command—and it ought to be known that he receives—a salary that at least suggests some of the roseate prospects held out so freely as an inspiration and spur to his students. He must not personate the impetuous fortune-teller, who can tell others how to get rich; he must not expose himself to the retort, "Physician, heal thyself."

Commercial Teaching Is Hard Work

The commercial teacher must have a stronger physique than the average teacher of other subjects in secondary schools. Whether in private or public school, his work, if well done, will require more time than the ordinary teacher expects to put in in the schoolroom. Besides, in private commercial schools, at least, evening teaching is nearly always exacted. Only those who have had experience in evening teaching, following a long day in the classroom, can form an adequate conception of the draft it makes on a teacher's vitality. After

such a day and evening, one feels as limp as he might fancy a wet cloth to feel after passing through a wringer. As indicative of the conditions sometimes imposed on commercial teachers, we may refer to a well-known high-grade private school whose principal, at this writing, is looking for an all-round commercial teacher, one who is capable of instructing well in any of the commercial branches, a man of unusual skill in the use of the pen and in imparting this skill to others. The candidate must expect to be on duty from eight o'clock in the morning until five o'clock in the afternoon, for six days of each week, excepting during July and August, when he may have Saturday afternoons. He is required to instruct in the evening school five evenings of each week during the season. The conditions are hard, but the salary is good. However, the man who accepts work under such conditions may expect to hasten his eligibility for "the shelf;" therefore, the salary ought to be large—much larger than it is; and it will be in the near future, for men of the qualifications required for this school will not accept such conditions, except for an unusual salary. Their services are being sought by the public schools at good wages, under pleasant working conditions.

The High School as a Stimulus

In many of the western high schools the session lasts from nine o'clock till three o'clock, with an hour for intermission at noon; in many of the eastern schools the session begins at eight o'clock and closes at one o'clock. While no conscientious teacher can consider his work ended by the dismissal of his classes, it is much more satisfactory to have his classroom work confined to five hours rather than to have it cover seven or eight hours. No high school teacher gives instruction in the evening, unless he chooses to do so. Indeed, in most instances, he must make a very positive and sagacious effort to be allowed the privilege of doing such work; and he is paid extra for it, at

from two to five dollars for each evening. His Saturdays are his own, also all usual holidays. There is no one to intimate that he would have shown a more commendable interest in the business if he had forgone the usual holiday and spent the time in the office, folding advertising journals, or directing envelopes, or compiling lists of prospective students for "the outside man" to call on. Furthermore, in New England, it is the custom, when an especially severe storm of snow or rain comes up, to sound a signal for no school. There are Thanksgiving, Christmas, and Easter vacations, and a full two months in the summer when the commercial teacher, if he is properly ambitious and enterprising, may take up work of many kinds, thus enlarging his horizon of actual business experience and adding to his teaching power, besides increasing his income and enjoying a change of vocation, which is the best kind of rest. Salaries are good, all things considered, although there are penurious School Boards just as there are niggardly school proprietors.

A List of Salaries

Just to give an idea of the prevailing salaries in high school commercial teaching, we add a short list here. If our readers indicate sufficient interest in the subject, we can easily fill this page with an extension of this list, in the November number. In some instances the monthly, in others, the annual salary is given:

Fresno, California	\$1250
Los Angeles, "	110
Redlands, "	100
Sacramento, "	100
Denver, Colorado, North Side	1000
Pueblo, Colorado	1200
Bridgeport, Connecticut	1200
New Haven, "	1300
Washington, D. C.	1600
Aurora, Illinois	750
Chicago, Englewood	1650
" Medill High	1200
" Lake Hill	1200
" Robt. Waller High	1200
Elgin, Illinois	1650
Rockford, "	1100
Malden, "	1300
Winchester, Massachusetts	1500
Fall River, "	1750
Springfield, "	2100



DEPARTMENT OF

Commercial Geography

FRANK O. CARPENTER.

The Editor of this Department may be addressed directly at the English High School, Boston, Mass., but communications requiring a reply must in all cases enclose return postage to insure attention.

The editor of this department, Mr. Frank O. Carpenter, is, through and through, a son of the Old Commonwealth. In 1874, at the age of sixteen he graduated from the high school of his native town, Milford, Mass., and entered the famous college preparatory school, Phillips Exeter Academy, graduating in 1876. He took his A. B. from Harvard in 1880, being a member of President Roosevelt's class, and in 1887 he was admitted to the Suffolk (Boston) county bar, although he taught from the time of his graduation. In 1883 Mr Carpenter became a member of the faculty of the Boston English High School, and he has just finished his twentieth year of service there. He now has charge of the Commercial Geography and the Commercial Law in this school.

Mr. Carpenter is a nature lover, an enthusiastic mountaineer (having climbed hundreds of peaks), and an experienced writer, ranging from special articles and a guide book on mountain climbing, to a treatise on French Grammar. His remarkable collection of commercial products, which he uses in illustrating his teaching of commercial geography, excited the admiration of hundreds of teachers who visited the English High School during the N. E. A. convention.

The editor of this department believes thoroughly in both the cultural and the practical value of commercial education. Our readers will find this one of the most interesting and helpful of the several special departments maintained by THE BUSINESS EDUCATOR this year.—E. E. G.

Means of Instruction in Commerce and Industry

MEANS OF INSTRUCTION.

The old method of teaching which was based on a textbook, a dictionary, a few reference books and a teacher as offering all necessary means of instruction, was long ago shown to be unsuited to the times by the teachers of chemistry, physics, and biology. Today in the new and splendid buildings erected for high school use in the United States, the masters and school committees show with the greatest pride the large and thoroughly equipped laboratories of Chemistry and Physics costing thousands of dollars, and rightly believe them the proof that their schools are abreast of the times.

The new science of Commerce and Industry, with its wider field of work and closer touch with human life, demands and needs an equal equipment of laboratory, apparatus, books, etc.

The time since its introduction into the schools is so short, and its field of work so novel that the public as yet do not understand or appreciate its power or value. Teachers therefore, must expect that some years will pass before they will have what is required from the school authorities and must get for themselves the things they need. These years of delay will not be lost, however, because each year will show more clearly the real, indispensable needs of this science.

To assist teachers in obtaining the necessary aids to instruction in Commerce and Industry is the purpose of this department, and in the following numbers of this magazine the most important of these methods will be discussed.

Future experience will show new methods, and new needs of this subject and will devise new resources to meet these needs, but the following is the present list of means of instruction which should be used in teaching the science of Commerce and Industry:

1. *Courses of Study* giving lists of subjects to be studied, methods of teaching them, division of hours, etc., adapted to long or short courses as authorized in different schools.

2. A *Working Collection of Specimens* of the principal commercial staples and products, in sizes and form suited for actual handling and study by each member of the class. This should be kept up-to-date.

3. A *Museum of Commercial Products* and apparatus for purposes of exhibition and study.

NOTE.—This may include the best of the specimens in No. 2.

4. *Maps* of various kinds, production charts, etc.

5. *Library* for reference and study containing Textbooks for use, reference books, magazines, newspaper clippings, trade pamphlets, government publications, photographs, lantern slides, collection of coins.

6. A *Card Catalogue* of subjects to be taught with notes on each subject arranged in alphabetical order, with references to any books or articles relating to these subjects that may be in the library. A similar *catalogue of all specimens* in the working collection and museum with proper classification and reference to the subject catalogue described above.

NOTE.—These cards can be written by the pupils as a part of their work in the subject.

7. *Final Theses* or reports of pupils on various topics arranged in same order as subject catalogue.

8. *Laboratories* and apparatus for careful study of the various commercial products and specimens studied.

9. *Visits of Inspections* and study to stores, factories and localities where commercial staples are produced, manufactured or sold.

10. Lectures and talks by specialists.

NOTE.—These topics will be discussed in future numbers of this magazine, probably in the order given, and the editor will be pleased to receive from interested readers any comments or suggestions upon them which may have been tested in actual class room work and found good.

COURSES OF STUDY.

The subject of Commerce and Industry as has been said, is not as yet generally taught in the high schools of this country, and in the schools where it is taught, there is no uniformity of treatment either in methods used, subjects studied, or time given to the subject. A very few schools have well developed course with laboratory work, differing from each other in treatment usually, but these are rare exceptions. In these few, the subject is carried on during two years, but in the other schools it is only studied for one year and in most of these as a half year's course. The time assigned ranges from five recitations per week, one each day, to a course of ten or twelve lectures per year on the subject.

In a census, which the editor made last year of the hundred largest cities of the country and the most prominent cities of New England, the following results were noted. About sixty per cent. of the masters reported the subject of Commercial Geography as included in their curriculum. A closer investigation, however, showed that this was in most cases merely a name and that very little was really done towards teaching the subject. In one of the largest cities of the country, which the editor personally visited for study, the Commercial High School, with a magnificent new building nearly ready for use, had the subject of Commercial Geography given among the required studies, but it was not taught at all, and the instructor had not even prepared a plan or prospectus of the study for use. The teachers of the school were, however, unanimous in their opinion that the subject was a very important one, and that it ought to be developed, but said that the science was so new in the schools that there had not been time to prepare for it. This is probably the status of the subject in many of the schools where the name is printed prominently in the catalogue.

It is a difficult thing to prepare a plan of campaign on a battle field while the battle is going on, but those are the conditions under which the editor and his fellow teachers in the country have been obliged to devise their present methods of instruction in Commerce and Industry. The editor's experience may be interesting for comparison.

The Board of Supervisors said to him in 1899, in effect, "This subject has been put into the curriculum as worthy our attention. We have not developed the subject, and know very little about it. We have no advice to give in regard to the way the subject should be taught, and you may teach it in any way you think best. You can cut out your own path." This was a freedom of action rarely granted, but at the same time the entire responsibility for results was thrown upon the teacher.

In cutting out his own path as directed the editor first ordered a large wall map of the world; second, obtained samples of type wools from the dealer; third, showed the wool to the pupils and had them handle it, told them what it was used for and pointed out on the map of the world the places where wool is raised, manufactured and consumed, and the trade routes by which it is transported.

Three years since of hard study and experiment have changed the editor's views in many ways, but he still believes that the

proper way of teaching the subject of Commerce and Industry is to follow the method outlined above. First, the study of what a commercial product is, and its use, by mankind; second, the places in the world where it is used or consumed and its importance in commerce and trade to the nations of the world.

In discussing the topics outlined for the year, the editor will present for consideration some methods which have been worked out in the class-room and are practical.

The following course of study of Commercial Geography, planned for three recitation hours per week, of periods of fifty minutes each, is suggested for trial and experiment during the school year 1903-04:

COURSE OF STUDY FOR ONE YEAR.

The subjects to be taught in Commerce and Industry in a single year's course belong to three classes:

A. Commercial products of various kinds, natural and manufactured.

B. Means of Communication, Transportation, Aids to Commerce, Business Methods, etc.

C. Commercial Geography (in its true sense).

Of the three hours per week, two should be given to class A throughout the year. The third hour should be given to classes B and C, the first half year used for B, the second half year devoted to C. For example, if the subject comes on Monday, Wednesday, and Friday, use Monday and Friday for A, and Wednesday for B and C. B should run to Feb. 1st and C the rest of the school year.

NOTE.—The valuable subjects of Mechanism of Trade, History of Commerce, and Economics of Commerce, must necessarily be omitted for lack of time. They belong properly to a second year's course.

CLASS A. The subjects under class A which should be studied in the one year's course are as follows, and they should be taken strictly in the order indicated:

I. *Foods*, cereals, vegetables, fruits, nuts, sugar, etc.

Animal foods, beef, pork, mutton, poultry, milk, and its products.

Fish and shell fish of all kinds.

Beverages: as tea, coffee, chocolate, wines, etc.

II. *Textiles* and other fabrics. Cotton, wool, silk, flax, hemp, etc.

Leather, rubber, paper.

III. *Building Materials*, wood, lumber, and forest industries.

Stone, brick, cement, plaster.

Structural iron and steel, copper, lead, etc.

Glass, China.

IV. *Fuels and Lights*

Coal, coke, and their by-products.

Petroleum and its products.

Natural and artificial gas.

Electricity.

V. *Mineral and Metals*—

Abrasive materials, chemical substances.

Iron, copper, lead, tin, gold, silver, mercury, etc.

CLASS B. The subjects to be studied under class B are:

I. *Means of Communication*—

Postal service, telegraphs, telephones, stenography, typewriting.

II. *Transportation*—

Methods of packing goods for shipping and sale.

Transport by man, pack animal, wagon.

Railroads, steam and electric.

Steam ships and sailing vessels.

Canals, inland and ocean.

III. *Marine Aids to Commerce*—

Lighthouses, pilots, charts, docks.

Ocean routes of commerce.

IV. *Mechanical Power*—

Animals, man, wind, water power.

Steam, compressed air, electricity.

V. *Business Methods and Aids*—

Banks, clearing houses, stock exchanges, markets.

Money, checks, drafts, notes.

Department stores, storage, warehouses, country stores.

Commission merchants and Agents.

Consuls, naval repair stations.

CLASS C.—This division deals with Commercial Geography in its true sense.

NORTH AMERICA

I. United States—Chief productions, domestic trade, export trade.

Principal world markets for U. S. surplus products.

Commercial rivals of U. S. in production and for world trade.

U. S. colonial possessions.

II. Canada—Treated in same manner, but with special reference to its commerce with U. S.

EUROPE—

III. Great Britain, France, Germany, Russia, and other European nations studied in same manner as U. S.

ASIA

IV. China, Japan, India, etc., as above.

AUSTRALASIA—

V. Australia and New Zealand, as above.

AFRICA

VI. Algeria, Egypt, etc.

Commercial possibilities of Africa.

SOUTH AMERICA—

VII. As above.

CENTRAL AMERICA AND WEST INDIES—

VIII. As above.

These countries are to be studied with strict regard to their importance in world commerce, trade and industry. Questions of politics, race differences, etc., must be omitted unless they have some special bearing on commerce. These questions, however valuable and interesting in themselves, have no place in this course.

The study of commercial geography is placed the last of the year because the pupil having first learned what the chief commercial staples of the world, i. e., foods and textiles, are with their uses and methods of transportation, is better prepared to understand the commercial importance of the great rival nations which continually strive with each other for supremacy and control of the commerce and trade of the world.

The topics should be distributed through the year as follows:

TOPICS FOR 1903-04.

SEPT. A I—*Foods*—Foods in general, 1; cereals in general, 1; wheat, 4.

B I—*Means of Communication*—Postal service, telegraphs, etc., 3.

NOTE.—The numbers indicate the number of recitations given to each topic.

OCT. A I—*Foods*—Corn, 2; oats, 1; barley, rye, buckwheat, 1; rice and millet, 1; vegetables and fruits, 1; nuts and spices, 1; sugar, 2.

B II—Transportation, 4.

NOV. A I—*Foods*—Animal foods, beef, 2; pork, mutton, 1; poultry, 1; milk and its products, 1; fish, 1.

B III—Marine aids to commerce, 1; ocean routes, 1.

B IV—Mechanical power, 1.

DEC. A I—*Beverages*—Water, ice, 1; tea, coffee, 1; chocolate, malt, wines, etc., 1.

B V—*Business Methods and Aids*—Banks, clearing-houses, markets, 1; money, checks, drafts, notes, 2.

JAN. A II—*Textiles*—Textiles in general, carding, spinning and weaving processes, 1; cotton, 3; cotton seed, 1; wool, 3.

B V—*Business Aids*—Stores, warehouses, factories, 1; commission merchants, agents, etc., 1; consuls, naval repair stations, etc., 1; war and revenue vessels, 1.

FEB. A II—*Textiles*—Silk, 1; flax, 1; hemp, sisal, etc., 1; ramie, cocoa, etc., 1; leather, 2; furs, feathers, etc., 1; rubber, 1; paper, 1.

C—*Commercial Geography*—

C I—United States, 1.

MAR. A III—*Building Materials*—Wood, 1; forest industries, 1; stone, 1; quarrying, 1; brick, cement, plaster, 1; structural metal, 2; glass, China, etc., 1.

C II & III—Canada, 1; Great Britain, 2; France, 1.

APR. A IV—*Fuels and Lights*—Coal and products, 2; petroleum and products, 2; gas, 1; electricity, 1.

C III—Germany, 1; Russia, 1; other European countries, 1.

MAY A V—*Minerals and Metals*—Abrasives, 1; chemical substances, 1; asphalt, 1; iron, 1; copper, lead, tin, 1; aluminum, platinum, nickel, 1; gold and silver, 1; mercury and other metals, 1.

C IV—Asia—China, 1; Japan, 1; India, 1.

C V—Australasia, 1.

JUNE A—Final Theses of pupils, 3.

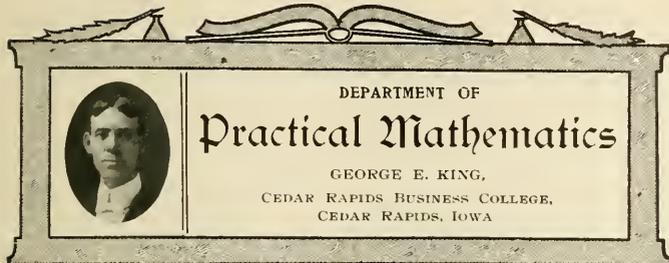
C VI—Africa, 3.

C VII—South America, 2.

C VIII—Central America and W. I., 1.

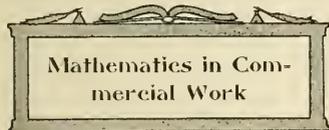
If the Science of Commerce and Industry is so new in the school that the teacher has not had time to prepare all the subjects fairly, as will in many cases be true, the editor suggests that Fuels and Lights (A IV) and Minerals and Metals (A V) be omitted for the first year unless discussed in a few lectures, and the other subjects (A I-III) be extended to fill the months of April and May.

The best, most helpful, practical, and progressive is our endeavor. Are you supporting us in it?



Do not fail to read every word of Mr. King's admirable article on Business Arithmetic in the next number of THE BUSINESS EDUCATOR, which was unavoidably crowded out of this number on account of the promise and agreement to present Mr. Thurston's admirable article, which follows.

Mr. King is one of the especially successful teachers of business arithmetic in this country, and he has succeeded well in putting on paper some of the many methods by which he arouses interest in his class and obtains first-class results. Then, if you think such information good for your students to have, go vigorously to work and organize a club for THE BUSINESS EDUCATOR, even though it be but a small one. "Many a little makes a mickle."—Ed.



BY ERNEST LAWTON THURSTON, BUSINESS HIGH SCHOOL, WASHINGTON, D. C.

[A Paper Read Before the Department of Business Education, at the N. E. A. Convention, in Boston, July 7, 1903.]

There is need at intervals, in most general courses of study, to rediscover Mathematics; to determine, again and again, in the light of the best thought and method at the time, its educative, disciplinary, and purely utilitarian value, its relative place in the course, its subject matter.

OBJECTS SOUGHT

With a wealth of new matter in pure and applied science, admirably developed, constantly demanding an increasing weight in overburdened curricula, mathematics has been relegated, at times, to a less important position than formerly. No doubt this is right, in some cases; in others it follows from a failure to realize fully its possibilities of development. In the larger scientific and engineering schools alone, has it retained, noticeably, relative weight, because it has been seen to be the bed rock on which, to a large degree, the superstructure of technical training must be built.

In our modern secondary schools of commerce, however, we need not to rediscover but to discover mathematics, in the light of the purpose of the school. Content that secondary algebra and geometry, plus utilitarian commercial arithmetic, should constitute the commercial course in mathematics, we are only beginning to realize possibilities of correlation with other subjects; and of a distinctive selection and treatment of the

subject matter that shall be highly educative throughout, while strongly utilitarian in parts.

These subjects, commonly required, are not new and no new ones should be introduced, although opportunities should be given in the final year for electives of a higher order. But the standard subjects should be commercialized, to a slight degree at least, where this is possible without decreasing the efficiency resulting from a realization of the full educational and disciplinary value as a natural complement to the purely utilitarian.

Furthermore, the steps of development must be natural and progressive, each giving power to master the next. Mathematics must not be presented ready-made. The individual must make his own as the race has done,—not however, as if the race had never done it. While preventing waste of energy, the amount given by authority of teacher or book must be reduced to a minimum.

That which is distinctively utilitarian in the course must be thoroughly practical and in accord with modern usage. Business arithmetic, especially, is undergoing marked changes in system and development. The arithmetic of to-day in method and application is not that of a late yesterday.

Educationally, the greater value as to results must come from those parts which appeal to the pupil's life, activities and interests. Mathematics should be, as far as possible, live and not dead matter. The arithmetic we know is the outcome of daily needs in every phase of life; the other branches may touch life at many points. And in this close contact, interest will start and flourish. "The mainspring of mathematical ability in a race is the attempt to adjust means accurately and economically to a given end."

As a whole, the course must give power, vigor, and strength to the mind; cultivating clear-thinking, and ability to see all sides of a question;

developing that individual capacity which is needed in every form of mental activity. A magnificent exercise in logic, it may sacrifice at times, the teaching of facts if it only gives power to prove facts.

UN-ORTHODOX BUT COMMON SENSE OBSERVATIONS

In the light of these requirements, commercial arithmetic must be abridged by cutting off obsolete subjects and complicated methods; and enriched by increasing greatly the quantity of simple calculation and of modern, practical, concrete problems, especially those that deal with our active participation in life. Although business grows steadily more complex, details of organization and methods of work tend steadily toward simplicity. This tendency results in increased demands for accuracy in fundamental processes of arithmetic, and for a working knowledge of the principles of percentage, and of elementary business principles, with ability to apply them in an increasing number of ways. The arithmetic of actual business is *suggestive*, when studied at close range. It discloses:

(1) That common fractions are uncommon, those with denominators of two, three, four, six and eight, alone, finding extended use; for others, the nearest two place decimal is the common substitute.

(2) That quantities are generally expressed in one or two denominations. The merchant sells $1\frac{1}{4}$ yards, not 1 yard, 2 feet, 3 inches; the grocer, $1\frac{1}{2}$ lbs., not 1 pound, 8 ounces; the engineer measures in feet and hundreds of feet—a decimal system—not in feet and rods.

(3) That the majority of numbers expressing quantity and value are exceedingly simple. It follows naturally that ability to work mentally should be cultivated, even if the volume of modern business did not demand it. Employees waste time, energy, and frequently costly stationery, on unnecessary paper calculations. Yet mental calculation, once a habit, is always easier.

(4) That, in actual business, there is little recognition of text-book case or subject. A single real estate problem may involve simple percentage, taxes, commission, insurance, interest. Solutions must rest on the bed rock of fundamental principles, not on the shifting sands of arbitrary cases.

(5) That actual problems are frequently so expressed as to make essential the ability to see as well as solve them. A book says: "I bought 40 chairs; \$8.40, less 15% discount, paying freight of \$11.20. Terms: 30 days; 2% cash. I paid cash. Find the marked price to gain 15%." A similar problem I overheard expressed in these words from dealer to clerk:

"John, we want to clear 15% on this invoice!"—handing him a bill. And John noted terms, discounts, prices, allowed for freight and store burden, and marked his chairs. The employer says, "Do this." The clerk must *make* the problem and find or select the values necessary for its solution.

(6) That calculation tables for interest, discount, insurance, taxes, wages, earthwork, etc., are commonly used to save time and ensure accuracy.

(7) That the use of ruled forms, many requiring extensions and calculations for which text-book courses do not prepare, is increasing rapidly.

SCOPE AND PLACE OF MENTAL WORK.

The course in arithmetic now, to meet business and educational requirements, must be woven together by mental exercises. These may average to advantage one-half the recitation periods. Mental calculation finds its first field in rapid reviews of fundamental processes in whole numbers, and in common and decimal fractions; its second, in exercises in numbers under 100, continued throughout the course, and in percentage and interest, all intended to develop speed, accuracy, and knowledge of number combinations. It is the tool for systematic review and for developing *short-hand* arithmetic. Ready-made short methods must be handled with exceeding care. There is danger that they will go off the wrong way, or at the wrong time, or—not go off at all. But those developed instinctively by the pupil, through increasing knowledge of number in combination, remain with him—a valuable business capital.

Moreover, every practical topic may be introduced and developed through brief, pointed mental problems; and drill secured by a series of related mental problems; a series with the same central idea; a statement or value on the board, around which exercises may be woven, permitting the pupil to concentrate attention solely on the new points involved.

MATTER AND METHOD IN WRITTEN WORK

In close coordination with the mental work, the written exercises and test problems "clinch" the subject. These should be brief, practical, living questions, at times expressed in memoranda or bill form, in order that the problem may be determined as well as solved; at times, grouped to relate to the same business or business condition, for related problems have far more educational value than those having simply the arbitrary connection of the text-book case.

But from arithmetic principles and terms, in combination with business terms and forms, has been evolved a business language in which business transactions are expressed, and business records written. Its literature consists of notes, drafts, bills, estimates, books of record; its phraseology of symbols, business expression, terms, forms of tabulation. Some knowledge of it the pupil gains from his bookkeeping, but it is acquired more effectively through applied arithmetic, which should form the next step in the mathematical course.

Commence with sales and order sheets, requiring horizontal and vertical addition; follow with carefully graded bills of different businesses, reading and solving the problems involved, studying the meaning and

relative value of "terms," and the essentials of form. One wholesale bill, with discounts and choice of terms, contains several "pages worth" of text-book problems. Master, then, commission forms; use actual notes for interest, discount and partial payments. Solve office paper, pay rolls, requisitions. Inventories—the field of arithmetic as recorded in business paper. At every step, too, require the preparation of original paper, having it checked and audited by the class.

Finally, later in the course, when the pupil has gained strength of mind, breadth of outlook, and a knowledge of business conditions, study in detail some of the greater problems based on arithmetic. Those of banking and finance, of insurance, annuities and endowments, of taxation and duties; the use and proper design of working tables; the effective preparation of statistics, the great problems of "cost-keeping" and factory mathematics. Here, in its



ERNEST LAWTON THURSTON.

highest phase, arithmetic may touch and interpret the work of most other departments of the school.

DISCIPLINE AS WELL AS UTILITY

The course, thus outlined in salient points, is highly utilitarian, yet when one has taught it, he finds it just as highly educational. The pupil, made wideawake, finds suggestive problems and illustrations which the competent teacher directs to emphasizing the main points under discussion in his elementary law, commercial geography, and bookkeeping, and in active life. The principle of fair settlement, which underlies so many business arithmetic processes, and other business and ethical principles is constantly emphasized. The unusual opportunities for individual and original work bring breadth of mind and training in system, form and arrangement; while class discussions and rigid analyses give ability to judge before solving, to reason accurately, and to do away with that inaccuracy of statement which is the parent of inaccuracy of thought.

THE PLACE OF ALGEBRA.

Algebra is not taught, distinctively, for its utility to the coming merchant,

although to the mathematician, and to the engineer, it is indispensable. Its greater value is an exercise in applied logic, where it gives character to the teacher's work and raises it to the plane of true education. A source of mind power, it develops capacity to master subjects of kindred, or of totally different nature.

Algebra in part is distinctively universal arithmetic, and the two subjects work well in double harness. Elementary algebra and arithmetic, in combination, should precede commercial arithmetic, for the methods of algebraic reasoning aid in mastering arithmetical problems, the method of the equation solving easily what is otherwise difficult. This suggests, too, the substitution of practical business arithmetic problems for the many objectionable applied exercises in algebra, now in print.

A scientific treatment of the subject should lead from the beginning to the equation, which should be introduced early, and emphasized, until the pupil is familiar with the principles on which the processes of operation are based. Factoring and its relation to equations and fractions should be also a strong feature. In work of this class the mental exercises should develop the same accuracy and facility in handling the literal as later the numeral. In all stages of the work, methods of checking solutions are important in cultivating a valuable business habit and in encouraging independence as well.

That part of higher algebra, less distinctively universal arithmetic, covering the theories of combinations and probabilities, has also sufficient value, from practical and disciplinary standpoints, to warrant its rigid treatment. On problems of life insurance and in studies of various business conditions, it will be found to have direct bearing.

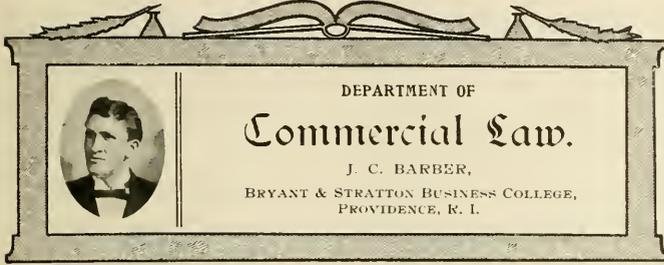
THE VALUE OF GEOMETRY.

Geometry claims place, especially, because of its value as an exercise in formal logic, although in parts, in mensuration, for example, it has high utilitarian value. In class it is often effectively taught as a combination of the inventional and the demonstrative. The inventional, leading to a right conception of the truths to be established, introduces naturally the deductive method of establishing them. Elementary ideas of logic, however, may be introduced from the beginning, and demonstrations made exceedingly rigid—with the rigor consisting in soundness of structural development, as well as in clearness and effectiveness of expression.

The field of demonstrative work should include plane geometry and the principal theorems of solid, many of the latter having unusual disciplinary value.

The field of applied work should be as broad as time allows, for here is possible correlation with other subjects, and contact with actual life. The practical problems of mensuration, the preparation of plans and estimates, designing, pattern-making, the geometrical representation of statistics, suggests lines of development.

(Continued on page 41.)



Answers to Questions in Last Issue.

1. The subject-matter of this contract is illegal. An illegal contract is void. If there is no contract, neither B nor A can have any rights under the agreement.

2. You can have no action to recover the horse. The courts can not enforce a promise which the law makes void, otherwise the law would defeat its own object, but they will not interfere if the deal has been completed.

3. Neither party can acquire any rights under a void contract. There is nothing to ratify. However, A, by accepting the goods has virtually said, "I will pay what the goods are reasonably worth." B can recover on the ground of an implied contract.

4. Generally, no; because such a sweeping agreement would be in general restraint of trade.

5. The policy of the law is unfavorable to agreements in restraint of trade. If the purchaser can show that the restraint is no larger than is necessary to protect him in the business he has purchased, A will be bound, otherwise the agreement will be void.

6. Again the question is whether the restraint is reasonable. The territory that may be covered by such agreements is not limited by state boundaries but by the nature and extent of the business. All that the seller can bind himself to do under any agreement is not to come into competition with the business he has sold. In any case the restraint can never be greater than is agreed on. If this business is of such a nature that A may establish a similar one in some part of the same state or town and not come into competition with the other party he cannot be prevented from doing so. Of course he may establish himself outside the state, even though he does thereby compete with the other party, for he can not be restrained beyond the terms of his agreement.

7. Only contracts in general restraint of marriage are void. An agreement not to marry a particular person is only a partial restraint and, if properly made, is valid.

8. B has no redress—such a contract is illegal and void, as against public policy.

9. Certainly as against general creditors such a sale would be valid. As between A and B, A would not be allowed to rescind the sale, because he would not be allowed to take advantage of his own wrong.

10. It was not a complete sale, there being no delivery, and as possession remained in A, his attaching the creditor would hold the goods. Change of possession, however, is not always necessary as between buyer and seller.

11. X would be unable to recover his property. It would be necessary to commence suit in equity, a court of law having no jurisdiction. X transferred the property to defraud his creditors and a court of equity will not help out the fraud by compelling a re-conveyance. "He who seeks equity must do equity." "He who comes into equity must come with clean hands."

Y was a party to the fraud and probably paid no adequate consideration, therefore the creditors of X could reach the property through a court of equity.

12. When parties stand in pari delicto, i. e., in equal fault, the law generally leaves them as it finds them. Of course this is what the defendant wants; it is equivalent to a judgment for him. On the other hand it is exactly what the plaintiff does not want. It is equivalent to a judgment against him. The court, however, does not refuse to aid the plaintiff because it has any consideration for the defendant, but because it is against the policy of the law to interfere. It should be noted that this is the general rule, to which there may be exceptions.

CONSIDERATION.

There must be some valuable consideration for a promise not under seal, otherwise the promisor will not be bound. In other words, if A makes a promise in favor of B, the latter should do something on his part if A's promise is to be binding. For example: A promises to build a wall for B with the understanding that B is to do nothing in return. A is not bound because there is no consideration. B has done nothing to bind A.

MUTUAL PROMISES. In the above example, suppose A had promised B that he would build a certain piece of wall on B's land if B would promise to make certain repairs on A's house, and A had consented. Here B has done something to bind A to his promise. The promise of each is a consideration which binds the other. Note that in mutual promises each promise is conditioned upon the other.

MOVING FROM THIRD PERSONS. In some states if A makes a promise to

C in favor of B, C *withholding consideration*, B will be allowed to sue on the promise in his own name, while in other states a different view has been held. Some states have enacted statute laws covering this matter. Where such suit is allowed, C and B generally stand in relations practically amounting to those of debtor and creditor, so that the fulfillment of A's promise will in some measure satisfy the claim of B against C. The promise must have been made for the benefit of B, and both B and C must be legally interested in its fulfillment, as in the above case. This should not be confounded with *novation*, where, C being indebted to B, A, B, and C agree that A shall pay to B the amount of C's indebtedness and C shall be released. Here B is a party to the contract and of course cannot be denied the right to sue in his own name.

BENEFIT OR INJURY. It has been said in substance that any benefit to the promisor or injury (detriment) to the promisee, constitutes a valuable consideration but the benefit must have been conferred or the detriment suffered at the request (express or implied) of the promisor. It seems that it does not matter how slight the benefit conferred or the injury suffered, if the agreement was entered into in good faith.

Meaning of detriment. It is easy to misunderstand the meaning of detriment or injury as here used. "A promises B \$1,000 if B will abstain from the use of strong drink and tobacco for a certain time." B complies with the terms of the offer and sues for the money. A refuses to pay it because, as he says, B was not injured but rather benefitted and that he (A) received no real benefit. Therefore, he claims B has furnished no consideration. It was held in such a case that B had suffered detriment. He had parted with a legal right. That court did not hold that B had suffered any injury in the ordinary sense of the term.

X promises Y \$5,000 if Y will come to his (X's) office at a certain time. Y appears at the time appointed and demands the money. X claims that he has derived no benefit from Y's action and that rather than being injurious to his health. In this case Y has, at the request of X, done something he was not obliged to do. He has suffered detriment within the meaning of the law.

FORBEARANCE. A promise to one having a claim, when made on condition that the claimant shall forbear to sue, is binding on the promisor if forbearance is exercised for the time specified; or, if no time is named, then for a reasonable time. Such forbearance is a valuable consideration. It does not matter that the claim is doubtful.

Where one has no reasonable grounds for believing he has a claim, it would seem that forbearance would be no consideration, although some courts have held to the contrary, where the claimant acted in good faith. Forbearance to do what one has no legal right to do, does not amount to a consideration.

TRANSFER OF A THING IN ACTION. If X promises to give Y \$2,000 on con-

dition that Y will transfer to him certain book accounts or promissory notes, and Y does so, his act in transferring is a valuable consideration which will bind X to pay what he has promised.

SUBSCRIPTIONS. When several persons voluntarily subscribe for a common purpose, the fact that B subscribed because A had, does not, by the weight of authority, furnish a consideration to bind A to pay his subscription, although some courts hold otherwise. But suppose X, the treasurer of a church society, has, on the strength of subscriptions, bought material to repair or build and has begun the work, X has done something to bind the subscribers. He has suffered detriment. A court would probably work out a contract somewhat as follows: That the subscriber practically promised to pay so much money on consideration that the church treasurer would proceed to make certain repairs, which he has done.

EQUITY OF CONSIDERATION. Viewed from a commercial standpoint, a contract contemplates an exchange of values, yet what is to be given under a contract need not be equal in value to what is received. In the absence of fraud, it lies with the parties to say what price shall be put upon what is exchanged. For the courts to undertake to fix values would practically take away the right to make contracts. There is an exception in the case of exchange of money because here the values are fixed by law. Even then in case of some rare piece of money it would still remain for the parties to fix the price. Of course, as has been stated in a previous article, an unreasonably small consideration might lead to suspicion of unfair dealing, and in some cases in equity might aid in getting the contract set aside.

IMPLIED CONSIDERATION. A asks B to do a certain piece of work for him, saying nothing about the price he is to pay or that he will pay anything, and B promises to do the work. Although A has furnished no express consideration, still there is a contract. Along with a request to perform services goes an *implied promise* to pay what the services are reasonably worth. So an order for goods implies a promise to pay the market price, unless something is said to the contrary. Suppose B had gone to work for A without request but with B's knowledge, and was allowed to work. Here again the fact that A knows what B is doing and does not interfere with him, implies a promise on the part of A to pay the reasonable value of B's services. Do not think from this that mere silence or the

accepting of benefit at the hands of another implies a promise to pay. If a man, in my absence and without my knowledge or consent, washes my carriage, I cannot repudiate his services, for I have no knowledge of his doings until after the work is done. I must either accept the benefit of his labor or throw away my carriage, which I could not be expected to do. Where a promise is implied from silence it must be with a full knowledge of the facts and under circumstances where it is possible to speak.

GOOD CONSIDERATION. By good consideration is meant the natural love and affection of near relatives. It has been said that a good consideration will support a contract that has been performed (an executed contract). But this is no more than saying that title can be acquired by gift. A father, prompted by natural affection, agrees to transfer to his son certain personal property. This is no more than a *promise to give* something to the son. The only consideration for the father's promise is natural affection, known in law as "good consideration," but which is in reality good for nothing, as it will not support a promise. Of course, if the father had already transferred the property, the son could hold it, so he could had it been given him without first promising.

A gift may be set aside in favor of creditors and so may the transfer in the above example. "Clandestine gifts are always suspicious." It has been held that as between members of the same family living in the same household, a gift need not be accompanied by actual change of possession to make it binding. "Gifts are not presumed." If A has delivered goods to B and B has accepted them, although nothing has been said by either party, the law implies a promise on the part of B to pay for them.

INSUFFICIENT CONSIDERATION. Sometimes what appears at first thought to be a valuable consideration is no consideration at all.

PAST CONSIDERATION. A hires \$500 of B and gives his note for the amount. After the transaction has closed and without any additional consideration, C indorses the note to secure B. C is not bound to B. Had B obtained C's signature before he loaned the money, his act in making the loan would have been a consideration which would have bound C.

MORAL CONSIDERATION. A mere promise without consideration puts one under *moral duty* to perform but he is under no *legal obligation* to do so.

ILLEGAL CONSIDERATION. If the consideration for a promise is an

illegal act or the promise to perform an illegal act, there is no contract, because an illegal consideration is in effect no consideration at all.

IMPOSSIBLE CONSIDERATION. If the consideration in an agreement is a promise to perform an act impossible in its nature or impossible by law, there can be no contract, because there is no *valuable consideration*. But it must be impossible and not merely hard to do. B contracts to deliver to A 100 barrels of apples at a time when the scarcity of apples makes it impossible, in a certain sense, to obtain them. B is not excused. A's only security in making the contract is that B shall take just that risk or, perhaps, responsibility. It would have been different if B had promised to do something physically impossible, as to go from New York to Washington in three minutes. It is not really impossible to get apples but simply hard to get them in time to fulfill the contract.

FAILING CONSIDERATION. If the consideration for a promise fails totally, the promisor is not bound and money paid under such circumstances may be recovered. The difficulty comes when there is a partial failure. If the contract is divisible, it will be void as to that which has failed and valid as to the remainder. A bargains with B for three horses at \$150, \$175, and \$180, respectively. Unknown to either party, one horse is dead at the time of the sale. This is a contract capable of division into three parts, and will hold as to the two remaining horses. When the contract is indivisible, if the consideration fails in any material part, allowance will generally be made for so much as has failed, even in cases where the contract holds.

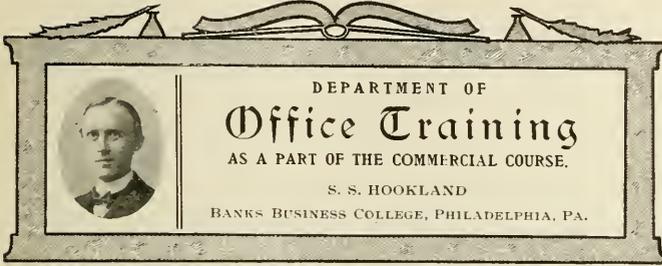
It is necessary to distinguish between failure of consideration and failure to profit by the transaction. A sells B the accounts on his books for \$5,000. They are all true accounts and A made no statement as to whether or not they were collectible. B is able to collect only \$2,000. There is no failure of consideration but only a failure on the part of B to profit by the deal. But if A should sell B book accounts which were not bona fide accounts against certain parties and has not received them. Here the consideration has failed.

Best

I take this occasion to express my good feeling toward THE BUSINESS EDUCATOR, which is by far the best business journal that I have read.

W. C. KNOX,
Bank of Winchester, Winchester, Tenn.

Is it practical? is it timely? is it progressive? are the questions which sift and determine the contents of each number of the B.E.



Course for Students Doing Business with the Offices.

The business transacted in the office has its origin, as a rule, with students outside in what may be called the Introductory Practice course. In a few schools, in which in tercommunication with other schools is extensive, the office work may be more or less disconnected from the other work in the department; but this is the exception rather than the rule. In discussing the office course in its various relations, it will, therefore, be necessary to give consideration to transactions for students in this introductory work.

On account of the importance of this work in its relation to office practice, it has been suggested that, preliminary to a further discussion of the latter subject, an outline be given, with complete data, of a course that will furnish a working basis for students doing business with the offices, with a view to illustrate the kind of material that would provide proper training for office students. This task is a difficult undertaking. In the first place, a well-rounded business course cannot be obtained by patchwork, but requires continuity in development throughout, each part being fitted to the other in the order of a natural unfolding of the subject. To give all of the details of a complete course that will make it of any practical value, would mean the writing of a text-book, for which the limited space that can be devoted to this purpose in a monthly publication, is insufficient. In the second place, the numerous text-books and schemes employed, and the variety of conditions prevailing, in the commercial departments of both public and private schools, make it very difficult to suggest a course that will logically follow preceding theoretic instruction, and exactly meet the conditions in the individual school. In view of these considerations, the most that can be done is to furnish types of such transactions as should be included in a practice course, arranged according to some flexible scheme that may be modified to suit the individual needs.

STAKING OUT THE FIELD

One of the first essentials in construction, is a code of rules or ideas to govern in arriving at a general plan and in selecting the material. As this is fundamental, a statement of the rules which govern in outlining the course will be of assistance in arriving, at the outset, at an under-

standing of the nature and scope of work before us. The following are the submitted:

First. Kinds of business that can more advantageously be illustrated by theory or voucher sets, should not be dragged into practice work. An enthusiast in business practice is inclined to attempt to carry everything on his hobby. This rule will exclude lines of business such as manufacturing, farming, contracting, and mining; also corporation sets, single entry, and many others.

Second. The work should not be encumbered with complicated forms of books that cannot readily be proved up, or that can be better illustrated in other parts of the course. The fullest variety of up-to-date devices and special features of ruling, may be used advantageously in the offices, under careful supervision, where numerous transactions of the same kind constantly occur; but such devices or features are perplexing to students in practice work at the desks, who are absorbed in analyzing transactions and becoming acquainted with forms of commercial paper.

Third. In providing transactions, do not overlook the end in view. The object of practice is to familiarize the student with commercial paper, give him a clear idea of the elements of transactions, make him self-reliant in entering transactions on the books, and afford him a training in business ways and usages. To multiply transactions only for the purpose of getting material for trial balances, is unprofitable to the student and the school.

Fourth. Transactions which involve special features, are common to most kinds of business, and need to be carried out to be thoroughly understood, should be selected in preference to the simpler and less common ones. Of these may be mentioned those involving shipments of goods by freight and express; C. O. D. shipments; remittances with orders; leasing, purchasing, and mortgaging of real estate; loans secured by chattel mortgages and collaterals; discounting of notes; figuring of trade and cash discounts; shipments and consignments to be sold on commission; drafts and other forms of negotiable paper.

Fifth. The commodities requiring the closest description and the most careful figuring, should be selected for trade. This rule will eliminate the wood and coal business, the hay and feed business, and some others often met with in text-books. Tea and coffee, grocery, dry goods, hard-

ware, and jewelry businesses are well adapted for practice work.

Sixth. An unbusinesslike mixture of commodities should be avoided. Sugar, hay, coal, and wheat are not, as a rule, handled together, nor by the same firm. The work should be constructed as nearly as possible along business lines.

THE GENERAL PLAN

Before proceeding to outline the transactions, some words should be said in regard to the general plan followed, the material needed in carrying out the transactions, and the rules which should govern the offices.

1. The business to be conducted is the General Wholesale Grocery.

2. The books to be used are the Cash Book, Sales Book, Invoice Book, Journal, Bill Book, and Trial Balance Book. As no directions will be given for entries, however, any books may be used that fall in with the general plan of the department.

3. As far as possible, the following order of development will be followed in the introduction of material: (a) cash transactions; (b) personal accounts; (c) notes; (d) trade discount; (e) cash discount; (f) bank discount; (g) C. O. D. shipments by freight and express; (h) chattel mortgages; (i) collateral notes; (j) bonds; (k) drafts; (l) shipments on commission; (m) partnership formation; (n) consignments; (o) dissolution of partnership and adjustment of accounts. Deeds, mortgages, discharges, leases, items of expense, etc., are introduced in accordance with the requirements of the business and are incidental to the general plan.

ORGANIZING BUSINESS FIRMS

4. Firms with which students are to do business are arranged in two series, namely: *in-town* and *out-of-town*. In-town firms are those located in the city in which the student is doing business; out-of-town firms are those doing business in other cities, and with which transactions are to be carried out by mail. *In-town* firms are referred to by *letters*, and *out-of-town* firms by *figures*. In order to enable the instructor to distinguish readily between sales and purchases in checking the work, these are subdivided as follows:

1. IN-TOWN.

(a) Firms to which *sales* are made: A, E, I, O, U (vowels).

(b) Firms from which *purchases* are made: B, C, D, F (consonants)

2. OUT-OF-TOWN.

(a) Firms with which *sales* are made: 2, 4, 6, etc. (even numbers).

(b) Firms with which *purchases* are made: 1, 3, 5, etc. (odd numbers).

The above scheme requires a "Business Directory," for use by the student, giving names and addresses of firms for which the letters or figures stand in the instructions. In this directory, any grouping may be made that will suit the number of offices, and the convenience of the particular school. If it is not desired to have purchases and sales made, by a student, to the same firm, two directories should be used, so arranged that one set of students buy from the firms to which the others sell.

If offices are desired for in-town firms there should be at least four such firms, represented, two or three of which may occupy one office and have their business handled on a partnership arrangement; if offices for these are not desired, all in-town business except the first two orders, may be carried out with students. Business with out-of-town firms may be done by intercommunication with other schools; or it may be handled by mail with offices in the same school. The following directory is arranged for a department with four in-town and five out-of-town firms, in which some of the work is carried out with students. Any other grouping may be made and fewer or more firms may be represented: (Fig. 1.)

(Fig. 1.)

BUSINESS DIRECTORY No. 1.

1	Paul Driscoll	254 Main St., City	A-J
2	Barber & Perkins	29 N. Water St., City	E-O
3	Thompson, Taylor & Company	26 S. Front St., City	B-F
4	S. V. Barbour	254 N. 2d St., City	C-G
5	Kirk, Foster & Co.	750 Broadway, N. Y.	2-6-10-16-22-34-38
6	Carson, Fry & Co.	1207 Chest. St., Phila.	4-8-12-14-18-36-40-42
7	Hayward Bros.	22 S. Water, Chicago	20-24-26-28-30-32
8	H. A. Jenks & Co.	183 N. State, Chicago	1-5-11-15-17-21-25-31
9	Martin Produce Co.	Baltimore, Md.	3-7-9-13-19-23-27-29-33
10	Students		U-D
11	W. P. Henning		Real Est. & Ins. Agt.
12	F. A. Harvey		Manager

In Directory No. 2, letters or figures for 1 and 3, 2 and 4, 5 and 8, 6 and 9, should be interchanged.

(Fig. 2.)

SELLING PRICE LIST.

No.	DESCRIPTION	Package	Gross Wght.	Tare	PRICES			
					1	2	3	4
1	Butter, Elgin, Creamery	Tub	70	10	28			
2	" Prints, Extra	"	60	8	27			
3	Cheese, Swiss Cream No. 1	Box	55	5	14			
4	" " " No. 2	"	60	6	20			
5	Coffee, Old Gov't Java	Bag	102	2	32			
6	" Rio, No. 7	"	102	2	14			
7	" Santos, Fancy	"	102	2	15			
8	Eggs, Pennsylvania, 30 dz.	Case	56		22			
9	Flour, W. W. Patent	Barrel	216	20	4 25			
10	" W. W. Straight	"	216	20	3 75			
11	Pork, Family	"	225	25	15			
12	Sugar, Granulated	"	352	20	4 95			
13	" Refined No. 6	"	370	20	5 10			
14	Tea, Eng. Breakfast, Sup.	Chest	80	15	44			
15	" Gunpowder, Extra	"	83	15	47			
16	" Japan, First	"	75	15	48			

MERCHANDISE CARDS

5. Merchandise may be represented by cards. If this is done, it is well to have the number expressing quantity uniform (3 or 5), and to have all orders made for that quantity or its multiple. Each card should show full description, gross weight, and tare. The following has been found a convenient form:

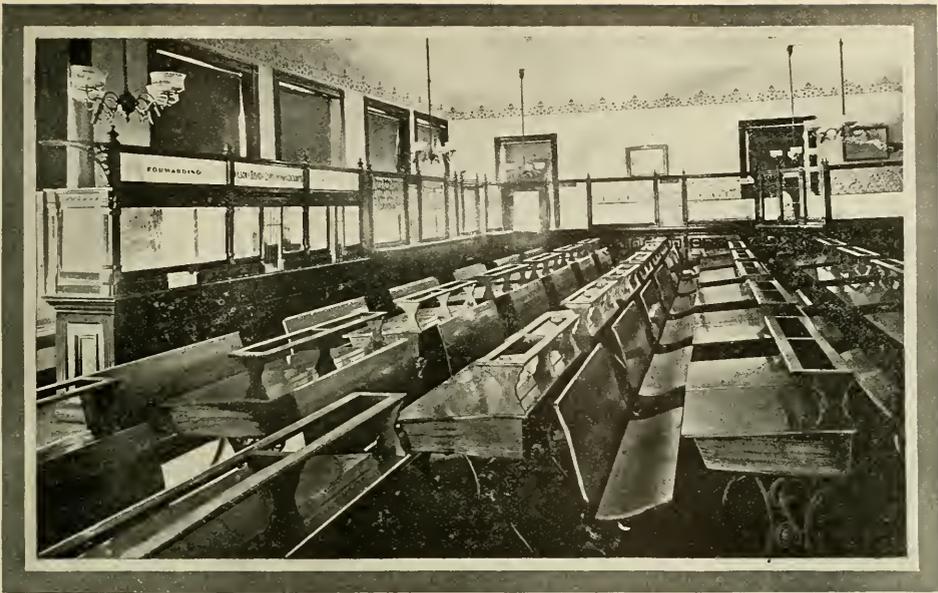
Tea, Japan, Firsts
5 half-chests
Gross weight, 60 lbs. each
Tare, 15 lbs. each

Merchandise cards may be dispensed with if stock books are kept by both students and offices. In such case, instead of the cards, a slip containing number of packages and gross weight may be sent, by out-of-town firms, through the Freight Office.

(Continued on page 40.)

PICTORIAL POINTERS: Home of The Lincoln Business College, Lincoln, Nebr.





PICTORIAL POINTERS.—Commercial Room in the Lincoln Business College.



From the Business Manager's Desk.

W. G. BISHOP,
LINCOLN BUSINESS COLLEGE, LINCOLN, NEBR.

**The Business College in Its Relation to
the Y. M. C. A.**

I take it that school proprietors realize the value of Association work in their own schools and, therefore, to say anything in support of this would be useless. The Young Men's Christian Association is everywhere supported by educational, religious, and commercial institutions. Even the great railway corporations are willing to equip and maintain Associations that their men may be placed under their influence. If it is such a power for good, one might inquire why more business colleges do not have such institutions of their own. If conditions were favorable, no doubt they would have them; but there are good reasons why exclusive business colleges do not have their own organizations. The majority of students are with the school so short a time, that little effective work can be done, for it is difficult to secure experienced officers, unless taken from the ranks of teachers, which usually is not advisable. To take them from the student body is practically impossible; for about the time they become acquainted with the

Association work, their course is completed, or they get a position and must leave. Then, lack of room, library facilities, and apparatus for physical training are obstacles in the way. It would not be self-supporting and few could stand the expense. If this be true, the average school must depend upon the local Association already established, for work of this kind. Inasmuch as local Associations are generally well-equipped and in charge of men skilled in interesting and guiding young people and who have the time to look after all details, it seems well that this is so.

**THE Y. M. C. A. CORRECTS OBLIQUITY
OF MORAL VISION.**

Many are the reasons why the average business college student should come in contact with such an organization. A large number of the young men come from the small towns. Some entertain false ideas concerning city life. The stories they have heard of city life have, in most cases, led them to believe that it is a place where everybody has a "gay" time without much respect for manners or morals. Those who enter

the cities with such ideas are peculiarly open to temptations. They are not looking for anything good, do not believe it is there, and may therefore be easily led astray. It then devolves upon someone to show them the good side of city life; to let them see that in the whirl of business those who control affairs are, as a rule, men of integrity and strong character, and that to win a place among them requires one to have similar standards. They should learn at once that there is a strong element in the social and business life of the city that stands for what is noble and best, and that they are invited to become one of the number. Young men cannot get these ideas more quickly than in the local Association. The proprietor hasn't time to take each man in tow when he enters, and even if he had, words of advice and caution might have little effect. He will be all right while in school but needs to be kept as far as possible in contact with men who are leading right lives. The Association fills this want.

AN ANTIDOTE FOR MORAL POISON

Again, many come from communities where religion and morals are at a very low ebb, and women almost exclusively look after the religious part of the community life. The model man in some communities is not always a man of chaste character. It is far from this, and what these young men need, even more than penmanship, bookkeeping, shorthand and typewriting, is higher ideals of manhood. It is true that as students come in daily contact with proprietors and instructors of the right stamp, high ideals will be placed before them, but they need even a stronger influence outside of school hours.

There are many little lessons to be learned. Every little town has its loafing place, and few people of the town realize what a manhood destroyer it is. Its equal is not to be found in the city, for in the latter the small boy is kept out, whereas, in the town he is permitted to enter and encouraged to partake of the poison. This may seem like a strong statement, but careful observation will verify it. If a young man has been in the habit of "loafing with the boys" when off duty, it will be natural for him to seek similar places during leisure moments. Even good boys do not fully realize the danger of such a place until shown. Telling him to stay away is not at all equal to providing something in its place that will furnish amusement and prove fascinating and helpful. This the Y. M. C. A. does. Of course, the foregoing is not true of all boys. Some are sturdy oaks and stand firm regardless of adverse winds. But even they are helped, for the Association furnishes an opportunity for work that will make them grow still stronger and more useful.

WIDENING THE HORIZON

Then, we need to co-operate with the Y. M. C. A., that the student may not be completely lost in commercialism. He sees, hears, and reads of business until there is danger of becoming completely wrapped up in it. He should learn that business is not all, but that true success comes only with a harmonious development of mind, spirit, and body.

One of the attractive features of the Association is the gymnasium. It is also one of the most helpful.

We are preparing young men for the active duties of life and should not forget their need of physical development. They must be impressed with its value; learn how plenty of exercise and a bath every morning will quicken the mind as well as the step of man. Under the care of a good physical director, proper care of the body becomes a habit. In this way the Association helps.

The business school is not a Sunday school, but it ought to recognize and endeavor to promote anything that will make better men of its students. I believe this will include the right study of the Bible. This can be done without ever saying "Bible" once, and the number who will avail themselves of the opportunity will be surprising. The instructors, without preaching, can lead students to desire the best in life, and the Association can step right in and satisfy the desire. Bible study, as presented by the Association, will be in the list of desires. Their method of study attracts men. They start somewhere, go somewhere, and actually do something. Our city association has a class known as the "Business College Bible Class," taught by one of our instructors. It has been a great source of help to a large number of our boys. Again we see how the Y. M. C. A. can help if given a chance.

IT HELPS THE SCHOOL

A relation of this kind is for the best interests of the students, and that is equivalent to saying it is for the best interests of the school. When parents learn that the school throws a out its students the right kind of

influence, they will be more willing to entrust their children to our care. To have the confidence of parents, words of genuine appreciation from students, and the consciousness of having had something to do in making the lives of young people better, is no mean reward.

Whether or not this relation is sustained depends largely upon the proprietor. He must be absolutely sincere in the matter, completely controlled by the spirit of helpfulness. "For policy's sake" will not wear well. Then, he must take an active part in Association work, if he expects intelligent young fellows to heed his advice. If he hands out prescriptions, they will soon discover whether or not he is taking his own medicine. "A minimum of talk and a maximum of do" is always convincing. Such a proprietor and a good live Association working together will be a power for good.

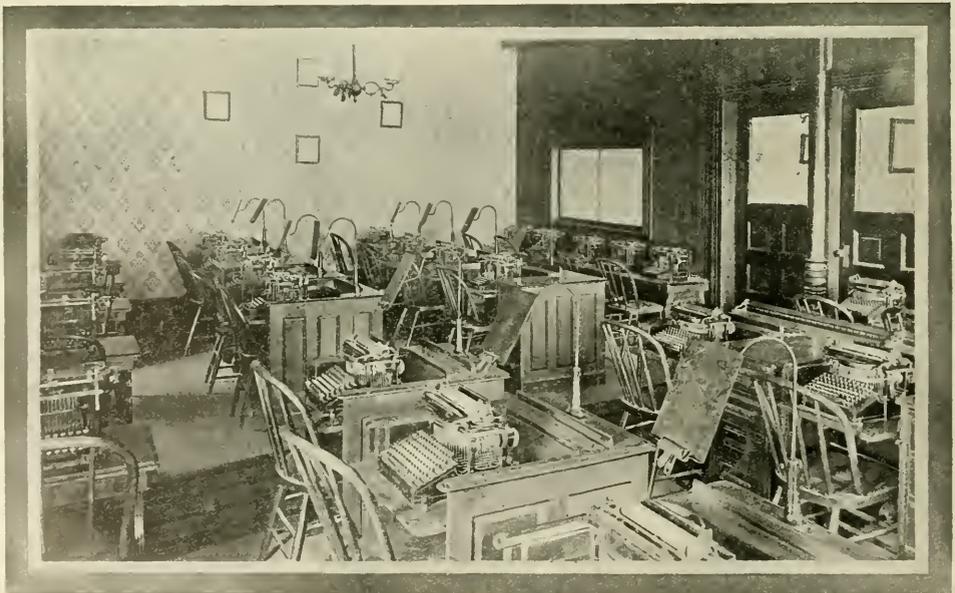
New England High School Commercial Teachers' Association.

REPORTED BY VICE PRESIDENT FRANK E. LAKEY, ENGLISH HIGH SCHOOL, PROVIDENCE.

The adjourned meeting of the organization of the above association was held Tuesday afternoon, July 7th, at the First Church, corner of Boylston and Marlborough streets, Boston. The first meeting was held March 7th, with a large and enthusiastic attendance.

The genuine interest and real need for the new association was fully shown by the presence of forty-two teachers on a warm July afternoon, at a meeting to which

PICTORIAL POINTERS.—Typewriting Room, Lincoln Business College, Lincoln, Nebr.





THE ANNUAL CONVENTION
OF THE SHORTHAND ASSOCIATION
GRAND RAPIDS, MICH.
JULY 6 - 15, 1902

PHOTO OF THE GREGG SHORTHAND ASSOCIATION, GRAND RAPIDS, MICH.—By courtesy of Remington Typewriter Co.

and adopt a constitution—usually the driest of dry business. The innumerable attractions of the National Educational Association were forgotten, and for more than three hours the teachers labored on the several articles.

Messrs. M. D. Fulton, Auburn, R. I., C. B. Ellis, Springfield, Mass., and A. T. Swift, of Providence, R. I., presented a carefully written constitution which was adopted with no vital changes.

The two points of contention were the scope of territory and the requirements for eligibility to membership. The territory to be covered is New England only; the Association is composed of teachers of commercial subjects in high schools; banquets and sight-seeing are to be subordinated to educational inspiration; and other provisions are made to insure an organization of pronounced usefulness.

Membership may be had by "any teacher in a New England High School who is actually engaged in teaching any of the so-called commercial branches in a high school, or who is teaching any other subject to a class pursuing the commercial course in any high school of New England." The latter clause recognizes, especially, the very great and rapidly growing demand for pupils thoroughly grounded in the use of correct English.

The high ideals set may be seen from the objects of the association, "to foster mutual interests of public school commercial teachers in general to discuss matters in commercial interest and value, to promote high ideals in the teaching profession, to improve the scholarship, to elevate the standard of education in commercial lines, to place commercial education upon a par with all other high school work, and to form a more perfect union in sympathy and interest in our common work."

That the above is not words, merely, was fully shown during the long discussion, which was marked by frankness, earnest-

ness and uniform courtesy. The discussion was general and the questions plentiful. President H. G. Greene, Melrose, made an admirable presiding officer.

The next meeting will occur in October, Providence, R. I., where a warm reception from school officials and teachers awaits this lusty accession to the long list of commercial teachers' associations.

The Cincinnati Meeting

The meeting of the Executive Committees of the National Commercial Teachers' Federation was held at Bartlett's Commercial College, Cincinnati, August 15th, and good and effective work was done in making all the arrangements for the December meeting.

It was decided to have the School Managers' Association commence its sessions December 28th at 9 a. m., the other sections commencing at 2 p. m. The first session of the Federation will be held Monday evening at 8 o'clock to be devoted to Address of Welcome, responses to same, President's Address, and a musical program. The Sectional Meetings will be held each day from 9 a. m. to 12 m. The Federation Meetings will be held from 1 to 4 p. m. At 11:30 a. m., December 31st, the election of officers of the sections will be held, and at 1 p. m. on the same day will occur the election of officers and selection of place of next meeting.

The General Secretary was authorized to secure a reporter for each section for the purpose of having a complete verbatim report of the meeting.

The Committee as a whole, inspected the rooms of the Bartlett Commercial College, and found them admirably adapted in every way to the uses of the Convention. The rooms are commodious, well lighted and ventilated, and convenient for the Section Meetings. The Audience Hall is ample for the general meetings of the Federation.

The Committee took considerable time examining the hotel and restaurant facilities of Cincinnati, and as a result decided to make the Burnet House the headquarters of the Convention. This hotel is first-class in its appointments, and the management has made a generous concession to the Association in the way of rates. On the European plan two or more in one room will be accommodated at one dollar per day. Single rooms, one dollar and a half per day. On the American plan, two in a room two dollars and a half per day each. The restaurant facilities were found to be excellent and the prices very reasonable.

The Program of the Federation and of the Section Meetings each section will be well represented and topics of unusual interest will be presented and discussed.

The Local Committee will provide for the social entertainment of the members Wednesday and Thursday evenings, and occasions of rare enjoyment are assured.

The Committee feel justified in making the assurance that the December meeting will be the largest and most valuable and enjoyable that the Federation has ever held. Certainly nothing will be left undone to make this assurance a reality.

Signed:

J. W. WARR,
President of Federation.
J. C. WALKER,
Secretary of Federation.
ENOS SPENCER,

President of School Managers' Ass'n.
J. A. HINER,
Ex. Com. Commercial Teachers' Ass'n.
S. A. MORAN,
Ex. Com. Shorthand Teachers' Ass'n.
W. F. GIESSEMAN,
Ex. Com. Penmanship Teachers' Ass'n.
C. M. BARTLETT,
Executive Committee.
D. D. MUELLER,
Executive Committee.



Lessons in Up-to-date Business Penmanship

BY

TROY, N. Y.

Lesson 2

Resolve to Succeed and you are Already Half Successful NEATNESS, THOROUGHNESS, AND SYSTEM.

The writing class is easily divided into two distinct classes of students, the careful and the careless. The neat, watchful, and thorough seem to comprise the former section, while the untidy, indifferent, and incomplete seem to find their way into the latter section. Compare the work of the neat and tidy student with that of the indifferent and careless one. "One thing at a time" seems to be the motto of the former, while everything at the same time seems to be the condition of the latter. The writing student who learns early to be neat, thorough, and systematic in all his practice, has mastered an important essential to good legible writing. Slovenliness and slothfulness are inexcusable in writing as well as in other things. Unnecessary scribbling and untidy practice sheets reveal to a certain extent much of both. Every line made and every form produced should be a determined effort to the accomplishment of some end. Each page should be filled in a systematic manner, and should never be "decorated" with blots, scribbles or scrawls. One poor letter is no reason for discouragement, and is no discredit to a page of practice work wherein all other forms are generally good. Be neat then, and systematic. Carry one task to completion before commencing another; do one thing at a time and do it as well as you are capable of doing. Dip ink carefully and you will always write with dry finger tips. In a word, form the habit now of writing and practicing always with CARE, never CARELESSLY, and you will have discovered the sure and rapid road to good, legible writing.

LEGIBILITY AND SPEED.

Are universally recognized as the essentials of a practical hand-writing. They are in fact the two requisites demanded by the business world today. If we were to give one the preference, it surely goes to the former, because without at least a certain degree of legibility our characters would be unreadable and consequently worthless. The two, however, should be considered about on equal terms by the student, and one should not be sacrificed for the other. Legibility is the result of correctly formed characters, properly spaced in and between words. Speed is born of ease and freedom, and they are the result of plenty of arm movement properly applied. Legibility is acquired by constant study of accurate letters, thus giving the student ideas as to form. Speed is easily gained after freedom is acquired, and honest practice on good movement exercises is the sure road to that end. I would, therefore, suggest that you keep always before your mind these two requisites which go to make up the desired end. I do not hesitate to say that one is about as important to you as the other. If your movement is not free, make it so by proper use of movement exercises. If your forms are weak and imperfect, strengthen them by striving to learn and know just how each letter should be made. Pursue this course, and the results will be just as certain as they are desirable, for effort expended judiciously cannot but produce satisfactory improvement.

Plate 7

Watch position closely. Review exercises in plate I often. Prepare a complete page of the design in line three, plate I. Master these exercises, as they are the foundation of freedom in writing. Work hard on exercise in line one of this plate, striving to produce each oval without stray lines. Study capital *D* closely and carefully. Draw it large with pencil, then with pen. Note the fact that the first stroke is straight, and that the letter contains a sharp point at the base line. Try the first exercise in line two to develop confidence in making first stroke. Small loop at the top resembles that in the *O*. It need not touch the first stroke when letter is complete. Pause at sharp point at base line else you will make a loop. Notice that oval part of capital *A* is narrower than capital *O*, but somewhat similar in form. Up stroke should be made as straight as possible to permit of retrace when adding final down stroke, which is slightly curved. Don't exaggerate it. Close letter at top or nearly so. Study form of each letter closely, scan your results for errors and continue strength and freedom of movement at all times. Remember, little finger glides over blotter, and no finger action should be used in making capital letters.

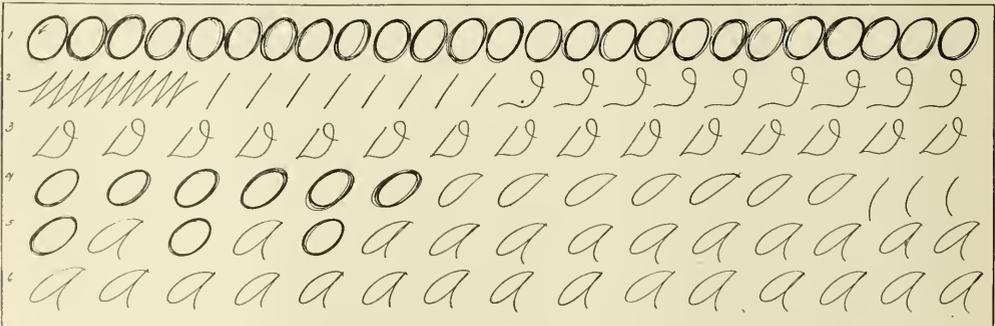


Plate 8

Review carefully No. 2, plates 3 and 4. Two separate strokes are required to make this style of small *x*. The first is composed of two turns, while the second stroke is a straight line. Make it from the base line up, not down. The *e* is composed of a loop and a turn. Make the loop quite full. The *r* is a trifle narrower than the first stroke of the *x*, yet it is composed of two turns, with an ending similar to that of the *w*. Do not exaggerate this ending. Practice faithfully on wide spacing work with all three as illustrated in last part of each line. See how lightly and gracefully you can join them, keeping letters small and swinging the arm freely from the elbow. To do this with little effort, the arm should be free from all tight clothing. The simple words in 4, 5, and 6, are given for page practice. Give your closest attention to spacing.

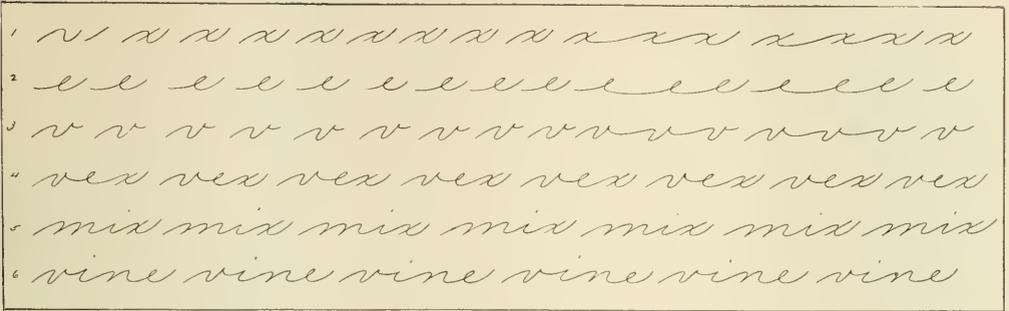


Plate 9

Let the arm roll freely on the small oval exercise in line one. Keep it down to small letter size. The small *o* must be closed at the top else it will resemble the *v*. Start the first stroke well toward the left rather than down. The same applies in making the *a*. The last turn on the base line in the *a* should be closely watched. See that you bring it to the line at every effort else it will be taken for *o*. If it is left open at the top it will resemble the *u*. In making the *c* turn the point at the top down to form the small hook. Difference in letters, especially between the *o* and *a*, should be critically watched in word practice.

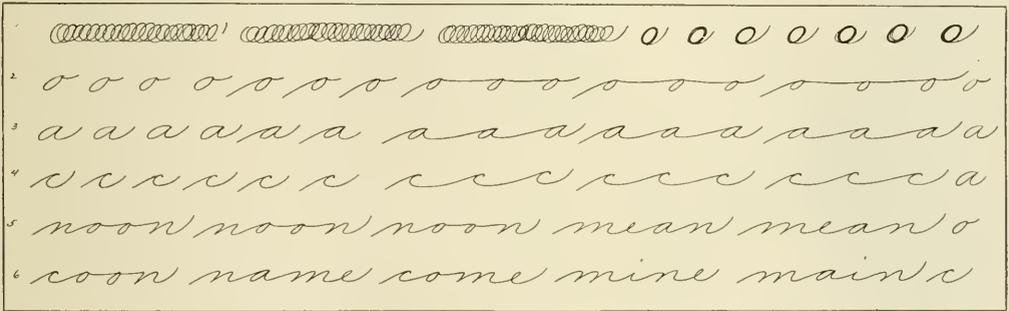


Plate 10

Here we have words united to form a sentence. It is a familiar one to all in the profession, yet it still exists, quite full of good material for practice work. It was rewritten a number of times to illustrate to a certain degree how to practice systematically. Spacing uniform, *m*'s and *n*'s very round at top and words directly under each other. A nimble rolling movement, free sweep of the arm from the elbow, watchful eye as to form, and cautiousness as to size and quality of stroke will combine to make your results successful in practicing page work such as this. Give it your best efforts.

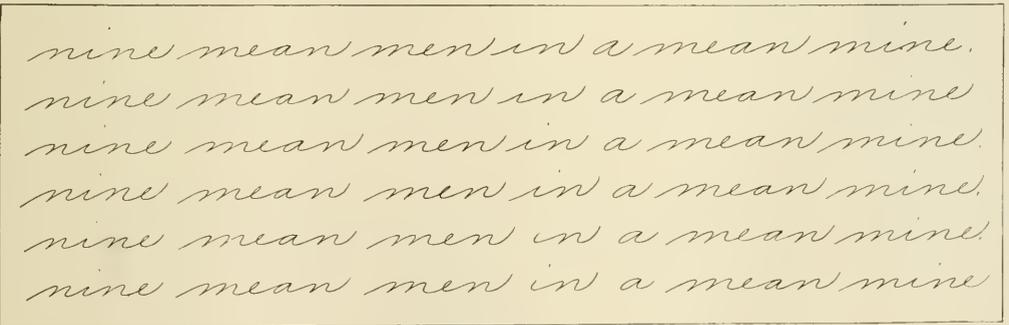


Plate 11

The stroke in line two of this plate is utilized as an initial stroke for several of the capital letters. You would do well, therefore, to give this plate unusual attention. Make the reverse oval exercise in line one, capital letter size, and with the same speed as was used on the direct oval. Work thoughtfully, too, on exercise in last part of line one. Little oval at the top should be made very small and final stroke should be brought directly to the base line, stopping the pen on the paper. This will cause a blunt ending, but it is not necessary that the line be shaded. In making stroke in line two, start well to the left rather than downward. This gives the little oval at the top its slender and slanting appearance. In forming second part of *N* retrace on down stroke and make it very round at top. A slight pause at the point on the base line may possibly aid you in making it. Two styles of final strokes are given. That in line three corresponds with the last stroke of the *A*, while that in line four resembles the turn and ending stroke of small *m* and *n*. You will find this letter a pleasing one for study and practice.

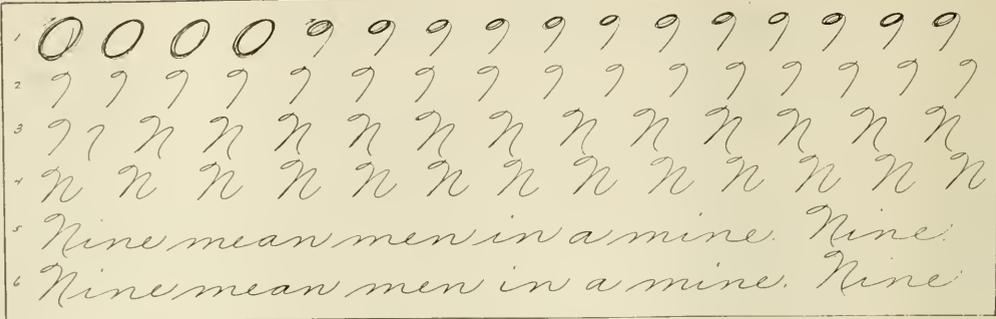


Plate 12

The ability to write freely across the page is an important point to consider in learning to write. In its acquirement, the arm swings always from the elbow, while the little finger glides freely over the blotter to the right. The students who work diligently on such work as is presented in the following plate usually have no difficulty in gaining freedom from left to right. Note that spacing is very wide and uniform throughout, thus compelling each letter to stand alone. This idea can be adopted for practice with any of the small letters. After covering a portion of your page by writing on the blue lines, turn the paper half way around and write across the lines. Practice often in this way, varying spacing from moderate to extremely wide.

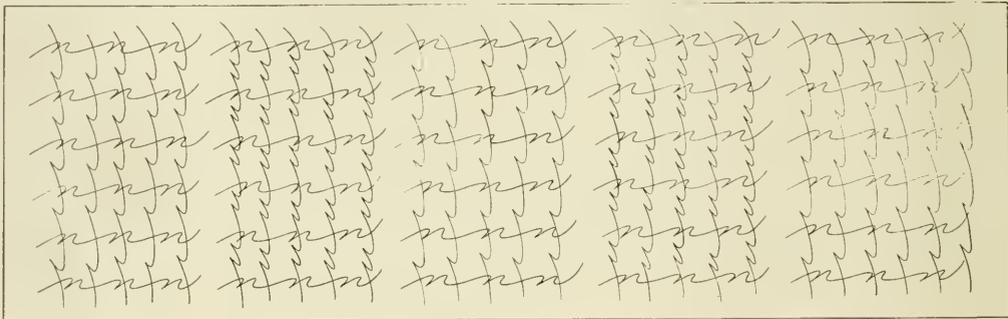
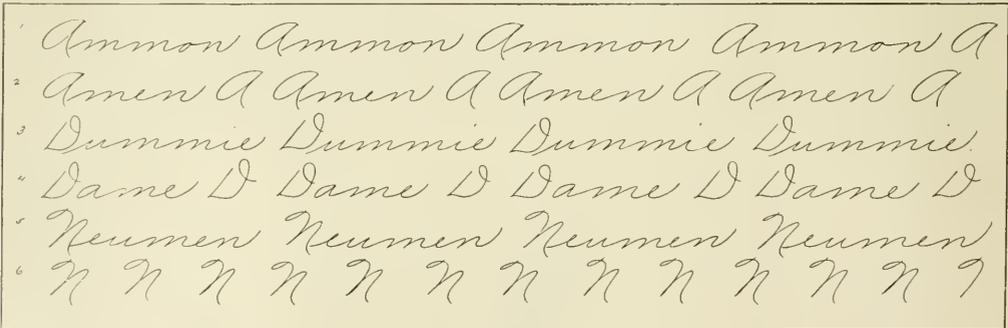


Plate 13

This is a general summing up of the entire lesson, with a good variety for the more advanced students. Practice on one line at a time. Bear in mind that you must develop mind as well as muscle; the former by seeing, the latter by acting. Think and consider while executing, and execute always with care. Do not sacrifice form for speed nor speed for form, but develop the two on even terms. CONCLUSION. (To be sent after publication of Lesson 1. Small prize for best practice on plate 12).



Conclusion.

The manner in which practice sheets and specimens have been mailed to me from all sections of the country since the publication of the September number, is ample proof that interest in good writing is increasing year by year, and that young people realize today, better than ever before, the importance of being able to write well. The fact that so many have determined to improve, impels me to double my efforts in your behalf.

Practice pages must be in my hands before the fifth of each month if you wish them criticised in the next issue. Send them on, one and all.

Criticisms

L. E. S., Baltimore—Your two month's instruction was the means of starting you well. Ink too thin and pen too fine for business writing. Do not allow your efforts on professional work to interfere with your business hand. Simplify your forms and do not shade any of them. You write well now and I admire your pluck. Sheets returned.

BLANK, Wis.—You write a good hand. Observe form closely and be critical. Distinction between turn and angle not pronounced enough in all small letter work. You get a nice quality of line. Work hard.

C. R. H.—Efforts on Lesson 1 quite good. Adopt simple, unshaded forms. Center loop in capital *E* too large. Pencil small *n* and *u* until you know just how they should be made. Work long and hard on Lesson 1. Your writing is too good for your grammar and spelling. Look out.

S. A. MCC.—Bring all work down one-half and make *n* different from *u* and *o* different from *a*. Your work reveals plenty of movement but little control. Study more and write less.

ED. K. Mich.—Your good resolutions will soon make a penman out of you. For one so young, you write remarkably well. Send your best efforts on Lesson 1.

BROOKS, Mo.—Your specimen was a dandy. Can't suggest much. You will have to investigate minor details in each letter in order to do better. Would suggest rounder turns in small letter work throughout. Pen too fine.

PEN QUILL—Work faithfully on Plates 3, 4 and 5 in Lesson 1. Ending strokes too long on all small letters. Your writing reveals the fact that you can learn to write a good professional hand.

A. B. C., J. B., WATSON, H. W., GEORGIANNA, W. J. F., and others—Glad to file your specimens and hope to hear from you all each month.

Lessons in Practical Business Writing

BY

Hina Pearl Hudson
CAVANAUGH COM. COL., NEW BRITAIN, CONN.

Students' practice criticized in these columns free of charge. Specimens should be sent to Miss Hudson, St. Johnsbury, Vt., by the fifth of each month.

Lesson 5

"All motion is not progress. A definite object, a practical inventory of one's natural powers, and a practical method by which to gain the object—these insure progress. One would be moving even if one traveled forever round a ring."—*The Practical Age*.

Plate 17

1 *o o o o o o o o o o o o o o o o*
 2 *A A A A A A A A A A A A A A A A*
 3 *a a a a a a a a a a a a a a a a*
 4 *Aaaa Aaaa Aaaa Aaaa Aa*
 5 *Anna Anna Anna Anna An*

Plate 17

1. Let the arm roll easily around in the sleeve, tracing the printed form with the dry pen. Notice the difference in width and slant between this oval and of the *O* previously given. 2. Gradually decrease the size to that of the small *a*. 3. Notice the ending stroke. It is made with a quick, light motion. The last half of the *A* is like the small *t*. Have slight retracing at the top. 4. Make an important stop at the top of the small *a*. 5. Keep the capitals the same slant as the small letters.

Plate 18

1 *////// o o o o o*
 2 *P P P P P P P P P P P P P P P P*
 3 *B B B B B B B B B B B B B B B B*
 4 *P P P P P B B B B B P P P P P*
 5 *P. B. P P. B. Pindas. B. P. B B. P. Beane*

Student's PAGE AND WORK

This is a specimen of my penmanship upon entering Cavanaugh's Commercial College.

This is a specimen of my penmanship after completing Writing Lessons at New Britain Commercial College.

Fannie Schlenker.

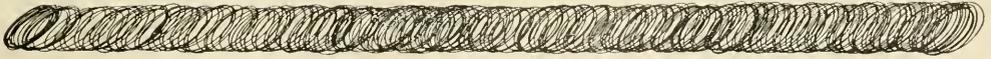
This is a specimen of my penmanship upon entering Cavanaugh's Commercial College.

This is a specimen of my writing upon completing penmanship at New Britain Commercial College.

Katherine Gunther

The above are first and last specimens of pupils under the instruction of Miss Nina P. Hudson, whose lessons are appearing in THE BUSINESS EDUCATOR.

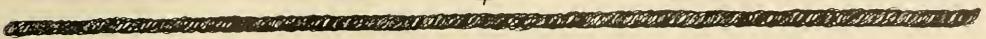
No. 1, Aaron F. Yontz; 2, Effie Beamer; 3, May V. Huber; 4, Emma G. Myers; pupils of J. W. Aushutz, penman in the Lebanon, Pa., Business College. See following page.

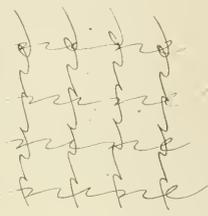
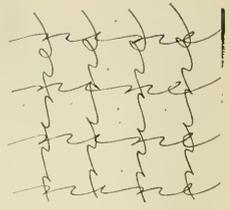
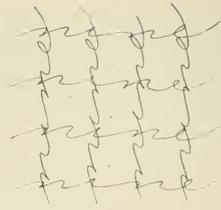
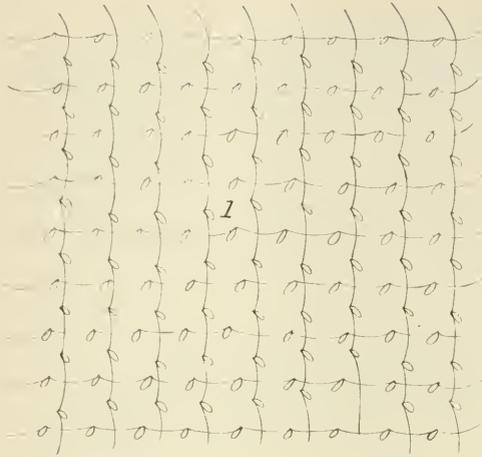


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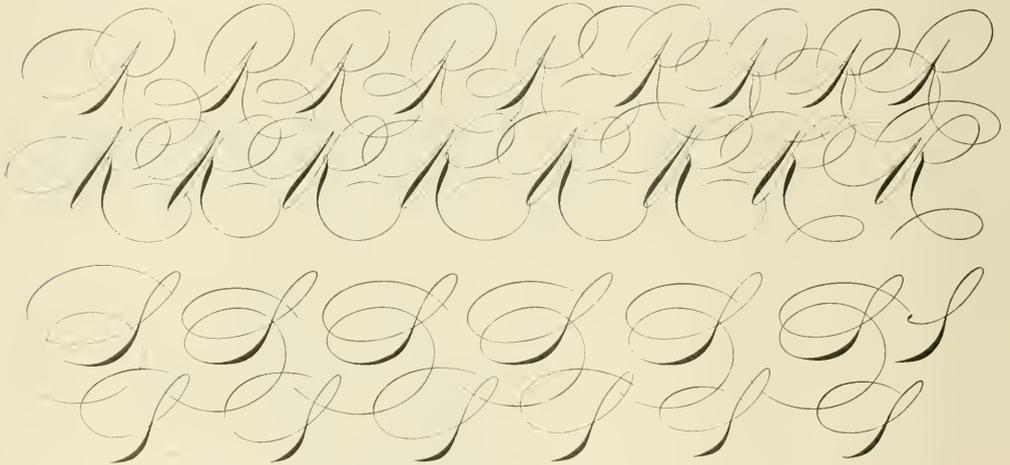
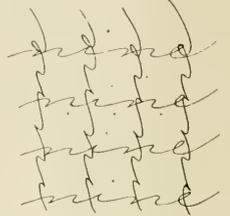


4





2



ORNAMENTAL CAPITALS BY H. B. LEHMAN, CHICAGO, ILL., BUSINESS COLLEGE.



Movement Exercises for Students of Practical Writing.

BY

195 GRAND AVENUE.

D. C. Miller

ROCHESTER, N. Y.

4



r r r r r r r r r r r r r r r r
r r r r r r r r r r r r r r r r
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5



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6



l l l l l l l l l l l l l l l l
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w w w w w w w w w w w w
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u u u u u u u u u u u u u u
w i n w i n w i n w i n w i n



Entered at the Post Office at Columbus, Ohio, as Second Class Matter. September 1, 1902.

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VOL. IX. No. 2.
COLUMBUS, OHIO, OCTOBER, 1903

SUBSCRIPTION PRICE, \$1.00 A YEAR. 10c. A COPY.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

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Send upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the *BUSINESS EDUCATOR* is not only the best but the cheapest, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The *BUSINESS EDUCATOR* being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Why Not Do It?

If each one of our professional subscribers were to secure for us one professional subscription you can hardly realize how much it would mean in the betterment of *THE BUSINESS EDUCATOR*, and consequently the profession of business education.

No one reading this paragraph realizes how much real unselfishness is put into the publication, because the publishers are in love with their profession. A journal of this kind is something more than a private enterprise, if it be a truly professional, representative paper.

The editors are putting far more into the paper than has ever been put into a similar journal. As receipts enlarge and profits increase, improvements will be made to absorb the bulk of such profits. Our ambition is to be of helpful influence rather than to be wealthy.

True, we must live, but we have other sources of income as well as that of *THE BUSINESS EDUCATOR*. Financially, *THE BUSINESS EDUCATOR* is a safe, sure thing. We are not, therefore, begging. We are only trying to tell you that our motives for asking for support are not mere mercenary ones.

We thank you for what you have done, and assure you the same has been appreciated. We shall try to show this appreciation in a more material way than words by giving you a better journal.

In Increasing Demand.

The past year has been a prosperous one indeed for the penman and commercial teacher. Their services have been in constant demand.

We have been more or less intimately acquainted with the penmanship and commercial school profession for the past twenty years, but in none of all those years has the demand for penmen and commercial teachers equaled that of this year just passed.

"We want a fine penman, one capable of handling the commercial branches," is an almost daily request. "We desire to pay from \$1,000 to \$1,200," is a frequent expression in these letters.

And what is most perplexing is to find people qualified for the places. Young men and women will do well to consider the matter of preparation. There is no need of worry regarding employment. Prepare.

Penmanship Renaissance

Everything seems to point toward a real penmanship revival. The advent of the typewriter, shorthand, phonograph, etc., for a time drew attention from the art of writing with the pen, many thinking that handwriting would soon be a lost art. Penmen feared as much.

But the novelty of these new arts and inventions has worn off and we are still face to face with the old problem of pen writing. Instead of penmanship being a lost or dead art, it is livelier than it has ever been.

The interest manifested in penmanship matters at Milwaukee; the "warming up time" experienced at Brooklyn; the interest shown in matters pertaining to writing at St. Catherine's, Ont., at the meeting of the Business Educators' Association of Canada; and the enthusiasm exhibited at the Zanerian Reunion, all mean something if "straws show which way the wind blows."

This is as it should be, and is but the result of a constantly increasing demand for better writing in the business world. Penmanship has a future as well as a past. The immediate future is therefore very hopeful. Everything points to a shortage for years to come of persons who can wield the pen skillfully and do common sense work with the head.

Penmanship in itself is of but little value, but as a vehicle it beats the automobile. It earns money, does

not squander it. Six hundred and fifty dollars in an auto means nearly that much a year additional in fuel and repairs, and but five or six years' service. The same amount invested in a good handwriting and a practical education, means a yearly income almost from the beginning, of nearly double that amount. Then, too, it lasts, not five or six years, but for life.

Young man, young woman, which shall it be? An auto or a good handwriting? You "auto" (ought to) decide without delay and of course in favor of the latter.

Commercial University and Co-operation.

We recently had the pleasure of looking over the by-laws of a proposed American Institution of Commercial Schools, the two main objects of which are the maintenance of standards for classes of students in graduation in affiliating schools, and the provision for conducting teachers' classes annually. It is proposed to incorporate the same under the laws of the District of Columbia. The plan is to conduct a school for the purpose of preparing teachers in the commercial branches, with degrees to correspond with those given in the regular college or university courses; and to provide a means whereby courses of study may be uniformed and improved, particularly in schools desiring to affiliate with each other, and to come under the requirements of this national institution. The originator of this scheme is no other than Dr. H. M. Rowe, of Baltimore, Md.

So far as we can determine, the plan is a thoroughly practicable and feasible one, and we hope that it is the beginning of an end which ultimately means the betterment of commercial teachers and commercial schools. Those interested (and who is not?) will do well to prepare for co-operation in the matter. This is the one thing commercial education and commercial schools have been seriously in need of. Organization is the means to a larger end. This is the way. Will you affiliate? Mr. Rowe needs your co-operation.

A Splendid Testimonial.

It affords me pleasure to say that during the past year I have found the *EDUCATOR* very interesting and helpful. It is constantly improving, and its wide range of discussion, its scholarly, up-to-date treatment of every subject presented, its artistic excellence and splendid typography amply justify its name. I do not see how any teacher or student of the commercial branches can afford to be without it.

A. C. PECK,
Principal Commercial Department,
Manitowoc (Wis.) High School.

From the Former Editor of The Penman's Art Journal

You are making a decided success of *THE BUSINESS EDUCATOR*. It is a periodical that is at once dignified, conservative, progressive and energetic. Mechanically and artistically it is well handled, and I admire your editorial policy in both departments—art and business education. You and Mr. Gaylord are to be congratulated. You have given the profession a high-grade periodical and I am very glad indeed to know that your work is receiving such substantial appreciation. "More power to your elbow."

W. J. KINSLEY,
No. 220 Broadway, New York City.
Examiner of Questioned Documents.

Interesting News Items

Miss Nina P. Hudson, whose interesting lessons in business writing are so much enjoyed by our readers, has been re-engaged at the New Britain Business College, New Britain, Conn.

Miss Clara L. Alden, of Dorchester, Mass., has been engaged to take charge of the new commercial department of the Calais, Me., high school. The school authorities of Calais are to be congratulated.

Supt. J. H. Drake, of Leon, Iowa, has been elected as commercial instructor in the Creston, Iowa, high school. Mr. Drake is one among a hundred commercial teachers in the matter of first-class qualifications for his new position. He has been some years, since he left the field of commercial teaching, but the profession is better for his return to the field.

E. G. Parkinson, who was recently elected to take charge of the commercial work in Auburn, R. I., decided not to accept certain unreasonable conditions attached to the contract submitted to him, and accepted instead a position with the Schessler Business College, Norristown, Pa. H. C. Spencer, the well-known penman of Providence, was elected to the Auburn position.

George Stanley Murray, whose interesting articles on life for a commercial teacher in the Orient were widely read in these columns last year, sailed for Constantinople Sept. 1st, after a brief vacation trip to this country. Mr. Murray is enthusiastic in regard to the opportunities for a live American commercial teacher in Turkey. He is now where he has charge of the commercial department. For reasons beyond his control Mr. Murray has submitted his resignation to the effect of leaving this journal at the school year. Some one will have an opportunity to obtain, in him, a teacher of rare magnetic qualities—a man, every inch of him.

August Perow, the new proprietor of the Bath, Maine, Business College, is a United States Court Reporter, though only two years out of school. He has one of the most tidily equipped school plants in the East, and his plans for the development of a sound commercial school are worthy of the experienced judgment of much older men; indeed, he so far surpasses many a senior in the business, in this matter of planning a well-balanced course, that it is not quite fair to him to make the foregoing comparison.

Congratulations on the improvement in THE EDUCATOR are coming in continually. We received the new fall number of the IDEAL our September number was, and, better though the present number is, we see the standard moving on before us. Stand by us, and we shall make this journal an organ not in any respect inferior to any other educational journal in the land.

The introduction of a new commercial department in the Walla Walla, Washington, High School, awaits only the completion of the new high school building, which is to be ready for occupancy during this fall.

Stephen Dwan, formerly of the Burlington, Iowa, High School, has been elected to take charge of the commercial department of the Seattle, Washington, High School. Mr. Dwan is one of the "Ferris boys," and those who know W. N. Ferris, will understand what that means. Here's wishing success to all the splendid young fellows who are moving in the van of progress, doing pioneer work in the commercial teaching of the public schools. Their number is destined to become legion before many years shall have rolled round.

Miss Mary Kilburn, formerly of the Gloucester, Mass., High School, has been elected to take charge of the new commercial department of the Westerly, R. I., High School.

M. D. Fulton, the always popular treasurer of the Eastern Commercial Teachers' Association, has been elected commercial instructor in the Pawtucket, R. I., High School. We hope that the people of Pawtucket will appreciate their good fortune by giving Mr. Fulton the freest possible reign in carrying on his work.

If you think that commercial teachers and commercial school proprietors are all thinking merely for dollars and exploitation of the good person of the Pawtucket, thoroughly the lofty sentiment of Mr. Bishop's article in another column of this issue. Men like Mr. Bishop are the hope of the cause, not the drinking, swearing, tobacco-using, non-church-going men, blatantly blowing their own tin horns to the disgust of their more thoughtful, modest colleagues, who go quietly, determinedly, grandly on doing a noble work. It is for such work and such influence as the latter that THE EDUCATOR is working.

The Blair Business College Journal, Spokane, Wash., contains an excellent article on "The Purpose and Value of Business Education" written by Brother Cast. He is now a member of this large and influential mountain school. This number (June) contains, also, several other articles of interest. Mr. Cast is ready pen. We are glad to note that Brother Cast wields the pen of "a ready writer" as well as the quill of an artist in things calligraphic.

President A. S. Heaney of the Rhode Island Commercial School, Providence, R. I., has published in pamphlet form the proceedings of his June commencement exercises. The commercial teachers would read the annual address, by a notable New York speaker. It is entitled "Realizing Our Visions." We have no doubt that Mr. Heaney would be glad to send a copy of this pamphlet on receipt of a two-cent stamp to pay postage. It would make the finest kind of general dictation matter. It was reported by one of the pupils of the school, who writes Gregg shorthand. This certainly was a practical compliment to the pupil, the school, and the system of shorthand which he uses to take care of the business that the speaker used classic language and spoke rapidly.

We dropped in to see Mr. H. C. Wright, the present president of the Leon, Iowa, Business College, while on a recent trip to New York, and we found him busily enrolling students, just as though he had never heard of a half a year or more of very active commercial schools had been established in his vicinity within the last two or three years. Evidently the people appreciate the facilities, the instruction, and the courteous, business-like treatment that their children receive at this great school. It is always a pleasure to step into Mr. Wright's beautiful apartments; so pleasurable, indeed, that after some years of effort, we have succeeded in obtaining views of his attractive school home, and they will appear in an early number.

The Bryant & Stratton Business College, of Providence, R. I., is enlarging and improving its already superior accommodations. We can take care of the business that is coming to it this fall. Fortunate indeed is the young man who comes under the personal influence of such a man as T. B. Stow. Wright's beautiful apartments; so pleasurable, indeed, that after some years of effort, we have succeeded in obtaining views of his attractive school home, and they will appear in an early number.

On a recent trip to Nova Scotia we found J. E. King, of The American Book Company, taking a tour through the Provinces for his health. Mr. King's health troubles will be a surprise with him in the loss of his wife and in his own ill-health. He is one of the rarely fortunate men who do not seem to have an enemy in the world, yet one who has clean-cut principles, to which he adheres tenaciously. He is not one of those popularity-seeking individuals who seem to be glad to travel on both sides of the fence at once, without ever getting off the fence. His life and character are a splendid example to young men everywhere.

Messrs. E. H. and M. C. Fisher have opened the Winter Hill Business College, Somerville, Mass., with every seat filled and they are rapidly making plans for increasing seating capacity. They deserve to succeed, and they will.

We were disappointed in not finding Mr. S. Kerr, of the Kerr Business College, St. John, N. B., at home. Mr. Kerr is one of the pioneers in the Province having conducted a commercial school in St. John for the last thirty years. His son, Mr. L. H. Kerr, is an aggressive, enterprising school man, and a sportsman of the public funds. His type is He is an enthusiastic yachtsman. Their school is the largest in New Brunswick.

The Catholic schools in the Provinces are on a different footing from similar schools in this country. They are regarded as public schools and the Sisters who teach are paid from the public funds. They are required to conform to the regulations governing other public schools, and they are required to confine the giving of religious instruction to hours outside of those regularly devoted to school work.

The Shaw Business Schools, of Bangor, Augusta, and Portland, Maine, all seem to be flourishing. The Bangor school is in an especially healthful condition. It is housed in a modern office building, and is well equipped. Mr. A. H. Rankin, who has been engaged on his ability to conduct schools so good, in a state comparatively so thinly populated as is the state of Maine.

Gray's Business College Portland, is one of the original institutions of Portland, being almost coeval with Longfellow's hope in the beautiful metropolis of the Pine Tree State. Mr. F. L. Gray, the present manager, was enjoying a cruise in his yacht, when we called, but his associate, Mr. N. E. Rankin, entertained us pleasantly. Mr. Gray has excellent rooms and accommodations which justify the common impression that he has the largest school in Portland, if not in Maine.

Bath, Maine, is putting a new commercial department into her high school this year, but like many another small city, they have made the mistake of thinking that they could get a commercial teacher for a song, and at the last report their vocal music was still in the general store. We do not expect teachers qualified to instruct in all the commercial branches, to work for from \$10 to \$15 a month. A little business judgment would have secured boards that even fair stenographers can obtain that much. We know a lady who is going into this work this fall for \$10 a week, just for experience. We do not blame the teacher, but what shall be said of the school authorities who establish a price so low that none but an utterly inexperienced person can accept, and then only for the sake of experience.

Mr. Williams, formerly with the Corner Commercial College, Boston, has taken charge of the commercial work of the Melrose, Mass., High School, in the place of H. G. Greene, who has been elected at Winchester, Mass., at a largely increased salary.

The Practical Text Book Company reports its business on its famous English group of text-books nearly doubled during the last three or four months, and many editions of each of its other publications. They, in common with our other enterprising advertising customers, are doing a big business. We are glad that the public comes to learn of their admirable publications. There are other good publishing houses whose books might be better known. We would push their publications judiciously through the columns of journals like THE EDUCATOR, that reaches school teachers and proprietors of all classes of schools, in all parts of this country and Canada.

August 22, Edward V. Murphy, official reporter of the United States Senate, made the principal address at the dedication of a memorial tablet to the memory of Captain Thomas Lloyd, the father of American shorthand reporting. Captain Lloyd, who was buried in the church of St. Augustine, Philadelphia, was the shorthand reporter of the first national House of Representatives, and he reported Washington's first inaugural address. The tablet was erected under the auspices of the National Shorthand Reporters' Association and the Pennsylvania Stenographers' Association.

The Salem, Massachusetts, Commercial School has issued a very attractive booklet containing portraits of its former principals. This well-known school has enlarged and refitted its quarters and is enrolling a greatly increased attendance.

We found the Packard School preparing in August for the annual welcome to its well-established and active faculty. The death of Mrs. Packard this school has been incorporated and Mr. Byron Horton is the Principal. Doubtless, under his efficient direction, the famous institution will become even a greater force in the business and educational life of New York than it has been in recent years.

The Merchants' and Bankers' School in New York is growing and its energetic proprietors are determined that it shall continue to grow. It already has an attendance equalling that of most of the other schools of the city.

Do not forget THE EDUCATOR in the clubbing days. It stands for what is best in commercial education. It has a message alike for teacher and student. It has dared to pass out into new fields of commercial school work, fields as yet untrod by any other journal. Show your appreciation by making this year over and over a record breaker for us. Tell our advertisers how much you appreciate the work they are doing. Be pleased to know that their announcements are reaching—as we know they reach a wide circle of aggressive, up-to-date commercial men who can and will appreciate a good thing when they see it. That is the kind of people they want to reach. Our prosperity through your efforts will result in still a greater improvement of THE EDUCATOR. We promised several years ago that we would improve the journal just as fast as our constituency would permit us to do so; and we are keeping our promise.

Away up in Fredericton, New Brunswick, we found, last summer, one of the prettiest little schools it has been our good fortune to get into. Mr. W. J. Osborne, the proprietor, is well known to the commercial school men of Canada. He is taking such a hold on the business, educational, and religious life of Fredericton that he is sure to succeed in every sense of the word. He is one of the splendid class of commercial school men—and there are scores of them—who do not fail to fully comprehend Mr. Bishop's article in this number, being President of the local Y. M. C. A., Superintendent of the largest Methodist Sunday School in New Brunswick, and otherwise prominently identified with church work. We hope the people of the beautiful capital of New Brunswick will see to it that Mr. Osborne's fine school is kept humming with business of a high grade all the while.

Mr. B. H. Spencer, formerly at Kingston, New York, has opened a school at Eighth Avenue and One Hundred Sixteenth Street, New York. He is in a good location and will doubtless build up a good school.

R. A. Kells has an energetic school in full blast on 15th Street, New York. Mr. Kells is very active and he expects by hard and conscientious work to develop a very satisfactory business in the course of time.

The Harlem Commercial Institute, under the management of William Hope, is prospering, as anyone would expect who knows Mr. Hope. He gets a very desirable class of students, and like his neighbor F. H. Kincoo, also on 15th Street, New York, he can thus do work that is more satisfactory to the business men and work far more pleasing to himself and his students. There need be no possible difficulty in placing students such as Mr. Hope's product in the cream of good positions.

Mr. Fred Enos, of the Union Business College, Bridgeport, Connecticut, is a member of the board of Aldermen, and is as watchful to see that the city's business is done well as that his own work is properly cared for. He has a very good school, plainly but practically and comfortably equipped. Mr. Enos is one of the shrewd business men of commercial teaching who recognizes the importance of mingling with the business men of his city, in club and political life, and as a result he is never at a loss to place his students in the best available positions.

There is a lively competition these days between the publications devoted to penmanship, and the profession in general is benefiting from it. Each of the magazines has maintained a high standard of excellence, but as an impartial observer, we are inclined to think that THE BUSINESS EDUCATOR has shown the greatest im-

provement in the past year.—The Gregg Writer (August).

Thanks, Brother Gregg. We have often expressed our belief in your good taste and excellent judgment. This is "confirmation strong as holy writ."

G. E. Sartain, of South Norwalk, Connecticut, has a lively school that is well attended. Mr. Sartain is a school man who mingles freely with the business men of the city, and the result is, as it always must be for a capable, influential man, very helpful to his school interests.

L. S. Brown, formerly of the South Norwalk, Connecticut, Business College, has a delightful suite of rooms in a fine new office building in Bridgeport, Connecticut, and is aggressively going after business. He has had experience with E. Wood of New York, and he has learned how to get business. Those who expect to get in the way of his automobile would better take out accident insurance at once.

Brown's Business College, Brooklyn, is one of the old reliable institutions of that city. The Browns do not pay much attention to conventions and the other means of making themselves prominent in their profession, but they "keep right on sawing wood" in the same unobtrusive manner as before, know well that theirs is one of the best schools in Brooklyn, as well as one of the largest.

How do you like Mr. Hookland's articles? Read them carefully, then write to him, telling him what you think of them, and giving him suggestions. Do the same with our other contributors, as far as you are interested in their work.

The Euclid School, under the management of A. C. Starin, G. J. Raynor, and E. A. Young, has opened in Brooklyn in brand new quarters. These gentlemen have had a good deal of experience in the school room, and we hope they may have the success that comes to merit and hard work.

F. L. Miner, who for many years has been conducting quietly an excellent school in Brooklyn, has bought a business building and remodeled it for his school. It is plain that Brooklyn has been and is a great field for commercial schools, rightly conducted.

On every street car, nearly every ferry landing and elevated railway station, and in hundreds of other conspicuous places in New York, there is a sign that everybody reads. It is a representation of a magnificent forest of great oak trees, with branches interlacing over a broad road that leads to an inviting prospect beyond. At the top of the poster is the line, "Great oaks from little acorns grow." At the bottom are the words, "A course through the Woods will lead you to success"—or something to that effect—together with the addresses of the three Wood schools. The whole poster is done in a foliage green, and though costing a small fortune to display so freely, must certainly bring Mr. Wood a great deal of business.

WANTED

Teacher of Penmanship, Arithmetic and Bookkeeping, for a desirable and permanent position. A good opportunity for a superior penman.

ADDRESS

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ALBANY, N. Y.



To the Writing Teacher: If you have a student that does not use muscular movement all the time, have him use Faust's Patent Myrograph. It does the business. Sample 25c. Auto Pen and Ink Mfg. Co., Chicago.



Mr. M. E. Bennett, supervisor of penmanship and drawing in the public schools of Braddock, Pa., favored us with specimens very artistically written cards in the ornamental and roundhand styles. The nature of the work leads us to believe that Mr. Bennett is up-to-date and progressive in his specialties of penmanship and drawing, the work displaying a degree of skill possessed by but few supervisors.

Mr. H. G. Reaser, teacher of penmanship and the commercial branches in the High School, Pittsburg, Pa., favored us with some very artistically written cards in the ornamental and roundhand styles.

Mr. J. D. Valentine, an all around penman of Pittsburg, recently favored us with some very artistically written cards and reproductions of his engraving.

One of the daintiest, most accurate, and graceful letters received at this office for many a day came from the skillful, progressive A. D. Skeels, of Temple College Fame, Philadelphia.

He reports a good attendance, and promises substantial support to THE BUSINESS EDUCATOR.

Mr. H. A. Renuau, of McDonald, Kansas, favored us with his subscription, in a letter, the chirography of which is far above the average received at this office.

Mr. L. A. Ziegler, of the Hazelton, Pa., Business College, favored us with specimens of writing from his students after five weeks' instruction, and we must admit that the work for that time is unusually well done. The work of Palmer S. Simmons and Ella Schwartzman indicates that they can become professional penmen of no mean calibre.

Mr. J. W. Swank, of Washington, D. C., placed in our hands a photo of a pen and brush portrait of Secretary Shaw. The work is of an unusually high order, and Mr. Swank therefore finds no small demand for his services. He also inclosed an unusually dainty pen-sketch of birds, nest and flowers, made with Zanerian India ink. It is done too fine and daintily for successful reproduction, being as fine as an etching.



C. A. Faust's elegant color-plate Compendium on Automatic Pen Lettering, 72 pages, 107 colored, Alphabets and designs. Self instructor, \$1 prepaid. Auto Pen and Ink Mfg. Co., Chicago.

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L. E. STACY.



A History of Penmen, Early Business Education, and Educators in America.

BY A. H. HINMAN, WORCESTER, MASS.

In July, 1867, the principals of the Bryant and Stratton schools assembled in Buffalo, which was the first meeting held after the death of Mr. Stratton. On this occasion, Mr. Bryant, surviving member of the firm of Bryant and Stratton, delivered a memorable and appropriate address reviewing the history of the enterprise and paying an appreciative and affectionate tribute to the memory of Mr. H. D. Stratton, his life, and character and labors. The circumstances of this gathering rendered it one of the most deeply affecting occasions in the history of American Business Schools. The men, who but a few months before, were arrayed against one another in bitter antagonism were melted by mutual tenderness, and the old ties of fraternal interest and concord were renewed and strengthened. R. C. Spencer and S. S. Packard, who were the leaders of the contending parties, had long been mutual friends and co-laborers, each holding the other in high personal and professional esteem. At this meeting they met for the first time after the death of Mr. Stratton, under whose splendid leadership they had wrought shoulder to shoulder, and heart to heart, in the chain of colleges. Mr. Packard was a man of noble nature, generous impulses, and warm sympathies, who could harbor no malice. The spirit in which his old friend R. C. Spencer met him was most sincerely cordial. From that time forward these two men stood side by side in the close ties of fraternal relationship and mutual appreciation. Correspondence between them covering a period of more than thirty years after the death of Mr. Stratton and through the personal meetings and intercourse, professional and otherwise, were marked by a manifestation of esteem and affection. In justice to both of these men so prominent in the Bryant and Stratton chain of colleges, and in the progress of business education, it is proper to say that Mr. Packard in his adherence to his friends and benefactors, Bryant and Stratton, during the aforesaid controversy, was using his personal influence privately with Bryant and Stratton to persuade them to accept in some form the measures proposed by the dissatisfied principals of the chain of colleges as represented by R. C. Spencer. Mr. H. B. Bryant voluntarily informed Mr. Spencer that had they early yielded to his persuasions and advice regarding the causes of complaint on the part of local principals, that they would not only have avoided much unhappiness, but would have saved themselves from heavy pecuniary losses. At the Buffalo meeting in 1867 a new organization was formed under the title of the International Association of Business Colleges, membership in which was largely based upon former affiliations with the Bryant and Stratton chain.

The close of the war for the Union and the disbanding of the armies set free a vast number of young men from the military service of the country, ambitious for commercial employment, who flocked to the Business colleges to equip themselves for such pursuits. No more enterprising, earnest, and noble young men ever served their country in war or in peace. They filled the commercial schools to their fullest capacity, which were much enlarged to meet the extraordinary demand. With the courage and self-reliance gained by army experience, and a practical patriotism of the highest order, these young men, using the commercial and business colleges as stepping stones and avenues, entered actively into the industrial, merchantile, commercial, and financial business of the country to the prosperity and growth of which they greatly contributed, and in which they became potent factors. The financial reversion and general depression of business which followed the inflation of an irredeemable currency occasioned by the extraordinary exigency of the war seriously affected the business in commercial schools of the country. The patronage which had been so large after the close of the war, was now reduced to the minimum, both in numbers and revenues. Schools that had been prosperous were closed or consolidated. The meetings and conventions of commercial teachers were for a time suspended, awaiting the revival of business. During this period few new schools were opened and a much younger class of students was enrolled. The gradual revival of business that followed the resumption of specie payments increased the demand for young people who had received a business college training, giving a fresh impetus to commercial schools and education throughout the country. Old schools revived and prospered, and new schools were opened. From mercenary motives there was an influx of young, inexperienced, insufficiently equipped men into the profession as proprietors of commercial schools detrimental to the cause, and tended to impair confidence in commercial schools. Happily, however, there were among these new accessories to the profession, a considerable number of well equipped, high-minded, ambitious young men, who have done much for the advancement of business education and commercial schools. It is to this better class of young men, the honored pioneers of the profession have looked with hope and pride for the progress, expansion, and elevation of the great movement, the diffusion and perfecting of commercial education.

THE PURPOSE of Bryant and Stratton which prevailed with most of the members of the chain, aimed at monopolizing business education throughout the country,

and attempts were made to absorb or destroy all strong business schools and men that would not be driven or coaxed into their chain. While Eastman of Poughkeepsie, Spencer of Milwaukee, Jones of St. Louis, Nelson of Cincinnati, Comer of Boston, and Schofield of Providence, could not be wiped out by Bryant and Stratton's efforts at competition, Mr. Bryant discovered his master as a competitor when Eastman opened his Chicago college and created an immense school. Among many who were driven out of their prosperous schools, was Mr. D. T. Ames, who in Syracuse was offered the privilege of yielding his entire interests to Bryant and Stratton, accepting one-third of his customary profits or being driven out by competition. He chose the latter, feeling that himself and his large business and reputation was strong enough to withstand Bryant and Stratton's coercive methods. A Bryant and Stratton college was established at Syracuse; strong teachers were borrowed from various schools of the chain; abusive circulars were spread broadcast; rates were cut; unscrupulous solicitors were set to work to give free tuition, intercept at trains incoming students and to misrepresent competition. Thoroughly disheartened with unfair methods, Mr. Ames went to New York City, where, through the Penman's Art Journal, the first organ of business education, educators and penmen, for twenty years he did much toward uplifting the profession by exposing fake schools, fake teachers and their methods. In Pittsburgh, the Iron City, Duff's colleges were too strong in their hold upon the public, in their methods and management, and with Alexander Cowley and John D. Williams as peerless penmen, Bryant and Stratton attempted no attack. It was partly through Bryant and Stratton that Spencerian penmanship became the national system of writing. They, being associated with the Spencers, secured interests in the copyrights of the copy books of the Spencerian system which were then being introduced as the first and best throughout the public schools of the country. They secured for their colleges nearly every leading penman in the country and required him to teach and advocate only Spencerian penmanship. As these teachers trained and sent out thousands of Spencerian teachers and students, it gave the system an impetus and popularity that remained for years.

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What Is Practical Writing?

During the last decade this question has been the subject of a great deal of discussion, and as yet, there is quite a difference in the opinions of various teachers, as to what it should be like. The Spencerian System was found to be impractical, and it necessarily followed that the system should undergo a change in different ways, in order to meet the requirements of business. This change from the old to the new was not brought about in a day, but is the result of a gradual development along the lines of business writing. Progress in the art of practical writing has passed through several stages of advancement, and, although most of our teachers in up-to-date schools are not very far from one general standard, in their ideas on the subject, yet there are a great many who have not awakened to the fact that they have not kept up with the regular line of march.

What is practical writing? It is writing that is easily and quickly executed. It is writing that is legible. It is writing that requires but little space. Does all of our so-called business writing of today meet all of these requirements? There is no question but that it does to a certain extent, for if it did not, we would be writing and teaching the old Spencerian system, which is the mother of our business writing of today. But, in a good many cases, it does not meet these requirements as well as it should. There are three things, mainly, that most teachers are overlooking, viz.: Smaller capitals, simpler capitals, and shorter and fewer loops; the loops, in my opinion, being the most important, for in ordinary writing there are a great many more loops to be made than there are capitals. Too many of our writers make this mistake, for we have only to note that the greatest weakness of so many is their broken-backed, sharp-pointed, top-heavy loops. While the long loop is all right in its place, it is not all right, and is out of place when used in executing practical writing.

I have noticed in looking over specimens of so-called practical writing, coming from different places, that in some the loops were made as much as six spaces in height, i. e., they were six times as high as the one-space letters, and in a few cases the loops were made higher than the capitals. As to the capitals themselves, there were two things to be noticed, wherein they did not agree with the essential elements of practical writing, viz., size and style. Some were made entirely too large to be at all practical, and their form was such that their execution required fully as much skill and time as the regular Spencerian capitals. And yet they call it plain, rapid, easy, business writing.

In order for a letter to be easy of execution, it must be simple. To make a capital easily and quickly it must be made small, and simple short strokes and few of them. There has been a good deal of progress made toward the simplification of capitals,

which has been a great help in obtaining ease and speed, but why not go farther with it? As to simplicity, there are a number of the capitals that could be improved upon. But, above all, the most essential element in the practicability of a capital letter, is the size of it. If it is made small, it requires less space, a very important element, and less time in its execution.

One of the objections that is raised against the simple capital is, that it does not look so well as a more complicated one. While that may be true, yet we must not allow our taste for beauty, to stand in the way of the practical things, when they are what we are working for.

In some of the specimens of writing that we see, we find that the writer has on a good many of his capitals an extra curve or turn, different from any one else, which he calls individuality. While there is individuality to all good penmen's writing, yet when they try to mix more of it in by putting extra twists and turns on capitals, they are only getting farther away from the practical part of it.

The capitals of course, need their share of attention. They either add to, or detract from the good appearance of writing, and their size and form have something to do with speed. But, they should not receive attention at the expense of the small letters. The latter being used so much more than the former, they should receive the most attention.

The one great mistake that so many make in executing the small letters, is that they make the loops too long. A long loop is not practical. In the first place, it takes too much time. If made $2\frac{1}{2}$ spaces in height, it will require just one-half the time as if made five or six spaces. In the second place, it requires more mental effort, more muscular tension, and more skill in general than the short one. Whenever the writer goes beyond about $2\frac{1}{2}$ spaces in making a loop, he is compelled to bring into action these reserve forces in order to execute it properly, which, of course, is not in harmony with the essential elements of practical writing. In the third place, it does not look so well as the short one. If two pages of writing are compared, one written with long loops, the other with short ones, the latter from a standpoint of practicability, impresses the average person more favorably. With the long loop, the writing, unless executed with a high degree of skill, has a tangled and unbusiness like appearance, while with the short or abbreviated one, all that is avoided. The abbreviation of the loops not only adds to the appearance of practical writing, but increases speed, especially when occurring as a lower loop in the middle of a long word, or as a final letter. If we wish our longhand writing to increase in practicability, these things must be taken into consideration.

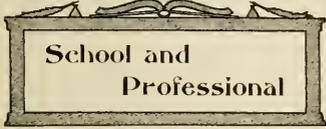
(Continued on page 41.)

STYLE OF PENMANSHIP WRITTEN AND ADVOCATED BY MR. BRIDGES.

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Delinquency Enthusiasm Familiar
Gingham Harp Intercommunication
Jackson Kingdom Loyaltonian Mullingtoun
Neptune Oklahoma Practical Quickness
Rapidness Simplicity Truthfulness
Unprejudiced Vigilance Washington
Xylographic Yorktown Zeal Zenith*

*The business interests of the country
demand that writing should be con-
structed and executed in a manner con-
sistent with speed and legibility—with
no shade and no flourishes.*

The Business Educator is doing more to popularize, improve, and dignify Business Education than any other force or factor.



School and Professional

Mr. W. B. Elliott, proprietor of the Elliott Commercial Schools at Fairmont, Charleston, Wheeling, and Clarksburg, W. Va., has opened a new school at Martinsburg, W. Va., with Prof. Frank A. Wolfpoth as manager of the same.

Mr. M. C. Nixon, of Gore, Ohio, but more recently of Tyrone, Pa., is now conducting the Nixon Commercial College, at Anstin, Texas.

Mr. Nixon is a fine young man, and we predict for him and his school success, because we know that he deserves it.

Mr. S. M. Funk, of Hagerstown, Md., who has been with the Utica, N. Y., Business College the past year, is now located with the Meadville, Pa., Commercial College.

Mr. Funk is an old friend and pupil of ve editors, and we have a very high opinion of him as a man as well as a penman and commercial teacher.

Mr. E. H. McGowen, of Anthony, Kans., a student of E. S. Gause, of Emporia, Kans., of the commercial and penmanship work at the Western School of Commerce, Stockton, Calif.

Mr. McGowen is a finely educated, thoroughly qualified, upright young man.

Mr. W. C. Wollaston of the Beloit, Wis., Business College, is now located with the Breck School at Wilder, Minn.

D. M. Knauf has sold the Puget Sound Business College, Tacoma, Wash.

C. W. Roush has sold the Broken Bow, (Nebr.) Business College, and has already organized the Ord (Nebr.) Business College. Advertising matter received indicates that Mr. Roush intends having a large school in a very short time. He is assisted by S. W. Blue, with whose splendid penmanship our readers are familiar. THE BUSINESS EDUCATOR certainly wishes the Ord Business College much success.

Mr. W. H. Devine, of Seattle, Wash., a Zanerian graduate, is now located with G. W. Thom, an old time Zanerian, at Du Bois, Pa.

Mr. Devine is a jolly good fellow, and a favorite with those with whom he comes in contact.

Mr. C. W. Fulton, of Elizaville, Ky., is the new teacher of penmanship in the Ypsilanti, Mich., Business College.

Mr. J. D. Giffin, who has been with McCann's Commercial College, Shamokin, Pa., is now located with the Brox Branch of the Walworth Institute of N. Y. City. Mr. Giffin is a conscientious, hard working, reliable, commercial teacher. Like all good commercial teachers he recently inclosed his dollar for THE BUSINESS EDUCATOR.

Mr. O. U. Robinson, recently of Brockton, Mass., now has charge of the advanced business practice in the well known Albany Business College, Albany, N. Y. Mr. Robinson is a conscientious, remarkably good hand, and as a consequence supports THE BUSINESS EDUCATOR.

Mr. E. G. Miller, of New Carlisle, O., a recent Zanerian graduate, has been selected to take charge of the penmanship and pen art work in the well known Mt. Morris, Ill., College, to succeed the versatile G. E. Weaver, who resigned to devote his entire time to mail order work and to the platform.

The business department of the Ferris Institute, Big Rapids, Mich., puts out a well written and illustrated eighteen page booklet in the interests of that high-grade institution. Mr. C. A. Wessel, the efficient and popular principal of the department, has had charge of the work since 1889, and has made for the department of that institution a reputation which extends throughout the States.

E. F. Quintal, proprietor of the Green Bay, Wis., Business College, is issuing a very creditable eight page journal.

Mr. Quintal is one of our most conscientious, competent, hard working, progressive business college men.

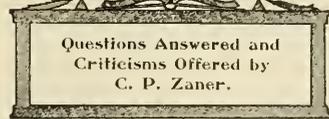
The Illinois Business College and School of Telegraphy, Springfield, Ill., is a good school, with which we have long been acquainted, and from what we hear and know, and from what we see in their catalogue.

E. K. Isaacs, the widely known and highly esteemed business educator of Los Angeles, Calif., is now president and manager of the Woodbury Business College, with which he has been connected for the past eleven years.

The good people of Los Angeles are to be congratulated upon having in their midst such a man and such a school.

Mr. L. B. Sullivan, formerly of Obe, Ga., is now principal of the Business Department of the University School, 1923 Coliseum St., New Orleans. The school occupies over a block, and is twenty years old.

Mr. Sullivan reports a splendid outlook and pledges his support to THE BUSINESS EDUCATOR. He is a penman whose skill is first class. A signature from his hand recently received is among the finest we have ever seen.



Questions Answered and Criticisms Offered by C. P. Zaner.

Under this heading Mr. Zaner criticizes specimens of penmanship, drawing, etc., submitted to him. Postage should be enclosed if specimens are to be returned. He will also endeavor to answer any and all questions pertaining to penmanship matters, or if thought best, questions may be submitted through this department to the readers of our journal for volunteer answers. This gives the readers of THE BUSINESS EDUCATOR the benefit of the experience of one who has made this work a life-time study.

J. S. S. Toledo, O.—The Gillott number 1 pen is one of the finest pens in the world for card writing. The Zanerian Fine Writer is equally as fine, and a trifle more flexible. The number 601 Gillott pen is also a fine pen for fine writing, but in my opinion it is too fine for business writing.

For ornamental penmanship, I prefer a white, smooth, firm paper with faint ruling at least a half inch apart. Many prefer the linen or ledger papers, but somehow I have never accustomed myself to their use.

J. A. B., St. Joseph, Mo.—Your suggestion of a thin kid or silk glove for penmen to use when writing upon the streets to keep the hand warm is, believe me, impracticable, inasmuch as it would destroy the sense of touch between finger and paper. A more practical device, it seems to me, would be a thin slip of wax with half length fingers, much in the same as ladies use when Dame Fashion dictates the same.

E. W. Nich.—The work of your pupils is fully up to the average received by me. The work from the lowest to the highest grades is all very legible, and some of it is quite free and easy in execution. I would suggest that less movement work

be given during the second and third years, and more movement work be given during the seventh and eighth years. Some of the movement exercises were drawn rather than written. Exercises should be written with the arm movement freely enough to keep out all evidence of nervousness, and any practice below that rate of speed is practically useless.

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Are you in need of any Cards?

Fancy written cards, 2 doz. for 25c, 3 doz. for 35c. Colored Cards, 7 colors, white ink, 2 doz. 25c. United Cards, black ink, 2 doz. for 25c. Engraved and Scrolled Cards, 9 designs, 12 for 25c. Flourished Bird, Swan or Eagle, 1 doz. 2 for 25c. Gold Cards, printed in Shaded Old English type, 60c. Specimens of Card Writing, etc. Ornamental Capitals, 10c.

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3 Ply, Wedding Bristol,	75c	\$2 10	\$3 30
4 Ply, Wedding Bristol,	95c	2 70	4 25
4 Ply, Perfection Bristol,	85c	2 70	3 35
4 Ply, Perfection Bristol,	\$1 05	3 00	4 75
4 Ply, Leader Bristol,	90c	1 65	2 50
4 Ply, Colored or Tinted Bristol,	2 40	7 75	
Printed Bird and Scrolled Cards, 9 designs, per 1,000	\$3.25		
100 good Envelopes, 15c.	250 sheets of Writing Paper,		
Gillott's Pens, No. 1, 3 doz. 50c.	No. 601, 3 doz. 25c.		
Bottle of White Ink 15c.	one tube of "Business White" 25c.		

Agents wanted, some of Card Writing, etc. Sample Book. All orders promptly filled. Send for samples.

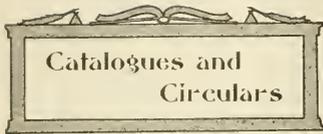
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A new and most valuable instructor for home students, considered to be the best and most complete ever published, comprising original and scientific instruction for beginners and professionals, with photos illustrating the many different positions of the hand and body for the various kinds of work. It contains 48 pages of high class pen work, comprising Business Writing, Ornamental Writing, Steel-plate Writing, Flourishing, Engraving, and other pen subjects, making GOOD PEN-WORK GALORE.
Price, 50 cents, Postage Prepaid.

A \$2,000 Pen Drawing for \$1.00.
A Masterpiece of the Day, "The Crucifixion."
This great pen drawing, the result of many years of the most scientific training is from the pen of S. N. Falder, whom we believe to have no peer in his profession. We offer an engraved facsimile copy of this great drawing, printed on elegant board 22x28 inches for \$1.00. The original pen drawing is 38x18 inches, and is believed to be one of the largest pieces of solid pen drawing in existence. It contains thirty three subjects and makes a most complete picture of the highest order.
Send your order at once and secure the Masterpiece. Remit P. O. Money Orders or Stamps.
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Catalogues and Circulars

The British American Business College, Toronto, Ontario, J. W. Westervelt, Principal, William Brooks, Associate Principal, issues a beautiful catalogue printed on cream paper with gray cover and embossed title in blue and yellow. The catalogue throughout is high grade in every respect and represents a school of high character.

In the East Florida Seminary catalogue we notice that they have quite a thorough "Commercial Department" under the principalship of J. H. Brinson.

Wade's Pennsylvania Business and Shorthand College of Lancaster, Pa., issues a nicely printed, well written and profusely illustrated catalogue of 24 pages. This school is located in a very substantial building of its own, occupying the entire building.

The Haverhill, Mass., Business College, under the title of "How to get on in the World" issued a very attractive pamphlet giving many beautifully engraved portraits of students holding good positions, together with other illustrations and information of the school. The script headings we notice have been taken from Bliss Business College catalogue of this city.

"Brooklyn Business Institute" is the title of very neat 22 page brown-backed catalogue printed in brown. The proprietors are F. B. Moore, Pres., J. E. Gill, Vice Pres., and L. C. Horton, Secretary-Treasurer and Managing Principal.

Wisconsin Business University, La Crosse, Wisconsin, F. J. Toland, Proprietor, publishes a catalogue of 96 pages filled to overflowing with portraits of graduates of students. The book is splendidly printed in colors and is among the largest and most expensive received in this office. The personal pronouns and my are conspicuous by their number.

The Knoxville, Tennessee, Business College issues a catalogue which gives one the impression of a good school.

Alma College Commercial School, Alma, Michigan, issues a very neatly gotten up catalogue of 20 pages, giving information concerning the school. It is one of six divisions of the Alma College, and the fact that Eugene D. Pennell is Principal is sufficient guaranty that the school is thoroughly modern and up-to-date.

One of the daintiest catalogues received came from a Practical Business College, Red Wing, Minn., Franz & Newcomb, Proprietors. The school is a new one, but thoroughly business in its character and progressive. We bespeak for the new institution success, and congratulate the citizens of Red Wing for having such a school in their midst.

Georgia Normal College, Abbeville, Ga., issues a catalogue of 40 pages beautifully embossed in white, indicating that it is particular, and about as near faultless as such catalogues become.

The Metropolitan College, Minneapolis, Minn., G. M. Langum, President, G. A. Golder, Vice-President, M. A. Albin, Penman, issues a nice catalogue covered in gray, printed in brown and black, which from the standpoint of illustrations, text, printing and paper is first-class in every particular, and about as near faultless as such catalogues become.

The entire faculty is a strong one, indicating a school that is at once high-grade, thorough, and practical.

The Central College Journal, issued by the Central Business College, Denver, Colorado, L. A. Arnold, Proprietor, E. C. Barnes, principal of the business department, is the title of a twenty page college journal which

is intended to serve both as a journal and a catalogue, is received. The school is all right, and the journal is too, with the exception that it was paper from the Iron City, the illustrations show through on the reverse side.

"How to Start Right" is the striking title of the prospectus of the Berlin, Ontario, Business College, W. D. Euler, Principal.

"The Old Oaken Bucket" is the title of a beautifully illustrated booklet devoted to that famous well, issued by the Iron City College, Pittsburg, Pa., with a few pertinent remarks at the last relative to the necessity of drinking, educationally speaking, from schools whose educational fountains are pure as well as popular and practical.

Under the title of "A Tree is Known by its Fruit, a School by its Results" the Bryant & Stratton Business College, Louisville, Ky., is issuing a 48 page book containing portraits and recommendations from former students of that well known institution which was established in 1841.

In the same mail came their thirty-eighth annual catalogue of forty pink pages, with a cover the same color, descriptive and illustrative of the institution.

Mr. W. N. Wright, son of E. J. Wright, the President, a penman of more than ordinary skill and an enthusiastic teacher of practical writing, has charge of the penmanship in that institution.

"Memorials and Testimonials," The Kings' Studio, No. 22 Broadway, New York City, is the nearest little thing of the kind received at this office. It is one of a number of things we have recently received from that institution, which indicate for expert handwriting service, engrossing, etc., it is headquarters.

Mr. W. J. Kinsley, the expert, is at the head of this institution, which alone bespeaks excellence and success.

The Capital City Commercial College, Des Moines, Iowa, W. H. McCauley, President, J. Gieseman, Vice-President, E. F. Williams, Secretary, is issuing its nineteenth annual catalogue of forty-eight pages, filled with attractive, appropriate illustrations of penmanship, pupils, rooms, faculty and building.

The catalogue, like the school, is square, straightforward, and business from the word go. It has some very pretty vignettes, half-tens of pupils operating typewriters, duplicating devices, "consulting the dictionary, etc. The magnificent illustrations show us usually large, orderly, and well filled rooms, appeal to us strongly, and we imagine they also appeal to prospective students, judging from the number that attend that famed institution yearly.

Maroon covered, three white-embossed C's, well written and illustrated, characterize the catalogue issued by the Camden, New Jersey, Commercial College, George O. Swartz, President, L. E. Stacy, Vice-President and Treasurer, and F. J. Strobel, Secretary.

The California Business College of San Francisco, California, is greeting its patrons with one of the best catalogues of the season. It contains twenty-two pages and one-half by nine inches, rather unique and comfortable size, printed on the finest kind of paper, with first quality half-tones and good type, it is covered in green with an embossed title in red, and a brown bear (the trade-mark of California) pointing toward the saying "A Thorough School." It is one of those systems which, once seen, is rarely ever forgotten.

Child's Business College, Pawtucket R. I., is sending out a beautifully and profusely illustrated, finely printed four page circular in the form of a journal, which we believe will bring business to that institution.

The Hazleton, Pa., Business College, J. A. Ziegler, President, W. S. Seyler, Secretary, is issuing a catalogue which bespeaks a popular, practical and progressive institution. We have known Mr. Ziegler for a number of years, and entertain for him a very high opinion. We hereby wish to congratulate the good people of Hazleton upon having such a man and such a school in their midst.

Clark's Tangible Shorthand and Business College, Springfield, Missouri, is putting out some advertising literature which indicates that it was prepared with care and push. In it we see many recommendations for Clark's Tangible Shorthand from students who have had an opportunity to test it.

The text and illustrations in the circular issued by the Central Commercial College, Cumberland, Md., are all right; but the paper and printing is the poorest we have received for many a day.

The Ord, Nebraska, Business College, is putting out a combined circular and poster, one side of which is devoted exclusively to handsome penmanship from the pen of the skillful S. M. Blue, penman in that institution.

The National Business College and School of Correspondence, Quincy, Illinois, issues a forty page catalogue well printed, and covered in limp paper not unlike white paper. The institution is located at the Union Business College, Quincy Business College, and Quincy School of Correspondence, Mr. L. E. McKenna, President, J. R. Hutchison, Secretary, J. W. Cassidy, Treasurer, and Joseph Koeters, Assistant Treasurer.

The catalogue bespeaks a good school. One ideal of a catalogue would be just about half the area of this one, and double the thickness.

The Western Iowa College, Council Bluffs, Iowa, H. E. Watt, President, publishes a twenty-four page catalogue covered in gray, embossed title with half-tone picture of building mounted within embossed design, giving it a very attractive appearance.

Nothing neater or more finely printed has been received at this office than the circular entitled "Commercial Books" from the Commercial Text Book Co., Des Moines, Iowa. The illustrations are in attractive bronze red and the books in blue, giving an effect unusual and pleasing. The circular bespeaks the grade of books put out by this concern. Printing, Shorthand, English, Shorthand, Typewriting, English, Spelling and Book-keeping would do well to write for this book.

Bliss Business College, North Adams, Mass., S. McVeigh, Principal, is issuing a very neat eight page pamphlet containing some excellently engraved oval portraits of the size and kind found in THE BUSINESS EDUCATOR.

Yocum's Business College Reporter, issued in the interests of Yocum's Practical Business School, Massillon, Ohio, New Philadelphia, Findlay, and Coshocton, is a creditable affair.

Cannon's Commercial College, Lawrence, Mass., G. C. Cannon and H. O. Keesling, Proprietors, favored us with one of the neatest, most direct and attractive small catalogues of the past month.

The Graham School of Shorthand, Battle Creek, Michigan, J. B. Parsons, Principal, issues a very neat gray-backed, green-embossed catalogue.

"Annual Income, \$1,000 to \$20,000," is the unique title of a long, narrow catalogue of seventy-two pages, containing letters of recommendation and photos of former students of the Cedar Rapids, Iowa, Business College, A. N. Palmer, President, G. E. King, Vice-President, and W. C. Henning, Secretary.

The book clearly shows the esteem in which this well and widely known institution is held, and contains the best pieces of advertising recently received at this office.

Advertising literature has been received from the following: The Tubbs Business College, Charleroi, Pa.; Marion, O. Business College; The Peoria, Ill., Business College; College of Commerce, Kenosha, Wis.; The Taylor School, Philadelphia, Pa.; Brown's Business College, Ottawa, Ill.; Lansing Mich., Business College; Camden, N. J., Commercial College; Wilmington, Del., Business School; Parsons, Kansas, Business College; Willis Business University, Springfield, O.; Bayless Business College;

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Commercial College; Lowell, Mass., Commercial College; Wilson's Modern Business College, Seattle, Wash.; Brazil, Ind., Business University; American Business College, Pueblo, Colo.; Parson's Kans., Business College; Danville, Ill., Business College; Utica, N. Y., School of Commerce; Hnntinger College, Hartford, Conn.; Waterloo, Ia., Business College; Hesser Business College, Manchester, N. H.



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M. A. Albion

METROPOLITAN COMMERCIAL COLLEGE,
MINNEAPOLIS, MINNESOTA.

We present for study and practice this month, a sample of commercial script that was prepared to meet the requirements of a business man of taste and culture. The idea given the artist was: "'Laurelash' in script, of a bold, attractive style, yet suggestive of elegance and refinement. The original very large, to admit of reduction to different sizes for several purposes."

So the work was started. A number of pencil sketches were submitted until this one was chosen. The sketch was necessarily rough and crude. Then came the process of evolution which secured the result, and has secured results for the author in dozens of other instances. If you will follow me closely, you will learn my second method of developing heavy script.

After the artist and patron had come to an understanding as to style, proportion, etc., the suggestion was on coarse paper. The extreme length of the word was 9 $\frac{1}{2}$ inches. The height of capital $2\frac{1}{4}$ inches, and the small letters, $\frac{3}{4}$ of an inch. The first thing was to make a capital "L" on ordinary writing paper, using arm movement and the oblique pen. Many attempts were made before one that approached the ideal was executed. Then I took some very thin linen paper, such as is used for manifold on typewriters, and placed it over the original. With a sharp, hard pencil (54) I deliberately traced this upon the linen paper. Thus I secured my capital. After this process I ruled a baseline even with the bottom of the capital, and a headline three-quarters of an inch above. With painstaking deliberateness I pencilled the small letters, erasing and correcting imperfections until I had my pencil copy as perfect as desired.

But before we proceed let me make a few suggestions. First, take plenty of time with your pencil copy. Don't think you will correct the imperfection when you come to the inking process. I have wasted too much valuable time by this very fault. So be sure your pencil is *hard* and your pencil copy clear, sharp and perfect. Also a word concerning the capitals. Good results are secured many times by making your capital with a pencil, directly upon your linen paper, with the arm movement.

The shade you can build up afterward, and modify the letter thus secured by erasures and corrections described for the small letters. I prefer, and use mostly, the method first above described in producing the larger work.

Now that you have your word perfectly pencilled, turn the paper over and on the other side blacken the reverse side on which the outline appears, with a *soft* pencil. Having done this, you are ready to transfer it to your final paper. This should be of the finest quality for such purposes, and the required quality is hardness of surface and freedom from lint—Reynolds' Bristol or some of the best quality heavy bond.

Secure a piece of cardboard large enough to leave a deep margin all around, and place your pencil outline over this, blackened side down. Be sure this is kept securely in place and not moved the slightest while transferring. I generally keep it in place with a heavy paperweight. With your hard pencil you now proceed to follow the outline so carefully pencilled. Don't bear heavily on your pencil, just enough to make a neat, faint outline. Your outline when complete should look like this:

commence building the hair line, which is done by a succession of strokes made always on the same slant and toward the body, turning the paper as frequently as necessary to secure this position. By failing to observe this last suggestion abrupt or short turns look nervous and clumsy. Commence your hair line in the shade and work out to the end. Set a standard of thickness for this fine line and maintain it throughout. A little practice will soon train both eye and hand.

With your ruler you get your downward strokes built up as you were instructed in the last lesson. Finally you strengthen the hair line from shade to shade, tapering the shade into the hairline, and vice-versa. Right here you have the very important thing to watch—the shades are made too blunt and the work lacks the pleasing appearance you desire. But if you have been very careful in your pencilling you can quickly detect this error and many others you would not have observed had you not been so careful in preparing the first. I have learned more about *form* through this very process than *any* other.

I suggest to those who are reading and

Better

You can now see the advantages of the transfer method: Your design is well proportioned, and in the middle of your card; your paper is as clean as can be with no erasures to roughen the surface and raise the lint.

We are now ready to do the inking act. This is the part of penmanship that will show your control of nerves. But more rough work is produced through haste than nervousness. With my ordinary oblique holder I commence with the first small letter and proceed as in writing ordinary roundhand, taking special pains, however, to make perfect hair lines. The shades have to be built up anyway, so all I attempt is to get on as much ink as possible without getting outside of the outline.

Next I make the shade of capital practically as I proceed with the shaded strokes of small letters, for I find it much easier to work out from the center of a shade than to ink in from the pencilled outline. You can secure smoother work and more uniform shades. After this I take a 170 Gillott's that has been used for several days and

practicing these lessons that you do not waste time copying—take a word and prepare it, using a different capital entirely, and keeping in mind only generality.

Any questions will be cheerfully answered or criticisms given. Next month something a little more elaborate will be presented.



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Laurelash

Publications Received

"Clark's Tangible Shorthand Self-Instructor," by Frank Chadwick Clark, Springfield, Mo., price \$2.00, is the title of a new, large work on shorthand. "Ninety and Nine" may be said to be the watchword, as it has but ninety characters and nine rules, with "no word signs, abbreviations, contractions or positions save natural contractions used in speech."

The plan of the work is unlike any we have ever seen, being not only a text book, but a copy or writing book as well, as more space is allowed for the writing of shorthand than for the text. The book is substantially bound, but gives one the impression of hurried compilation and printing. Those interested in shorthand, especially the latest, will do well to give the book attention.

"Webster's New Standard Dictionary," by Laird & Lee, Chicago, is the title of a new compact dictionary of seven hundred and thirty-eight pages, 6 x 7 1/2 inches in size, intended for popular, practical, everyday use. As such it impresses us as being about as perfect as such a book can be made. The margins are surprisingly wide, the type delightfully plain, and the illustrations numerous, high-grade and timely. Brevity and accuracy seem to have been the things aimed at and attained. It is issued in library edition, half leather, gold stamped in two inks, stained edges, at \$2.50, and a school edition, silk cloth, stamped in two inks, stained edges, at \$1.50. Both editions are thumb-indexed.

"Hugo's Spanish Simplified" for sale by Isaac Pitman & Son, Number 31 Union Square, N. Y. City, is a substantially bound book of two hundred and twenty pages, the price of which is but \$1.00. The contents is divided in four sections. Section one, is Simple but Complete Grammar. Section two, Spanish Reading Made Easy. Section three, Spanish Conversation. Section four, A Key to the Exercises in the Grammar.

The book appears to be practical, and those interested in this language will do well to investigate the same.

"The Crucifixion" by S. N. Falder, published by The Pen Art Publishers, St. Louis, Missouri, price \$1.00, printed on enameled paper, with cream tinted background, is the title of one of the most elaborate and delicately executed pen drawings we have ever seen, representing no little amount of time, talent and skill.

It has every appearance of a fine etching, the work having been done so fine and reduced so much by reproduction that it has every appearance of having been etched or printed.

Any one interested in fine pen drawing or in the subject would certainly be more than pleased with the picture.

"The Patton Method" of touch typewriting, by I. W. Patton, number 69 W. 132nd St., N. Y. City, thirty-five pages, price twenty-five cents. The work is intended for public school or business college use. It is not intended to supersede larger works upon the market, but is intended to be used in connection with the same.

It is not a self instructor in touch typewriting, but an aid to the teacher and pupil. The gradation seems to be excellent, beginning as it does with very simple words and ending with tabulated work.

"Words," their spelling, pronunciation, definition and application, compiled by Rupert P. Sokelle, formerly director of Commerce Armour Institute of Technology, and Charles W. Kilt, Vice-President of Gregg School, Chicago, published by the Gregg Publishing Co., Chicago, Ill.

The book is substantially bound in flexible cloth cover, with one hundred and twenty-eight pages, price twenty-five cents. It contains sixty lessons of twenty-five words each. On the left hand page in the first column the word is presented; in the second column the pronunciation is indicated, and on the right-hand side of the left-hand page the definition is given. On the right-hand page, on a line with the word on the left-hand page the correct use of the word is indicated.

Two of the one hundred and twenty eight pages are devoted to "Rules for spelling and guide to pronunciation."

The book appeals to us as being just right. If it does not enjoy a tremendous sale we shall be surprised.

"Modern Commercial Penmanship" published by the Commercial Text Book Co., Des Moines Ia., is the title of a blue-backed, cloth-bound covered book of one hundred and twenty-eight pages, nearly 4 x 9 inches in size, filled chock-full from cover to cover with instructions and copies in penmanship for students in commercial or public schools, academies, colleges, and home learners. The copies are graded with more than usual care, and executed with marvelous skill, presenting to the pupil models, which, for elegance and practicality, have never been excelled. The instructions are to the point and thoroughly practical. It is a pleasure to examine and review a publication of this character, as it is an evidence of brains as well as of skill.

A Treatise on stocks and bonds, J. D. Alexander, Fremont, Ohio. This booklet of thirty-eight pages presents a concise treatment of this important subject in business arithmetic. After careful consideration of the principles involved, and detailed instruction about the terms used, the author gives the solution of a variety of problems illustrating the various phases of the subject. Forty problems—many of them being the involved problems that some of us have "plugged" over in Ray's complete Arithmetic—are thus worked out fully. Then an excellent collection of one hundred sixteen practical problems are presented for the student to solve. The answers are given in the back of the pamphlet. This would prove a very helpful manual in the hands of the students of advanced commercial arithmetic, in any school.

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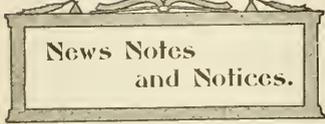
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News Notes and Notices.

The Tampa Business College, Tampa, Fla., L. M. Hatton, President, had a regular attendance during the past summer of ninety-seven pupils. The city of Tampa is growing remarkably, and the Board of Trade of that place has issued a circular giving facts to show that Tampa is growing faster than any other city in America.

Mr. Hatton is evidently securing his share of this unprecedented prosperity.

Mr. John Alfred White, principal of the commercial department of the Moline, Ill., High School, recently gave us a pleasant while on his tour in the Central States in the interests of the Practical Text Book Co., Cleveland, O.

Mr. White, though engaged in public school commercial work, seems to be possessed with about the same amount of bustle that is characteristic of our business college brethren. Would that we might say the same of all engaged in public school commercial work. Somehow there is a tendency on the part of a good many of our public schools to become localized to such an extent that they are rarely ever heard of outside the circle of their own communities.

A recent cordial letter from Daniel T. Ames, San Francisco, Calif., the widely known penman, publisher and handwriting expert, acquainted us with the fact that he had been sick for upwards of a year, a portion of the time in the hospital, but that he was slowly regaining his health, and hoped ere long to mingle with the profession again.

We also noticed from a circular inclosed that he had issued a new edition at reduced prices of "Ames' Book of Penmanship and Detection and Illustration." A cloth bound copy of the book can now be secured for but \$1.25, and one bound in full sheep for \$1.75, the former price being \$2.50 and \$3.00. At these prices every penman ought to have the book.

Mr. Ames conducted the Penman's Art Journal for many years, and for a third of a century has been an authority upon matters relating to questioned handwriting.

Mr. L. V. Peterson, of Stanton, Ia., has been engaged as commercial teacher and penman in the Tri-State Business College, Stenleville, Ohio.

Mr. W. M. Higdon, a recent Zanerian graduate, of Manor, W. Va., has been employed as teacher of penmanship in the Boise, Idaho, Business and Shorthand College.

Miss Elizabeth Faint, supervisor of writing and drawing at Salem, Ind., has been elected to the same position with increased pay at Wahpeton, N. Dakota.

W. A. Thompson, the wide awake show-card man of Pontiac, Mich., favors us frequently with circulars enclosing his specialties, always gotten up in an attractive manner.

Mr. J. F. Siple, Cincinnati, Ohio, is now teacher of penmanship in the National Business College at Quincy, Ill.

From the catalogue received from the Franklin, Ky., Female College, we learn that Miss Annie M. Blair has been appointed principal of the Primary Department. We are acquainted with the lady, and she is one of the most conscientious and capable of teachers, and as a penman whose skill in penmanship is equalled by few and excelled only by her supreme modesty.

Bliss College of this city is issuing an eight page circular containing portrait names, and addresses of students of that institution holding positions, the character of numbers, which must necessarily create a favorable opinion of the work and worth of that institution.

W. A. Baldwin, Pasadena, Calif., the well known teacher and penman, favored us with the photo of a floral arch in that city

erected in honor of President Roosevelt. The arch alone contained ten thousand lilies, being one of the most elaborate things of the kind we have ever seen.

Mr. C. B. Munson, of the Brazil, Ind., Business University, took upon himself a wife in the person of Miss Grace Macbeth of that city, on Wednesday, August 12, 1903. Their honeymoon was spent on the Great Lakes. Congratulations and best wishes for their health, happiness, and prosperity.

"Inspiration" is the title of a uniquely designed and printed envelope-size circular by M. A. Albin, Minneapolis, Minn., penman in chief, on Wednesday, August 12, 1903. Also the title of a new book in process of publication, of which the circular is an advertisement.

The book is an unique one, being unlike anything else ever issued, and containing some of the very finest work ever produced, containing as it does the best work from such well known penmen as Blanchard, Lappman, Lehman, Leamy, Madarasz, and others.

The price of the book is \$5.00, and as there will be but three hundred offered to the public those who wish to get this magnificent book will do well to write the author without delay, and where is the penman who will not want it?

Under the heading of "The Student" Mr. J. F. Fish, Principal of the Northwestern Business College, Chicago, Ill., contributed a well written article to "The Office World" under date of August, 1903.

Commercial and Shorthand Departments of the Missouri Wesleyan College, Cameron, Mo., has been placed in charge of M. B. Wallace, the well and widely known penman and commercial teacher. A card from his pen is among the best received at this office for many a day.

Mr. C. W. Ransom, of Sedalia, Mo., writes that he succeeded in winning the first prize for the best display of penmanship at the Missouri State Fair, held August 17-24th, 1903. Congratulations, brother! He also states that we may expect a good clubbing from his hands this year.

From the Geneva, O., Free-Press Times, Monday, May 18, 1903, we learn that there is good prospect of Mr. Carnegie contributing liberally toward the Platt R. Spencer memorial library building, which is hoped will be erected in near future. The contribution from penmen will be considered seriously at Cincinnati next holidays if not before. This project should not be allowed to linger much longer but should be realized in the form of a handsome library building, a fitting tribute to the labors and life of one whom we all esteem, not only for the influence that he has exerted in the penmanship world, but for his own character as well.

Commencing September, the Isaac Pitman Shorthand was introduced into the Brooklyn (N. Y.) Commercial High School. It is interesting to know that this was one of the first schools in this country to introduce shorthand into its curriculum, and it has at the present time a larger number of shorthand students than any similar institution in the United States. Other well known schools introducing this system the coming Fall are New York Evening High School for Men; Newark (N. J.) High School; Hoboken (N. J.) High School; Jamaica (L. I.) High School, etc.

Mr. M. W. Cassmore, who has been located with the Richmond, Ind., Business College, is now located with the Wilson School of Seattle, Wash. Mr. Wilson has secured a thoroughly progressive teacher, and Mr. Cassmore has selected a splendid school.

Mr. W. LeRoy Brown, who has been with the Zanerian for some time, is now located with the Spencerian of Cleveland, O.

J. D. Carter is now teaching penmanship in the Hutchinson, Kans., Business College.

L. F. Noble, of Wheeling, W. Va., is now principal of the Lanier Southern Business College, Macon, Ga.

Mr. P. O. Peterson, formerly of McKeesport, Pa., has opened the Peterson Business College at Scottsdale, Pa., and has issued a very nice catalogue advertising the institution. We extend our best wishes to the new school and its proprietor, whom we know to be a worthy and capable young man.

Mr. A. McMichael, the penman and artist of Lexington, Ky., has joined the army of benefactors,

having married on June 30th, Miss Ella Thompson, of Versailles, Ky. Our congratulations are hereby extended, and best wishes for happiness and prosperity.

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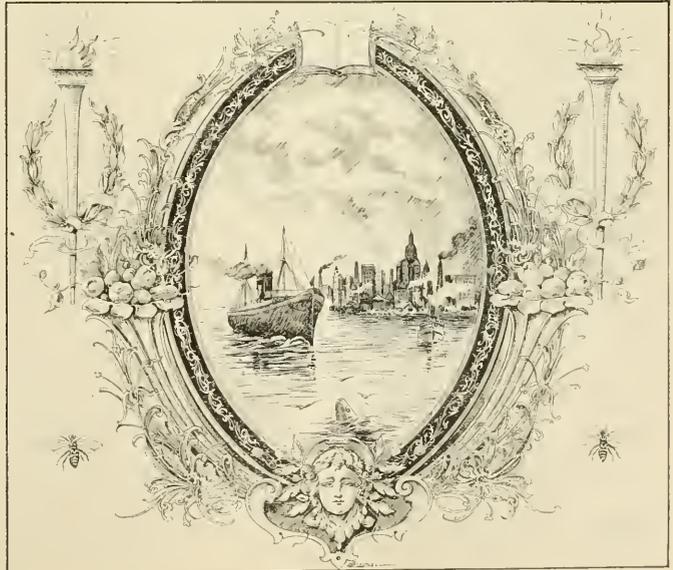
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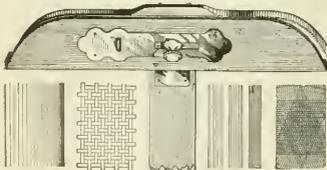
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(Office Training, cont. from page 16.)

6. Fixed prices may be used, and different price-lists given to different students; or quotations, taken from market bulletins or daily papers, may be announced from day to day. The following illustrates a convenient form of price-list, and gives an assortment of commodities for practice work in the grocery business: (Fig. 2.)

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7. In order to carry out the instructions for transactions to be outlined, the following stationery should be provided:

(Mathematics continued from page 12.)

The value of geometry is measured to an unusual degree in terms of the teacher. His insistence on rigid demonstration and clear statement, especially in oral work, and on neat, accurate, effective figures; his method and expression before the class; his choice of original exercises for assignment at every stage of the work; his methods of review; measure the value of geometry to discipline the mind, to arouse interest, to inculcate habits of neatness, order, diligence, and honesty.

HIGHER MATHEMATICS.

The final year should offer opportunities for advanced elective work, consisting possibly of trigonometry, or of problems relating to heat, light, and power,—with which many business men need familiarity,—but preferably of descriptive geometry. From experience with classes in this latter subject, I regard it as the most attractive subject matter mathematics has to offer. As a theoretical subject it has no mathematical equal in arousing general class interest, while it develops a high degree of mind power. Its applications in practice, also, cover an exceedingly broad and interesting field. The Committee of Ten, speaking of Projective geometry, which includes Descriptive, says: "It is astonishing that this subject should be so generally ignored, for mathematics offers nothing more attractive. It possesses the concreteness of the ancient geometry without the tedious particularity, and the power of the analytical without the

reckoning, and by the beauty of its ideas and methods, illustrates the aesthetic quality which is the charm of the higher mathematics, but which the elementary mathematics in general lack."

Although little has been said directly, enough has been suggested to show the natural order of the subjects. Details of exact order and of number of recitations must depend on the other courses of the school with which the mathematical work must be properly coordinated. It is safe to add, however, that in a time no greater than, and more probably less than, the average period devoted to the other major subjects, mathematics may claim, if properly treated, at least equal weight with these in progressively expanding the interests and powers of the pupil, in training him to think clearly, to plan, to organize, to see relations; in developing the broad, active man of affairs.

But this requires the right man behind the mathematics! "It would be a good thing," reads a rule of the Franke Institute, laid down two centuries ago for the guidance of teachers, "if the teacher would himself work through the book, so that he could help the children." It would be a good thing to-day if the teacher would read deeply in the living book of his subject, in the book also of business life and activity. A broad man, he should understand the purpose and principles of the other subjects of the curriculum—drawing, inspiration and illustration from them, yet be ever sharpened to a mathematical point.

(Practical Writing cont. from page 32.)

When at its best, it is incapable of meeting the demands that are made upon it in the business world, so we should endeavor to bring it up to the highest possible standard of practicality.

The average American, when given a new job, has the happy faculty of finding, in a very short time, the easy way of doing his work. Our insurance clerks, railroad clerks, copyists in our public offices, and bookkeepers, are the ones who do most of our practical writing. They are largely made up of Americans, and have found the easy way of doing it. In looking over their work, we find that they have simplified their capitals, some of them to the extreme, that they have shortened and done away with some of the loops, and that they omitted a great many of the initial and finishing strokes on the small letters.

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THE NEW YORK TIMES BUILDING

will rest on a foundation that goes down fifty feet beneath the surface of the ground, to solid rock. That is indicative of the sound foundation that ought to be laid in the theory of accounts, in the teaching of bookkeeping. As well permit the builders to erect part of the steel frame and begin on the ornamental "vener" before completing the foundation, as to put a student to playing with business papers before being firmly grounded in the elements of theoretical bookkeeping. Good teachers recognize this everywhere. Indeed, most of them naturally supplement the defective actual-business-from-the-start systems by theory work of their own extemporizing. The position we take, that theory should precede practice, is so well recognized even by the publishers of some of the actual-business-from-the-start systems that they do not use these systems in the schools they conduct; instead, they follow the method that fifty years of experimenting and successful teaching has proved to be best adapted to the teaching of bookkeeping and business practice; namely, theory first, and practice afterward.

But the pendulum is swinging rapidly back. While we expected a great deal in the way of reform this year, we were not prepared for the numerous changes that we have been gratified to record on our Sales Book this season. We should like to have you give our plan a thorough test, if you have not done so. A test will convince you that we are correct.

Our English group—Spelling, Letter Writing, Plain English—has won new laurels during the past season. We have sold tens of thousands of these books to new customers. It is coming to be commonly acknowledged that instruction in English is the most important and the most neglected in the entire commercial school curriculum; and it is just about as widely and rapidly admitted that of the books now to be had for teaching Commercial English, our Plain English and its accompanying exercise-book, Plain English in Practical Exercises, are the very best for commercial schools. The fact is, we hold the field alone for the present, in this particular line of publications.

Our Law, Arithmetic, Shorthand, Typewriting, and the ever-popular Everybody's Dictionary have added many to the numerous friends they had before our actual representatives got into the field during the summer months. We have expanded our facilities with increasing demands and we shall be glad to answer inquiries regarding any of our books, or the work for which they were prepared.

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Clemens, New York and London, 1924. The
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International Business Practices— with an outline
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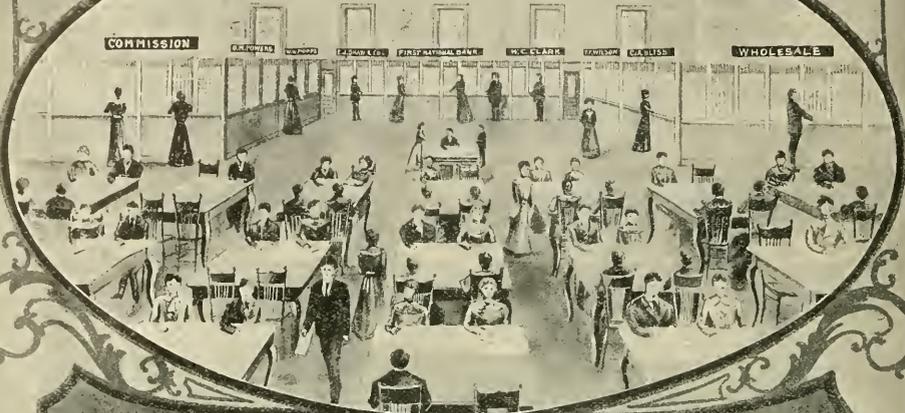
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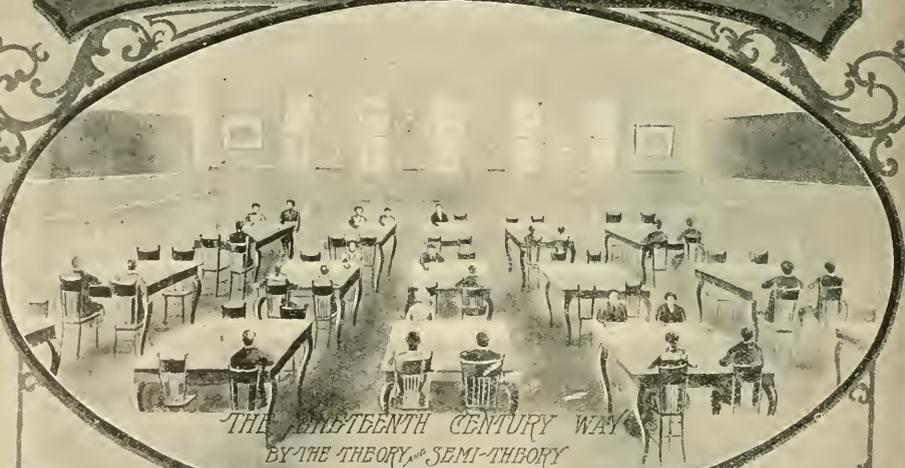
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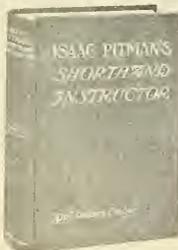
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ANNOUNCEMENT.

On and after January 1st, 1904, the *Isaac Pitman Shorthand* will be exclusively adopted by the New York Board of Education for the Day and Evening High Schools, and the Day and Evening Elementary Schools, of the City of New York, in the Boroughs of Manhattan, the Bronx, Brooklyn, Queens and Richmond, comprising Greater New York, displacing all other systems previously taught. While congratulating ourselves on this official recognition of the superior merits of the *Isaac Pitman shorthand*, we may fairly congratulate the large army of schools and colleges now teaching this system.

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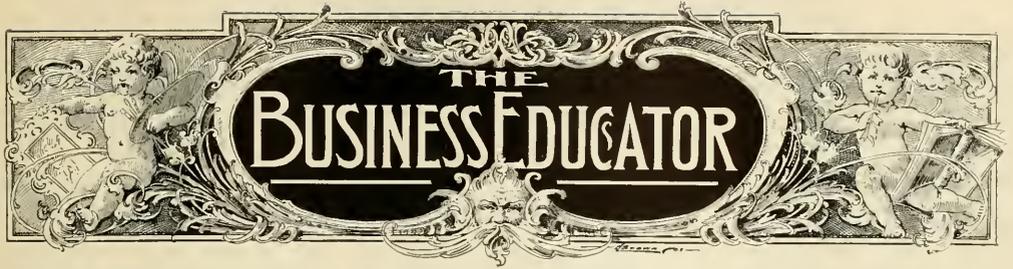
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DEVOTED TO THE INTERESTS OF BUSINESS EDUCATION AND PENMANSHIP.

Vol. IX. No. 3.

COLUMBUS, O., NOVEMBER, 1903.

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THE BUSINESS EDUCATOR.

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E. W. BLOSER, Columbus, O. - - - - - Business Manager

Address all communications to Zaner & Blosser, Columbus, O., except those relating to the departments, which should be sent to Mr. Gaylord.

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THE BUSINESS EDUCATOR is devoted to the progressive, and practical interests of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. Its purposes to inspire and instruct, both pupil and teacher, and to further the interests of those engaged in the work, in private, as well as in public, institutions of business education. Your co-operation will strengthen us in our endeavor and thus help you and the cause we love and believe in. Good penmanship, aside from a good character, being the best passport to a good position, is given the space and attention it deserves.

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Considering the fact that we issue no incomplete or cheap editions, that our journal is high-grade in every particular; that progressive, practical lessons in penmanship are a distinctive feature of the magazine; that departments of interest and helpfulness to students and teachers in subjects relating to Business Education are found only in THE BUSINESS EDUCATOR, you will readily see that THE BUSINESS EDUCATOR is not only the best but the cheapest, when quality, character, and quantity are considered.

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The Larger View.

"The idea that you have gradually matured in placing the subject of Business Education foremost, is a wise one, and I feel sure that it will meet with universal approval. It gives your paper a more elevated position among periodicals of the country, because of the great area and scope that the subject of business education in general covers."

The above is an extract from a letter received from one of America's most progressive penmen, and demonstrates that soon or late all will have to recognize the fact that penmanship is but a part of business or practical education, and follow in the footsteps of THE BUSINESS EDUCATOR by giving it its logical position. Not that penmanship is less important than heretofore, but that business education is so much vaster than has been generally recognized.

More truly practical writing is being presented in the columns of THE BUSINESS EDUCATOR than ever, and we shall continue to lead by giving the best obtainable in the line of practical business penmanship, and to revel in the ornamental occasionally, which has done so much to attract and lead to the practical, but this need not keep us out of the larger, broader field of business education, and from forging to the front and forcing recognition from foremost men in education and business affairs.

Then, too, the student needs something to read as well as something to practice. He needs to know something of the general scope and value of the education he is acquiring—something more than the details, important as these details are.

The student who can be induced to read THE BUSINESS EDUCATOR as well to practice the copies therein, will, other things being equal, surpass the one who practices the copies only. Success with such a student will mean something more and greater than with the other.

The departments of mathematics, law, English, commercial geography, history, etc., each and all contain vital and valuable material in which you, as a teacher, will never regret having interested your pupils, and you, as a pupil, will never regret having read, studied and assimilated.

Be free, however, to let us know what you think is best for the teacher and student. Be as free to let us have your point of view as we have

been to give you ours. The telling may do more good than you imagine. Write us. Club us. Criticise us, if you can accomplish more that way. And the postal laws do not prohibit commendation if you think our efforts deserve it.

Just as the foregoing was being written, the following letter from one of our most progressive commercial teachers was handed us by the postman. It tells very plainly that the time is here for a journal that is helpful in other branches as well as in penmanship. Are you one of the hundreds who are thus using it?

MESSEURS, ZANER & BLOSER,
Columbus, O.

GENTLEMEN:

The September issue of THE BUSINESS EDUCATOR is before us. I have examined it carefully from beginning to end, and will say that it is the finest production of its kind that I have ever been my pleasure to see. You may well be proud of your efforts, and I think all who read this number will say that you have utilized your vacation to some purpose. We trust that this renewed energy and vitality will remain with you throughout the year.

As a token of our appreciation of your efforts, we are sending you a small club of ten, and trust that it will not be the last this year. I note with pleasure the different departments of commercial law, arithmetic, commercial geography and rapid calculation; these are of special interest to me, as I believe they are, and will be, to all business educators. They certainly mark a long step in advance in this line of work.

Commercial geography is in its infancy, and as yet, to be developed and perfected. I believe that the results of your efforts and those who are so ably contributing to THE BUSINESS EDUCATOR, will be felt throughout the country, and that ere the close of this year, the influence will be felt in every school in this country.

In our class work we make use of THE BUSINESS EDUCATOR as far as possible in illustrating points in law, and enthusing and encouraging all students in rapid calculation. We believe these to be as essential as bookkeeping. In fact for the past year, we have been talking along the line of more supplementary work, though not less of bookkeeping.

We are making penmanship, arithmetic, commercial law and spelling, the strong features of our course. For this reason, such helps as THE BUSINESS EDUCATOR are invaluable to us, in showing that others believe and practice what we preach.

Trusting that each and every number of THE BUSINESS EDUCATOR of this year will come up to the standard set in this first issue, and that its authors may receive the financial, as well as the sympathetic aid of all business college men, I am,

Fraternally yours,

J. F. CASKEY,
The Elliot Commercial Schools
of West Virginia.

Wheeling, W. Va., 9-3-1903.





Editor's Page

The Passing of Vertical

In a quiet way the public schools have replaced the vertical style with sensible slant writing. The world moves but slowly—so slowly in Springfield, Mass.

B. J. GRIFFIN.

Yes, brother, slowly but surely. If it did not move slowly it would not move so surely, nor would it move so unmistakably in the direction of something better. For, as we have said in these columns heretofore, in the wake of the vertical will come something more practical and progressive than that which the vertical succeeded.

The reasons for the passing of the vertical are not hard to find, if we will but look with candidness and clearness. It is natural that the average business man would not like it, irrespective of its merits and defects. He was taught something else and believes that which he was taught is good enough. Moreover, early teaching lasts long, be it in religion, politics, or penmanship. The vertical, as generally proposed, was awkward-looking, big, extremely round, and consequently somewhat slower than smaller, lighter hands of whatever slant. It was better suited to childhood than to the stress of business, and so long as children are taught to write, it is best for them, but of that we shall speak again.

But by this we do not wish to imply that vertical has gone entirely. Vertical will remain as one of the many modes of writing, suiting itself to the moods of many who shall prefer it to any other. Less vertical will be taught the next ten years than the past ten, but more vertical will be written in business than heretofore. And this is as it should be, and in line with progress and individual needs and preferences.

Vertical has widened the horizon and scope of writing, and made us all more tolerant about slant and style. We know more about legibility, simplicity, and slant than before vertical came. We may not all admit it but it is a fact nevertheless. However, vertical is doomed as a dominant power in public schools, and nothing doomed it so much as its own extremely round and clumsy forms, and the exaggerated claims of many of its promoters.

But it had some good qualities, chief of which were its plainness and simpleness. As Brother Webb, of Nashville, Tenn., once said, "it was not its verticalness but its simpleness that won." And as could have been expected and predicted, the simpleness of it is living in its successor, the medial, and the verticalness is the part which has died.

The new hand which has replaced the vertical is a compromise between the vertical and semi-angular hand, being more rounding and less slant-

ing than the Spencerian, and more slanting and less rounding than the vertical. It thereby contains the merits of both hands—the swiftness of the slanting and the plainness of the vertical.

Fads and Failures

Twenty years ago we were told that copy-books were the cause of *slow* writing, and that *rapid* writing should be taught to little tots but little past the creeping age. Experiments were made, but repeated failures proved the diagnosis wrong. The speed theory failed because it was applied at the wrong time, and because its promoter failed to grasp the whole situation.

Later, we were told that copy-books were the cause of *finger* movement, and that *arm* movement (erroneously called "muscular") should be taught to children as soon as they entered school. "Begin right," was the motto. Experiments by the thousands resulted in the abandonment of the little ones to the fate of the primary teacher and finger movement. The Movement theory failed because it over-estimated the possibilities of childhood, and because the real cause of poor writing was overlooked.

Then we were told that *slant* was the cause of poor writing, and that *vertical* should be taught to young and old alike. Poor, cramped, finger movement writing continued. *Medial* is the new panacea for the ills to which writing seems heir. Writing, as now taught, is some better than two decades ago, but not as much better as one would suppose from the noise made by these varying and various penmanship reformers.

Why not? Because the diagnosis has been superficial and surface-like, while the disease has been deep-seated and serious. The doctors of penmanship have seen that there was something wrong with results but have not divined the true cause.

What is the cause of so much poor writing? Aye, that's the question. What is the true cause?

Be patient, dear reader, and we will try to answer it as it has never been answered before. We believe we have gone deeper in our diagnosis than have the doctors referred to before, and we believe we have therefore solved the riddle more successfully than heretofore.

Go with us through a few numbers of *THE BUSINESS EDUCATOR* and let us convince you that there are grave wrongs in the teaching of writing which should have your most careful and earnest attention, and the reforms proposed, your enthusiastic, intelligent, and skillful co-operation.

Vertical
Slanting
Medium

Much more can be accomplished in the betterment of the writing of the many during the next decade than has been achieved during the past half century, if you will but follow us in our investigations and support us in that which we propose.

Each of these theories was a fad and a failure in a way and in its day, but each, alas, was a reform in as much as they led to enlightenment, made further experiment in that direction unnecessary, and left the writing world, on the whole, the better for their being.

Are You Planning to be at Cincinnati

From what we have learned of the programs, some of which appear in this number, the Cincinnati meeting of the National Commercial Teachers' Federation, is going to be the best ever held. Its central point of meeting—midway between the East and West, the North and South—insures a big attendance.

Ohio should roll up a big delegation in honor of the occasion, and Bartlett is endeavoring to set a pace which others will doubtless find difficult to follow.

Come, let us meet you at Cincinnati and be bettered thereby. Your presence is necessary to make it a complete success.

Some New and Good Things for Our Subscribers

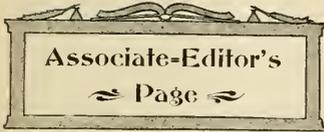
The Title Page for this number of *THE BUSINESS EDUCATOR*, like most of the same, is certainly out of the beaten rut and quite appropriate. We have made arrangements with Mr. Henderson to contribute a half dozen designs to *THE BUSINESS EDUCATOR*, and those who are familiar with his work will have something to look forward to.

We have also made arrangements with that versatile E. L. Brown, of Rockland, Me., to contribute a series of lessons in Wash Drawing and Illuminating, for beginners as well as for advanced pupils.

Mr. H. W. Kibbe, the high-grade, experienced engrosser of Boston, is also at work upon a new series of lessons upon Engrossing Script for Beginners, as well as upon some advanced work in Engrossing.

We have on hand, also, from the all-round master penman, Mr. C. C. Canan, Bradford, Pa., a dozen designs comprising as many styles of professional script, lettering, flourishing, drawing, etc., which we believe has never been equalled in their line. These will be presented to satisfy the tastes of those capable of appreciating something really fine in penmanship and art, and something marvelous in skill of execution. Any one of these designs is worth more than the price of the journal.

This is in line with the policy of *THE BUSINESS EDUCATOR*; to give the best in these various lines. We prefer to present a limited amount of good art rather than so much that is ordinary, and we presume you prefer the same.



Associate-Editor's

Page

Teachers' Agencies.

Purpose

A teachers' agency, like any other broker's office, is supposed to bring supply and demand together, but if it goes no farther, it is likely to cause more trouble than it saves, both to teacher and employer. An ideal agency would be the counterpart of a first-class broker's office, in that it would eliminate the spurious from the sound and worthy; it would introduce honest sellers to reliable purchasers. There would be in it the invaluable element of judgment, which would save the prospective employer from a deluge of applications from candidates utterly unfit, and an amount of useless correspondence altogether disheartening. It would conserve the time, patience, faith, energy, and money of applicants who are sent on all kinds of wild goose-chases after places they are incompetent to fill or places unworthy the consideration of teachers having their special qualifications. A reliable agency, then, would have as its object, not only the bringing of supply and demand into conjunction, but also the stamping of value on either applicant or school bearing its introduction.

Management

This can be possible in full only to an agency managed by a man who is or has been a teacher in the kind of educational work for which he is acting, and who has a wide acquaintance among both schools and teachers. Commercial teachers today cannot obtain satisfactory service from any of the general agencies now established, because those who manage these agencies have had no experience with commercial work and do not have the indispensable intimate comprehension and firm grasp of the requisites for really successful commercial teaching, be it public or private. And the agencies that have been conducted especially for commercial teachers are managed by men who have had very limited or no teaching experience, whose training and experience lie along one narrow phase of commercial work, or who lack the per-

sonal acquaintance essential to form correct judgments of men and schools, or whose principal interest lies beyond the teaching side of commercial education. There is room for something better.

Methods

School officials who have had to wrestle with a clamorous host of applicants turned loose on them by an agency having no just sense of the fitness of things, and teachers who have had to join in a mad scramble for a position, like street urchins fighting for a penny that someone had pitched among them—both sides know how unsatisfactory is the method of naming a long list of applicants for the same position. An earnest effort should be made to select the teacher whose qualifications seem most nearly to fit the requirements, and his candidacy ought to be pushed, unless there is a request for more than one candidate in order that the official may make his own selection.

Agencies have sent teachers on long journeys to places for an interview merely that the teacher might think that he was being cared for, although there was no possibility of his obtaining the position he sought; in some cases it having been already taken by another candidate.

It is wrong to register all who can pay the fee, merely that the fees may be used to sustain the office expenses; wrong because many ought not to have their money taken, there being no chance for reimbursement, and wrong because it puts the agency under obligations to make at least the appearance of doing something for its registered members, even at the expense of some unfortunate school official.

The agency that claims a fee for a position obtained by one of several candidates it has named, although having advocated the candidacy of an unsuccessful applicant, is lacking in the first elements of morality. But teachers who accept positions and then give them up ought not to hesitate to pay the fee that the agency asks. The agency has done its work; it is entitled to its pay.

Teachers

There is a point that teachers often seem to overlook, although it ought to be evident to any intellect, even though commercial law has not been studied and the binding force of contracts is not fully understood. That is the disposition to break a contract on short notice, or without any notice. We have in mind a man who this fall

telegraphed about forty-eight hours before his work was to have begun, that he had got a better job, and would not be on take charge of a department, and there was no time to obtain a satisfactory substitute. The damage to that school proprietor ought to be set forth in a court of law; but of course, so irresponsible a person would be judgment-proof. Such a man ought to be known, however, from one end of the profession to the other, and black-listed everywhere.

A teacher ought to consider it his sacred duty to fulfill to the letter his contract engagements, and he ought not to complain if his employer declines to let him resign to accept a more lucrative position, although it is generally more profitable to let a teacher go under such circumstances. He will be of little value thereafter in the school that retains him, as he thinks, to his disadvantage. However, he would doubtless think it very hard if his employer desired to dismiss him in February, notwithstanding a contract to keep him for the entire school year.

Results

Among the results of the work of a properly organized and conscientiously and intelligently managed teachers' agency ought to be the following:

The promotion of well-trained teachers.

The providing of teachers with the kind of work for which they have special fitness.

Supplying school officials with satisfactory teachers of experience and ability when such teachers are desired.

Ability to meet emergencies caused by the sickness, death, or resignation of teachers.

Change of teachers from the West to the East, and vice versa, for personal reasons.

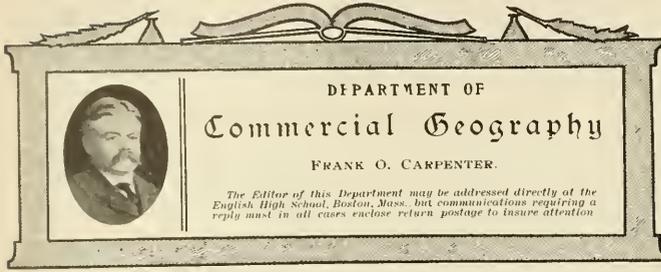
Avoidance of friction between school officials caused by one proprietor writing to a favorite teacher employed by another, trying to induce him to join the former's force.

Opening the door of opportunity to capable but inexperienced young teachers by placing them in schools that cannot pay large salaries but are willing to accept those who want experience.

Reducing the element of chance in hiring teachers, by the exercise of judgment based on wide visitation of schools, large personal acquaintance, live experience in successful teaching, participation in the work of teachers' conventions, and extended correspondence.

Here is certainly a large field, at present not well occupied but capable of yielding profit to all concerned.

"Do it Now" - Hit The Business Educator with a big club.



Museum of Commercial Products—and Working Collection of Specimens.

The proper method and the course of study of the subject of Commerce and Industry, was discussed in the October number of THE BUSINESS EDUCATOR. Next to the method in importance is the need and use of a commercial museum—and a working collection of specimens of commercial products.

So important in the editor's opinion is this use of specimens, that he believes that the study of commercial products without having the actual specimens in hand to examine as the work proceeds, is almost useless and should be confined to a course of lectures only.

The child or the youth's imagination is very vivid and will weave a thousand fancies about his work and play, and the common things become wonderful ones.

As Whittier put it:—

Sometimes her narrow kitchen walls,
stretched away into stately halls;
The weary wheels to a spinnet turned,
The tallow candle an astral burned.

But the imagination of the youth does not so readily construct the mental picture of an actual thing that he never has seen from the mere verbal description of the thing. This is equally true of many untrained adult minds, that is, untrained to build the actual reality from words. To the architect and engineer every detail of a structure stands out sharp and clear in his mind as he studies a plan, but to the ordinary man the plan is an almost meaningless picture.

So to the student of this subject. If the teacher says, for example, that some kinds of brick are porous and absorb water freely and that others do not, the student does not usually realize the difference in his mind.

If however the instructor has specimens of the two kinds of brick before him and the student sees that water poured upon one will remain undried for a half hour, while the same amount of water on the other kind is absorbed in a few seconds, the necessary picture is made in his mind and upon that real foundation—his imagination will carry on the idea and show him the effect of the moisture absorbed from rain by porous brick in a building upon the woodwork and air of the interior and the health of the people who live in it.

In this way, by the use of actual specimens, the pupil gets a real knowledge that is of practical value

when he goes into business, and the study is proved to be valuable.

The editor has received numerous letters asking for information about a collection of specimens, the way to form it, etc., and is glad to have this occasion to answer some of those inquiries.

The collection of specimens should be called the "Commercial Museum" of the school. It should have two classes of specimens. First: The working collection of specimens, and Second: A museum or exhibition set of examples, etc.

FIRST. THE WORKING COLLECTION.

This should be composed of specimens of the most important varieties of food substances, textile fibres, building woods, etc., in such quantities that each student can have a portion to examine at leisure.

The best place for this is, of course, a special laboratory fitted with apparatus for tests and experiments and the Central High School of Philadelphia and a few other schools have such rooms where each pupil has his own desk and apparatus.

The subject is so new in the schools, however, that few schools can have such a laboratory, and the subject must be taught in the ordinary classroom.

The working specimens do not need any display exhibition cases, as they are in rough masses, and are to be handled, pulled apart and examined. They can be kept in boxes or a closet and only be brought out when needed for class use.

SECOND. THE EXHIBITION OR MUSEUM COLLECTION.

There are many specimens or exhibits needed to illustrate a course in commercial products which are too bulky to be taken into a class room or are specially fine specimens that handling would injure seriously.

For example, in the study of cotton, specimens of cotton plants with the cotton bolls on it would seem almost a necessity to the student in the North or West United States, out of the "cotton belt."

The editor has two cotton plants, each about five feet high and three feet in diameter. Such specimens cannot be passed about nor is it necessary. The desired knowledge can be gained by looking at the plants.

To preserve them from dust, insects, etc., such specimens should be kept in a glass case, which become not only a useful but also a most ornamental addition to the school.

Ordinarily the working collection and the museum should be kept separate and distinct, but there are various samples of commercial products which can be handled without injury and yet possess a value and beauty even when seen without handling behind the glass of a museum case. This kind of specimens can therefore be kept in the museum cases where the pupils and visitors to the schools can see them at their leisure, and can be taken to the class room when desired. The quantity and variety of the specimens in a working collection will be determined, of course, by the subject studied. All the main distinct classes of the subject should be represented.

In cotton, for example, there should be at hand specimens of Sea Island—Egyptian, brown and white, American Upland—Gulf cotton, Peruvian, red and white—and specimens of cotton seed, black, green, white, etc., all of which are special types and commercial varieties.

The size of the museum collection is limited only by the size of the building, the money in hand to provide cases and buy specimens or the enthusiasm of the collectors. In the museum, mere curiosities should as a rule find little welcome. A rigid rule should be made that only such specimens be taken as might show some form of commercial product which actually appears on the market in some part of the world as a subject of trade, or specimens and pictures which illustrate and describe some form of human labor and industry. This rule not only would result in a well ordered practical set of specimens for use, but would protect the school from the gifts of well meaning and enthusiastic friends of the cause, who would, if unchecked, fill the cases with a lot of useless curios, which the teacher, without the rule, would not always think it wise to refuse.

If, however, the giver can be shown that his specimens, though of great interest are not actual samples of live commercial staples or merchandise, and so cannot be accepted, the curiosities are avoided and the goodwill of the giver still retained.

The space of this article does not permit that a complete list of specimens necessary to a collection be given, but a few subjects will be noted as a guide to the beginning of a set.

In the editor's opinion the study should begin with the study of foods and that the cereals should be the first food substances discussed. In the collection, therefore, there should be a set of specimens of the chief grains in their principal varieties, and samples of the main products manufactured from them. See the following partial list:

WORKING COLLECTION FOODS—CEREALS

1. *Wheat*—A sheaf of wheat, if possible, full height.
2. In bottles, the wheat kernel in the principal varieties in which it appears on the Minneapolis and St. Louis markets, as: No. 1. A hard spring wheat; No. 1, Northern; etc.

3. Samples of bran and middlings, flour by patent process, and Graham and whole wheat flour.
4. Wheat breakfast cereal goods—like shredded wheat, wheat flakes, etc.
5. Specimens of crackers—macaroni, etc., that will keep indefinitely with protection from the air.
6. Specimens of bread should be shown to the class when the subject is studied.
7. Pictures of wheat fields, planting and harvesting machinery, etc.
1. *Corn*—Some stalks of corn, showing roots and having the ears on them, of the three varieties—field, sweet and popcorn. These stalks will dry and keep a long time.
2. Samples, in bottles, of the three kinds of corn, in several distinct varieties.
3. Specimens of hominy, samp, corn meal and corn flour.
4. Corn breakfast foods and popcorn products.
5. By-products of corn, as glucose, grape sugar, gluten meal, starch, corn oil.
6. The corn husk and its uses—Cellulose made from the corn stalk.
7. Pictures, photos or otherwise, to show the corn story.

In the same way the other grains—oats, rye, buckwheat, barley, rice and millet should be shown but not so much in detail.

Vegetables and Fruits cannot be preserved well except in large jars at considerable expense. They should, however, be shown to the class whenever they can be easily obtained. The list is long of the common fruits and vegetables.

Nuts can be kept and nut products, and these should show, if possible, husk, kernel and by-products, such as peanut oil, cocoanut husk matings, etc.

Animal Products and fish cannot easily be kept so must be shown largely by picture, as also the stock raising and meat packing industries. In cities and large towns near the sea the common kinds of fish can be obtained for a lesson. The dairy products can be shown in cheese, butter and milk.

Beverages can be shown by specimens of tea, coffee, cocoa, and the chocolate products and maté. Whether specimens of wines and distilled liquors should be shown and discussed merely as commercial products, depends on the age of the pupils who are in the class.

TEXTILES.

1. *Cotton*—Cotton plant showing cotton in the different stages from field to mill where it is to be manufactured.
4. Series of specimens showing the manufacture, as: In bale—from breaker—when carded, roving, yarn,—in cops, bobbins, spools, etc. Old and new shuttles should be had and explained.
5. Samples of cotton cloth of common kinds, plain and printed, and other cotton products as convenient.
6. Specimens of cotton seed—cotton seed oil, cottolene, etc.
7. Pictures of the fields and mills where cotton is used,

1. *Wool*—An entire fleece if possible.
2. Samples of the chief varieties of wool as it appears on the market, both in grease and scoured, as: merino, English, cross-breeds, etc.
3. Specimens of the same kind of wool from different parts of the world—in the same grade. (For this the best grade should be used).
4. A series showing all the commercial grades of some type wool, like Ohio wool, from best grade to worst.
5. Contrasting series of clothing and carpet wools.
6. Set of specimens showing wools of other animals than the sheep, as: alpaca, mohair, camel's hair, vicuna, etc.
7. Series (as in cotton) showing the processes of cleaning, carding, spinning, weaving, etc.
8. Series showing woollen cloth from loom to finished cloth in bale.
9. Specimens of the grease and potash obtained from the wool in cleaning it.
10. Samples of different kinds of woollen cloth and other woollen products.
11. Pictures of types of sheep, sheep herding, and the mills where it is manufactured.

1. *Silk*—A series showing the story from egg to finished silk thread.

2. Specimens of silk cloth and other goods.

So on through the line of textiles, building materials, etc., which would require a catalogue rather than a magazine article. The above will suggest the plan of making the collection which is to show the principal stages in the manufacture, and the common types that are sold on the market.

The task of selecting the proper specimens is a hard one but is not so difficult as that of:

HOW TO OBTAIN THE SPECIMENS

The specimens needed for the museum and working collection may be obtained as follows, many of them free, though some must be bought:

Teachers in the country are more favorably situated for collecting specimens than their fellows in the city.

Most of the cereals are grown on the farms near by and can easily be obtained from the farmers in all amounts necessary for study. Wheat is not grown in the East so commonly but some could be sown next spring and enough raised for the next year's supply. Fruits and vegetables also can be had in season and can be seen in growth. Many varieties of nuts grow wild in most sections of the country and the others are for sale at low prices at the grocery stores.

Tea, coffee and chocolate are found also in all stores. The cocoa beans from which the cocoa and chocolate are made are more difficult to get, but the Walter Baker Company, of Milton, Mass., have prepared a small case showing the principal points in chocolate and cocoa manufacture which can be obtained at a small cost. Maté is hard to get. Animal products cannot easily be preserved, but booklets are issued by Swift &

Co. and Armour & Co. which show the processes of meat packing.

Textile fibres are hardest to get in most cases, unless the teacher lives in the wool or cotton belt. In New England this is easier because of the many mills. The teacher must therefore send to some centre like Boston or Philadelphia for such specimens. They are not expensive.

Building materials, wood, stone, brick, cement, etc., can in most cases be obtained in each town, as they are in constant demand and the necessary grades are on hand.

Commercial minerals, outside of building stone, are not many, though the ores of the chief metals ought to be had, together with samples of the metal and its manufactured products.

One point is very important. In nearly every town there are one or more industries carried on. In most cases a complete set of specimens showing the progress of the industry can readily be obtained for the school, and the editor believes that the pupil should first of all have his attention called to the industries and productions which are to be seen in his own home town.

Most teachers will call upon their pupils for aid in collecting, and pupils readily grow enthusiastic over the collection and will alone or by the aid of their parents bring in many valuable specimens. For the things that must be bought the teacher must either pay for them himself or get a subscription among interested people to buy the necessary cases of samples.

The specimens foreign to each locality may be obtained usually by writing to dealers in those staples in the sections of the country where they are produced. These can be found by consulting the advertisements in the trade journals of different kinds.

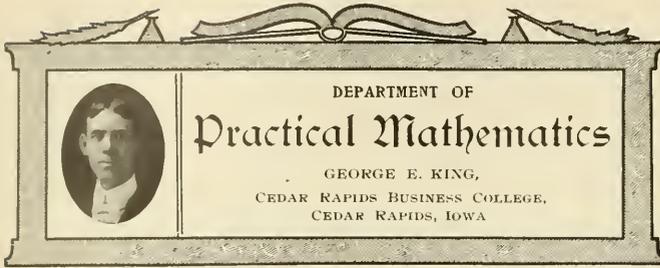
The advertising literature issued by Western and Southern railroads to attract settlers to their lands, while not very reliable as to figures, yet give many valuable illustrations not otherwise to be obtained, and from those localities specimens can often be obtained.

So much can be done in these ways that specimens showing the main lines of a subject can soon be obtained, but there are many links that at present are hard to get and which have caused the editor much labor and expense to obtain for his collection, which is yet far from complete.

Another point needs mention. The dealers in the large towns and cities who now are ready to give samples will in the near future become weary of well doing and will refuse to make any more presents of their goods.

The need of proper bottles and cases for the specimens to be used for the working collection is great, and the best forms and sizes are not yet proved by experience.

There is, however, a square 4 oz. bottle with an aluminum screw top, manufactured by Whitall, Tatum & Co., of Philadelphia, which is in all respects satisfactory for class use, being light, strong, handsome and large enough for such substances as



Multiplication

This is one of the most interesting subjects to be found in arithmetic, and one in which, perhaps, there is more latitude for reasoning out short methods than in any of the other fundamental operations. Multiplication, in brief, is the process of taking a *concrete* number as many times as there are units in another number; or it is a short process of addition, when the numbers to be added are equal. The terms of multiplication are: The *multiplicand*, which is the number to be taken and which is always *concrete*, or at least should be so considered; the *multiplier*, which shows the number of times the multiplicand is to be taken, and which is always an *abstract* number; and the *product*, which is the result obtained by taking the multiplicand as many times as there are units in the multiplier. The product is always of the same name and kind as the multiplicand. As in addition and subtraction, in each of which we have three terms, or items, to consider, so in multiplication we have three terms; and these terms are so related that if any two of them are given, the third may be found. The general principles which govern the relationship of multiplicand, multiplier, and product, are as follows:

Multiplicand multiplied by multiplier equals product.

Product divided by multiplicand equals the multiplier.

Product divided by the multiplier equals the multiplicand.

Illustration: 1. Multiplicand \$42, multiplier 4, product \$168.

2. Product \$168 divided by multiplier 4, equals the multiplier 4.

3. Product \$168, divided by multiplier, 4, equals the multiplicand, \$42.

CLASS DRILL ON PRINCIPLES OF MULTIPLICATION

A great deal of the drill should be given upon these principles and the teacher should never fail to criticize a pupil whenever he speaks of the multiplier as though it were a concrete number. As a class drill, the following may be used:

Product, 80 bushels, multiplier 5; what is the multiplicand? Answer, 16 bushels.

Multiplicand, 10 lbs., product, 80 lbs.; what is the multiplier? Answer, 10 (abstract number).

Multiplicand, \$35, multiplier, 6; what is the product? Answer, \$210.

Product, 80 horses, multiplier, 5; what is the multiplicand? Answer, 16 horses, and, continuing this drill us-

ing various concrete numbers for the multiplicand and product, the students will soon become familiar with the principles governing the relationship of multiplicand, multiplier, and product.

It should be explained, however, that, so far as the art is concerned, the multiplicand and multiplier, for convenience's sake, may be transposed; but in speaking of the multiplier always refer to it as an abstract number, never as a concrete number. In taking up the study of multiplication, I should devote much time to the study of short methods, beginning with multiplying a number by 10, by simply moving the decimal point one place to the right, or, if an integral number, annexing one cipher to the right. If the multiplier is 100, move the decimal point two places to the right, or annex two ciphers, and so on. Then, using 10 as a fulcrum, so to speak, to multiply any number by 5, which is a half of 10, multiply the multiplicand by 10, and take $\frac{1}{2}$ of the result.

SCIENTIFIC SHORT CUTS IN MULTIPLICATION

To multiply by $3\frac{1}{2}$, which is $\frac{1}{2}$ of 10, multiply by 10 and take $\frac{1}{2}$ of the result.

To multiply by $2\frac{1}{2}$, multiply by 10 and take $\frac{1}{2}$ of the result.

To multiply by $1\frac{1}{2}$, multiply by 10 and take $\frac{1}{2}$ of the result.

To multiply by $\frac{7}{8}$, multiply by 10 and deduct $\frac{1}{8}$ of the result.

To multiply by $\frac{6}{8}$, multiply by 10 and deduct $\frac{1}{4}$ of the result.

To multiply by $\frac{8}{10}$, multiply by 10 and deduct $\frac{2}{10}$ of the result.

To multiply by 15, multiply by 10 and add $\frac{1}{2}$ of the result, which is five times the number.

To multiply by $13\frac{1}{2}$, multiply by 10 and add $\frac{1}{2}$ of the result.

Then, taking the aliquot parts of 100, to multiply any number by $12\frac{1}{2}$, multiply the multiplicand by 100 and divide the result by 8.

To multiply by $14\frac{2}{3}$, multiply by 100 and take $\frac{1}{3}$ of the result.

To multiply by $16\frac{2}{3}$, multiply by 100 and take $\frac{1}{3}$ of the result.

To multiply by 25, multiply by 100 and take $\frac{1}{4}$ of the result.

To multiply by 33 $\frac{1}{3}$, multiply by 100 and take $\frac{1}{3}$ of the result.

To multiply by 50, multiply by 100 and take $\frac{1}{2}$ of the result.

To multiply any number by $66\frac{2}{3}$, multiply by 100 and deduct $\frac{1}{3}$ of the result.

To multiply any number by 75, multiply by 100, and deduct $\frac{1}{4}$ of the result.

To multiply any number by $87\frac{1}{2}$, multiply by 100 and deduct $\frac{1}{4}$ of the result.

To multiply any number which is a little less than 100 or 1000, etc., multiply the number by the 100 or 1000 and deduct from the result as many times the multiplicand as the multiplier is less than the 100 or 1000.

Illustration: To multiply \$473 by 95, multiply by 100 by annexing two ciphers, which gives \$47,300, and deduct five times \$473, which leaves \$44,935.

Operation: \$473 x 100 equals \$47,300
\$473 x 5 equals 2,365

\$473 x 95 equals \$44,935

To multiply \$3,172 by 98, annex two ciphers, and deduct twice the \$3,172, which leaves \$310,856.

To multiply \$3,125 by 989, annex three ciphers, which multiplies the number by 1000, and deduct eleven times \$3,125, which leaves \$3,060,625.

To multiply by any number which is a little greater than 10 or some power of 10, we may shorten the operation by first multiplying by 10, 100, or 1000, and then add thereto as many times the number as the multiplier is greater than 10, 100 or 1000, etc.

Illustration: Multiply 3,462 by 103. First multiply 3,462 by 100 by annexing two ciphers and to this result add three times 3,462, which gives 356,586. Again, multiply 2,725 by 1,008, annex three ciphers, and add eight times the 2,725, which gives 2,746,800 as the result. This, as you notice, centralizes the multiplication around the 10 or some power of ten.

MISCELLANEOUS SHORT CUTS IN MULTIPLICATION

To multiply any number of two figures (the sum of whose digits is less than 10) by 11, simply place the sum of the two figures between the digits of the multiplicand; \$42 multiplied by 11 equals \$462; \$45 multiplied by 11 equals \$495; simply placing the sum of 4 and 5 between the 4 and the 5. This is a short cut that is very easily learned and it is easy to remember.

To multiply any number by 11, obtaining the result direct, we may vary the above method slightly. To illustrate: suppose we multiply 5,432 by 11. For the unit's figure of the product, bring down the 2, then for the ten's figure add the units and tens of the multiplicand; that is, the 2 and 3, giving 5 for the ten's figure in the product. For the next figure in the product, add the tens and hundreds of the multiplicand, 3 plus 4 equals 7. For the thousand's figure of the product, add the hundreds and thousands of the multiplicand, giving 4 plus 5 equals 9, and for the tens of thousands, simply bring down the left hand figure, 5. The reason for this can clearly be shown by multiplying the 5,432 by 11, using the partial products, as follows:

5,432
11

5,432

5,432

59,752

By this outline you notice that we have for the unit's figure of the product simply the 2 in the partial product to bring down, and for the ten's figure of the product, we have the 3

and 2, as shown in the partial product, giving 5, and for the hundred's figure in the product, we have in the partial product, the 4 and 3, giving 7, and for the thousand's figure in the product, we have the partial products 4 and 5, giving 9, and for the tens of thousands in the product, we have simply the 5 to bring down. The principle of this may also be applied in multiplying by 11, 1, 111, etc. In carrying out this method of multiplying by 11, we may similarly multiply by 22, 33, 44, 55, etc. To illustrate: suppose we multiply 3,245 by 22, obtaining the result direct and not using the partial products. We have, then, for the unit's figure of the product, two times the 5 in the multiplicand, which gives 10. We place down the cipher and carry the 1; then for the ten's figure of the product, we have two times (5 plus 4), which gives 18, to which we add the 1 to be carried, making 19. Write the 9 and carry the 1. For the next figure of the product, we have two times (4 plus 2), which equals 12, and adding the 1 to be carried, we get 13. We place the 3 in the product and carry the 1. For the thousand's figure of the product, we have 2 times the sum of 2 and 3, or 10, plus 1, making 11. Write the 1, and carry 1. For the next figure in the product, we have simply 2 times 3, or 6, plus the 1 to be carried, making 7; giving us for the product of 3,245 multiplied by 22, 71,390. In this method you will find that there is a great saving in time.

To multiply any number by 9, we may first multiply by 10 and subtract each figure in the number to be multiplied, from the figure to its right, which is the same as multiplying the number by 10, and deducting one time the number. To illustrate: multiply 3,563 by 9. Multiply the number by 10 and we have 35,630; from this subtract one time the multiplicand, or 3,563.

$$\begin{array}{r} 35,630 \\ - 3,563 \\ \hline \end{array}$$

32,067

SUPPLEMENTS AND COMPLEMENTS

Still centralizing our multiplication in the 10 or some power of 10, when the multiplier and multiplicand are a little more or a little less than 10, 100, or 1000, etc., we may, by the use of complements and supplements, shorten the operation.

To multiply 97 by 94, find the complement of each number. As for 97, the complement is 3 and for 94, it is 6. Subtract the complement of the one number from the other; as, 3, from 94 leaves 91. Consider the result as hundreds and to it add the product of the complements 6 times 3, giving for the final result, 9,118. Again, multiply 89 by 92. The complement of 89 is 11; and of 92 is 8; then, either subtract the complement of the 92, which is 8, from the 89, or the complement of the 89, which is 11, from 92, leaving in either case 81, which is to be considered as hundreds, and to this result add the product of the complements, 8 times 11, or 88, giving the result 8,188.

Multiply 988 by 995. The complement of 988 is 12, and of 995 is 5. As in the preceding problem, subtract the complement of the one factor from the other factor, as 5 from 988 leaves 983. This result is to be considered as thousands,

since our central multiplier, when the factors are near 1000, is 1000. To this result, add the product of the complements, 5 times 12, or 60, making the final result 983,060.

Multiply 108 by 109. The supplement of 108 is 8, and of 109 is 9; that is, the 8 is the excess of 108 over 100 and 9 is the excess of 109 over 100. Add the supplement of the one factor to the other, as, 9 added to 108 equals 117. Consider the result as hundreds and to it add the product of the supplements, 9 times 8, or 72, giving for the result, 11,772.

Illustration:

$$\begin{array}{r} 109 \text{ 9 supplement.} \\ 108 \text{ 8 supplement.} \\ \hline \end{array}$$

$$11,700 \text{ equals } 109 \text{ plus } 8 \text{ considered as hundreds.}$$

$$72 \text{ equals } 9 \text{ times } 8, \text{ product of supplements}$$

$$11,772 \text{ Answer, equals } 109 \text{ times } 108.$$

Multiply 1,018 by 1,005. The supplement of 1,018 is 18, and of 1,005 is 5. 5 added to 1,018 equals 1,023, which is to be considered as thousands, as 1,023,000, to which should be added the product of the supplements, 5 times 18, which gives the final result, 1,023,090. When one factor is a little greater than 100 or 1000, etc., and the other factor is a little less, the above rules should be modified slightly. To illustrate: multiply 96 by 108. Write the complement of the number which is less than 100; as, the complement of 96 is 4, and take the supplement of the factor which is greater than 100; as, for the factor 108 the supplement is 8. Add the supplement of the one factor to the other; as, 8 plus 96, equals 104, or subtract the complement of the one factor from the other factor; as, 108 minus 4 equals 104. Consider this result as hundreds and from it subtract the product of the complement and the supplement; as, 4 times 8 equals 32, which subtracted from the 104 considered as hundreds leaves 10,368.

Illustration:

$$\begin{array}{r} 96 \text{ 4 complement.} \\ 108 \text{ 8 supplement.} \\ \hline \end{array}$$

$$10,400 \text{ equals } 96 \text{ plus } 8, \text{ the sum being considered as hundreds.}$$

$$32 \text{ equals } 4 \text{ times } 8, \text{ product of complement and supplement.}$$

$$10,368 \text{ equals } 96 \text{ time } 108.$$

Apply the above rules to the following problems: 89 times 94, 92 times 96, 93 times 89, 97 time 92, 98 times 97, 103 times 105, 109 times 107, 112 times 108, 111 times 109, 107 times 94, 106 times 93, 113 times 95.

To square any number ending in 5, multiply the tens by the tens plus one, and annex 25 to the result.

Illustration: 85 times 85. In this number we have 8 tens. 1 added to the 8 tens equals 9; 9 times 8 equals 72 to be considered as hundreds, to which we add 5 times 5 or 25, making the result 7,225.

125 multiplied by 125. In this number we have 12 tens. The number one greater than 12 tens is 13. 13 times 12 equals 156, which we consider as hundreds and to which we add 5 times 5, or 25, giving for the result 15,625.

Division.

In introducing the subject of division, give special attention to the definition of division. The following will be found to be not only a logical but also a practical definition of this fundamental operation:

Division is either the process of finding the number of parts into which a number may be separated when the value of each part is given, or of finding the value of each part into which the number is to be separated, when the number of parts into which the number is to be separated, is given. The terms of division are: the *dividend*, which is the number or quantity to be divided, and it is always concrete; the *divisor*, which either shows the value of each part into which the dividend is to be separated, or the number of parts into which the dividend is separated, and which may therefore be either concrete or abstract; the *quotient* is the result obtained by the division. When the divisor is a concrete number the quotient shows the number of parts into which the dividend is separated, and it is therefore abstract; but, if the divisor is an abstract number, then the quotient shows the value of each part into which the dividend is to be separated and is therefore concrete. As in the three preceding fundamental operations, addition, subtraction, and multiplication, so in division we have three terms which are so related to each other that if any two of them are given, the third may be found. To find the quotient when the dividend and divisor are given, divide the dividend by the divisor. To find the dividend when the quotient and divisor are given, multiply the quotient by the divisor, or multiply the divisor by the quotient. To find the divisor when the dividend and quotient are given, divide the dividend by the quotient.

Illustration: Dividend, \$48; divisor 4, an abstract number; to find the quotient: Divide \$48 by 4, which equals \$12, the quotient.

Quotient, \$12; divisor, 4, an abstract number; to find the dividend: Multiply the quotient, \$12, by the divisor, 4, which equals the dividend, \$48.

Dividend, \$48; quotient, \$12; to find the divisor: Divide the \$48, the dividend, by \$12, the quotient, which will give the divisor, 4, an abstract number.

FOR CLASS DRILL

Dividend, 64 bushels; divisor, 4, an abstract number; what is the quotient? Answer, 16 bushels.

Dividend, 80 lbs.; divisor, 10 lbs.; quotient, 8, an abstract number.

Dividend, \$72; divisor, 4, an abstract number; quotient, \$18.

Quotient, 20 apples; divisor, 4, an abstract number; what is the dividend? Answer, 80 apples.

Quotient, 30, an abstract number; divisor, \$5; what is the dividend? Answer, \$150.

Dividend, 80 acres; quotient, 16 acres; what is the divisor?

Quotient, 48 bushels; dividend, 144 bushels; what is the divisor?

PRINCIPLES UNDERLYING DIVISION

The following principles, six in

number, should be drilled on repeatedly until every member in the class can not only give them but understand them as well:

1. Multiplying the dividend by any number, multiplies the value of the quotient by that number.

2. Multiplying the divisor by any number divides the value of the quotient by that number.

3. Multiplying both dividend and divisor by the same number does not change the quotient.

4. Dividing the dividend by any number divides the quotient by that number.

5. Dividing the divisor by any number multiplies the quotient by that number.

6. Dividing both dividend and divisor by the same number does not alter the value of the quotient.

Each of these principles should be fully demonstrated by the teacher.

Much emphasis should be given to these, because when we take up the study of fractions, we desire to consider that subject by analogy, as we will then show that the numerator of the fraction corresponds to the dividend in division; that the denominator of a fraction corresponds to the divisor in division; that the value of the fraction equals the quotient in division; and, therefore, that the same principles which apply to the dividend and divisor in division, apply with equal force to the numerator and denominator of a fraction. In fact, a fraction is simply an expression of division. As a drill upon these six principles in division, give the following problems;

Quotient arising from dividing the dividend by the divisor is 16 bushels; what would the quotient be if the dividend were multiplied by 2? What would the quotient be if the divisor were multiplied by 2? What would it be if both dividend and divisor were multiplied by 2? What would it be if the dividend were divided by 2? What if the divisor were divided by 2? What if both dividend and divisor were divided by 2?

Quotient, 20; what will the quotient be if the dividend is multiplied by 3, and the divisor divided by 2? Answer, 120.

Quotient, 40; what would the quotient be if the dividend were divided by 2, and the divisor multiplied by 2? Answer, 10.

Quotient, 96; what would it be if the dividend were multiplied by 3, and the divisor were divided by 4? Answer, 1,152.

Quotient, 60; what would the quotient be if the dividend were multiplied by 3, and the divisor multiplied by 2?

In this drill, require that the students tell how and why they get the results they do, by insisting upon their giving the principles stated above. For instance, take this problem: the quotient is \$48; what would the quotient be if the dividend were multiplied by 2, and the divisor divided by 3? Analysis: If the dividend were multiplied by 2 according to the principle that multiplying the dividend by any number multiplies the quotient by that number, then our new quotient will be two times

\$48 or \$96; and, since dividing the divisor by any number multiplies the quotient by that number, if we divide our divisor by 3, our quotient, \$96, will be multiplied by 3, giving us for the final quotient, \$288.

MISCELLANEOUS SHORT CUTS IN DIVISION.

To divide any number by 2 $\frac{1}{2}$, divide the number by 10 and multiply the result by 4, because 2 $\frac{1}{2}$ is contained in any number 4 times as many times as 10 is contained in that number.

To divide any number by 3 $\frac{1}{2}$, divide the number by 10 and multiply the result by 3.

To divide any number by 5, divide the number by 10 and multiply the result by 2.

To divide by 6 $\frac{2}{3}$, divide by 10 and to the result add one-half of itself, because 6 $\frac{2}{3}$ is contained in any number $\frac{1}{2}$ times as many times as 10 is contained in that number.

To divide any number by 7 $\frac{1}{2}$, divide the number by 10 and add $\frac{1}{2}$ the result.

To divide any number by 8 $\frac{1}{2}$, divide the number by 10 and add $\frac{1}{2}$ the result, or divide the number by 100 and multiply by 12.

To divide any number by 13 $\frac{1}{2}$, divide the number by 10 and deduct $\frac{1}{2}$ of the result.

To divide any number by 9 $\frac{1}{2}$, divide the number by 100 and multiply the result by 11.

To divide any number by 11 $\frac{1}{2}$, divide by 100 and multiply the result by 9.

To divide by 12 $\frac{1}{2}$, divide by 100 and multiply the result by 8.

To divide by 14 $\frac{1}{2}$, divide by 100 and multiply the result by 7.

To divide by 16 $\frac{1}{2}$, divide by 100 and multiply the result by 6.

To divide any number by 20, divide by 10 and take $\frac{1}{2}$ the result.

To divide any number by 25, divide by 100 and multiply the result by 4.

To divide any number by 33 $\frac{1}{3}$, divide by 100 and multiply the result by 3.

To divide any number by 50, divide by 100 and multiply the result by 2.

To divide any number by 66 $\frac{2}{3}$, divide the number by 100 and add $\frac{1}{2}$ the result.

To divide any number by 75, divide the number by 100 and add $\frac{1}{4}$ the result.

To divide any number by 87 $\frac{1}{2}$, divide by 100 and to the result add $\frac{1}{2}$ of itself.

To divide any number by 112 $\frac{1}{2}$, divide the number by 100 and deduct $\frac{1}{4}$ of the result.

To divide any number by 116 $\frac{2}{3}$, divide by 100 and then deduct $\frac{1}{3}$ of the result.

To divide any number by 125, divide by 100 and deduct $\frac{1}{4}$ of the result.

To divide any number by 133 $\frac{1}{3}$, divide by 100 and deduct $\frac{1}{3}$ of the result.

To divide any number by 150, divide by 100 and deduct $\frac{1}{3}$ of the result.

To divide any number by 166 $\frac{2}{3}$, divide by 1000 and multiply the result by 6.

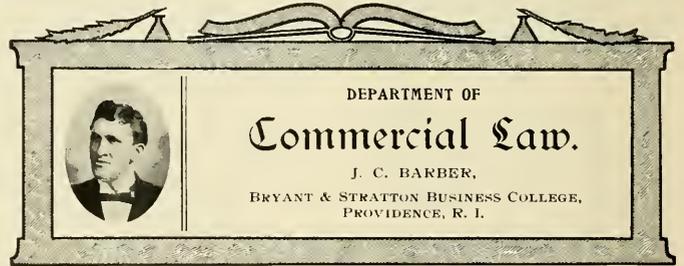
To divide any number by 250, divide by 1000 and multiply the result by 4.

To divide any number by 333 $\frac{1}{3}$, divide the number by 1000 and multiply the result by 3.

To divide any number by 500, divide by 1000 and multiply the result by 2.

To divide any number by 666 $\frac{2}{3}$, divide by 1000 and add $\frac{1}{3}$ the result.

To divide any number by 750, divide by 1000 and add $\frac{1}{4}$ the result.



DEPARTMENT OF

Commercial Law.

J. C. BARBEK,
BRYANT & STRATTON BUSINESS COLLEGE,
PROVIDENCE, R. I.

Mutual Consent

THE AGREEMENT

A contract is a binding agreement, between competent parties, for a legal consideration, to do or refrain from doing some definite act which is lawful and possible and which is not compulsory by law. Without the agreement there is no contract. But it is not enough that there should be an agreement; it must be of such a nature as to show that the parties intended to be bound by it. The agreement of parties in making an appraisal of property is not a contract. An invitation to dine, although accepted by the other party, does not place the parties under contractual obligation, because the nature of the agreement shows that they do

not intend to bind themselves. For the same reason an agreement made in jest, and so understood by both parties, is not binding. But where one enters into an agreement which would otherwise be binding on him, it is no excuse that he did not intend to obligate himself, unless he can show that the other party understood that the agreement was made in jest. It is a general rule that a person is presumed to have intended the legal consequences of his conduct. In order to result in a valid contract, the agreement should consist in a *definite offer* by one party, to do or refrain from doing some lawful act for a consideration, and an *acceptance* of that *identical offer* by the party to whom it was made.



THE OFFER

An offer may be made orally or in writing, or by any other means by which it may be definitely communicated to the other party. It must be a real offer and not a mere "expression of intention" to make an offer at some future time. A says to B, "I intend to sell my oxen if I can get \$150 for them," to which B replies, "I will take them at that price." There is no contract. A has only said that he may offer to sell. If, now, A should accept B's offer, there would be a contract. Circular letters quoting prices are not offers but only invitations to open negotiations. Yet it is sometimes hard to say what amounts to an offer and what is less than an offer. An offer must be definite. If the offer is vague or uncertain, no acceptance, however clearly stated, can remedy the deficiency, for then the acceptance differs from the offer. In one case a party offered to pay an additional sum for a horse, if the horse should prove lucky to him. The term "lucky" was held to be of such doubtful meaning that the promisor could not be held. Many illustrations of this nature might be given. Some offers or promises which might on first thought seem uncertain are not so considered. An agreement to sell a definite number of carloads of lumber was held to be a valid contract notwithstanding the fact that there is a great variation in the capacity of cars. Of course an offer may be made personally or by an authorized agent.

THE REVOCATION OF AN OFFER

A simple offer does not make a contract. The offer may be withdrawn (revoked) at any time before it has been accepted. If the offerer agreed for a consideration to keep the offer open for a certain time (which transaction is known as an "option"), withdrawing it before the end of the time would make him liable in damages to the other party. An offer may be revoked by notice to the party to whom it was made. If communicated from a distance, as by mail or otherwise, notice, to be effectual, must actually reach the other party before he has accepted. An offer may be revoked by an act inconsistent with the continuance of the offer, but the other party must have knowledge of such act. X offers to sell Y a carriage and promises to give him one week in which to accept. On the next day X sells the carriage to Z. Y meets Z taking the carriage home and is informed of the sale. Y at once notifies X that he will accept his offer. Is X liable to Y? If nothing was to be paid for keeping the offer open, the act of X in selling with Y's knowledge amounts to a revocation. It would have been otherwise had Y not known of the sale when he sought to accept the offer. For, although there was no consideration for keeping the offer open, it was open for the week unless sooner withdrawn, and it could not be withdrawn by selling to another unless Y had knowledge of the sale before he undertook to accept. Where offers are made to the public generally, such as offers of reward

advertised in the press, notice of withdrawal of the offer is sufficient if given by the same means by which the offer was made, whether or not notice actually reaches the party intending to accept.

THE ACCEPTANCE

The acceptance must be identical with the offer. The offerer may also specify any conditions as to the manner of acceptance, and, to be sure of making the acceptance binding, the other party must comply. An offer must be accepted as a whole if at all. If the acceptance differs materially from the offer, surely it is not an acceptance of that offer, but another offer, which in order to bind any one, must in turn be accepted by the other party. A offers to sell B 1,500 barrels of salt at a stated price. B replies, ordering 1,000 barrels at the price named. Very soon after B writes that he will accept the offer, and asks for 1,500 barrels. There is no contract between A and B. When B varied the terms of A's offer he virtually rejected it and cannot afterward accept unless the offer is renewed by A.

WHEN ACCEPTANCE TAKES EFFECT

"Acceptance must be communicated" to the party offering. Before acceptance the contract is incomplete, but from the moment of acceptance the parties are obligated. Hence the importance of determining just when acceptance takes effect. Where two parties make an agreement in the immediate presence of each other, the above question does not arise. But when the acceptance is communicated from a distance it is necessary to determine at what moment the agreement is completed. In case of an offer by mail, according to the weight of authority, the acceptance takes effect from the time it is mailed, properly addressed and stamped. In fact nearly all courts hold to this rule. This is because the offerer has made the mail his agent and the other party by placing his acceptance in the mail has given his answer to the agent of the offerer at his implied request, thus completing the final act, so far as he is concerned, in communicating his acceptance.

A writes B offering to sell a definite quantity of cotton for a price named. B forwards his acceptance by return mail but the letter miscarries. After allowing time for B to answer, A sells the cotton to C. Has B an action against A? If there is a contract between A and B, then A is liable if he does not perform his part. As stated above, nearly all authorities consider the contract in such a case complete from the time of mailing the acceptance. Therefore B has an action against A for breach of contract. X sends a messenger to Y with an offer to sell 500 shares of certain stock at a stated price. Y immediately sends his own servant with a note in which he states that he will accept the offer. The servant fails to deliver the message, and on his return does not inform Y of his failure. After waiting a reasonable time, X decides to hold the stock longer. Is there a

contract? Y did not place his reply in the hands of X's agent as in the above illustration, therefore his acceptance does not take effect until he has, through his servant or otherwise, performed the final act of communicating his intention to X. Y did not, by sending his own servant, place the message beyond his own control and could still recall it at any time before it should actually reach X. It is as though Y had started to accept personally but for some reason had not done so.

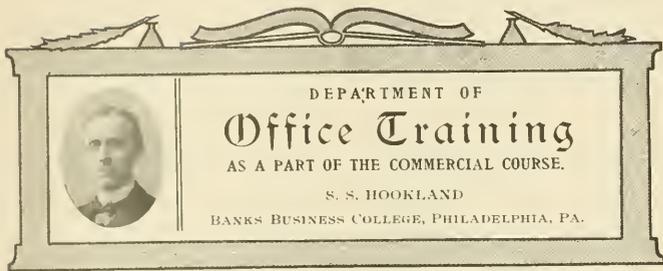
A writes B: "Upon condition that I receive your acceptance by the 25th instant, I offer to sell you 5,000 bushels of wheat at \$1.00 per bushel." B replies by return mail, accepting the offer. The letter miscarries and does not reach A until the 30th, and after he has sold the wheat to another. In this case there is no contract between A and B. The terms of the offer have not been fulfilled. A offered upon condition that he should receive a reply by the 25th instant.

HOW ACCEPTANCE SHOULD BE COMMUNICATED

In the absence of instructions, acceptance should be communicated by the same agency employed in making the offer. If one receives an offer by mail he is safe in replying by return mail. If, however, he takes other means, he should see that he reaches the offerer within the time he could have done by letter in the usual course of the mails. If the above offer is such as not to require an answer so soon as by return mail, of course the acceptance need not reach the offerer within the time that a letter by return mail would do so. Yet if other means of communication are employed, the acceptance must actually reach the offerer and it must reach him within a reasonable time.

Acceptance by Conduct.—Acceptance may be made by a definite act within the knowledge of the other party, or by his silence under circumstances which make it a duty to speak. A offers B \$50 to do a certain piece of work for him. B makes no reply but immediately begins work, with A's knowledge. He has, by his act, accepted A's offer. If X, without any previous agreement, performs services for Y under circumstances such that Y could not reasonably expect the services to be gratuitous, his silence, with a knowledge of the facts, implies a promise to pay X what the services are reasonably worth. On the other hand, an act of which the other party could have no knowledge, even though done in good faith and with intention to accept, is not an acceptance. Silence in accepting benefits or services for which one has no reason, under the circumstances, to believe that the other expects to be paid does not amount to a promise to pay. A daughter remains at home after becoming of age, assisting in the household duties as before. The father is under no duty to speak, because, unless there is an understanding to that effect, he has no reason to believe the daughter expects to be paid for her services.

(Continued on Page 39.)



Transactions for Students Doing Business with the Offices.

The following outline is given to illustrate the various transactions which may advantageously be carried out in office work. While space forbids the outlining of an extended course or the giving of complete details in connection with the matter presented, a sufficient number of transactions of each kind is included to make it the basis, with some modification or amplification, for a short practice course. It would be more to our liking to give a course in which practice is introduced at the beginning of the student's work. This, however, is immediately less practical, if it could be done at all in the limited space herein afforded, as most schools, especially public, have their courses at present so arranged as to permit of practice work only after extended theoretic instruction.

It will be observed that the commodities to be bought and sold in transactions outlined below are not specified. These should be supplied by the instructor or they may be left, as a matter of business, to be selected by the student. The advantage of having them given by the teacher is that he would then have a check on each student's work, while having them selected by the student affords a more elastic scheme for the transaction of business.

TRANSACTIONS.

1. Commence business with a cash investment of \$5,000, depositing money in bank.

NOTE—Make deposit daily in regular course of business.

2. Arrange with Real Estate Office to lease store and lot at a yearly rental of \$1,000, payable weekly in advance. The agent should make out lease.

NOTE—Students should not wait for transactions initiated by them to be completed, but should proceed immediately to the work following. When the lease is presented for signature, a check should be made out for the first week's rent; thereafter each week's rent should be paid when due, without further instructions.

3. Order of "B" for cash.

NOTE—1. The quantity of each kind of merchandise should not exceed three times the amount represented by each card, and three kinds of merchandise should be sufficient in each order.

NOTE—2. All orders, bills, checks, letters, etc., should be approved by the instructor.

4. Order of "C" on account.

5. Order of House No. 1, terms, P. O. D. (pay on delivery). Write letter, enclosing order, giving bank as reference (Form 1); also write letter to the bank, advising of reference and requesting that proper information be given should the House make inquiry concerning your financial standing or personal responsibility.

NOTE—1. If the mail is handled through the Post Office, students should call for letters daily.

NOTE—2. In shipping goods by freight, the classification and tariff lists of railway companies may be used to advantage. If this is not convenient, however, freight may be charged for at the rate of 12 cents per cwt.

6. Pay manager \$18.50 for books and stationery, purchased for office use; also \$45.00 for supply of wood and coal for store.

7. Order of House No. 3. Enclose with order certified check for one-half of estimated cost of goods. Give permission to draw against balance through the bank at 10 days' sight.

8. Sell to "A" for cash.

9. Sell to "E" on account.

10. Give manager check for \$47.30 for fixing shelves and painting front of store; also check for \$100 in favor of Remington Typewriter Co., in payment for typewriter purchased for office use.

11. Sell to House No. 2 on account, subject to draft. Enclose bill and shipping receipt with letter.

12. Take out insurance policy for \$3,000 to cover stock of merchandise to be carried, paying premium of 2½ per cent.

13. Sell to "1," receiving a 60-day, 6%, interest-bearing note, payable at the bank, for one-half the bill, and charging the balance to his account.

14. Sell to House No. 4. Agree to receive in payment a 20-day, 5%, interest-bearing note for one-third, and check for one-third; balance subject to draft.

15. Give manager check for \$258.60 in payment for office furniture.

16. Draw at sight against bill sold House No. 2 in section 11, and leave draft at the bank for collection.

17. Sell to "O" on a 60-day, 6%, interest-bearing note, payable at your office.

18. Sell to House No. 6 a small quantity of tea, and ship by express. Prepay expressage, and add amount to bill. Enclose, with bill and shipping receipt, a 10-day sight draft for acceptance.

NOTE—Express charges may be computed at 75 cents per 100 lbs.

19. Post. Make cash statement (Form 2). Close the Cash Book. Present statement with Check Book and Cash Book for approval. Take Trial Balance and present same for approval.

20. Give manager check for amount of clerk's salaries for number of whole weeks since beginning business, computing amount due Cashier on the basis of \$15 per week; Assistant Bookkeeper, \$10 per week; and two Salesmen, each \$20 per week.

21. Order of "D" on account.

22. Sell to "U," receiving check in part payment.

23. Give "C" to apply on invoice for goods ordered in section 4, draft on House No. 4 for balance of bill sold in section 14. Advise House No. 4 of draft drawn.

24. Purchase from manager one Railway Coupon bond, face value \$1,000, at 87, to-day's quotation on Stock Exchange, paying brokerage ½%.

25. Sell to House No. 8, requesting that remittance be made by bank draft.

26. If your bank account runs low, secure a loan at the bank of an amount not to exceed \$700, on your 30-day, non-interest-bearing note, considering money worth 5%. Give Railway Bond as collateral.

27. Discount at the bank, at 5%, note No. 1 received from "I" in section 13.

28. Withdraw \$250 for private use.

29. Leave Pass Book at bank to be balanced.

NOTE—If deposit is made before book is returned, ask Teller for a certified duplicate deposit slip.

30. Sell to "E," receiving in payment a 30-day, non-interest-bearing note, payable at the bank, for such an amount as, when discounted to-day at the bank at 5%, the proceeds will cover amount of bill.

31. Sell to "U" on account.

32. Receive from "E" part payment of bill sold in section 9.

33. Call at manager's desk and receive legacy of \$5,000 left by deceased relative. Invest same in the business.

34. Deposit amount of legacy in the bank, receiving certificate of deposit.

35. Arrange with Real Estate Office to purchase property where you are now doing business. The consideration should be \$6,000. Request that an abstract of title be furnished with the deed. Give in payment a certified check for \$1,000 and the certificate of deposit for \$5,000.

36. Order of "F" on account.

37. Sell to "1," receiving in part payment a 30-day, 6%, interest-bearing note, payable at the bank, for an amount that when discounted to-day at the bank, will yield as proceeds one-half the amount of the bill.

38. Post.

39. Get Pass Book from the bank. Make Cash Statement, showing outstanding checks. (Form 2). Close the Cash Book. Present Statement, Check Book, and Cash Book for approval.

40. Make Bill Proofs. (Form 3).

Present with Ledger, Bills Receivable Book, and notes on hand for approval.

41. Take Trial Balance and have same approved.

42. Make Statement of Inventory, listing goods at cost prices. Value office furniture at 10% less than cost;

books, stationery, wood and coal, etc., charged to expense account, \$25. Compute value of premium on unexpired insurance; also interest on notes receivable and notes payable. Dravage bill not entered on books, \$18.70.

43. Make Financial statement,

showing resources, liabilities, and present worth.

44. Make Business statement, showing sources of gains and losses, net gain or net loss, and present worth.

45. Close accounts showing losses and gains. Present books for approval.

FORM 1.

950 Market Street,
Philadelphia, Pa., Sept. 7, 1903

Messrs. R. W. Hardrand & Co.,
New York, N. Y.

Gentlemen:—

Kindly ship me, by fast freight, via Pennsylvania Railroad, goods called for in attached order. I shall remit payment by check in full of bill upon receipt of goods.

As to my financial standing and personal responsibility, I beg to refer you to the First National Bank, this city.

Immediate attention to this order will oblige,

Yours respectfully,

H. K. Dorshimer.

FORM 2.

Cash Statement, Oct. 5, 1903.

2	Cash a/c Bal.			7846	25
	Check book Bal.	6750	18		
	Cash on hand	1096	07	7846	25
	Pass book Bal.	8350	60		
	Checks outstanding:				
	No. 7	356	80		
	15	248	62		
	16	795.			
	19	200.	1600	42	
	Cash in bank	6750	18		
	Cash on hand	1096	07	7846	25

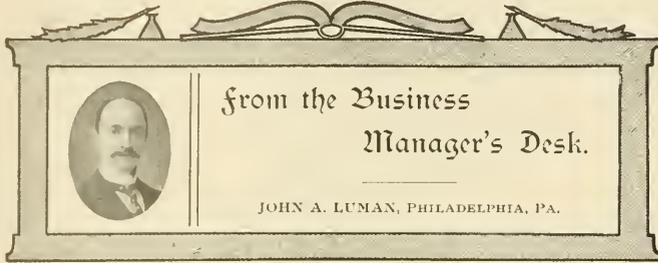
FORM 3.

BILL PROOF,

(Date.)

8	Bills Receivable			Dr. 2783	54
				Cr. 1256	20
	Notes on hand	No. 2		563	62
		3		250	
		5		125	50
		7		588	22
					1527 34
10	Bills Payable			Cr. 1500	
				Dr. 650	850
	Notes outstanding	No. 2		150	
		3		300	
		6		400	850

(Transactions Continued in December.)



The Influence of Commencement Exercises

Throughout the nation, those who are interested in the work of commercial schools recognize in Peirce School, Philadelphia, one of the largest and best business schools in America, and unquestionably the foremost private school, in the uniformly high character of its commencement exercises, and in the brilliant galaxy of speakers that have made these occasions memorable. Among the great men who have honored this notable school with their presence as principal speakers are Benjamin Harrison, Grover Cleveland, Thomas B. Reed, Chauncey M. Depew and Marcus A. Hanna. We are sure that our readers will enjoy the following article, which Mr. J. A. Luman, Vice Principal of Peirce School, has written at our special request.—THE EDITOR.

Every university, college, or school of any note maps out well-defined courses of study, upon the completion of which, the students are given special or public recognition, and a definite time set apart by the institution to confer the honors of graduation, known as commencement day. The appropriateness of the name has frequently been questioned. Doubtless, any other name would sound as sweet to the new-fledged graduate, ready to doff the study habit and to don the scholar's cap. Whatever the name, these occasions are coeval with institutions of learning and are of the utmost importance to the graduates, their relatives and friends, and to the institution; but too frequently they exert little or no influence on the life of the community—many who attend consider them a bore or necessary evil to be tolerated and endured.

Their efficacy from the standpoint of the institution and student cannot be controverted, for they act as wholesome incentives, placing a premium on hard, honest work and furnishing a powerful yet natural stimulus to faithful effort and compliance with requirements. It is a goal toward which all alike can strive with equal chance—wealth, birth, or station counting for naught, merit alone being rewarded. As possible achievement spurs one on in the fields of activity, so the possibility of sharing honors with fellow students on commencement day creates a true spirit of rivalry and draws from each during his school days his best effort.

It is the culminating point of the school year, the students' last reveille; a day in which joy and sorrow are mingled, joy in the accomplishment and sorrow in the parting; a day of varied emotions, that rise and fall as the tide; a day of mustering out the faithful, with honors. In the diploma issued by the institution is wrapped up so much of the hard endeavors and struggles of the student that it

becomes a precious document, jealously guarded through life. In fact this is the one day above all others that leaves an indelible impression, and therefore, should be made a memorable occasion.

This imposes a responsible duty on the institution, which it cannot shirk without detriment to itself and the community. As salt makes food savory, so commencements should add tone and flavor to educational achievement. Since both the institution and the community suffer or profit, both should be intensely interested. It is but right that the

school should take the initiative and prove itself worthy of the moral support of the community, which will be forthcoming in almost every deserving case. These exercises, so often tame and uninteresting, can, by thought and care, be made to reflect credit on the institution and inspire confidence on the part of the people. But there must be proper consideration and provision for the friends of education. By the touch of an electric button the machinery of a vast plant may be set in motion, but every detail had to be carefully thought out and arranged beforehand, so as to make this possible. It is likewise true of large commencements; if the program is to be interesting and helpful to all, it must be arranged to instruct in matters of vital concern and not merely to display youthful knowledge. To the man of experience and affairs it is rather tedious to listen for hours to the graduates' chimerical ideas and theories of creating new worlds—a reverse order would serve a far better purpose.

But just how to make the best use of a great opportunity is the perplexing question, yet the aim should be to make the occasion an educative force of the highest character. This can and has been done, but requires untiring energy and tact on the part of those entrusted with the work. Every favorable opportunity and agency should be used to secure the services of some prominent or noted person who, by his life work, has earned the right to speak; for it is a most opportune time to impress upon those leaving the institution lessons of high and lofty ideals, correct modes of conduct in all relations of life, and at the same time to instruct

PICTORIAL POINTERS.—New York State Capitol, one of the most magnificent public buildings in the world; cost \$25,000,000; twenty-five years in course of construction. Albany Business College is but a few steps from this gorgeous civic edifice.



the public. None can do this so effectively as those who have achieved marked success in some professional or business pursuit, and who have stood in the limelight of public criticism, fearless and unmoved. Such men are inspiring forces and helps, and when such men can be induced to give sufficient of their time to address the graduates, the community is at once interested. The exercises then become the medium through which great men enunciate important and valuable truths for the public good, and the institution thus confers a benefit upon the people in general. Dead, indeed, must be the person, morally and intellectually, who is not anxious to see and hear men of this type. These men not only add dignity and interest but increase the educational fervor and life of the people. They give moral stamina and add imperishable wealth to the public. The city and press welcome them as benefactors.

In many instances these occasions have been not only of local but also of national interest. This is particularly true of the commencements of the Peirce School of Philadelphia. In the last quarter of a century, this institution has presented a continued and unbroken line of the ablest and most distinguished men of the country—men of the hour, each alike prominent and representative in his peculiar field of activity, and each and all contributing through the effort of the school to the elevation and general good of the city, state, and nation. The most renowned orators of the pulpit and of the country, the ablest writers and journalists, the most advanced thinkers and scholars, and the greatest statesmen have spoken at these annual events.

Like a magnet, these occasions have attracted men and women in every walk of life in such large numbers that the city's most commodious building, the American Academy of



PICTORIAL POINTERS.—Interior view, College National Bank, Albany Business College. Fitted up with Marble, Brass, and Plate Glass.

Music, has not been able to accommodate them, thousands at times having failed to gain admittance. Evidently the exercises are great instructive, inspiring forces, for in these large audiences are many who have no personal interest in the graduates, yet who return year after year, as unto an educational Mecca. The press has freely given voice to the fine sentiments expressed, and has thus disseminated them among a great army of readers. No one can adequately, nor approximately judge of the far-reaching influence of such educative forces on the general good of a great city.

As the truly great things of this life cannot be measured, neither can the impetus given by eminent men

on such occasions to the intellectual and moral life of the city. One utterance of a truly great man may accomplish more good than the donation of millions to the public.

"It fares the land to hastening ills a prey,
Where wealth accumulates and men decay."

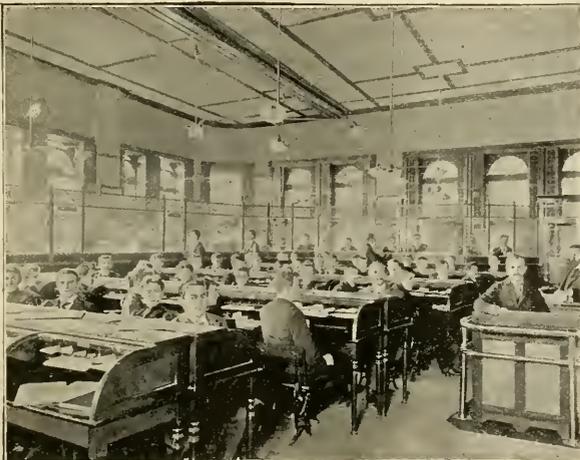
This is as true today as when first uttered, and the city owes much to the agency, whether school or church, that strengthens the moral and intellectual fiber of her people.

Obituary.

Thomas H. Shields, of the Troy, N. Y., Business College, died September 13th, at the age of 60, the main cause being Bright's disease. In 1867 he became an instructor in the Utica Business College with A. C. Walworth. In '69, with H. C. McCreery, he purchased the Utica Business College and until about six months ago was connected with it. In '76 Mr. McCreery and Mr. Shields purchased the Troy Business College and Mr. Shields took charge of the institution. In '87 Mr. McCreery died and Mr. Shields conducted the business alone until '97, when a half interest was sold to L. G. Tuttle.

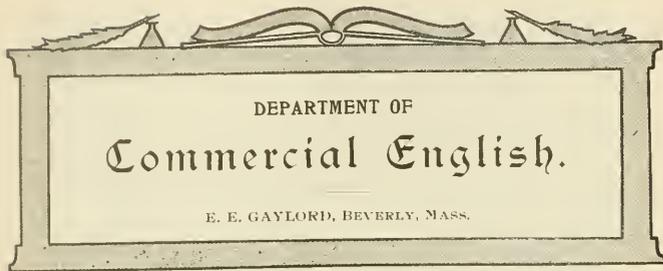
Mr. Shields was a business educator considerably above the average, and the institution with which he has been connected has been recognized as high-grade, progressive, and practical. The profession loses one of its valued members, but has gained by his presence in it.

PICTORIAL POINTERS.—Advanced Business Practice Department, Albany Business College. Two floors have practically the same elaborate equipment represented here, for the thorough work in Business Practice done in this great school.



PICTORIAL POINTERS.—The Albany Business College occupies all of this fine building except the ground floor.





Exactness in the Use of Words.

Owing to an error in making up the September number of THE EDUCATOR, a part of the suggestions of Doctor Burton's paper was omitted. We repeat these suggestions as to methods of building a vocabulary.

"There are, doubtless, many ways left us. Let us indicate several. The teacher may help a little. Let him make words interesting by selecting those that have a noble origin or an attractive history.

I. Take the following as suggestive:
1. *heathen*, from *heath* or *country*. A man of the heath; so, away from civilization.

2. *pagan*, from *pagus*, woods. A man from the woods; so, rude.
3. *villain*, from *villa*. A man from the village; so, less refined.

4. *urbanity*, *urbis*, city. One having the culture of the city.

II. Group words in this manner:

1. regicide, killing of king.
2. parricide, killing of father.
3. homicide, killing of man (not murder).
4. suicide, killing of self.

III. At all times spring upon the class synonyms and antonyms:

- | | |
|----------------------------|------------------------|
| 1. science, art. | 1. notoriety, privacy. |
| 2. practicable, practical. | 2. nominal, real. |
| 3. reputation, character. | 3. neutral, avowed. |
| 4. slander, calumny. | 4. libel, eulogy. |

IV. Select words to be looked up out of class, dictionary habit. Try these:

- | | | |
|---------------|--------------|-------------------|
| 1. penurious | 5. precedent | 9. caprice |
| 2. capricious | 6. tangible | 10. promiscuous |
| 3. verbatim | 7. grotesque | 11. deterioration |
| 4. insinuate | 8. celebrity | 12. supersitition |

V. Assign special work to students. Refer them to a particular book. The following is a sample of what has been done by a student.

Student's arrangement:

- Polite, civil.
Polite, well-bred.
Civil, relating to the government.
Populace, population.
Populace, common and vulgar people in a country.
Population, the whole number of people in a country.

VI. Distribute in the class, books of good authors. Name a certain page, say 50. Ask for a hasty examination for new words. Define them extempore.

VII. Follow the same method with magazines.

VIII. Follow the same method with newspapers.

IX. Attempt this, supplying three other words making good sense:

- | | | |
|------------|-------------|--------------|
| voluptuous | light | statement |
| ..... | preliminary | ..... |
| compulsory | immediate | ..... |
| ..... | arbitration | conciliation |

X. Ask for fifteen words of the stock market.

Ask for fifteen words of law.
Ask for fifteen words of medicine.
Ask for fifteen words of theology.
Ask for fifteen words of banking, etc.

XI. Call attention to the value of words to be found on street signs, bill heads, checks, circulars, etc.

XII. Suggest the noting of conversation, public addresses, newspapers, etc., for new terms.

Thus, in a word, lead the student to call all the world into his confidence, and, with Emerson, "to hitch his destiny to a star."

CLASS EXERCISES.

Let the students read the following sentences, omitting the first italicized word; then, again, omitting the second italicized word. Have the difference in meaning given orally, permitting it to be understood that criticisms, questions, suggestions, or illustrations are in order:

1. The speaker's *allusion-illusion* annoyed his hearers.
2. Did you notice his *allusion-illusion*?
3. What was the ship's *complement-compliment*?
4. The *compliment-complement* stimulated the regiment to renewed efforts.
5. The expenses of the *council-counsel* were heavy.
6. The *council-counsel* was wise.
7. The *essay-essay* cost fifty dollars.
8. What was the subject of the *assay-essay*?
9. That criminal seems devoid of *conscience-conscienceness*.
10. Did he win your *confidence-confidants*?
11. You should have no *confidence-confidants* in this scheme.
12. Steamship companies are responsible for many of the objectionable features of *emigration-immigration*.
13. *Immigration-emigration* is a subject which our statesmen have debated.

14. The policeman used the *ordinance-ordnance*.
15. The *ordnance-ordnance* was broken.
16. A physician needs *patience-patients*.
17. You should exercise *patients-patience*.
18. The *rhyme-rhythm* in Shelley's "Cloud" is fascinating.
19. That is a *stationery-stationary* store.
20. The king liked his *suite-suit*.
21. His *solicitude-solicitation* excited my interest.
22. That *statute-statue* will be his monument.
23. His *statute-stature* measured six feet.
24. They had a dispute about the senator's *stature-statute*.

25. It required unusual skill to draw that *statute-statue*.

Ask the members of your class to fill the blanks in the following sentences with the correct form of one of the words indicated. To avoid a waste of time in unnecessary writing, let them write on their exercise paper merely the number of the sentence, and, opposite it, the word which they think ought to be inserted:

Devise, Advice.

1. Booker T. Washington is giving the negroes good.....

2. I should.....you to avoid intoxicating drinks.

3.does not cost much, but it is sometimes invaluable.

Devise, Device.

4. Von Moltke.....a plan to defeat the French.

5. Benjamin Harrison.....most of his property to his wife.

6. This is a.....to regulate the speed of motor cars.

7. Who invented that.....?

Effect, Affect.

8. It is hard to foresee the.....of Columbia's rejection of the Panama Canal Treaty.

9. How will Nicaragua be.....by the action of Columbia?

10. If the United States cannot.....her purpose by peaceable means, there are those who will *council-counsel* [which is right?] using force.

11. A contract made by a minor, for anything but necessities of life, is of no.....

12. Sir Thomas Lipton's defeat does not seem to have.....his dignity or courtesy.

13. It is expected that, in time, Denmark will succeed in.....a sale of the Danish West Indies to Uncle Sam.

Falseness, Falstity.

14. The.....of Machiavelli has become proverbial.

15. The.....of the rumor that Consul Magellisen was assassinated by the Turks at Beirut is now well known.

16. The.....of President McKinley's assassin brought to him the punishment he deserved.

17. The man supposed he was telling the truth, but the.....of his statement was easily established.

Import, Importance.

18. Loyalty is of the highest.....in any business office.

19. The present situation in Turkey is of vast.....to all Europe.

20. The President's action in the coal strike last year was of great.....to the coal operators.

21. Is there any.....attached to this movement?

Novice, Novitiate.

22. When a boy begins work in an office, he is a.....

23. The boy is serving his.....

24. President Roosevelt served his political.....as a member of the New York legislature, and later as the governor of that state.

25. When Theodore Roosevelt was made Assistant Secretary of the navy, he was a mere.....in naval affairs.

Loose, Lose.

26. Did you let the dog.....?

27. Did you.....your knife in the water?

28. I expected he would.....the prisoner and let him go.

Populace, Populous.

29. The east side of New York City is very.....and, in the early morning, many of the.....may be seen sleeping on the fire escape landings.

30. The Roman.....were the Roman rabble.

National Commercial Teachers' Federation

To the Progressive Commercial Teachers of the World:

The Cincinnati meeting to be held December 28-31, 1903, will be the largest, strongest and most valuable in its results in the history of the Federation. Live topics of educational interest will be discussed by prominent business educators and representative business men.

The arrangements for the comfort and social enjoyment of members surpass anything heretofore provided. The meeting will be a bright memory gem which will richly repay the small outlay of time and money required.

As a teacher you will make yourself more valuable by attending the meeting, and you will carry back to your work the inspiration of personal contact with your brightest co-workers.

BRIEFLY, YOU CANNOT AFFORD NOT TO ATTEND.

We not only want your attendance, but your personal influence.

Get other teachers interested and urge them to attend.

Consider the ways and means for making the meeting more helpful to the progressive commercial teacher.

Make a note of the things you would like to see and the results of your experience that you think others should know.

Go to the meeting loaded with live ideas and you will be afforded the opportunity of giving them an airing.

If you are a specialist, a hobbyist, a crank or a one-big-idea man or woman, we want you, both for our benefit and your own. No matter what you teach, nor how you teach it, you naturally want to do better work if you can.

There will be no controlling factions nor cliques. All earnest teachers with right views or wrong views will be given a hearing. Those having right ideas will be encouraged and strengthened. Those having wrong ideas will be set right.

The work of arranging programs for the different sections is now well under way. Requests for information or suggestions regarding what should not be done, will have prompt attention.

J. W. WARR, Moline, Ill.,
Pres. National Com'l. Teachers' Federation.

Program of the National Shorthand Teachers' Association, Cincinnati, O., Dec. 28-31, 1903

MONDAY P. M., DEC. 28, 1903.

1. In a five-hour day, supposing two hours' outside work in addition, how should the student's time be divided as to study, dictation, and typewriting? Led by F. E. Raymond, Evansville, Ind., and Killian Heid, Colledgeville, Minn. General Discussion.

2. How can we use the last two months of a shorthand course in order to make it of the most value to the student, and make it comprehend dictation upon general subject, various lines of business correspondence, law forms, mimeographing, etc.? Led by Geo. P. Lord, Salem, Mass., and T. K. Cox, Petersburg, Va. General Discussion.

3. With what educational lines is it most important for a shorthand teacher to keep in touch? Led by Jerome B. Howard, Cincinnati, Ohio, and George Walker, Crawfordville, Ind. General Discussion.

TUESDAY A. M., DEC. 29, 1903.

1. The Piano method of typewriter operating. Illustrated. D. D. Mueller, Cincinnati, Ohio. General Discussion.

2. Should a teacher aim to greatly vary his style and speed in dictating to the same class? If so, why? Illustrated. Led by H. L. Andrews, Pittsburg, Pa.; and Walter E. Ingersoll, Salem, Mass. General Discussion.

3. How can the teacher best handle a department into which new students are being admitted at all times, making it necessary for him to deal at the same time, and in the same room with those who are just beginning the subject, and those who have had one, two, three, or more weeks advancement? Led by L. A. Arnold, Denver, Colo., and Thomas P. Souilly, Norfolk, Va. General Discussion.



PICTORIAL POINTERS.—Exterior View, College Bank, Albany Business College.

4. The Spelling Problem, A. S. Heaney, Providence R. I., and Mary L. Horner. General Discussion.

WEDNESDAY A. M., DEC. 30, 1903.

1. Reporting experiences during the war. Benn Pitman, Cincinnati, Ohio.

2. Should a pupil be taught to operate both double and shift key machines, and if so should one machine be mastered before taking up the other, or should instruction be given alternately? Led by J. E. Faller, Wilmington, Del., and Clara P. Seippel, Chicago, Ill. General Discussion.

3. Typewriting Odds and Ends: Economy of time in spacing and returning carriage. Illustrated. Robert N. Todd, Brooklyn, N. Y. Facility in writing figures. Illustrated. W. C. Davis, Erie, Pa. Capital letters on shift and double key board machines. Illustrated. W. H. Howard, Columbus, Ohio.

THURSDAY A. M. DEC. 31, 1903.

1. Problems to be solved by the High School shorthand teacher. Led by R. A. Grant, Rockford, Ill. General Discussion.

2. Practical Punctuation for Shorthand Writers. Led by Fred Irland, Washington, D. C., and Hortance L. Allen, Illinois. General Discussion.

3. In what way may shorthand be successfully presented in night classes to students who, having practically no time for preparation, must do all their work in the class-room? Led by N. B. Van Natte, Omaha, Neb., and J. S. Fleisher, Cleveland, Ohio. General Discussion.

Program of the National Business Teachers' Association

MONDAY, DEC. 28, 1903.

2:00 P. M. Reception and Registration of members.

3:00 P. M. Report of Executive Committee.

3:30 P. M. Report of State Representatives.

4:00 P. M. President's Address. R. A. Bruckbeck, New London, Ct.

4:30 P. M. Query Box.

TUESDAY, DEC. 29, 1903.

9:00 A. M. Evolution of Bookkeeping. C. Marshall, Cedar Rapids, Iowa.

Discussion: A. F. Harvey, J. W. Warr, Robert C. Spencer.

10:00 A. M. Card System of Accounts. H. M. Gilbert, Milwaukee, Wis.

Illustrated Discussion: The Globe-Wernicke Co.

11:00 A. M. Correlation of Penmanship with other Commercial Branches. W. J. Smith, Des Moines, Iowa.

Discussion: C. P. Zauer, A. N. Palmer, C. E. Doner, H. G. Healey. Query Box.

WEDNESDAY, DEC. 30, 1903.

9:00 A. M. Business Ethics. W. N. Ferris, Big Rapids, Mich.

Discussion: G. W. Brown, H. M. Rowe, A. G. Sine, H. B. Smelle.

10:00 A. M. Should Business Practice be a Part of the Shorthand Course? W. T. Boone, South Bend, Ind.

Discussion: F. W. Allen, J. C. Walker, W. B. Van Mater, J. A. Hiner.

11:00 A. M. Mental Arithmetic. C. E. Wessel, Big Rapids, Mich.

Discussion: W. N. Ferris, W. E. White, E. E. Gaylord. Query Box.

THURSDAY, DEC. 31, 1903.

9:00 A. M. A Practical System of Accounting for Commercial Schools. W. E. White, Quincy, Ill.

Discussion: J. A. Lyons, S. H. Goodyear, C. W. Benton, Enos Spencer.

10:00 A. M. Office Practice, What and Why. J. A. Lyons, Chicago, Ill.

Discussion: D. W. Springer, G. E. King, Enos Spencer, M. M. Link, Wm. Linders, W. H. Whigam, Geo. P. Lord.

11:30 A. M. Election.

State Secretaries.

The following named persons were appointed to act as State Secretaries to work up good sized delegations from their respective states to the Cincinnati Penmanship Teachers' Association of the National Commercial Teachers' Association in accordance with the resolution to that effect passed at Milwaukee.

Sincerely,

C. C. LISTER.

Prof. T. J. Risinger	Utica, N. Y.
" Bert German	Fremont, Ohio
" W. P. Jones	Little Rock, Ark.
" B. A. Munson	Brazil, Ind.
" H. Wright	Louisville, Ky.
" R. W. James	St. Louis, Mo.
" S. B. Fahustock	McPherson, Kans.
" J. A. Savage	Omaha, Neb.
" W. F. Giessenman	Des Moines, Ia.
" O. A. Hoffman	Milwaukee, Wis.
" J. C. Jausrud	Wilmar, Minn.
" E. E. Gaylord	Beverly, Mass.
" W. A. Ripley	Huntington, W. Va.
" E. J. O'Sullivan	Winnipeg, Can.
" R. A. Bruckbeck	New London, Conn.
" J. F. Fish	Chicago, Ill.

Lessons in Up-to-date Business Penmanship

BY



TROY, N. Y.

Lesson 3.

Replace the Old for the New

This is the third month of practice, and high time that you jump out of the old rut for good. Concerning your writing: It is not necessary for me to remind you all, especially you who are following a course in a Business College, of the value and importance of your hand-writing. Thus far most of your writing, outside of your practice moments, has been executed in the manner in which the writing of your past life was done. This, of course, was quite expected, as you would have found it difficult to apply new methods and ideas in your actual, every-day work. To allow this to go on, however, would mean the continuation of one extreme battling against another, of following one principle at one time and another principle at other times. You should, therefore, discard now, all old habits concerning your writing and replace them with the new. It means, likewise, that *all* the writing you do in the future will be executed in the manner in which you practice. So you see this "changing" period is an important one. The few days following will undoubtedly be hard and discouraging for you, yet it is a furrow that all must turn who were taught and trained in the school of finger movement. Once, however, you have discarded the old and adopted the new, you are on good clear sailing and your improvement will be far more marked and noticeable. Let *all* your writing, therefore, of the future, be executed in the same manner in which you write during your practice moments. Regardless of the quantity, let it *all* be done carefully and thoughtfully, freely and watchfully. You will then be developing your hand both in and out of your practice moments.

INDIVIDUALITY will make itself manifest in writing as in other things. A thought as to how readily and easily we recognize the hand-writing of a friend, will verify this statement. To become skillful in any art, we seek the advice and instruction of some recognized master, and we strive to imitate his methods and produce his results. This we accomplish to a certain degree, but to imbed in our results his individual characteristics, would be an utter impossibility. The very same in writing. There is no established style for all, but there is one style for each. It would develop unconsciously, and it does, yet the degree of its perfection and the molding in general depends exclusively upon each individual. You are the guiding star by which your efforts are coached to success, with the aid of models and suggestions. Watch, then, with a keen eye during this developing period, that the road to good writing is ever cautiously guarded, lest "hustle and bustle" lead it astray.

Plate 14

The good old oval exercise, with its unlimited number of designs, has been the means by which thousands have acquired ease and speed in their writing. It was the starting point of interest and determination for the majority of our professionals of today, and it cannot be denied that those students who are most enthusiastic in its execution, are usually the best writers in the end. True it is that practice along this line can be carried to the extreme as in anything else, yet such a case would be an exception and far from the rule. Invent and work hard, therefore, along this line. It gives confidence and ease, and strengthens the eye to see as well as the muscles to act. In this plate we have several different designs that can be utilized to advantage. When working on them, the arm always rolls on the muscle in front of the elbow, and no finger action is necessary. Plan your design first, see it clearly, then execute it cautiously.

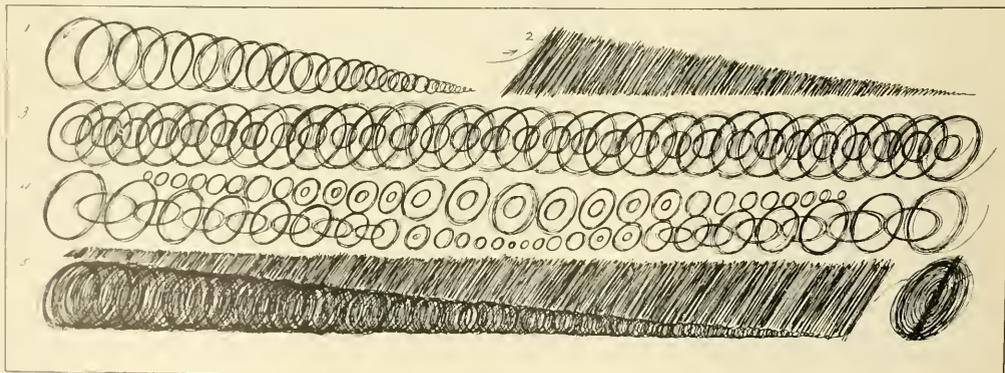


Plate 15

The small *r* and *s* usually give the average student some trouble, yet clear perceptions as to how they should be made will carry you successfully to their mastery. Note the fact that the *r* is narrow and that it contains two distinct angles at the top. Students make it poorly merely because they have never taken the time to observe it in detail. Curve the down stroke of the *s* so as to give the letter considerable body. If made too slender or open at the base line it will resemble the *t*. Join three of each rapidly, making connecting strokes quite long. Keep two letters unlike and different from the *t* and they will always be legible. The words in lines 3, 4, 5, and 6 will afford good material for page practice.

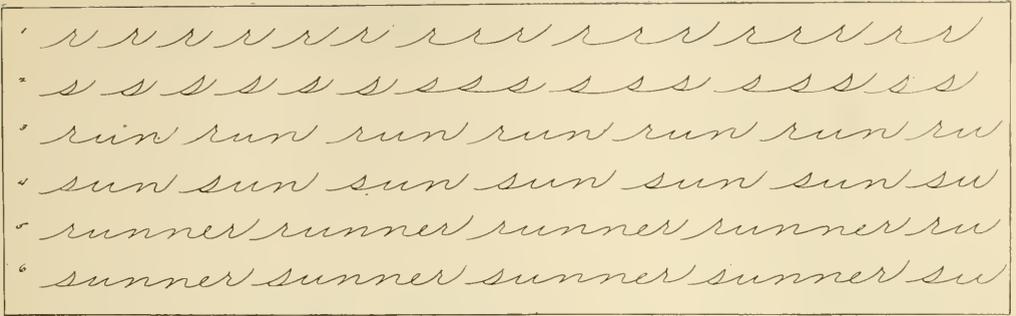


Plate 16

The extended exercise in line 1 will be found valuable for developing the last part of the capital *N*. Round turns at the top and angles at the base line should be your chief aim. The *N* is an *X* with an addition. Study it critically. Keep turns at the top round and avoid making partial loops on base line. Note the fact that third part is lower than second, and second lower than the starting loop. The tendency will be to exaggerate this loop at the start, making it entirely too large. If such is the case, you may be more successful by commencing the letter with a dot as in line 3. Do not try to master the two styles. Select one and develop it. Ending strokes resemble those of the *X*. Lines 5 and 6 are for page practice. The *N* may be joined to the following small letter in each word or not. Punctuate correctly.

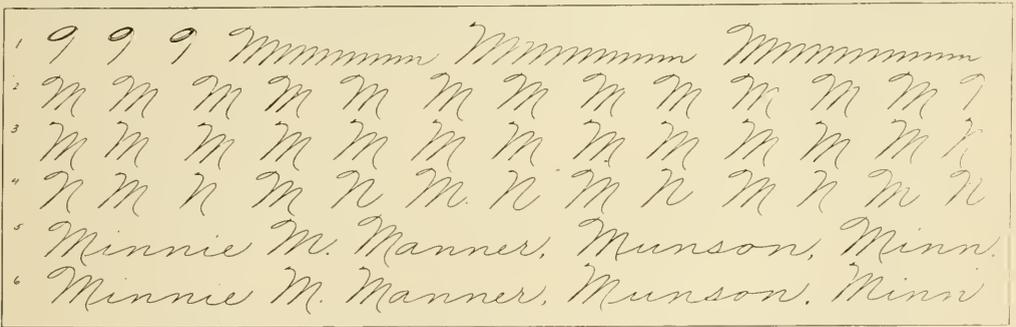


Plate 17

Mark rapidly up and down on straight line exercise in line 1, making it size of copy. Study small *t* in line 2, noticing that the down stroke retraces on the up stroke. Style in line 3 serves well for a final letter. Its characteristics are two sharp points and final stroke which is quite short. The word "tint" will be found beneficial for practice when working on the *t*. Be careful to make crossing stroke short and in its correct position. The *d* is an odd letter and therefore made quite illegibly by many. Oval part is the same as in the *u*. Retrace on up stroke as in the *t*. Style with loop in last part of line 5 answers for a final letter, as it can be quickly made. Ending stroke in this form comes slightly below the base line. The combination "dind" employs both styles and will serve well for page practice.

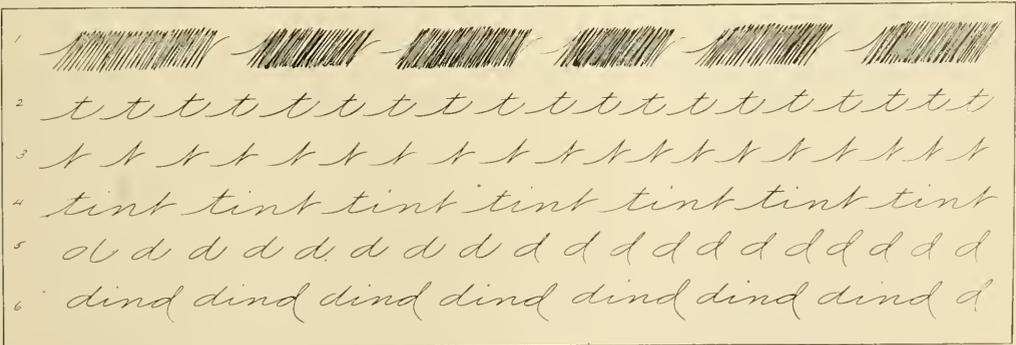


Plate 18.

Work rapidly and vigorously on exercise in line 1, making turns on base line very round and angles at the top quite distinct. Work at the rate of 150 sections per minute. No. 2 will also be found beneficial as it starts with a small loop. The *U* is practically opposite from the *X*, the round turn appearing on the base line rather than at the top. End the letter similar to the *X*. It can be started with either the loop or the dot. Adopt one style for now and develop it. Be positive you see clearly that which you are striving to produce. When your efforts prove successful, and you succeed in making a letter that meets your ideal, investigate its good points.

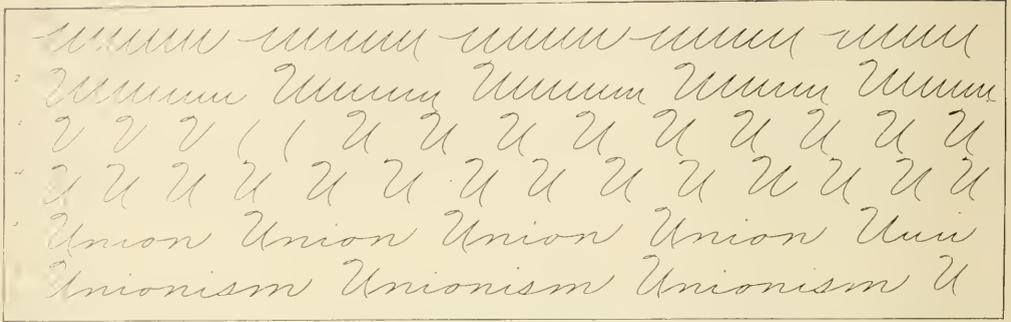


Plate 19

Two styles of the *u* are given. One is about as easy to make as the other, while both are legible. First stroke in either style starts on base line and is decidedly curved, while down stroke is straight. Make it sharp at the top. If you adopt the style in line 2 be careful as to where and how you place the oval. Retrace on down stroke in both, forming last part without picking the pen. Words in 4, 5, and 6 are for page practice. Students are always inclined to make this letter too long and too large. Note the fact that it extends about the same distance above as below the line, which means about twice the height of the *m* and *n*.

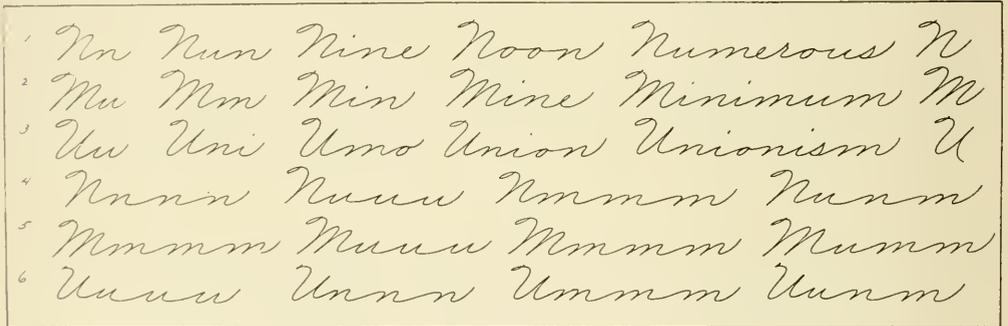


Plate 20

A general summing up with capitals joined to the following small letter. It is, in truth, more of that wide spacing medicine in conjunction with capital letter practice. Master each line thoroughly, as it pays well.

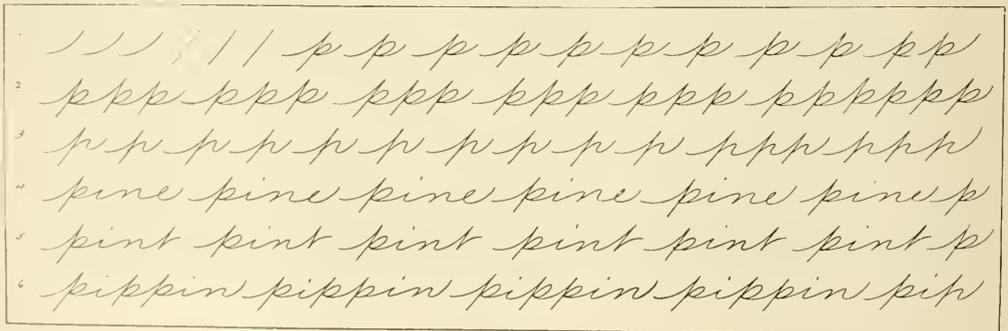


Plate 21

This is a specimen of off-hand and, to a certain degree, thoughtless writing. It was written quite rapidly, as rotundity of turns will verify. It was composed while it was being written, and surely this is the one true test of usefulness. The world demands today those who have formed the *habit* of writing well while thinking of other things. The letters in the above could have been easily spaced and formed more accurately had time and thought been expended to that end. It is given to illustrate how freedom and speed can be applied without seriously interfering with legibility. In trying it, sit up and strike out manfully.

Criticisms.

J. A. B.—Much more careful work. You are using the fingers too much. Get more curve in the up-stroke of the *u*'s and less angle at the base line. Do not diminish the size of letters in a word. Keep them the same height. Practice much more upon the fourth line in Plate 13. Make the *o*s large as other letters in error. Have more freedom in fourth line, Plate 14. Do not lift the pen until you have finished the word (sorosis). Make a decided stop in the downstroke of the letter *p*. Do not lift the pen in the *d* exercise.

W. T. L.—Some of your work is very good. When *e* occurs at the end of a word, keep the same slant as in the other letters. Practice much upon the small *g*, not bringing it too far below the line. Keep base line even. Lift the pen at base of downstroke of the letter *p*.

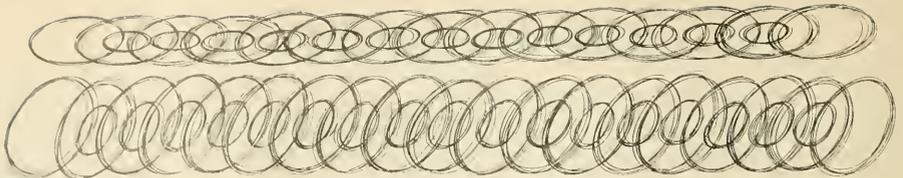
J. A. B.—Have a wider space between down and upstrokes of *A*. Be careful to close the small *a* at the top, and not extend the upstrokes higher than the rest of the letter. Do not lift the pen between *u* and *a*. Have the downstroke of the *P* straight, stopping at the base line. Have the oval horizontal. The *B*'s are too high and narrow. Have the loop cross at one-third the way down. Have more double curve in the top of the *F* and *E*. Keep downstrokes of the *r* and *g* straight.

C. M. M.—The top of the *r* should be an extension of the upstroke of the letter rather than slanting to the left of the paper. Keep the last downstroke of the *n* straight. Get more curve in the upstroke of the *t*. In Plate H-4, have more of a horizontal curve in joining the *t*'s. Have no loop in the *s*. Do not slight the last letters of your words. You are inclined to make them smaller or raised from the base line. Lift the pen at the bottom of the letter *p* and get more curve in the upstroke. Get more curve in the upstroke of *d* so that you will not have so wide an opening between up and down strokes at the base line. Your work is excellent.

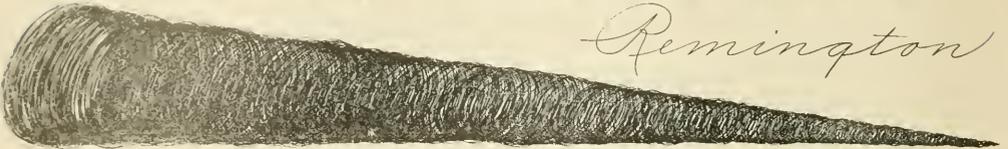


The signatures below represent the work of Professor Rudy's advanced class in Heald's Business College, San Francisco, Calif., and shows the plain, rapid business hand developed in that College. There is no surer passport to a business position than the ability to write a rapid and legible business hand.

B. L. Wilson.	Edna Hansen.
M. R. Fontes.	Hans L. Camp.
A. Kaas.	Jeannette E. Divan.
W. V. Davis.	Chas. J. Brown.
F. E. Walker.	Frank L. Clark.
J. T. Cooper.	F. I. Anderson.
J. L. Ayden.	C. M. Bailey.
A. A. Ruegg.	Lester Bell.
F. Winsor.	S. A. Casavant.
P. Connolly.	Alice Ryall.
J. M. Cafferty.	E. J. Kromada.
N. D. Losa.	J. G. Westphal.

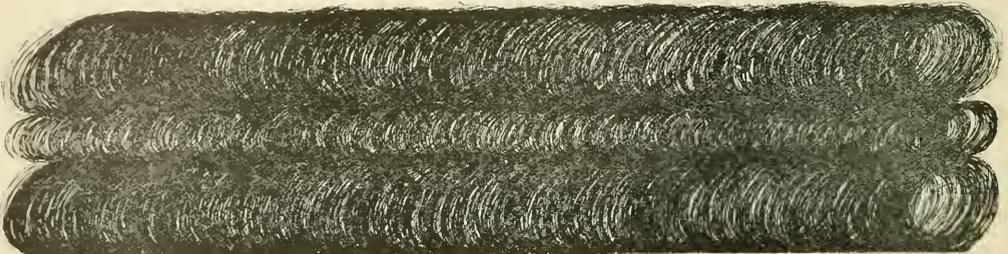


Remington

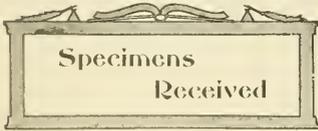


Penman Penman Penman

By S. C. Leslie, Penman in Hiram, Ohio, Business College, and Student of E. C. Mills, whose copies appear in each number of THE BUSINESS EDUCATOR.



Movement Exercises by Miss Elizabeth Foley, pupil in the Worcester, Mass., Business Institute, W. H. Vigus, penman, C. B. Post, president.



One of the finest letters we have seen for many a day recently came from our esteemed friend and co-worker, D. H. Farley, Trenton, N. J. Mr. Farley swings a pen of unusual grace and accuracy, and writes equally well a vertical, medial or slanting hand. When it comes to a combination of skill and knowledge in penmanship matters, Mr. Farley stands second to no other.

A letter written with white ink on black paper has been received from G. K. Bailey, Milwaukee, Wis., which shows a splendid command of the pen. Mr. Bailey's work is quite professional.

P. W. Costello, the engrosser of Scranton, Pa., recently favored us with some unusually good engrossing script, the capitals of which were made offhand. Some of the lines were too dainty, else the same would have been presented to the readers of THE BUSINESS EDUCATOR instead of this notice.

H. W. Stone, the engrosser of Boston, favored us with a very beautiful print of a very elaborate and handsome set of resolutions which he engrossed for the Board of Aldermen of the city of Melrose, Mass., upon the death of President McKinley.

S. M. Funk, penman and commercial teacher in the Meadville, Pa., Commercial College, favored us with specimens of his business, ornamental and engrossing penmanship, which are thoroughly professional. Mr. Funk writes an unusually practical hand, and is an enthusiastic teacher and supporter of penmanship publications of the character of THE BUSINESS EDUCATOR.

A page of unusually good penmanship came from C. W. Ransom, Hill's Business College, Sedalia, Mo. Fine as Mr. Ransom's work has been in the past, he is pushing it still nearer perfection.

Mr. J. B. Carter, penman in the Salt City Business College, Hutchinson, Kans., recently favored us with a couple subscriptions together with a specimen of his off-hand, round-hand penmanship which, for dash and precision is rarely excelled. Mr. Carter is a young man possessed of good morals as well as good penmanship.

In favoring THE BUSINESS EDUCATOR with a club of subscriptions, A. R. Merrill, Saco, Me., enclosed some unusually well written cards; cards that make one feel like laying all else aside and trying his hand on the same combinations. Mr. Merrill has long been a reader and supporter of THE BUSINESS EDUCATOR.

Some very clever ornamental writing has been received from S. M. Smith of the Springfield, (Mo.) Normal School and Business College. His work has the swing of a professional. Mr. Smith is a firm friend and supporter of THE BUSINESS EDUCATOR.

Some very artistically written cards have been received from G. E. Miller, of the Keller's Business College, Lewisburg, Pa. Mr. Miller's work possesses strength, accuracy and delicacy, and if we mistake not he will some day be ranked with the very finest.

W. E. Hill, Keene, N. H., though not following penmanship professionally, is doing a good deal of good pen work on the side.



This is a good likeness of Mr. S. L. Caldwell, teacher of Writing and Drawing in the Nebraska State Normal, Peru, Nebr. He is making for himself in that institution and surrounding country an enviable reputation as a teacher of and lecturer upon these subjects.

We have known Mr. Caldwell for a number of years, and consider him one of our most conscientious, hard-working, progressive, special teachers. His specialties, however, are not confined to writing and drawing, as he is a specialist also in mathematics and bookkeeping.

His work at institutes is such as to call forth highest words of commendation. But he is what a teacher should be; a man in the true sense of the word.

Walker
* ST. LOUIS.

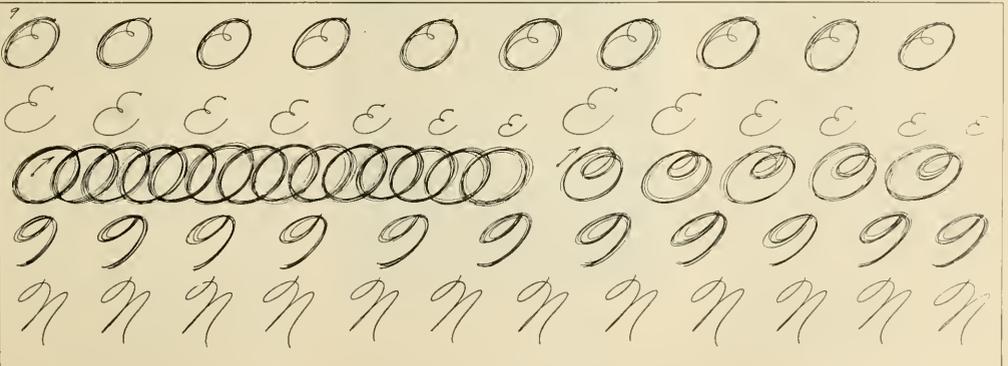
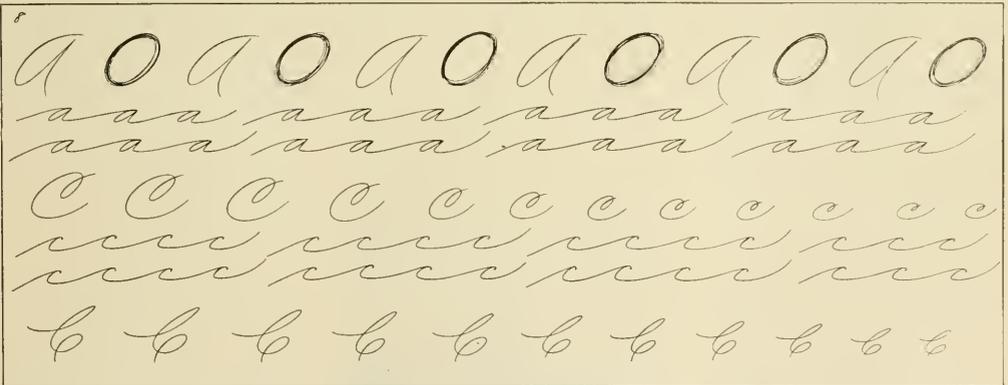
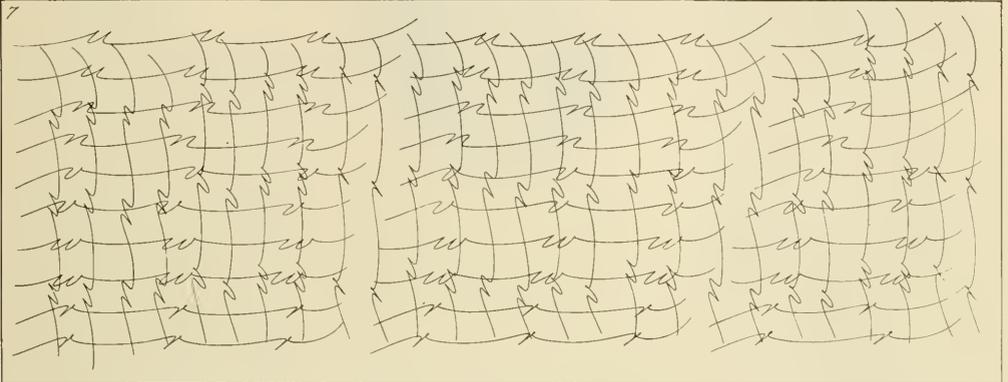
Movement Exercises for Students of Practical Writing.

BY

185 GRAND AVENUE.

O. C. Miller

ROCHESTER, N. Y.



A Good Handwriting.

BY E. A. CANT, PENMAN IN BLAIR'S BUSINESS COLLEGE, SPOKANE, WASH.

The value of a good handwriting can be estimated only in terms of business success. It is more than a money-making accomplishment and its benefits are expressed in higher terms. Good writing is the "Open Sesame" to many a coveted position, since it carries with it habits of neatness, order and dispatch. It is the strongest recommendation an applicant can lay before a business manager, and the one that receives the closest attention. It reflects personality as certainly as a mirror reflects the features, and is as safe a guide.

THE FIRST STEP.

The young man seeking employment finds writing a positive requirement. Should he fail in this, his other qualifications will scarcely hold the field against some more accomplished competitor. First impressions are strong as well as lasting. How important, then, that the first step should be well taken, the first letter well written. The letter of application may be but the preface to years of intimate association. It is the herald sent to announce the coming of its author. It should be clothed in easy, legible characters and faultless language, for from his representative we judge whether the sender has the "wedding garment." If the letter is poorly written it bars the way to nearer approach on the part of one who might in many other respects appear to advantage.

UNTOLD POSSIBILITIES.

The study of Latin, literature, philosophy, and poetry, is recommended to secure culture, ease and refinement. The study and practice of writing is fraught with untold possibilities in the training of imagination, memory, observation, judgment and correct habits of life. Proper exercises strengthen the nerves, secure muscular control and lead directly toward mental supremacy and proper physical freedom. Under proper conditions the work is full of inspiration. It is never dull except in those unhappy instances where natural ambition has been repressed by "blind leaders of the blind," that unfortunate class of teachers who inflict writing as a punishment or do violence to education in the name of

"BUSY WORK."

To take advantage of the educative value of penmanship, due attention must be paid to the learner's facility, the reader's natural sight, and the time element. The first element calls for easy, flowing motion; the second, for legibility; and the third, for speed. Speed must be the result of increasing nerve control, not of spasmodic effort. To secure nerve control, the motion must be regular at all times, hand and arm responding to rhythmic impulses. Such results can be secured only when the teacher has a thorough knowledge of the road to be traveled. He must know each student and the probable effect of each exercise. Will the next lesson lead to hope and encouragement or will it end in the perils of disappointment and despair?

NERVE, EYE, AND MUSCLE TEST.

The supreme test of an education is the character which it impresses upon the student. The Business College must train for more than visible, material success. Does the study of penmanship promote the formation of character—strengthening habits? Once arouse the energies and stimulate the ambition of a young man, infuse him with a desire to excel in penmanship and each exercise with the pen is a test of nerve, eye, and muscle. The least use of narcotics or stimulants will be mirrored before him on the next page of his writing. The slightest dissipation is certain to impair quality of line and precision of stroke. Steady nerves,



E. W. Roser

a clear eye, an unclouded brain, are indispensable in acquiring a good handwriting. The habits that lead to success in writing are the habits that lead to the formation of resolute character.

Training that leads to concentration and sustained attention, is of itself an education. No style of writing can be mastered by the careless student, the idler, or the shirk. In arithmetic he may copy solutions and save appearances, but in the writing class he stands upon his merits. The result of his practice is apparent to all. He must be a man, do a man's work, or rank below boys and beginners.

SELF-CONFIDENCE ENGENDERS SELF-RESPECT.

A well organized penmanship class is a school of discipline. In it the student becomes aware of his own responsibility. He grows into self-activity and receives his reward in proficiency and a known in-



The Business Manager of THE BUSINESS EDUCATOR, E. W. Roser, and two of his three interesting children, as they appeared while taking a day off at Buckeye Lake, near Columbus. No one will be more surprised or less pleased than he to see it here.—C. P. Z.

crease of power. The success of today prompts to greater effort on the morrow, self-confidence engenders self-respect, and soon the student will be anxious to set for himself tasks unimposed by the teacher. Poor writers should receive every encouragement to continue in this discipline and no student should be discouraged or turned away by the teacher.

As an accomplishment, accurate writing ranks with music and drawing. It conveys to every beholder an assurance of character and ability, giving to correspondence the charm that music gives to entertainment.

TEN TO ONE.

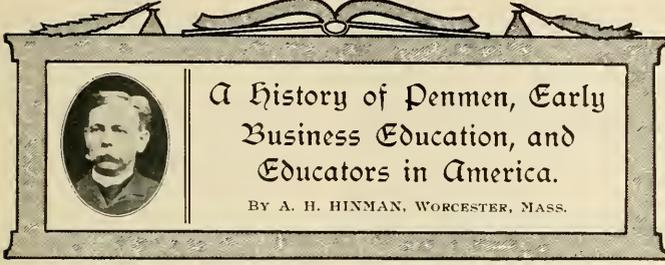
Good writing is a necessity in modern life. It enters into the daily life of the home, the school and the state. The typewriter has taken away part of the burden, but no method of recording or transmitting thought has as yet lessened the demand for good writers. On the contrary, business expansion has outstripped improvement in devices for recording transactions, and today ten good writers are demanded where there was need of one a few years ago. With all this the standard of efficiency has been raised. It is the good writer who is in demand. There is an over supply of fairly competent men in every line of business. The business manager has difficulty in finding time to go on a vacation, while the fly-chaser must protect his interests by close application to business. A hundred hands are idly waiting for him to lose his position. The six-hour and six dollar man is perennially seeking employment. The thoroughly competent man is generally employed. The one thinks business overdone, the field crowded; the other finds himself rushed and remarks upon the difficulty of securing well qualified assistants. The teacher of penmanship should have a good general education. He should be competent to give instruction in the ordinary English branches, as he will be called upon to answer many questions of a general nature. He should be able to explain his theories by the use of appropriate language and apt illustrations, to surround his students with an atmosphere of inspiration, and to be a living example of industry, honesty, and high aim. No teacher can command the respect of his pupils if he is master of but one branch in the course of study.

SPECIALIZATION REQUIRES A BROAD AND SAFE FOUNDATION.

The penman of today needs thorough training in the theory and practice of teaching. He must consider the elements tending toward that unity which we call a school. A proper conception of the teaching process, and of mind development should also be a part of his equipment. Actual business experience is an absolute requirement. The student is preparing to meet conditions as they exist in the world today. The teacher must obtain his knowledge of these conditions by actual contact with the outer world. For any other hypothesis instruction must be vague, the guide directing the stranger toward a goal which neither has seen.

THROUGH BLINDING TEARS.

Above all consideration of commercial value and educational worth stands the human element in handwriting. Many an autograph letter or manuscript has been sold for a higher price than an exact copy would have brought though engraved upon gold leaf and illuminated by the highest art. The mere words of the ordinary letter have no power to stir the emotions beyond a feeling of interest and satisfaction, yet we gaze through blinding tears upon the same missive after its author has passed forever from our view. As we trace the familiar lines old dreams, hopes, and aspirations return to lend their coloring and warmth to life, and the reward of affection is known to be near at hand.



The late arrival of copy for Mr. Hinman's History is the excuse for its omission this month, but it will appear in the December number. It is a most interesting contribution and worth waiting for. EDITOR.

Prof. A. H. Hinman, of Worcester, Mass., has written for THE BUSINESS EDUCATOR a very interesting article in regard to early Business Colleges and their founders. He says: "In 1818, R. C. Bacon of Bacon's Mercantile College, of Cincinnati, Ohio, opened a branch College at Cleveland, Ohio, and later another at Madison, Wis."

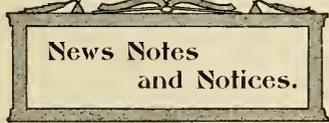
I wish to continue the history of this latter branch college through some of its later changes: Mr. D. H. Tullis, of Cincinnati, one of Prof. Bacon's graduates, organized this branch college in February, 1854, and it continued under his management until 1865.

B. M. Worthington, now of Chicago, started a Business College in Madison, Wis., in 1865, and bought the interest in the Tullis Business College, which was not exceedingly prosperous at that time on account of the absence of so many young men fighting the battles of the nation. Prof. Worthington had charge of the college for about ten years and during his time it received the name, "The Northwestern Business College." This name has been retained until the first of June of the present year.

The writer became a partner of the college Aug. 7, 1876, and continued as one of its proprietors until June 1, 1903. H. M. Wilmot, now of Milwaukee, was a partner from 1874 to 1879. J. C. Proctor, still a resident of this city, was a partner from 1879 to 1899.

The new proprietors, R. H. Boyd, G. E. Spohn, and L. D. Atkinson, who assumed charge June 1, 1903, have seen fit to change the name of the college to "The Capital City Commercial College," under which title it is hoped the college will continue for many years, to educate the young people for business.

R. G. DEMING, Madison, Wis., Sept. 21, 1903.



R. W. Deming, formerly of the North-Western Business College, Madison, Wis., intends entering the Auditing business.

Cupid's darts have been flying through the air of smoky Pittsburg. That fat little arrow with his bow pierced the hearts of two of Duff's College teachers this summer. In July H. B. Hamill was married to Gertrude Sims of Wheeling, and Thomas C. Whipple to Miss Kothenstein, of New York City. These happy swains hied away to Atlantic City where other people were so thoroughly preoccupied in their own enjoyment that they could give no attention to the bliss of cooling couples.

A History of Denmen, Early Business Education, and Educators in America.

BY A. H. HINMAN, WORCESTER, MASS.

Prof. A. S. Fries, an 1808 Zaenarian, is again at his place in the St. Joseph (Mo.) Commercial High School. Last winter he was compelled to take a leave of absence on account of poor health, and spent the spring and summer at Asheville, N. C., Colorado Springs, Colorado, and the Minnesota Lakes. He returns to his work feeling practically recovered.

Mr. Fries has, in the past few years, built up this department of the city schools until it is the leading and most popular feature, and is the largest department of its kind in the Mississippi Valley west of St. Louis.

Mr. W. C. Hall, of Tower City, Ill., is now teaching penmanship and bookkeeping in the Mankato, Minn., Commercial College. Mr. Hall recently returned from Durban, on the east coast of South Africa where he taught last year. Owing to the illness of his sister, he was obliged to return to this country.

Malcolm E. Nichols, the expert shorthand teacher of St. Paul, Minn., has been made chairman of the committee on Education, of the St. Paul Commercial Club, a very influential organization of business men. Those who know Mr. Nichols' breezy, enthusiastic way of energizing the things he takes hold of, will expect something out of the ordinary from this committee.

W. G. Bishop, of the Lincoln Business College, Lincoln, Neb., like many another ambitious school man, put in his vacation time at work. He did three weeks' teaching in a Nebraska Institute. That is the way J. M. Mehan laid the solid foundation of the excellent "Four Cs" in Des Moines, and it is the way he hastened his departure for the other shore. The profession needs men of this stamp too much to see them working themselves to death without a protest.

Mr. J. A. Clark, principal of the American Business College, Pueblo, Colo., reports a progressing school, new students enrolling every week, with encouraging prospects still ahead. Mr. and Mrs. Clark are experienced, capable, energetic, conscientious business college people, and we do not wonder at their success.

Mr. F. T. Weaver, of Liverpool, Ohio, in favoring us with his subscription enclosed some of his penmanship which discloses the fact that he writes a hand well up with the professional. Mr. Weaver was a student of our Editors twelve years ago. He reports over one hundred students in daily attendance at the Ohio Valley Business College of which he is principal. The institution is one of the most thorough and practical to be found in our smaller cities.

We are pleased to learn that the Sadler-Rowe Co., Baltimore, Md., are handling "The New Rapid Shorthand" publications. Somehow we have always been favorably impressed with the merits of this system, but have never thought that it received the push necessary to determine its real worth. You may do well to look into the matter, and to address the publishers as requested in their advertisement on the cover page.

Miss F. P. Tilton is the instructor of shorthand at the Rhode Island College, (State Agricultural Institution), Kingston, Rhode Island

Mr. H. K. Durkes, of Rochester, Ind., a recent graduate of the Zaenarian, has closed of the business department in the Aurora, Neb., Business College. He has recently favored us with a good sized club, also says he is using "Lessons in Practical Writing" as a basis for his class work. Mr. Durkes is a well-educated, level-headed, conscientious, hard working, thoroughly upright and moral young man, and merits the success he is achieving.

H. W. Ellsworth, of the Ellsworth Co., No. 127 Duane St., New York City, is out with a new edition of his well known copy books in the semi-round and semi-slanting style. Mr. Ellsworth, though one of the oldest members of the profession, is bound to be up-to-date. We note that he has a manufactory all to himself for the creation of his books at Mont Vale, N. J.

We are pleased to note that our esteemed friend, J. W. Warr, is again the full-fledged editor of The Practical Age, Moline, Ill. We have missed you brother, and hope that you may never desert us again.

Mr. Henry C. Walker, of St. Louis, has been appointed manager for the Louisiana Purchase Exposition. It simply means that a good job and a good man have met.

Miss Besse J. Mumaw, of Mechanicsburg, Ohio, and a recent Zaenarian graduate, is now employed as special teacher of writing and drawing in the St. Charles, Ohio, Public Schools. Miss Mumaw is a penman of more than usual ability, and like most good penmen she is possessed of an unusual amount of modesty. She is a young lady possessed not only of skill but of feminine graces and qualities somewhat rare these days of commercial and feminine enterprise.

W. LeRoy Brown, who has stepped into the skillful shoes of Mr. H. B. Lehman, in the Spencerian Commercial School, Cleveland, Ohio, is making for himself a reputation as a teacher of practical writing in that well known school. Mr. Brown is also a practical engrosser, writing an engrosser's hand of unusual excellence.

E. P. Miller, formerly with the Ferris Institute, Big Rapids, Mich., is now connected with the Meadville (Pa.) Commercial College. As many of our readers are aware, Mr. Miller's penmanship is first class, and we hope that we may be able to present more of it during the coming year. THE BUSINESS EDUCATOR certainly wishes him much success in his new field of work.

Sidney L. Daily, of Aurora, Ill., is now director of the commercial department of the High School at Harvey, Ill. He expects to be at Cincinnati the coming holidays.

Mr. Archibald Cobb, Principal of Banks Business College, Philadelphia, reports that quite a number of business school proprietors have written him since the publication of his last paper an "Interesting Position" in the June BUSINESS EDUCATOR stating their conversion to the faith and their intention to adopt the plan and suggestions offered therein.



The B. E. believes there's nothing too good for the student. It therefore issues no cheap editions.

Shorthand Competition for Silver and Bronze Medals.

Silver and bronze medals are now being supplied to schools and colleges for teaching either the Isaac Pitman shorthand or a modification of same, by Messrs. Isaac Pitman & Sons, 31 Union Square, New York, the same to be offered by first and second prizes for the most proficient shorthand student during the school year. This progressive concern is ever to the fore with new ideas, and we are sure this innovation will be eagerly grasped by the large number of schools now teaching this system, as it will undoubtedly be an incentive to better and more thorough work in the class room. The medals which measure 1 1/2 by 1 1/2 inches thick, are extremely artistic, and on the obverse side bear the head of Sir Isaac Pitman, and the words, "Inventor of Phonography," and on the reverse side a laurel wreath, drawn with singular grace and charm, and the inscription, "For Proficiency in Pitman's Shorthand." Each medal is enclosed in a very handsome sole leather satin lined case, and we consider the happy possessor of one should have cause for congratulations. Further particulars can be obtained by writing to Isaac Pitman & Sons, 31 Union Square, New York.

Look Here! 1000 best quality cards, white or assorted colors. Prepaid, \$1.75. Auto Pen and Ink Mfg. Co., Chicago.

THIS IS IT! Twenty-five years ago I began advertising my ornate penmanship in a style different from the then existing kinds, and it became the vogue for young ambitious students, although pooh-poohed by the barnacles of the profession. Today it has attained the dignity of a standard, and is no longer the goal of off-hand penmen. This is the Madarasz style. A LETTER written in my happiest vein will be sent to you for one dollar. *It is concentrated inspiration.* Your name written for photo-engraving for a signature cut, one dollar. Three dollars buys a large stick of INDIA INK, the best writing kind, gives perfectly black shade and finest hair line possible. It is made with a pen—it took me twenty years' search to find this particular quality. My summer class in methods of teaching business writing and the execution of ornamental writing—the Madarasz Method—and the "Madarasz style"—will be held next July, and you should have my circular. It costs a 2c stamp. **SCRIPT CUTS** of any of the catch words of business college advertising, 60 and 70 cents each, according to size. See samples in the Penman's Art Journal. No other line of penwork executed, so don't request it. I have no circulars advertising penwork.

(Madarasz)
Madras
1281 THIRD AVENUE

CARDS! CARDS! CARDS!
Are you in need of any Cards?

Fancy written cards, 2 doz for 25c, 3 doz for 35c. Colored Cards, 7 colors, white ink, 2 doz 25c. Tinted Cards, black ink, 2 doz for 25c. Printed Bird and Scroll Cards, 9 designs, 12 for 25c. Flourished Bird, Swan or Eagle, 1 for 10c. 2 for 25c. 100 Cards printed in Shaded Old English type, 90c. Specimen of Card Writing, 10c. Ornamental Capitals, 10c.

PENMEN'S SUPPLIES

NAME	1 DOZ	PER 100	PER 300	PER 500
3 Ply Wedding Bristol	75c	\$2.10	\$3.30	
4 Ply Wedding Bristol	95c	2.70	4.25	
4 Ply Perfection Bristol	95c	2.70	4.25	
6 Ply Perfection Bristol	\$1.05	3.15	4.75	
4 Ply Letter Bristol	.92c	1.65	2.50	
3 Ply colored or Tinted Bristol	.85c	1.40	2.15	

Print a Bird and Scroll Cards 9 designs, per 100, \$1.25, 100 good Envelopes, The 2nd sheets of Writing Paper, 40 sheets, 10c. No. 1, 3 doz, 25c. No. 2, 3 doz, 20c. 1 bottle of White Ink (the tube of Chinese White 2c. Agents wanted, send 25c for Agents Sample Book. All orders promptly filled. Send for samples.

W. McBEE, 19 Snyder St., Allegheny, Pa.

School and Professional

O. P. DeLand, Appleton, Wis., reports that DeLand's Business College had ceased and had no successor. From his communication we would infer that he had retired or gone into other business.

"A Good Move in the Right Direction," is the title of a maroon-covered and printed circular announcing the removal of the well known Bank's Business College, Philadelphia, Pa., from the Penn. Mut. Life Bldg., Building to the Zane Building, "a modern office structure, with the most approved elevator service, electric lights, steam heat, and a broad, well-lighted stairway."

The graduating class of Child's Business College, New Haven, Conn., on the evening of Tuesday, Sept. 8, 1903, called at the home of Mr. and Mrs. Sydney P. Butler and presented him with a solid gold fob chain with appropriate inscription, and to Ernest M. Butler a beautiful quartered oak library table.

W. W. Merriman, formerly of the Lanier Business College, Macon, Ga., is now proprietor of the Bristol Business College, Bristol, Tenn., having opened a new school at the latter place September 7th. He reports a very encouraging outlook, and THE BUSINESS EDUCATOR certainly wishes him much success. Mr. Merriman was once a student in the Zauerian and we have always regarded him as an energetic, capable and reliable gentleman; we therefore predict for him a large and flourishing institution.

C. A. Faust, of the Auto Pen & Ink Mfg. Co., Chicago, Ill., recently paid the Zauerian a visit and gave the students an intensely interesting and practical talk on penmanship. Mr. Faust is a many-sided, widely experienced, capable, popular penman, whose circle of professional acquaintances is perhaps second to no other. Come again, brother. The latch string is always out.

Mr. O. C. Dorney, principal and proprietor of the American Business College, Allentown, Pa., has invented a desk and chair which can be adjusted to students' size, condition and physical requirements. *The Daily City Item* of that city contained a very flattering notice on Thursday, August 19th, 1903, relative to this invention. We await with interest further developments.

F. O. Putnam, who has been supervising writing and drawing the past two years at Bowling Green, Ky., now has charge of the writing and drawing in the Joplin, Mo., Public Schools. Mr. Putnam is a level-headed, skillful penman and a practical teacher of practical drawing. We congratulate the good people of Joplin on their wisdom in securing Mr. Putnam to take charge of their work.

W. H. Vignus, penman in the Worcester Business Institute, Worcester, Mass., reports a good school, and a fine place to live. Mr. Vignus is a penman whose ability is ranked well up with the top teachers, and the same is the result of pluck and persistence. Moreover, he is a young man of splendid habits, unusual industry, and energy that knows no tire.

The Michigan Business College, of Detroit, Mich., is the name of a new institution in that city, under the joint proprietorship of J. C. Walker, formerly of Danville, Ill., Winfield S. Osborne, and Geo. B. Withee, both of Detroit. A four-page announcement just received has the honor to list it, which indicates that the people of Detroit may expect to hear from this institution, as it has brains, experience and push back to it.

(Continued on Page 42.)

The Pratt Teachers' Agency,
70 Fifth Avenue, New York.

Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager



E. C. MILLS
Script Specialist and Engraver
195 Grand Ave., Rochester, N. Y.

Script illustrations are educational for works on Bookkeeping, Business-Practice, Correspondence, Copy Slips, etc. I make a specialty of furnishing THE BEST script plates for these purposes

WEAVER'S Correspondence School of Penmanship and Drawing, Mt. Morris, Ill.,
Offers the best instructions in the various branches of Penmanship and Drawing.
Write today for full particulars.

TELEPHONE 1332 - 207 N. LAUREL



THE KINSELY STUDIO
Penmanship, Bookkeeping, DESIGNERS, ENGRASERS, ENGRAVERS, PRINTERS

WILLIAM J. KINSELY, 100 WEST 42ND STREET, NEW YORK. ST. PAUL BUILDING, 100 WEST 42ND STREET, NEW YORK. Sample of letter-head design. Printing Plate was six inches wide school work a specialty

CALLING CARDS

White Cards, black ink, 15c per doz., Colored Cards, white ink, 20c per doz. No 1 Blank Cards, from 50c. per 1,000 to \$1.00. Oblique Holder, 10c. White Ink, 20c per bottle, postpaid. Send 10 cents for samples of 20 shades of cards, and sample of penmanship.

A. B. SMITH
Lake Geneva, Wis.



Free. Solid gold, diamond-set Medal, to users of the Myograph. You can get it. Write for circular. Auto Pen and Ink Mfg. Co., Chicago.

THE PATTON METHOD, TOUCH TYPE - WRITING.

FOR USE IN PUBLIC SCHOOLS AND BUSINESS COLLEGES.

An easy graded method of finger and also the more complicated forms of tabulated work. Now being adopted by the public schools and leading business colleges of New York City. e e e

Single copy 25 cents. Special discounts to Schools. Should be in the hands of every stenographer. Address all orders to

I. W. PATTON, Publisher,
69 West 132nd St., NEW YORK, N. Y.

Catalogues and Circulars

A leatherette-like covered catalogue of the Capital City Business College and Conservatory of Music and Art, Helena, Mont., F. Marion Brown, President, gives the impression of a meritorious institution.

"What Has Been Done," is the striking title of a 32x8 1/2 inch booklet issued by Sadler's Bryant & Stratton Business College, Baltimore, Md. The booklet is printed in blue and red, colors which stand for true worth and aggression, both qualities of which are typical of this well known institution.

The Concord Normal Business College, Athens, W. Va., T. G. Little, Principal, issues a very neat gray-backed catalogue of 28 pages, bespeaking a good school.

The Kankakee, Ill., Business College issues a 36-page catalogue indicating merit back of it. It is covered with gray-green with white and red title, making it very effective.

Recent advertising literature has been received from the following: Detroit Commercial College, Detroit, Mich.; Joplin, Mo., Business College, Patrick's Business College, York, Pa.; Jamestown, N. Y., Business College, Kankakee, Ill., Business College, The Cambria Business College, Johnstown, Pa.; Brown's Business College, Rockford, Ill.; Mack's College, Bloucton, N. B., Canada; Iowa City Commercial College, Iowa City, Ia.; The Orange Valley Business College, Riverside, Calif.

The McDonald Business Institute, Milwaukee, Wis., puts out a catalogue which, for uniqueness and artistic elegance, is in a

class by itself. It contains fifty-six pages, 10x13 1/2 inches, printed in black and orange on fine enameled paper with illuminated, nested, elaborate initials. The type is unusually large and open and the margins are over two inches wide. Money seems to have been a secondary consideration in the evolution of the catalogue; the desire evidently having been to put out something first-class, irrespective of expense.

The Northwestern Business College, Spokane, Wash., issues a very neat catalogue of 32 pages, covered in yellow with an elaborate half-tone title page a portion of which is printed in bright red, making it very pleasing and effective.

The American Business College, Pueblo, Colo., J. A. Clark, proprietor, issues a very neat 36-page catalogue evidencing a first-class institution.

Thibodan's Business College, Fall River, Mass., favors us with one of the largest and most elaborately illustrated college journals received at this office for many a day. From the portraits appearing therein, we should judge that the school's average comes from among the best class of young people in that community.

The Wheellog, W. Va., and Bellaire, O., Business Colleges issue a very nicely printed catalogue of 44 pages with the usual number of illustrations which go to make up catalogues of a great many business schools. A neat leather-like covered booklet of 21 pages accompanied the same, giving additional information concerning this widely known institution, the founder of which is one of the pioneers in business education. J. M. Frasher.

"Souvenir of Dixon, Ill., College," is the title of a fifty-four page circular illustrating the work of that master penman, Mr. L. M. Kelchner, and that of a number of his pupils. The penmanship and flourishing is unexcelled, and the art work is fair. All in all, it is a most creditable production.

A very neat little catalogue is received from the School of Commerce, Hartsburg, Pa., Schlumberger & McClure, proprietors.

BLANK CARDS !!! Finest Wedding Bristol, White or Colored, per 100, 20c.; 500, 65c.; 1000, \$1.25, post paid. 1000 or more by express, 80c. per thousand. Cards written in Dushy, Artistic Style, per doz., 15.; 2 doz. 25c.; 5 doz. 55c. Liberal discount to boys for soliciting orders. Orders filled promptly.



FERGUS FALLS, MINN.



To the Writing Teacher: If you have a student that does not use muscular movement all the time, have him use Faust's Patent Myograph. It does the business. Sample 25c. Auto Pen and Ink Mfg. Co., Chicago.

Specimens

OF PENMANSHIP

Fresh from the pen with each of my artistic little booklets containing Inspiration for Penmen. ✨ ✨ ✨

25c CENTS STAMPS or SILVER

ADDRESS
M. A. ALBIN
METROPOLITAN COLLEGE
MINNEAPOLIS, MINN.

The National Commercial Teachers' Agency

Helps Good Schools and Good Teachers to find each other.

It is managed by an experienced commercial teacher, whose acquaintance with both schools and teachers is nation-wide; whose activity as a traveler among commercial schools, from the Atlantic to the Pacific; as a well-known worker in commercial teachers' conventions; as an editor of THE BUSINESS EDUCATOR, and as the director of one of the best organized and equipped high school commercial departments in this country, fits him especially for conducting, on a broad scale, the agency work which he has been carrying on in a quiet way for some time, to the benefit of both teachers and schools.

It Costs Nothing to Register

Therefore, the Manager will feel under no obligations to recommend anyone who is not competent to do the work required in a given position. We want only teachers of ability and good moral character on our list. We can occasionally place those who have but little experience, if they have the foregoing qualifications, but we shall make a specialty of positions and men WORTH from \$1,000 upward.

The Only Charge Made is a Commission for Accepted Positions.

No teacher, therefore, need invest anything until he has made a contract profitable enough to him to permit his paying the moderate commission required and still be the gainer. A postal card will bring application blanks and printed matter.

ADDRESS

E. E. GAYLORD, MANAGER.

Prospect Hill - - - Beverly, Mass.

AT THE HEAD

The Benn Pitman System of Phonography

Is the American System of Shorthand

TO-DAY

Just as it has been any time during the last

FIFTY YEARS

It has outlived a yard of EASY systems, POSITIONLESS systems, SHADELESS systems, systems which require NO STUDY, and systems which NEVER MADE A REPORTER. It continues to do the Short-hand business of the country at the old stand, and is taught by all schools and teachers who are wisely aiming at THE BEST in their work.

If a Benn Pitman student fails to make an accurate stenographer he must look to some other source for the cause of his trouble than the system which he uses. Any one of a score of shorthand systems is as good as another, if studied for amusement; if studied for business, there is only one system—the Benn Pitman.—Arthur J. Curme, Jr., Official Court Reporter, Wayne Circuit Court, Indiana.

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The Phonographic Institute Co., CINCINNATI

Benn Pitman, Pres. Jerome B. Howard, Mgr.

A very compact, straightforward, well illustrated and written catalogue of 18 pages is received from our old friend, A. C. Ives, of Watertown, N. Y. The school, though not as large as many in this country, is first-class in appointments, course of study and results secured.

The Bryant & Stratton Business College, Providence, R. I., Theodore B. Stowell, principal and owner, is issuing one of the best catalogues of the season, printed on linen, deckle edge paper, and bound in flexible, limp-like brown cover of like character and quality. The half-tones have a lithographic effect indicating that they were reproduced by some process out of the ordinary. The pen drawn vignettes printed in green-yellow are, according to our notion, a little off color in contrast with the half-tone plates.

The Mountain State Business College of Parkersburg, W. Va., and Cumberland, Md., A. G. Sine, Pres., favored us with one of the largest, most expensive and elegant catalogues of the year. The half-tone illustrations represent large, beautifully decorated and expensively furnished rooms, well filled with students, all of which betoken a progressive, practical school.

"Merrill College, a School of Business, Shorthand and Typewriting," Stamford, Conn., Mrs. Hanson Arthur Merrill, principal, is the title of a literary-like catalogue received from that well known institution. The cover is of a dark, copper-like brown. The paper within is linen, and the type is unusually large. The tone of the catalogue bespeaks a high-grade institution.

The Iowa City, Ia., Commercial College and School of Shorthand, issues a 32-page, convenient-size catalogue which gives one the impression of a reliable, efficient, conservative yet progressive institution.

The Stoughton, Wis., Business College, Messrs. Dale and Gough, principals, issues a catalogue bespeaking a small but first-class school. They occupy a beautiful building erected by the citizens of Stoughton, which they fitted with all conveniences necessary to make and carry on a first-class business school.

The San Francisco, Calif., Business College, G. E. Howard, manager, issues a modest-sized catalogue of forty pages, demonstrating a practical, up-to-date school. It contains specimens of penmanship from three of the teachers of the institution, Messrs. Weaver, Dixon, and Bridges, which show that the students of this institution secure ample instruction in this important art.

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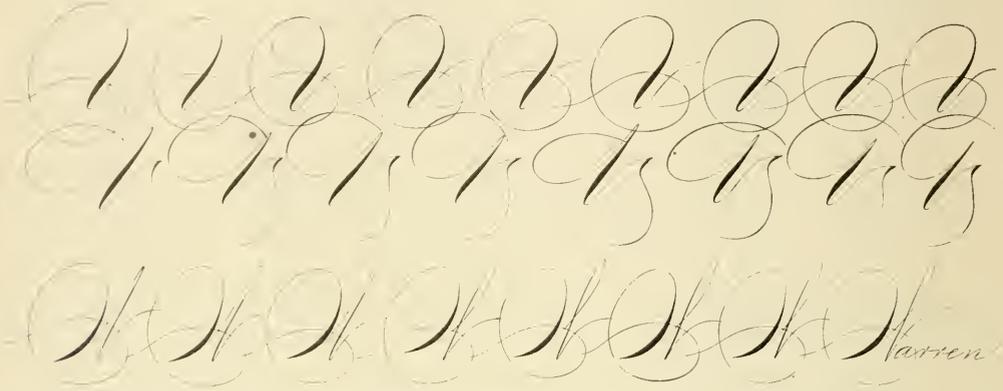
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"Cleanings" Number One, and "Select Readings" Number Two, by Isaac Pitman & Sons, 31 Union Square, N. Y. City, price 20 cents, are the titles of two very compact, well written and printed hand books of 48 pages each, intended as supplementary aids in the teaching of their system of shorthand.

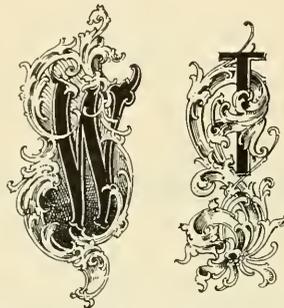
The contents of number one is as follows: Reporting as a Mental Exercise (T. A. Reed), Sound and Sense (T. A. Reed), Short-hand Writers and Reporters (J. L. Scott), Qualifications for a Reporter (T. A. Reed), and Hearing and Mis-hearing (T. A. Reed).

Number two is printed entirely in shorthand notes, and contains such articles as A Coach Ride Eighty Years Ago, A First Night at Sea, The Vision of Mrzab, The Caddis Man, etc., etc.

Like all of their publications, they are well engraved, well written, and well printed.

"Money, Banking and Finance," by Albert S. Bolles, Ph. D., L. L. D., published by the American Book Co., New York, Cincinnati and Chicago, cloth bound, three hundred and thirty-six pages, price \$1.25.

It is designed especially for three classes



of students, or readers: Those who intend to devote themselves to the business of banking, those who are thus engaged; and those who are studying the history and theories of banking.

For the commercial teacher it is one of the most important books of the day. It deals with the nature, function and various kinds of money, and it explains how to organize, officer, conduct and close various kinds of banks, describing in detail the duties of the directors, president, cashier, tellers, bookkeeper and other employees.

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This is the way the veteran engrosser of Washington, J. W. Swank, swings the pen at the age of 68. Who can beat it at that age? Mr. Swank is evidently young for one of his years, and doubtless more abstemious in ways more than one, than is customary at the capital.

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Commercial Law.

(Continued from Page 15.)

WHEN AN OFFER MAY BE ACCEPTED

An offer can be accepted only while it is open. If, by its terms, it is to continue for a definite time, it cannot be accepted after that time has expired. If it has been withdrawn or has lapsed, it cannot then be accepted.

Lapse of Offer.—An offer for a specified time will lapse if not accepted within that time. If no time is specified, it will lapse at the expiration of a reasonable time. Just what is a reasonable time must be determined by the nature and circumstances of each case. An offer by telegraph would naturally demand a prompt reply. An offer requesting a reply by return mail would probably lapse if not accepted by the next mail leaving at a reasonable hour. Where there are several mails in a day, an answer by any mail on the day of receiving the offer would probably be sufficient. It would seem that an offer to sell land would hold good longer than an offer to sell stocks, the market value of which might change at any minute. An offer will lapse at once on its rejection, on the making of a conditional acceptance, or on the death or insanity of the offerer.

WHO MAY ACCEPT AN OFFER

Only the person or persons to whom the offer is addressed, can accept.

Of course acceptance may be made through an agent. A person has a right, as a general rule, at least, to choose with whom he will deal. He might be willing to offer credit to one party and not to another. In one case X refused to deal longer with Y, a certain Ice Co., and began buying from Z, another company. Y subsequently purchased Z's business without the knowledge of X, and furnished him with ice. When X learned of the change he refused to pay for ice delivered by Y, and the court held that he was not bound to do so.

Offers are sometimes made to no definite person but to the public generally. Such offers must be accepted by some definite party before the offerer will be bound. An offer of reward is a good example. Before the offerer is bound by his offer some definite party must accept by performing the service required. As to whether the party performing must have known of the offer when he performed the service, authorities are not agreed. It is difficult to see how one can accept an offer of which he has no knowledge.

"While conduct may take the place of words" in making a contract, an offer cannot be so made as to turn the silence of the offeree into an acceptance. A makes B a definite offer for an article, saying, "If I hear no more from you about it, I shall consider the article mine." B is under no duty to reply. His silence is no acceptance.



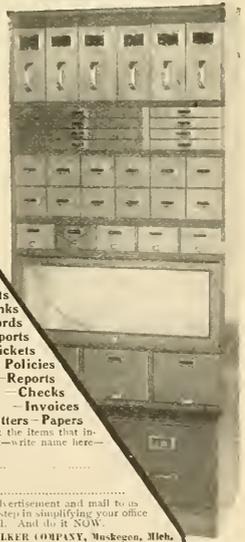
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Number Eleven

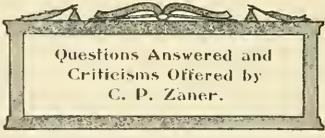
In this number we have the alphabet as given in March issue, but done with the Automatic Shading Pen. To combine the shade or flat tint in this style of lettering, careful study in the construction or make up of each letter is very important, as success in shading pen lettering depends almost entirely upon a definite knowledge of how and when each part or stroke of the letter is made and connected.

Persistent practice on the alphabet in March issue will help you wonderfully in freedom of movement in the style of lettering we present in this lesson. Practice carefully on vertical strokes and always try to keep your work compact, not too large in beginning.

Get a definite idea of the strokes of the letter you intend to make before starting the movement and stop the movement before or as you raise the pen. In beginning the first stroke of second A, (large letters) draw the pen downward the length of letter, next add crossbar just below the center, then place pen at top or beginning of first stroke and draw horizontal stroke about half length of crossbar and run slanting stroke to the base line—see alphabet. Note the construction of letters in first line of this illustration.

When you have mastered the work of this and former numbers you will be able to do very creditable work in general show card pen lettering and other styles, such as German Text, Old English, etc.

Your next will contain photos of finished show cards, marking and shading pen lettering.



L. E. S., Baltimore, desires information relative to the use of an oblique holder by a left hand person, and on which side the tin should be attached.

If it were possible to simply reverse matters, holding the left hand in the same position that the right one is held, and write from right to left instead of from left to



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right, then it would be all right to have the oblique attachment of the holder on the right side when using the left hand. You will see that this is an impossibility, however. An oblique holder is not of much advantage to a left-handed writer, although some of them do use it seemingly quite successfully. So much depends upon the position of the paper, manner of holding the pen, etc., that it is difficult to state positively what is best for left-hand writers, unless all of these things are known and taken into consideration. We are inclined to think, however, that for the average left-handed person a straight holder is best. For unshaded or business writing an oblique holder is now out of date, as it was invented solely for smooth shading. If possible, shift the paper or your position so that the shades will be made in the direction of the holder. If, however, you cannot do this, then invent an attachment suited to your peculiar needs.

J. B. K. Conn.—Your penmanship discloses splendid training, and the fact that you can become a masterful penman if you persevere in the direction indicated.

I would suggest that you watch more carefully your final strokes, as you have a tendency to curve them much more and slant them much less than your initial strokes. A little more time spent in making the A would also improve it.

Yes, your signature can be combined in a great variety of ways, and it is one that looks well in almost any style.

GENTLEMEN:
 I have on hand two copies of "Munson's Magazine," published in New York in 1896, which I have found very interesting, but owing to the changes made in the Munson system of shorthand, I find it necessary to get more modern copies. Can you inform me whether the aforesaid magazine is still published and if it is what is the address? If it is not published, can you give me the address of some magazine of the same order, illustrating the Munson system of shorthand. Thanking you in advance for the same I remain,

Yours truly,
RUSSELL E. SNOW.
 P. S.—In replying please address me care Lanier Southern Business College, Macon, Ga.

[Will some one please advise Mr. Snow concerning the above?—EDITOR.]

Leader of Chem Hill

In my opinion **THE BUSINESS EDUCATOR** is the leader of them all. Kindly keep my name on your list.

HENRY P. SCHMEL,
 Milwaukee, Wis.

Commercial Geography

(Continued from Page 11.)

grain, flour, sugars, etc. The square and round 8 oz. are also equally good for specimens that are of larger size.

Many requests have come to the editor for specimens and information to form working collections for the subject of Commerce and Industry, that he was unable to attend to and which showed a demand that must be met before the schools could properly begin the subject in the right way. A company therefore has just been formed in Boston called the "Commerce and Industry Supply Co." which proposes to supply the schools with specimens needed for the study of commercial products—with the necessary bottles, cases, labels, etc., to preserve the specimens—and other apparatus and supplies needed for the study. The editor is to have advisory charge of the selection and preparation of the specimens needed in the different lines of the work. Although not as yet in all respects fully equipped, the company is prepared to receive orders from teachers for specimens and other supplies in this line, and will fill these orders as quickly as possible at fair prices.

Letters of inquiry may be addressed to the company at Boston and will be answered promptly.

On this subject the editor especially desires information of collections and apparatus proved valuable by teachers to the end that all teachers in the work may be helped and the standard of work improved.

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W. A. WEAVER, PENMAN ARTIST,
McKinney Business College
MCKINNEY, TEXAS.

To Penmen.

We had hoped to present in this number a complete program of the Penmanship Teachers' Association at Cincinnati the coming holidays, but as the same is still uncompleted we shall give it in the December number, which will be in ample time for you to learn of the good things in store for all who will attend.

Mr. H. G. Healey, editor of the *Penman's Art Journal*, N. Y. City, is chairman of the Executive Committee, and any one who knows Healey knows very well that any program that he may get up will be a successful and interesting one. If you have any suggestions to make, it is not too late to write to him regarding the matter.

But what we wish to impress upon you is the fact that the program is not the whole thing, nor in fact the most important thing, important though it is unquestionably. After all, it is the good social time and personal contact with fellow workers, that makes these meetings unforgettable and really profitable.

Be up-to-date by being on hand and by participating in some of the liveliest discussions, contests and exhibitions you have ever witnessed.

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Home Sweet Home, \$12.50. St. George & Dragon, \$7.50. Eagle, Lion, Deer or Horse, each \$3.75. Bird Designs, 18x22 in. \$3; 12x16 in. \$1.50; 11x14 in. 75c; 8x10 in. 50c. 12 Combinations of your name on cards, 25c. 12 Lessons in Artistic Writing, \$8.50. 12 Lessons in Business Writing, \$6.00. 12 Lessons in Flourishing, \$8.50. Address,

W. A. WEAVER, PENMAN ARTIST,
McKinney Business College
MCKINNEY, TEXAS.



Plain English in Greater New York



"Yes, we consider the means greater than the end, I suppose," said one commercial school manager to another.

"How is that?" said his friend.

"Why, we spend a great deal of time on the technicalities of shorthand writing, which is a means of transcribing thought; but we give merely incidental, if any, attention to the expression of thought, to language, which is the end we must reach if we are ever to satisfy the business men who take our product."

"Well, that sounds plausible."

"Sounds plausible? Is it not plain common sense?"

"Well, now, I don't know about that. I have been in various parts of the country, among the commercial schools and I find that very few of them are giving any serious attention to the teaching of English. They say that they have not time, or that they admit only those who are high school graduates, and who, therefore, do not need to study English."

"Oh, tell me something new! I am so utterly weary of having that diaphanous excuse held up every time I speak of English in the commercial school that I am sometimes half tempted to believe that anything to get the money, rather than

anything to improve the product, is the policy."

"I can't help it. There are no good books on the subject and teachers do not know how to make the subject interesting."

"You are right about many of the teachers. They admit it. But I was in New York last summer, and I ran across a book, or a group of books, that seemed to have remarkable popularity among the various schools in and about the city."

"Indeed! What were they?"

"Well, there is a book on Spelling and another on Letter Writing, but my interest was chiefly with a text book called Plain English and an exercise book called Plain English in Practical Exercises, that was designed to be used with the text-book."

"Who was using these books?"

"I do not know how many schools, for I did not call on all of them, but I saw these books in use at the Packard School, Browne's Business College, The Euclid School, Brooklyn Business Institute, Charles' Commercial College, The Merchants' and Bankers' School, Mr. Hope's Harlem Institute, Walworth Business Institute, B. H. Spencer's new school, The Eagan School, of Hoboken, New Jersey, and several others. I was told, too, that a large

number of the Catholic schools and several of the branch associations of the Y. M. C. A. had introduced it."

"Did you examine it at all?"

"Certainly, and I liked it so much that I am going to give it a trial myself. I believe, as Mr. Eagan expressed himself in his beautiful office, while speaking of his introduction of this book, of which he recently ordered 300 copies, that the way to test a book is to teach from it."

"You make me curious to see this publication. Where can I get a copy of it?"

"It is published by The Practical Text Book Company, Cleveland, Ohio, and I am told that they send sample copies of the two books to teachers, prepaid, for 65 cents."

"Thank you. I shall send for these books and the others on Spelling and Business Correspondence."

"I don't think you will regret it. This Company publishes text-books for about every technical commercial subject, and I understand that they are widely used in this country and Canada and in many foreign lands."

"Good! You have put me under obligations to you. When you are out my way, drop in to see me."

"I shall be glad to do so. Good day."

"Good day."

Advertisers and Publishers will thank you for mentioning *The Business Educator*.

\$100

Knoxville, Tenn., Nov. 5, 1903

One hundred Dollars

and please to my account.

To E. Taylor J. O. Woodson
Louisville, Ky.

HIGH ART IN PENMANSHIP BY C. C. CANAN, BRADFORD, PA.

School and Professional.

(Continued from Page 32.)

Mr. C. A. LeMaster, who for some years has been located at Hamilton, Ohio, with Bartlett's Commercial College, is now with the Drake Business College, Jersey City, N. J., A. J. Gleason, President. Mr. LeMaster is a fine man and a number one commercial teacher.

Mr. G. F. Roach of Manon, Colo., but more recently of the Zanerian, is now a teacher of penmanship and bookkeeping in the Holdrege, Neb., Business College. He reports a good outlook for the new school, Mr. S. S. Hayman being the proprietor.

Mr. Argubright, President of the Michigan Business and Normal College, of Battle Creek, Michigan, reports that the first sixteen days of September show an increased attendance of more than forty per cent. over the entire business of September.

Miss Minnie C. Pratt, of Miller's School, N. Y. City, has charge of the typewriting department in the Mankato, Minn., Commercial College.

Mr. H. W. Darr, a graduate of the Business and Pen Art departments of the Gem City Business College, Quincy, Ill., and head of the commercial department in the Storm Lake (Iowa) High School during the past two years, has been added to the teaching force in the Commercial Department of the Rockford, Ill., High School.

Stiehl's Business Colleges, Canton and Ulrichsville, Ohio, are using full page advertisements in a number of papers to acquaint the people with the merits of those schools.

The Southwestern Business University, Millan & Miller, Proprietors, Oklahoma City, Oklahoma, are putting out some large attractive advertisements in their local paper, "The Daily Oklahoman."

Park's Business College, Arkansas City, Kans., E. H. Barrows, Proprietor, which was organized a year ago, has been so successful that it is in need of an additional teacher. Anyone desirous of a position or of an interest in that section would do well to correspond with the proprietor.

Mr. W. F. Baird, recently of Minneapolis, Minn., is now located with the High School at Brainard, Minn.

Mr. Clarence Baxter, last year with the Western Normal College, Shenandoah, Ia., is now with the Rochester Business and Normal College, Rochester, Minn.

The Gem City Business College has opened with the largest attendance in its history, and President Musselman expects to enroll 1,200 students this year, of whom a large number will receive THE EDUCATOR regularly. We should like to have you join the procession. Club rates very low.



This is an excellent likeness of Mr. J. M. Holmes, teacher in the Commercial Department of the Bradford Public Schools, Bradford, Pa. Mr. Holmes is an Ohio boy, a farmer first, then a country school teacher, next a penman and commercial teacher, and last but not least, always a true and modest gentleman from top to toe.

He became interested in penmanship through Gaskell's Compendium, and later organized night classes in penmanship while teaching country school. To perfect his art and the teaching of it, he attended the ZANERIAN in '92, '95, and '97. Mr. Holmes swings a graceful, accurate, skillful pen unusually so, considering the fact that but little time is devoted to the art. He is single (by choice, he says, but we doubt it), modest, medium in size, optimistic in all things, and lover of the beautiful in art and nature, and a favorite with all, including the opposite sex.

Having had extensive experience in common public schools, in business colleges, and in the commercial department of the high school, he is a man whose services are valuable and in demand. The profession needs more such as he.

Mr. Holmes is familiar with Gregg shorthand, thus being a well rounded specialist. The facts are, he has devoted upwards of a decade in preparation as a specialist, and has given little thought to the immediate betterment of his salary. As a consequence he was surprised recently by a handsome increase in his salary.



Mr. E. E. McClain, whose smiling, round countenance appears above, is an Ohio son, a third of a century young. With a common school education at the age of fifteen he began and followed for a number of years the business of mechanical engineering. Becoming interested in penmanship through Gaskell's Compendium, he attended Michael's National Pen Art Hall and Business College, Delaware, Ohio, after which he taught and studied three years in Fenton Normal and Business College, Fenton, Mich. He also taught penmanship in the public schools of that city, and then traveled a year in the interest of an art publication. He was then employed with the Mechanics and Miners Co-operative Association of Michigan, following which he was principal of the commercial department of the Fairfield, N. Y., Military Academy four years. Resigning, he accepted a position in a business school of Buffalo for two years, since which time he has taught Civil Government, Commercial Law, Bookkeeping, and Penmanship in the Bradford High School, Bradford, Pa.

Many-sided, well-qualified, good-natured, a fine physique, wholesome morals, and almost handsome, he is a credit to the cause of business education.

In 1903 he attended the ZANERIAN to improve his penmanship, and declares his intention of doing so again. He writes well and teaches an intensely practical simple and rounding style of penmanship.



The Unique Stamp Affixer

A simple and practical device for affixing postage stamps on letters, packages, etc. Will hold 100 stamps. Always ready, clean and reliable. You must have one to realize its merits. Price, 25c.; postage, 5c. AGENTS WANTED. Address Dept. A

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YOU OUGHT TO HAVE IT. The secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only 10c. **LEARNING CALCULATOR.** Dept. 11, Everett Station, Boston, Mass.

Automatic Ink, the best ever made (Faust's) any color, 1 oz., prepaid, 20c.; 6 colors, prepaid, 85c. Auto Pen and Ink Mfg. Co., Chicago.

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Learn rapid pen and brush lettering for Show Cards and Tickets. Big demand every where.

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Stock diplomas for all kinds of schools and colleges. Our specialty is furnishing diplomas filled out complete, ready for signatures. Special designs prepared on short notice. Sketches and estimates cheerfully furnished to school proprietors. Resolutions engraved. Commercial Designing. Highest grade work. Lowest prices. When in need of diplomas, correspond with us.

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THE PRACTICAL AGE will buy a lot of manuscripts from some one—maybe from you. Short stories, essays, sketches, reviews, will be among the available material. But comparatively few writers—particularly young writers—combine purposeful and earnest work with technical literary skill, true conception, and a faultless analysis of men and affairs. Herein is where we help you. Although it is difficult to get the average young writer, or for that matter, many an older one, to see his or her mistakes, the mistakes generally abound. The same mistake which caused the rejection of a Ms. last week is inserted into a new article, causing its rejection this week. This is the fruit of loose observation, inexperience, or a feverish desire to dash off masterpieces in an hour.

THE PRACTICAL AGE BUREAU of Literary Criticism can serve you in this respect. Read carefully the claims:
First. We place no Mss., except those that, after criticism, in the opinion of our editors, are available to the needs of the PRACTICAL AGE. For such Mss. we state that we will pay in cash, and await the author's acceptance or rejection of our offer.
Second. We offer combined criticism and suggestion; and, in the instance of a saleable Ms., a list of magazines most likely to accept. For these services we charge as follows:

Prose Mss. (not dialect), first 1,000 words, 50 cts.; for each additional 1,000, or fraction thereof more than 100, 25 cents. This must be one article or story.

For dialect stories and book Mss., the cost of criticism, suggestions, etc., will be made known upon examination.

In every instance the fee for criticism and suggestion must accompany each Ms.; every Ms. must be fully prepaid and accompanied by return postage and self-addressed envelope. ADDRESS,
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All goods listed below go by mail post-paid.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for crossing, card writing and all fine script work. Gross \$1.00, ¼ Gross 25c, 1 Doz. 12c.

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c, ¼ Gross 25c, 1 Doz. 10c.

Zanerian Business Pen—A smooth, durable, common sense business pen, or unshaded business writing it has never been excelled, if equaled. Gross 75c, ¼ Gross 25c, 1 Doz. 10c.

Gillett's Principality No. 1 Pen—A fine writing pen. Gross \$1.00, ¼ Gross 25c, 1 Doz. 12c.

Gillett's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ Gross 25c, 1 Doz. 10c.

Gillett's Magnum Quill E. F. No. 601 Pen—A business pen. Gross \$1.00, ¼ Gross 25c, 1 Doz. 12c.

Gillett's No. 303 E. F. Pen—Used largely for drawing purposes. Gross \$1.00, ¼ Gross 25c, 1 Doz. 12c.

Gillett's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens 15c.

Gillett's Crow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens 15c.

Soenneken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2, 2½, 3, 3½, 4, 5 and 6 single pointed and 10, 20, and 30 double pointed. 25c.

Double Holder for Soenneken Pens—Holds 2 pens at one time. 10c.

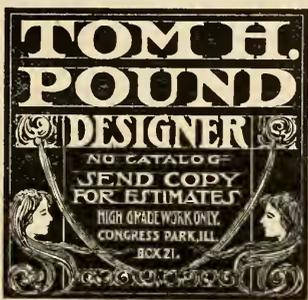
Zanerian Oblique Penholder—Hand-made, rosewood, 12 inches long, a beautiful and perfect holder. 1 holder 50c.

Fine Art Oblique Holder—Solid and fancy, hand-made, rosewood, and by far the most beautiful holder made. 1 holder sent in a small wooden box. \$1.00

Excelsior Oblique Holder—The best low priced oblique holder made. Many hundreds of gross have been sold.
1 Holder 10c.
1 Dozen 50c.
¼ Gross \$1.10
½ Gross 2 15
1 Gross 4 25

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 40c. 12 holders 65c.

We handle the best and can save you money.
Cash must accompany all orders. Prices are too low to keep accounts. Remit by money order, or stamps for small amounts
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Special Care and Attention Given to Reproductions of
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A SHORT time since we announced the fact that we had taken over the publication of **NEW RAPID SHORTHAND**. The hundreds of inquiries we have received from shorthand teachers everywhere is conclusive evidence that these teachers are not thoroughly satisfied with the results obtained from the different systems of shorthand they are using. In other words, an entirely satisfactory shorthand system has not been found. There is room for improvement.

When Mr. McKee first published the **NEW RAPID SHORTHAND** he stated that the world was demanding a system that could be **EASILY LEARNED**, would be as **LEGIBLE AS PRINT** and could be **WRITTEN RAPIDLY**. Although a suit for alleged infringement of copyright, which was later dropped, caused him to devise another system, (which also accounts for the fact that **NEW RAPID** has never been pushed), in devising the **NEW RAPID** system he was building better than he knew.

It is REMARKABLY EASY TO LEARN, is PERFECTLY LEGIBLE, and is susceptible of being WRITTEN at a very high rate of speed. 225 words per minute and over is the record of stenographers who are writing it.

This advertisement is intended to bring us letters of inquiry from every teacher of shorthand who may read it and who feels that he would like to have information that will enable him to judge somewhat of this system.

A postal, indicating that the writer is a teacher, and giving the name of the school with which he is connected, will bring two booklets describing **NEW RAPID SHORTHAND** somewhat in detail—enough to judge pretty accurately what it is and what it is not. Already several teachers have been so favorably impressed with its advantages that they have concluded to adopt it in their classes as soon as they can prepare themselves to teach it.

NEW RAPID SHORTHAND

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BALTIMORE, MD.

The BUSINESS EDUCATOR

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NEW YORK, NOV. 2, 1903.

DEAR MR. GAYLORD:

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1. The teacher who is out of a job.
2. The proprietor who is too busy to "pick 'em out" himself.
3. He who seeks an annual change like the fellow who said that he took a bath once a year whether he needed it or not.
4. The School Board that is determined to fit the square plug into the round hole, because it is the cheapest.
5. The teacher who knows his business; knows that he knows it; and knows also, that the other fellow is selfishly capitalizing his professional generosity.
6. Those proprietors who want the best teacher that can be obtained for the highest salary which they can honestly afford to pay.
7. He who writes commercial text-books for the permanent credit of some person other than himself.
8. The teacher who receives less salary than he deserves.
9. The dishonest proprietor who "buys sheep and sells deer," and the equally contemptible teacher who degenerates into a professional shirk.
10. Those who desire to avail themselves of the co-operation resultant from the wide acquaintance among commercial teachers and proprietors possessed by yourself.

My best wishes attend you, therefore, in the conscientious discharge of the responsible obligation which true service to these several types of patrons imposes upon you. That you will be faithful to your duty and true to your educational ideals, I have not the slightest doubt.

Sincerely yours,

EDGAR M. BARBER.

Mr. Barber is known throughout the profession as one of its "bright particular stars" who has moved nearer the zenith by passing from the schoolroom to a confidential position with the U. S. Appraiser at the Port of New York. If his earnest, intelligent, analytical letter impresses you favorably, send for application blanks. No charge for registration. Usual commission on accepted positions. The National Commercial Teachers' Agency helps good schools and good teachers to find each other. Address,

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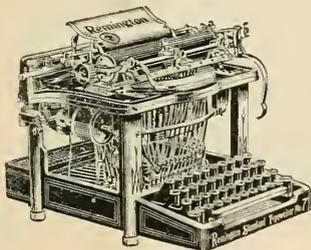
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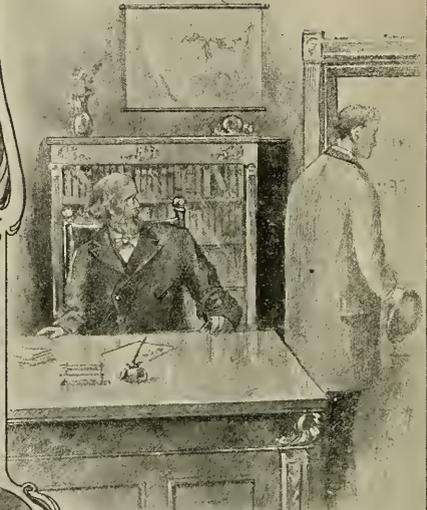


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AT THE HEAD

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If a Benn Pitman student fails to make an accurate stenographer he must look to some other source for the cause of his trouble than the system which he uses. Any one of a score of shorthand systems is as good as another, if studied for amusement; if studied for business, there is only one system—the Benn Pitman.—Arthur A. Curme, Jr., Official Court Reporter, Wayne Circuit Court, Indiana.

We teach the Benn Pitman system, a system of shorthand that is easily learned, easily read, adapted to all kinds of reporting, and written by the leading expert shorthand reporters.—*Goldley Wilmington Commercial and Shorthand College, H. S. Goley, Principal and Founder, Wilmington, Del.*

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C. P. Zaner

Engrossing Script by Mr. Horace G. Healey, editor of the Penman's Art Journal, New York City, N. Y. Many friends of Mr. Healey will be surprised as well as delighted at the unusual skill and knowledge of form evidenced in the above, as he has not been known to do this line of work.

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In all its grace, dash and delicacy, sparkling with life and motion, and fresh from the pen of four of our present day leaders—five pages of fine art—forms one of the many features of the finest book of penmanship ever offered to the public. * * * Inspiration is a book containing from one to twenty of the master efforts of the leading modern penmen and pen artists, prepared especially for the book, and representing the height of skill in conception and execution. * * * This wealth of marvelous skill and beauty is interspersed with the choicest gems of thought along penmanship lines from the brilliant and enthusiastic of the profession. The poetry of the art, the breadth of the field, its future—just what the zealous and ambitious need—inspiration that will make him a top-notch. * * * Elegantly printed and bound, it is a fine art production from the bookmaker's standpoint. Not a reproduction of old specimens, but all new ones prepared especially for the book. First edition is limited. Only 300 copies. (Half are already sold.) Each autograph copy of this edition de luxe numbered. * * * Order at once or you will be too late. There will be no more like editions. The value of such a book will double in a year's time, for it contains the touch of hand that gives personality and cannot be duplicated. Superbly beautiful beyond description. * * * Price five dollars. One dollar with order, balance after book is delivered. If you doubt it is the finest thing yet published I will send it for examination. Just your order wanted now. Book will be complete January 1st. Booklet for the asking.

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Minneapolis, Minn.

Metropolitan College.

The same work I am furnishing you for each book could not be secured for the price of the book, quality considered.—J. A. Wesco, Penman.

I enclose money order for \$5.00 in payment for an autograph copy of the book Inspiration. * * * Your book will be a jewel of rare worth. You are to be congratulated.—W. I. Staley.

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TO PENMEN



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Is the system, par excellence, that appeals to penmen, because of its inherent beauty, its graceful, flowing outlines of artistic curves that are an inspiration to every true lover of art.

Based on those longhand principles that "embody the wisdom of ages" it has ever been in the hands of penmen and novice alike, the instrument that calls forth the best that is in the artistic hand, and satisfied the highest conception in the cultured brain.

This is but one of the many reasons why Gregg Shorthand has reached its phenomenal popularity.

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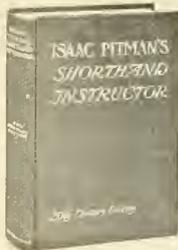
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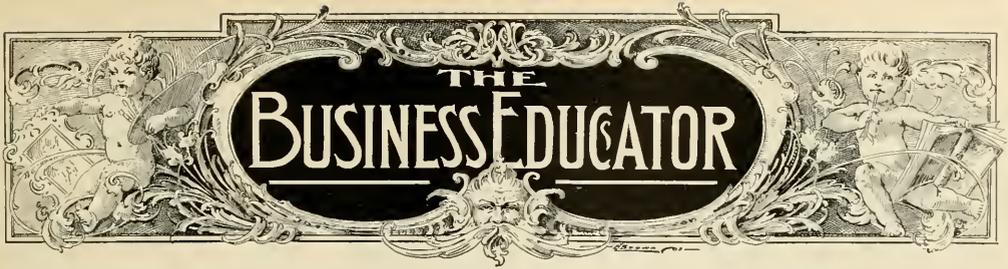
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DEVOTED TO THE INTERESTS OF BUSINESS EDUCATION AND PENMANSHIP.

VOL. IX. No. 4.

COLUMBUS, O., DECEMBER, 1903.

ONE DOLLAR A YEAR
TEN CENTS A COPY

THE BUSINESS EDUCATOR.

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C. P. ZANER, Columbus, O., - - - Editor
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E. W. BLOSER, Columbus, O., - - Business Manager

Address all communications to Zaner & Bloser, Columbus, O., except those relating to the departments, which should be sent to Mr. Gaylord.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose any papers each issue through negligence on the part of subscribers. Back Numbers cannot be supplied.

THE BUSINESS EDUCATOR is devoted to the progressive, and practical interests of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct, both pupil and teacher, and to further the interests of those engaged in the work, in private, as well as in public, institutions of business education. Your co-operation will strengthen us in our endeavor and thus help you and the cause we love and believe in. Good penmanship, aside from a good character, being the best passport to a good position, is given the space and attention it deserves.

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Considering the fact that we issue no incomplete or cheap editions; that our journal is high-grade in every particular; that progressive, practical lessons in penmanship are a distinctive feature of the magazine; that departments of interest and helpfulness to students and teachers in subjects relating to Business Education are found only in THE BUSINESS EDUCATOR, you will readily see that THE BUSINESS EDUCATOR is not only the best but the cheapest, when quality, character, and quantity are considered.

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Much for Little.

MESSES. ZANER & BLOSER, Columbus, Ohio.

DEAR FRIENDS: Under separate cover I am sending you the script for my page of work for the November issue of THE BUSINESS EDUCATOR. I hope this will arrive in good time and that you will be pleased with the work. Every time I see a copy of your paper, I cannot help but think what an immense amount of labor it takes to produce one issue of such a journal. The young people of to-day certainly have the advantage of securing a great many good things in this line with but very little expense.

Wishing you success, I remain,
Your friend,
E. C. MILLS.

Rochester, N. Y., Sept. 29, 1903.

The above communication suggests two lines of thought. The first is that few people have any idea of "the immense amount of labor" and capital that it takes to produce a journal like THE BUSINESS EDUCATOR. Labor and money do not cover it all. The word *experience* expresses another element, which, perhaps more than any other, goes to make up a successful journal. This experience is the result of years of thought and effort. Therefore, it takes much experience, much labor, and much money to publish an up-to-date journal. Viewed in this light, the dollar which the subscriber pays seems much smaller than it usually does when he is about to part with it.

The other thought suggested was the fact that "the young people of to-day certainly have the advantage of securing a great many good things in this line with but very little expense." This is certainly true. For but one dollar, or even less in clubs, the young person secures the most practical penmanship in the world in abundance, with the most critical and scientific instruction, together with articles along the line of business education that are well-nigh invaluable. Moreover, the subscriber is kept in touch with the doings of his profession, and is also informed along the line of supply and demand as concerns his products of penmanship and teaching.

A journal like THE BUSINESS EDUCATOR is, in a large measure, the month-piece of its profession, mirroring, as it does, the forces most active

therein, being shaped by its publishers from a mass of material collected from every nook and corner of the country, from brainy and skillful people, some of whom are old in experience, while others are young in enthusiasm.

Yes, it takes much experience, much labor, and much money to produce even a single number of THE BUSINESS EDUCATOR, but there is a compensation, not measured alone by the dollar, which comes to the ones producing it. There is a satisfaction which comes with such a product which no money can pay for, and for which none is asked.

But, we must confess, the following which came just after the above was written, makes the editor smile, not alone because our work is approved and appreciated, but because it contained the "wherewith" which makes for fat (but not fast) living, as well as for progress.

Enclosed find a list of ten names for the best penmanship paper in the world—THE BUSINESS EDUCATOR—together with New York draft to cover price of subscriptions.

The October number just came, and I want to congratulate you on its make-up. The articles are timely and practical, the lessons, interesting and up-to-date, the cover, reasonable, and the typographical appearance, beautiful. The idea of running the same cut in various sizes for the different headings is a novel conception and is well worked up. These little things all help to keep the magazine in the front class and are well worth the trouble and expense.

E. D. PENNELL,
Alma Commercial College, Alma, Mich.

Thank You

We hereby acknowledge the receipt of the many valuable suggestions, courteous criticisms, and sincere commendations concerning the character of and contributions in THE BUSINESS EDUCATOR. Each and all have been and are still being considered seriously by the editors, with the view of acting upon and adopting as many of them as possible.

We feel better acquainted with you, and assure you that our aim shall be for the best possible in penmanship and business education.

But let us hear from you as often as you have a suggestion of criticism, and thereby keep us in touch with your needs and your ideals.

You have far more to do with the making of a high grade journal than is generally believed. Your co-operation is therefore desired.

Again we thank you for your interest in our work and welfare.

What is a Penman's Home without the Business Educator?



Associate-Editor's

Page

The Report of the Committee of Nine

On another page we present the last report of the Chairman of the Committee of Nine, appointed in 1901 to draw up a model course of study for commercial work in our public schools. It should be understood that this outline is merely a tentative one, submitted as much, perhaps, to draw criticism as to offer suggestions. It is distinctly stated that the resultant course of study now presented does not meet the ideas of any single member of the Committee. We may therefore be pardoned for suggesting some possible changes and the reasons therefor.

English is fundamental to any course of study in the high school—indeed, in what kind of school is it not a foundational subject? It should have not less than four periods each week during the four years, beginning with at least a half year of thorough review on grammar, and following with extended work in composition and the critical study of English Literature, not the History of English Literature. There is altogether too much study *about* good literature as it is, instead of the study of the literature itself. It is not clear why the subject should be allowed but three periods in the second year and the first half of the third, and permitted to drop out entirely in the second half of the third year, unless it be to give the pupil a chance to gather strength for the full task of five periods each week in the fifth year.

Bookkeeping is applied mathematics, and, since practically all of the work in this subject is given before Advanced Commercial Arithmetic is taken up, in the last half of the fourth year, there is, according to the Outline, but a half year of commercial arithmetic on which to base the practical mathematics of what is at least a *long* course in the study of accounts and business papers. We should have arithmetic to extend throughout the second year, though four periods would probably be sufficient.

The arrangement of history is admirable.

The modern languages and the natural sciences might well have been made elective, in order to provide a somewhat more elastic course, where, if desired, more attention might be given to such subjects as penmanship, spelling, and typewriting. Every practical teacher of the commercial branches in the high school knows that it is impossible to give a business appearance to the writing of the average school boy in one year of two or three periods weekly. There should be at least two periods for each of the first two years, and one period for each of the last two years.

The writer fancies he has been able to teach business penmanship with some small degree of success, yet his pupils are given two periods each week for two years and one period for three years. It is not too much, even though Mr. C. E. Doner, an expert, is now in charge of the classes.

The arrangement for bookkeeping and business practice seems inexplicable, but the Committee, or those responsible for this plan, thought it well to place bookkeeping early in the course in order to induce pupils to enter the high school, and so as to provide those who might be compelled to drop out in the first or second year, with something that they might be able to use. We believe the plan a faulty one. To offer a little bookkeeping and typewriting in the earlier years, as laid down in this Outline, is to offer a strong inducement to pupils to drop out of the high school at the end of the second year, and go to a private commercial school to complete their course.

Now, the private schools are doing a splendid work, and we are too thoroughly in sympathy with their mission to cavil at anything that will strengthen and popularize their vocation among the people, either professionally or financially, but it is the business of public school officials so to arrange their courses that the training obtained shall be effective and that, so far as possible, pupils shall be induced to remain to complete the courses as outlined. The high school commercial course that does not fit its competent pupils for office work, without an intermediate finishing course at a private commercial school, might better re-arrange its course or drop it.

It is an excellent plan to place shorthand and typewriting in the last two years of the course—these strictly technical subjects should all be reserved, so far as possible, for the last two years of the course—but any practical teacher knows that it is not possible to give a thorough preparation, to high school pupils, in both shorthand and typewriting (if any Pitmanic system of shorthand be used) in two school years, using five periods each week. Think of it! Not making any allowance for the loss occasioned by holidays, examinations, visiting days, conventions or institutes, preparations for commencement week, and the other interruptions that seem inevitable to public school work, the Committee's Outline allows eighty weeks, four hundred periods (never more than forty-five minutes long), about three hundred actual hours (fully ten per cent. should be deducted for the hindrances already noted), from seventy-five to one hundred school days of the kind that private commercial schools give to their students, not taking into consideration the great amount of extra work done by private school students out of regular hours. What would our friends of the public schools and colleges say of the private commercial school proprietor that advertised to give a complete course—a *broad* course—in shorthand and typewriting in from four to five months? It is absurd.

Each of these subjects should have as much time as the Committee has granted to both of them.

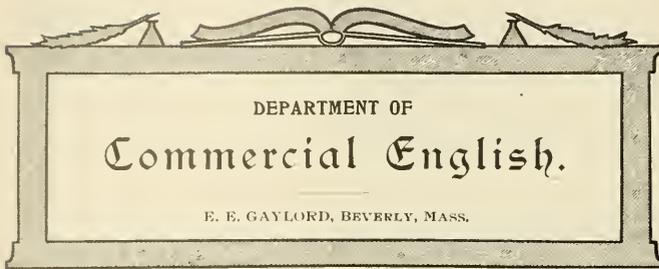
Space fails us to take up in detail all of the things that we should like to criticize, but why should a commercial pupil be compelled to take mechanical drawing? Why should he be compelled to take Geometry, either plane or solid? We have today among the brightest pupils in our senior class, those who would have been dropped from the course if their staying in it had depended on their passing in geometry. As William Hawley Smith puts it, "They were born short" on that subject.

And when will the carpenters of courses in "commerce," for children, quit inserting such pompous titles as Finance, Accounting, Organization, and Auditing; Study of Trade Journals, etc.? There is not one in a hundred of those who frame such courses that ever taught or practiced these subjects or that has even a glimmer of a clear-cut, definite idea how to go about the preparation of material for such instruction. It is worse than foolish. It is a waste of time that is more precious than rubies.

We trust that teachers everywhere will take so earnest an interest in this matter that they will comply with the request of Chairman Springer, and write to him their comments on the course as outlined; for, when this report is finally submitted in finished form, it will bob up to confront many a dismayed teacher, whose superintendent or principal, though knowing little or nothing about the matter, will calmly point to the authority with which the Outline is backed up. The Committee wants your advice and criticism. Send it now.

The Cincinnati Meeting The programs already issued for the holiday convention of the National Commercial Teachers' Federation indicate one of the best conventions ever held by this large and influential organization. The host, Mr. C. M. Bartlett, will so far surpass all former records of hospitality that the next candidate for the privilege of entertaining the Federation may well think twice before framing his invitation speech. Complimentary entertainments, with music, dancing, and refreshments, thrown in; and complimentary theatre parties, with the whole first floor reserved, are features that come in a convention-goer's experience only about once in a lifetime, that is one feature which every one who goes to Cincinnati may enjoy.

Look at the views of the spacious and beautiful new rooms in which the convention is to meet, read the attractive program that has been prepared; think of the incomparable arrangements that have been made for social pleasure; reflect on the professional advantage to be derived from contact with the leaders in the profession, who will be there; consider the financial advantages that may accrue to you through acquaintances formed and impressions made while attending this meeting; bear in mind the advantage of travel, and—plan to be there!!



Class Exercises in the Discriminative Use of Words

For this work students ought to consult a good unabridged dictionary or a reliable handbook of synonyms. We know of none better than "Crabbe's English Synonyms," published by the American Book Company. The copy we use, was bought for one dollar, nearly fifteen years ago. Perhaps it can be had for less now. At any rate, a copy of it should be in every school where English is taught, and, if much writing is done, it should be given a companion in "Roget's Thesaurus of English Words and Phrases," published by T. Y. Crowell & Co., New York, and sold, we believe, at \$1.50. It is a veritable gold mine for every one who has to write.

Ask your students to fill the blanks in the following sentences with the correct form of one of the indicated words. To save time, let them write only the number of the sentence and the word they would insert. In class they may read the sentences from THE EDUCATOR, if they are readers of it, and insert orally the words that they have written on their paper. Afterward, the teacher may take up student's papers and, if he desires, compare the written with the printed numbers, observing how faithfully the student has done his work.

Resource, Recourse

1. In trouble some men have.....to drink; some, to prayer.
2. The pupil in trouble finds his teacher his natural.....
3. His grit was his only.....
4. He turned to his faithful pen as his last....., and his skill brought him bread.

Stimulant, Stimulus.

5. Whiskey is a.....; ambition, a.....
6. Poverty is a.....to many who would be otherwise indolent.
7. A run, a cold plunge, and a rub-down operate as a.....

Accept, Except.

8. I cannot.....your present.
9. ".....these abide in the ship, ye cannot be saved."

Bound, Determined, Certain.

11. When an honorable man gives his word, he feels.....to keep his promise.

12. I have followed the right principle, and I am.....to get the correct result.

13. You said I might go, and I am.....to do so.

14. I signed the contract, and so I am.....to carry out its provisions.

15. I am.....to reach the top of the ladder of success.

Captivate, Capture.

16. It is expected that Mary Anderson will.....everybody with her readings this season.

17. Aguinaldo was.....by a ruse.

18. Many a Union soldier was.....by Southern women and then.....by Southern men.

19. Madame De Stael.....every-one with her inimitable intellectual graces.

Requisites, Requirements.

20. While the politicians of Philadelphia make fealty to the party one of the.....to be met by a candidate for the position of city auditor, the position is such that a thorough knowledge of accounts is an indispensable.....

21. One of the.....of the Navy Department and one of the.....for the commander of a battleship is some familiarity with international law.

22. Ability to read Spanish was one of the employer's.....but the young man found that it was not a.....in order to hold the position.

23. What is demanded by the employer is a.....; what is required because of the nature of the work, in a position is a.....

24.are indispensable;may or may not be necessary.

25. A.....may be unrelated to the subject of it; a.....is always intimately connected with its subject matter.

Solicitude, Solicitation.

26. Few of us realize how often President Roosevelt has to refuse the.....of impudent beggars.

27. At the earnest.....of his mother, the boy began to lay carefully sound foundation stones on which to build his character.

28. God's.....for His children ought to arouse their love and devotion.

29. A nation yearned with tender.....over the death-bed of President McKinley.

Statue, Stature, Statute.

30. A written law is a.....; a marble figure, a.....; a man's height, his.....

31. We saw the.....of General Sherman in Washington.

32. King Saul's.....was so great that he stood head and shoulders above the other people.

33. When common law is embodied in an act of a legislative body, it becomes.....law, and is spoken of as a.....

34. If the.....of Benjamin Franklin in Park Row, New York, is of life size, "Poor Richard" must have been a man of unusual.....

Capacity, Ability.

35. Not every man who has great.....has great.....

36.is the power to take in;....., the power to do.

37. Some men would never become scholarly, even though sent to school for a lifetime, because they have no.....; others, with whom Nature has been prodigal, never acquire....., notwithstanding their evident....., because they are too lazy to apply themselves.

38. President Roosevelt's.....for various kinds of knowledge is equalled only by his.....to use it at the right time.

Convince, Convict.

39. We.....a man when we make him understand; we.....him when we prove him guilty of an offence.

40. The evidence.....the jury, and the jury.....the prisoner.

41.implies guilt;does not.

Convoked, Convened.

42. Congress was.....by the President November 9th, and it.....on that day.

43. Since their Chairman.....the meeting, it might have been called a.....; but since the members.....it might also have been called a.....

44.means to call together;....., to come together. Properly used, convoke is transitive; convene, intransitive.

Discover, Disclose.

45. We.....that which existed before, but which was unknown. We.....that which was concealed.

46. The thief.....the name of his confederate to the officers.

47. Gold was.....in the Transvaal, and the news was soon.....to the world.

Infer, Imply.

48. The reader or the hearer.....; the writer or the speaker.....

49. Your assertion.....dishonesty on my part.

50. Be careful not to draw unfair.....from the sayings or doings of others.

The following sentences can be justified, no matter with which word they may be used. Ask your pupils to invent conditions to justify the correctness of the sentences, using first one word, then the other:

1. They looked at the *ballot-ballet*.

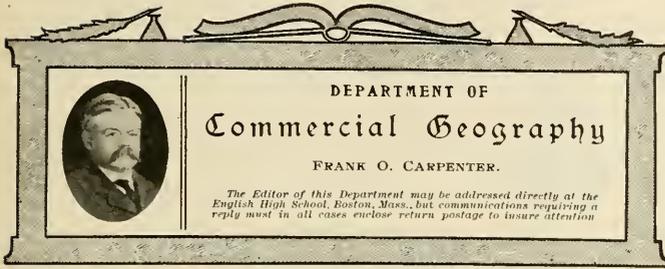
2. He lost the *ballot-ballad*.

3. They found the sunken *boy-buoy*.

4. Did you find the *bran-brand* on the horse?

5. We brought her a *carol-coral* for a present.

6. It was plain to see that there was great *diffidence-deterrence* among them.



Maps, Charts, Etc.

The first need in the teaching of the science of Commerce and Industry is a collection of specimens as described in the November number of THE BUSINESS EDUCATOR. Next, however, comes the need of maps and charts of various kinds, because just as soon as the pupil has studied some commercial staple, its production, manufacture and distribution—or rather at the same time, he should see upon the map where the staple is produced, where it is manufactured, and by what routes by sea and land it is carried to the distant consumer.

In this way he gets the picture in his mind of the subject, from beginning to end, and when he takes up, later in the year, the subject of Commercial Geography, he is able to understand the great struggle which the nations of the world make for the control of the world's markets, or for the carrying trade on the seas.

The aids properly classified under the title "maps" are of five kinds:

1. Maps, as usually understood, of large size, as wall maps, or in sheets for class use.
2. Outline maps for recitation and examination.
3. Atlases and geography books with their small maps for individual use.
4. Charts and diagrams to show productions, movements of trade, transportation, routes, etc.
5. Globes and relief maps.

1. MAPS

For pupils in the United States two wall maps are absolutely necessary and they should be as large as can be obtained.

First—A map of the world on one sheet. This should be preferably a map on the Mercator projection. There is a new map published by the J. L. Hammett, Co., made on what is called the "equivalent" projection, which is superior to the Mercator in many respects.

The second map necessary is one of the United States, also as large as possible. This want can be easily supplied, because the United States government issues a map of the country and its colonial possessions, which for size, accuracy of information, and completeness surpasses any other general map of the United States issued by any map publisher. It is about six feet high by eight feet wide, mounted on cloth with wooden

rollers. It shows the various details of the states and territories, the national parks, reservations, etc. It is worth many dollars, but only costs eighty cents by mail. It can be obtained for any school or individual by sending the eighty cents by money order or in cash (no stamps) to the Secretary of the Interior, Washington, D. C., and asking for the wall map of the United States, drawn by Harry King, Engineer, dated 1895. Ask for the last edition.

The editor cannot emphasize too strongly his opinion that schools should at once obtain this map, before the edition shall become entirely exhausted.

After these two maps, which must be used for satisfactory work, the schools should get wall maps of the continental divisions, as, North America, South America, Europe, Asia, Africa, etc.

The wall maps at present on the market are: The Excelsior Maps issued by J. L. Hammett Supply Co., which are very good; Johnston's ordinary wall maps and the imperial size,—these maps are also issued in outline form; Stanford's wall maps; Rand-McNally series. Prices of these maps range from \$2.50 to \$5.00.

The Navy and War Department maps and charts are next in value and importance, and, like all other scientific work of the United States government, are splendidly done. They give the harbors and coasts, not only of the United States, but of the world. They can be bought for small sums from the Hydrographic Office of the Navy Department. They are printed on stout paper, which could be mounted on cloth, and many are large enough for wall maps.

NOTE—As wall maps unmounted are easily injured, it is advised that they be first backed with cloth and then mounted on ordinary window shade rollers which can be fastened at the top of the blackboards, one above another, and rolled up when not in use and so kept free from dust and injury.

2. OUTLINE MAPS

Outline wall maps of the world and of the United States are of great value. They should be outlined in white on a black surface and this surface should be such that it can be drawn on with chalk and easily erased.

There is no way of testing the pupil's knowledge of areas and localities of production and manufacture

so quickly or surely as to send him to the board to draw upon the outline map the great wheat fields, the cotton states, the great trade routes, etc.

D. C. Heath & Co. issues a large wall map of the United States drawn on manila paper, which is of exceptional value, and most of the map publishers issue outline maps, wall size, and in smaller size for individual use. There are three kinds of small outline or development maps: The McKinley maps, the Morse Co. maps and the D. C. Heath & Co. maps, all quite good.

If a blackboard can be spared the outline of the United States or the world could be drawn on it with white paint, and is then ready for use at any time.

The outline maps should be used as follows: Each pupil should be given an outline map of the world and of the United States.

As he studies the production of the great commercial staples, as wheat, he should shade up on the map of the world the countries where wheat is produced and used, indicate the great wheat shipping ports, inland and on the sea coast, and the trade routes by land and water by which wheat is transported.

On the map of the United States the boy should shade the regions or states which produce the largest quantity of wheat, in both the spring and winter varieties. In the same way the other cereals should be shown.

As a guide and copy the teacher should have wall maps colored to show areas of wheat production, etc. These must be colored by the teacher himself, for there are no satisfactory wall maps on the market which show areas of production, etc., from which the pupil can copy on his own smaller outline blanks.

If a boy can go to the board and draw the areas of wheat or corn or cotton he knows his lesson, and later when he takes up commercial geography in its comparative view of the nations and their productions, these staples are to him real things with which he is familiar.

3. ATLASES, ETC.

Each school should have, if possible, a good atlas. These are rather expensive, and the grammar school geographies can be used in place of them in many cases. There are few commercial atlases of any value. Bartholomew's Commercial Atlas, published by MacMillan & Co., is the best issued in English. Scobell's Handel's atlas, 1902, is complete, and of great value to all who can read German. Every teacher of commercial geography should get the book (\$2.00), because there is a large amount of information shown in a most vivid way, which can easily be copied upon the pupils' outline map.

There is a method of making commercial maps when the outline maps can not be conveniently obtained. The editor used it last year with good results. It is as follows:

In large cities, it is possible to obtain at the railroad offices or at the hotels enough railroad folders to

supply a class. These folders will give a map of the United States of considerable size, sometimes 18x34 inches, which is correct usually in its detail except for the great black line indicating the route of the particular road that issues the folder.

When these folders can be obtained the pupil should be directed to draw upon the map in pencil or ink the main trunk lines of railroads crossing the United States from East to West, and from North to South, and to shade the areas of wheat or cotton or coal, etc. Each live teacher will find other profitable ways of using these folders.

So far as possible a complete series of these railroad folders should be kept on file.

As has been said a series of wall maps of large size which were suitably colored to show areas of cereals, cotton, etc., would be of great value, but there are none to be had so far as the editor has been able to find.

The teacher may, however, get some maps of considerable size of the United States, such as those sent by Mr. Eustis, General Agent of the Burlington R. R., for ten or fifteen cents, and can color the maps for themselves.

This exercise will also result in a more accurate and vivid knowledge to the teacher himself as to the limits of the areas of wheat, cotton, etc. There should be several of these. One for foods, wheat, corn, oats, etc., and the great cattle ranges.

One for textiles, the cotton states, and the great sheep grazing states.

One for coal, iron and petroleum.

One for building materials, showing the forest areas and localities where building stone is quarried.

One for the metals, gold, silver, copper, lead, tin, nickel, etc.

One showing the trunk lines of railways East and West, and North and South, with the canals and navigable rivers, and the chief commercial ports of the United States. Stencil maps are of value. Large sizes are not at present on the market but will be soon, as some are now under consideration.

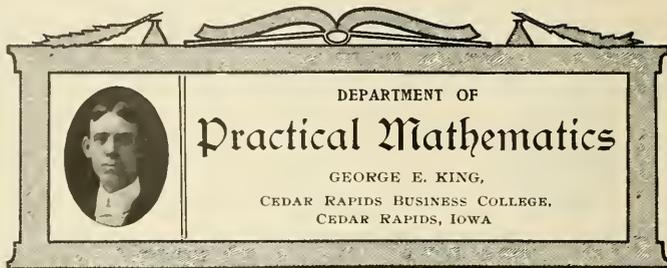
Teachers can, for the present, have home-made ones. Take large sheets of heavy manila paper, or light pasteboard, draw the outlines of the region desired, and then cut out the outlines by double lines a quarter of an inch wide, leaving cross bars every few inches. This stencil placed against the blackboard and gently tapped over the open spaces with a blackboard eraser loaded with chalk will leave on the blackboard an outline that will be plain enough to show across the room, or could in a few minutes be drawn over.

Any teacher interested in these stencils may send their names and addresses to the editor, who will keep them on file and inform them when the projected stencils are ready for sale.

4. CHARTS, DIAGRAMS, ETC.

Another method of great value in training the pupil's mind to understand the operations of commerce are the diagrams that show comparative views of imports, productions,

(Continued on page 42.)



Fractions

If the proper drill has been given in the fundamental operations, and especially in division, the subject of fractions, although it is usually considered difficult, will be easily mastered.

The terms of a fraction are the numerator and denominator. As compared with the terms in division, the numerator of a fraction corresponds to the dividend, and the denominator corresponds to the divisor. The denominator of a fraction is always an abstract number, and shows the number of parts into which the unit or quantity is divided. The numerator of a fraction shows the number of parts taken.

To illustrate: Take three-fourths of an apple. The denominator four, which is placed below a horizontal line, shows that the unit or apple is divided into four equal parts; and the numerator three, which is placed above the denominator, shows that we have taken three of the four parts. Although the denominator of a fraction indicates in an abstract way simply the number of parts into which the unit is divided, yet, it is the denominator of the fraction which gives us the "key note" to the value of the parts taken, as indicated by the numerator. In fact, the word "denominate" meaning to name, indicates that the denominator *names* the parts taken, just as the word "lemons" indicates the value of the three in the expression three lemons, so the denominator in the fraction, three-fourths gives the idea of the value of the three fractional units, or parts taken, as is indicated by the numerator of the fraction. If an apple is divided into three equal parts, one of the parts is equal to one-third; two of the parts are equal to two-thirds. If into four equal parts, one of the parts is equal to one-fourth. Now show that the fewer the parts into which a unit is divided, the larger will be each part.

Take an apple. If divided into two parts, each part will be larger than it would be if the apple were divided into four equal parts. This can clearly be shown by drawing a line upon the blackboard and separating it into two equal parts, and then, beneath it, place another line of the same length and separate it into four equal parts. Then, by comparison, show that it takes two-fourths to make one-half, or that one-fourth of the line is only half as long as one-

half of the line, and thus arises the general principle that, increasing the denominator of a fraction decreases the value of the fraction, because it increases the number of parts into which the unit or quantity is divided, thereby diminishing the size of the parts; but, since this increase of the denominator of a fraction is usually accomplished by multiplication, and not merely by miscellaneous additions to the denominator, it is better to say that multiplying the denominator of a fraction by any number divides the value of the fraction by that number.

PRINCIPLES GOVERNING FRACTIONS.

At this time I should introduce the six principles in fractions as follows:

1. Multiplying the numerator of a fraction by any number multiplies the value of the fraction by that number.
2. Multiplying the denominator of a fraction by any number divides the value of the fraction by that number.
3. Multiplying both numerator and denominator of a fraction by the same number does not change the value of the fraction.
4. Dividing the numerator of a fraction by any number divides the value of the fraction by that number.
5. Dividing the denominator of a fraction by any number multiplies the value of the fraction by that number.
6. Dividing both numerator and denominator of a fraction by the same number does not change the value of the fraction.

CLASS TESTS.

It has been my experience that, at least nine out of ten pupils who come to us from the high schools, and even from the colleges, do not fully understand these six principles. I think, however, that this is not the fault of the pupils themselves, but rather of the teachers, and in some instances, of the text-books used. Ask the members of the class, as a test, this question: Multiplying the numerator of a fraction by any number produces what effect upon the value of the fraction? I think you will find that the majority of the pupils will say that it increases the value of the fraction. Or, ask them this question: Multiplying the denominator of a fraction by any number produces what effect upon the value of the fraction? I think you will find that the majority of the class will say that it decreases the value of the fraction. Now this is not always true. The

reverse is true sometimes. Their answers would be correct if the multiplier were greater than one.

To illustrate: Take the fraction $\frac{25}{6}$ and multiply the numerator 6 by the number $\frac{1}{3}$ and it will give you for the result, $\frac{25}{2}$. In this instance, you notice that, instead of increasing the value of the fraction, we have decreased its value. Again, take the same fraction, $\frac{25}{6}$, and multiply the denominator by $\frac{1}{3}$, giving you, for a new fraction, $\frac{25}{2}$, and here again, instead of decreasing the value of the fraction, we have increased its value. But we have divided the value of the fraction by $\frac{1}{3}$. You will note that in the six principles, as I have stated them, I have not used the words "increase" or "decrease," but instead have used "multiplying" and "dividing."

TEACH LOGICALLY, NOT MECHANICALLY.

In taking up these fundamental operations of Addition, Subtraction, Multiplication, and Division of fractions, give special reasons for the way in which the operations are performed. In Addition, the question may arise, Why should fractions be reduced to a common denominator? The answer is simply this, that we cannot add unlike numbers, and the denominator gives us the names, as it were, of the parts, and we can no more add $\frac{1}{2}$ and $\frac{1}{3}$ by simply adding the numerators 3 and 4 and calling the result 7 than we could add 3 apples to 4 oranges and call the result 7. Therefore, as a preliminary to the subject of Addition and Subtraction of Fractions, give special drill in finding the Least Common Multiple of two or more numbers. If the student understands how to find the Least Common Multiple of two or more numbers, he will not experience any difficulty in finding the Least Common Denominator of two or more fractions.

In subtraction of fractions, the fractions must be reduced to a common denominator for the reason that we can not subtract unlike numbers, and therefore the fractions must be reduced to the same name or denomination, and the difference between the numerators will be placed over this common denominator.

THE "WHY" OF MULTIPLICATION OF FRACTIONS.

Multiplication of fractions is very simple, and it does not require very much time to teach a pupil how to multiply one fraction by another. To multiply $\frac{2}{3}$ by $\frac{1}{2}$, we may say multiply the numerators together for a new numerator and the denominators together for a new denominator; but the question may arise in the mind of some inquisitive pupil, why multiplying the numerators together for a new numerator and the denominators for a new denominator will multiply one fraction by another. I think that if the required amount

of drill has been given on the six principles in fractions, the answer to this question can be quite easily explained as follows: Take the problem given, $\frac{2}{3}$ to be multiplied by $\frac{1}{2}$. First multiply $\frac{2}{3}$ by the unit 1, giving us for a result $\frac{2}{3}$. Now instead of multiplying directly by $\frac{1}{2}$, suppose for the sake of illustration, we multiply $\frac{2}{3}$ by $\frac{1}{3}$. Since our multiplier here is $\frac{1}{3}$ of a unit, the product obtained will, therefore, be $\frac{1}{3}$ of the product obtained when we multiply $\frac{2}{3}$ by 1, or it will simply be the $\frac{2}{3}$ divided by 3. We have found, according to principle number two, that multiplying the denominator of a fraction by any number divides the value of the fraction by that number, and therefore if we multiply the denominator 3, by 3, giving us for a new result $\frac{2}{9}$, we have divided the fraction by 3; or according to principle number four, that dividing the numerator of a fraction by any number divides the value of the fraction by that number, we may divide the numerator of the fraction $\frac{2}{3}$ by the 3 in the fraction $\frac{2}{3}$ which will give us for our result the numerator 1 and denominator 4, or $\frac{1}{4}$. Now, since our multiplier is not $\frac{1}{2}$, but is $\frac{1}{3}$, which is just twice the $\frac{1}{2}$, the product will be twice the product obtained when we multiply by $\frac{1}{2}$. And now to multiply a fraction by any number, we may, according to principle number one, either multiply the numerator of the fraction, or according to principle number five, divide the denominator of the fraction, giving us for the result two times the $\frac{1}{4}$, (the result obtained when we multiplied $\frac{2}{3}$ by $\frac{1}{3}$) or $\frac{1}{2}$, which reduced to lower terms equals $\frac{1}{2}$. By the same process of reasoning, it can easily be shown why it is that in division of fractions we invert the divisor and proceed as in multiplication of fractions.

SOME HARD PROBLEMS REASONED OUT.

If A can do a piece of work in $\frac{1}{2}$ of a day, and B can do the same piece of work in $\frac{1}{3}$ of a day, how long would it take A and B working together to do the work?

Although this appears at first to be a very easy problem, and in fact, it is an easy problem, if approached from the right direction, yet to a great many it is quite a difficult problem. In explaining this and similar problems, we should reason to unity and from unity to the required result. Since, in this problem, the question is: How long will it take both to do the work, working together? Let us assume, as a starting point, that these men work for one day, and that we ask this question: If A can do a piece of work in $\frac{1}{2}$ of a day, or, let us suppose that he can husk one row of corn in $\frac{1}{2}$ of a day, how many rows can he husk in one day? The answer is, that he can husk as many rows of corn in one day, as $\frac{1}{2}$ is contained times in one, or four rows in one day.

If B can husk a row of corn in $\frac{1}{3}$ of a day, he can husk as many rows in one day as $\frac{1}{3}$ is contained times in one, or three rows; hence B can husk three rows of corn in one day. Now if A can husk four rows of corn in one day and B can husk three rows of corn in one day, both together can husk the sum of four rows and three rows of corn in one day, or seven rows. If A and B, working together, can husk seven rows of corn in one day, it will take them as many days to husk one row of corn as seven rows is contained times in one row, or $\frac{1}{7}$ of a day.

Also take the following problem: A can do a piece of work in five days, and B can do the same piece of work in four days, how long will it take both of them, working together, to do the piece of work? Here again, let us find out how much of the work each can do in one day, the same as in the preceding problem. Now, suppose for the sake of illustration, we assume that this piece of work is digging a row of potatoes. If A can dig one row of potatoes in five days, in one day he can dig as many rows of potatoes as five is contained in one or $\frac{1}{5}$ of a row in one day. If B can dig a row of potatoes in four days, in one day he can dig as many rows as four is contained in one, or $\frac{1}{4}$ of a row in one day. Now if A can dig $\frac{1}{5}$ of a row in one day and B can dig $\frac{1}{4}$ of a row in one day, both together can dig the sum of $\frac{1}{5}$ of a row and $\frac{1}{4}$ of a row or $\frac{9}{20}$ of a row in one day. If both together can dig $\frac{9}{20}$ of a row in one day it will take them as many days to dig one row as $\frac{9}{20}$ is contained times in one, or $\frac{20}{9}$ days.

MISCELLANEOUS PROBLEMS FOR CLASS DRILL.

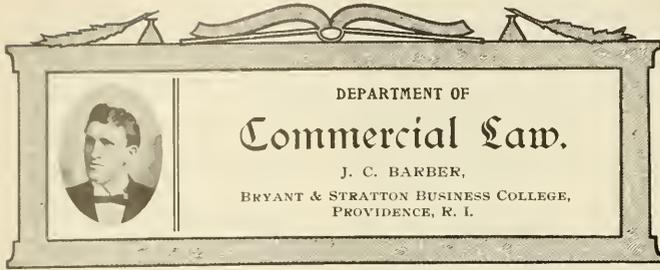
If A can do a piece of work in $\frac{1}{2}$ of a day, B can do the same piece of work in $\frac{1}{3}$ of a day, and A, B, and C can do the work in $\frac{1}{6}$ of a day, how long will it take C, working alone, to do the work? How long will it take A and C, working together, to do it? How long will it take B and C to do it?

If A can do a certain piece of work in $\frac{1}{2}$ of a day and B can do the same piece of work in 1 $\frac{1}{2}$ days, how long will it take both, working together, to do two such pieces of work?

If A, B, and C can do a certain piece of work in $\frac{1}{2}$ of a day, and A and B, working together, can do the work in $\frac{1}{3}$ of a day, how long will it take C, working alone, to do the work?

A can do a certain piece of work in three days, B can do the same piece in four days, and C can do the same piece of work in six days; how long would it take A, B, and C working together, to do the work? How long would it take A and C working together to do the work? How long will it take B and C working together? And how long would it take A and B to do the work?

Is your name written there? Where? On the books of the B. E.? If not, beware! Get it there.



Mistake.

One or both of the parties intending to enter into a contract, may be mistaken as to the law or as to some fact concerning the agreement.

MISTAKE OF LAW.

In general, it is no excuse for one that he did not know enough about the law of his own State to understand the legal consequences of his agreement. Where one has paid money, acting under the false impression that he could be compelled by law to do so, he cannot, generally, recover what he has paid. But where one party, who is familiar with the law, gives another, who is illiterate and ignorant, a false impression as to the legal effect of his agreement and, as a result, the second party acts under a mistake of law, a court of equity would be likely to set aside the contract. Although a mistake in the use of technical terms employed in drawing up such formal instruments as deeds, etc., is a mistake of law, yet courts of equity usually reform such instruments to conform to the intention of the parties. Where a deed reads, "to B and his bodily heirs," when the intention is to convey an estate in fee simple, it will generally be reformed to read, "to B and his heirs," so as to give the legal effect which the parties intended. Some courts refuse to grant relief where "the words are written as the parties intended they should be written or supposed they were written, no matter how much the parties may be mistaken in the meaning of those words." A mistake as to ownership is considered a mistake of fact, notwithstanding that the fact of ownership must be determined by law. A mistake in regard to the law of a foreign State is also regarded as a mistake of fact. In this respect the different states of the union are foreign to one another.

MISTAKE OF FACT.

When there is a mistake as to facts concerning an agreement, *where the mistake has any effect at all*, it will render the contract void.

A Mistake as to the Character of the Agreement may make the contract void, if the mistake is caused by another, and the mistaken party can show that he was not negligent. A, who is illiterate and cannot read for himself, is led to indorse a bill of exchange, by B's telling him that he is signing a guaranty. Can a third person who is a bona fide purchaser of

the bill, hold A as indorser? In such a case the jury found that, under the circumstances, A was not guilty of negligence, and the court decided that the indorsement was void on the ground that "A's mind did not accompany his signature." It is no defense against the bill in the hands of a bona fide purchaser, fraud or misrepresentation. A must show that he acted under a mistake and under such circumstances that the writing over his signature is not his contract. In order to do so he must show that he was not negligent. The above illustration is drawn from a leading English case, but the principle involved seems to be supported by a majority of our courts. Where one who is able to read, signs a contract without reading it, relying on the false representation of another, he can avoid it only on the ground of fraud. Such a defense is available only between the immediate parties to the contract. In the absence of fraud, it is no defense against any one, that the party signing did not know what the contract contained, or that he did not take the pains to ascertain the legal effect of its contents.

A Mistake as to the Person with Whom the Deal is Made usually renders the contract void. Of course this would be the case only where one had undertaken to deal with some definite party, and it does not apply where offers are made to the public generally. Where A had sold out his business to B, and C, not knowing that the business had changed hands, sent A an order for goods, which order B filled, not notifying C of the change, it was held that B could not recover the price of the goods. A had bought ice from B, and becoming dissatisfied had stopped taking ice of him, and contracted with C for ice. C afterward sold out to B who from that time on supplied A with ice, A supposing that he was dealing with C. B was not allowed to recover the price of the ice. At the trial it was said "A person has a right to select and determine with whom he will contract and cannot have another person thrust upon him without his consent."

Mistake as to the Existence of the Subject Matter. Where, unknown to the parties, the subject matter of the contract is not in existence at the time of making the agreement, the contract is void on the ground of mistake. A contracts with B for the sale of a certain horse. Unknown to the parties the horse is dead at the mo-

ment of making the agreement. There is no contract. Where one agrees to sell goods which, at the time of the agreement, but unknown to him, have already been disposed of by his agent, as a matter of necessity to keep them from perishing on his hands, the agreement is void. The above should not be confused with cases where the parties have contracted to take the risk with regard to something which both understand to be doubtful.

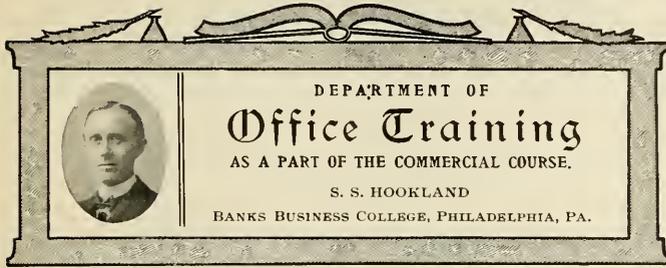
Mistake as to the Identity of the Subject Matter. Where A offers to sell B his gray horse for a certain sum and B agrees to take the horse at that price, if it turns out that A had two gray horses and he had in mind one while B had in mind the other, there is no contract. On account of the mutual mistake, the minds of the parties do not meet. Where a party agreed to buy a cargo of cotton to arrive on the ship "Peerless," and the buyer had in mind one vessel while the seller meant another of the same name which was to sail at a different date, it was held there was no contract.

Mistake as to the Quality and Character of the Subject Matter. If the seller alone is mistaken as to the quality of what he is selling, or if the buyer alone is mistaken as to the quality of what he is buying, neither condition will render the sale void. Probably, even a mutual mistake as to quality, which affects the subject matter materially, would not destroy the validity of the contract unless the mistake was such as to make the thing contracted for essentially different in kind from that which really exists. Then the contract would be void for the reason that the subject matter which the parties contemplated, did not in fact have an existence at the time of the agreement.

Mistake as to the Quantity of the Subject Matter. If the seller offers and intends to sell a certain specified quantity of goods, and the buyer, misunderstanding the offer, accepts, thinking he is bargaining for a different quantity, there can be no contract. The acceptance is not identical with the offer. If A offers B 70 barrels of flour at a certain price per barrel, and B, misunderstanding the offer, thinks he is buying 7 barrels, there is no contract. The minds of the parties do not meet. Where a contract has already been made and by mistake the quantity delivered is greater or less than that specified in the contract, the question is one of performance and does not affect the validity of the agreement. A mistake as to price is really a mistake as to quantity. Where a party offered to sell for \$165.00, and the other party thought he said, \$65.00, it was held that there was no contract. In this case the goods had been delivered.

Mistake as to the Nature of the Promise, Known to the Other Party. Under this head should be considered only those cases where the mistake is not apparent from the terms of the contract. One may be mistaken in his own mind, as to the quality or value of what he is buying, but if the seller does nothing to cause the mistake,

(Continued on page 41.)



(Continued from November Issue.)

46. Form a partnership with the Manager for the purpose of continuing, with increased capital, the business already established. Invest all resources now in the business, and have the firm assume all liabilities. The Manager will invest \$7,500 in cash. Student is to manage the business, and receive a salary of \$25 a week for his services. Each partner will be permitted to withdraw \$15 each week for private use. Losses and gains are to be divided according to investment.

47. Draw up Articles of Agreement, attaching Bill of Sale.

48. Make opening entry, showing resources and liabilities, including Manager's investment.

49. Transfer bank account, by check, to firm's name.

50. Write a letter to each firm with which you have been doing business, advising of the formation of a partnership, and, on behalf of the firm, soliciting continuance of patronage for the future.

51. Submit statements of account, requesting that they be verified, and reported if incorrect.

52. Withdraw \$300 from the bank for the cash drawer. Pay all expenses, freight, insurance, etc., in currency, keeping a supply of cash continually on hand for this purpose.

53. Employ a stenographer. Pay the salary, \$8.00, regularly at the end of each week.

54. Take out insurance on real estate for \$5,000, paying a premium of 2 1/2%.

55. Sell to "O," allowing a trade discount of 3% and a cash discount of 1% for payment in 10 days, net amount payable within 30 days.

NOTE. Hereafter, goods sold should be billed "3% off, 1/10-n/30," and all goods bought should be billed at "3 and 2% off, 1/20-n/30." To afford the best practice, cash discount should be allowed on part payments, and figured according to correct mathematical principles.

56. Order of House No. 5, remitting bank draft in payment of one-half of estimated cost, goods to be shipped f. o. b. Request discount for part payment.

57. Discount a note received from "E" in section 30, at the bank, considering money worth 5%.

58. Sell to "U," receiving part payment in cash.

59. Ship to House No. 20, goods to be sold on commission.

60. Sell to House No. 10, shipping

goods by freight, C. O. D., prepaying charges, and adding amount to bill.

61. Solicit a consignment from "D." When goods are sold, render an Account Sales, charging commission 5%, insurance 1%, storage \$15, and drayage \$4.50, and giving check for proceeds.

62. Order of House, No. 7, remitting in part payment a bank draft, exchange 1/8%, goods to be shipped C. O. D., for the balance; freight, f. o. b.

63. Sell a small quantity of goods to House No. 12, shipping by express, C. O. D., charges unpaid.

64. Draw at 3 days sight on House No. 4, discounting draft at the bank.

65. Leave your Pass Book at the bank to be balanced.

66. The Manager wishes to withdraw \$500 from the business. Look up the Articles of Agreement, and carry out transaction in accordance therewith.

67. Draw check for each partner's allowance for whole number of weeks since formation of partnership, in accordance with the agreement. Make such withdrawal regularly at the end of each week. (Personal account.)

68. Credit yourself for salary to date. (Personal account.)

69. If clerks' salaries have not been paid regularly each week, draw checks for amount to current week. (Give checks to Manager when transactions cannot be carried out with the persons themselves.)

70. The firm's property has been assessed at a valuation of \$15,000. Pay taxes by Cashier's check at a rate of \$1.85 per \$100.

71. Purchase house and lot at No. 1525 Richland Ave., for residence; price \$3,500. Withdraw, in accordance with agreement, \$2,500, and give the same in part payment for the house and lot. Make out four equal promissory notes secured by mortgage, drawing interest at 6%, for the balance, running respectively 10, 20, 30, and 60 days. The firm assumes liability for payment of these notes when due.

72. Give "D" a check for one-half of the bill of goods ordered in section 21, and a 30-day, 6% interest-bearing note for such amount as that if discounted today at 5%, the proceeds will cover the balance.

73. Ship House No. 24 goods to be sold on commission, requesting that proceeds be credited, subject to draft.

74. Get your Pass Book from the bank and make a cash statement, also

make Bill Proofs and take a Trial Balance.

75. Sell to House No. 14, on regular terms, "dating ahead" one month.

76. Pay gas bill to date \$34.60; also wood and coal bill, \$48.

77. Receive from "E" payment for the balance of the bill of goods sold in section 9, allowing a cash discount of 2% for immediate settlement.

78. Draw for part of the value of goods shipped House No. 24 in section 73, and leave the draft at the bank for collection, writing it "Three days after date."

79. Receive a consignment from "B," to be sold on joint account of himself and yourselves, each one-half. When goods are sold, render an Account Sales, charging commission, 5%; insurance, 1%; storage, \$18.50; and drayage \$3.75, allowing for your one-half loss or gain, and giving check for proceeds.

80. Accommodate Harold Huttel with a loan, taking his 30-day, non-interest bearing note for such an amount that, when discounted today at the bank at 6%, the proceeds will equal \$350. Take a chattel mortgage on his piano, Weber upright, 23,562, to secure payment.

81. The Manager has decided to go into the business of manufacturing stoves, and desires to withdraw his investment. You are agreeable to his proposition to discontinue partnership, and consent to hand over a check for \$5,000 at once; the balance of his share, per agreement, to be settled for after closing the books and adjusting the accounts. It is agreed that an allowance of 5% shall be made for interest on tardy payments, claims, and possible bad debts, to be computed on total of uncollected notes, and balances of accounts receivable. All goods on hand are to be inventoried at cost price, plus 5% for handling, and the value of office furniture and fixtures on hand at previous closing should be estimated at 10% less than the amount shown in the previous inventory. It is also agreed that the railway coupon bonds shall be inventoried at 85, yesterday's quotation on Stock Exchange.

82. Hand the Manager a check for \$5,000, taking his receipt for same.

83. Send statements of accounts to firms owing you, requesting that remittance be made immediately.

84. Write letters to firms which you owe, and request that they send detailed statements of account to date.

85. Make an entry for your salary; and draw a check for partners' allowances to the end of the current week, also pay salaries and rent, to date, if unpaid. Compute interest on investments and withdrawals in accordance with agreement. (Enter in personal accounts.)

86. Make Cash Statement, Bill Proofs, and Trial Balance.

87. Make a statement of Inventory, valuing merchandise, office furniture and fixtures, and railway bonds as agreed; items charged to Expense Account, \$63; Real Estate, \$5,700. Compute inventory on insurance; also on interest on notes receivable and notes payable, excepting notes



PICTORIAL POINTERS.—Assembly Room of Bartlett's Commercial College, Cincinnati, O., where the National Commercial Teachers' Federation meetings will be held. This magnificent room is nearly 80 x 100 feet.

The Work of the Committee of Nine.

At the Boston meeting of the National Educational Association, Chairman D. W. Springer, of the Committee of Nine, made the following report:

At the Detroit Meeting of this body, the president-elect was authorized to appoint a committee, to which was assigned the work of preparing a monograph on Commercial Education in the American public schools. The following committee was named:

Durand W. Springer, Director Commercial Department, High School, Ann Arbor, Mich.; William E. Doggett, Assistant Principal, Commercial High School, Brooklyn, N. Y.; Cheesman A. Herrick, Director School of Commerce, Central High School, Philadelphia, Pa.; Allan Davis, Principal Business High School, Washington, D. C.; I. O. Crissy, State Inspector of Business Education, Albany, N. Y.; J. H. Francis, Principal Commercial High School, Los Angeles, Calif.; H. M. Rowe, Author and Publisher of Business Text Books, Baltimore, Md.; E. E. Gaylord, Director Commercial Department, High School, Beverly, Mass., Associate Editor of THE BUSINESS EDUCATOR, Columbus, Ohio; T. W. Bookmeyer, Principal Sandusky Business College, Sandusky, Ohio.

The first meeting of the Committee was held in Philadelphia, March 27-28, 1902, the only absentees being Messrs. Bookmeyer and Francis. During one of the sessions, we were favored with the presence of Prof. Charles DeGarmo, of Cornell, and Dean Haskins, of the School of Commerce, Accounts and Finance, of the University of New York. A discussion of the general problems involved occupied our entire time, it being agreed that the course of study outlined should be four years in length.

The programs for the departmental meetings, at both Minneapolis and Boston, were arranged with the idea of assisting the committee in its work by securing, in the discussion of the formal papers presented, the opinions and experience of a large number of commercial teachers.

In connection with the Minneapolis meeting, the committee held three sessions, with

six members present, and an open conference meeting, attended by about one hundred persons. Each member had drafted a course which he advocated and each course was submitted to those present for criticism. Much of the time was spent in discussing the classification of the technical subjects that should be given in a commercial course and the order of their presentation. The following general statements were agreed upon as governing the committee in its further deliberations:

The paramount factor in shaping commercial courses in public schools should be the welfare of the student who goes directly from the high school to his life work. It is expected, however, that such courses will provide a training of such a character as will fit the student completing them to enter the schools of commerce and industry now being established by many colleges and universities as well as other modern courses in colleges and universities.

We believe that where possible separately organized commercial schools are advisable; but we realize that in the great majority of places the work must be given in regular public high schools as one of the several courses thereof.

Commercial courses will include many subjects now taught in public high schools, although the methods of presentation in some cases may not be those best adapted to the needs of the business student. We realize that in most schools it will not be possible to organize separate classes in those subjects for the commercial students with methods especially modified to meet their wants.

During the past year, work has been carried on by correspondence and this week three sessions have been held, attended by members whose names are signed to this report. We herewith submit an outline of a four-year Commercial High School Course. It is needless to say that it does not follow exactly the original plan submitted by any member of the committee. Neither is it expected that it will suit every commercial teacher or public school superintendent. It is hoped that it may be of service to all, in that it is suggestive. Allowances must be made for local conditions and the personal equation.

FIRST YEAR.

FIRST HALF.

	Recitations per week.
English.....	4
German or French or Spanish.....	5
Algebra.....	5
Bookkeeping.....	3
Drawing.....	3
Penmanship.....	3
Total.....	*23

SECOND HALF.

English.....	4
Same Language Continued.....	5
Algebra.....	5
Bookkeeping.....	3
Penmanship.....	2
Total.....	*23

* The suggestions as to the number of recitation periods are based on the supposition that the length of a period is 45 minutes.
It is suggested that wherever possible, periods be added for Physical Culture.

SECOND YEAR.

FIRST HALF.

History of English Literature; Comp'n, Modern Language Continued.....	3
Commercial Arithmetic.....	5
Study of Commercial Products or Local History and Industries.....	5
Bookkeeping.....	3
Total.....	23

SECOND HALF.

History of English Literature; Commercial Correspondence.....	3
Modern Language Continued.....	5
English and European History.....	5
Commercial Geography.....	5
Typewriting.....	5
Total.....	23

THIRD YEAR.

FIRST HALF.

Rhetoric and Composition.....	3
Political Economy.....	5
Physics or Chemistry.....	5
Bookkeeping and Office Practice.....	5
First Language Continued or Second Modern Language or Shorthand and Typewriting.....	5
Total.....	23

(Continued on page 11.)

The Suggested Scheme of Organization

The proposed American Institution of Commercial Schools has been planned to permit of the organization of the educational interests of all the commercial schools of the country. As provided in the proposed articles of incorporation "the particular objects of the institution are the promotion of commercial and industrial education and the maintaining of an institution of learning in all those branches of literature, art and science, or either of them, that pertain to commerce and industry.

As it effects the commercial schools directly, the plan of the institution is two-fold:

1st. To provide courses of study for the training of commercial teachers.

2nd. To offer a scheme of affiliation to established commercial schools.

The institution will maintain at least two higher courses of study: A teachers' graduate course of four years and a post graduate course of four years, with the privilege to students of pursuing these courses at their homes, and receiving proper credit for the work accomplished, by passing satisfactory examinations at such times and places as shall be designated.

Provisional and permanent teacher's certificates will be issued and appropriate diplomas will be granted in the various courses, with the purpose of establishing educational standards for commercial teachers in all classes of schools.

In the scheme of affiliation the institution proposes to accept jurisdiction over the educational interests of all schools which may desire affiliation, and which can satisfy the board of trustees that they possess the proper educational facilities and equipment, and that they will strictly adhere and live up to the requirements of the institution governing courses of study, qualifications of teachers, conducting of examinations for graduates and such other rules and regulations as shall entitle them to recognition of the institution and to association with other schools affiliated with the institution.

The institution will prescribe the minimum course of study in every branch to be maintained by affiliated schools, which will be outlined in a syllabus which shall designate the general subject matter of the course of study and the requirements for final examinations in the various branches of the curriculum. The institution will maintain definite standards in courses of study by conducting the final examination of candidates for graduation in the various affiliated schools through the members of the faculty or such other qualified persons as may be assigned to conduct these examinations. The certificates or diplomas issued to the graduates of affiliated schools will be signed by the proper officers of the school and also by the representative of the institution conducting the examination, and by the dean and the president of the institution under the seal of the institution.

The plan also provides that affiliated

schools shall employ, as far as possible only those teachers who hold a teacher's certificate issued by the institution.

The institution will be thoroughly organized with proper officers and a faculty. Each affiliated school will have direct representation in the institution through an advisory council which shall consist of one member from every affiliated school. The income of the institution will be derived from membership fees and dues from affiliated schools, tuition fees and endowments.

From the above brief outline of the plan it will be seen that the jurisdiction of the institution extends only to the educational interests of affiliated schools and does not interfere in any way with the financial management of these schools as long as they are conducted honestly and on sound business principles.

The effect of the proposed organization of commercial schools on the status of commercial education in this country must be far reaching and of vast importance. It will standardize courses of study and give definite value to commercial training in commercial schools. It will compel the employment of qualified teachers and give the diplomas issued to the graduates of affiliated schools an authoritative value. It will establish a conclusive distinction between standard schools and inferior schools, and will thus enable prospective students to select intelligently a school in which they know they will receive proper instruction.

(Continued on page 41.)

PICTORIAL POINTERS.—Advanced Shorthand and Typewriting Room of Bartlett's Commercial College. This will be occupied by the Private Commercial School Managers' Association during the Federation.





PICTORIAL POINTERS—Primary Dictation Correspondence Room of the Bartlett Commercial College. This bright, large, cheerful room will be occupied by the National Penmanship Teachers' Association during the holidays.

First Meeting of the First High School Commercial Teachers' Association

Friday evening, November 16, thirty or forty persons met in the large and attractive assembly hall of the Providence, (R. I.) Classical High School building, to listen to the address by Dr. W. H. P. Faunce, which will be published in another number. After the conclusion of the lecture, those present went across the street to the English High School building, where the large Evening High School was in session. The teachers were much interested to see one man trying to teach bookkeeping to seventy-five or eighty evening students. The man did so well that some of our New York friends would be after him if they realized his "saving" grace.

Saturday morning at ten o'clock probably seventy-five commercial teachers gathered to take part in what proved to be a very interesting and profitable program. For once, it appeared that a convention was being conducted purely for professional gain. There was no exhibit of books or typewriters, though the brethren of these guilds were present by special invitation; and it was voted not to invite the publishers or the typewriter manufacturers to exhibit at these meetings, though of course no bar was put up against their cordial representatives, whose genial presence adds much to the pleasure of every commercial teachers' meeting.

The only fault to be found was in regard to the number of subjects placed on the program. It was practically impossible to complete the program as arranged, with full discussion, and so some of the subjects were passed over too hurriedly. The leading papers on Commercial Geography, by Miss Mary Killpartrick, of Lowell, Mass.; Typewriting, by Miss Mary Kerwin, of Prov-

idence; Penmanship, by M. D. Fulton, of Pawtucket, R. I.; and Bookkeeping, by Geo. B. Kingsbury, of Hartford, Conn., were all well prepared, practical expositions of the subjects they represented, and extended discussion would have followed each one but for a feeling of restraint due to the insufficient time that had been allowed.

Probably the most interesting feature of the meeting was the round-table discussion of the course of study prepared by the Committee of Nine. This discussion was started by a scholarly paper read by Mr. C. C. Ramsay, formerly principal of the Fall River High School, but now treasurer of a large concern in Boston. Mr. Ramsay has for many years been recognized as one of the foremost among New England's able leaders in secondary education. He made the following points against the published

Outline, after a most interesting and thoughtful introduction:

1. Based on the usual New England high school program of five periods daily, there are too many hours of work assigned. Four periods might be assigned to those that have been allowed five.

2. But one year should be given to Physics and Chemistry.

3. Too large a proportion of the time is given to technical commercial subjects. There should not be more than fifty per cent. of the time thus employed.

4. Accounting in the fourth year should be omitted.

5. Letter Writing and Commercial English should be united.

6. Commercial Geography and the Study of Commercial Products should be united.

7. U. S. History and Civil Government should be united and placed in the fourth year.

8. Political Economy should be given in the fourth year.

9. Bookkeeping should be studied four periods each week during the first two years, and shorthand and typewriting ought to be left until the last two years, to take advantage of the acquisition of English and to have the benefit of the "weeding out" of incompetents that will have been accomplished.

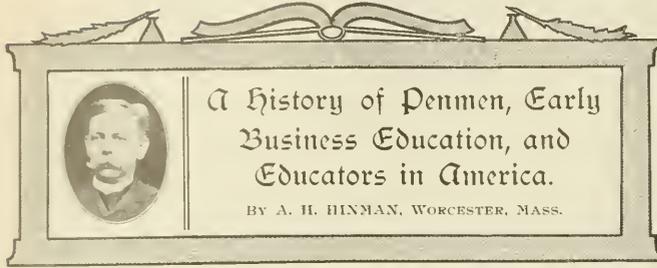
The general discussion was lively, and the general sentiment was in favor of postponing the technical subjects, as far as possible, to the last years of the course. It seemed to be the common idea that the course as outlined would make the high school an excellent feeder for the private business school.

The next meeting will be held next October in New Haven. New officers were elected as follows: President, F. E. Lakey,

(Continued on page 39.)

F. E. LAKEY, President.





END OF THE BRYANT & STRATTON CHAIN.

While the Bryant & Stratton chain was strongly opposing competing schools, there was much inharmonious within their ranks. The generally advertised course of study was completed in about three months, and a life-scholarship was sold at from \$30.00 to \$100.00. These scholarships were good for tuition in each link of the chain. Some of the schools tried to lengthen their courses of study, and increase the prices of their scholarships. At that time, in New York City and Philadelphia, life scholarships, good in all link schools, were being sold at \$75.00, and a student could purchase in Trenton a scholarship for \$40.00, and take the course in New York or Philadelphia, where he paid no money. The inharmonious among the members of the chain resulted in their annual meetings diminishing in size, till the last meeting in Baltimore consisted of the President and the Chairman of the Executive Committee. There was no uniform system of teaching among the chain schools, and many of the schools of the country trained their bookkeeping students with well written manuscript sets, which were bound together or pasted on numbered cardboards. Between 1850 and 1880 it was a custom among business men to take large boys into their service as apprentices, they being bound by agreement between parents and merchants, to build fires, sweep, and gradually grow up in the business, and end in their service when of age, with a knowledge of the firm's bookkeeping and a small sum of money. It was against this apprenticeship system that the early business colleges, for many years, were obliged to compete. Most of the early works on bookkeeping, made by Duff, Comer, Mayhew, Soule, and others, were sold for use more extensively to merchants than to business colleges. Between 1865 and 1880, Bryant, Stratton & Packard, published primary, elementary, and complete bookkeeping textbooks teaching single and double entry, and endeavored to secure their introduction into union schools, seminaries, academies, and business colleges, but their acceptance and use was not general. In 1880, Williams & Rogers, of Rochester, N. Y., prepared and pushed into the business colleges of the country, the first widely accepted bookkeeping textbooks. They opened the subject of accounts to students by double entry, after which accounts by single entry were briefly explained. Most bookkeeping textbooks previously published had opened the teaching of accounts through a somewhat lengthy course of single entry, following it with instruction by sets worked out by double entry.

THE FIRST COMMERCIAL ARITHMETICS.

The first great commercial arithmetic published in this country was by R. M.

Bartlett, of Cincinnati, one of the pioneers of business education. The book was sold all over the world on account of its extensive monetary tables, which were copied for many years by later arithmetics. For many years commercial arithmetics were published and sold chiefly for use in business offices, then called counting-rooms, and they gradually found their way into business colleges. Bartlett, Mayhew, Packard, Nelson, and Sadler, were among the earliest publishers, but it was to the credit of Colonel Soule, of New Orleans, to prepare and publish the most extensive and philosophical business arithmetic provided for counting rooms, teachers, and business schools. Though not extensively pushed into business colleges, its merits and methods have been recognized by most of the strongest teachers of the country. The first commercial arithmetic widely adopted by business colleges was published about 1870, by W. H. Sadler, of Baltimore, which book was later followed by arithmetics on a similar plan, prepared by S. S. Packard, of New York.

TELEGRAPHY AND NAVIGATION.

Between 1860 and 1875, when railroads were being spread over all parts of the country, telegraph lines were also being established, and operators were in great demand. Telegraph departments were established in most of the business colleges, but they found it difficult to find competent instructors. While many of the students gained employment and became competent through experience in telegraph offices, the business colleges failed to meet the demands and requirements of the telegraph companies. It then became the policy of telegraph companies to begin their present system of making operators of their messenger boys who grow up in their offices. When the products of our own and other countries were carried in sailing vessels there was a great demand for instruction in Navigation in the coast cities of our country and numerous business colleges successfully met this demand. In 1865, when I

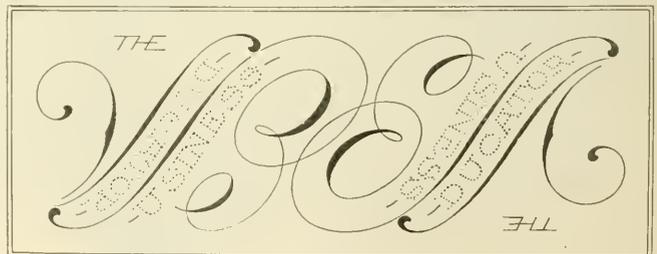
was teaching in the Bryant & Stratton college of St. Louis, it was then the custom of merchants each early Spring to load heavily large river steamboats with goods salable among the Indians. They would start up the Missouri river, and meeting the Spring freshets from the melting snows of the mountains, would ride upon the swollen river nearly eighteen hundred miles to Fort Benton, Montana, and there, and at points on the way, exchange their goods with Indian traders for skins, furs, and Buffalo hides, then rush back on the swift river current to St. Louis, make a second trip, and return on the last of the freshet.

COLLEGE MONEY.

As steamboating on the Ohio, Missouri, and Mississippi rivers was the principal means of travel and transportation, it was a part of the work of Pittsburg, Cincinnati, St. Louis, and New Orleans Business Colleges, to teach steamboat accounting. At that time Bryant & Stratton were furnishing for their colleges and advertising, elegantly engraved college money, and the gamblers constantly traveling on the elegant passenger steamboats would fleece the ignorant passengers at games of cards by staking elegant business college money against genuine government money. One of my Spanish students from Mexico took thousands of dollars of Bryant & Stratton college money, and going among ignorant cattle raisers of the West, bought a large herd of cattle, drove them to and sold them in Kansas City, then a river town of a few thousand inhabitants. There being so much swindling done with business college money the government passed stringent laws against business schools or others printing anything that bore any resemblance to the money of our government.

Reception Committee of the Cincinnati Federation Meeting.

Chairman—J. B. Howard, of The Phonographic Institute.
A. E. Elliott, of The American Book Company.
Miss Betty Littleford, of The Littleford Shortland School.
Richard J. Nelson, Jr., of The Nelson Business College.
H. A. Zimmerman, of The Smith Premier Typewriter Co.
C. F. Barber, of The Remington Typewriter Co.
E. A. Britton, of The Underwood Typewriter Co.
W. B. Ferris, of the Y. M. C. A.
Mrs. D. D. Mueller, of The Bartlett Commercial College.
Florence Horsley, of The Bartlett Commercial College.
Marcella Conroy, of The Bartlett Commercial College.
Adice Conroy, of The Bartlett Commercial College.
C. R. Tate, of The Bartlett Commercial College.
W. F. Baird, of The Bartlett Commercial College.



Program National Commercial Teachers' Federation

MONDAY EVENING, DEC. 28.

Invocation, Rev. C. W. Blodgett, Pastor St. Paul's M. E. Church.
Address of Welcome, Harry L. Gordon, Lieut. Governor of the State of Ohio and Vice-Mayor of Cincinnati.

Response, Dr. H. N. Rowe, of Sadler-Rowe Co., Baltimore, Md.
President's Address, J. W. Warr, Moline, Ill., Editor "The Practical Age."
Informal Reception, Music, etc.

TUESDAY AFTERNOON, DEC. 29.

Addresses By Cincinnati Business Men

1:00 P. M. "Wherein Have Commercial School Graduates Fallen Short of the Requirements of the Business World?"—Jas. A. Green, of Matthew Addy & Co.

1:20 P. M. "Wherein Have the High-grade Commercial Schools Been a Benefit to the Business Community?"—Wm. B. Melish, Member of Cincinnati League, also Member of the Board of Water Works Commissioners.

1:40 P. M. "What may be Done to Overcome the Shortcomings and yet Retain the Advantages of Commercial Schools?"—Thomas P. Egan, President of J. A. Fay & Egan Co., also Member of Cincinnati League.

2:00 P. M. "American Institution of Commercial Schools."—H. M. Rowe, of Sadler-Rowe Co., Baltimore, Md.

3:00 P. M. "Science of Penmanship Demonstrated."—A. H. Hinman, Proprietor Hinman Business College, Worcester, Mass.

3:45 P. M. Round Table Discussions of all Topics.

TUESDAY EVENING.

9:00 P. M. Complimentary Reception at the Burnette House tendered to the members by C. M. Bartlett, President of the Bartlett Commercial College.

An Evening's Entertainment of Readings by Montaville Flowers, M. A., President of the Flowers' Academy of Speech and Dramatic Arts, Cincinnati. At the close of Mr. Flowers' Entertainment there will be refreshments, dancing, etc.

WEDNESDAY AFTERNOON, DEC. 30.

1:00 P. M. "The Successful Teaching of Writing—Anywhere and Everywhere."—A. N. Palmer, Cedar Rapids, Iowa, Editor "The Western Penman."

1:45 P. M. "Essentials in the Commercial College."—Benn Pitman, Author and Publisher of Benn Pitman System of Phonography.

2:30 P. M. "Defects and Deficiencies of the Average Bookkeeper."—Wm. J. Munster, Public Accountant and Member of the Ohio Association of Public Accountants.

3:15 P. M. Round Table. Discussion of all Topics.

WEDNESDAY EVENING.

A Complimentary Theatre Party, has been arranged for the members at the Columbia for Wednesday Evening, the whole lower floor having been reserved. Tickets may be obtained between 12 and 1, and 4 and 5 P. M. at Bartlett's college rooms. Come prepared for a good time and have it.

THURSDAY AFTERNOON, DEC. 31.

1:00 P. M. Selection of Place of Meeting. Election of Officers.

Round Table: "What Have I Gained by Attending This Meeting?"

There will be complimentary tickets for trolley party to Art Museum and Rookwood Pottery, good any afternoon after the close of Federation Program. Tickets will be issued to those only who present certificate of membership in the Federation.

Program of

National Penmanship Teachers' Association

MONDAY, DECEMBER 28, 1903.

2:00 P. M. Reception and Registration of Members.

2:30 P. M. Report of Executive Committee.

2:45 P. M. Report of State Secretaries.

3:00 P. M. President's Address, C. C. Lister, Baltimore.

Discussion.
3:30 P. M. "Underlying Principles of Movement and Form of Ornamental Writing," illustrated on the blackboard, C. P. Zaner, Columbus, Ohio.

TUESDAY, DECEMBER 29, 1903.

9:00 A. M. "Following Up the Work of the Penmanship Teacher," J. F. Fish, Chicago, Ill.

9:45 A. M. "The Specific Application of Movement to Form," A. N. Palmer, Cedar Rapids, Ia., illustrated on the blackboard.

10:30 A. M. "A Suggested Model Course of Business Writing," R. D. Mitchell, Sandusky, Ohio.

11:15 A. M. "Solid Writing," Chandler H. Pierce, Dayton, O.

1:45 A. M. Crank's Meetings—Members at liberty to call any one to the board and illustrate his specialty.

WEDNESDAY, DECEMBER 30, 1903.

9:00 A. M. "Business Writing that Business Men Require," Court F. Wood, Washington, D. C.

9:30 A. M. "Plans for Getting Work from Pupils," J. K. Renshaw, Philadelphia, Pa.

10:00 A. M. "Art and Illustrating," Benn Pitman, Cincinnati, Ohio.

10:30 A. M. "Business Writing in the South," W. E. Jones, Little Rock, Ark.

11:00 A. M. "Principles of Lettering and Flourishing," illustrated, A. H. Hinman, Worcester, Mass.

11:45 A. M. Speed Contest—To be participated in by all members present.

THURSDAY, DECEMBER 31, 1903.

9:00 A. M. "Effects of Stimulants and Narcotics," C. P. Zaner, Columbus, Ohio.

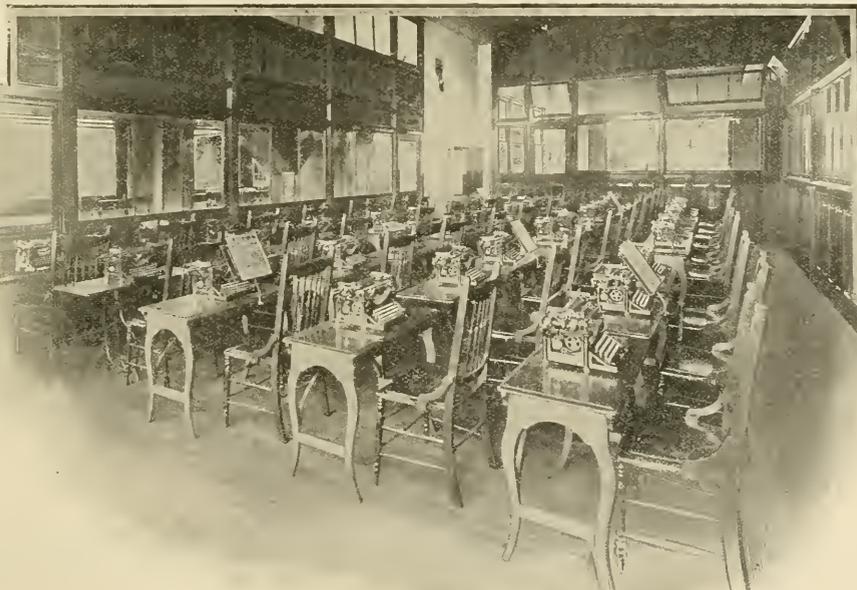
10:00 A. M. "Some Hindrances to Successful Penmanship Practice," R. W. James, St. Louis, Mo.

10:30 A. M. "Forgeries and Their Detection," W. J. Kinsley, New York.

11:00 A. M. Blackboard Exhibition by all the members present.

11:30 A. M. Election of Officers.
As far as possible, all of the subjects will be talked. Very few, if any, papers will be read. Off-hand discussions are limited to five minutes each.

PICTORIAL POINTERS.—Primary Typewriting Room of the Bartlett Commercial College. This will be occupied by the Typewriter Exhibitors at the Cincinnati convention.



Lessons in Up-to-date Business Penmanship

BY

J. E. Leamy.

TROY, N. Y.

Lesson 4

Confidence, Sureness, Firmness

Writing, to be valuable as a vehicle for the expression of thought, must be so mastered that it can be utilized under the most severe as well as favorable conditions. Confidence in one's self and sureness in execution are valuable contributions to this end. To produce satisfactory results during practice moments, when height of desk, ink, coarseness of pen and other conditions are favorable, is one thing, but to write legibly and well under conditions that are practically the opposite, is quite another thing. Results obtained during practice moments count little as to the real value of your hand, while the supreme test comes when your writing is applied in actual correspondence or accounting. Desks that are extremely high, books that are bulky and large, and transactions that require hasty recording, are discouraging contentions to good writing. Under such conditions, confidence, sureness and firmness will prove of valuable aid to successful completion. The former is only another term for coolness; in fact, it is the opposite of nervousness. Cool people—those who never become rattled, usually find writing light and pleasant labor, while easily excited persons are constantly wiping perspiration from their hands and brows ere they touch the pen to paper. Coolness and confidence count much toward complete neatness, while nervousness is often the cause for blots and erasures. Sureness, or confidence of results concerning the separate letters is acquired through repetition and perseverance, and means much to good writing. It is the opposite of uncertainty, and when coupled with confidence in general, the results are invariably satisfactory. Firmness, too, is desirable. People who lack it usually reveal the fact in their writing, which is usually weak and laggard. Solidity of line, stableness of letter, and strength in general appearance, are due to firmness, which is the opposite of weakness. The three united, and strengthened by neatness and system throughout, cannot but terminate in good legible writing. Cultivate all, then, as they are qualities worth acquiring in all undertakings as well as writing; for they remain with us through life. They reveal strength and determination of purpose, and these are surely favorable signals to a successful termination.

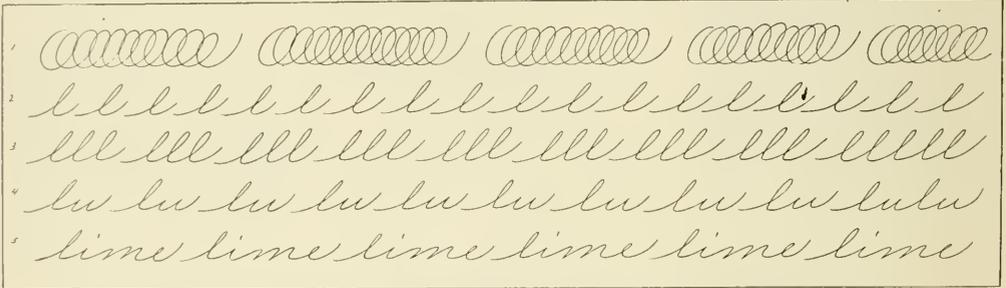


Plate 22

Let the arm roll lightly and rapidly to the right when working on exercise in Line 1. In making the *l*, little or no finger action is necessary. Make it low and full, which means that the movement used must be quite circular. Keep the crossing low, carry the down-stroke well to the base line, and make turn there quite round. The tendency will be, and is with many in actual work, to make the *l* entirely too tall. Do not do it. Loop it every time, and it will never be taken for *l*. Let the pen move rapidly when joining three of the *l*'s, as in Line 3. See how uniform and how well you can make them. Write the word "lime" with a round and rolling movement, and at least twenty-five times per minute, or even faster. Aim for legibility in results, but apply freedom in its accomplishment. Keep work down small.

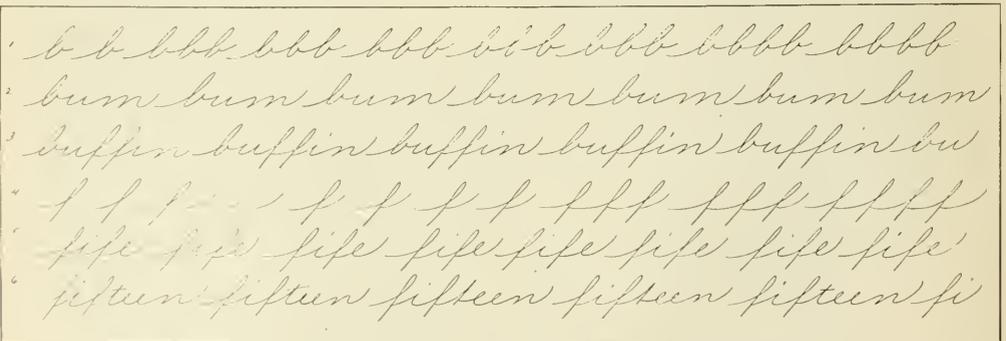


Plate 23

The loop in the *b* is a duplicate of the *l* with an addition resembling the *r*. Pause at the little dot and do not make a loop there, as it would then resemble *lv*. If the finishing stroke is brought too low, it may resemble the *b*. In writing the word "bum" pause at the little dot in the *b*'s as was done in making the letter alone. Write the word rapidly and freely, scanning your work at all times for opportunities to improve each letter. This style of the *f* is quite easy to make, and will be found a great improvement over the style that contains a lower loop. The little ending stroke is made separate, instead of retracing on the down stroke. No finger action is necessary. Join three of them with considerable force, keeping the loops low and full as in the *l*. The long down-stroke comes below the line with a rush, and the pen should be stopped on the paper before picking it. Take the word "file" and write it at least thirty times per minute. The tendency will be to make the *f* much too long, but close observation will soon correct this fault.

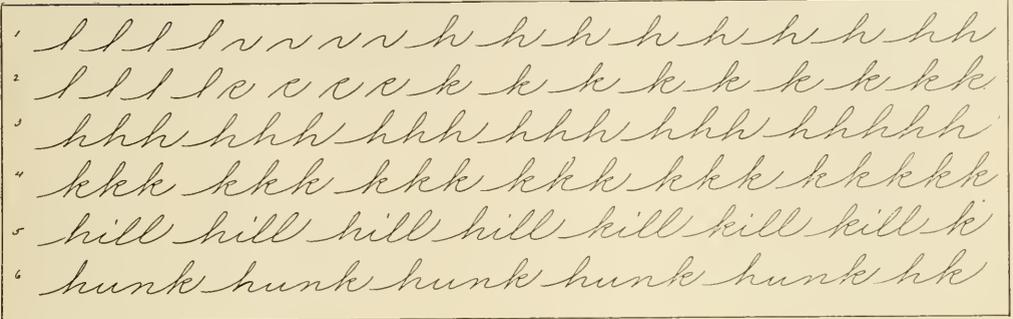


Plate 24

The *h* is an *l* with an addition resembling the last part of the *n*. Note that it contains an angle and a turn on the base line and that the loop is short and full as in the *b* and *l*. Join three of them rapidly and forcefully, as in Line 3, watching that you do not exaggerate the second part. If made carelessly it is liable to resemble the *h*, and sometimes the *k*. A slight pause at the sharp point may possibly aid you in finishing the letter correctly. The *k* is composed of a loop and an extension resembling a capital *K*. This second part of the *k* is a peculiar combination of strokes and requires close study. Note that the little loop at the top of the second part should be closed and that it is kept high to allow the down stroke to be brought to the base line. This letter is made poorly so many times that it is often the cause of illegibility in many short words. Write the words in lines five and six rapidly, but write them well. The word "hill" should be written at least twenty times per minute, and even at this rate it can be written quite accurately. Keep the *h* and *k* always different and both will be quite legible.

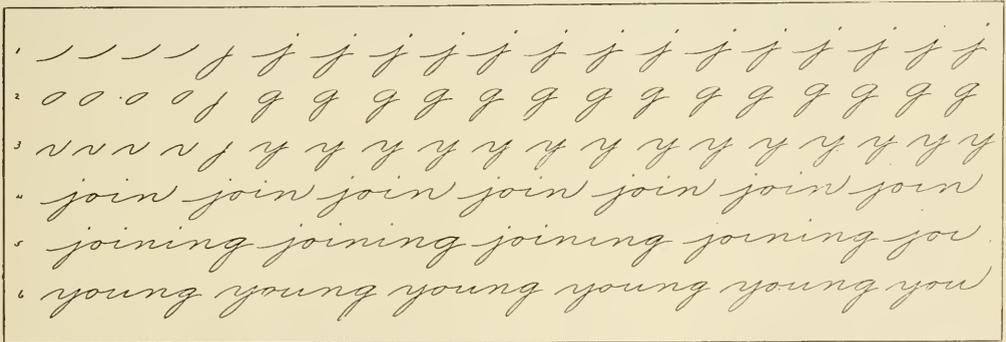


Plate 25

Loops below the line are usually found easier than loops above the line. In their formation no finger action is necessary. The *j* is composed of a sharp point at the top, a loop below the line and a dot above it. Note the fact that most of the loop is formed by curving the upstroke. Keep the loops short and full, and the crossing high. The *g* is composed of an oval like the *a*, with a loop below the line. The letter should always be closed at the top, else it will resemble the *x*. The first part of the *x* is composed of two round turns. In fact, it is the same stroke that is used in making the *x*. These turns are important, and if made sharp the letter is hardly readable. In writing the word "join", go directly from the *j* to the *o* without picking the pen. The words in Lines 5 and 6 will afford good material for page practice. Loops should be made short enough so that the writing on one line will not interfere with the work on the line below. The loop portion of these letters is made quickly and without pausing or hesitating at the lower turn.

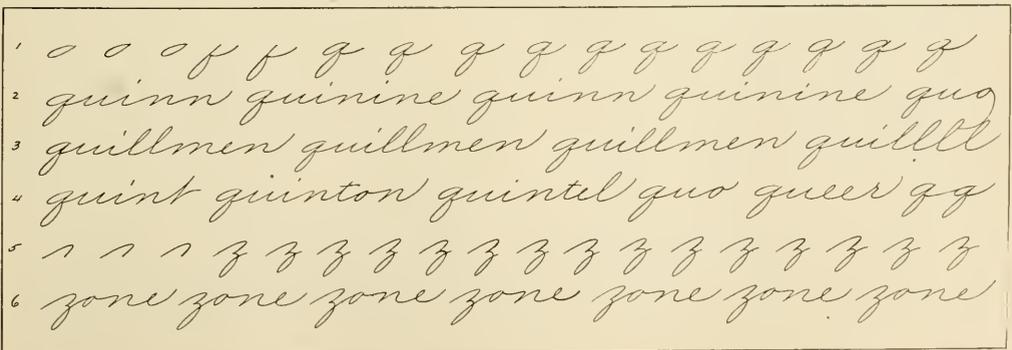


Plate 26

The *q* is started the same as the *g*, but the loop is practically the opposite of the loop in the *g*. Note the fact that the up-stroke passes to the right of the down-stroke and touches it at the base line. The pen can be brought to a stop at that point. The letter ends with a short stroke like that in the *n*. The *z*, too, is an odd letter and requires close attention. The portion above the line is a part of the *m*. Note the odd connection between this portion and the loop. The pen is really driven up and to the right in making this connection. Do not make a loop at that point as such would ruin the entire letter. The *z* is used so seldom that it is sacrificed by many. Close observation as to just how it should be formed is the only way to master it. Write the long word in Line 3 without picking the pen. Uniformity in height, slant and spacing will make such words look well. Strive for these three requisites in all small letter practice.

Plate 27

Two styles of the capital *V* are given. The one in Line 1 commences like the *M* and ends like a small *r*. Study the separate parts closely. Note the fact that the letter contains three sharp points and that the center point is highest of all. The tendency will be to start the letter too far above the base line, thus making the entire letter too large. Final stroke is short and curves considerably to the right. The style in Line 2 is much easier than that in Line 1 and is a good one to adopt. Notice that turns on the base line are round. The *V* is made in two distinct sections and is quite difficult. The first section ends with a dot, while the second part is practically a large figure 6. Strive to have the two parts touch, but if you fail to do so the letter can be completed by adding a short crossing stroke. Lines 3 and 6 will afford good material for page practice. Keep loops small in Line 3.

Plate 28

Commence the *U* the same as the *V*. The letter is very narrow yet round at the base line. The ending stroke is a slight compound curve and does not run higher than the starting point. Make the letter with a quick movement and without hesitating or pausing at the base line. Watch this starting loop in all these letters, lest you make it too large or carry it too close to the remainder of the letter. If you can make the figure 2 well you will have no trouble with the *U*. Keep the loop on the base line small and flat and note the fact that the ending stroke is a slight compound curve. The tendency will be to make this stroke too long. Watch it. In writing the word "Quinn" carry the final stroke of the *Q* below the line so that the *u* can be started close to the letter.

The *Y* starts like the *U* and ends with the loop below the line, as in the small *y*. Note the fact that the portion of the letter above the line contains a round turn and a sharp point. The long down-stroke is perfectly straight while the loop below the line is even shorter than the portion above the line. Keep the capital down small and do not exaggerate this loop below the line. Students, especially beginners, are always determined to make this capital too long entirely. The *Z* requires a circular motion of the arm throughout. Once you start on it, do not pause nor hesitate till it is completed. Get a good mental idea as to just how it should look, then try to produce that form quickly. As in the *Y*, students are bound to make it too large. Notice that the little center loop is very small and that it rests on the base line. Study closely the peculiar formation of this loop and its attachment to the lower part. See how freely and how well you can write the sentence in Line 5, using a round and rolling movement at all times.

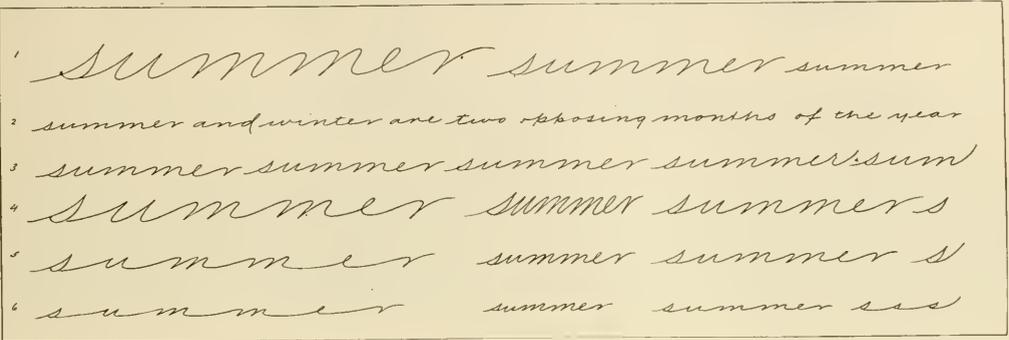


Plate 30

This plate is prepared to illustrate to a certain degree the many different styles that can be written as regards size and spacing. Since all will curb and mold his own individual style while following a certain standard, it is well that this plate receive considerable attention. Size is dependent much upon purpose, quantity and space. Circumstances many times necessitate extremely large writing, such as is employed for ledger headings, while the opposite extreme, as in Line 2, is many times required when much is to be placed in little space. Yet neither would do as a standard to adopt for ordinary usage, as the first requires too much effort in its execution, while the second demands unusually keen eyes in its analysis. Both, however, afford good material for practice, and the student will do well to utilize the two in his effort to discover just what size is best to write under ordinary conditions. Line 3 agrees in size with most of the copies presented and is quite large enough for every day use. Spacing is important, and should be wide enough so that one letter or word is quite free from its next-door neighbor. Extremely wide spacing, such as is illustrated in the first word of Lines 4, 5 and 6, is valuable as a means by which ease and freedom can be obtained. It is, however, quite worthless as a standard for final results. It requires much of that gliding motion in its execution. The extremely compact is hardly as legible as the average spacing, yet it will stand a trial. Grade size and spacing so that your results will be perfectly legible and at the same time require the minimum amount of effort to produce them. Consider this plate closely.

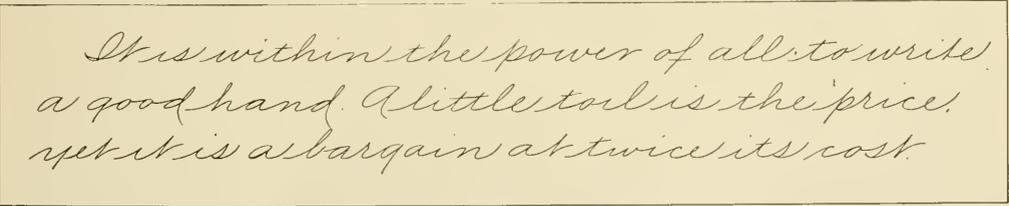


Plate 31

It is surely within the power of all to write well who are willing to spend a little effort to that end. Toil is the price that must be paid for any skill, and surely writing is no exception to this rule. See how legibly and how well you can write the above sentence. Write it freely and easily but at the same time write it well. Scan your results closely, select the poorest word and rewrite it a number of times. Repeat this over and over and you will soon be able to write the entire sentence well.

Conclusion

It is a source of pleasure and satisfaction for me to watch the progress all are making in this work. Your sincere interest and determination reveal honest desire and that is surely the root of success. Persevere.

To the student who sends me the best page of practice on Plate 15 of the November Lesson before the 5th of January, I will mail a batch of cards written in my very best ornamental style. This little contest is open only to those who filed a specimen of their writing with me at the beginning of their practice. Now then, who wins?

Criticisms

P. J. H.—The heavy and uncertain stroke of your work indicates a slow and hesitating movement. While your letters are very well formed and legible, it took you too long to execute them. Lighten your movement by a great deal of earnest practice on exercises.

M. W. M., Conn.—Your practice work is beyond criticism, and I congratulate you upon the point to which you have raised your hand in general. Glad to know you and thanks for kind words.

W. J. E.—Work on October copies showed improvement. Capital *N* too low and broad. Your small letter work was good through out. Watch turns on the base line.

T. C. C.—Yes, contest is still open. Read particulars in September Lesson. Send work each month.

L. E. S., Baltimore—Don't shade down strokes in small letters. Make small *o* more carefully and study the *c* closely. You are on the sure road and doing well. Keep on.

Taylor—No, writing is not too small for ordinary use. Your work reveals neatness and care and they are necessary essentials. Think while you practice, and be sure that you see the target before you shoot.

B. B. B.—Work was too large right through, especially capitals. Would suggest that you use forearm instead of whole arm. It is better for ordinary work.

W. M. F.—Yes, you are right. At your age, the muscles are not as nimble as those of a younger person. However, you can succeed. Start now.

A. B. C.—Ordinary work was all good. Watch turns closely in small letters. Lower stroke of *D* too curved. You do very well.

Fen Quill—No general criticism to offer. Work was good throughout. Persevere.

Frank O'C—You are surely unfortunate. Yes, other letter received. You have made a good start. Watch spelling and English closely.

Ed K., Mich.—I like your work and feel sure you are going to succeed. Center loop in capital *E* too large.

H. W.—Capital *A* too broad. Watch spacing in small letter work. Your work was generally good and nicely arranged.

B. L.—Yes, I notice improvement. Work is generally stronger and stroke more uniform. Keep at it.

Brooks, Mo.—Send me your best efforts on November Lesson when you get in better shape.

E. E. D.—Your *A*'s are as good as your other letters. Weak stroke in your work reveals the fact that you have not mastered the arm movement. This is essential. Go back to September Lesson.

Sarah K.—Investigate and experiment with your own arm. I know your pupils would be greatly benefited, as they are just the age to become interested. I would like to know regarding your success.

B. J. D.—Yes, movement and freedom are more important to you than form. Build a foundation first.

Lessons in Practical Business Writing

BY

Nina Pearl Hudson.

CAVANAUGH COMMERCIAL COLLEGE, NEW BRITAIN, CONN.

Students' practice criticized in these columns free of charge. Specimens should be sent to Miss Hudson, New Britain, Conn., by the fifth of each month.

Lesson 7.

"The new education is everywhere recognizing the importance of the education of the will, and to lead the will to express itself in outward habits. This is a return to the principles of Aristotle, whose system of ethics furnishes permanent illumination which has never been surpassed by any thinker. 'We acquire the virtues,' he said, 'by doing the acts.'"

—Lillian Whiting.

PLATE 25. 1. The same upward curve and down-stroke as of the *I* and *G*. It would be well to practice Plate 21 before taking this letter. Notice that the ending curve is a curve, not a straight down-stroke. 2. Instead of curving the ending stroke to the right, curve to the left. Keep your touch firm and quick, yet light. Remember that touch and technique in writing is as important as in piano-playing. End the curve with a dot. 3. Swing the hand well to the left, crossing the upstroke as in the *G* in Plate 24. 4. Keep the loops of *I* and *b* the same width as that of the *C*. 5. Work for uniformity in spacing, height and slant.

Plate 25

b b b b b b b b b b b b b b b b
s s s s s s s s s s s s s s s s
s s s s s s s s s s s s s s s s
Columbus and Cincinnati are very pretty cities.
Spain was the home of Columbus Spanish

PLATE 26. 1. This preliminary exercise is to introduce you to the capital *M*. Be careful not to use the fingers. 2. Let the arm swing easily upon this small oval; then, give it wide scope, making a horizontal curve before dropping the pen to the base line, with nearly a straight line, stopping there before lifting the pen. You will need to do much practicing upon the whole line of writing before attempting the letter, as this is the basis of many capitals. It is a difficult form to obtain at first. 3. Notice the gradual slant of the tops of the three up-strokes that they are all curved, and the first two down-strokes and the third, almost to the base line, are parallel. The third does not begin to curve much above the base line. It will be a natural tendency to curve too high, making an awkward letter. The *M* should be kept tall and narrow rather than flat and wide. 4. The *N* is the first down-and-up and the last down strokes of the *M*. 5. If easier for you make the *M* and *N* with the loop, as in the second copy.

Plate 26

m m m m m m m m m m m m m m m m
o o o o o o o o o o o o o o o o
M M M M M M M M M M M M
N N N N N N N N N N N N
M N Mining M N Miner M M May

PLATE 27. 1. The "crescendo" and "descendo" exercises of the *s*. You may lift the pen at the dot. 2. I call this the deceptive letter, in that the second part of the *H* appears much higher than the first part. It is not, however, much higher. If you make a wide left to right curve you will find that this deception is brought about. Stop at the base line and finish with an et cetera abbreviation, small loop crossing the first down-stroke. 3. Let us mark the differences and likenesses of the *H* and *K*. The most important differences are their width and crossing. The *K* is much narrower than the *H* and its crossing a short horizontal loop, while that of the *H* is wider and crosses obliquely. The first sections are the same, also the wide curve at the top of the second sections. 4. These letters made with first sections like Exercise 2 in Plate 26. 5. Notice the convenient method of joining the *H*'s.

1. sssss sssss sssss sssss sssss
 2. N N N N N N N N N N N N
 3. K K K K K K K K K K K K
 4. Z Z Z Z Z Z Z Z Z Z Z Z
 5. Kimi was written by Kipling N. H. Hinma

PLATE 28. 1. Practice each exercise in succession, the first having an angle at the top, the second having a curve at the top of each up-stroke, and the third having every other one an angle. 2. The beginning stroke differs from that of the *M* in that it is composed of a double curve. Notice the ending stroke is the same as that of the *I* and the *M*. The *Y* differs only in its down-stroke, which is straight instead of curved, stopping before lifting the pen. The *l* differs only in its up-stroke, which is a double curve. Make the *l* exercise with an easy rolling motion, a series of double curves. 4. Do not make the beginning stroke long. Notice the length and slant of the ending loop.

1. uuuuu uuuuu uuuuu uuuuu
 2. U U U U U U U U U U U U
 3. v v v v v v v v v v v v
 4. W W W W W W W W W W W W
 5. Utah Yuma Vermont Washingtonian

Criticisms

M. H. P.—Use ruled paper. You will get an even base line. The down stroke of the *J* is made with a quick, light motion, stopping slightly at the base line. The small *Z*'s need more curve at the top. Have more curve in up stroke of small *a*. Lift the pen at the base line in capital *P*. Have a horizontal oval rather than a circle in the last half. Practice on figure 3, increasing gradually to the *B*. Too much finger movement in *K*. Stop at base line. *K* is like the *P*. Have more curve in the top of the *F*.

J. A. B.—Too much angle at the top of *J*. The *J* is brought too far below the base line; should be but one-fourth a space. Do not lift the pen between *I* and *o*. Keep the last down stroke of the *K* perfectly straight. Cross the *x* from the bottom up. Keep down stroke of *G* perfectly straight in line one, plate 24. Place periods between initials.

C. E. R.—Try to keep the *P*'s the same height when joining them together. Keep both strokes of the *u* the same height and do not curve the tops together giving the appearance of the *a*. Bring down strokes to the base line before curving upward. Practice more upon the *k*. Notice that the up stroke curves farther to the right than the second down stroke. This is important as it is the distinguishing point between *h* and *k*. You are not careful about keeping the base line even. Your work is excellent. With more care in the little things, you can become a superior writer.

C. M. M.—Be more careful to keep the base line even. To overcome the habit of lifting the *A* from the base line, try several lines—stopping the down stroke at the line before curving upward. In connecting *P* with *B*, notice the width made by the connecting stroke above the lower curve. Keep the *K*'s and *R*'s narrower at the crossing (loop). The last half of the top of the *F* curves upward too much. In making the small loop, let the down stroke cross the upper part.

"There are chords in the human heart which are only struck by accident; which will remain mute and senseless to a peal—the most passionate and earnest and respond at last to the slightest casual touch."

Students' PAGE AND WORK

1 nice nice nice nice nice nice
2 wine wine wine wine
3 vow vow vow vow vow vow
4 vow vow vow vow vow vow
5 nice nice nice nice nice nice

Lines clipped from specimens submitted by Mr. W. N. Currier, penman in Rider-Moore and Stuart Schools of Business, Trenton, N. J. No. 1 by L. A. Bannon; 2, Newton Dilts; 3, Herman Forsythe; 4, A. D. Carton; 5, D. H. Stockton.

Trenton, N. J., Sept. 30, 1903

Mrs. W. N. Currier,

Instructor Penmanship.

Dear Sir:

In these few lines you will have a fair specimen of my best business penmanship showing the improvement I have made during the past month.

S. H. Bunting.

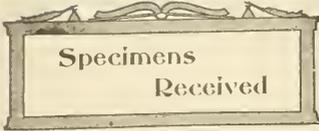
Student of W. N. Currier, Rider-Moore and Stuart Schools of Business, Trenton, N. J.

A specimen of my business writing.
I am gaining in my penmanship. Ben Lein.

Student of O. T. Johnston, in Darling's Business College, Fergus Falls, Minn.

In this you have a specimen of my plain business writing.

Yours truly,
Falls City, Nebr. J. C. Leister.



Mr. Fred H. Criger, penman in Williams Business College, Oshkosh, Wis., recently favored us with a good sized club as well as specimens of students' writing. The specimens show that Mr. Criger is teaching a very rapid, practical hand, and that the students are acquiring it. There is also considerable individuality evidenced by the students, showing that writing is being taught on a liberal scale, as it should be.

The specimen of Mr. Joseph Gall showed remarkable improvement inside of three month's time. Other especially fine specimens were done by Josie Wescott, Anna Hohler, Anna Klemmer, and Ruth Meyer.

Some splendidly written cards have been received from E. Warner of the Central Business College, Toronto, Ont. Mr. Warner displays the dash and delicacy secured by some of the recognized leaders of the profession.

Mr. G. F. Seidensticker, a recent graduate of the Metropolitan Business College of Chicago, favored us with specimens of his business and ornamental penmanship and card writing, which show decided natural and acquired ability in the art of writing.

We hope to see him enter the field of penmanship and become a full-fledged professional.

The Anacortes, Wn., Business College, Miss Nellie B. Hight, penman, recently favored us with a batch of students' specimens after receiving instruction of but one half hour each day for six weeks, disclosing splendid work for that length of time. They are laying a splendid foundation in movement, which, later on, will show up in splendid business writing if they persevere as they have begun.

Mr. R. A. McDevitt, Newcomerstown, O., swings a pen of unusual grace, delicacy and accuracy as evidenced by some cards before us. Mr. McDevitt's health is not robust and for that reason has been unable to develop his highest skill in penmanship. We hope he may do this in the future as he has it in him to be a master. Moreover, he is a young man of exceptional modesty and good character.

During the past month we had the pleasure of examining a big batch of specimens of penmanship from that big institution, The Rider-Moore and Stewart School of Business, Trenton, N. J. The same was sent us by prepaid express by Mr. W. N. Carrier, the hustling and efficient teacher of penmanship. A few of the specimens will appear in this number of THE BUSINESS EDUCATOR, but the original specimens were much better, as they were daintier, and indicated a freer movement than the ones presented. Throughout the entire specimens, numbering hundreds, the penmanship was free and easy without being scrawly. The specimens show vigorous teaching as well as unusual control. It is easy enough to teach movement, but to keep it so that the writing remains orderly, uniform and fairly accurate is a different thing, and this is just what Mr. Carrier is doing. We extend congratulations to teacher and pupils.

Some recent specimens, together with a good sized club, from L. B. Sullivan, Principal of the Commercial Department of the University School, New Orleans, La., leads us to conclude that he is creating the right kind of interest in good writing in that section of the country.

Mr. Sullivan swings a pen with unusual grace and accuracy, and ere long we hope to be able to present some of his work to our readers.

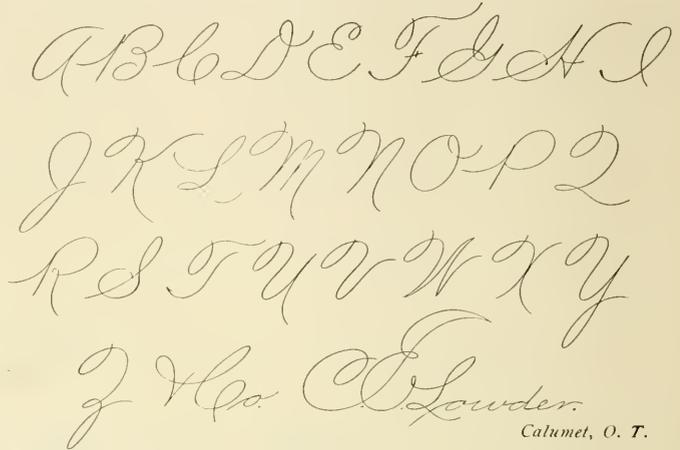
Mr. Burt C. Hoyt, Fergus Falls, Minn., a former pupil of Mr. O. T. Johnston, Darling's Business College, submits specimens which show that he is a penman of no mean ability. Moreover, he could be "one of the finest" were he to make penmanship a specialty. He handles the commercial branches and Pitman's shorthand, as well as the pen. Some cards from his pen evidence excellence in freedom, quality of line, and grace.

Mr. G. W. Paulus, of Grand Rapids, Wis., recently subscribed to THE BUSINESS EDUCATOR, and enclosed some pen work that is truly professional, although Mr. Paulus is engaged in other work. His ornamental signatures are especially clever. He could no doubt become one of the finest in the land.

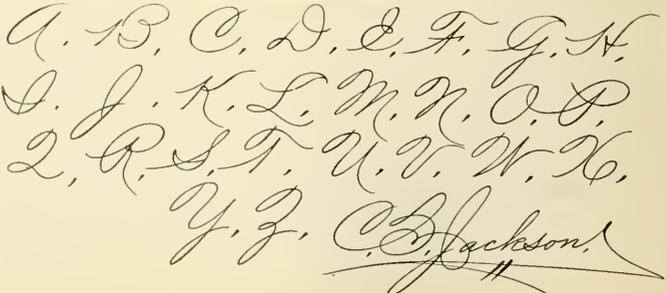
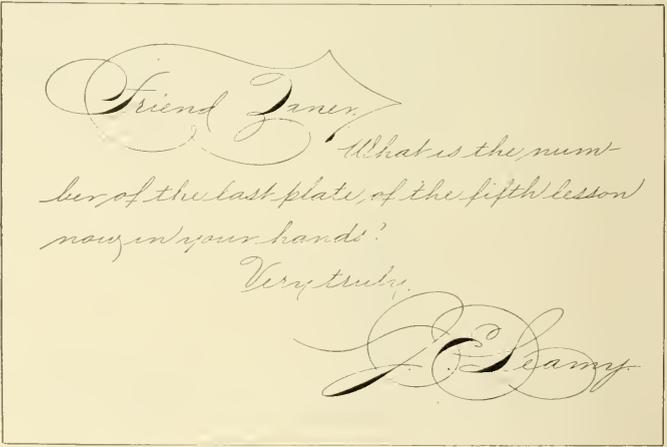
T. M. Williams, Proprietor of the Actual Business College, Allegheny, Pa., recently favored us with a flourished swan and letter written in ornamental

penmanship, which indicates that he still swings a pen of more than usual grace and individuality.

Some splendidly written cards have been received from J. F. Siple, of the National Business College, Quincy, Ill. Mr. Siple is familiar with the boldest dash of the pen, as well as with the most delicate touch. We learn that he is having large and enthusiastic classes in penmanship, and is securing unusually good results.



Calumet, O. T.



This vigorous signature is the muscular off-hand product of Mr. W. H. Vigus, Penman in the Worcester Business Institute, Worcester, Mass.

School and Professional

Mr. E. L. Brown, of the firm of Howard & Brown, Proprietors of the Rockland, Me., Commercial College, reports the largest school in the history of their college.

Mr. J. M. Peterson now has charge of the Douglas Business College, Monessen, Pa. He also has charge of the penmanship and correspondence of the Y. M. C. A. evenings at Wilmerding, Pa., a nearby town.

Mr. Peterson is a hustler from the word going, and deserves the success he is achieving.

H. E. Barnes, Principal of the Waynesburg (Pa.) Business College, reports that their school opened with the largest attendance that they have ever had at the opening, and that prospects are bright for a continued increase. Mr. Barnes recently purchased a half interest in this institution, his partner being Louis Van Orden.

President G. W. Brown has added two more business colleges to his company, one at Streator and another at Danville, Ill. C. O. Bentley, former principal at Brown's Business College at Rock Island, Ill., has been appointed principal at Streator, and E. B. Lyons, formerly head of the Bookkeeping Department at Kockford Business College, has been put in charge at Danville. Prospects are bright at both places for good, substantial schools. The increase in attendance at all the Brown Colleges has been such that several of them, especially the schools at Kockford, Danville, and Jacksonville, are undergoing extensive repairs. The volume of attendance in this great chain of schools has been greater than ever before in its history.

Mr. L. C. Rumsisel, who taught Penmanship, Commercial Arithmetic and Rapid Calculation in the Commercial Department of the St. Joseph's, Mo., High School, the past year, remains with that institution in the same capacity this school year. Mr. Rumsisel is doing good work, and a raise in salary is a sure indication that his work is appreciated by the school board.

The founder of Miner's Business Academy, Morris L. Miner, Principal, has purchased the three story brick building at the southwest corner of Hancock Street and Patchen Ave., Brooklyn, and it is being remodelled thoroughly to meet the growing demands of the institution of which he is manager. Systems of steam heat, ventilation and sanitary plumbing are being installed; the building is lighted on every side and with the extensive repairs completed it will be pleasant and quiet, while it is easily accessible from all parts of the city and Long Island.

The Academy was founded in 1898 at No. 607 Halsey Street, and has been liberally patronized, especially by the best families of Stuyvesant Heights. Mr. Miner, a thorough student of pedagogy, has followed the profession of teaching from his boyhood, having begun his work as a country schoolmaster "boarded round," and has taught in nearly all grades of institutions, from the district school to Pratt Institute.

The Union Business College, Quincy, Ill., held their reunion September 18th, at which time their large assembly hall was filled to overflowing with prospective as well as old students, together with parents and friends. The entertainment was principally musical, the Empire orchestra furnishing the same. The only address of the evening was delivered by Rev. R. Beigs, his theme being "Get Ready and Be Ready."

The Bristol, Tennessee and Virginia Business College, W. W. Merriman, President, is issuing a unique booklet and folder combined of twelve pages, giving straightforward information concerning that straightforward, practical institution.

We have known Mr. Merriman for a number of years, and hereby congratulate the good people of that community for having encouraged him to locate there. Mr. Merriman swings a pen of unusual skill and grace, and his knowledge of the commercial branches and his skilful teaching them make him an all-round, well-balanced commercial educator.

An eight page circular from the DuBois, Pa., Business College, would indicate that Mr. G. W. Thom, the Proprietor, was earning well deserved prosperity. Mr. Devine, his penman and commercial teacher, recently favored us with a good sized chb which would also indicate that he is keeping abreast with the times by placing before his pupils the best penmanship paper published.

The twenty-second annual catalogue of the Stanberry Normal School and Business College, Stanberry, Mo., D. Robbins, President, bespeaks a progressive and flourishing institution.

Mr. Robbins deserves great credit for founding such an institution. He and the writer of this paragraph were school boys together in a little old schoolhouse in the woods of Eastern Pennsylvania. From his parents he inherited ambition and a good character, and with those as his sole capital he secured an education by his own energy and unaided efforts, and the school of which he is proprietor is the result. Being yet a young man we may say that he has but fairly begun.—C. P. Z.

"Spencerian" is the title of a school paper that comes our way quite frequently, and is always looked into with interest. The last one came with a budget of penmanship exercises included therein, giving the style of writing taught in that institution. The copies are unusually well and accurately written and are grouped in a way that is wholly original, as we have never seen anything just like it. The same is highly creditable, and we might add, extremely difficult. Pupils who pass muster in the words and combinations given, which we presume all students must do, are able to tackle anything found in the business world.

On Saturday, October 3d, the proprietors, principals and teachers of the Marion Business College Co., Marion, Ind., met and discussed the management courses of study, etc., of the various schools located at Marion, Logansport, Elkhart, Kokomo, and Nuncie.

Mr. H. F. Hilliard of the Ferris Institute, Big Rapids, Mich., began work as teacher of the commercial branches and penmanship in the Waterloo, Ia., Business College, October 12th. The enrollment of the school is nearly fifty per cent above that of the corresponding time last year.

The Vermont Business College, Burlington, Vt., Miss Agnes M. Dooley, Principal, is a new institution in the realm of business education. Mr. L. J. Egelston, Principal of the Rutland, Vt., Business College, has an interest in the school and will give what time he can to it. Success to the new institution.

Brown's Bloomington, Ill., Business College is enjoying the largest attendance it has ever had. Mr. J. B. McConkie is principal of the book-keeping department, and is assisted by Messrs. J. C. Gladfelter and O. A. Brock.

The largest enrollment last year of the Green Bay, Wis., Business College, was 248, and if the present pace is maintained there will be a very satisfactory increase this year.

The Rasmussen Practical Business College, St. Paul, Minn., has enlarged its quarters twice during the past year. The growth is attributed to the work in the class room, the success and satisfaction of their graduates, and the kindness and good will of former students and friends.

The Almo City Commercial College, San Antonio, Texas, have consolidated. Shafer & Downey, proprietors.

The Queen City Business College, Springfield, Mo., under the management of Prof. Elmer E. Lacey, reports a flourishing year. Mr. Lacey was for seven years principal of the Jones Commercial College of St. Louis, and four years Assistant City Auditor of the City of St. Louis.

This is Still It

About Ink

Script Cuts

L. MADARAS, 1281 Third Ave., New York

A specimen *Madaras's Letter* written in the ornate-style will be sent to any one who has the courage to send me a dollar. That letter will prove a revelation to admirers of fine writing; it will have a charm and grace all its own—that artistic perfection which has made the name of *Madaras's* famous wherever and whenever *fine writing* is discussed. *It has all the faults and all the fine points that dominate my work, but—* it is fascinating in what way you will have a chance to see. It may not be as accurate as the letters the late A. D. Taylor could execute, it is warmer and fuller of *that something—that indefinable quality*, which spurs you on to a higher grade of excellence in your own writing—*inspiring and compelling*. (One does not write *well* until one writes *well*, and the time to get one is right now—today, while I am in the mood of writing specimen letters. When I feel that my letters are not equal to what I can do in the way of good writing, I'll not sell one for many times a dollar.

It took me twenty years search to get a writing ink that exactly suited me. I've got all there is of that kind that is in this country, and I can tell you—it won't be imported any more because it's too good for the average user of India ink! It gives a perfectly black shade and the finest hair-line possible—yellow and soft. While they last 3¢ a cake by registered mail—enough for your lifetime.

Of all the cut words used in business college advertising, one and two column sizes, 60 and 75c each. Something out of the ordinary—*striking*, the neatest series ever offered; they are in the Madaras round hand and shaded hair, full of vim. *Special words* written for \$1.75, which includes electro. *Signature* of your name, with cut, \$1.75. See samples of cuts in current issues of the *Penman's Art Journal*.



The eleventh annual opening of the Butler, Pa., Business College, September 1, 1903, was the best the school has ever had. Although Butler is but a country town, the school enrolled, the six weeks following Sept. 1st, 105 students. The principal, Prof. A. F. Kezal, a graduate of the Zanerian, and also of the North Eastern Ohio Business College, Canfield, Ohio, is one of our most thorough business educators. His school is known throughout Western Pennsylvania, and especially in Pittsburgh and vicinity, for the many, competent graduates it is continually turning out.

Business is booming. Over 200 students attending the Day Session, and over ninety attending the Night School. We are busy and we are happy, and are doing the best work in the history of the school.

E. M. HUNTINGTON.

Hartford, Conn., Nov. 2, 1903.

The Grand Island Nebr., Business and Normal College A. M. Kargis, Principal, recently moved into its new one hundred thousand dollar building which is to be said to be one of the finest college homes owned and occupied by a Business School in the U. S.

J. F. Draughon, Nashville, Tenn., President of Draughon's Practical Business Colleges, recently opened a new school in Columbia, S. C., making the ninth school in operation under his management. He says further that he expects to open twenty more schools in the South. We learn from various sources that his schools are all in a flourishing condition.

The Gloversville, N. Y., Business School, Patterson & Barr Proprietors, issues an artistic catalogue covered in gray with title printed in white and red and text printed in double-tone brown.

The school owns and occupies a large, handsome four story residence, which serves as home and school combined, as out of town pupils are accommodated with home influences while attending the school, which no doubt causes many a parent to choose the school as the one to which to send the son or daughter. We like the sentiment of the catalogue and believe we should like the atmosphere of the school.

We learn that the Fresno, Calif., Business College has an enrollment this year a little more than double that of last year for the corresponding time. Surely this is a satisfactory increase, and speaks much for the institution.

Hill's Business College, Sedalia, Mo., reports a daily attendance of 200 pupils, largest number in the history of the school. Mr. Ransom, the penman, has seven special students taking penmanship.

Obituary

Mr. E. O. Ross, of Hartford, Ky., principal of the Douglas Business College, Monessen, Pa., died the latter part of September.

The students of that institution passed some very appropriate and touching resolutions expressing admiration for him as a teacher and citizen.



WHY GO TO "COLLEGE" TO LEARN BOOK-KEEPING WHEN I WILL MAKE A

First-Class Book-keeper

OF YOU AT YOUR OWN HOME in six weeks for \$3 or RETURN MONEY. Fair enough? I find **POSITIONS**, too, **everywhere, FREE!** Have placed **THOUSANDS**. Penmen can place **Y00,000!** 6,742 testimonials received from pupils! **SAVE THIS AND WRITE.** J. H. GOODWIN, **Expert Accountant**, Room 076, 1215 Broadway, **NEW YORK, N. Y.**

CARDS! CARDS! CARDS! Are you in need of any Cards?

Fancy written cards, 2 doz. for 25c, 3 doz. for 35c. Colored Cards, 7 colors, white ink, 2 doz. 25c. Tinted Cards, black ink 2 doz. for 25c. Printed Bird and Scroll Cards, 9 designs, 12 for 35c. Ornamental Bird, Swan, or Eagle, 1 for 15c, 2 for 25c. 100 Cards printed in Shaded Old English type, 60c. Specimen of Card Writing, 10c. Ornamental Capitals, 10c.

PENMEN'S SUPPLIES

HAND CUT CARDS	PER 1,000	PER 3,000	PER 5,000
3 Ply, Wedding Bristol,	75c	\$2 10	\$4 30
6 Ply, Wedding Bristol,	95c	2 70	4 25
4 Ply, Perfection Bristol,	85c	3 70	4 25
6 Ply, Perfection Bristol,	\$1 05	3 00	4 75
4 Ply, Leader Bristol,	60c	1 65	2 50
3 Ply, Colored or Tinted Bristol,	50c	2 40	3 75

Printed Bird and Scroll Cards, 9 designs, per 1,000, \$3.25. 100 good Envelopes, 15c. 250 sheets of Writing Paper, 50c. GILLES' Pens No. 1, 3 doz. 25c. No. 604, 3 doz. 25c. 1 bottle of White Ink 15c. One tube of Chinese White 25c. Agents wanted, send 25c. for Agents Sample Book. All orders promptly filled. Send for samples.

W. McBEE, 19 Snyder St., Allegheny, Pa.

Colored Drawing Models

Have you used our colored ceramic art models in your drawing classes? If not, we are willing to give you a liberal discount on your first order. You will be the first to write us that they are not highly satisfactory, after using them in the class room for a month.

SECONDS

We destroy all models that are badly chipped, but we have a large number of pieces where the color has run in burning, or are slightly chipped, that we are going to sell **CHEAP**. The drip effect, and shade, in these pieces are fine. For advance work they cannot be equalled by our best pieces when one does not want absolutely regular color.

Write us for terms.

School Model & Supply Co.,

C. E. TOWNE, Secretary.

ZANESVILLE, - - OHIO

A MONEY MAKER

Learn rapid pen and brush lettering for Show Cards and Tickets. Big demand every where.

Our new and improved course of instruction by mail will teach you thoroughly and in a practical manner.

New printed matter mailed free to all interested. Address,

W. A. THOMPSON,
PONTIAC, MICH.

P. H. MASON, Beloit, Wis.

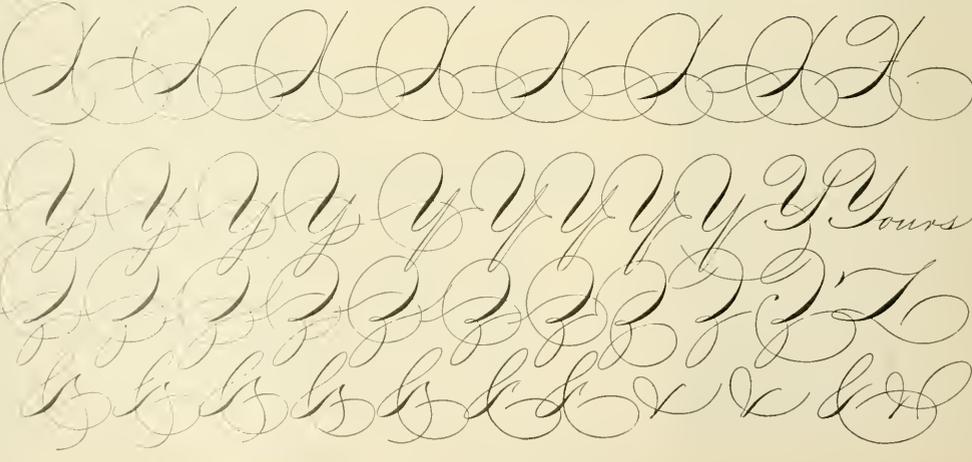
Penman-Investment Agent
I have studied investments for many months. My partner in the Business College received a check for \$300, his dividend on a \$300 investment. I have several reliable investments—I sell no other—now yielding 10 per cent. You can buy them at \$5 or \$10 per month. Write for my references and literature.

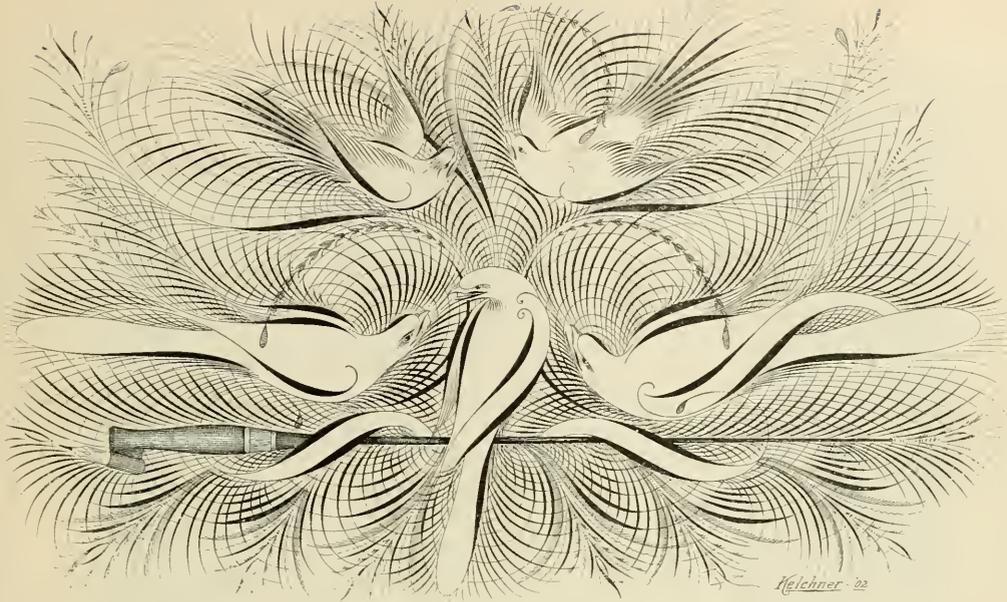
Beloit Business College



Ornamental Capitals by H. B. Lehman, Chicago, Ill.

CHICAGO BUSINESS COLLEGE.





BY L. M. KELCHNER, DIXON, ILL., COLLEGE OF PEN ART.

News Notes and Notices.

The Harlem Commercial Institute, 125th St., New York City, had, October 19th, seventy-eight students taking penmanship, and other classes were equally prosperous. Under that date Mr. Wm. Hope, President, wrote us as follows: "You are making too good a paper for the money. It is worth to any teacher or business school proprietor, \$5.00 a year. I think all Harlem Schools are on the high tide of prosperity."

Mr. L. B. Sullivan, principal of the commercial department of the University School, New Orleans, La., reports that he has in his department students from the City of Mexico, Cuba, Bluefields, C. A., and many southern states of the U. S.

The Mapkato, Minn., Commercial College enrolled 500 students last year, and as their enrollment is larger thus far this year than last, they expect, as Mr. Nettleton expressed it, a "crowd." And they deserve it, for Messrs. Brandrup and Nettleton are substantial, aggressive, progressive, honorable school men, benefitting a host of young people, and indirectly business education.

We learn that the Butte, Mont., High School has an enrollment of two hundred and fifty pupils in the commercial department, which is believed to constitute the largest commercial department of any high school west of Chicago. Surely business education must be in favor in Butte. Mr. D. C. Ahlers, a friend and supporter of THE BUSINESS EDUCATOR, is principal of the commercial department.

Messrs. F. L. Haeberle and P. W. Errebo, proprietors of the Pittsburg, Kans., Business College, opened a new school on September 11th, at Chanute, Kans. By the latter part of October they had enrolled upwards of seventy pupils in the new school.

Mr. Haeberle reports business in general very good, and, from the size of the club he sent THE BUSINESS EDUCATOR, we should judge as much. We have known Mr.

Haeberle for a number of years, during which time we have formed a very high opinion of him as a man, as well as a commercial educator.

"Education in Business," volume one, number one, November, 1903, H. E. Read, editor and publisher, Peoria, Ill., is the title of a new, high-grade, new periodical in the field of business education, which we welcome with open arms, and wish it everlasting success.

Prof. D. H. Hainer, of the Curry College, Pittsburg, Pa., recently favored us with a good sized club, and states that their class in penmanship is the largest and best that they have had for years. This is further evidence of the fact that there is more interest in penmanship today than heretofore, and we congratulate the Curry College for encouraging this spirit by supporting THE BUSINESS EDUCATOR.

Mr. W. H. Sadler, of Sadler's Bryant & Stratton Business College, Baltimore, Md., recently played the part of a detective by detaining young man until the police arrived to capture him. One Harry Marcus appeared and desired to enter as a student, giving in payment a bogus draft for \$5, for tuition receipt for \$5 and \$20 in cash. Colonel Soule, of New Orleans, has recently been victimized by the same party and had written to Mr. Sadler to that effect. As a consequence, Mr. Sadler had the young man in mind and had him arrested.

A recent letter and cards from W. C. Wollaston, Wilder, Minn., display not a little skill in the line of penmanship. The letter just received is an excellent one from the standpoint of business penmanship. Mr. Wollaston is one of our progressive commercial and penmanship teachers, and will be heard from from time to time, as he has the right metal in him for success.

Mr. W. N. Ferris, the practical educational reformer, of Big Rapids, Mich., recently gave a number of lectures before the Lehigh County Institute, Allentown, Pa.

He also delivered a lecture before the students of the American Business College of that city. Commenting upon Mr. Ferris' work in the institute, the Daily City Item sums up its remarks as follows: "He has worked himself into the hearts and minds of every teacher in the county, easily becoming the favorite lecturer and instructor of the Lehigh County Institute of 1903 and 1904.

Eclipses Everything in That Line

Permit me to congratulate you on the growth of THE BUSINESS EDUCATOR. It is remarkable how the paper has developed. I am not much surprised, however, because every thing the Zanerian people take hold of, has a very modest beginning and steadily develops until it eclipses every thing in that line.

W. S. ASHBY,
Bowling Green, Ky.

CALLING CARDS

White Cards, black ink, 15c. per doz. Colored Cards, white ink, 20c. per doz. No 1 Blank Cards, from 50c. per 1,000 to \$.60. Oblique Holder, 7c. While Ink, 20c. per bottle, postpaid. Send 10 cents for samples of 20 shades of cards, and sample of penmanship.

A. B. SMITH

Box 586

146 Geneva, Wis.

Order Now

I have on hand 700,000 colored, 7 colors, and 200,000 white cards. Quality the best. While they last, will sell the colored at 80c, and the white at 90c, per 1000. Sample 100 20c.

These cards will please you.

L. E. STACY - Camden, N. J.

WANTED

A teacher of penmanship who can make his students generally

write good hands in six months. Good wages to man of demonstrated capability. Give references and name salary wanted. Address,

PRINCIPAL BUSINESS COLLEGE,
Care Business Educator - Columbus, O.

SHORT CUTS.

A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations we get we must figure out every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College. Price, cloth, 50c. Address,
GEO. A. DEEL, Poughkeepsie, N. Y.

Mr. B. A. McKinney of the Masses Business Colleges, Richmond, Va., favored us with a well gotten up and elaborate catalog issued by that chain of schools located at Jacksonville and Montgomery, Ala., Richmond, Va., Houston, Texas, Columbus, Ga., Birmingham, Fla., and Louisville, Ky.

Mr. McKinney is a first-class business man, as well as a progressive, well educated and practical commercial teacher.

Specimens of ornamental penmanship, flourishing, etc., received from A. B. Colegrove, Bradford, Pa., reveal a good deal of skill in the line of penmanship.

Mr. Colegrove is an experienced commercial teacher as well as an editor in other lines, having been principal of public schools of that city and elsewhere. His ability, however, is not confined to penmanship, bookkeeping, shorthand and the usual English branches, but he is well versed in art as well. Would that we had more well-rounded and grounded educators.

Mr. Benn J. Ferguson, formerly of Marietta, Ohio, now has charge of the commercial department of the high school of Wheeling, W. Va.

We learn that the Zeth School, Altoona, Pa., is enjoying the largest attendance in the history of the institution. It has been found necessary to provide additional facilities in all departments. This surely speaks well for the institution.

Prof. E. K. Sanford, a '97 Zanerian, spent the summer of 1905 in Texas visiting his parents and scenes of his boyhood, also chasing the coy jackrabbit for pasture. Prof. Sanford is with Crumb's Business College, Auburn, N. Y., where he has been employed for the past eight years. He is also connected with several business ventures there and is a prominent citizen, having but recently been elected as a 32 degree mason.

J. E. Leamy, penman in the Troy, N. Y., Business College, whose intensely practical lessons in business writing are now running in THE BUSINESS EDUCATOR, recently engrossed an elaborate and expensive resolution which was sent to Admiral Cervera in Spain. It was illuminated in colors and handsomely done, indicating that Mr. Leamy is not only a penman but an engrosser as well.

Mr. Fred H. Crider, the expert penman and teacher of penmanship, is now engaged as teacher of penmanship at the Williams' Business College, Oshkosh, Wis.

C. H. Jenkins, '94 Zanerian, who left the teaching profession two or three years ago, is meeting with marked success as a grower of carnations. He has recently added another 100 ft. house, new boilers, etc., and has several thousand fine plants for the coming season's business.

He still pushes the pen, and does a large share of Maine school diploma work each spring.

S. E. Leslie has taken charge of the penmanship work in the business department

of Hiram, (Ohio) College. Mr. Leslie is a splendid writer and will no doubt make success of the work.

J. E. Joiner, Principal of the Columbia Commercial University, Lancaster, O., issues some very attractive original pieces of advertising, and is building up a very successful, substantial institution in that attractive little city in the center of Ohio.

He drops into the office of THE BUSINESS EDUCATOR occasionally, and has a way of attending to a good deal of business in a little while, and doing it in such a social way that time slips by all too rapidly.

The Gregg Writer for September came to our desk bedecked in blue and black, with a real live-like, lady-like amanuensis, busily engaged in jotting down the good things which appear therein from month to month.

By way of suggestion, Brother John Robert, warm the colors of the ink a little, and the whole will be irresistible.

J. W. Patton, author of the Patton Method of Touch or Sight Typewriting, has recently patented a blackboard and drawing board which is intended to aid in ruling accurately and carefully blackboards for the teaching of bookkeeping and other purposes. The device impresses us as being very practical. Anyone interested would do well to correspond with the Patton Blackboard Kuler Co., No. 20 West 132nd Street, New York City.

E. A. Newcomer, Principal of the New Jersey Business College, Newark, N. J., is also director of the educational department of the Y. M. C. A. of that city.

Mrs. Charlton V. Howe is taking a course in illustration at the School of Industrial Art, Philadelphia. Mrs. Howe got her start in the Zanerian, at which time she demonstrated more than usual ability in the line of art, and we are therefore pleased to know that she is continuing her work in the City of Brotherly Love.

At some convenient time during the Cincinnati meeting, Mr. A. H. Hinman, of Worcester, Mass., expects to give an hour's display of blackboard skill to show the boys a host of designs at a speed that they have never seen equalled, and thereby to further demonstrate his title, "King of Blackboard Penmen."

R. N. Marrs, the itinerant teacher of penmanship, is organizing classes of writing in Philadelphia, and is meeting with great success.

Mr. Marrs is the most successful itinerant teacher at the present time of which we have knowledge.

We learn that the Camden Commercial College, Camden, N. J., the new school recently organized by Messrs. L. E. Stacy and George O. Swartz, enrolled one hundred and twenty-five pupils from September 1st to October 10th. This is certainly making a good record for the new institution, and bespeaks much success for these enterprising and capable gentlemen.

At Saco, Me., stenography and typewriting, as well as the other commercial studies, are being taught to those grammar school pupils who do not contemplate continuing their studies in the high school, one extra year being spent in the common schools. Mr. Theo. T. Young, Principal of the Locke Grammar School, has charge of the course, and teaches the commercial branches. Mrs. L. N. Verrill teaches the stenography and typewriting, and Mr. A. K. Merrill is the teacher of penmanship.

The series of designs entitled Gems in Light and shade, by Mr. C. C. Canan, begin in this number. The first, a letter in ornamental style, which, for grace and accuracy, ranks with one of the finest ever presented in a penman's journal. This specimen alone proves that Mr. Canan is one of the Modern Masters of penmanship, and is alone worth a year's subscription to THE BUSINESS EDUCATOR.



Our superior black card writing (lithographic effect) ink, sample bottle, 1 oz., prepaid, 25c. Auto Pen and Ink Mfg. Co., Chicago.

DO YOU NEED A TEACHER?

We can put you in correspondence with the one you want.

DO YOU WANT A POSITION?

We can help you to secure one. Write for information.

GLICK'S TEACHERS' AGENCY
E. L. GLICK, Mgr., Concord, N. H.

WEAVER'S Correspondence School of Penmanship and Drawing, Mt. Morris, Ill., Offers the best instructions in the various branches of Penmanship and Drawing. Write today for full particulars.



MILLS'S Correspondence School of Penmanship

Is conceded by the leading penmen of this country to be the most thorough school of its kind. You cannot do a better thing than to send stamp today for full particulars concerning our courses.

E. C. MILLS
195 Grand Ave., Rochester, N. Y.



Look Here! 1000 best quality cards, white or assorted colors. Prepaid, \$1.75. Auto Pen and Ink Mfg. Co., Chicago.

A BEAUTIFUL HEAD



Drawn by hand, not a reproduction, in Pen and Ink on heavy Bristol board five times as large as this cut

A SPLENDID PIECE OF ART WORK

Mailed securely in tube for 25c.

We will engrave your name on a beautiful Aluminum Card Case, and write two dozen cards, assorted styles, something fine, for but 25c. Agents wanted.

SPRINGFIELD ART COLLEGE
SPRINGFIELD, OHIO

SIT DOWN AND WRITE For circulars descriptive of our Mail Courses. If you really mean business they're free for the asking. Courses in Business Writing, Artistic Writing, Card Writing, Engraving, and Flourishing.

Send along 25c. for one dozen cards (any name) written in my finest vein.

F. W. T. ABELLYN,
Kansas City, Mo.

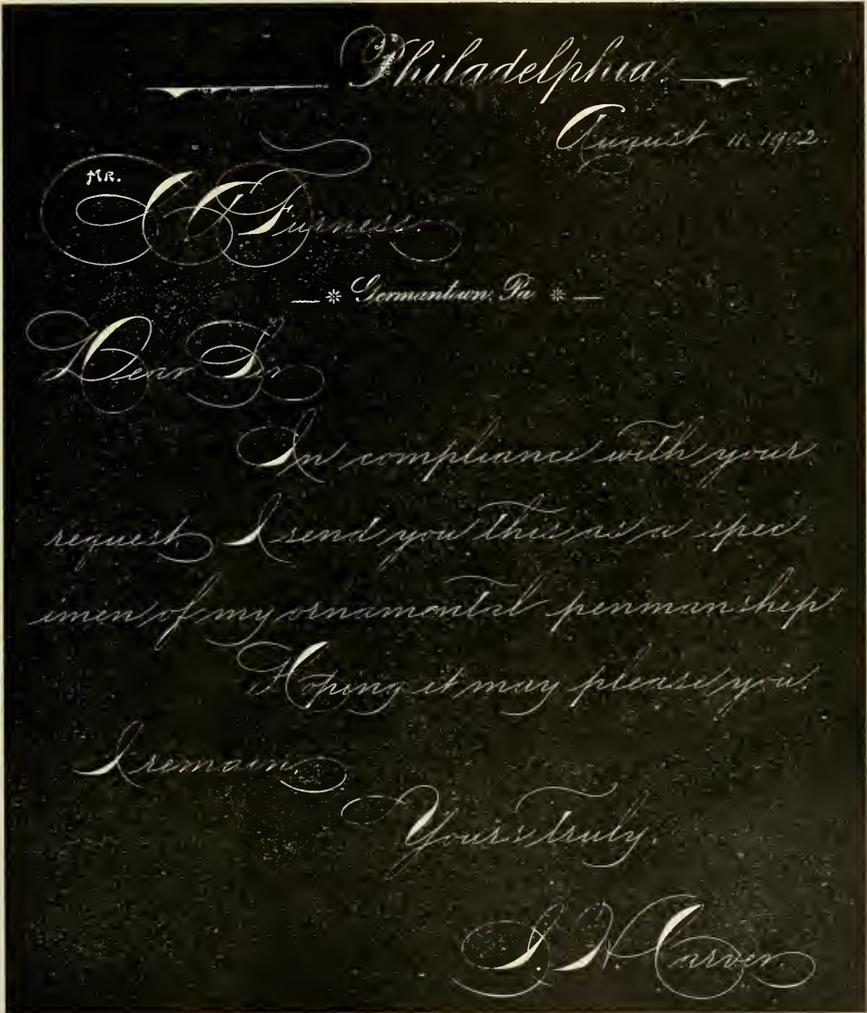


A GOOD THING IN ADVERTISING FROM THE MACON AND ANDREWS BUSINESS COLLEGE, MEMPHIS, TENN.

Gem in Line TRADE Shade

BY C. C. CANAN,

BRADFORD, PA.



The Pratt Teachers' Agency,

70 Fifth Avenue, New York,

Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager

TELEPHONE 312 JERSEY CITY



THE KINSELY STUDIO
FORMERLY THE EDUCATIONAL
DESIGNERS ENGRAVERS
ENGRAVERS PRINTERS

WILLIAM J. KINSELY
DESIGNER OF
QUANTITY DOCUMENTS
 Sample of letter-head design
 Printing Plate was six inches wide

ST. PAUL, BUILDING
220 WASHINGTON
NEW YORK
 Diplomas, Catalogs, and all school work a specialty



E. C. MILLS
 Script Specialist and Engraver
 195 Grand Ave., Rochester, N. Y.

Script illustrations are educational for works on Book-keeping, Business-Practice, Correspondence, Copy Slips, etc. I make a specialty of furnishing **THE BEST** script plates for these purposes



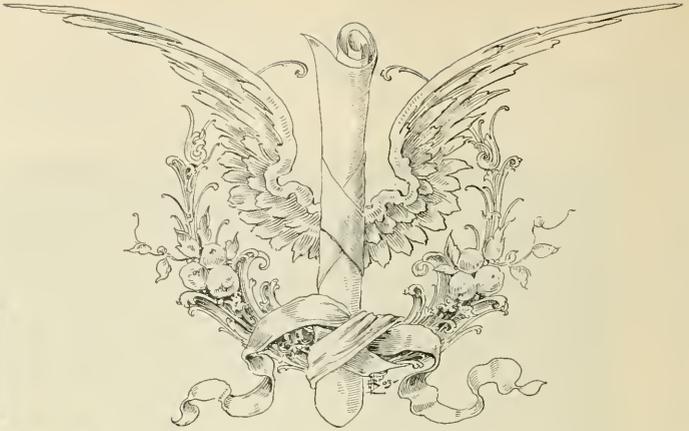
Lettering and Designing

E. L. BROWN,
ROCKLAND, MAINE.

Number Twenty-six

The ink bottle and quill make an effective design to be used in connection with text matter, where space permits, to give variety. The ink bottle should be nearly solid black, especially near the point where the quill crosses it. First add parallel lines, and observe carefully where the darkest values occur. Study the technique critically before applying the ink. The best effect is obtained with a very few lines.

The wings attached to a diploma, with decorative matter, is a very suitable design for the back cover of a catalog, or in fact any page where artistic finish is desired. Study the design, giving especial attention to the drawing and light and shade values. Use few lines, and avoid the use of weak, scratchy lines on drawings of this class. Many of the "odd" designs produced by penmen and others are sadly lacking in drawing and technique. A design that is unique and odd, must be well drawn to be successful. Good drawing is highly essential in all forms of artistic decoration.



Faust's Superior White Ink is the best made. It's white and will not crack nor peel off. 1 oz., prepaid, 25c. Auto Pen and Ink Mfg. Co., Chicago.

YOU OUGHT TO HAVE IT.

The secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only 10c. LIGHTNING CALCULATOR, Dept. A, Everett Station, Boston, Mass.



As an aid in teaching the forms of the capital letters, I have been using in my classes for a few years a series of cards—one for each letter—in which I have indicated the measurements of the capitals. The form used is as simple as it can well be made, and may be used as a basis on which to graft any appendages or changes. Some teachers, well known in the profession, have commended the plan. This has led me to think that possibly some of the younger teachers of writing would like these cards to use in their classes. I have, accordingly, had a few printed, and those who wish them may have a set for thirteen two-cent stamps. The manner of using them is explained with each set. If your conception of the forms of the capital letters is not satisfactory, the oval-rhomboid cards will help you. Orders should be directed to:

HORACE G. HEALEY - 203 Broadway, New York.

C. C. CANAN,

173 Congress St., Bradford, Pa.

ARTISTIC ALPHABETS

is a book containing high-grade examples of plain and ornamental penmanship, engrossing, flourishing, card-writing, pen-drawing and designing.

"A Work of Art." Special Price, 75c.

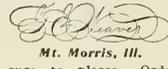
Send stamp for fine Penmanship Engravings.

SPENCERIAN PERFECT Steel Pens

USED BY EXPERT AND CAREFUL PENMEN FOR NEARLY FIFTY YEARS
Sample card, 12 pens different patterns, will be sent for trial on receipt of 6 cents in postage stamps. Ask for card #.
SPENCERIAN PEN CO. 349 BROADWAY, NEW YORK



Earn some cash on odd time. Get our special \$2 outfit of automatic pens and inks for sign writing, etc. Write us today. Auto Pen and Ink Mfg. Co., Chicago.



The Card Writer Writes cards at 15c. per dozen. Any Style, any name. Fine and sure to please. Order today.



- One dozen colored cards, white ink, any name, for list..... **25c**
- One dozen white cards, plain or ornamental style..... **20c**
- Letter, showing style of business writing..... **15c**
- Twelve lessons in business writing..... **\$5.00**

Work will please you. Order and be convinced. Winner of first premium, Oregon State Fair, 1902. No free specimens; send 10 cents for samples.



ARLINGTON, OREGON.



MILLS'S Correspondence School of Penmanship

Is an exclusive school of penmanship. If you feel the need of improving your writing you should send stamp at once for full information concerning our school. Address,

E. C. MILLS 195 Grand Ave., Rochester, N. Y.



No Matter What You Want to File

- Notes - Documents - Card Records
- Checks - Samples - Legal Blanks
- Letters - Invoices - Credit Reports
- Clippings - Reports - Deposit Tickets
- Papers - Books - Insurance Policies

there is a SHAW-WALKER way to do it. And that way we guarantee is best and ask nothing but return of goods if after trial you do not think so.

Check in the list above those items that interest you—tear out this advertisement and mail to us. That's the first step in simplifying your office or factory detail. And do it NOW.
The Shaw-Walker Co., Muskegon, Michigan

Modern Commercial Penmanship.

MODERN IN EVERY RESPECT.

WE take pleasure in announcing that we have just placed upon the market a book on penmanship, designed to meet the requirements of schools wishing to teach a plain, rapid, medium-slant style of writing. The plan of the book is unique. It contains sixty lessons—three months' work—twelve weeks of five lessons each.

The copies are on the right hand pages, and the instruction on the left. The book is bound at the end to open flat. The copies were written by the most expert business writer in the United States, and the instruction was prepared by four experienced teachers, working together.

There is something in the copies and instruction to inspire the student and to make the work of the teacher easy.

The book is handsomely bound in blue or red cloth and stamped in gold.
It retails for 50 cents; sample copies to teachers for examination, 25 cents.

There are several inferior books on the market at \$2.00.
Put this book into your classes and revolutionize the penmanship work.

OTHER GOOD BOOKS.

DO NOT FORGET THAT WE PUBLISH
Modern Commercial Bookkeeping,
Modern Commercial Banking,
Williams' Commercial Law,
Williams' English Grammar,

The New Business Speller,
The New Business Correspondence,
Clark's Graham-Pitmanic Shorthand,
The Complete Guide to Touch Typewriting,
Yours Truly, a Practical Dictation Manual.

And do not forget that we carry a full line of Blank Books, Practice Paper, Typewriter Paper, Pens, and other Commercial College Supplies. Correspondence with teachers and school proprietors is invited.

THE COMMERCIAL TEXT BOOK CO., DES MOINES, IOWA.

(Report of N. E. H. S. C. T. A. continued
from page 21.)

Providence: Vice Presidents, George B. Kingsbury, Hartford, and Miss Lizzie Fitzgerald, East Boston; Secretary, Miss Helen L. Follansbee, Somerville, Mass.; Treasurer, F. H. Read, Providence.

It seemed to be the common impression that Messrs. Read and Lahey had taken care of the local part of the convention business perfectly, and everyone had a good word for the efficient manner in which President H. G. Greene, of Winchester, Mass., discharged his duties. To his devoted and intelligent action no small part of the success of this new organization was due, although we all recognized the deft hand of the Chairman of the Program Committee, Mr. Carlos B. Ellis, of Springfield, Mass., one of the most capable, equable, and nicely poised commercial teachers in the country.



W. N. Currier

Mr. W. N. Currier, whose portrait and signature appear herewith, was born on a farm in Kennebunkport, Me., December 2, 1876, the year of the famous centennial. He attended the public schools until sixteen years of age, when he completed the commercial and shorthand courses at the Shaw Business College, Portland, Me., Mr. C. H. Jenkins being his instructor in penmanship. He was then engaged in various lines of business until '98, when he left a Boston banking house to attend the Zanerlan, and says he has never regretted the step.

He taught one season in the Rockford, Ill., Business College, and was principal one

year of the shorthand and commercial department of the Danville, Va., Military Institute.

He is now on his second year with the Rider-Moore & Stewart Schools of Business, Trenton, N. J., where he teaches the commercial branches and has charge of most of the penmanship.

Mr. Currier writes an unusually strong, accurate and characteristic hand, and is a wide-awake, progressive, enthusiastic teacher of business writing. He not only writes well himself, but he gets results on the part of his pupils; results, which we hope to show, ere long, in THE BUSINESS EDUCATOR.

It gives us pleasure to introduce Mr. Currier to our many readers as one of America's foremost, practical penmen, and aggressive teachers of penmanship and commercial subjects. As a man he is sociable yet positive, sensitive, moral, quick-witted, loyal as a friend, faithful as an employee, and—single, as yet.



I desire the names of those interested in

ENGROSSING

My mail course consists of ten lessons in each of the following:

Round Hand Lettering
Wash Drawing
Designing

Work criticised and returned. Real models from pen and brush. Specimens for 2c. stamp.

HY. C. WALKER 5585 Vernon Ave.
St. Louis, Mo.

MILLS'S CORRESPONDENCE SCHOOL OF PENMANSHIP



Is helping scores of ambitious people to acquire a fine style of penmanship at home. We are ready to help YOU also. Send stamp for information.

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Book Reviews

"Commercial Geography." J. W. Kedway, F. K. G. S. Published by Charles Scribner's Sons, New York.

This is a scientific presentation of one of the most useful of the technical commercial group of subjects now attracting the attention of school officials. Doctor Kedway is an eminent geographer, and his work in the past has prepared him as few others who have yet written on this subject have been trained.

Beginning with a statement of the general principles on which the book is based, the author rapidly shows the reader how commerce has affected civilization, and how commerce is controlled by climate and topography. He then strikes right into the heart of his subject by taking up Transportation and the great Commercial Products, using 200 pages in a most interesting exposition of the subject in this general way. He then makes a study of the various countries, in the order of their commercial importance, treating of the Western Hemisphere first.

Special features that will immediately appeal to those who examine this book are numerous unusually attractive half-tone illustrations; valuable maps and diagrams, of the first order of excellence; questions for discussion, and suggestions for study and reference. The last two features are entirely unique, and, inasmuch as they require independent outside work, they will meet the favor of live instructors. We believe that the teacher of Commercial Geography who does not have Doctor Kedway's book is without one of the best tools we have seen.

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(*Com. Geog. continued from page 14.*)

and exports of different staples, the year's yield of the different crops, the rise and fall of prices from month to month. A very useful pamphlet, *The World's Commerce and American Industries*, with charts and diagrams of this kind was recently published by Mr. MacFarlane, Librarian of the Philadelphia Commercial Museum, (price 50 cents.) It is almost indispensable to a teacher who intends to do any work of this kind. It is not convenient to show these charts in a magazine article like this, but a reference to MacFarlane's *Commercial and Industrial Geography* will show several methods of graphic representation. For these charts and diagrams, sheets of paper ruled in small squares is almost a necessity, but that too is at present somewhat expensive.

5. GLOBES, ETC.

Globes are always of value, because the mind of the pupil forms the mental picture more easily from the globe. It is to be regretted, however, that the large globes are too expensive for ordinary schools.

Relief maps of a country are of the greatest value to show the mountain ranges, water sheds, passes, wide grassy plains, rugged coasts, etc. They are somewhat expensive like the globes.

If a teacher or some deft fingered pupil should desire a relief map, one may be made from putty or modelling clay which will serve the purpose admirably. For this a board should be taken about the size of the map desired and the map of the region drawn on it. Nails, with small heads should be driven into the board here and there to keep the clay from slipping about. If carefully done the map will last a long time. In this exercise, the pupils should first be shown a relief map of their own town and familiar places, then of their own State, and lastly of the country.

In this way a class would gradually learn to comprehend the effect of climate, mountain ranges, navigable rivers, etc., upon agriculture, trade, commerce, industry, and civilization.

BOOKS ON COMMERCIAL GEOGRAPHY.

The editor plans to resume in the near future the notes on commercial geography in current literature, which were so very valuable last year. In view of the numerous inquiries which he is constantly receiving, it seems wise to publish first a list of the best text books and reference books which are just at present on the market for use. The list is not long, but it includes some good books. It would be well if teachers could own all the text books. The next year or two will bring some books of great value.

TEXT-BOOKS.

- * Redway—Commercial Geography.
- * Trotter—Geography of Commerce.
- * MacFarlane—Commercial and Industrial Geography.
- * Adams—Commercial Geography (Elementary Edition).

Sanford—Commercial Geography. Outline blanks.

Tilden-Clark—Geography of Commerce.

Chisholm—Smaller Commercial Geography.

Gonner—Commercial Geography.

* Webster—History of Commerce.

* Sanford—History of Commerce. Outline blanks.

REFERENCE BOOKS.

* Chisholm—Handbook of Commercial Geography.

* Adams—Commercial Geography.

** Clow—Introduction to Study of Commerce.

** Thurston—Economic and Industrial History.

Trotter—Lessons in the New Geography (Elementary).

Pitmans—Commercial Geography.

* Mill—International Geography.

** Willets—Workers of the Nation (2 volumes).

Rocheleau—Great American Industries (3 volumes.)

Various Grammar School Geographies.

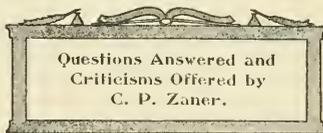
Davis and Redway's Physical Geographies.

* Statesman's Year Book.

* Yeats' Natural History of Raw Materials.

** Double starred books are the best.

The Editor submits the above list not as complete but as containing the best of the reference books which are now ready for the teacher of the science, and those which are recent enough to be trustworthy. There is a long list of titles, good in special subjects, some of which will be printed soon in this department.



A. E. V., St. Louis, Mo.—Your practice is too hurried either for business writing or ornamental. Exercise more care in the execution of every form and watch critically the detail of turn and angle, particularly of the little letters.

Practice upon ornamental penmanship will not "destroy" your business hand. On the other hand, it will improve rather than impair it, inasmuch as it will make it more accurate, and in due course of time you will learn to make your business hand strong and your ornamental dainty as well as dasy.

BOZEMAN, MONT., Oct. 7, '03.

PROF. C. P. ZANER, Columbus, O.

DEAR SIR: I have a matter in mind which I would like to see discussed by yourself and others.

We often have students come to us naturally inclined to write a back hand. Is it advisable to have the student change to the forward slant? My rule has been to allow the student to carry out his wish or inclination, assisting him to write plainly, using the same exercises as other students.

We turned out a young man some time ago to occupy a position in a bank. The banker said, "We like him first rate, but never send us another back hand writer."

Do you think that the back hand writer is ordinarily at a disadvantage? If all employers felt as does this banker, then it would seem best to have all back hand writers change to the forward slant.

Yours sincerely,

H. G. PHELPS.

[I dislike to cause any one to give up a thoroughly individual and characteristic way of doing anything well, and the only reason why it is advisable for all young

men to write a forward slant is that many persons are not infrequently expected to write in the same book, and for one to slant his writing this way and another to slant his writing that way, and still another to not slant his writing at all, makes a very crisp, cross, hot register, better skelter like page. This, doubtless, is why an occasional employer objects to back hand, vertical, or any other style somewhat out of the ordinary. But, the case in question, is exceptional rather than regular.

What say you?—EDITOR.]

NICKESPOT, PA., Oct. 12, '03.

EDITOR: Would you please inform me how fast a good penman is supposed to write?

Thanking you in advance for this information, I remain,

Respectfully,

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[A good penman can write legibly thirty words averaging five letters each per minute, but not that many by the day or even hour. A good penman cannot write what would be considered a good hand in penmanship circles faster than about half that—fifteen words a minute. Good writing takes time and effort. You do not see thirty-words-a-minute writing in penmanship journals.—EDITOR.]



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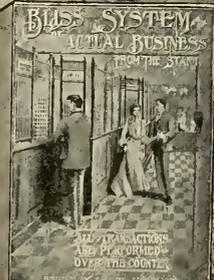
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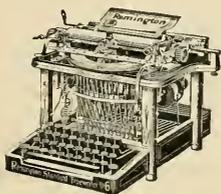
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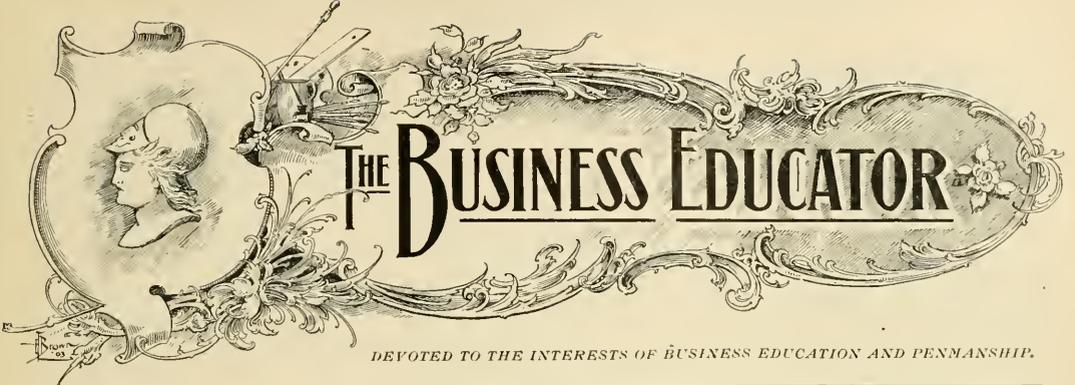
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THE BUSINESS EDUCATOR

DEVOTED TO THE INTERESTS OF BUSINESS EDUCATION AND PENMANSHIP.

VOL. IX. No. 5.

COLUMBUS, O., JANUARY, 1904.

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THE BUSINESS EDUCATOR.

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The BUSINESS EDUCATOR is devoted to the progressive, and practical interests of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct, both pupil and teacher, and to further the interests of those engaged in the work, in private, as well as in public, institutions of business education. Your co-operation will strengthen us in our endeavor and thus help you and the cause we love and believe in. Good penmanship, aside from a good character, being the best passport to a good position, is given the space and attention it deserves.

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To Spread the Gospel of Business Education.

THE BUSINESS EDUCATOR grows better continually. I think I have on different occasions expressed to you my regard for your very excellent magazine, for such it has grown to be. When a thing is good it takes considerable effort to make it better. It seems that you and your co-workers have not only put forth that extra effort, but enough more to make THE BUSINESS EDUCATOR the best of its class, and unique in its class. It contains matter that is not only worth reading, but worth reading more than once. You are getting out a journal that is simply invaluable to the profession whose name it bears. Long may it wave.

Very cordially yours,
JNO. ALFRED WHITE,
Principal Commercial Department
Moline, Ill., High School.

Right you are, brother, it does take "considerable effort" to better "good," and a deal o' hustling as well. But when one sees things coming your way, not only dollars but letters like yours, then it is that life seems worth living and worth improving. Then it is we feel like doing still more and doing it better, too. Then it is that we are more and more determined to better our profession by bettering, through publicity, business education, methods of teaching the same, and the men and women engaged in it.

For it must be acknowledged that as yet business education has not had a serious or suitable organ devoted to its service. THE BUSINESS EDUCATOR believes, however, the time is here for dignified publicity, and thereby devotes itself to the cause of business education in

its broadest, as well as most practical, sense. Our purpose is to aid in the spread and development of business education—to spread the gospel of practical education until it will be found in the curriculum of every public and high school, normal school, college, and university in this widening land of ours.

This is no mean task, no small undertaking, and no brief career. No other call or calling is more needful, and none more honorable. Proprietor, principal, or teacher, you are engaged in a work than which there is no other more elevating, nor fraught with greater possibilities for progress and good. You are a factor for progress in this field of endeavor, or a block in the way of progress, which? The fact that you are a reader of THE BUSINESS EDUCATOR signifies that you are the former.

Let us have your co-operation in the cause of commercial education—be it in the form of a criticism, suggestion, news item, subscription, advertisement, or club. Any or all are aids in the betterment of THE BUSINESS EDUCATOR and business education.

Title Pages

We have received many compliments on our December title page. It was surely a masterpiece in pen technic, as well as reasonable, effective, and rich in coloring. But how about the one for this number? Isn't it a "peach"? We are delighted with it, and we hope you are, too.

*Happy New Year,
and a Prosperous One, to the
Many Thousand Readers
of The Business Educator.*



Editor's Page

Writing Not Necessary

Leading educators are discovering that writing is not needed in the primary grades as a part of the necessary training of children. They have discovered that language is a creature of sound rather than of form, that lips are better instruments for expression than the pencil or pen, and that spelling is more a matter of sound and sight than of the fingers. They have also learned that facts can be committed and communicated better by the human voice than by the abstract pen. They are realizing more and more that from six to ten years is the oral rather than the written period, and that things need to be seen and talked about rather than written and recorded.

Nature—mineral, vegetable, and animal kingdoms—needs to be observed, studied, and taught at this time. Facts may thus be stored away for future thought and transformation. Writing will then come handy when exact and careful expression is required. Writing is a technical art of expression—too abstract and technical for spontaneous childhood.

The printed page is the best spelling lesson, for he who reads best spells best.

Drawing is the natural expression of children and one far less technical and exacting in execution than writing. Let it be taught more extensively during the first year of school, because it deals more directly with natural forms and interesting objects.

We are not saying that writing should not be taught, and taught rightly. But childhood is not the time. "There is a tide in the affairs of men, which, taken at its flood, leads to fortune," so there is a time for writing, which, if taken at its flood, leads to excellence. That time corresponds with the grammar period of school life. Then it is that we need to teach writing rightly. Then it is that if taught rightly, writing will be a pleasure, as well as a practical art of expressing and recording thought.

Colt Cracking Abandoned

Some years ago breeders of fast horses conceived the plan of beginning during colthood the process of training for the track with the view of rearing the swiftest animals ever bred. They were enthusiastic to find that their yearlings could trot or run so fast. They said, wait a year or two and we will beat the world's record. But to their dismay they discovered that the ones which won first places during the first and second years failed to do so when they became three and four years of age. They finally began to realize that the training at one and two years had been premature and too strenuous, blighting as it did the colt's fullest growth and fleetest powers.

The training of children to write is almost a parallel case. The ones who write best during the early training "drop out" of the race by the time they enter the high school. Premature training results in premature loss of interest and consequent scrawliness.

Like the horsemen who prepare their colts for the track by first feeding and nourishing them, and then by training them for the race by carefully planned exercises for the purpose of developing an easy, direct, and effective gait, so let us train our boys and girls, first to be healthful and then to be efficient, by teaching them the proper forms and movements employed in the art of writing before requiring them to do writing. Let us prepare them to write properly before exacting writing of them. As they "gait" colts before speeding them, let us teach movement before requiring actual writing for other purposes.

More "horse" sense in the teaching of children, and less nonsense as concerns written language work, will result in better writing, better English, and better men and women.

Child Labor and Slavery

Wise, far-seeing statesmen have deemed it best to pass laws prohibiting the employment of children under given ages in factories, mills, etc. They have done this, not that children from ten to fourteen years of age could not learn to perform work profitably to the employers, but that they should not for their own future interests. Such work dwarfed the body and blighted the mind, and thereby prevented the fullest development in the future. It was therefore declared criminal to require or even encourage children to work.

Writing, however, is a more difficult art than any required to be performed by children in factories. No other art that we teach and demand upon the part of all so suppresses breathing and tensions mind and muscle as does the art of writing. Few adults master it.

And yet children from five to seven years are required to acquire this exceedingly difficult, confining, and taxing art. They are not only required to acquire it, but are required to perform it on an average of upwards of an hour a day.

If children become restless or noisy, they are put to the pen, thus making the school room a veritable penal institution. Could anything be more monstrous? Yet that is what is taking place all over this "land of the free and home of the brave."

We are not exaggerating. We are only throwing the calcium light of unvarnished truth upon facts which all know and none can deny. By our silence we are abettors of this great wrong. Let us cease to be silent until the wrong is righted.

Let us repeat: *the art of writing is by far the most difficult art all are expected to learn. No other art so suppresses breathing, and demands concentrated nerve and muscular energy as does writing.* And yet we demand this even of children. It is child labor and slavery, nothing more or less. It is not education, because it dwarfs rather than develops.

From Mexico.

"I enclose \$1 for which please renew my subscription to THE BUSINESS EDUCATOR for the coming year. Your journal is so full of beauty and practical hints that I cannot afford to be without it."

GUILLERMO CORTES,
Mexico City, Mexico.

Only Two.

There are two kinds of people on earth today,
Just two kinds of people, no more I say.

Not the sinner and saint, for it's well understood
The good are half bad and the bad are half good.

Nor the rich and the poor, for to count a man's wealth
You must first know the state of his conscience and health.

Not the humble and proud, for in life's little span
Who puts on vain airs is not counted a man.

Not the happy and sad, for the swift-flying years
Bring each man his laughter and each man his tears.

No: the two kinds of people, on earth I mean,
Are the people who lift and the people who lean.

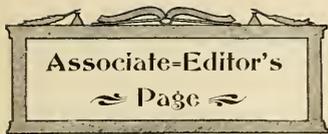
Wherever you go, you will find the earth's masses
Are always divided into just two classes.

And oddly enough, you will find, too, I ween,
There is only one lifter to twenty who lean.

In which class are you? Are you easing the load
Of overtaxed lifters who toil down the road?

Or are you a leaver, who lets others bear
Your portion of labor and worry and care?

[The above old, ever new and true, philosophic poem was recently sent on a postal by the energetic, "lifting" D. W. Springer of Ann Arbor, Mich.—Ed.]



What Is "Professional Standing"?

Some months ago a high school commercial teacher was asked to do some vacation work for a publisher, and he said he liked the idea; but, after giving the proposition due consideration, he said, "I have decided that I will have no alliance for profit with a text-book company so long as it is a part of my professional duty to recommend books for use in the public schools. I do not want it understood that I do not consider the text-book business good enough for a teacher to engage in; I simply desire that my motives in asking for any set of books which I like shall never be questioned. If I were thoroughly convinced that the books of any firm were the best, I should ask for them at once; that is, as soon as their introduction in our school would be practicable." Shortly afterward this teacher, in speaking of another who was doing vacation work for a publisher, said: "I do not see how he can do this work and retain his professional standing."

The motive for declining to accept the offer referred to above, is certainly a lofty and a worthy one; the question is: Cannot a well-balanced mind feel free to choose the best, regardless of subordinate business arrangements? It is true that human nature is weak and selfish, and some publishers do not hesitate to place their agents under such pressure as would prevent the exercise of untrammelled judgment in such matters, but a man of proper spirit would promptly break with such an employer. Much depends on the individual in a question of this kind. If he distrusts his own strength of character, he ought to abjure all connection with outside operations. Many School Boards, recognizing the danger to teachers who may lack lime in their moral vertebrae, prohibit their teachers from doing outside work. We believe that Philadelphia has such a regulation, but the director of the commercial department of the Philadelphia Central High School, a man who stands in the front rank of American commercial teachers today, is the editor of an entire series of commercial textbooks now issuing from the press of one of the great publishers. Is this liberal scholar and broad teacher to lose caste in his profession because he is doing work outside the strict requirements of his schoolroom; because he has made "an alliance for profit with a text-book company?"

Some Outcasts If he is thus to lose "professional standing," he will have a large and distinguished company of fellow-outcasts, for one of the best high school commercial teachers of Cleveland, Ohio, was in charge of the school department of the Smith Premier Typewriter

Company during the last summer vacation; the foremost public commercial teacher in Iowa made an extended tour of the West and the Pacific Coast, in the interest of a leading publisher, during the same period; one of the successful teachers of Illinois made a like use of his time; a Brooklyn Commercial High School man solicited students for a New England commercial school; a New England teacher sold typewriters, while another had the gumption to pass the United States government test for steamboat inspector, and spent his vacation inspecting steamboats on Long Island Sound.

The premier commercial teacher of New England is the financial secretary of the Chautauqua Society of New York, and spends his summers at Lake Chautauqua, in that capacity, amid the most delightful and refreshing educational surroundings, but it is outside work, and he must needs seek the society of the outcasts. One of the best Boston teachers joined forces with another aggressive and successful Massachusetts teacher and wrote a book, thus entering the forbidden alliance "for profit;" and, come to think about it, the teacher quoted at the beginning of this article, when asked to report for THE EDUCATOR the Sessions of the Business Education section of the N. E. A., wrote: "Will THE BUSINESS EDUCATOR pay a fair price for the report?" When assured that those who labor for THE EDUCATOR find their chief compensation in the satisfaction that comes from promoting the interests of a worthy cause, the aforesaid teacher declined to make the report, on the ground of numerous duties; but a short time afterward wrote: "I must go to the city tomorrow and plug hard all day on a set of books in order to complete a certain proof. If it does not prove, I must live with it till it does." This may not have been an outside occupation, but it would take an expert in seeing distinctions without differences, to come to that conclusion.

Some Pertinent Questions We would not have it understood that we think the teacher insincere. We believe him to be one of the most high-minded commercial teachers in public school work, and he is successful in his teaching, too. We do think, however, that he is unconsciously inconsistent, and that he assumes distinctions that, for a conservative man, it is needless to make. What is "professional standing?" Is it anything more than the relative success attained by doing one's work in the schoolroom and for his students' interests to the best of his ability? Is there some pseudo-sacred ordinance regulating standing in the commercial teaching profession (like unto the prohibition which prevents a physician from advertising) that forbids an intelligent teacher to practice a little of what he so freely preaches? Is the man who went to the Pacific Coast last summer likely to be doing less excellent teaching this year than last? Will not the Philadelphia Doctor of Philosophy be likely to have some of his theories corrected while trying to meet the demands of both publishers

and teachers for practical books? Did the Cleveland teacher, who sold more than one hundred typewriters in the cities of Cincinnati, Washington, Baltimore, Pittsburgh, Philadelphia, Boston, and New York, take back nothing but the money in his pocket?

Did the Packard teacher who sold insurance for the New York Life Insurance Company, out of regular hours, acquire no knowledge of practical psychology, no powers of persuasion, helpful in handling boys who admire the "real thing," in a man, be it fisticuffs or finance? Was the shorthand teacher of a prominent Iowa commercial school any the less an inspiration to his students because he was the official reporter for the State Dental Association, one of the State Medical Associations, and a city court? Will the Boston commercial school man who sells real estate outside of school hours teach with less, or more effectiveness, because of his personal enterprise?

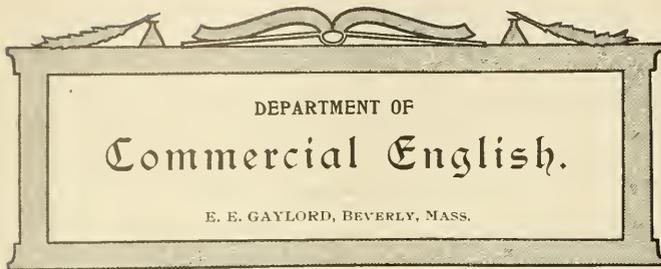
Are the scores of private commercial teachers who do auditing and expert work, no better teachers for it?

The Danger It is not to be denied that there is danger in taking up an outside calling, either in vacation or during the school year, that private interests will be placed before pupils' interests; that the less will be advanced to the position of the greater; that sets of books, written exercises of various kinds, conferences with backward pupils, the reading of educational journals and the attending of professional conventions will be made to give place to the "side-line." It would be superfluous to say that the wrong thus done would probably more than offset the good gained because of contact with practical affairs.

Furthermore, when outside employment is taken up, it ought always to be done with the full knowledge and consent of those in authority. There should be no "speaking behind the bush" about it. Let all be done frankly and above board. In most instances both pupils and school authorities will be glad that they have a teacher who can so far command the confidence of shrewd business men that he is called to do practical work along the line of his specialty.

There are, however, instances of school managers who prefer that their teachers shall have obtained in previous years, such practical knowledge as they can use in the schoolroom to advantage; and that, while they teach, they give their undivided attention and undiminished strength to the instruction which they are employed to impart. No one can deny the fairness and justice of such a requirement when the compensation is what it should be.

As we intimated in the beginning, this is a question that does not admit of a generalization. What it is right to do, must be determined by the conditions of each individual case. To say, however, that because a teacher engages in pursuits not strictly required by his calling as a teacher, he is therefore to lose professional standing, is to utter quixotic nonsense.



Class Exercises in the Discriminative Use of Words.

The following key to the exercises in the December number may be helpful. The numbers refer to the sentences given, and the words are printed in the order in which they should appear in the blanks that were to be filled:

1. Recourse.
 2. Resource.
 3. Resource.
 4. Resource.
 5. Stimulant; stimulus.
 6. Stimulus.
 7. Stimulant.
 8. Accept.
 9. Except.
 10. Except.
 11. Bound.
 12. Certain.
 13. Determined.
 14. Bound.
 15. Determined.
 16. Captivate.
 17. Captured.
 18. Captivated; captured.
 19. Captivated.
 20. Requirements; requisites.
 21. Requirements; requisites.
 22. Requirements; requisites.
 23. Requirement; requisite.
 24. Requisites; requirements.
 25. Requirement; requisite.
 26. Solicitation.
 27. Solicitation.
 28. Solicitude.
 29. Solicitude.
 30. Stature; statue; stature.
 31. Stature.
 32. Stature.
 33. Statutory; statute.
 34. Statue; stature.
 35. Capacity; ability.
 36. Capacity; ability.
 37. Capacity; ability, capacity.
 38. Capacity; ability.
 39. Convince; convict.
 40. Convinced; convicted.
 41. "Convict;" "convince."
 42. Convoked; convened.
 43. Convoked; convocation; convention; convention.
 44. "Convoke;" "convene."
 45. Discover; disclosed.
 46. Disclosed.
 47. Discovered; disclosed.
 48. Infers; implies.
 49. Implies.
 50. Inferences.
- In a few instances, the sentences may be so construed as to admit either of the suggested words, but those submitted here are the natural ones to use. Next month we shall introduce a somewhat different form

of class drill. It is understood, of course, that these exercises are merely suggestive, and it is to be hoped that those who make use of them will make them the starting point for pleasing excursions into the attractive field of word study, planning to bring back an enlarged and more exact vocabulary.

Require your students to imagine and to set forth conditions that would justify the use of first one and then the other of the italicized words in the following sentences:

1. We all dreaded the inevitable *descent-dissent*.
2. At last he got his *dessert-desert*.
3. The full ceremony was carried out *formally-formerly*.
4. We stood in the *hollow-halo*.
5. *Hallow-hallow* my name.
6. John played with the *eleven-leaven*.
7. We could not see his *lineaments-lineaments*.
8. Charles is *off of* the glee club.
9. We visited our *pastor-pasture*.
10. The little boy dodged behind the *pillow-pillar*.
11. His *presence-presents* annoyed me.
12. They made an expensive *tour-tower* in England.
13. The student broke his *skull-skull*.
14. Is this your *principal-principle*.
15. England *persuaded-advised* Japan not to declare war against Russia.
16. The emperor did not like his *suit-studs*.
17. The college admits all without regard to *sects-sect*.
18. We *suspect-expect* Mr. Bidwell.
19. That was a *childish-childlike* remark.
20. President Roosevelt's treatment of General Miles was *contemptible-cont mptuous*.
21. That is not a *credible-credible* story.
22. There was in the air a *deadly-deathly* chill.
23. Ambassador Tower's appointment was *eminent-imminent*.
24. *Factions-fictionis* disturbances were reported from Macedonia.
25. The Senate was *formerly-formally* opened by prayer.
26. A sick animal is entitled to *human-humane* care.
27. The command was given in an *imperative-imperious* manner.
28. He was the *latest-latest* man in line.
29. The woman was *mad-angry*.
30. To abet insurrection is a *new-*

novel way to negotiate a treaty.

31. Benjamin F. Butler was a *notorious-notable* criminal lawyer.

32. That man is *off of* the sea.

33. The men entered into an *oral-verbal* contract.

34. The distribution was *partially-partly* made.

35. General Reyes proposed an *impractical-impracticable* plan to recover the Isthmus of Panama.

36. The weeping woman was *piliabile-pitiful*.

37. Our surroundings were *luxurious-luxuriant*.

38. The speech was *long-lengthy*.

39. His action was thought to be *presumptive-presumptuous*.

40. The Turk was *conscious-consciousious* in his cruelty.

Write, for each of the following words, four others of similar meaning, and use them in a sentence, each one of the five in each group thus formed,

congenial	augment	include
inharmonious	retrench	exclude
huge	homogeneous	totally
minute	heterogeneous	partly
paramount	attach	accept
subordinate	detach	reject
magnify	system	initiative
minify	confusion	termination

underscoring the words inserted, for example:

visionary, imaginary, dreamy, shadowy, ethereal, material, tangible, physical, palpable.

1. Many thought Cyrus W. Field's plan to lay an Atlantic cable a *visionary* project.

2. Some men's troubles are almost wholly *imaginary*.

3. The climate was of that *dreamy* softness that leads one to build air-castles.

4. She was frightened by the *shadowy* forms of the night.

5. About the very face of Emerson was an *ethereal* beauty that betokened the seer.

1. J. P. Morgan's proposition to federate the iron industries was recognized as a *substantial*, not a *visionary*, measure.

2. That which is created of matter is *material*, not *imaginary*.

3. Granite is a *tangible* substance, not intangible, like thought.

4. The *physical* characteristics of a man sometimes indicate his mental traits.

5. To say that all novels are bad is to manifest *palpable* ignorance or evident insincerity.

Strong Words from High Authority

"I consider THE BUSINESS EDUCATOR the most representative business college paper extant." E. M. HUNTSINGER,

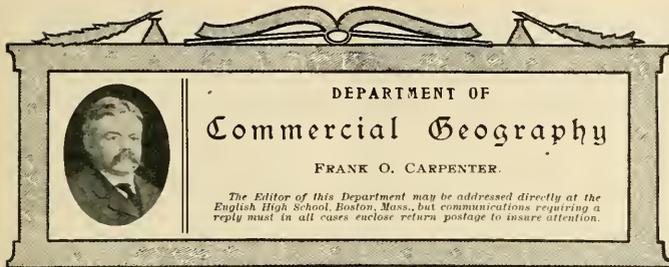
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W. C. ASHBY,
Sec. Continental Employment Bureau,
and Teachers' Agency.



Library

Next after specimens and maps, the teacher of commercial geography needs a special, working library. This should have the following sections:

a. Text books — Each library should contain a copy of each text book published on Commercial Geography. The list is not long, the books are not expensive and can be easily kept up to date as new books are published. The books are not all of equal value but each has its method from which the teacher can form his own. (A list was given in the December number of this magazine.)

b. Reference books. This section should contain a good encyclopedia; several if the funds of the school permit. The Century dictionary is still one of the best, but there are several others newly revised which possess various features of value. The editor does not wish to decide the question as to which is best.

A gazetteer like Lippincott's is needed and a large atlas as before described. The reference books noted in the December magazine and to be given in future numbers are all of value and should be added as funds permit. A modern text book on chemistry, physics, botany, physiology, zoology, geology and astronomy is needed to decide occasional questions that may arise. Chief among reference books for constant use are:

c. Government publications. The U. S. government issues a great number of valuable publications which give the best and latest information on the subjects they cover. The most valuable are these: The Consular reports issued monthly, and the other reports of the Bureau of Commerce and Labor; the year books of the Department of Agriculture and Bureau of Animal Industry; the volumes on Agriculture and Manufactures of the twelfth (1900) Census are necessary; Mineral Resources of the U. S., issued annually by the Geological Survey; Reports of the Weather Bureau Interstate Commerce Commission; Bureau of Insular Affairs of the War Department are some of the most important. A catalogue of the United States publications can be obtained free by applying to the Superintendent of Documents, Washington, D. C., and the desired books noted. Many are free, some must be bought at low prices. The Congressional for the District can get the free

ones most promptly, and requests should be sent to him first.

The editor refers his readers to the lists of books, etc., given by Dr. C. A. Herrick in pages XX to XXIV; "Suggestions for a Working Method," of Trotter's Geography of Commerce (Macmillan & Co.). The editor would have to copy those pages almost entire which space and copyright forbid. Every live teacher of Commercial Geography *must* and *will* own that book, the best just now on the market, and can easily read the list. The books there noted are a library in themselves and should be owned so far as possible.

d. Magazines, trade journals, etc. All the leading trade issue journals or magazines. Sample copies can usually be obtained free and should be kept on file. Often the back numbers can be obtained free from some subscriber. If they can be received while new they are more valuable. The American Agriculturist, North-western Miller, Textile World-Record, American Lumberman, "Silk," Iron Age, Engineering and Mining Journal, Financial and Commercial Chronicle, Rubber World, Shoe and Leather Reporter, Stone, etc., are some of the best.

Of the general magazines, Poole's Index and Cumulative Index to Periodical Literature, give a general view of the subjects.

Magazine of Commerce (London) and World's Work (New York) and Review of Reviews are three of the best. The Scientific American and Popular Science Monthly contain many articles dealing with questions of commerce and industry. McClure's Magazine has an article on this line in almost every number and becomes a permanent reference book. The editor has assigned to different pupils in his classes the task of watching the current magazines and newspapers and reporting the articles which occur on this subject. The above books and magazines should be put where the pupils can browse in them at will.

The editor does not decry the value of hard, concentrated reading along definite lines, but he believes that the "browsing" habit in a library or reading room is one of the most valuable ways a mind can be stored with knowledge. By wandering from book to book the student gets a line here, a page there, and learns instinctively to pick out the grain from the chaff of many words, while the mind does not weary because of the variety

of subjects and learns unconsciously, the only perfect way.

e. Clippings. Of the thousands of valuable articles on practical subjects that appear in newspapers or magazines, almost all are lost in a short time or are buried in the endless files of great libraries. A little care would save them for use and reference. In the editor's classes the pupils referred to above cut out the articles they find whenever possible and bring them in with name of periodical and date noted. This can be done in the smallest town where the subject of Commercial Geography is taught. Magazine articles are easy to file for reference after the manner of card catalogues, by using sheets of manila paper for markers by letter and subject.

Newspaper clippings are hard to file. Prepared scrap books for them are too bulky and costly. The editor's present method is to use sheets of manila paper of about the same length as the magazine pages, and wide enough for three newspaper columns. The clippings are pasted on these which are then filed under the proper headings. In this way clippings can be grouped under the subjects treated and future additions can be put with them, so that if not in exact order the entire set on a topic can be glanced over in a few minutes when needed.

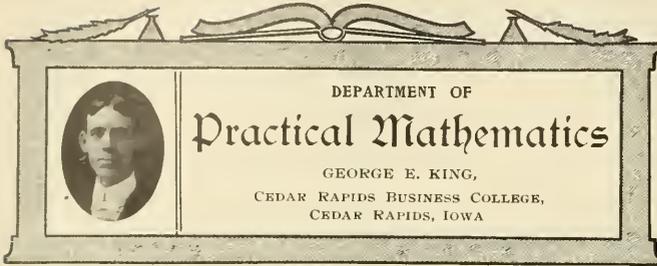
f. Trade Pamphlets. The editor has for a couple of years made a practice of collecting trade catalogues and advertising literature dealing with commercial and industrial subjects. The result is gratifying, for while much is of little value and can be thrown away, a great deal of practical use remains. These catalogues, etc., give the latest information on commodities, prices, machinery, etc., and are often illustrated with expensive cuts which show the processes of manufacture. For example, the book of the International Paper Co. shows almost every step of the making of paper, from the forest to the mill and consumer.

Railroad literature is of great use as it gives good descriptions of the different parts of the country. Though their estimates of values along their lines is too enthusiastic in most cases. These trade pamphlets are specially valuable because they are the exact record of goods, etc., as they occur in actual commercial life and change with the market, which reference books in libraries cannot do.

g. Photographs and lantern slides. In the school library there should be a series of photographs or pictures to illustrate the great industries, mounted on large cards of convenient size, to pass from hand to hand. Separate small photographs are likely to be injured, while several on a large card pass safely and can be seen more quickly. These large cards can be filed away also like catalogue cards.

Lantern slides from the above pictures are better when the school has a lantern and can afford them, as the entire class can see them at once. If the school has a lantern only,

(Continued on page 41.)



Percentage

The subject of percentage and its various applications is one of the most interesting parts of arithmetic for both teacher and pupil. It is, however, a subject which a great many think they understand much better than they really do, because there are so many little things which we learn about this subject every time we go over it. The live, wide-awake teacher of arithmetic knows this full well. I presume that I have been over the subject more than fifty times during the past twelve years, and yet I believe there has never been a time when I have taken a class over this subject, including its various applications, that there has not come to me some new idea or new method of presenting some of the topics. If the pupils have been drilled on the four fundamental operations in both whole numbers and fractions, as outlined in this series of articles, the subject of percentage can be taught almost exclusively by analogy. Of course the meaning of a few commercial terms, as they are used in business, must be learned.

ILLUSTRATING TECHNICAL TERMS

In introducing the subject of percentage I should give special attention to the definitions of the three principal terms: base, rate, and percentage, and the two auxiliary terms: amount and difference. When the problems, as given in the majority of text books on this subject, come to the pupil with the various terms properly tagged or labeled, the student has no difficulty in solving them; but when problems present themselves, as they do in actual business, without the label upon the various terms, the student is often in doubt as to what terms are actually given, and therefore what rule or formula he must apply.

We might liken these percentage terms to an immense forest in which there are various kinds of trees, as: Elm, walnut, hickory, birch, oak, etc., and the pupil is sent out into this forest to properly label or designate by name the different trees of the forest. Before he should even venture upon such a mission, he should study well and carefully the distinctive qualities of all trees named; otherwise, he may select an elm tree for a hickory tree, an oak for a walnut, etc. So in the subject of percentage, if the terms, base, rate, percentage, (also amount and difference, which may be

considered as percentage terms), come to the student in one conglomerate mass, and he is asked to sort out the base, rate, percentages, etc., it will be quite necessary for him to have such a knowledge of the distinctive qualities of each of the terms as will enable him to select with certainty the base, rate, or percentage, etc. The definitions for these terms given in the majority of text-books are very good, and I think that I cannot add to them anything that will be of much assistance to you, except, perhaps, that in speaking of so many per cent. of a number, as ten per cent. of a number, emphasize the fact that we may substitute for the word "per cent.," the word "hundredths;" that is, whenever we speak of 10 per cent. of a number we mean 10 hundredths of that number; that when we speak of 30 per cent. of a number we mean 30 hundredths of that number. Bring out this thought clearly in the mind of each pupil.

As a test in determining whether or not the pupils really understand how to write "per cents.," and how to use them, give the following problem: What is .25 per cent. of \$600? By placing the problem on the blackboard and asking the class to solve it, I think you will find that in an ordinary class at least 50 per cent. of the pupils will have for their answers, \$150; whereas the answer is \$1.50. The reason for their making this error lies in the fact that they either did not notice the decimal point preceding the 25, or that they do not fully comprehend that whenever the per cent. sign is used it means hundredths. In this way you can make it clear to the pupil that if he wishes to write 25 per cent. or 20 per cent. that he must not write it as a decimal and then add the sign (%) per cent.

LEARNING BY ANALOGY

Having dwelt for some time upon the definitions of the terms of percentage, I should then compare them with the terms used in multiplication, as follows: Base equals multiplicand; rate per cent. equals multiplier; percentage equals product. Then explain that the same relationship exists between rate, base, and percentage that exists between the multiplicand, multiplier, and product, and that if any two of these terms are given the third may be found by the application of the principles governing the relationship of the multiplicand, multiplier, and product, as given in my article in the November

number. It might also be well to compare the auxiliary terms with the terms used in addition and subtraction; namely, the amount in percentage equals the sum in addition; base equals addend, and percentage equals addend.

As compared with subtraction; base equals minuend; percentage equals subtrahend; difference equals difference or remainder.

AN INVALUABLE SUGGESTION

In explaining to the class, I should have the majority of the problems placed on the blackboard, and when the problem is explained, insist that whenever the student speaks of per cent., he tell *what the per cent. is per cent. of*, and that he never use the expression per cent. without applying it to some particular object.

The following problem and explanation will, I think, show quite clearly what I mean: 20 per cent. of A's money equals 30 per cent. of B's money, how much money has each, if both together have \$3,600?

If 20 per cent. of A's money equals 30 per cent. of B's money, one per cent. of A's money equals $\frac{3}{2}$ of 30 per cent. of B's money, or $\frac{1}{2}$ per cent. of B's money.

If one per cent. of A's money equals $\frac{1}{2}$ per cent. of B's money, then 100 per cent. of A's money, or all of it, must equal 100 times $\frac{1}{2}$ per cent. of B's money, or 150 per cent. of it.

B's money must equal 100 per cent. of itself.

Now, therefore, if A's money equals 150 per cent. of B's, and B's money equals 100 per cent. of B's money, both together have the sum of 150 per cent. of B's money and 100 per cent. of B's money, or 250 per cent. of B's money, which equals \$3,600.

If 250 per cent. of B's money equals \$3,600, one per cent. of B's money equals $\frac{1}{250}$ of \$3,600 or \$14.40.

If one per cent. of B's money equals \$14.40 then 100 per cent. of B's money equals 100 times \$14.40 or \$1,440, B's money.

Since A's money equals 150 per cent. of B's, A's money equals 150 times \$14.40 or \$2,160.

Therefore, if 20 per cent. of A's money equals 30 per cent. of B's money and both together have \$3,600, A's money is \$2,160 and B's \$1,440.

In the above analysis, you will notice that whenever I have used the expression "per cent.," I have stated that it is a *per cent. of something*, and I should insist that the pupils do so in the analysis of all percentage problems.

ILLUSTRATIVE ANALYSIS

Smith purchased a horse, harness, and wagon for \$756. The harness cost 40 per cent. of the cost of the horse, and the wagon cost 80 per cent. of the cost of both horse and harness. Find the cost of each.

In this problem, we note from the context that the cost of the horse seems to be the basis upon which the cost of the harness depends. Then the cost of both is the base upon which the cost of the wagon depends. If we knew the cost of the horse, it would be a very simple matter to find the cost of the harness; then knowing

the cost of the horse and harness, a simple operation will give us the cost of the wagon. The problem, however, does not give us in dollars and cents the cost of the horse; therefore, as a starting point, we may assume something as the cost of the horse, and for convenience sake only, let us assume that 100 per cent. equals the cost of the horse; that is, that 100 per cent. of the cost of the horse equals the cost of the horse. Since the harness costs 40 per cent. of the cost of the horse, 40 per cent. of 100 per cent. of the cost of the horse, or 40 per cent. of the cost of the horse, equals the cost of harness. Then 100 per cent. of the cost of the horse, (which equals the cost of the horse) plus 40 per cent. of the cost of the horse (which is the cost of the harness) equals 140 per cent. of the cost of the horse, or the cost of both horse and harness; 80 per cent. of 140 per cent. of the cost of the horse equals 112 per cent. of the cost of the horse, which is the cost of the wagon, and all together cost the sum of 100 per cent. of the cost of the horse, 40 per cent. of the cost of the horse, and 112 per cent. of the cost of the horse, or 252 per cent. of the cost of the horse.

Now, since the entire cost was \$756, and 252 per cent. of the cost of the horse equals the entire cost, then 252 per cent. of the cost of the horse must equal \$756. If 252 per cent. of the cost of the horse equals \$756, one per cent. of the cost of the horse must equal $1/252$ of \$756 or \$3.00; and 100 per cent. of the cost of the horse, which is the cost of the horse, equals 100 times \$3, or \$300, the cost of the horse; 40 per cent. of the cost of the horse, which is the cost of the harness, equals 40 times \$3, or \$120, the cost of the harness; and 112 per cent. of the cost of the horse, which is the cost of the wagon, equals 112 times \$3, or \$336, the cost of the wagon.

In the beginning of this solution, you will notice that I have stated that you may let 100 per cent. equal the cost of the horse, for convenience sake only. The fact is, that for this unknown term, or base, upon which other terms depend, we may let any per cent. equal it. For instance, in this problem, instead of letting 100 per cent. equal the cost of the horse, we may let 200 per cent. equal the cost of the horse, or 25 per cent., or $6\frac{2}{3}$ per cent., or any per cent. that you can conceive of; and, with that as a starting point, solve the problem accurately. In fact, I think, for the purpose of illustration it is advisable for the teacher to solve problems occasionally by letting some per cent. other than 100 per cent. equal the base, or unknown term [or, to fraction the analogy, express unity as a fraction; for example, $\frac{1}{25}$, $\frac{150}{100}$, etc., instead of using the term per cent.].

MISCELLANEOUS PROBLEMS FOR CLASS DRILL

20 per cent. of 30 per cent. of 40 per cent. of what number equals \$1,800?

A has 20 per cent. more money than B, B has 25 per cent. more than C, and C has 50 per cent. more than D. If all together have \$6,000 how much money has each?

40 per cent. of the cost of a lot

equals 30 per cent. of the cost of a house. If both together cost \$7,000, what is the cost of each?

PROFIT AND LOSS

In passing from Percentage to Profit and Loss, it should be borne in mind that we have not left the subject of percentage behind us, but that Profit and Loss is simply one of the divisions of that subject, and that the same principles used in percentage will still apply in profit and loss. Compare the terms in Profit and Loss with those in percentage, as follows: Base equals cost; Rate equals rate per cent. of profit and loss; Percentage equals profit or loss.

Lay special emphasis upon the fact that, as a rule, when business men speak of a per cent. of profit or loss, they have reference to a certain per cent. of what goods cost them, and not a certain per cent. of the selling price of the goods. However, there are some merchants who speak of their profit as though it were a certain per cent. of the selling price of the goods, and not of the cost. These merchants contend that it is impossible for a man to make a gain of 100 per cent., and true it is impossible for a man to make a gain of 100 per cent. of the selling price of an article, if he considers that it costs him anything measured in dollars and cents. The only way in which a profit of 100 per cent. of the selling price can be made is when the cost of the goods is figured at nothing. Emphasize the point that whatever the profit is computed on is to be considered as the base, and that, generally speaking, the cost of goods is that upon which the profit or loss is computed. In the comparison of the percentage terms with the terms used in Profit and Loss we may also make the following comparison: Amount in percentage equals the selling price at a profit. Difference in percentage equals the selling price at a loss.

TRADE DISCOUNT

Trade Discount is an allowance made to purchasers from a catalogue of list prices. These discounts are often arranged in a series.

As the wholesale trade precedes the retail, in seasonable goods, from three to six months, the invoices are made out bearing two dates, the one the date of the invoice, the other the date on which the retail trade begins. It is from this last date that the cash discount is computed. Then, in addition to the cash discount, another discount may be allowed for paying the bill before the sales at retail begin. This is known as a discount for anticipating bills.

In deducting these discounts we should first deduct the cash discount on the amount of the invoice, and then deduct the discount for anticipating the bill on the amount left after deducting the cash discount; or, vice versa, we may first deduct the discount for anticipating the bill and from the remainder deduct the cash discount.

In taking up this subject in the class, I should give much drill in deducting these discount series, and I should carefully explain how to find

a direct discount which is equivalent to the discount series.

To illustrate: What direct discount is equivalent to a discount of 20 per cent., 30 per cent., and 10 per cent. off? Let 100 per cent. equal the amount of the invoice, then deducting therefrom, 20 per cent. of 100 per cent., we have as the remainder, 80 per cent. of the invoice price. Subtracting from this 30 per cent. of the 80 per cent. of the invoice price, which is 24 per cent. of the invoice price, we have left 56 per cent. of the invoice price, and then, from this deducting 10 per cent. of itself, or $5\frac{6}{10}$ per cent., we have for the net, 50 4/10 per cent. of the invoice, and this subtracted from 100 per cent. of the invoice, will leave the direct discount of 49 6/10 per cent. of the invoice, which is equivalent to the discount series of 20 per cent., 30 per cent., and 10 per cent. off.

PROBLEMS FOR CLASS DRILL

What direct discount is equivalent to each of the following series of discounts: 40 per cent., 20 per cent., and 10 per cent. off; 1/3 and 50 per cent. off; 3/10's and 25 per cent. off; 40 per cent., 40 per cent., 20 per cent. and 15 per cent. off?

What is the catalogue price of an automobile, if the net price is \$504.00, and the discount series, 20 per cent., 30 per cent., and 10 per cent. off?

COMMISSION.

In taking up the subject of commission, considerable time should be devoted to an explanation of the commercial terms herein introduced.

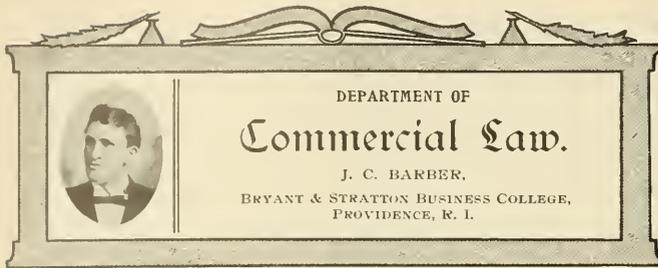
The "gross proceeds," or "gross sales," is the amount for which the goods are sold by the agent, or, in other words, it is the price paid to the agent by the person to whom the agent sells the goods. "Net proceeds" is the amount which the agent receives for the goods sold, less his commission and any other expenses connected with the sale, or, in other words, it is the amount which the principal receives from the agent for the goods sold.

"Net cost," or "prime cost," is the amount which the agent pays to the party from whom he purchased the goods. "Gross cost" is the prime or net cost plus the agent's commission and any other expenses connected with the purchase, which the principal has to pay, or, in other words, it is the full cost of the goods to the principal.

The "commission" is the compensation allowed the agent for his services in buying and selling goods for another person, who is called the principal. It is not unreasonable to say that the compensation which one person receives from another, for services rendered, should depend upon the amount of business transacted by the one for the other.

Hence, it follows that the agent's compensation should be measured and should depend on the volume of business which he transacts for his principal. In a sale of goods by the agent, it seems that the amount of money for which the agent sells the goods should be the base upon which

(Continued on page 12.)



Fraud.

Fraud, as it concerns contracts, is any means by which one party misleads another, thereby causing him to act to his damage. This may be brought about as well by conduct as by words. In a great majority of cases fraud is perpetrated by means of a false statement of some fact material to the contract. Such statement must be made by a party to the contract, or by some-one acting for him, either under express authority or with his knowledge and tacit consent; it must be made with a knowledge of the facts or under such circumstances that knowledge will be presumed; it must be made for the purpose of influencing the action of the other party, who must believe it and act upon it to his damage.

A FALSE STATEMENT. In order to constitute fraud there must, in general, be a false statement. *Non-disclosure.* Where one fails to disclose some fact which he is under no duty to communicate, he is not guilty of fraud. In a sale of goods where the buyer has an opportunity of inspecting them, the seller is under no duty to point out defects which are so plainly visible that any person of ordinary intelligence might easily detect them, and it would make no difference that the seller withheld the information for the purpose of deceiving the buyer. Where one sells goods in which there are hidden material defects, he is bound to disclose such defects. Where A leased to B a house which he knew B was to occupy at once, and the house was in such a state of repair as to be unfit to live in, it was held that A was under no duty to disclose the fact. Here B could have protected himself by a reasonable examination of the house. But where there is something about the premises which is a menace to life and health, it has been said there exists a duty on the part of the landlord to disclose the fact. Ordinarily, the buyer is not bound to disclose to the seller any facts affecting the value of the subject matter. The buyer may know that the market price of the goods he is buying has risen, unknown to the seller, and yet he need not impart this knowledge to the seller. On the other hand, where the parties stand in fiduciary relations to each other, the buyer is bound to disclose to the seller any facts which would be material in placing a price upon the property. Where one is under no duty to give any information, if he volunteers to do so, he

must not deceive the other party by telling half the truth, thereby making a false statement. Where one party is in a position to know the facts and the other who is not must rely on the first party for information, the withholding of facts which, if known to the other party, would influence his action, amounts to fraud. Where one in obtaining insurance fails to disclose facts within his knowledge, which the insurers ought to know in order to determine the risk, he is guilty of fraud.

CONCEALMENT. It is one thing to keep silence and give the other party the opportunity of ascertaining the truth for himself, and it is another and a widely different thing to take active measures to prevent the other from learning the facts. Where A sells to B an article in which is a patent defect and keeps the article turned so that B does not see the defect, A is guilty of fraud. Even where one sells a thing with all its faults, he must not take active measures to cover up defects. While the seller may not be bound in such a sale to disclose anything, still he must remain strictly neutral and allow the buyer a fair chance to make his inspection as thorough as he may wish. Where a party sold a vessel with all her faults, and, knowing the bottom to be unsound, had previously taken measures to place the vessel where she could not be inspected, the sale was voidable. In this case the seller also misrepresented the condition of the vessel at the time of the sale.

STATEMENT OF MATERIAL FACT. In order to constitute fraud, the statement must concern some fact which is material to the contract. A statement of opinion or a mere prediction as to the future will have no legal effect on the contract though made with dishonest intent. For a seller to say an article is worth the money, is not fraudulent. To say that certain property will be worth twice its present value within a year is not fraudulent. To falsely assert that an article cost a certain sum or to make a false statement regarding the volume or profits of a business is fraudulent. Ordinarily a statement of intention does not constitute a statement of fact, yet where one buys goods which at the time of the purchase, he does not intend to pay for, he is guilty of fraud. A false statement in regard to law does not amount to a fraud, except where one party is for some reason compelled to

rely on the knowledge of the other, who is in a position to know the law. See "Mistake of Law" in last issue.

STATEMENT MADE, KNOWN TO BE FALSE. If the party making a statement believes it to be true, he may not be guilty of fraud, even though what he says is in fact untrue. This comes under the head of "innocent misrepresentation" of which more hereafter. Where one makes statements as though he had knowledge, when he does not know whether they are true or false; or, when he is in a position to know, if he would take the trouble, knowledge will be presumed. Such a party is deemed to be guilty of fraud just as though he actually knew his statements to be untrue. In one case it was said, "The fraud consists in stating that the party knows the thing to exist when he does not know it to exist, etc. * * *"

STATEMENT MADE WITH THE INTENT THAT IT SHALL BE ACTED UPON. If A makes a false statement of a material fact directly to B, which induces B to enter into a contract with him, probably the question of intent will not often arise. But where A makes a statement to B which B hears and acts upon, in order to show that A has committed a fraud against C, it must appear that A made the statement intending that C should act upon it.

STATEMENT MUST HAVE BEEN BELIEVED BY THE PARTY INJURED. If one party, after hearing the representations of another chooses to act and does act on his own judgment, he has no action against the other for fraud, likewise if he believes the representations of the other to be untrue he has not been damaged by them because he has not been misled.

MUST BE ACTED UPON. One must go further than to believe a false statement; his belief must have caused him to act as he would not otherwise have done. It is not necessary that the falsehood should have been the only cause of a person's entering into the contract; it is enough that it had some real influence on his action. Although a party has acted on the false misrepresentation of another, if he has sustained no damage thereby, he has no grounds for an action against the other party.

MISREPRESENTATION.

An innocent misrepresentation may have no effect upon a contract, but where the misrepresentation goes to the substance of the contract it will make the contract voidable. Wherever the parties stand in fiduciary relations toward each other, as attorney and client, or principal and agent, even an innocent misrepresentation may have its effect. However, in those cases a mere statement of opinion, though erroneous, would not furnish grounds for an avoidance of the contract. In contracts for insurance the insurer must depend on the insured for a knowledge of the facts affecting the risk, and an innocent misrepresentation of a fact material to the contract will furnish grounds for avoidance. Such contracts as those for insurance stand in this respect in

(Continued on page 41.)

C. O. D. SHIPMENTS.

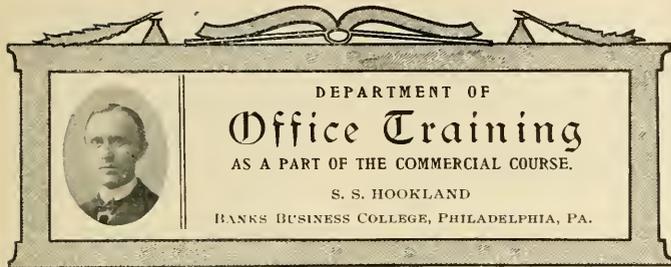
C. O. D. shipments which are made with the same object in view as "order" shipments, are, as the name indicates, handled in a very different manner. This is due to the fact that express companies, who act as carriers in this case, make it a part of their business to *collect and carry money* for shippers, which railroad companies do not do.

When shipping by express, the invoice is inserted in a C. O. D. envelope, furnished by the express company (Figure 2). This envelope is left with the agent at the office at the time the goods are delivered and received for. On receiving the goods, the agent writes "C. O. D." on the shipping receipt, on the package containing the goods, and also on the way-bill in making entry for the goods to be forwarded. The agent then forwards the envelope, containing the invoice, together with the goods, to the agent at the place of destination, who presents the bill, when offering the goods for delivery, to the consignee for payment. If paid, the agent receipts the invoice and delivers it to the consignee. The money is then enclosed in the envelope in which the invoice was forwarded, and returned to the agent at the shipping point, who takes it to the shipper, breaks the seal, opens the envelope, and verifies the amount in the shipper's presence. If correct, the money is turned over to the shipper, and his receipt taken therefor on a delivery sheet.

There are two distinct charges made by express companies when shipping goods in this manner. The one is for carrying the goods, generally called *expressage*; the other is for collecting and returning the money. Either or both of these charges may be paid by the shipper, or may be collected from the consignee. If charges for *carrying the goods* are prepaid, the shipping receipt is marked "Paid," indicating amount. When charges for *collection and return of money* are paid by shipper, the words "I (or We) Pay" are written in the blank space on the C. O. D. envelope before the words "for Return of Money;" when these charges are to be collected from consignee, the word "Collect" is written in that space. Whether forwarding goods or returning money, the charges are entered on way-bills (Freight or Money, generally different in color) in "Prepaid" or "Collect" column to indicate whether same are paid at point from which the goods or the money is carried, or whether they are to be collected at the other end.

Shipments may be made on one of three conditions: (1) *without privilege of examination*; (2) *with privilege of examination*; and (3) *with privilege of examination and selection*.

In the absence of instructions from the shipper to extend privilege of examination, the bill must be paid in full without examination. If the shipper instructs the express company to extend the privilege of examination, the words "Privilege to examine" are written in the space



Order and C. O. D. Shipments.

There are some transactions which should be given special attention in connection with office work. Of these may be mentioned those involving trade or cash discount, drafts, consignments, and *order* and *C. O. D.* shipments. In this issue of *THE EDUCATOR*, our discussion will be confined to the last two named.

In handling "order" or *C. O. D.* shipments, the object in view should be kept prominently before the student's mind. He should not go through the transactions blindly, nor for the mere purpose of carrying them out. He should be made to see clearly that the end sought is to protect the shipper against risk in selling to persons who are not known to be thoroughly reliable, and who have not made advance payment of the bill in full, and that this object is accomplished by so manipulating matters as to make it impossible for them to receive the goods until payment is made.

ORDER SHIPMENTS.

When goods are shipped by *freight* and it is desired to prevent their delivery by the agent at their destination until paid for, it is the practice in business to make what is known as an "order shipment." This means that the goods are shipped and way-billed to the *order* of the *consignor* with instructions to the freight agent to notify the real consignee of the arrival of the goods at their destination. In order to effect payment of the invoice and delivery of the bill of lading, the balance of the transaction is then carried out through some other agency, generally the bank. The shipper makes out a draft covering the bill, and attaches thereto the bill of lading, made to his own order and endorsed to the consignee, and sometimes also the invoice, and leaves it at the bank for collection. The bank then forwards the draft, with accompanying papers, to a bank (its correspondent, if it has any) in the place to which the shipment is made, for collection. When the draft is paid, the bill of lading (also the invoice, if sent through the bank) is delivered to the purchaser, who may then receive the goods on presentation of the bill of lading at the freight office. Should the bank charge for collection, the draft is generally made payable "with exchange," and paid by the purchaser when paying the draft.

There is some irregularity in business in the manner of making out

and endorsing bills of lading, in connection with the kinds of shipments under consideration. This is due in part, to a failure of shipping clerks to understand fully the principles involved, the practice among business men, and the rules and regulations of railroad companies. It will be noticed in Figure 1 that the goods are consigned to the *order* of the shipper, and that directions are given in connection therewith to notify the consignee; also that the endorsement is addressed to the railroad company and signed by the shipper. The irregularities consist in leaving out one or more of these particulars. It is not uncommon to see shipping receipts made out with the words "order of" and directions for notifying purchaser omitted. This deprives the paper of its negotiable form and gives no clue to the name entered by the agent at shipping point as person to be notified. Then, too, the name of the company and also the name of the shipper, is sometimes omitted in the endorsement. And again, the name of the shipper may appear on the back of the shipping receipt as a blank endorsement.

On account of these irregularities constantly occurring, railroad companies generally waive technicalities, and are governed rather by the intention of the shipper, whatever may be the form in which that is indicated. In order to hold to some uniformity in endorsements, however, some companies leave a space on the back of the receipt, in printing the contract, to indicate where the name of the endorser should be placed. Figure 1 gives the wording for full form, which according to the judgment of business men consulted, is the one most desirable, the place for writing the endorsement being preferably on the back of the receipt.

In regard to the manner of handling the invoice, it may be said that it seems to be the better practice to send it directly to the purchaser, instead of attaching it to the draft and sending it through the bank. Men who are close buyers, and who do not care to have the prices, at which goods are purchased, known, prefer not to expose invoices to the scrutiny of persons outside of their business. Sending the invoice direct to the consignee, has the additional advantage of enabling him to identify the shipment in the absence of a bill of lading and draft, which might be detained or destroyed in transit.

(Fig. 1.)

SHIPPING RECEIPT	
PENNSYLVANIA RAILROAD CO.	
October 22, 19 03	
Received from	J. H. Smith & Co.
By the above-named company, the property described below, in apparent good order, etc.	
<small>Marks. Con- signee's address and destination.</small>	Pennsylvania Ry. Co. <i>Please deliver within goods to</i>
<i>Order of</i>	L. H. Jackson & Co.
J. H. Smith & Co.	J. H. Smith & Co.
(Your city)	
(Your State)	
<i>Notify</i>	
L. H. Jackson	
Chicago, Ill.	

for "Remarks" on the envelope, and also somewhere on the face of the shipping receipt and on the package containing the goods. If several articles are shipped from which the consignee may select such as he desires, the others to be returned, the words "Privilege of examination and selection" are so written, and an agreement entered into and signed by the shipper, reading as follows: "This is to certify that I (or we), the undersigned, have forwarded and expect hereafter to forward by the Express Co., various C. O. D. shipments, with the privilege of examination and partial or total delivery, and do hereby authorize and instruct said company and its connecting carriers to allow the consignee, of any such shipments, with or without a representative of said company or its connecting carriers being present, to open same, examine the contents thereof, and repack what shall not be retained.

"Now, therefore, in consideration of the acceptance by the said company and its connecting carriers of such shipments, on the conditions named, I (or we) do hereby assume all risks of loss or damage which may occur in connection with, or by reason of, such opening, examination, and re-packing of such shipments, and we further agree that the said company and its connecting carriers are not to be held liable or responsible for any loss of, or damage to said shipments, or any part thereof, from any cause whatever, or any loss or damage occasioned by its detention or delay in the delivery of same, unless in every case the said loss or damage be proved to have occurred from the fraud or gross negligence of said company, its connecting carriers, or its, or their servants, while such shipments were in course of actual transportation.

(Signed) _____."

(Fig. 2)

This C. O. D. must be returned to the **UNITED STATES EXPRESS COMPANY**

No. 738967

[Paid or Unpaid at _____]

\$ 500 for collection.
 \$ We Pay for Return of Money.
 \$ 500 Total to be returned.

C.O.D. Philadelphia, Pa., Dec. 15 1903

On George C. Hanscom
Mabel
Minn.

From Wanamaker & Brown
Philadelphia
Pa.

REMARKS.—

Goods billed to Mabel, Minn.

Privilege to Examine

NOTICE TO SHIPPERS. Goods subject to C. O. D. are accepted and forwarded by this Company ONLY according to the conditions of its receipt and its Rules and Instructions to Agents. If the money to be collected from the consignee on delivery of the property described herein is not paid within thirty days from date of this Company's receipt, the shipper agrees that this Company may return said property to him at the expiration of that time, subject to the conditions of this Company's receipt that he will pay the charges for transportation both ways, and that the liability of this Company, for such property, while in its possession, for the purpose of making such collection, shall be that of warehousemen only.



Educational Ideals

Dr. W. H. P. Faunce, President of
Brown University

We are indebted to Miss Helen L. Follansbee, who has charge of the instruction in shorthand and typewriting in the Somerville, Mass., High School, for this excellent report of the address delivered at the opening session of the N. E. H. S. C. T. Association's first meeting. Every teacher should read this splendid address.—ASSOCIATE EDITOR.

The office of the teacher in our modern life is second in importance to no other. You and I are in the work of teaching not for the sake of a livelihood; if we are, we ought to leave it tomorrow; not because we have tried something else and failed; if so, we are not wanted; but because we firmly believe that the swiftest, surest and most permanent way of serving our generation and influencing the future is through our system of schools.

The work of the reformer in society is indeed important. The reformer comes attacking institutions that have decayed, abuses that have sprung up. Aggressive and insistent, he performs important work. But reform is often followed by reaction, and no reform is permanent until placed upon an educational basis. The preacher has a vast and important work, but the preacher suffers under two or three distinct limitations. He speaks to his class usually once one day in seven. His class is ungraded and the majority of his pupils are those who have passed beyond the plastic and receptive years of youth into the period when new ideas are a burden and new efforts arouse suspicion.

The legislator has a vastly important work in modern civilization, but when he is actually elected by his party and sent to the State House, how often he finds that his freedom is restrained by party loyalty, and with the crack of the whip, he goes whither he has never dreamed of going.

But the teacher has his class five days out of seven, in the most plastic and receptive period of its life, and the pressure of the teacher's life is like the atmosphere, constant, pervasive and irresistible. Therefore I believe we do well to magnify our office and to feel that if America is to achieve what its prophets and teachers have sung, it will be through men and women who are giving their lives to teaching.

TWO IDEALS — CULTURE AND EFFICIENCY

There are two ideals that hover before us. What is the school for? Is it for development, on the one side, or for vocation, on the other? Is it to educate, to lead out the powers which the boy may possess, or is it, on the other hand, to produce a trained and skilled workman in some definite calling? Is the object of the school to unfold the personality in all the splendor of its possibility, or is it to produce the best trained workman in some particular field of the world's work? Culture or efficiency, development or skill,

those are the two ideals that hover before every teacher, and sometimes literally draw him asunder.

We see very clearly the object of the two ideals, if we compare West Point and Oxford. Oxford, "home of impossible loyalties and lost causes," would disdain to think of what its thousands of students were to do after graduation. West Point, on the other hand, does not attempt to develop symmetrical character or intellect; it seeks to train a man for military life.

VOCATION THE UNDERLYING IDEA OF NEW ENGLAND COLLEGES

Now our New England colleges were founded under the influence of the vocational idea. Our New England colleges were founded for the sake of training men for one particular calling; namely, the Christian ministry. The whole purpose of the schools was to train men for vocations; not to fit them for things in general, but to give them efficiency in one particular calling. Later, the idea came that the same training might be good for the lawyer, the



DR. W. H. P. FAUNCE.

physician, the teacher, the journalist. Then came the idea that this course of training was good for a man, no matter what his calling was to be. And we have thought for a century, or a century and a half, that the true purpose of our colleges was a liberal education.

When I entered college, it was thought very unwise to consider what was to be done after college. We were simply to attain self-realization, and later decide what particular field of the world's work we should enter. Now within ten or fifteen years, the vocational idea is again coming to the front. Everywhere we are told that too much time is spent in aimless study, that much of early life is wasted in the study of things that have no bearing on future work, that young men ought to make all studies bend toward their future task. And liberal education is in some peril today from these new and insistent demands for the vocational ideal as set before the modern teacher and pupil.

MAY THERE NOT BE BOTH CULTURE AND EFFICIENCY?

Is there no reconciliation of these two ideas? Must this Classical High School [where the meeting was being held] give itself up to things that occurred two thousand years ago, and must your commercial teachers give no thought to things that make up the best of our life today? I am glad to see you meeting tonight in a Classical High School hall, thereby signifying the unity of our modern educational aims, if not of our methods.

Let me indicate three or four things which I believe are common to us all, whether we are teaching arithmetic, bookkeeping, typewriting, Hebrew, English, poetry or music. We all agree that first we must make the *man* and then the *workman*. First, we must make the iron into steel, then into definite, specific tools. First, we have to make the man or woman, then the clerk, the accountant, the stenographer, the jeweler, the baker, the merchant. On a famous tombstone in France is the epitaph, "He was born a man and died a grocer." That is always a melancholy fate. For one to be born to the heritage of manhood or womanhood and subside into a clerk, an accountant, a grocer, or a banker, is always a collapse of career and of character.

We believe that "man does not live by bread only," that no amount of wealth that this country can pile up will ever bring it happiness or permanence of civilization. We believe that by character the nation is judged, and the school that does not further it has failed utterly. If we can disillusion our young people so they shall not believe that mere possessions constitute life, or that what the world calls success is the great goal of living, we shall accomplish one aim of our public school system.

A SUCCESSFUL FAILURE

I met one of the wealthiest men of this country not long ago, a man whose name is on the lips of all our young men today. I had an interview with him and at the close he said to me, "My own life, I consider a failure." And I said "Your life a failure? Why, people look upon you as the specimen of success." "However that may be, my life is a failure. I have worked eighteen hours a day since I was fourteen years of age, and there is no man in this country that can tell me anything about my business. Now I have my fortune, but I cannot read a book. I cannot sleep when I try to read. I cannot travel; the museums and libraries and palaces only bore me. I have no friends—I have some acquaintances—I have no time for them. My life, as far as development of myself is concerned, is a failure, and when my will is opened, it will be found that my money is left for education, that boys and girls may study to develop themselves.

There are multitudes of men whose names are in all the papers as examples of success, who are thus grieving over their lack of knowing how to use what they have accumu-

lated. A man once said that all his fortune brought him was food and clothes, that his clothes didn't fit him and his food didn't agree with him.

THE COMMERCIAL TEACHER'S RESPONSIBILITY

I hope you will allow me to say that you commercial teachers have it in your power to shape the ideals of our young people as perhaps no classical or literary teacher has, and I hope you will shape them in the direction of this common conviction, which you and I alike possess.

Let me also say this: You and I alike believe that self-support is a primary duty. Unless a man can, as we say, earn his salt, he is a burden on society and a reproach to the commonwealth. An education which does not fit a young man to take care of himself, to support himself—a young woman to earn her own living if she must—is an education which is certainly at fault. We have today a great many people who are not capable of using the symbols of education and the tools of ordinary intercourse. We have a great many illiterate college graduates. I had one of the largest employers in New England in my office the other day, and he said, "I have a number of young men and I dare not let them send out a letter from the office without looking it over carefully first." I believe that a man ought to be fitted, when he graduates from our common schools, to use the ordinary medium of intellectual exchange forcefully, directly, effectively. He ought to know his mother tongue, he ought to know how to write, how to reckon; he ought to possess the ordinary accomplishments which shall make him trustworthy as a citizen; he ought to be equal to the responsibility thrust upon him. Therefore when we urge upon our students the importance of acquiring those arts which minister to the support of themselves and those dependent upon them, we are doing that which the simplest rules make necessary.

BUSINESS DOES NOT MEAN SORDIDNESS

I wish to say this also; that the development of commercial life does not, other things being equal, mean the growth of materialism, but rather the growth of knowledge, sympathy, fraternity, enlightenment and morality. The expansion of trade does not mean, other things being equal, a coarse and sordid strife for bread and butter. It means, other things being equal, wider knowledge, human sympathy, human brotherhood, the spread of things that are excellent. I think in some circles there is occasionally considerable cant to be heard in disparagement of business life. I fear sometimes it is a relic of the old Greek view of Socrates and Plato, who believed that all the business of life should be done by the slaves of a community, and that magistrates and philosophers should not soil their hands by any mechanical undertaking; a relic of the feudal ideal, where the labor of the fields and the store and the mart was to be borne by the serfs, and the states-

men were not to soil their hands with business. America does not recognize such ideals. Lucre is not filthy unless man makes it so. We hear some men advising their friends not to go into politics. That is unworthy of the leader of his fellows. Equally unworthy is it to advise one not to go into business life. There is danger in politics, in business; there is no necessary sordidness or materialism in either.

THE COMMERCIAL HAS OFTEN PILOTED THE SPIRITUAL

The first voyage around the Cape of Good Hope, the first voyage to America, were voyages undertaken chiefly from commercial motives, and their result was vaster than the early voyagers dreamed. The crusades never recovered the sepulchre of our Lord, but they put in motion great caravans and they knit together all those nations around the Mediterranean Sea. The Suez Canal was built largely for reasons of trade. Straightway all the missionary societies of the world began to use it. Great spiritual impulses throbbled through that trench in the Saharan sand. The most spiritual of modern inventions—possibly I might say the most ethereal—are the telegraph and telephone, both of them invented under the demands of modern business life, then placed immediately at the service of the spirit of man in all its higher ranges of feeling and aspiration. We may then never allow business life to be divorced from spiritual life. If a man is selfish, he will be selfish all through. If he is noble and true, he will be the same man throughout all the strata of his life.

I do not believe that our modern young people are surrendered to mere money getting. I do believe they want power. The search for power is what calls forth our young people today. And power erected by inheritance, held in leash by conscience, is as noble a thing as a man can well desire.

The Remington at the Telegraphers' Tournament.

The Annual Telegraphers' Tournament, which occurred this year at Philadelphia, is an event of supreme interest not only to telegraphers but to all users of the writing machine. The contests at these tournaments afford a decisive test not only of the capacity of the operators but also of the machines which they operate. These contests always bring together the leading telegraphers of the country, and only the swiftest and surest can hope to win the coveted prizes. And even these can hope to win only on the swiftest and surest machines.

Among the writing machines which figured in this year's tournament at Philadelphia, the Remington was easily the champion. The contests in all classes were subordinate in interest to the one for the All Around Championship of the World. The championship in this class carries with it the Carnegie Medal, value \$400.00, and a cash prize of \$300.00 to the winner. There is a Cash prize of \$150.00 to the second man. In this class the Remington made a clean sweep, both prizes being captured on the Remington machine. The winner, who thus becomes the World's Champion for the coming year, was Mr. W. M. Gibson, of New York, and the winner of the Second Prize

was Mr. E. E. Bruckner, of Chicago. It is interesting to note that Mr. Gibson won the championship on the identical Remington Typewriter which he has used for several years in his daily work. Despite the extremely hard use which the machine has had during all of this time, it was still, like its operator, more than equal to the supreme test of the competition.

The world's championship contest was not the only class in which the Remington made a clean sweep. In the opening contest of the tournament for railway operators the winner of the First Prize was Mr. J. W. Harrison, of Philadelphia, and the winner of the Second Prize was Mr. G. A. Hodgson, of the same city. Both of these gentlemen used the Remington in the contest.

The Kansas Meeting.

The Kansas Special Teachers' Federation held a rousing meeting in the Wichita Commercial College, Wichita, Kansas, November 27th and 28th. A goodly number of business educators from different parts of the State were in attendance. The next meeting of the association will be held in the Parsons Business College, Parsons, Kansas, next Thanksgiving.

The following officers were elected for the ensuing year: J. C. Olson, Parsons, President; E. H. Robins, Wichita, Vice President; Clara G. Schaub, Parsons, Secretary; C. Z. Swisher, Chapman, Treasurer.

The Executive Committee appointed by the President: T. W. Roach, Salina, Kansas; Chairman, S. B. Fahnstock, McPherson, Kansas, E. J. Freeman, Wichita, Kansas.

Teaching Advertising

ST. PETER, MINN., Oct. 29, 1903.
MESSRS. ZANER & BLOSER, Columbus, O.
Dear Friends: I want to introduce advertising into my school, but as I have not the time, neither perhaps, the ability, I have hit upon this scheme which I have used more or less the last two years. Each student is required to write a new ad. for his business every week and place it in a conspicuous place over or by his desk. I made the first call for such ads. yesterday morning, after giving a short talk on advertising in general, on the points that should appear most prominent in advertisements,

PRODUCE & PROVISIONS.



We handle **FIRST GRADE** articles
at the **LOWEST PRICES** possible.

ERWIN & TORSELSON.

Sole Proprietors. &

etc., etc This afternoon the enclosed ad, was found over one of the desks. The work is that of C. A. Torkelson, a member of the firm advertised, a boy who has just come in from the farm, and who has had no possible drill in writing ads. I think it very good and send it to you for your criticism through the columns of your paper. If it is worthy of recognition, I should like to see it appear. What do you think of the scheme?

Wishing THE BUSINESS EDUCATOR all possible success and anxiously awaiting each issue, I am, Very respectfully,

G. H. TAWLEY,

Principal School of Commerce of
Gustavus Adolphus College,
St. Peter, Minn.

A VOTING CONTEST OPEN AND OF INTEREST TO ALL.

To Penmen, Teachers of Penmanship and Commercial Educators

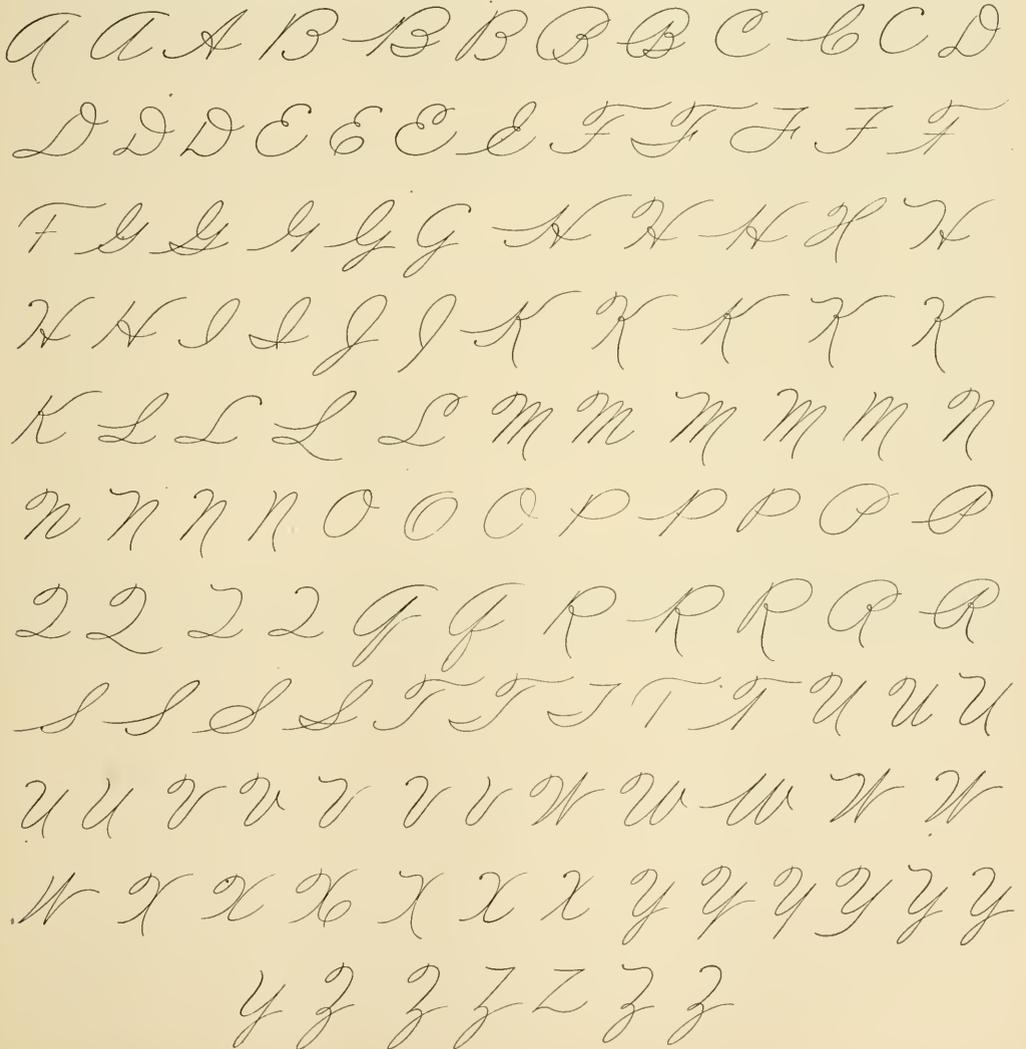
You are doubtless interested in and desirous of knowing which capital letters are most universally believed to be best, and most widely used. By complying with the following request this, in a large measure, can be ascertained. Do not wait for some one else to reply, but *you, now*, while in the mood, reply by letter or postal.

Send to THE BUSINESS EDUCATOR, Columbus, Ohio, your preference of the capitals given below by numbers and letters as follows: 2 A; 3 B; 2 C; 1 D; 4 E; 5 F; 2 G; etc. Thus signifying that you prefer the second style of A; the third style of B; the second style of C; the first style of D; etc. In case you do not find the style of capital you prefer, make it instead of giving the number.

From the replies thus received we will determine the most popular letters and publish them in the March BUSINESS EDUCATOR. Replies should reach us not later than January 25, 1904.

The person guessing nearest the forms selected by majority vote will be presented with a copy of "Zanerian Script Alphabets," the price of which is \$2.50. The second best guesser will be presented with an engraving of the selected letters, and the third best will be presented with a copy of "The Progress of Penmanship," the price of which is \$1.00. In case of a number guessing the correct style of letters, the prizes will be awarded in the order in which the replies are post marked, the first going to the earliest date, the second to the next earliest, etc.

Let us have a penmanship election, and determine thereby the most popular candidate for general utility. Let your ballots be cast without fear or favor and without delay. The polls are now open.



Lessons in Up-to-date Business Penmanship

BY

TROY, N. Y.

Lesson 5.

Plate 33

Quality of writing depends much upon two things, skill and time. Accurate writing requires not only the former for its production, but much of the latter. Give the professional all the time that he demands and his page will contain forms that are not only accurate, but beautiful; but push him along at a "twenty-five or thirty clip" and the results are surprisingly the opposite. At that speed, accuracy is out of the question. The work in Number 1 illustrates writing that required both skill and time in its execution. Number 3 is the hand of the average telegraph operator that is usually written at a rapid rate of speed, and so often condemned for its illegibility by the general public. The operator himself, however, is the only one who realizes how he is compelled to hustle when copying. Accuracy and speed do not go hand in hand. Increase one and you decrease the other. Number 1 demanded much time for its execution, consequently the results speak for themselves as concerns accuracy. Number 3 is the other extreme wherein great speed is required. This means poorer forms and consequently less legibility. These, however, are not only the extremes but the exceptions. They are conditions and circumstances that must be met as best we can. Number 2 is the happy medium wherein speed and accuracy were considered on a par and one was not sacrificed for the other. It was written freely and quite rapidly but at the same time an effort was made to write well. It is the hand that is demanded in ordinary commercial work and the one that can be applied, not only when speed is desired, but when accuracy and neatness are demanded. Strive to acquire it.

1. *Your will find herewith a little information
Minnie N. Manning Fannie E. Garrison.*

2. *Dear Sir: We are in receipt of your favor
of the fifth inst and in reply will say*

3. *Send money at once Must meet note
Eus Asday Pls letter mailed tonight*

Plate 34

The importance of figures increases from day to day, consequently they should receive your closest attention. We have ten distinct and different characters, and their legibility depends entirely upon their formation individually. Letters are many times deciphered through their relation with other letters. Not so, however, with figures. Practice carefully on the 1, 4 and 7 as given in Line 1. Make the 1 with a single straight line and do not begin it with a short upward stroke as it might resemble the 7. The 9 begins the same as the small g. Make the 2 and 3 unlike, and keep the loop in the 6 low or it will resemble a. Watch the 8 closely and curve the down stroke quite a good deal in order to form two distinct ovals. Avoid large loops in the center of 3 and 5. The top of the 5 is made last and never should be omitted. You should practice on each figure separately, filling page after page until you can make it quickly and well.

1 1 1 1 1 1 1 4 4 4 4 4 4 4 4 7 7 7 7 7 7 7 7
0 0 0 0 0 0 0 9 9 9 9 9 9 9 9 5 5 5 5 5 5 5 5
2 2 2 2 2 2 2 3 3 3 3 3 3 3 3 6 6 6 6 6 6 6 6
8
7 4 1 2 7 4 1 2 7 4 1 2 7 4 1 2 7 4 1 2 7 4 1 2
1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0

Plate 38

The *B* commences like the *P* and *R* but ends much different. Make the last part of the letter with a round, rapid, rolling movement, keeping the little loop small and watching quality of line throughout. The letter may be ended as in Line 3, yet the style in Line 1 is usually the best for beginners. Practice the *P*, *B* and *R* together as in Line 2. Study form critically, criticise your work often and never fail to admire the good points of an accurate and well-made capital. Lines 4, 5 and 6 are for page practice. Punctuate correctly.

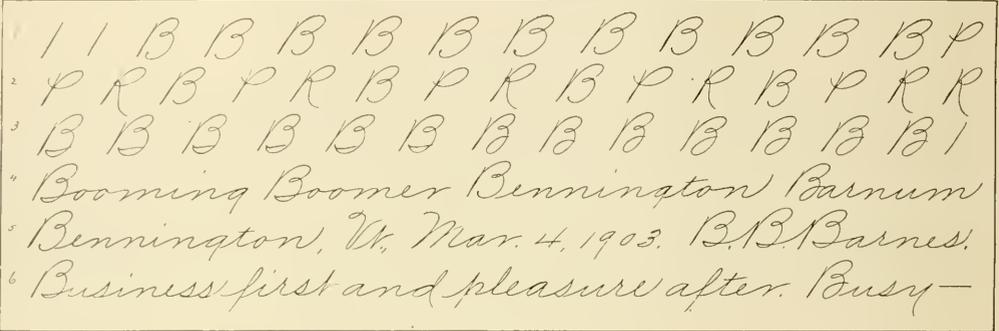


Plate 39

The *H* may be started in several ways, yet the style presented in the first part of Line 2 is easiest and best for beginners. It starts the same as the *P* and *R* but is composed of two separate parts. Make the second part from the top down and then add the little cross. The exercise in Line 3 will afford good practice.

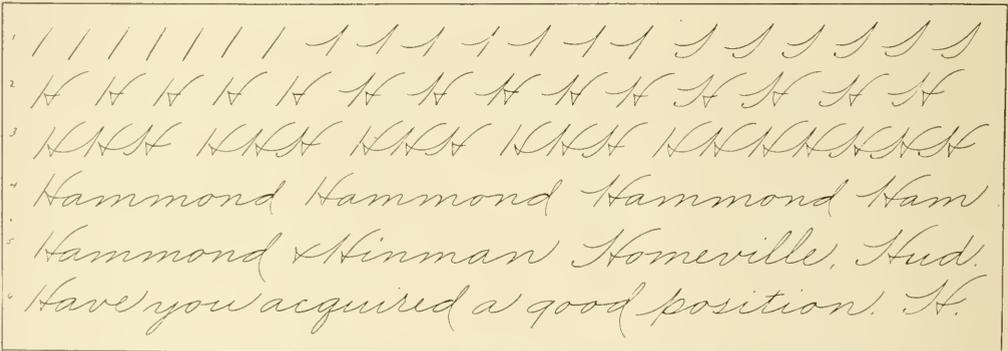


Plate 40

This is a miscellaneous work throughout and will undoubtedly be good material for some of the more advanced students. Writing should be kept small and avoid exaggeration in making all capitals.

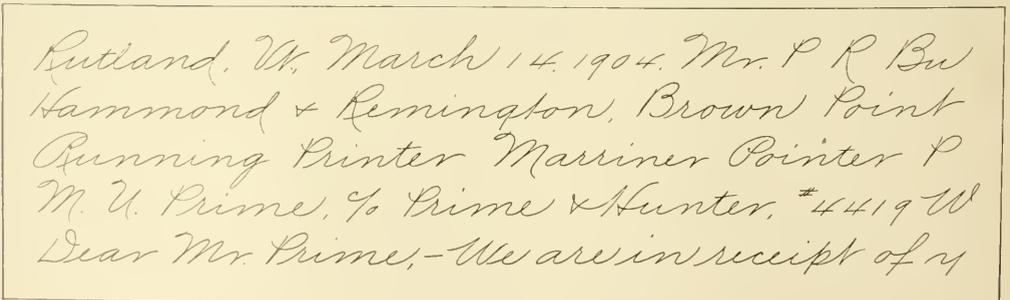


Plate 41

Slow, accurate writing has no place in the business world. The average person needs a hand that is written easily and freely as well as legibly. Ease is surely the foundation of speed, and one who has learned to write easily finds no trouble when rapid writing is demanded. Work faithfully on the few lines in this plate. Apply ease and freedom and strive for legibility at the same time.

Criticisms by Miss Hudson.

- B. C. L.—Not sufficient curve in upstrokes. Notice instructions for Plate 2f and follow.
- A. B. L.—Do not get an angle in the top of the *loop*. It is brought below the line too far. More practicing on Plate 23. Work very good. "Student."—Get more freedom. Watch the wrist, then the thumb. You can be your own critic.
- L. M. M.—There should be no loop in *k*. Get more curve in upstrokes. Slant in *x* is not governed by crossing, but by the down stroke.
- G. R. C.—Good work, no criticisms.
- H. T. A.—Am glad you find the lessons of use in your classes. Let me know results.
- J. O. K.—No. It would be better in the end to make an entire change.
- K. K.—Do not use the small pen holder you speak of. The cork grip is better.
- Benton.—Use better paper. You can see your results better.
- G. R.—Good work. Come again.
- A. M. A.—You will learn about the lessons to be awarded in the April number, 1903.
- O. S.—I like your style of putting up lessons. Order, neatness and uniformity mean much in the progress of penmanship.

Students' PAGE AND WORK

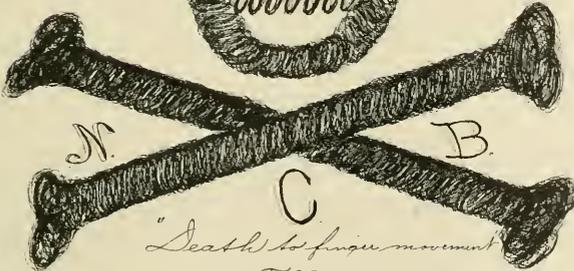
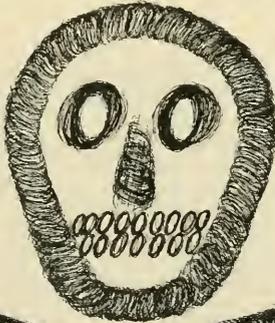
*This is a fair specimen of my penmanship.
Nine mean men mining in a mean mine.*

B. J. M.

R. R. Hurst

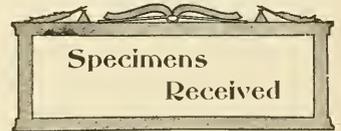
C. G. Quinn

BUSINESS AND ORNATE WRITING BY C. G. QUINN, PHILADELPHIA, PA., PUPIL OF PEIRCE COLLEGE.



"Death to finger movement"
Q. T. Vandegrift 1900

BY STUDENT OF C. A. GRUENIG, PENNAN, NATIONAL BUSINESS COLLEGE, ROANOKE, VA.



One of the best letters received in a business hand came from Mr. W. C. Wollaston, of Wilder, Minn. Mr. Wollaston is destined to be one of our best penmen, as he is making progress right along.

Specimens in business and ornamental penmanship displaying almost the accuracy, delicacy, grace and beauty of the work of the famed A. D. Taylor is at hand from the brain and pen of E. M. Barler, Cherokee, Texas. The courses of lessons that he is now offering are worth, if they are worth anything, three times what he is asking for them. No one will make a mistake by placing himself under the tuition and inspiration of E. M. Barler.

Mr. F. L. Haerberle of the Pittsburg, (Kan.) Business College favored us with a large lot of specimens of students' writing indicating progressive instruction in penmanship. All are good, but those from the following are exceptionally well written; L. B. Allen, A. Osborne, Bessie Steinbrook, J. H. Herren, Hannah M. Reese, Edna Cross, Nelson Williams, and A. A. Boss.

Mr. S. T. Pepper, also a pupil, submitted a specimen of vertical writing which was nearly up to the average of the ones submitted. Mr. Pepper is naturally right handed, but not long since had his right arm injured, and about three months ago he began practice with his left hand under Mr. Haerberle's instruction, being at first scarcely able to hold the pen.

Some very elaborate, graceful, skillful, artistic flourished cards have been received from Mr. Willard McBee, Allegheny, Pa., the same having been designed by M. B. Moore, of Morgan, Ky., and engraved and printed with space left blank for insertion of name

Speed is the product of clear thinking; simple, uniform letters; careful, rapid practice; and desire and determination to become a good, rapid, commercial penman.

Florence Jordan.

Florence Jordan

Specimens showing improvement in business writing by Miss Florence Jordan, Omaha, Nebr., in ten weeks' class of instruction under S. L. Caldwell, Peuman, Nebraska State Normal School, Peru, Nebr.

A B C D E F G H I J K L
M N O P Q R S T U V W

Business Capitals by C. W. Ransom, Hill's Business College, Sedalia, Mo.

Skillful, encouraging words from Mr. A. D. Skeels, Temple College, Philadelphia, Pa.

Friend Jones:

To show my appreciation of the excellent journal you are publishing I enclose a list of subscribers from among my pupils, and hope to add many more to it soon.

Sincerely yours,
A. D. Skeels



M. A. Albin.

METROPOLITAN COMMERCIAL COLLEGE,
MINNEAPOLIS, MINNESOTA.

In presenting this last of my lesson-articles, which have to be cut abruptly short by unusual press of business, I will simply let the work speak for itself. It is just the application of the last method described in the October number, to a commercial product.

In attempting work like this, you must have a clear mental picture of what you wish to make. Then deliberately lay out the work. Spare no pains, remembering that fine work requires time. The specimen reproduced herewith, represents a full day's work. The original was $9\frac{1}{2}$ inches long. The word "department" was dashed off boldly on a piece of ordinary paper. Then a capital *D* was executed with the whole arm movement. Many attempts were made. This was done with a pencil. When one suited me, I transferred it to linen paper by the tracing process. Then the lower case letters were traced from the sheet on which they had been written. The word was then inked and finished as described in previous lesson.

This process of tracing shaded script seems to be a new one, judging from expressions of many who have written me concerning these lessons. I have used it in my lettering ever since I did any of the work, but only recently have I applied it to script.

The word "Penmanship" was put in last, after the word "department" had been finished. The capital *P* was traced. The rest of the letters were sketched in free hand, with only base and top line as guide. Being so familiar with Old English, I did not need to trace my letters. The ruler of course, played a very important part here.

The many letters received from penmen of much skill as well as the amateurs and beginners, have convinced me that there is much interest in the production of display script. The popularity of this course has been sufficient reward for my efforts and I thank one and all for kind expressions. If you are awakened to greater effort, and if

Belfast, Me., Oct 24, 1903
Messrs. Zaner & Bloser,
Columbus, O.

Dear Sirs:

We are very glad to mail you the enclosed list of subscribers to your valuable paper and you may look for another club soon, as we teach penmanship in both the business and shorthand departments of our school, and advise every student to subscribe for the Business Educator.

With sincere well wishes, we

remain,

Yours very truly,

Banker's Business College

BUSINESS WRITING BY F. W. MARTIN.

Alexandria, Ind.

Proofs.

my simple suggestions have made the seemingly impossible any easier of acquirement, then I have accomplished my purpose. The effort was my first and best. I hope that I can far excel if I ever have the time and opportunity to plan another course of any kind. I would be much pleased to have a word from any who have been interested who have not already written me.

Wishing you rapid progress in the conception and execution of high grade commercial script, I remain,

Very truly yours,

M. A. ALBIN.

We have had the pleasure of examining some of the advance proof sheets to appear in "Inspiration" which is being published by Mr. Albin. The work indicates that the book is going to be without doubt a penmanship treasure.

Much of the work examined is from the pen of J. A. Wesco, whom we have long recognized as one of America's few master penmen, and whom Mr. Albin thinks the master penman.

Penmanship
Department

Milwaukee, Wis. 1/25/03
 Messrs James & Blosser
 Columbus Ohio

Gentlemen:
 Enclosed please find
 1⁰⁰ in stamps, to renew my
 subscription to the "Business
 Educator." It is without doubt the
 finest paper of its kind for one
 who desires to become a rapid
 business writer.

Yours
 Alfred C. Schauer.

SPECIMEN OF RAPID, UNCONVENTIONAL, ACTUAL BUSINESS
 WRITING BY MR. SCHAUER.



BY W. D. SEARS, PENMAN, TAMPA, FLA., BUSINESS COLLEGE.

**Connecticut Commercial Teachers Get
 Together to Organize**

On Saturday, November 28, 1903, two or three dozen commercial teachers and school proprietors met in Brown's Business College, Bridgeport, Conn., to affect a state organization.

Among those present were the following: T. C. Cavanaugh, Maude E. F. Hoyt and Nina P. Hudson, of the New Britain Commercial College; G. E. Sartain, Ethel R. Merrian, Carrie Stevens, H. B. Hastings, W. J. Mulvihill and C. R. Robbins, of Brown's Business College, South Norwalk; W. J. Stillman and Lillian F. Pritchard, of Stillman's Business College, Danbury; G. H. and E. J. Wilcox, of the Commercial College of Middletown; H. S. Pratt, of the Pequot College, Meriden; Walter E. Canfield, of the Norwich Business College, and W. J. Monroe, of Danbury.

The next meeting is to be held in the same place, February 13, 1904, when officers will be elected and by-laws presented for adoption.

The session opened at 11 o'clock, with an address by Horace G. Healey, editor of the Penman's Art Journal of New York. This was followed by an address from E. S. Watson on "How I Teach Penmanship."

The program for the afternoon included an address by Nina P. Hudson, of New Britain, on penmanship; Carl C. Marshall, of Cedar Rapids, Iowa, on text books. "The Responsibilities of the Teacher" by H. B. Hastings; "Business Practice by Intercommunication Plan," H. W. White.

Miss Jessie Scott read a paper on "The History of Shorthand" from its earliest period to date. G. E. Sartain, principal of the South Norwalk school, spoke on "What Teachers Ought to Be," advocating a fixed standard of excellence.

Long Words.

Our brainy and accommodating friend, Mr. D. W. Hoff, Supervisor of Penmanship in the Lawrence, Mass., Public Schools, favored us with the following:

There is a lake at Webster, Mass., with an Indian name containing 39 letters. It is **L a k e C h a r g o g o g g m a n c h a u g g a g o g - g a u n k a m a u g g .**

In the Old South Church, Boston, is Elliott's Indian Bible. Its longest word is **U'tappesittukqssuookwehtunkquoh.** It contains 31 letters and means kneeling down to Him.

A village in N. Wales bears the name of **Lanfairpwllgwyngyllgogerchwyrndrol-wytysibgogochk-54 letters.**



This is a recent likeness of Mr. F. B. Courtney, the pen wizard, whose skillful work will appear in the February and following numbers of THE BUSINESS EDUCATOR. Mr. Courtney, like the late A. D. Taylor, is in a class all by himself. He has had no forerunner and no follower, few even attempting, and none succeeding, in imitating some of his characteristic work.

FREE

One Flourish, One Set of Ornamental Capitals, One Specimen of my Ornamental Writing One Set of Business Capitals, One Pack of Sample Cards. Your name on one dozen cards in ornamental or plain writing, cannot be beat. Circulars explaining my method of instruction by mail, Price List of all Penman's Supplies, and a letter in my finest ornamental hand. All for 25c.

W. A. BODE, No. 48 27th St., South Side Pittsburg, Pa.



The Card Writer
 Writes cards at
 15c. per dozen.
 Any style, any
 name. Fine and
 sure to please. Order today.

Heath Purchases Card Business.

Mr. F. S. Heath, the well known expert penman of Concord, N. H., has purchased from the Berkshire Card Co., North Adams, Mass., the blank card business formerly conducted by that firm.

By furnishing the very best stock, at the most reasonable prices, the North Adams firm built up quite a large business, and we predict that Mr. Heath, by bringing to bear his splendid taste and knowledge of the requirements of stock for fine penmanship, will succeed in pushing the business to still greater proportions.

Success to you, friend Heath.

AS FINE AS THE FINEST.

22 X 28 IN. FLOURISHED DESIGNS.

Home Sweet Home, \$12.50. St. George & Dragon, \$7.50. Eagle, Lion, Deer or Horse, each \$3.75. Bird Designs, \$6.25 in 43; 12 in 41; \$3.50 in 39; \$2.10 in 36. 12 Combinations of your name on cards, 25c. 12 Lessons in Artistic Writing, \$8.50. 12 Lessons in Business Writing, \$6.00. 12 Lessons in Flourishing, \$8.50. Address:

W. A. WEAVER, PENMAN ARTIST,
 McKinney Business College MCKINNEY, TEXAS.

ILLUMINATING

A handsome and practical lesson will be sent for \$1.00, and with it a plan will be unfolded by which you may secure some elaborate and valuable lessons at a very small cost. Fine engraving on parchment a specially prepared for headings, cards, etc. prepared for process-engraving. Instruction by correspondence given in all branches of penmanship. Less in our writing 50c.

H. W. KIBBE, 181 Tremont St., Boston, Mass.

P. H. MASON, Beloit, Wis.

Penman-Investment Agent

I have studied investments for many months. My partner in the Business College received a check for \$200, his dividend on a \$300 investment. I have several reliable investments—I sell no other now yielding 10 per cent. You can buy them at \$5 or \$10 per month. Write for my references and literature.

Beloit Business College

I KNOW A FEW THINGS

A few more I know a little about: most things I know nothing about; but one thing I KNOW I KNOW—I can improve your writing if you are willing, and will work under my instruction. I can teach you at home without loss of time, with little expense and in a fascinating way. Write me, and I'll tell you more about it.

F. W. TAMBLYN, KANSAS CITY, MO.

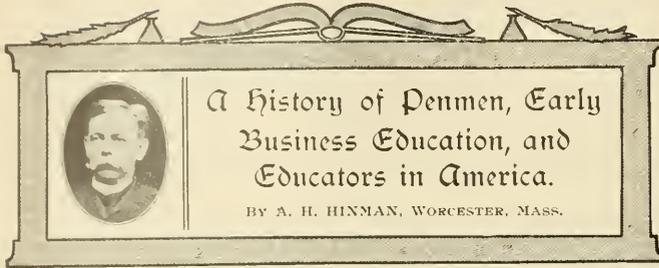
Business College For Sale

Thoroughly equipped. Thoroughly advertised. Several hundred dollars spent this month in advertising for the January Opening. Must sell on account of ill health. A most excellent opportunity for securing a well established business at a low figure.

Address "RARE BARGAIN"

Care of BUSINESS EDUCATOR, Columbus, Ohio

Advertisers and Publishers will thank you for mentioning The Business Educator



Warren H. Sadler

Among the few remaining members of the "Old Guard" of early business college men, stands Mr. Warren H. Sadler, of Baltimore. When a school boy at Lockport, New York, he chanced to come under training in penmanship of S. S. Packard. Later in 1858, when a student in the Lockport Union School, Mr. Rhodes, a graduate of P. R. Spencer, also of the Buffalo Bryant & Stratton College, came to Lockport to teach penmanship and bookkeeping, and young Mr. Sadler became one of his enthusiastic penmanship pupils. The next winter, Mr. H. W. Ellsworth, the now renowned author and publisher, encouraged Mr. Sadler to enter the Bryant & Stratton Buffalo College under the charge of Dr. J. C. Bryant and R. C. Spencer, and through their great interest he gained such a love for the work that it resulted in his becoming a teacher.

After graduating he returned to Lockport in 1860. Mr. Frank A. Ransom, the teacher of penmanship and bookkeeping in the Lockport Union School, suddenly resigned to accept a better place in New York. Mr. Sadler applied for the position, but being quite a young man was thought to be too social with the young men and women to succeed, but he gained the position at the munificent salary of \$250.00 per annum, and remained there till the summer of 1863, doing successful work. While visiting Chicago, Mr. H. B. Bryant persuaded Mr. Sadler to resign his position and engage with the Bryant & Stratton interests. His first teaching for them was with their Cleveland College, conducted by Mr. Felton, and while there he became an associate of James W. Lusk until Mr. Lusk's last illness.

From Cleveland, Mr. Sadler was called to the Buffalo B. and S. College by Dr. J. C. Bryant to hurriedly prepare himself in the business practice work to go to Rochester with J. V. R. Chapman, to open the Bryant & Stratton College in competition with the Great Eastman Commercial College. The venture was a success financially, and later, under the management of Williams & Rogers the college has become renowned. In the summer of 1864, a partnership was formed between Bryant & Stratton, Lemuel Banister, and W. H. Sadler to open the Baltimore College, October 17, 1864. In 1867, Mr. Sadler

purchased the college and became sole proprietor. Over 20,000 students have attended the college and many have attained decided distinction as financiers and business men, including two who are multi-millionaires. For many years Sadler's Baltimore College was the leading institution of its kind in Southern patronage, and the accountants throughout the South were largely from that school.

In bold methods of advertising, Mr. Sadler resembled the famous Mr. Eastman, of Poughkeepsie. It was his practice to bring before his students the greatest lecturers and readers that ever appeared on the rostrum. There was never a lecturer so high priced that Mr. Sadler did not capture him. His engagement with Henry M. Stanley, the great African explorer, and Nansen, of Arctic fame, was at an expense of \$2,500.00 each, the highest prices ever paid in Baltimore for such talent. The last lecture ever delivered by Henry Ward Beecher was before Sadler's school at the Academy of Music. The Rev. DeWitt Talmage was paid by Mr. Sadler over \$5,000.00 in lecture fees. To Charlotte Cushman was paid for reading one night \$500.00 and to Mark Twain the sum of \$1,500.00. Among other famous lights of the rostrum who lectured under the auspices of the college were John B. Gough, Wilkie Collins, Bret Harte, Carl Schurz, Josh Billings, also Dr. Hayes and Lieutenant Peary the Arctic explorers.

While Mr. Sadler has gained excep-

W. H. SADLER.



tional fame as a business college teacher, manager and advertiser, he has become equally prominent as a successful publisher of business college text books. His first experience as a publisher was in the publication of Orton's Lightning Calculator. The author, Prof. Hoy D. Orton, was one of the most expert calculators of the century. He was not only able to add, multiply and divide with lightning rapidity, but able to calculate interest in all its various forms with equal speed. He could extract, mentally, square and cube root of several periods. His Lightning Calculator having run through many editions, a revised book was started, when Professor Orton was taken with a severe cold, from which he died. Then Mr. Sadler took up the work which resulted in the publication of the Orton & Sadler Business Calculator in 1887. This book had a great run, resulting in the sale of half a million copies.

About this time what seemed like a calamity was the withdrawal from Mr. Sadler's school, of two of his leading teachers, who started an opposition school, but it in reality redounded to his great good. Strong opposition caused Mr. Sadler to enter the school room in charge of arithmetic, his favorite branch, where he discovered the need of a more practical text book, devoted especially to commercial work. This resulted in his publishing his Counting-House Arithmetic, which met with a popular reception among the business colleges throughout the country, and proved quite a financial success. As there seemed to be a demand for a smaller book at a less price, Mr. Sadler produced his Commercial Arithmetic, and later, the Essentials of Business Arithmetic. In this connection he was aided by Prof. Wm. R. Will, who has been at the head of the arithmetical department of the college for more than twenty years. These recognized standard books are probably used more extensively among business colleges than any similar works.

Much credit is due Prof. Chas. E. Ellis, author of the Ellis System of Bookkeeping, for the great change in the methods of commercial teaching today. He set teachers to thinking. When Mr. Sadler saw, after interviews with Mr. Ellis, that new methods of teaching were inevitable, he set about new plans. This resulted in the invention of the Budget System now so extensively used in business colleges and high schools. The bringing out of this system was by the joint effort of Mr. Sadler and Dr. H. M. Rowe, an able and popular gentleman widely known by the profession.

The large publishing interests so thoroughly engaged Mr. Sadler's attention, that the college has come under the able management of his son, Mr. Fairman A. Sadler, who is maintaining the high standard of the college through active work. In training 20,000 students for business, and through his publications used by untold thousands of young men and women, Mr. Warren H. Sadler has exerted an influence as a commercial educator that has not been equalled by any other teacher.

News Notes and Notices.

Mr. Carl C. Marshall, the brainy, hustling member of the good-year-Marshall Publishing Co., Cedar Rapids, Iowa, and who is on the road most of the time in the interests of their publications, recently paid this office a pleasant visit. No one is more welcome, nor intensely interesting and entertaining than Mr. Marshall. Enthusiasm and brains are not always found in the same organization, but Mr. Marshall possesses both in a marked degree.

Mr. H. H. Funk, of Philadelphia, Pa., assistant teacher of penmanship in the night school of Pierce College, recently renewed his subscription to THE BUSINESS EDUCATOR, and enclosed a photo of a very handsome set of resolutions which he recently engraved.

Mr. Funk follows shorthand and typewriting as a business, and does engraving and teaches penmanship on the side.

Mr. G. B. Frasher, formerly secretary and treasurer of the Wheeling (W. Va.) Business College, now has charge of the Houston (Texas) Business University, which was recently opened by Prof. J. E. Smith, of Dallas, Texas.

E. N. Barler, the pen magician of Cherokee, Texas, is again in the market with his skill, as evidenced by specimens and circulars before us, as well as by his advertisement in this number.

Mr. Barler is not only a magnificent penman but the possessor of a character even more chaste than his penmanship. We heartily commend him and his work to the lovers of the beautiful in penmanship and the true in manhood.

Mr. C. A. Faust, of Chicago, who is on the road in the interests of the Palmer Method, and reports a most prosperous business. There is no question about Chicago being headquarters for pork and grain, neither is there any question about it being headquarters for Automatic Supplies, and the Auto Pen and Ink Manufacturing Co. is the firm that handles that business.

Mr. C. C. Canan, penman, artist and thorough gentleman of Bradford, Pa., is sending out some very artistically reproduced specimens of his penmanship advertising his book entitled "Artistic Alphabets," which every lover of the beautiful in penmanship should have.

The accomplished penman and experienced, well known commercial teacher, C. C. Curtiss, has charge of the commercial department and penmanship in the Minneapolis, Minn., Business College, Rugg & Boyce, Proprietors.

Mr. J. H. Rogers, penman in the Central Business College, in Idaho, Mo., recently received some very flattering notices from the local press relative to his artistic ability as a penman and his success as a teacher of practical and artistic penmanship.

Through our friend D. W. Hoff, the many-sided, energetic, progressive, whole-souled supervisor of writing in the Lawrence, Mass., Public Schools, we learn that Mr. C. E. Doner, supervisor, writing in the Beverly, Mass., Public Schools, recently paid Mr. Hoff a visit with the view of widening his penmanship horizon and getting practical points. This is the right thing to do, and we hope the good work may go on so that no supervisor in our public schools shall feel without the need of as many similar pilgrimages as time, pocket-book and school board will allow.

E. C. Barnes, the hustling, brainy, skillful penman of the Central Business College, Denver, Colo., gave a writing lesson before the Weld County Teachers' Association held at Greeley, Colo., Saturday, November 7th, 1903.

Miss Adele Payne, for several years teacher of shorthand in the Owensboro, Ky., Commercial College, has resigned to enter the field of matrimony on January 12th, 1904. Her successor will be Miss Florence Glenn, of Kentucky.

The Bryant & Stratton Business College, Louisville, Ky., reports the largest enrollment of students since its organization thirty-nine years ago.

Fielディング Schofield, the talented, skillful, highly esteemed and widely known penman, recently of Chatham, Mass., has been engaged to teach in the Central High School of Boston. The city of Boston has our congratulations.

The San Francisco Business College, San Francisco, has just increased its floor space twenty-five per cent, and has added fifty-four new solid walnut desks to its equipment. This is an illustration of what our brothers in the West are doing.

N. A. Adams, who some time ago purchased the Marietta (Ohio) Commercial College, reports that he enrolled one hundred students during September, October and November, and that he now has the largest attendance in the history of the institution. This speaks well for the new management, and the success of the institution is no doubt assured.

R. W. Decker, of the Mountain State Business College, Cumberland, Md., enclosed a number of well written cards in the ornamental style which show that he is steadily climbing upward in pen work. Mr. Decker has the material in him of which fine penmen are made.

Geo. P. Lord, Principal of the Salem, Mass., Commercial School, has been enduring a severe attack of typhoid fever.

E. L. Glick, the well known penman and teacher, of Concord, N. H., has been seriously sick, but is recovering.

Commercial school people will be glad to see the venerable of Benn Pitman Shortland, more particularly in view of the story that has been going the rounds of the press in regard to his having settled a divorce suit recently by presenting as evidence his shorthand report of the language used by the husband toward the wife, while the latter was in Mr. Pitman's house.

F. W. Martin, a former Zaerlian, and a penman of marked ability, has engaged to work with E. L. Brown of Rockland, Me. The combination will be mutually congenial.

Book Reviews

"The Oval-Rhomboidal Method of Teaching the Capital Letters V" by H. C. Healey, editor of the Penman's Art Journal, No. 303 Broadway, New York City, is the title of twenty-eight cards, each containing a capital and small letter illustrating their construction upon the basis of an oval or rhomboid. The object of these cards is to teach form in writing, and they serve their purpose admirably. See advertisement in the December number of THE BUSINESS EDUCATOR.

The Manual of Phonography, by Benn Pitman and Jerome B. Howard, four hundred and fifty-fifth thousand, published by the Photographic Institute Co., Cincinnati, O., two hundred pages, cloth bound, price \$1. The printing, engraving and arrangement all indicate an ideal text-book from both the student and teacher's standpoint. Nothing useless seems to have been added, and nothing necessary omitted.

"Practical Business Correspondence," by J. C. Olsen, Parsons, Kans., price 3 cents, thirty-two pages bound in leatherette paper. The booklet is a concise, straightforward presentation of the subject of business correspondence.



MILLS'S Correspondence School of Penmanship

Is an exclusive school of penmanship. If you feel the need of improving your writing you should send stamp at once for full information concerning our school. Address:

E. C. MILLS
195 Grand Ave., Rochester, N. Y.

When

I can induce such penmen as C. P. Zaer of Columbus, Ohio, E. L. Glick, Concord, N. H., S. E. Bartow, Albany, N. Y., W. Hoffman, Valparaiso, Ind., L. M. Thornburgh, Paterson, N. J., F. S. Heath, Concord, N. H., and many others, to pay One Dollar for a written letter it proves one of three things: 1. I can do something that is worth a dollar—I can write a buceoning advertisement—or that the above named men have money to waste. *Can I please you—bucey you—or will you waste your money?* It is your say now.

A STICK of the best ink—the kind that is perfectly black on shades and makes those elusive hair lines, melt away the soft work by registered mail for \$3. This is the genuine stuff, and the only thing fit for an adept.

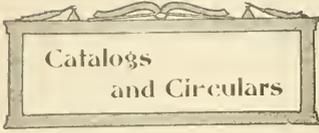
MY SUMMER School for preparing teachers of practical writing will be held in July, 1904, and for a 2c. stamp, I'll send full particulars. This will be the last chance to get the "MADARASZ METHOD" of teaching practical writing.

SCRIPT CUTS of the most catch words used in good school advertising—unique, bold and effective, at prices less than the cost of engraving—one and two column sizes, 60 and 75 cents each. Special words and signatures written to order, price, with electro, \$1.75.

A blanket guarantee. Send your order by P. O. order, and if I don't fill your order as advertised you get your money back.

L. MADARASZ

1281 Third Avenue - - - New York



Catalogs and Circulars

There are catalogs and catalogs. Some are expensive and luxuriant, and some are cheap and dear at any price. How some pay for themselves because of their costliness is a conundrum second only to how the flimsy, cheap, poorly written and printed ones pay for themselves. The former may represent extravagance, ambition and egotism, but the latter represent foolishness, false economy, and lack of taste and judgment. Doubtless somewhere between the two extremes of costliness and cheapness the true economy, the greatest profit and the best results exist.

But not all is in the costliness. The text varies as much as the make-up. From a catalog recently received we quote the following:

"DO NOT WAIT UNTIL YOU ARE EDUCATED TO UNDERTAKE A BUSINESS COURSE, but come to the _____ and let us prepare you without extra cost."

From another, in almost the same mail, the following:

"THE BETTER KNOWLEDGE YOU HAVE OF A _____ THE QUICKER YOU ARE IN ARITHMETIC, THE QUICKER YOU WILL MASTER AND COMPLETE BOOKKEEPING, THE BETTER KNOWLEDGE YOU HAVE OF ENGLISH THE SOONER AND MORE EASILY YOU WILL BECOME PROFICIENT IN SHORTHAND AND TYPEWRITING. Construe this as you will, but herein lies the foundation of a business education and you may judge for yourself as to the length of time it will require to complete either course or both."

Courage and character are stamped upon the latter paragraph, as they were through the beautiful catalog. Which of the two schools above quoted would you wish to attend, teach in, or be the proprietor of?

The wide-awake, progressive Macon & Andrews College, Memphis, Tenn., dropped into our mail a uniquely folded and illustrated circular of that institution, containing a greater variety of illustrations and more originality in that line than we have seen for some time. We notice portraits of boys and misses from twelve to fifteen years of age therein, with records of one hundred and twenty-five words per minute in stenography. On the whole it is an effective piece of advertising.

"As We Are Known," is the title of a very neat folder-booklet containing testimonials relative to the worth and work of the Aurora, Neb., Business College.

The Manhattan Reporting Co., 150 Nassau St., New York City, issues a catalogue 7 1/2 x 10 inches, of 98 pages, plainly printed on a glass-bottom paper with unusually wide margins, with suggestive, attractive title page. The literary part of the magazine is certainly first class. The information is to the point and so extensive, giving all the information that a prospective pupil ought or might desire to know. This company teaches shorthand by mail, and they do it successfully, unless he has seen the one issued by Mr. Smith, of Dallas, Texas, of which this seems to be an imitation.

The Paris, Texas, Commercial College and Shorthand Institute issues a 48 page catalogue, substantially bound and printed in three or four colors, on first-class plate paper. The catalogue impresses one quite favorably, unless he has seen the one issued by Mr. Smith, of Dallas, Texas, of which this seems to be an imitation.

"Your Opportunity," is the striking, skillful, graceful, artistic title of a little circular, size booklet of sixteen pages issued by Mr. E. C. Mills, in the interest of his correspondence school of penmanship. It is well com-

posed and to the point, giving one the impression that Mr. Mills is not only a past master in the art of penmanship, but also the art of advertising as well. The circular is excellent, but not as good as the course he offers.

One of the most costly, one of the most effective, one of the most original, and one of the most artistic catalogues ever received at this office, came covered and covered in a prominent-ox-eye paper from Edward Toby's College of Actual Business, Waco, Texas. The catalogue is printed in green on cream lined deckled edge paper, with insets of plate paper containing half-tone illustrations of the school printed in brown. The mere make-up of the catalogue impresses one that back of it exists a high-grade school, and the contents of the same are of such a character as to bear out one's first impression.

Covered in red and printed in red, green and black, 4x10 inches in size, is the medium selected to advertise the merits of the Santa Rosa, Calif., Business College, J. S. Sweet, President.

The Union Business College, Grand Forks, N. D., G. F. Thacker, Principal, issues a fine, large twenty-four page, purple-covered catalogue well filled with fine, large, attractive, half-tone plates illustrating the Bliss system of actual business from the start, together with a page of magnificent ornamentation including a portrait of the proprietor, all of which serve to emphasize the impression that there is money back of the institution as well as brains.

The Brazil, Ind., Business University, B. A. and C. H. Munson, Proprietors, issues a very neat, convenient size catalogue. Upon the cover, printed neatly in one corner, is the saying, "It's a Good School," and that's just the impression the contents convey.

The Minot, N. D., Business College, J. C. Lowe, Principal, favored us with a blue-backed catalogue with elaborate two-color initials therein, together with other illustrations including a portrait of the principal, which impresses us most favorably, indeed, with the proprietor and the institution. What more could a catalogue be expected to do?

The Martindell & Rose Business Colleges, Maumette and Ludington, Mich., is issuing an effective four-page circular in the form of a yearbook, containing portraits of the faculty as well as successful pupils.

"Start Right," is the striking title of an artistic, attractively illustrated eight-page, envelope-size booklet issued in the interest of and by the Scranton, Pa., Business College. It is the best little piece of advertising we have seen for a long while.

The Blair Business College, Spokane, Wash., is putting out a creditable catalogue of 48 pages, printed in black with red border. In the faculty we notice a number of fine penmen, and specimens of penmanship appear in the catalogue from Messrs. E. C. Davis, E. A. Cast and E. F. Timberman.

The Holmes English and Business College, Portland, Oregon, is putting out some very attractive advertising in the form of script letters, illustrated booklet, letter-heads, etc., which are the product of Mr. G. H. Pearson. The cover pages are seen frequently on THE BUSINESS EDUCATOR. A recent letter states that their attendance in October was larger than that of a year ago, with outlooks for a still larger school.

Bank's Business College, Belfast, Me., issues a modest little catalogue of 32 pages in the interests of that institution.

"The College Quarterly" is the title of a red backed twelve page journal, issued in the interests of the Woodstock, Ont., Business College, R. W. Nickerson, Principal.

The Leamington, Ont., Business College, A. L. Brown, Principal, issues a very prettily illustrated school catalogue of twenty-six pages. It is also sending out a series of follow-up, private mailing cards, illustrated in colors and of the comic kind.

The Knoxville, Tenn., Business College, Col. J. C. Woodward, Principal, issues a well printed and creditably gotten up catalogue of thirty-six pages.

The Brazil, Ind., Business University, B. A. and C. H. Munson, Proprietors, are issuing some very spicy, up-to-date little circulars.

The Bliss Business University, Anderson, Ind., R. C. Bay, Principal, issues a creditable eight page illustrated college journal. Mr. Bay also reports a good school with excellent prospects ahead.

The Ramussen Practical Business School, Stillwater, Minn., issues a very neat, gray-green backed catalogue in the interests of that practical, up-to-date institution.

The Vanderkrift, Pa., Business College, Bamer & Schneider, Principals, is issuing a first-class catalog of forty pages, indicating a first-class school.

The Polytechnic Business College and School of Engineering, Oakland, Calif., favored us with a 96 page catalog bound in white stippled paper, with embossed title in blue, finely printed and profusely illustrated. On one page is a large photograph containing the portraits of the faculty and six hundred students, which they claim to be the largest number in attendance at any business school in the state of California. It is, as has been said, a veritable "sea of faces."

The catalog impresses us as being one of the most attractive received at this office for some time.

A small catalog and long letter from the Penn Yan, N. Y., Commercial and Shorthand Institute, tend to conclude that the institution is doing good work.

Berkey & Dyke's Private Business School, Cleveland, Ohio, is issuing a very tasty, timely, out-of-the-ordinary, sixteen page, 4 1/2 x 10 1/2 inch black-covered, black-embossed catalog.

The Baltimore Business College, Baltimore, Md., E. H. Norman, President, K. C. Atticks, Penman, issues a catalog ideal in size, quality and character.

The Thompson School of Lettering, Pontiac, Mich., is issuing a very attractive and effective way of circulars, leaflets, etc., which convince us of the excellence of its instruction in the way of automatic pen and brush lettering.

Recent advertising literature has been received from the following:

M. A. Abbin, Minneapolis, Minn., Metropolitan Commercial College, Simpson College, Indianola, Iowa; Burlington, Vt., Business College; Correspondence Agricultural College, Sioux City, Iowa; J. A. Elston, Canton, Mo.; Camden, N. J., Commercial College; South Bend, Ind., Commercial College; Bath, Me., Business College; Earthman's Business College, White Wright, Texas; Brown's Business College, Rockford, Ill.; Tyler College, Tyler, Texas; Wisconsin Business University, La Crosse, Wis.; St. Johnsbury Academy, Saint Johnsbury, Vt.; Ramussen Practical Business School, St. Paul, Minn.

National Business Training School, Sioux City, Ia.; Parsons, Kans., Business College; Earthman's Business College, White Wright, Texas; Aurora, Ill., Business College; Brown's Business College, Bridgeport, Conn.; Heald's Business College, San Francisco, Calif.; Stevens' Point, Wis., Business College.

Words that Count

"I feel that I cannot do without THE BUSINESS EDUCATOR, and will do all that I can to place it in the hands of all who are interested in business education. You have the ideal paper in the United States, and I might say in the world. It gives me more that is of real value to the professional penman and business college man than any other paper published."

D. M. KNAUF,
Prin. Puget Sound Bus. College,
Tacoma, Wash.

Invaluable for Both

I find your paper to be invaluable, both as a penmanship guide and also as a magazine of merit for commercial students.

D. A. KIRCHNER,
Burlington, Kans.

A B C D E F G H
 I J K L M N O P
 Q R S T U V W X
 Y Z Miller Y Z Mt. Morris, Ill.



The above portrait is that of Mr. E. G. Miller, upon whose features is plainly stamped Success, principal of the penmanship department of Mt. Morris College, Mt. Morris, Ill.

Mr. Miller first became interested in penmanship through A. J. Blickenstaff and O. D. Foster of North Manchester, Ind., and later on he attended the Zanerian and graduated therefrom. Mr. Miller, like most penmen, spent his early life on the farm and in the public schools. While in Columbus he attended and taught penmanship in Thompson's Preparatory School, receiving the highest recommendation for his success as a teacher of writing in that institution. As a blackboard writer and as a teacher of practical penmanship, Mr. Miller ranks among the best of our large army of progressive, practical teachers of penmanship.

Mr. Miller is not only a first-class penman and teacher of penmanship, but he is a young man of sterling character and principles as well. His ideas of morality and integrity are such as every teacher should possess.

He is modest, unmarried, medium in size, almost handsome, clean in morals as well as in appearance, reasonably ambitious, industrious, and studious.

Hymenical

Mrs. Emma Durand
 announces the marriage of her daughter
 Nette
 to
 Mr. Julius Rasmussen,
 on Thursday, December the twenty-fourth,
 nineteen hundred and three,
 Stillwater, Minnesota.
 At Home
 after January tenth,
 1002 South Third Street.



MILLS'S CORRESPONDENCE SCHOOL OF PENMANSHIP

Is helping scores of ambitious people to acquire a fine style of penmanship at home. We are ready to help YOU also. Send stamp for information.

E. C. MILLS
 195 Grand Ave., Rochester, N. Y.

This is Not a Bryan \$ But It May Mean
 \$ \$ \$ to You.



The above cut represents one side of the "Silver and Bronze Medals" offered by Messrs. Isaac Pitman & Sons in their short-hand competition to schools teaching that system or a modification of the same.

When the Students Write

to parents and friends there is nothing that reflects so much credit on, or is so good an advertisement for the school, as to have them use elegant stationery, handsomely embossed with the name of the school, they are attending.

We engrave the die, stamp the paper and put it up in handsome special boxes (24 sheets, 24 envelopes) and sell it, in 100 box lots, at a less price than it can be bought, plain, in many stationery stores. Have the college stationer try a sample order; or let some student handle it if the school proprietor is too busy. (We cannot deal with students without written authorization and guarantee of proprietor).

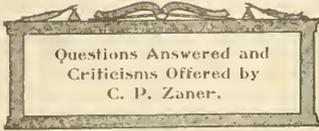
Penmanship Practice Paper and The Professional Penman's Paper.

We are putting on the market two papers especially selected; one for the use of the students for practice work, and the other (a better grade) for the use of the teachers and others requiring a fine finish, high-grade paper.

These papers will be furnished unruled, ordinary ruled, wide ruled.

Send for Samples and Prices to

STATIONERY DEPARTMENT,
THE KINSLEY STUDIO,
 220 Broadway, New York.



(INTENDED FOR SUBSCRIBERS ONLY.)

Under this heading Mr. Zaner criticises specimens of penmanship, drawing, etc., submitted to him. Postage should be enclosed if specimens are to be returned. He will also endeavor to answer any and all questions pertaining to penmanship matters, or if thought best, questions may be submitted through this department to the readers of our journal for volunteer answers. This gives the readers of THE BUSINESS EDUCATOR the benefit of the experience of one who has made this work a life-time study, as well as of those who contribute thereto.

WANTED To see in this department a portrait showing a model writing position of a boy or girl about twelve years of age sitting at a modern school desk.

A READER.

[If some of our readers will supply the photo we shall be pleased to furnish the illustration. Should we fail to use any sent us, same will be returned to the sender.—EDITOR.]

Football

EDITOR: Would you consider the game of football too violent an exercise for the penman or the student who is learning to write? This is another question for discussion.

Sincerely,

H. C. PHELPS,
Bozeman, Mont.

[Surely the football playing, as usually played, would do writing no good—the chances are that it would do some harm. Writing demands suppleness, sensitiveness, and delicacy. Does football foster and develop these, or quickness, pugnaciousness, and endurance—dogged, downright bruising at times.

Last year the student who won the Zanerian Gold Medal for most improvement in writing played base ball at the same time. The base ball hindered rather than helped in his practice, but he won, not because he played base ball, but in spite of it.

Naturally, one skillful in any sport, game or occupation, will learn to write more readily than one who is unskilled in anything. It is a question of motor education.

This is why the country lad has the advantage of the city boy. The former has been trained to do something.

But, after all, if simmered down to rock bottom it means this: As a penman, he must subordinate other things to penmanship requirements; as a football player, he must subordinate his penmanship and other things to his speciality. To be at the top in any line means that he must order his living in the light of that particular thing.—EDITOR.]

C. W. A., WILTON, N. D.—The general appearance of your letter is good. Your penmanship is also very legible. For professional purposes I would recommend that you execute the small letters with greater deliberation and care, observing very carefully the slant of the down strokes, turns and angles, and size of loops. Your small e resembles i, and you leave the a open at the top. The same applies to d, g and q. Observation of these little things will produce a marked change in your writing, as your movement is free and easy. You could, however, get in a little more swing and dash on your capitals.



WHY GO TO "COLLEGE" TO LEARN BOOK-KEEPING WHEN I WILL MAKE A First-Class Book-Keeper OF YOU AT YOUR OWN HOME IN SIX WEEKS FOR \$25 OF RETURN MONEY. Fair enough? I had POSITIONS, too, every where. **FREE!** Have placed THOUSANDS. Partners can place 100, too! 0.742 testimonials received from pupils! **SEND THIS ADWRITE.** J. H. GOODWIN, Expert Accountant, Room 970, 1215 Broadway, NEW YORK, N. Y.



E. C. MILLS
Script Specialist and Engraver
1915 Grand Ave., Rochester, N. Y.

Script Illustrations are educational for works on Bookkeeping, Business-Practice, Correspondence, Copy Slips, etc. I make a specialty of furnishing THE BEST script plates for these purposes

Editor's Home Instructor
Penmanship
ST. LOUIS.
(Just Published.)

A new and most valuable instructor for home students, conceded to be the best and most complete ever published, comprising original and scientific instruction for beginners and professionals, with photos illustrating the many different positions of the hand and body for the various kinds of work. It contains 48 pages of high class pen work, comprising Business Writing, Ornamental Writing, Steel-plate Writing, Flourishing, Engraving, Resolutions and Diploma Making. **GOOD PEN-WORK GALORE.**
Price, 50 cents, Postage Prepaid.

A \$2,000 Pen Drawing for \$1.00.

A Masterpiece of the Day, "The Crucifixion." This great pen drawing, the result of many years of the most scientific training is from the pen of S. N. Falder, whom we believe to have no peer in his profession. We offer an engraved facsimile copy of this great drawing, printed on elegant board 22x28 inches for \$1.00. The original pen drawing is 33x18 inches, and is believed to be one of the largest pieces of solid pen drawing in existence. It contains thirty-three subjects and makes a most complete picture of the highest order. Send your order at once and secure the Masterpiece. Remit P. O. Money Orders or Stamps.
Address, Pen Art Publishers,
(Agents wanted.) **Box 108 St. Louis, Mo.**



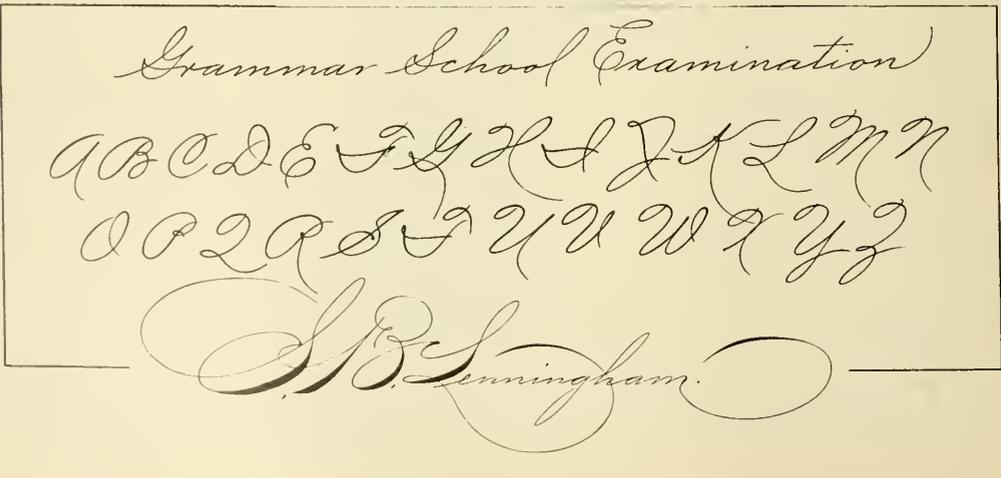
- One dozen colored cards, white ink, any name, for but **25c**
- One dozen white cards, plain or ornamental style **20c**
- Letter, showing style of business writing **15c**
- Twelve lessons in business writing **\$5.00**

Work will please you. Order and be convinced.

Winner of first premium, Oregon State Fair, 1902. No free specimens; send 10 cents for samples.



F. O. GARDINER, STOCKTON, CALIF., BUSINESS COLLEGE.



Advertisers and Publishers will thank you for mentioning The Business Educator



Order Now

I have on hand 700,000 colored, 7 colors, and 200,000 white cards. Quality the best. While they last, will sell the colored at 80c, and the white at 90c, per 1000. Sample 100 20c. These cards will please you.

L. E. STACY - Camden, N. J.

WEAVER'S Correspondence School of Penmanship and Drawing, Mt. Morris, Ill.
Offers the best instructions in the various branches of Penmanship and Drawing.
Write today for full particulars.



MILLS'S Correspondence School of Penmanship

Is conceded by the leading penmen of this country to be the most thorough school of its kind. You cannot do a better thing than to send stamp today for full particulars concerning our courses.

E. C. MILLS
195 Grand Ave., Rochester, N. Y.

WANTED

A teacher of penmanship who can make his students generally write good hands in six months. Good wages to man of demonstrated capability. Give references and name salary wanted. Address.

PRINCIPAL G.,

Care Business Educator - Columbus, O.

The Pratt Teachers' Agency,
70 Fifth Avenue, New York,

Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager

PENMANSHIP BY MAIL

Two Teachers
Twenty-four Lessons
Individual Instruction
Copies Fresh from the Pen
Instructions Typewritten

Write for Circular and Particulars
HARMAN & ELLSWORTH
Stayer's Business College
BALTIMORE, MD.

Lessons Weekly
Plain or Ornamental
Red Ink Criticisms
Satisfaction Guaranteed
Terms Low



We want you to try our pens, and in order to make it an inducement will send Assortment No. 1, consisting of 15 pens and a handsome Penholder, postpaid, upon receipt of 10 cents.

C. HOWARD HUNT PEN CO., Camden, N. J.

SPENCERIAN PERFECT Steel Pens

USED BY EXPERT AND CAREFUL PENMEN FOR NEARLY FIFTY YEARS

Sample card, 12 pens different patterns, will be sent for trial on receipt of 6 cents in postage stamps. Ask for card R.

SPENCERIAN PEN CO.
349 BROADWAY, NEW YORK

A GUIDE TO SELF INSTRUCTION IN PRACTICAL AND FANCY PENMANSHIP

ing standard styles, ledger headings engraver's script, eight sets of capitals round writing, flourished exercises, parts of birds, etc., complete designs of flourished masterpieces card and album designs, lettering - such as Roman Italic Roman, Gothic, Old English, German and Church Texts, Medieval, and Medieval modified Egyptian, German Round, Rustic and Marking Alphabets, Variety Caps, Monograms etc. Illus on materials etc., etc. Twenty cents is the price to you - a 60-cent book. Send to-day

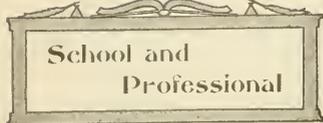
THE PENMAN'S ART JOURNAL,
203 BROADWAY, NEW YORK



To Know How to File

- Documents
 - Legal Blanks
 - Card Records
 - Credit Reports
 - Deposit Tickets
 - Insurance Policies
 - Books - Reports
 - Samples - Checks
 - Clippings - Invoices
 - Notes - Letters - Papers
- Simply check the items that interest you most - write name here -

tear out this advertisement and mail to us. That's the first step in simplifying your office or factory detail. And do it NOW.
THE SHAW-WALKER COMPANY, Mukwonago, Mich.
Branch at Chicago in the Marquette Building.



The Haldridge, Neb., Business College is issuing a very neat eight page circular. In it we find some very graceful, skillful and accurate work from the pen of Mr. G. F. Haldridge, penman and commercial teacher in that institution.

A couple of very attractive and telling folders have been received from the Capital City Commercial College, Des Moines, Iowa. One is devoted to half-tone portraits of the faculty and views of the college rooms, and the other to the portraits and penmanship of the five well known teachers of writing in that institution. Considerable of the penmanship shown is from the facile pen of Miss Mary L. Champion, without doubt one of the leading lady writers of the world.

Mr. C. A. Lewis, who has been out of school work for some years, has again entered the field, having organized the Clarkston (Wash.) Commercial School. He reports a very encouraging outlook.

THE BUSINESS EDUCATOR is glad to welcome him back in the work, and wishes him much success.

Mr. E. K. Isaacs, President, of the Woodbury Business College, Los Angeles, Calif., is having erected an elegant two-story brick and cement building to be used exclusively by the college. The building will have a very elaborate and classic front, and the inside is planned for the special convenience of the school. The first floor will be occupied by the College offices and the commercial department. There will be three offices in front, a large study room, two class rooms, ladies' and gentlemen's lavatories and cloak rooms. A special feature will be that of sliding or sash partitions between the main room and the adjoining business, practice and class rooms, thus enabling all rooms to be converted into one room as desired; also enabling the teacher in charge of the main room to see what is going on in all rooms.

The second floor will have six large apartments for shorthand and typewriting, together with ladies' and gentlemen's bath and cloak rooms. A special feature of the second floor is a large auditorium for lectures, entertainments, and other public functions.

Mr. Isaacs is to be congratulated on the enterprise and energy displayed in the housing of his school.

In the early part of November the Capital Business College, Salem, Oregon, W. L. Stanley, Principal, because for want of room to accommodate more students, withdrew its advertisements from the daily press.

Mr. Stanley deserves such prosperity if any body does, and we are glad to know that he is getting it.

Mr. O. A. Hoffman, principal of Hoffman's Metropolitan Business College, Milwaukee, Wis., recently opened a branch shorthand school in the great metropolis of Chicago at the corner of Dearborn and Madison Sts.

Boyles' Business College is about to erect a building of its own in the heart of the city of Omaha, which will cost in the neighborhood of \$50,000.

The Southern Normal School and Bowling Green Business College, Bowling Green, Ky., issues one of the largest and best illustrated college papers received at this office. The institution is one of the largest of the kind in the South. The Cherry Bros. are to be congratulated on their wonderful success and the people of Bowling Green are to be congratulated upon having such an educational institution in their midst.

The Modern Commercial School at Lincoln, Nebraska, will enroll more than a hundred students during its first year. Mr. J. L. Stephens, who has been president of the famous Lincoln Business College of the same city for the past seven years, is president of the new school and is highly pleased with the growing attendance. Mr. Stephens is a practical business school man and we are glad to note his success.

November 14th, The Saturday Record published in Cedar Rapids, Iowa, had a picture of the proposed new building for the Cedar Rapids Business College. According to the article that accompanied the half-tone cut, President Palmer is expecting former students to subscribe for blocks of stock. There are thousands of these students scattered throughout the country, many of them in remunerative employment. If they should consider the proposition a good one, they could, without difficulty in raising any reasonable sum to construct the beautiful home that has been proposed for the school.

The Winter Hill Business College, opened by E. H. and M. C. Fisher, in Somerville, Mass., last September, is meeting with remarkable success. It is well equipped and is in charge of conscientious, capable teachers.

A recent circular from the four C's of Des Moines, shows exceptional work from the teachers of penmanship in that excellent school.

Moore & Gill, of Trenton, N. J., have sold the Brooklyn Business Institute, which they opened in September. This leaves L. C. Horton, the former manager, open for an engagement. The school that obtains Mr. Horton's services will have a man of superior ability in his specialties.

Wolff's Business College Company, Hagerstown, Md., was incorporated November 30, 1903, the following officers having been elected: Henry Holzappel, Jr., president; J. Frank Roessner, first vice-president; C. Edward Presho, second vice-president and general manager; D. Elmer Wolf, secretary and principal; C. Harry Keller, treasurer.

AUTO PEN AND INK

MANUFACTURING COMPANY, 73 RUSH STREET, CHICAGO

WE MANUFACTURE

FAUST'S AUTOMATIC SHADING PENS AND INKS, they are the best that skill and experience can produce, and are used by thousands of artists and students all over the world. Many schools are using our special outfits in their classes with the best of results.

SPECIAL \$5.00 OUTFIT

The following lists of supplies are especially selected with the view of placing in the hands of Automatic Pen Workers the greatest variety of valuable and usable material at a minimum cost.

Six bottles Shading Ink, assorted colors	\$ 75	Three packages each Metalles, Bronze and Flock one package Diamond Dust	1 10
Nine Auto Pens, assorted special, making 14 different strokes	1 25	One bottle Gold Ink	25
Faust's Compendium of Automatic Pen Lettering and Designs	1 00	One bottle Adhesive Ink, 1 oz.	25
(This is the only work of the kind ever published and is available from beginning to end; it is printed on highly enameled gold paper, in colors representing actual work as nearly as can be done. The cover is printed from relief plates in four colors and bound. The size of the book is 8 1/2 x 11, containing 72 pages, and 107 plates, and is neatly bound.)		One bottle White Ink, 1 oz.	25
		One Screw-head File	25
		One Pen Compass	25
		One Stick Lecturer's Crayon	10
		Fifty sheets Cross-ruled Practice Paper, new, double gable lines	50
			\$5.95

All the above goods sent, express charges prepaid, for \$5.00.

SPECIAL \$2.50 OUTFIT

Faust's Compendium of Automatic Pen Lettering and Designs (same as above outfit)	\$1 00	1 Bottle of Adhesive Ink	25
3 Sizes of Automatic Pens, making 3 different strokes	35	1 Bottle of Gold Ink	25
3 Colors of Automatic Shading Pen Ink	40	2 Packages of each Metalles, Flock and one of Diamond Dust, all different colors, with instructions for using same	50
			\$2.75

This outfit sent, express charges prepaid, for \$2.50.

SPECIAL \$1.00 OUTFIT

1 Set of Instruction Sheets, showing alphabets, and correct form of letters, pen holding, etc.	\$ 15	1 Bottle of Adhesive Ink, small	15
2 Sizes of Automatic Pens, making 3 different strokes	25	1 Package of each Metalles, Flock and Diamond Dust, with instructions for using same	30
2 Colors of Automatic Shading Pen Ink	30	10 Sheets of Cross-ruled Practice Paper, large	10
			\$1.25

This outfit sent, express charges prepaid, for \$1.00.

All those who desire to buy only single articles, and would, therefore, not be interested in the above outfits, will find the following list of interest:

Faust's Compendium	\$1 00	Metalles, Bronzes, Flocks, 10 different colors, and Diamond Dust, 1 package, 12c.	50
Faust's Automatic Pens (sample)	15	Screw-head Files, each	25
Faust's Superior White Ink, 1 oz.	25	Oblong Pen-holders, best common holder made, 10c.	25
Faust's Superior Gold Ink	25	Ashby Combination Hard Rubber Oblong Holder, (practical, finest made)	50
Faust's Superior Japan Writing Ink, 1 oz.	25	Korka Holder, best business holder	40
Faust's Superior Black Writing Ink, 1 oz.	25	Writing Pens, "Fine Writer, F." for fine penmanship, gross	75
Bronze Ink, 3 colors, 3/4 oz.	35	Writing Pens, "Student's Choice, T." for business writing, gross	65
Adhesive Ink, 1 oz. size	25	Suenneken Pen, Single Pointed, any number, doz.	35
White Cards, Bristol, finest, 100	30	Suenneken Pens, Double Pointed, any number, doz.	45
Colored Cards, 6 colors, the finest for white ink	25	India Ink, for drawing, water proof	30
Blank Colored Paper, 8x11, for white or gold ink, 100 sheets	75		
Cross-ruled Practice Paper, 50 sheets, 5x8, 100 sheets	85		
Pastor's Colors, any color, per stick	12		
Lecturer's Crayon, any color, per stick	12		

If you do not see on this list the article you want, write to us at once: We can get you anything that is in the market and will serve you promptly and faithfully.

We make a specialty of executing orders in all lines of pen work - card writing, engrossing diploma work, etc., and shall be pleased to furnish estimates.

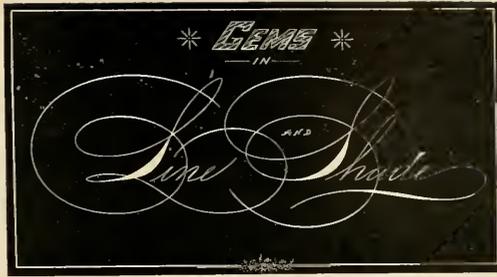
We want to hear from you with orders. Remember when you buy of us you know just what the goods will cost you. We pay the express charges: many competitors do not.

Do not order on a postal card. No accounts opened for small amounts or for individuals unknown to us. Stamps taken. Prices for large quantities sent upon application.

AUTO PEN AND INK MFG. CO.

73 RUSH STREET, CHICAGO

BY C. C. CANAN.



BRADFORD, PA.



"Over the woodlands
 brown and bare,
 Over the harvest-fields forsaken
 Silent and soft, and slow
 Descends the snow"



Illustration from 'Treasures of Art' by E. P. Dalton & Co. New York

DO YOU NEED A TEACHER?
 We can put you in correspondence with the one you want.

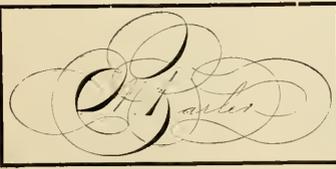
DO YOU WANT A POSITION?
 We can help you to secure one. Write for information.

GLICK'S TEACHERS' AGENCY
 E. L. GLICK, Mgr., Concord, N. H.

CALLING CARDS
 White Cards, black ink, 15c. per doz. Colored Cards, white ink, 20c. per doz. No 1 Blank Cards, from 75c. per 1000 to \$1.30. Oblique Holder, 10c. White Ink, 20c. per bottle, postpaid. Send 10 cents for samples of 30 shades of cards, and sample of penmanship.

A. B. SMITH
 Box 586 Lake Geneva, Wis.

SHORT CUTS. A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College. Price, cloth, 50c. Address, **GEO A DEEL**, Poughkeepsie, N. Y.



READY! Who is ready? I am. After a voluntary exile of four years from the field of fine penmanship on account of ill health, I am strong and "at it again", and my work finer than ever. I now have ready for ambitious students thorough courses in ornamental and business penmanship; fine examples of what printer's art and penman's thought and skill can do. Full instructions. Copies fresh from my pen, not photo-engraved.

AIM! Your aim should be to better your handwriting. This is your chance. No matter how many courses you have taken, or from whom, these courses will please you. Best value for the money.

FIRE! Yes, fire a postal card at me for artistic circulars describing these courses. A few sample copy slips from each course, my best work, for 25 cents.

Address, **E. M. BARLER, Cherokee, Texas.**

THEY ARE WINNERS.

Modern Commercial Penmanship,
The Model Dictation Course, (Yours Truly)
Williams's English Grammar.

These books have won the unqualified praise of the best teachers in the profession. They are MODERN, PROGRESSIVE and TEACHABLE.

MODERN COMMERCIAL PENMANSHIP

contains 128 pages, is bound in red or blue vellum, and has 60 full page plates of the finest penmanship ever executed.

Price, 50 Cents.

THE MODEL DICTATION COURSE

is a 290-page book of carefully graded dictation matter. It contains 30 full-page plates of elegant shorthand and a large number of photo-engraved vocabularies.

Price \$1.50.

WILLIAMS'S ENGLISH GRAMMAR

is the most practical presentation of the essentials of English yet published. Price 75 Cents.

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Commercial Geography—Continued from Page 11.

slides can usually be hired at a small price from dealers who keep them on hand.

h. Coins, etc. A collection of coins and money used by the chief nations of the world is rather a curiosity than a working specimen and is expensive. A partial one of the ordinary cheaper coins of daily use would, however, be of value at times, and so can be included in a library. The editor, as before, wishes to say that curiosities as such, have no place in this subject.

The information contained in the books named above is not of much value unless it can be easily obtained.

To do this a card catalogue of *subjects* is necessary. An author's catalogue does not seem necessary in this work as it is in most libraries.

The editor's method is as follows: Each book, picture, etc., is catalogued on a card and filed under the proper subject title. Any important special papers in the books, as for example, in the Year Books of the Department of Agriculture, or in the Census reports are catalogued on separate cards and filed in the subject catalogue, with necessary cross-references. So also with monthly issues like the Consular Reports which contain scores of valuable articles.

When a subject catalogue of this kind is made, a pupil can see in a moment what books or special articles in the school library can help him in his particular subject.

The labor of making such a subject catalogue is very great and few teachers can spare the time to do it. The pupils, however, can make it. The editor has plain paper cut into the sizes of catalogue cards. Upon this paper the pupil writes the subject title, the title of the book or clipping, the name of the author, the book from which the article is taken, etc. Although these cards are not very well written, the necessary information is on them and they can be filed in the catalogue. As soon as convenient these notes, etc., are to be rewritten upon ordinary ruled cards, but from the first the data is at hand. For example, a Consular report is received, containing many valuable articles. The reports given to a pupil who writes out a card for each article, as described above, so that within a day or two the book and its contents is ready to be consulted in the catalogue.

In the same way the various specimens in the working collection or commercial museum should be catalogued on cards and filed in the subject catalogue under the proper title. In this way the student, looking up the subject of Cotton, finds the books and the specimens catalogued in the same place.

By using cards of a different color the museum specimens will appear at a glance. A duplicate catalogue of the museum specimens should be kept by itself in a different box. These cards should have all necessary detail, such as date of accession and full description of the specimens.

A library formed as above and properly catalogued on cards will give a class all necessary sources of knowledge so far as they can be found in books.

The next issue of THE BUSINESS EDUCATOR will contain a list of the most important books on foods, textiles and building materials which are suitable to the teacher and student of Commerce and Industry. A catalogue of such books and others is being prepared by the Commerce and Industry Supply Co., of Boston, and it is hoped that it may be put on the market in the spring.

Commercial Law—Continued from Page 14.

a class by themselves and a representation practically amounts to a warranty, and whoever makes a warranty is bound to answer for the truth of his statement.

RIGHTS OF INJURED PARTY.

Two courses are open to the party who has been defrauded. Fraud makes a contract voidable at the option of the injured party. He may hold the other party to the contract and sue for damages, or he may rescind the contract, and, if he has been induced by fraud to deliver possession of goods, he may recover them from the buyer by legal process. If a party defrauded does any act inconsistent with rescission of the contract or accepts any benefits under it after he has learned of the fraud, he may lose his right to rescind. So if he delays until the subject-

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"sing to one sweet harp in divers tones"

that our books are educational in method, that they are written in good English, that they are prepared by authors who were specialists, and so on *ad nauseam*. It is not necessary for us to resort to any such cant as this, for our customers are intelligent enough to know whether our publications are worthy prepared, and they are not going to continue to purchase them in tens of thousands unless they are all that is implied in the word "educational."

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matter of the contract has gone into the hands of an innocent purchaser for value, he cannot then rescind. While the injured party owes no duty to the other to act promptly upon learning of the fraud, it is to his interest to do so. The contract must be rescinded as a whole or not at all.

Sometimes where an instrument has been obtained by fraudulent means or is withheld fraudulently, one may bring suit in equity to have it delivered up or canceled.

Practical Mathematics - Continued from Page 13.

his commission should be computed, because it shows the volume of business transacted by him for his principal, and, in a purchase of goods, the amount of money which the agent pays for the goods, which is the net cost of the goods, is the base upon which his commission for buying should be computed.

Comparing the terms used in Commission, with those used in Percentage, we have:

PERCENTAGE	COMMISSION
Base.....	equals Prime cost, or Gross Sale or Proceeds.
Rate.....	" Rate of Commission.
Percentage..	" Commission or guaranty.
Amount.....	" Gross cost.
Difference...	" Net proceeds.

With this table of equivalents, it is a very easy matter to teach the subject of Commission, because we have the same principles governing the relationship of the terms in Commission that we have in Percentage.

It might be well in connection with the above comparison, to mention that the prime cost and gross proceeds are connected directly with the agent; that is, they represent the amount which he pays for the goods bought for his principal or receives for the goods sold for his principal; and, contrasted with this, we have gross cost and net proceeds, which are connected directly with the principal, in this, that the gross cost shows the amount which the principal pays for the goods bought, and that the net proceeds is the amount which the principal receives from the agent for the sale of the goods sold.

ILLUSTRATIVE PROBLEMS

An agent received \$525.00 with instructions to invest the same in wheat

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at \$1.00 per bushel, after deducting his commission of 5 per cent. for buying. How many bushels did he buy?

In this problem, you will note that the \$525.00 is not the amount which the agent is to pay out for wheat but that it represents the full cost to the principal and therefore, is the gross cost, and correspondents to the amount in percentage. We then have given the amount and rate, to find the base. Since the base is not known we may let 100 per cent. equal it and, as the commission is 5 per cent. of the base, then the amount is 105 per cent. of the base, which is the prime cost of the wheat. If 105 per cent. of the prime cost of the wheat equals \$525.00, 1 per cent. of the prime cost equals 1/105 of \$525.00 or \$5.00, and if 1 per cent. of the prime cost equals \$5.00, 100 per cent. of the prime cost must equal 100 times \$5.00 or \$500.00, the prime cost of the wheat.

If one bushel of wheat costs \$1.00, as many bushels can be bought for \$500.00, as \$1.00 is contained times in \$500.00 or 500 bushels.

We may explain the problem as follows:

The agent has \$525.00 to invest in wheat after deducting his commission.

For each dollar that he invests in wheat, he is to receive 5 cents as his commission. Therefore, every time he buys a dollar's worth of wheat he takes out of the pile of money \$1.05, and if there are in the pile of money, \$525.00, the agent can buy as many dollars' worth of wheat as \$1.05 is

contained times into \$525.00, or \$500 worth. Hence, he can buy 500 bushels at \$1.00 per bushel.

MISCELLANEOUS PROBLEMS FOR CLASS DRILL

1. An agent sold cotton-seed oil at 4 per cent. commission and invested the net proceeds in sugar, after deducting his commission of 3 per cent. for buying.

If the gross cost of the sugar was \$1,256.60, what was the prime cost of the sugar, the gross proceeds of the sale of cotton, and the total commission?

2. An agent collected 75 per cent. of a debt of \$900.00.

If his commission for collecting is 5 per cent., what is the commission?

3. An agent received \$650.00 to invest in coffee, after deducting his commission of 5 per cent., drayage \$5.00, and other expenses \$15.00; how many pounds of coffee did he buy at 20 cents per pound?

4. An agent sold a consignment of wheat at 4 per cent. commission, and invested the net proceeds in tea, after deducting his commission of 3 per cent. for buying.

If his total commission was \$245.00, what was the selling price of the wheat and the prime cost of the tea?

5. An agent sold flour at 5 per cent. commission and invested $\frac{1}{3}$ of its value in bacon at 4 per cent. commission.

If his total commission was \$69.00, what was the selling price of the flour and the prime cost of the bacon?

FINEST SUPPLIES FOR PENMEN AND ARTISTS

CARDS, INK, PAPER, ETC.

On goods listed below we pay postage on those that go by mail and purchaser pays carriage charges on those that go by express or freight. Of course the cheapest way is to order in fair sized quantities and have them go by freight.

Blank Cards—White bristol with finest surface for fine penmanship.
100 by mail postpaid 28c
500 by express 75c
1000 by express \$1.35

Black Cards—Best made for white ink.
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500 by express 75c
1000 by express \$1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28.
12 sheets by express \$.60
2 sheets by mail postpaid 1.00

White Cardboard—With hard finish, much like ledger paper. Sheets are 20½ x 23.
6 sheets by express \$.40
12 sheets by express 70
3 sheets by mail, postpaid 50

Black Cardboard—Finest for white ink. Sheets are 22x28.
6 sheets by express \$.50
12 sheets by express 75
2 sheets by mail, postpaid 50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21 x 33.
6 sheets by express \$.50
12 sheets by express 70
3 sheets by mail, postpaid 50

Zanerian Pen, Pencil, and Painting Pad, and Portfolio, for sketching, drawing, and water color painting. Contains 40 sheets for 40c
By mail 20 cents extra 60c

Zanerian India Ink—A fine drawing ink and best for preparing script and drawings for photo-engraving.
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1 dozen bottles by express 2.00

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Nearly ½ pint bottle by mail, postpaid 40c
1 pint by express 45c
1 quart by express 75c

White Ink—Very fine.
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12 bottles by express 1.85

Writing Paper—Finest 12 lb. paper made. 860 sheets per ream, ruling wide and faint. 1 ream by express \$2.25

Writing Paper—Same quality as above mentioned but 10 lb. per ream. 1 ream by express \$2.00

Practice Paper—Best for the money to be had. 1 ream by express \$1.50
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" 1000 either kind by express \$1.50

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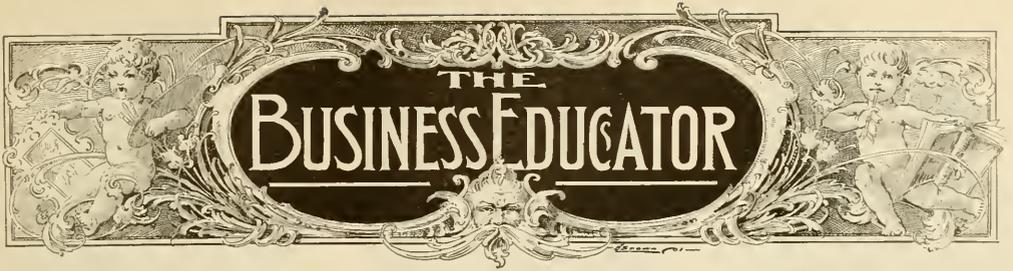
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DEVOTED TO THE INTERESTS OF BUSINESS EDUCATION AND PENMANSHIP

Vol. IX, No. 6.

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E. W. BLOSER, Columbus, O. - Business Manager

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THE BUSINESS EDUCATOR is devoted to the progressive, and practical interests of Business Education and Penmanship. A journal whose mission is to clarify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct, both pupil and teacher, and to further the interests of those engaged in the work, in private, as well as in public, institutions of business education. Your co-operation will strengthen us in our endeavor and thus help us and the cause we love and believe in. Good penmanship, aside from a good character, being the best passport to a good position, is given the space and attention it deserves.

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The Cincinnati Convention

Eighth Annual Meeting

OF THE

National Commercial Teachers' Federation

CINCINNATI, OHIO, DECEMBER 28, 29, 30, 31, 1903

held in Bartlett Commercial College

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J. Annie Jones, New Albany, Ind.

Chicago Business College, Chicago, Ill., place of next meeting.

NOTE. In order to avoid delay in getting this number into the hands of our readers promptly and to prevent a cumbersome enlargement of this number, it has been thought best to omit the departments of Law, Office Training, Commercial Geography, Arithmetic, and English. These will appear in the March and subsequent numbers. Mr. W. I. Staley, Salem, Oregon, will have an exceptionally interesting article on Intercommunication Business Practice, in the March number. Mr. Wilton E. White, of the Gem City Business College, Quincy, Ill., will have the first installment of his series of lessons on Business Arithmetic in the April number. Other departments will continue as before, helpful and practical. The best of Mr. Hookland's excellent work is still to come, when he begins to one another, checks on students' work, etc. Mr. Carpenter's articles on Commercial Geography represent, without argument, the work of a master. It is quite within the limits of propriety to say that never before has a man of such training and experience written consecutively for a paper wholly devoted to commercial teachers and their interests. His contributions have made a fascinating subject that to many had appeared an insurmountable stone wall.

We appreciate profoundly the royal, loyal support of the thousands who have made such achievements as ours possible, and we assure all our readers that greater development is still to come. We shall therefore strive earnestly to justify your further confidence. EDW.

With carnations exhaling fragrance, roses nodding in beauty, and violets dimpling invitingly—in the hothouses—the Queen City of the Ohio, ermine-clad, welcomed to her hospitality, holiday week, nearly two hundred men and women deeply interested in commercial education. President C. M. Bartlett and Principal D. D. Mueller, of the Bartlett Business College, met every possible demand that could have been made on the executive ability, tact, and generosity of a host. The only fault that could have been found—if any—was in the very lavishness of the entertainment. As always, the Executive Committee prepared a fuller program than it was possible to carry out, and this, coupled with the delightful social entertainment each evening, made it hard to dispatch events on schedule time.

Apathy and light attendance ruled in the Business Teachers' section at the beginning of the meeting, and it did not at any time exhibit the life and interest that ought to characterize this body, though Vice President Harvey, who presided, did his part effectively. A good degree of interest was manifested in the Penmanship Teachers' section, where President Lister won new laurels. The Business Managers' section was a sort of bear garden most of the time, with fair attendance. The Shorthand Teachers' section was probably larger than any two of the others, and in it centered most of the interest of the visiting delegates. President Platt proved to be a ready, firm, and altogether satisfactory presiding officer.

The various Executive Committees placed on their programs not a few names of teachers who were not consulted beforehand, and a considerable number of those who had planned to be present to take the part assigned to them were absent.

The venerable shorthand author, Benn Pitman, was easily the foremost figure of the convention. It was little short of marvelous to see this silvered octogenarian actively engaged in discussing all phases of commercial education, being on the program, indeed, for three addresses in one day.



Second in popularity and interest was "The Grand Old Man" of our profession, Uncle Robert C. Spencer, of Milwaukee. Mr. Spencer is loved and honored by everybody, and to see his intelligent activity in these meetings, at seventy-six years of youth, should inspire every ambitious teacher to attend these gatherings.

Federation Meetings.

MONDAY EVENING.

With the skill of the crayon artist, A. H. Hinman, covering the blackboards, and amid the cozy warmth and light and the attractive furnishings of a spacious suite of rooms, Principal C. M. Bartlett, after music by the orchestra, welcomed an audience of about one hundred and fifty persons to the hospitality of his up-to-date school, at the opening session of the eighth annual convention of the National Commercial Teachers' Federation. The Executive Committee had elected J. A. Lyons to preside during the week, in the absence of the regular president and the vice-president of the Federation. Mr. Lyons introduced Lieutenant-Governor Gordon, of the State of Ohio, who

happily seconded Mr. Bartlett's address. H. M. Rowe responded, surprising even his closest friends by his ready wit and exceptionally clever rendering of several good dialect stories.

Mr. Lyons then delivered one of the most thoughtful and forceful addresses that we have ever heard from a commercial teacher. It showed unusual familiarity with the best pedagogical thought of the day, and in its close reasoning and vigorous English was a contribution to the literature of commercial education that ought to be read earnestly by every commercial teacher. We shall not publish it in full, because it and all other proceedings will appear in the verbatim report which is to be issued. However, Mr. Lyons dwelt with special emphasis on the need of good teachers; on the cardinal principle of all good teaching, viz.: the arousing of interest among his pupils, the wakening of mind; on the importance of the thorough teaching of English, longer courses, and better material on which to work. He pointed out the value of the manual element in commercial subjects as a lever that commercial teachers have to arouse interest in their subjects, and warned such teachers against boasting overmuch of their own importance in having stirred to action the latent power of indifferent pupils. He referred to the custom of Marshall, Field & Co., who pay one dollar for each mistake in their correspondence pointed out to them by any of their employes, and to the recent engagement of a high-priced teacher of English and writer of advertisements to teach business English to the great force of employes in the offices of Montgomery, Ward & Co., probably the greatest mail-order house in the world. Altogether, Mr. Lyons made a splendid plea for more attention to what we have held as peculiarly *the* fundamental commercial subject.

After the conclusion of Mr. Lyons' address, the audience was dismissed, though many lingered for the little chats that are the most delightful feature of any convention. Indeed, this element of the evening's enjoyment was continued till a late hour, at the Burnet House.

C. M. BARTLETT, The Host.

J. A. LYONS, Chairman.

D. D. MUELLER, Assistant Host.



Federation Favorites, Famous for Fun, Uersatility and Flourishes.



"UNCLE ROBERT."

TUESDAY AFTERNOON.

This meeting was called for one o'clock, but few were on hand at the appointed time. Those who were not present missed very entertaining addresses by prominent Cincinnati business men. Following these addresses came the exposition of Mr. Rowe's plan for federating commercial schools. The well-known author and publisher was listened to with deep interest, and he responded to questions with readiness. It was voted to carry the discussion over until Wednesday, but the outcome of that discussion was that the Committee which was appointed by the Business Managers, and which consisted thus far of Mr. Rowe, was empowered by the Federation—as it has been by the Business Managers—to take the necessary steps for incorporating the "American Institution of Commercial Schools."

The last number on the program was an exhibition of blackboard work by A. H. Hinman, which was greatly enjoyed by everyone present. Mr. Hinman is as much a credit to his famous instructor, John D. Williams, as F. B. Courtney is a credit to his instructor, Mr. Hinman. Probably there is not in this country today anyone who can equal Mr. Hinman in his particular style of blackboard work. It has come to be a feature of every large gathering of commercial teachers.

TUESDAY EVENING.

The complimentary reception, entertainment, luncheon and dance given at the headquarters hotel, Tuesday evening, was a most enjoyable variation from the order of evening entertainments hitherto followed. At least two hundred persons assembled in the parlors and halls of the Burnet House in the late evening, and, after informal greetings, were ushered to the large dining hall of the hotel, where Professor Montaville Flowers gave a reading from Dickens' Christmas Carol, which was an artistic and educational treat. It was delightfully free from the nerve-racking gymnastic contortions which one so often fears when looking forward to a professional elocutionary entertainment.

After the reading, the floor was cleared while the guests partook of a buffet lunch in the hotel ordinary,



BENN PITMAN.

and then the disciples of Terpsichore hastened to the improvised ball room, where for an hour and a half they thoroughly enjoyed themselves. Perhaps the funniest feature of the dance was the vision of Robert C. Spencer, with a partner whose embonpoint is quite as conspicuous as his own, waltzing across the floor as gaily as though his seventy-six summers were no more than seventeen. All voted the evening a most enjoyable one, though all were glad to retire to rest.

WEDNESDAY AFTERNOON.

So much emphasis had been placed, in previous advertising, on the attractiveness of the Art Museum, the Rookwood Pottery and the residence part of the city, that those who had to leave the city early on Thursday—and that meant the majority of the members—decided to make their pilgrimages Wednesday afternoon. Therefore a comparatively small number assembled late Wednesday afternoon to listen to the program. Mr. Palmer begged off, on account of the lateness of the hour, and his desire to "join the crowd" going to see the sights. Mr. Pitman read an interesting and instructive paper,

WM. J. MUNSTER.



A. H. HINMAN.

and Mr. Munster, a public accountant of Cincinnati, followed with a carefully prepared address on "The Defects and Deficiencies of the Average Bookkeeper." Unlike many other men of his vocation Mr. Munster did not feel called to ridicule the work done by commercial schools, but he did point out in a practical way many things that need to be done in the training of efficient bookkeepers. The discussion that followed Mr. Munster's paper was devoted to Mr. Rowe's paper read Tuesday afternoon.

WEDNESDAY EVENING.

Probably more real enjoyment was obtained by the various visiting teachers Wednesday evening than during any other part of the convention. Mr. J. E. Nearh, representing the Underwood Typewriter Company, had arranged a complimentary theater party for the members of the Federation, having reserved the first floor of the Columbia Theater, a high-class vaudeville play-house. The entertainment was in perfect taste, and of a grade worthy to rank with the best to be seen at Keith's in Boston or New York, or at the Olympic in Chicago. Several "hits" were directed at Messrs. Spencer, Brown, Lyons, and Rowe, but all was in good part and was so received. At the close of the program, a flashlight picture was taken of the entire audience. It was the unanimous verdict that Mr. Nearh is a jolly good fellow, a prince of entertainers, and that his Company had taken the Blue Ribbon in the effort to extend courtesies to visiting teachers.

THURSDAY AFTERNOON.

President Lyons called the meeting to order and requested Mr. A. D. Wilt, Dayton, Ohio, to take the chair for the purpose of convening the Electoral College and electing the Federation Officers for the coming year, at which point the chairman of the Executive Committee, Mr. C. M. Bartlett, was called to preside.

Mr. C. C. Marshall, Cedar Rapids, Ia., at this point attempted to introduce an amendment to the constitution providing for the election of officers by popular vote of the entire



body. After some little debate he as well as his proposed amendments were ruled out of order on merely technical grounds.

The election of officers for the ensuing year then proceeded with the result as shown at the beginning of this report. After the adjourning of the electoral college and the reconvening of the Federation, the amendments referred to were offered, and ordered printed in the proceedings, as well as made a special order of business for discussion and adoption or rejection at the second day of the meeting in Chicago, one year hence.

The annual election of officers of the Federation brings with it, year after year, unpleasanties which should be dispensed with. If it is due to the un-democratic electoral college, do away with it. If it is due to some "clique" or "machine," then do away with it. Past experiences would indicate that the former fosters the latter.

Now, friends, if you are in favor of every member having a voice and vote in the election of the Federation officers, be on hand at Chicago and so vote. If not, then so vote. Let the majority rule. And then let there be peace and harmony and good will at the close, as there always is at the beginning of these annual meetings.

The Cincinnati meeting was an unusually cordial, orderly, entertaining, instructive, harmonious gathering of co-workers. Spirit rather than technicalities ruled, except as above stated at the closing meeting.

A project on the part of a few was set on foot looking to the abolishing of the Private Commercial School Managers' Association, and to the combining of the Penmanship and Business Teachers' Associations, but this came to a timely end at the hands of a committee appointed to consider the matter, of which Mr. C. C. Marshall was chairman. As might have been expected, and certainly desired, the committee recommended the marshaling of our forces to make the departments a permanent success (as they have been and are) by inducing all commercial teachers and penmen to attend. And now for Chicago!

Report of the National Penmanship Teachers' Association

REPORTED BY M. D. FULTON, PAWTUCKET,
RHODE ISLAND.

The Association convened according to program on Monday, Dec. 28, in one of the many capacious, pleasantly situated, and luxuriously appointed rooms of the Bartlett Commercial College.

The meeting was called to order at 2:30 p. m. with President C. C. Lister, of Baltimore, in the chair. Owing to the absence of Secretary E. O. Folsom, of Milwaukee, the first item of business was the appointment of a Secretary pro tem. Mr. Leroy Brown, of Cleveland, Ohio, was called by the President to fill the vacancy.

After the reports of the Executive Committee and the State Secretaries present, President Lister gave his most excellent address. It was strong, logical, enthusiastic, full of meat, and up to the usual high standard of his efforts.

Ohio, he said, was his native state, and it was famous for fine penmen: the Spencer family, Root, Gaskell, Packard, McKee, Zaner, Michael, Blosser, Pierson, Lehman, Hoffman, and many others.

It was fitting to meet in the Bartlett College, inasmuch as its founder was one of the pioneers of business education. Penmanship brought about the establishment of two modern, mighty factors in education: the business college and this Federation of Associations, as it first started with penmanship alone. No small share of credit for the success of commercial schools is due to the penmanship profession.

Good business writing always has been considered one of the very foundation stones of a business training. The penman of today must possess educational attainments in addition to his skill with the pen. Our penmanship has become more practical. The omission of shade and elimination of superfluous lines, makes modern writing more practical than that which existed a half cen-

tury ago. It is more simple and consequently easier to teach, easier to learn, easier to write, and easier to read.

These meetings have done much to advance the cause of good writing, as have also our enterprising penmanship journals.

The writing of our public schools is as yet a puzzling factor and demands our earnest, progressive efforts.

"Underlying Principles of Movement and Form of Ornamental Writing," by Mr. C. P. Zaner, of Columbus, Ohio, was presented with illustrations upon his usual high intellectual and artistic plane. Mr. Zaner's easy spontaneity and simple, thought-laden sentences are always attractive, interesting and forceful. He said that the underlying principles of good writing are *grace* and *skill*. Grace has to do with curvature. He advised that pupils take a card and place on it in bold letters the following words: GRACE, HARMONY, CONTRAST, SYMMETRY, and SPACE VALUES. He explained the meaning of each and gave illustrations of each as he would present them to a class. Strokes should be parallel or cross at right angles.

TUESDAY, DECEMBER 29

The first topic presented was "Art and Illustrating," by Mr. Benn Pitman, Cincinnati, Ohio.

Mr. Pitman said that there was a misconception of what a science is. Many of the so-called exhibitions of science is simply skill. He defined drawing as a delineation by line or dot of mental conceptions. Painting is drawing with the use of color.

The basis of all civilization is language. Shakespeare's language was a fine art. The soul is reached through the ear by the orator. Oratory is an art of the finest kind.

Then there is tone thought and tone themes, as of Handel. The interpretation and rendition of these tone themes is a fine art.

There is the clay artist, the form artist, the surface artist. Construction is a fine art. Taking the constructive forms and making them beautiful. The art of decorating the

W. LEROY BROWN, Secretary.



C. C. LISTER, President.



BURT GERJAN, Vice Pres.





J. K. RENSHAW.



A. N. PALMER.



COURT F. WOOD.

construction. In all there are eight fine arts.

There may be the ninth fine art, viz., fine human conduct. A man who walks well, talks well, acts well. Fine conduct shows the absence of anything in bad conduct.

On the whole Mr. Pitman's talk was scholarly and uplifting. He explained many art processes and exhibited samples of the same, on paper, wood, brass, and other metals.

Mr. Pitman is now engaged in getting up a child's primer which rationalizes our spelling. We learn to spell by observing. We may take twenty-three of the Roman alphabet and, by the addition of a few diacritical marks, represent every sound in the English language.

The United States is spreading. The language goes with our commerce. Can these foreign people, with their foreign tongue, do our spelling? Never. It is absurd. It is foolishness to expect it.

Mr. Pitman then explained the features of his primer. On the whole it is strikingly unique and simple.

The topic, "The Specific Application of Movement to Form," was presented in his characteristically lively and forceful way by Mr. A. N. Palmer, of Cedar Rapids, Ia.

He said that the all important thing was to "start in the right direction and keep on in that direction." He would not have the pupils think of the forms of the letters at all at first. He insists upon the right movement from the first. He does not believe in drawing with the fingers and a distinct process of studying the forms at first.

Mr. Palmer used the blackboard in illustrating his ideas and formed the Association into a writing class, having them go through the various oval and other movement exercises and the application of the same to letter forms. He believes that in the tracing oval exercises a speed of 200 down strokes per minute is none too fast for the beginning.

In practicing letter forms as specific applications of certain definite movement exercises he does not care about minor modifications, as for instance in the capital C, whether the initial oval be large or small, or a mere dot. Furthermore, he does not care about the slant. Movement is paramount to them all and demands the whole attention. The wrist flat is an extreme position and

unnatural. If movement and position are right the slant will take care of itself. All down strokes are made toward the body.

With the grades Mr. Palmer would make movement the key note throughout. Even in the first year he lets the children "play with the ovals." They do not *write* with the muscular movement; but they lay the foundation for muscular movement in the fourth grade.

WEDNESDAY, DECEMBER 30

(Wood's paper.)

"Business Writing that Business Men Require," was presented by Mr. Court F. Wood, Washington D. C., in his own inimitable forceful way. He said in part:

"What is the kind of business writing that business men demand? The business man wants results and he is not concerned about theories. He demands, first of all, legibility. No matter what the style or system of penmanship, if it can not be read it is of no value to any one. In other words, writing is valuable in proportion to its legibility. When a business man wants a clerk he does not ask the applicant whether he writes this style or that; he does not inquire about the movement. He wants to see the specimen of his handwriting, and if it is legible and looks like it had been written with some degree of rapidity it is enough for him. He cares not for this system or that, this movement or that; he is concerned about two requisites, legibility and speed. It will be noted that the matter of speed is of secondary consequence. The employer often selects a clerk without any knowledge of his speed, but not without a knowledge of his writing. After the matter of legibility and speed has been passed upon, the next in importance is that of neatness, and of general appearance. The business man wants to see the work neat and beautiful. No hair lines or shading is desired. The matter of uniformity in the formation of letters is of importance to a business man. The institution which we represent should cater to the wants of the business man; when we find what he requires we should endeavor to meet those demands. The successful school of to-day is the one which meets the calls upon it for efficient office help."

"Plans for Getting Work From Pupils," by Mr. J. K. Renshaw, Philadelphia, Pa., proved exceedingly interesting, was full of valuable suggestions and drew forth many words of commendation and the most pleasing kind of criticism.

One must necessarily conclude that Mr. Renshaw's success as a teacher must be remarkable.

He insists that to get the best results the teacher must be alive, conscientious, love his work; be skillful and ever enthusiastic—if he can hope to inspire his pupils.

A good, practical handwriting is one of the most valuable accomplishments and can be acquired by any one of average intelligence and within a reasonable time.

It is, however, impossible for any great number to succeed under methods frequently employed. When pupils enter our classes we do not attempt to destroy their individuality. We take them with their characteristics. By following our liberal course of instruction they all sooner or later fall into line unconsciously and write with an easy, flowing motion a practical style of penmanship. They soon acquire a love for their work. The practice of penmanship is not a task, but a genuine pleasure.

Mr. Renshaw thinks a frequent mistake made is in the attempt to cover too much ground the first month or two, over-anxious to write something. His method, briefly, is as follows:

Due attention is given to the fundamentals, viz., position of body and paper, pen holding, etc.

Arm movement must necessarily be created before the student can execute with ease. Three distinct motions must be mastered—the oval, direct and indirect; up-and-down or push-and-pull; and the horizontal or lateral.

From the very beginning he insists upon the quality, rather than the quantity of effort. The teacher must be constantly on the alert, must see the work the individual student is doing, note how he is doing it, instruct him personally, and show him how the exercise can best be made.

Each day's work is dated, carefully arranged, done to count, and filed until the end of the month, when all

such work is submitted for examination. This enables the teacher to understand fully the kind and amount of work done by each individual and secures the very best effort from each.

As a special incentive he frequently offers a prize to the pupil from each class submitting at the end of the month the best work, considering neatness, arrangement, improvement, and quality of work.

Furthermore, he exacts each day from every student at least two pages of carefully written exercises prepared out of the regular penmanship hour. A selection of five or six of the best specimens is made and arranged in order of merit. These are displayed in the class room in some conspicuous place.

In evidence of the results attained Mr. Renshaw had a large package of lesson work from as many of his pupils, which the Association inspected with pleasure and inspiration.

Discussion of Mr. Renshaw's paper was participated in by Messrs. Zaner, Keefover, Faust, Giesseman, Bennett, and others. It was almost wholly interrogatory and congratulatory.

Mr. Bennett, Supervisor of Writing and Drawing for public schools of Braddock, Pa., spoke from the Supervisor's standpoint. He allows no writing at all during the first four months of the child's school life. He then takes up the work from the view point of movement, developing the same in a classified order, so that by the end of the third month they will have developed the *i, u, v*.

"Principles of Lettering and Flourishing" was presented and illustrated by Mr. Hinman in his own characteristically masterful and interesting way. He presented in a simple manner the principles and elements of blackboard designs and decorations.

"Speed Tests" were made in figures, capitals, and a short one-line sentence, and was participated in by a large number. Two minutes were allowed for each class of work, continuing through six consecutive minutes. Results were as follows: In figures the record ranged from 185 to 303, with Mr. R. W. James, St. Louis, Mo., leading. In capitals the record ranged from 71 to 113, with Mr. C. P. Zaner leading. In sentence writing the record ranged

from 43 to 70 words, with Mr. James and Mr. Giesseman leading in a tie.

THURSDAY, DECEMBER 31

"Effects of Stimulants and Narcotics," by C. P. Zaner, was presented without manuscript, and in Mr. Zaner's usual earnest, conscientious, and convincing way. His talk was just as he would give it to his students. It likewise carried with it equal convictions and elicited resolutions.

He said that teachers have no moral right to smoke, and that stimulants of all kinds are injurious to the nervous system. He believes that his influence is greater for not indulging in these things. He places tea and coffee in this class and urged that penmen should not drink it. Athletes, football players, and the like recognize the evil effects of these and persistently follow the total abstinence policy. Why not penmen?

Mr. Zaner's arguments and appeal met with a hearty response in public confessions and resolutions to reform, which gave him much pleasure and fully repaid him for coming to the convention.

Mr. Healey emphasized the importance of teachers carrying this matter before their pupils. The sacrifices made by the athletes in this direction for their own personal benefit will generally appeal to young people, and no doubt would inspire many to good resolutions.

Mr. Hinman urged a more lively interest in THE BUSINESS EDUCATOR, if for no other reason, for these little "Talks to Students" which Mr. Zaner intends publishing from time to time.

The next number presented was, "Some Hindrances to Successful Penmanship Practice," by Mr. R. W. James, St. Louis, Mo.

The first point made by Mr. James was that all good things are accomplished only through difficulty. If labor was not the price to be paid for good writing there would be very few poor writers.

He touched with usual correctness upon arousing interest, creating a desire, and establishing confidence in the minds of the pupils.

The teacher should be competent, enthusiastic and earnest. He will be

successful in just the proportion that he possesses the above qualities and qualifications. There could hardly be a greater hindrance to pupil's progress than a poorly qualified teacher.

The teacher should keep his subject fresh in his mind and keep up with his profession as represented in the different penmanship journals. He should also make careful preparation in advance of all penmanship lessons.

It is imperative that the teacher impress the importance of the subject upon the minds of the students. He can do this by citing failures and lost opportunities for improvement because of poor writing. A fair degree of proficiency should be required before allowing the students to enter upon advanced bookkeeping or office work.

Inattention on the part of the pupil is a grave hindrance. The best remedy for this is true enthusiasm on the part of the teacher, for enthusiasm, like measles, is catching. It is well to have pupils stop writing and give undivided attention to the teacher when giving instruction from the board. We cannot pour water into a jug while the stopper is in place, or get results while the student is engaged elsewhere.

Another great hindrance is indistinct visions of the forms in the minds of the pupils. To secure clear visions there must be the combined enthusiastic, lucid teaching and the attentive, conscientious effort on the part of the pupil. The copies should be made large upon the board and frequent comparisons of correct and incorrect forms illustrated.

Some teachers make a mistake of giving the class too great a variety of work during the hour, thinking it impossible to hold the attention of the pupils otherwise. He should acquire the faculty of holding the interest upon few copies.

A most serious obstacle in my experience is this so-called "Vertical Writing," better known in my class as "Vertical Drawing." Students come to us from the public schools thus handicapped. They never have fore-arm movement and invariably write very slowly, not more than five or ten words per minute. The many bad habits thus acquired are hard to overcome.

W. F. GIESSEMAN.

R. W. JAMES.

C. A. FAUST.





W. H. WHIGAM.



A. F. HARVEY, President.



C. C. MARSHALL.

National Business Teachers' Association.

REPORTED BY W. H. WHIGAM, METROPOLITAN BUSINESS COLLEGE, CHICAGO.

MONDAY AFTERNOON, DECEMBER 28.

The Business Teachers' Association was called to order by Vice-President, A. F. Harvey. In addressing the members of this section he said only enough to launch the organization on its voyage of deliberation. The Executive Committee offered the announced program with the information that the persons assigned to different subjects were present or had sent their papers to be read.

The greater part of the session was devoted to registration and to getting acquainted. J. A. Hiner was in charge of the query box, which was introduced as a new feature, or rather, as an old one that had been dropped for a few years. This time it was productive of much useful discussion. Many points of interest may be discussed in this way that otherwise would receive no attention. Not a few questions relating to higher accounting were presented, and some lack of the knowledge of the technicalities of accounting was brought out when so well-established and technical a term as "trading account" was about to be passed with the information that it was some sort of financial account.

The writer is of the opinion that often more valuable information is brought out in these round-table talks and discussions than in the carefully written papers. The latter is at times wordy, and the points obscured by an over-abundance of matter, related in itself, perhaps, but not of much importance. The query box gives the new member an opportunity to get on his feet and say a few words. The prepared paper is apt to treat the question in too general a way. It does not go to the root of the disease, but wanders around indefinitely. The writer treats his subject as a whole instead of as being made up of distinct but related parts, each requiring its own diagnosis and its own specific remedy. The query-box plan takes the parts, analyzes the whole, and gets to the very gist of the subject. The attendance the first day was rather small.

TUESDAY FORENOON, DECEMBER 29.

In view of the fact that so many of the business section exerted themselves to an abnormal extent in order to be present at nine o'clock, the time for the first paper, the executive committee deemed it best to reverse the program by starting with the query box. This was evidently a wise measure, as many of the teachers of the section are not accustomed to being on hand at so early an hour. The presentation of a heavy, pedagogical subject at so early an hour would have been very enervating and depressing.

The query box was conducted by the writer. The discussions were interesting, instructive, and broad in scope. The bookkeeping questions were of an accounting nature and were objected to by a few as being outside the field of the average teacher. If this were true, they should be commended. Teachers who made the criticism should study to increase their general knowledge. Nearly every one present entered into the various discussions.

We next listened to a fertile and resourceful article on "The Evolution of Bookkeeping," by C. C. Marshall. We expected a treat and were not disappointed. The paper fairly bristled with valuable historical and evolutionary matter. The paper was discussed principally by A. F. Harvey and Robt. C. Spencer.

Next came "Correlation of Penmanship With Other Commercial Branches," by B. F. Williams, of Des Moines. Briefly epitomized, good re-

B. F. WILLIAMS.



sults are secured only by a consistent policy persistently adhered to as the student progresses. Correct habits are thus instilled. The best that the student can do is the poorest that can safely be accepted. Harmony of instruction in all departments is necessary. This paper was discussed by many leading teachers of penmanship, notably, C. P. Zaner and A. N. Palmer. Their war cry was, "Care! care! Enthusiasm! enthusiasm! Keep it up." Correlation should mean give and take. A compromise only for the best good of all concerned. Pointed remarks were made by D. S. Hill, J. F. Grant, B. J. Toland, W. F. Giesseman, and others.

WEDNESDAY FORENOON, DECEMBER 30.

Query box feature first for the day, conducted by C. C. Marshall. The chief questions related to the conducting of classes in commercial law. Discussed by Messrs. Hiner, Lyons, and Wilt. This was followed by "Office Practice, What and Why?" by J. A. Lyons, of Chicago. It was a characteristic, Lyonized paper. A pithy, practical, pointed, broad-gauged presentation of the subject that appealed to all present. Cogent reasons were urged regarding the requirements of business practice; the absolute necessity for a training that prepares for present-day necessities; a careful leading of the student from the known to the unknown, never taking anything for granted in an hypothesis; the recognition that theory and practice are necessarily blended in securing the highest and most desired end. It was an elaborate and scientific presentation and made a demand for the laboratory method in teaching the subject. The paper was discussed by W. H. Whigam, Mr. Hammond, Mrs. D. C. Meyers, Mr. Clark, J. A. Hiner, and H. D. Harris.

THURSDAY, DECEMBER 31.

After an exceptionally interesting paper on "A Practical System of Accounting for Commercial Schools," by W. E. White, Quincy, Ill., the election of officers was held, there being no contests. The tribute to Mr. Harvey in electing him to the presidency was well earned.

Why is it that with a combined general attendance of over three hundred, only about two hundred were regis-



T. W. BOOKNYER.



W. E. WHITE.



J. C. WALKER.

tered? It would be interesting to learn whether this extra hundred considered the benefits derived equal to their expenditure.

While the attendance was good, why not larger, when there are so many commercial teachers, particularly in the Middle West, easily accessible to the meeting place, who seldom or never attend? Have they reached the acme of professional attainments and therefore are deterred from attending by the fear that pearls of priceless value would drop from their scintillating minds for which they will receive no adequate recompense? Or have they become fossilized in the little circular track in which their train of thought runs? All classes of professional and business interests have meetings fully attended. Why not commercial teachers? There is no denying the fact that the association of men and women interested in one common object, discussing the various problems that they meet, is of inestimable value to all concerned.

If you, non-attending members, are of the first class, come out and give some of us poor, hard-working, ill-informed, regularly attending members some of your valuable information; our appreciation of your greatness should be an ample reward for your sacrifice, and sufficient food for your vanity. If, perchance, you are of the second class, come out for expansion and a breath of fresh air.

There is still hope as long as life really exists. You may yet be able to revolutionize your Rip Van Winkle ideas, and catch up with the present century.

The registration is made up of about an even hundred members who attend regularly, the old guard always on hand and to be relied on; the rest, an ever-changing constituency. A united effort should be made to increase the attendance and to hold it when secured. Each one should constitute himself or herself a committee of one to recruit the ranks for the next session. Begin now.

The Business Managers' Association.

The sessions held by this organization convened every morning at about nine o'clock. President Enos Spencer, after reading his address Saturday morning, appointed a committee consisting of G. W. Brown, M. H. Lockyear, and J. G. Dunsmore, to consider recommendations as to advertising, guaranteeing positions, supplies, qualifications and salaries of teachers, requirements for admission of students, qualifications for membership in this Association, etc. This committee held a stormy session, and divided, Mr. Brown taking the minority side. He believes that "ignorance and fifty dollars" should

be the requirements for admission to a business school; that anyone who has the price and who has anything to do with the management of a commercial school should be permitted to join the Managers' Association; that the best possible teachers should be hired—and that the Managers' Association should be disbanded. As the father of this child, he says he is ashamed of it.

When this report came up for discussion in the meeting, there was excitement to spare. President Spencer said that anyone who would guarantee positions was a fakir, and Mr. Brown wanted to know whether he called him a fakir. Mr. Spencer repeated his words and said that Mr. Brown might put on them what construction he would. Mr. Brown is a fighter as well as the Kentuckian, he retaliated by saying that he would measure products with President Spencer at any time.

Practically the entire time of the sessions of this Association was taken up in more or less acrid debate on the subject of guaranteeing positions, and at last the whole subject was left in the air by being referred to a committee to report at the next convention—which is likely to be the fate of subsequent reports, unless so few attend the next meetings that they can get together on a proposition simply because there is no one present to cross swords with them.



ENOS SPENCER.



G. W. BROWN.



J. A. HINER.

The National Shorthand Teachers' Association

REPORTED BY P. B. S. PETERS, MANUAL TRAINING HIGH SCHOOL, KANSAS CITY, MO.

MONDAY AFTERNOON



CHAS. T. PLATT, President.

President Charles T. Platt called the meeting to order promptly, with an attendance larger than either of the other sections. In his address he encouraged free expression, neighborly exchange of experiences, and positive action regarding fraudulent schools.

Secretary W. O. Davis reported practically no progress in the increase of membership this year, and recommended renewed activity by state secretaries.

Jerome B. Howard then read a paper on the subject, "With What Educational Lines Is It Most Important For a Shorthand Teacher to Keep in Touch?" Mr. Howard is always forceful and direct. He believes that the teacher should master his system, that he should have for it such enthusiasm that he would willingly forego other delights to give attention to shorthand. He regards it as of the first importance that the teacher have enthusiasm for his subject in order that he may excite the deepest interest of his students. The mastery of "Touch Typewriting" and of English were considered as second only to shorthand itself, and Mr. Howard believes that for practical usefulness the beginner ought to be well prepared in other technical commercial subjects. The teacher ought to be the means of bringing his students into sympathetic relations with good books and helpful literary influences.

In the discussion, Geo. Walker, Crawfordsville, Ind., said he found his knowledge of law very helpful in his teaching of shorthand and he thought the teacher ought to know about different systems of shorthand, in order to point out to his students similarities and differences.

F. B. Miller, of St. Louis, thought it unwise to talk about the different systems, believing it would bring about mental confusion.

business experience, either as employer or as employe, before beginning to teach. Every letter he dictates is a real letter that is to go out in the mails. He knows that the teacher cannot too impressively point out to the student that every bit of knowledge he can master will be of use to him as a writer of shorthand.

John K. Gregg said that he made it a rule to read some standard work of fiction every week and something in history. He is a lover of history. He thinks we all neglect the science of teaching, and he commended to the teachers Herbert Spencer's Science of Education, and the various educational magazines.

Benn Pitman laid emphasis on the importance of mastering English.

Fred Irland, Washington, D. C., said that it was almost impossible to be a reporter in the National House of Representatives without being misinformed a little about almost everything; it is not knowing so much, but knowing so much that is not so. Expert though he is, he says he learns every day something new that a shorthand writer ought to know. Four of the reporters in the House are lawyers, two have had a medical course, and one is a finished classical scholar.

P. B. S. Peters, Kansas City, Mo., then remarked that a shorthand teacher should be the embodiment of the definition of an educated person; viz., "one who knows something about everything and everything about something."

Court F. Wood, Washington, D. C., wants shorthand teachers to know enough to dictate original letters; to bring into the recitation something that the students did not know and that they could not well have learned without coming to school.

Geo. Walker, of Crawfordsville, Ind., then read a paper on "Athletics in the Business College." He made these points: Business men want help that can do as well as think, that have endurance. Athletics aid in teaching students how to meet strangers, to exercise self-control, and to accept defeat when necessary.

There was no discussion on this paper, and, as these two were the only papers for the afternoon whose

Charles Clark, Springfield, Mo., said students ought to know enough of other systems than their own to take advantage of any valuable short cuts in other systems. He thought students entered commercial schools without a sufficient general education.

H. L. Andrews, Pittsburgh, said: "A very mediocre system, if thoroughly learned, will be of more advantage than a polyglot system. The more I have to write shorthand for a living, the more I stick to one system, and follow the text at that. I require pupils to spend a short time each day giving definitions of short words and then compare them with dictionary definitions."

J. L. Harmon, Bowling Green, Ky., is sure that many teachers know too little about their business. If they would go out among business men they could find out what they desire the stenographers to know.

W. N. Phillips, Milwaukee, is of the opinion that membership in business men's clubs and organizations is a good means of acquiring the intimate acquaintance with business men that is required if one is to be reasonably successful in picking out for them the kind of office help that will suit them.

Selby A. Moran, Ann Arbor, Mich., declares that everyone should have

W. O. DAVIS.



JEROME B. HOWARD.



FRED IRLAND.





authors were ready to respond, the meeting was adjourned.

TUESDAY FORENOON.

One of the most interesting papers of the session was the first, "The Piano Method of Operating the Typewriter and What May Be Accomplished by its Use," read by D. D. Mueller, Cincinnati. He thinks the name "Touch Typewriting" a very ambiguous and unsatisfactory term, for writing by sight is writing by *touch*, and it would be hard to conceive of writing not done by touch. The frequent remark of visitors passing through Mr. Mueller's typewriting rooms, that the new method was just like playing the piano; and the oft-repeated question, "Will the ability to play the piano assist the student in learning to operate the typewriter?" led him to adopt the new name. As in piano playing the critical period is the earliest stages. There must be proper touch. The key-depression is about one-half an inch, and the finger should follow the key for about one-fourth of an inch, then be lifted so as to allow the key to return; or, the keys should be struck as though they were hot, the fingers being withdrawn merely out of reach of the keys. The action should be from the wrist, not from the arm. Mr. Mueller would shield the keyboard with a copy-holder so as to remove the temptation to look at the keys. He thinks the teacher should be the sole judge of the proper amount of work to require of the student before promoting him, and he urges that a tight rein be held over the student all the time, for his experience teaches him that the average student will do no more than he has to do. They should have plenty of work, not that they *may* do, but that they *must* do.

In the discussion T. P. Scully, Norfolk, Va., expressed the thought that covered keyboards help but little; that it is all in the mental picture that is formed.

Fred Irland said that the first public exhibition of "Touch Typewriting" was given in 1888, when Frank McGurkin, in his eighth test, writing

from his own notes, wrote eighty words a minute.

H. L. Andrews, Pittsburg, then presented his method of keeping a systematic record of each pupil's progress. He insists that all the details of typewriting be completed at the time the theory of shorthand has been reasonably mastered and a sufficient speed acquired to take ordinary dictation, so that the greater part of the pupil's time may be given to dictation and transcribing from his notes. When a student takes a position, he is asked to report to the school anything that he may be asked to do of which he has no knowledge. In this way the school has compiled a list of difficulties met by the average student in business offices, and instruction is shaped to meet and overcome these.

F. P. Temple, Washington, D. C., prepares his students for Civil Service examinations, and he must give dictation at varying rates of speed. He starts at about eight and increases to one hundred and sixty per minute. After a selection has been dictated, a student is required to read it back while the teacher places it on the board. In this way the students get the correct word signs, contractions, and phrases. They use the Congressional Record a great deal for dictation matter.

Mr. Temple then requested Mr. Irland to write on the board from Mr. Temple's dictation. On the first test Mr. Irland wrote 206 words in one minute and read it back easily in fifty seconds. The second test was difficult, containing matter relating to Panama, and but 199 words were written. Benn Pitman remarked that if the spirit of his brother Isaac could see what he had just seen, he would look on the feat as a miracle.

Raymond Kelly, a Gregg writer, then gave an exhibition of blackboard speed and wrote 160 words per minute, according to the count of the dictator. At the noon intermission Mr. Irland again tried his hand, and made 233 words in one minute, the highest known blackboard record; a remarkable performance in view of the fact that Mr. Irland never had

any practice in writing on the board.

WEDNESDAY AFTERNOON.

F. E. Haymond, Evansville, Ind., considered the subject of a proper apportionment of time among Study, Dictation, and Typewriting. As the speaker made no definite statements about the division of time, Clifford J. Kennedy raised that point and said that after much experimenting he had come to the conclusion that in a five-hour day about two hours should be devoted to typewriting.

O. H. White, St. Louis, Barnes Business College, said that they required two hours, but that if a student fell behind in his work, he was required to put in more time, so that it sometimes fell out that students were working three or four hours each day on typewriting.

Miss Carrie Parsons, Kalamazoo, Mich., requires two hours, but many of the students practice four hours or more. She makes it a point to start them at the machine within two hours after they have entered the school, for they take more interest in typewriting than in shorthand.

F. W. Mosher, Omaha, has no required time. He exacts results, whether it necessitates one hour or five daily. The student must put in the requisite amount of time to master the subject.

Jerome B. Howard remarked that he believed, after the previous day's exhibition of blackboard work, that a normal hand has dexterity enough to write at a high rate of speed all the words that an amanuensis will need; that a skilled shorthand writer writes shorthand with his head, not with his hand.

Here the discussion drifted to the subject of preventing erasures. The preponderance of opinion was in favor of a penalty for erasing.

Mr. T. P. Scully, Norfolk, Va., then read a paper on the best method of handling beginning and advanced students at the same time and in the same room. He uses the individual method, especially for beginners. Such students do not go to the board. Promotions occur as rapidly as feasible. The text-book is gone through

J. CLIFFORD KENNEDY.



JOHN R. GREGG.



F. E. HAYMOND.





A. S. HEANEY.



R. A. GRANT.



W. H. HOWARD.

twice before the student is allowed to enter the dictation class.

Miss Pearl A. Power, Cincinnati, read a paper on the choice of double or single keyboard machines, for teaching typewriting, and the best method of learning each. She thinks it better to begin on a single keyboard, but in either case the machine on which the pupil begins ought to be mastered before he tries another. It requires no drill for pupils who can operate the single keyboard to operate the double keyboard. The latter is well adapted to Touch Typewriting because the keys are arranged in straight rows.

O. H. White said that no one who desired to become a Touch operator could learn to operate two machines at the same time. When the location of a key had been learned it should not be unlearned.

F. E. Haymond, Evansville, Ind., uses only single keyboard machines, for he finds that students have no difficulty in becoming able to operate the double keyboard if they have been taught to operate the single with skill.

A. S. Heaney, Providence, R. I., then ably discussed "The Spelling Problem." He thinks there are not more than 350 difficult words to master. He selects from this list about one hundred and calls them "First Aid to the Injured." Then he introduces spelling rules, especially those that apply to derivatives. Then he selects words of different terminations and prepares a list of disputed spellings, and of about fifty cities. He does not believe in having definitions in the book, following the words.

John R. Gregg, Chairman of the Committee on Fraudulent Schools, then presented his report. The Association adopted the recommendations, which were that a large and representative committee be appointed, and that E. N. Miner be made chairman of this committee, with power to appoint the other members, and report at the next meeting of the Federation. A vote of thanks to Mr. Miner was recorded for what he has done in this direction already.

THURSDAY FORENOON.

W. O. Davis, Erie, Pa., and W. H. Howard, Columbus, Ohio, discussed "Facility in Writing Figures" and "Capital Letters on Shift and Double

Keyboard Machines." R. A. Grant, Rockford, Ill., read a paper on "Problems to Be Solved by the High School Shorthand Teacher." Here it must be remembered that two high duties are to be performed: (1) Young people must be trained for good citizenship, (2) Pupils must be enabled to earn a living on leaving school. The time devoted to shorthand must not be less than the equivalent of one full period each day for one and one-half years. These subjects should be elective and should be given in the third and fourth years. No student should be permitted to study shorthand and typewriting who has not successfully completed fifteen hours of work each week during the first two years of his course.

D. D. Mueller was appointed to solicit funds for the Spencer Memorial Fund.

John R. Gregg, rising to a question of personal privilege, called attention to the work he had done in the interest of the Association, studiously avoiding invidious references to systems, but working rather for the good of shorthand itself. He was opposed to speed contests in these meetings, and objected to the way in which the blackboard exhibition was brought about and to the report that was printed in the Cincinnati papers. Further discussion was not permitted at the time.

C. W. BENTON.



Benn Pitman then read a most interesting paper dealing with his reporting experiences during the Civil War.

After the conclusion of Mr. Pitman's paper, it was voted to make the Typewriter and Phonographic World the official organ of the Association, although many were strenuously opposed to this action, and the committee appointed to consider the matter reported adversely. It was also decided to have state secretaries next year. The election then took place, resulting as indicated on another page.

Mr. S. A. Moran, Chairman of the Press Committee, reported that he had nothing whatever to do with the press report to which Mr. Gregg took exceptions, Mr. Gregg accepted the explanation, and the meeting adjourned.

Members of the Penmanship Association.

- Robert C. Spencer, Milwaukee, Wis.; C. P. Zaner, Columbus, Ohio; R. W. James, St. Louis, Mo.; C. C. Lister, Baltimore, Md.; Burt German, Fremont, Ohio; Horace G. Healey, New York, N. Y.; W. LeRoy Brown, Cleveland, Ohio; C. A. Faust, Chicago, Ill.; A. N. Palmer, Cedar Rapids, Iowa; Mrs. A. N. Palmer, Cedar Rapids, Ia.; F. A. Keefover, Western Penman; J. K. Kenschaw, Banks Business College, Philadelphia; N. H. Wright, Louisville, Ky.; D. S. Hill, Evansville, Ind.; B. C. Kassiel, Chicago, Ills.; A. N. Symmes, Louisville, Ky.; C. K. Tate, Cincinnati, Ohio; H. P. Ellsworth, Baltimore, Md.; Fay O. Pinks, Warren, Ohio; H. E. Weaver, Niles, Ohio; T. J. Hoover, Carlinville, Ill.; Court F. Wood, Washington D. C.; W. F. Gisselman, Des Moines, Ia.; M. E. Bennett, Pittsburg, Pa.; Delia M. Strack, New Albany, Ind.; M. D. Fulton, Pawtucket, R. I.; A. H. Hinman, Worcester, Mass.; J. C. Ross, Cincinnati, Ohio; C. G. Price, Baltimore, Md.; E. T. Zerkle, Thackery, Ohio; H. A. Popp, Ft. Wayne, Ind.; E. A. Dietrich, Fairmount, W. Va.; A. L. Peer, Charleston, W. Va.; F. F. Nusrush, 2927 Detroit Street, Cleveland, Ohio; W. F. Hostetter, South Bend, Ind.; Philip Maguire, care of Ladies' College, Baltimore, Md.; E. E. Admire, Detroit, Mich.; T. J. Risinger, Utica, N. Y.; D. Newton Greer, Braddock, Pa.; L. L. Tucker, Alliance, Ohio; A. L. Brown, Leamington, Ont.; Anna M. Hall, McConnellsville, Ohio; W. P. Jones, Little Rock, Ark.; S. B. Fahnestock, McPherson, Kans.; J. F. Fish, Chicago, Ill.; E. J. O'Sullivan, Winnipeg, Canada; E. O. Folsom, Milwaukee, Wis.; W. C. Wolaston, Wilder, Minn.



N. D. FULTON.



J. E. NEAHR.



H. G. HEALEY.

Report of the Spencer Memorial Library Com- mittee

Of the National Commercial Teachers' Association

We the committee appointed at Milwaukee to devise plans for completing the Spencer Memorial Library at Geneva, Ohio, recom- mend:

First, that contributions in the form of money or pledges be received during this meeting.

Second, that contributions be forwarded to the secretary from penmen, commercial teachers, principals and all who revere the name which has made the penmanship of America famous throughout the world.*

Third, that a Spencian Day be held in all schools during February, at which time contributions shall be received. The exercises of that day could consist of an illustrated talk and readings of the life and labors of Platt K. Spencer, Sr.

These contributions are to be handed or sent to the Secretary and Treasurer, C. C. Lister, Baltimore, Md., in care Sadler's Business College.

C. P. ZANER, President,
C. C. LISTER, Sec. and Treas.
W. E. GIESSEMAN,
G. W. BROWN,
H. M. ROWE,
CHARLES T. PLATT,
W. L. MUSICK, } Committee.

* (This applies particularly to the readers of penmanship journals and therefore to you. Remit to Mr. Lister *today* whatever you feel like subscribing or can afford, as it is desired to raise not less than \$7,500.00 by the end of February.)

"The memory of statesmen, poets, artists, sculptors, musicians, warriors, and heroes of various kinds have been perpetuated in various ways, but so far as I know, nothing has ever been done in recognition of my

penman. The name Spencer touches the heart of every lover of beautiful penmanship, similar to the thrill in the breast of every true patriot at the mention of Columbus or Washington. A few years ago a move was made toward erecting a Memorial Library in honor of Mr. Platt K. Spencer, at his old home, Geneva, Ohio, near where he taught penmanship in his Log Seminary. The sum of \$5,000 and about 3,000 volumes of books are now in charge of a Board of Trustees at the above place, where the ground on which the library is to be built has been donated by the citizens of Geneva, who are enthusiastic over this commendable enterprise.

"A committee of nine appointed at Milwaukee last December to devise a plan, whereby those engaged in commercial work may co-operate with the citizens of Geneva in building this Library, submit its report herewith. I look upon this as a glorious opportunity and privilege for every lover of true greatness and of beautiful penmanship, whether in public or private school, to have an interest in a Memorial Library to be erected to keep green the memory of the noble founder of Spencian penmanship.

Extract from President Lister's address.

W. H. CARRIER.



Convention Notes.

Clifford J. Kennedy and J. E. Neahr are "a pair to draw to," and when they undertake anything it is likely to go through smooth as oil. That's the way the show went.

The popular representative of the Remington Company, Mr. John F. Soby, was omnipresent, and his courteous operators rendered much excellent service to members of the Federation.

Everybody wondered what had become of the Smith-Premier people and the other typewriter firms that in the past have disputed the popularity of the Remington and the Underwood, each of which had a room at the Burnet House.

Mr. Platt, after urging the members of the Shorthand Teachers' Association to move forward so as to make it easier for the speakers, said, "I am impelled to make these remarks in a perfunctory way, although I know they will not have any effect." It would be a good thing if every presiding officer were endowed with Mr. Platt's sense of humor.

By the way, ask Mr. Platt to define "an open meeting." He has a very interesting idea to exploit.

Envious young men remarked that Uncle Robert had evidently "got the Power" when they saw him strolling down the aisle with his arm paternally about the shoulders of a slender, winsome, and very popular young woman.

W. S. ASHEY.



R. D. MITCHELL.





D. S. HILL.



A. D. WILT.



JNO. F. SOBY.

Wherever the carnations, roses, and violets may have been blooming, Boreas seemed to have made a special trip with North Pole varieties of weather for the particular benefit of the convention, and Vulcan toiled away at his forge with such industry that we all decided Cincinnati to be just as dirty a place as Pittsburg, Chicago, St. Louis or Cleveland.

Not having consulted one another, the Executive Committees of the several organizations cut out a strenuous day's work for Benn Pitman, having him down for an address before the shorthand section at nine o'clock on "Reporting Experiences During the War;" before the penmanship section at ten o'clock on "Art and Illustrating;" before the Federation at one forty-five, on "Essentials in the Commercial College." Quite as much as any other young man of eighty-one would care to undertake. It need hardly be said that the watchful Jerome B. Howard saw to it that some re-arrangements were made.

A recent visitor to Cincinnati, who had not been there since the Civil War, said that the city had changed wonderfully; that the only building he recognized was the Burnet house. Despite its age, however, it was a good headquarters hotel, for Cincinnati.

Speaking of hotel accommodations makes one think of the remarkable restaurant where many of the teachers took most of their meals. The Manhattan is remarkable in the number of its customers—thousands daily—the incredibly low price for its service, and the excellence of its cooking, considering everything. One teacher said that there were certainly no labor troubles, for eggs were too cheap for hens to be on a strike. They served three eggs in any style for ten cents; they cost us five cents each *au naturel* in Massachusetts.

Many comments were made on the magnificence of the entrances to the saloons of Cincinnati. We do not know how many took "the Cincinnati examination" by going inside, but we understand that the interior beauty of the furnishings of most of these saloons is as extravagant as the excessive misery of the women and children and brutalized men from whose hearts and minds and stomachs most of this splendor is transmuted. Certainly the exteriors were alluring enough to seduce any cold and cheerless man away from the path of right living.

Everybody enjoyed the blackboard speed contest between Fred Irland and Raymond P. Kelly, although it seemed strange that a veteran of the United States Congress should have been pitted against a youth. However, Mr. Kelly received the hearty congratulations of everyone who witnessed his performance.

Mr. Mueller's paper on "the Piano Method" was a good one and it dealt with a very sensible proposition, the adoption of a congruous name for the new method of teaching typewriting. It is to be hoped that the name will meet the favor shown to Mr. Mueller's excellent class in typewriting and to his able paper.

Mr. E. O. Folsom was greatly missed by the penmen, but W. LeRoy Brown filled the position of temporary secretary most acceptably.

The publishers were well represented in the exhibit rooms, the well arranged exhibit of F. H. Bliss being especially attractive, because of its comparative newness.

A large party, under the direction of Mr. Elliott and Mr. Miner, of the American Book Company, made a trip to the Art Museum and the Rookwood Pottery. Both trans-

portation and admission were provided by the aforesaid gentlemen, who do nothing by halves.

We all regretted very much the necessary absence of W. N. Ferris, whose splendid paper was read on Thursday by C. C. Marshall. It was probably the most interesting and inspiring paper read before any of the sections.

Among the many absentees who were greatly missed—teachers who in the past have been regular in their attendance—were A. C. Van Sant, L. L. Williams, W. H. Sadler, N. P. Hefley, Charles J. Smith, J. F. Fish, Geo. P. Lord, J. J. Eagan, E. F. Quintal, H. W. Ellsworth, and F. B. Virden.

The re-election of A. F. Harvey—this time as president—in the Business Teachers' Association was a well-merited tribute to real worth. Mr. Harvey did not and will not flinch from his duty as president.

The penmanship teachers honored themselves in electing A. H. Hinman for next year's presidency. Mr. Hinman was a professional when most of the present active penmen were abstracting sustenance from their great toes, on the floors of their mothers' kitchens. He has forgotten more about various kinds of penmanship than many an enthusiast of to-day ever knew. He loves the work, has had wide experience in teaching, and will make a good president.

When the business manager heard Mr. Lockyear's dream they wondered whether he had visited Chinatown or had "seen things" the previous evening. Nevertheless, "truth is stranger than fiction." It pays to be honest and to set a good example. The strong should concede something for the sake of the weak; they should practice what Saint Paul preached: "If meat make my brother to offend, I will eat no meat while the world standeth."



C. R. TATE.



T. J. RISINGER



A. L. MUSICK.

Penmanship
Days
Lancian
D. Rusty

BY G. E. CRANE.

C. E. Lowder

BY C. E. LOWDER, CALUMET, I. T.

A Good Thing in Stationery Art Clipped from Letterhead of the I C's, Des Moines, Ia.



Concord, N.H., June 15, 1903.
Messrs Laner & Blosser,
Columbus, Ohio
Gentlemen:-

"Tanerian Script Alphabets" was received several days ago.

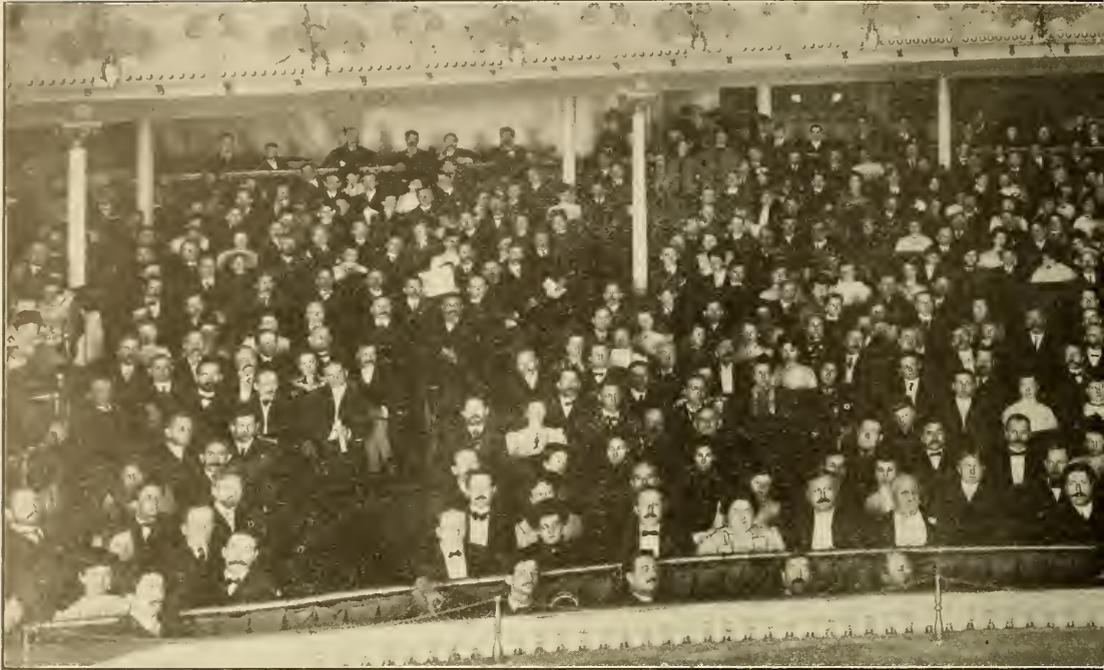
After a thorough examination I can scarcely find words to express my admiration for it. The many varied styles are each harmonious and systematic throughout, and the general illustrations are magnificent.

Yours truly,



AN OFF-HAND FLING AT MR. PALMER BY THE EDITOR OF THE B. E.





THE ENTIRE FIRST FLOOR AS ABOVE SHOWN WAS RESERVED FOR AND OCCUPIED BY MEMBE

"Jest For Fun"

Ask Gaylord what he thinks of the saloon furnishings of Cincinnati.

Who is the Moses of the Penmanship World? Ask brother Palmer.

Who "swore off" at the convention? What was the cause? President Lister put up the Price and then—oh, well! Ohio river water is riley, and he had other reasons which he may not object telling.

Did Zaner ever forget an engagement? Tate knows. The cause? Never mind, the river was "friz" over and you can guess the rest.

Who says "Uncle Robert" can't dance? He waltzed not only in the ball-room of the Burnet House, but clear into the presidential chair.

Bartlett did up everything just right; but, say, come to think didn't he make Marshall Witt?

And the Private School Managers' and Penmanship Teachers' Associations still live! And weren't they about as lively as the Brownies could nuke them? (G. W. in the former and W. LeRoy in the latter.)

Where was Moses when the speed contest came off?

What is the difference between Dutch and German? The two Charlies said they tallied and that meant one more vote for Burt.

Twenty years ago St. Michael attended a Cincinnati convention and astonished the natives with the subject of Rapid Writing. This year Moses attended and did the same.

When it comes to parliamentary law, Will isn't as old as his initials (A. D.) might signify.

Those who were at Milwaukee a year ago and at Cincinnati this year, now know that the Power of carnations is mighty as well as sweet.

When Uncle Robert has a Row-e, with the Mrs., look out! The subjects are too mighty to handle without music or elevators.

The Penmanship Section was visited by a Ren-shaw, it's a shame there's not more of them or that they do not come oftener.

With O. H. at St. Louis, W. E. at Quincy, and J. A. at Moline, things look quite White, and they are, too (three).

What beer has done for Milwaukee, the restaurants bid fair to do for Cincinnati—especially the Manhattan. So say we all.

Cincinnati restaurant meals were so large and the bills so small you felt like apologizing with a blush every time you paid them.

Do you "Guarantee Positions?" Then steer clear of the Private Commercial School Managers' Association.

Who can tell what there is about the Kentucky end of the Suspension bridge that seemed so attractive to the members of the Federation? Can it be that Zaner's talk on narcotics converted so many that they had to go across to get distilled water?

When it comes to brewing and stewing, Cincinnati takes the cake. Ask any member.

Cincinnati business men are neither slow nor sloppy when it comes to making side-splitting speeches.

Who said they had grate-full fires at the Burnet House?

Zaner got there on capitals, but he had to take a back seat with a number of members on sliced bananas smothered with ice cream. LeRoy took the cake, as well as the aforesaid.

"Old men for counsel, young men for war," expanded at Cincinnati into, "Old men for counsel and waltzing, all men for Warr."

Oh, Zinzinnatte's O. K! She's the A. B. C. of entertainers. Rookwood as well as Underwood were strictly in it.

The convention is mighty Neahr Elliott-Miner with its affections.

News Notes and Notices.

Mr. W. E. White, teacher of Commercial Law, Mathematics, Rapid Calculation and Correspondence of the Gem City Business College, Quincy, Ill., was presented with a gold watch by the students of the business department just before holidays. This demonstration of their appreciation indicates that Mr. White is quite as popular at home among his own students as he is when away from home and among business educators.

J. H. Drake, of the commercial department of the Creston, Iowa, High School, has had a serious siege of pneumonia, from which he is happily recovering.

The many friends of W. J. Smith, of the Four C's, Des Moines, will learn with deep regret that he died early in December. Mr. Smith was a very capable man, well liked by all who came to know him.



THE FEDERATION. MANY FAMOUS AND FAMILIAR FACES ARE FOUND IN THE FOREGROUND.

John Showerman, of Mt. Vernon, N. Y., has brought suit against E. Virgil Neal, of New York City, for \$50,000 for alienation of Mrs. Showerman's affections. Mr. Showerman asserts that his wife is entirely under the control of Mr. Neal, who is a banker at 130 Broadway, although more widely known in the commercial teaching profession as the author of a recent work on Banking for commercial schools; also as N. LaMotte Sage, hypnotist, etc.

Miss Elizabeth McDonough, a public stenographer of Boston, recently submitted to the city auditor a bill for \$747 for services in reporting the proceedings of an investigating committee. The bill was declared exorbitant, and has not been paid. Mr. Bates Torrey, the well known author of a book on Touch Typewriting, has filed a writ of attachment against Miss McDonough for \$1,500 for services rendered as one of Miss McDonough's force on this particular case. Evidently fees for expert reporting are higher than salaries for teaching the art.

The Boston force of Smith-Premier employs, thirty-one in number, met at the New Lexington Hotel New Year's eve for a dinner and an evening of fun. Mr. W. H. Glezen, of the New York executive staff of the Smith-Premier Co., was the guest of the evening, and what with such dainties as "Typewriter soup, Little Italy," "Parisienne potatoes from Wilson's supply department," "Virden squab, No. 6 type," "Stenographers' fingers, a key tops," etc., together with encouraging words about the great growth of their business, the evening was pleasantly spent. Manager K. R. King, of the Boston office, is to be congratulated on the happy event.

The Spencer Memorial Library Association of Geneva, Ohio, held an annual meeting in December. The treasurer's report showed nearly \$5,000 on hand, and the sentiment of the members present was strongly in favor of erecting a building during this year. An offer by Andrew Carnegie to contribute \$5,000 toward the building on condition that the village guarantee to provide \$1,000 annually for maintenance, was rejected because it

seemed impossible to make the guarantee. Contributions from those who are willing to aid in the construction of this worthy memorial to one who did as much as any one else to make commercial education popular, through the influence of good writing, should be sent to S. S. Searle, Treasurer, Geneva, Ohio, or C. C. Lister, Baltimore, Md.

The Philadelphia papers of December 19th contained extended reports of the always notable graduating exercises of Peirce School. More than 3,000 auditors and a class of 200 listened to Secretary Shaw, of the U. S. Treasury, in an address that abounded in wise and witty advice. Here a sample:

NO SUCCESS WITHOUT EDUCATION

"If I were to say that no uneducated man ever succeeds it would be necessary to define what I meant by education. Men succeed who can neither read nor write, but they do not succeed without education. Men go through college, take post-graduate courses, and then sometimes fail for want of education.

"Education does not consist in simply knowing certain facts. Facts are cold. Education is mental warmth. If I were to criticize modern educational processes as pursued in the schools I would say that the average school, the average academy, and the average college are building too many granaries and not enough gristmills. You can buy for twenty-five cents a vestpocket volume containing more facts than any one man, living or dead, ever knew. But you might commit the entire volume to memory, and justify your friends in calling you a walking encyclopedia, and you would still remain uneducated.

"Education is a drawing-out process as distinguished from a cramming process. An educated man is able to take facts, like grain, and grind them; bolt them; leave them; knead them, and bake them. Then he has something possessing a market value. Capacity for success, therefore, is capacity to think, to reason, to weigh, to adjust, to deduce, to conclude, to decide and then to act upon the decision."

John Wanamaker entertained the Secretary at dinner with John H. Converse, Charles Emory Smith, and other notable Philadelphians present. The exercises of Peirce School are always on so high a plane that no one can think of invidious distinctions between it and any of the other great educational institutions of this famous city.

S. M. Blue, with whose fine penmanship most of our readers are familiar, is now connected with the Paris, Texas, Commercial College. Success to you, friend Blue.

J. F. Cooper, principal of the Commercial Department of the Pueblo, (Colo.) High School, reports that he has a very large and successful department this year. Miss Lucy Olds, formerly of Galesburg, Ill., is Mr. Cooper's assistant.

We learn that the San Francisco Business College, of which A. S. Weaver, the well known penman and teacher is principal, has a daily attendance of nearly 400 students. This is indeed a splendid showing.

The Harlem Commercial Institute, 67 West 125th Street, New York City, William Hope, A. M., LL. B., President, recently closed the shorthand examination and contests for Isaac Pitman & Sons' Silver and Bronze Medals. In a division numbering ninety-eight, after an examination lasting three hours, Miss Margaret C. Stein, Westchester, won the Silver Medal, and Miss Henrietta Myers, New York City, won the Bronze Medal. On Monday, December 14th, the medals were presented to the successful students in the presence of the entire school.

Did you know that away out in the north-western nick of the woods was to be found one of the twenty largest business training schools in America? Thus is rated Wilson's Modern Business College, Seattle, Wash. Big things are not always the best things, but they are keeping their own standard high by insisting upon students reviewing subjects or passing finals on entering the Academic. As a consequence no school of this class has a larger per cent. of its students pursuing all academic subjects in conjunction with the special courses.

Lessons in Up-to-date Business Penmanship

BY

J. E. Leamy.

TROY, N. Y.

Lesson 6.

Writing a Delicate *Art*

While writing in general can hardly be classed with the fine arts, it is without doubt, the most delicate and difficult problem that the average individual is asked to master. Its accomplishment demands more attentive effort and thoughtful practice than any other task laid before him, and this is, no doubt, the strongest excuse for much of the poor writing that we see from day to day. Ask the average person to sign his name on the back of a check or note and watch him struggle to do it. His effort is indeed a laborious one, and reveals the fact that writing (good writing, at least) demands effort that is quite unusual for him to expend. It must, therefore, be evident to all who are striving to improve along this line that the task before you is a delicate one, and demands careful, thoughtful, condensed effort to succeed. If you entertain for a moment the idea that you can make satisfactory advancement by mixing other thoughts and efforts into your writing practice, you have made quite a plain mistake. To reach the desired end and successfully carry your work to completion, the thought and consideration must be along the line of good writing, and not other matters. The good writers in my classes today are those whose past practice was thoughtful, and whose efforts were sincere. Let me, therefore, appeal to each and every one to think deeply about the form you are making or trying to make during your practice moments. Let me remind you of the fact that those students who swing away in an indifferent manner day after day without any thought as to just what is necessary to succeed, have yet to find the sure and true road to plain, easy writing. Realize the truth of this and I feel sure that your practice of the future will be of better quality. The pen is moved and guided through physical exertion, yet without the honest direction of your will, your efforts will be well nigh useless. Think, then, while you practice, and think only of that which you are striving to do. Such effort, truly speaking, is the highest form of practice, and the kind and quality necessary to master this most delicate of arts.

Perseverance

is essential to success in any vocation, consequently you must not give up. During the periods of discouragement that you will undoubtedly encounter, apply the powerful antidote termed, "I Will," and again dive in. The present period is most important, in fact it is the turning point to success or failure. To give up now would mean a total waste of your past efforts, while to continue means certain success. Come on, then, one and all.

Plate 42

Even at this stage of your practice honest effort on such designs as this will aid greatly in reaching the desired end. Freedom in writing is dependent upon arm training and control, and there is no surer means of acquiring it than through perseverance on these exercises. True it is that they are often misused by students who use them as an excuse for scribbling, yet when employed rightly and judiciously, the benefit is quite noticeable. To plan and execute such an exercise as this one must employ thought as well as execution. The large center oval was made first, after which the surrounding exercises were formed. In the compact work, nimbleness and lightness of stroke are necessary, else you are liable to make a muddy job of it. Originate something new along this line and work it out carefully. The arm rolls at all times on the muscle in front of the elbow and no finger action should be employed.

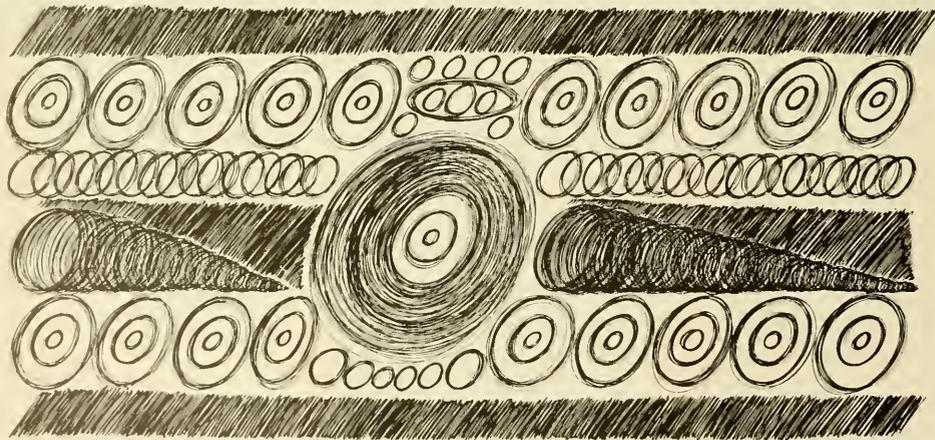


Plate 43

Take the oval exercise at the beginning of line one and work on it carefully, moving as the arrow indicates. Start the first stroke of the *J* up and well toward the right and make the long down stroke quite straight. The lower part of the letter is somewhat narrower than the portion above the line, while the turns at both ends are round. Make it quickly, and once started keep the pen moving till it is completed. The lower part is exactly the same as the lower part of the small *j*, therefore practice on one will aid on the other. Use arm movement exclusively in making the capital, and watch position closely. Do not lean against the table or the chair-back. Spacing between letters in the word in line five is wider than usual, yet it will encourage freedom to try it. When trying the sentence in line six see that you employ the care that is suggested in the wording.

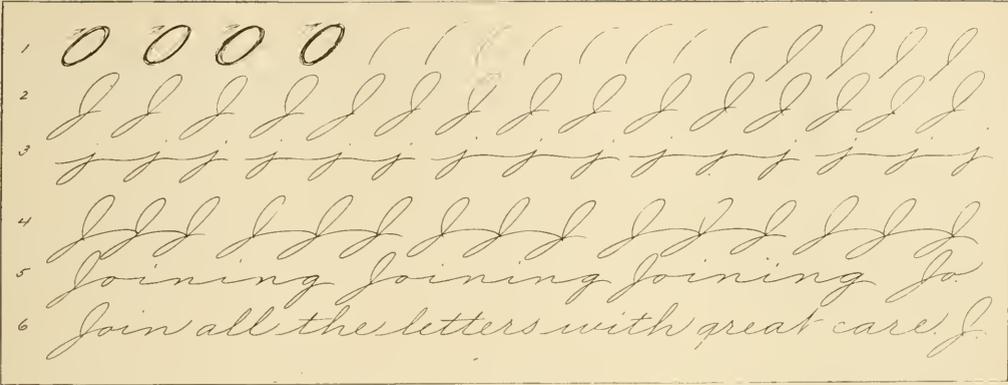


Plate 44

Here is some review work along the small letter line. Go back often and practice in this manner. Save some of your best efforts from time to time and compare them with what you did weeks and months previous. In this way you will notice your own improvement, and at the same time see wherein you can do still better on the same work. In truth, you ought to keep reviewing from time to time all the work we have thus far taken, for much of it is of the greatest importance to you.

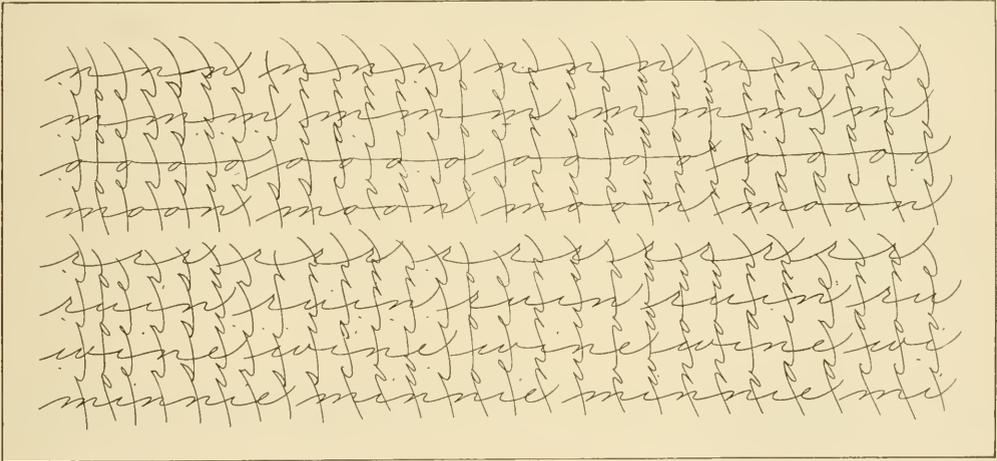
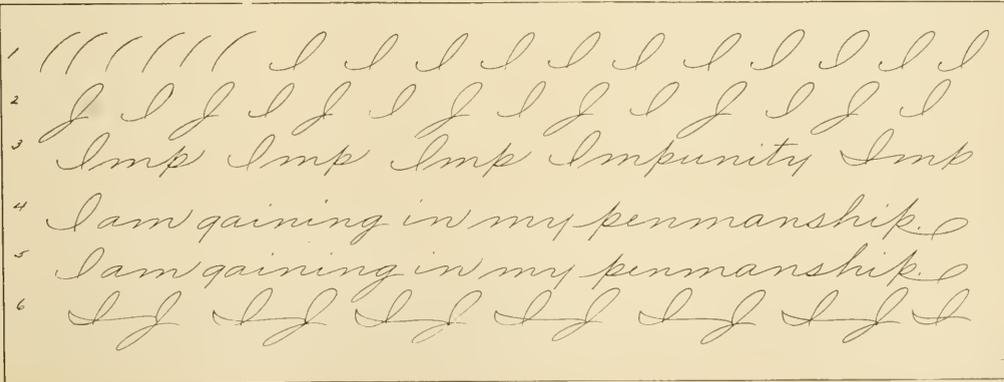


Plate 45

The *i* is started the same as the *j*, and is an easy letter to make. Some people make it in the opposite manner, like the small *l* with a dot at the beginning. Try it with the *j* as in line two. The sentence in lines four and five was written twice to suggest systematic arrangement when practicing page and body work. Keep the words under each other and use a light, gliding movement in going across the page. Try joining the two capitals as in the last line.



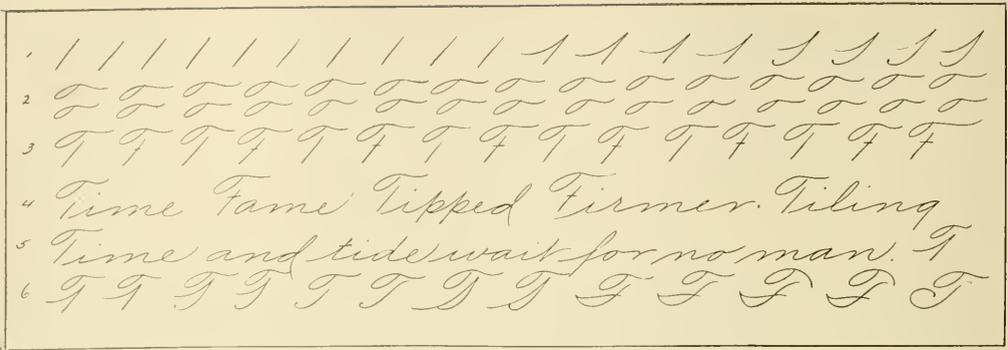


Plate 46

The styles of T and F given in line three are simple and plain, and no doubt some will say that they are the extreme in that line. However, the success that I have had in teaching them during the past few years prompted me to give them here. I believe, too, that you will like them once you get accustomed to them. Study the top carefully and work on it as arranged in line two. The top is well above the lower part and at no time should it be allowed to touch it. The tendency will be to make this part too large, thus making the complete form quite out of proportion. Be careful in this respect. The different forms in the last line are used by many and all are good. If you can make any of them better than those of line three, there is no reason why you should not adopt them. Select one style and learn to make it well.

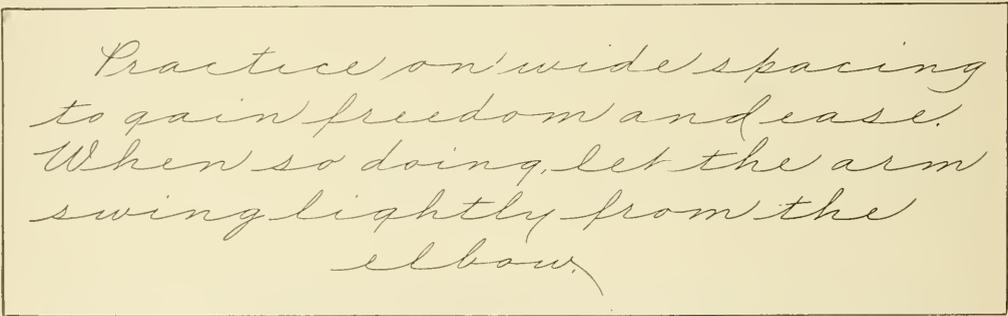


Plate 47

Wide spacing is valuable as a means of securing freedom and strength, but as a style to adopt for general work, it is not worth much. For ordinary work it occupies too much space, and consequently demands an unnecessary expenditure for material in the paper line. The spacing between letters in this plate is not extremely wide yet wide enough to secure the desired result. Work on it occasionally and you will soon notice an improvement in your manner of getting from left to right. Regulate your spacing in the first word and keep it uniform throughout the sentence.

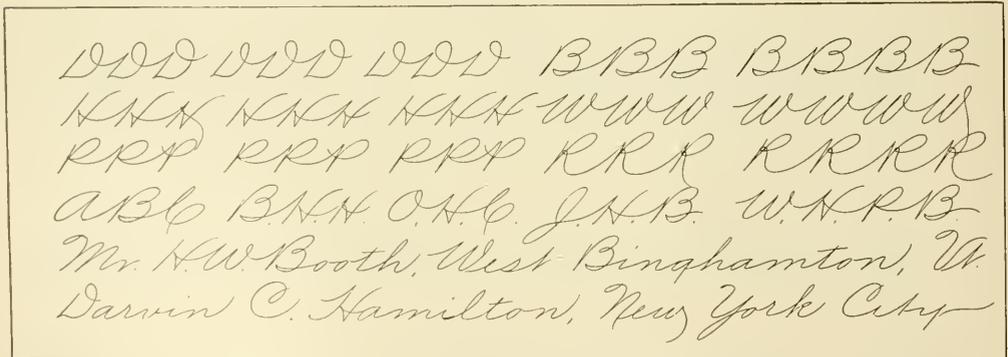


Plate 48

The joining of capitals in this manner demands thought as well as execution. To do it successfully and without hesitation, one must first know just where the pen is to go. If you cannot make each letter fairly well alone, you will not have much success with such work as this. Try your hand at it, however, as it will aid you to plan while you write. Use a good strong arm movement, and sit up in a business like way.

Plate 49

Yes, good plain business writers are always in demand and they always will be. Learn to write a simple, legible hand, and other things being equal, your chances are far better for success in the business world than are those of your next door neighbor whose writing is slow and illegible. Learn to write well while thinking of other things, for that is the sure and certain test as to the value of your hand.

Meet the demands of the present by learning to write well. It means money in your pocket, for good business writers are always in demand.

Lessons in Practical Business Writing

BY

Nana Pearl Hudson

CAVANAUGH COMMERCIAL COLLEGE, NEW BRITAIN, CONN.

Students' practice criticized in these columns free of charge. Specimens should be sent to Miss Hudson, New Britain, Conn., by the 15th of each month.

Lesson IX

Michael Angelo somewhere writes: "Meanwhile, the Cardinal Ipolito, in whom all my hopes were placed, being dead, I began to understand that the promises of this world are for the most part, vain phantoms, and that to confide in one's self and become something of worth and value, is the best and safest course."

Plate 33

1. Make *i* with the "bringing back" motion of the arm, stopping at the base line, and the *o* with a rolling motion.
2. Practice the small *g*. Keep the top of 7 narrow; a slight double curve.
3. Keep horizontal line of 4 very near the base line; down-stroke of 6 straight and the curve small.
4. Make the 6 upside down. Have no loop at the bottom. Start the 8 at the right. End with a straight line.
5. 3 is the *E* turned to the right, made with a similar motion. These figures should be made quickly, freely, and with the combined movement, using the arm as much as possible.
6. Notice the method of joining. Remember the beauty of a nicely written letter may be spoiled by poor figures.

Plate 33

<i>111111111111</i>	<i>0000000000</i>	<i>1010101010</i>	<i>o o o o o</i>
<i>299999999999</i>	<i>777777777777</i>	<i>979779797</i>	<i>o o o o o</i>
<i>344444444444</i>	<i>666666666666</i>	<i>464664646</i>	<i>* * * * *</i>
<i>222222222222</i>	<i>888888888888</i>	<i>282882828</i>	<i>\$ \$ \$ \$ \$</i>
<i>333333333333</i>	<i>555555555555</i>	<i>353535353535</i>	<i>£ £ £ £ £</i>
<i>200</i>	<i>530</i>	<i>349</i>	<i>890</i>
<i>12345678910</i>	<i>12345678910</i>	<i>1234567890</i>	<i>= = = =</i>
<i>1903</i>	<i>1903</i>	<i>1903</i>	<i>1903</i>
<i>25 x 25 = 625</i>	<i>35 x 35 = 1225</i>	<i>45 x 45 = 2025</i>	<i>55 x 55 = 3025</i>

Plate 34

Your chief difficulty in putting up a good alphabet will lie in the height and slant. Keep the like parts of different letters alike as the top of *E* and *L*, beginning of *H* and *K*, or, Small loop in *M*, *N*, *Q*, *T*, *U*, *V*, *X*, *Y*, and *Z*. Join the small letters, lifting the pen only in *l*, *g*, *j*, and *r*, keeping the extended letters the same height and width.

1 A B C D E E F G H I J K L
 2 M N O P Q R S T U V W
 3 X Y Z
 4 a b c d e f g h i j k l m n o p q r s t u v
 5 w x y z a b c d e f g h i j k l m n o p q r s t u v w x y z

Plate 35

Plate 35 consists of the common prefixes which should have considerable practice so that you may write them in good form as easily as a shorthand writer. Be careful in the little things, such as the crossing of the *t*'s, the height of *g*'s and *a*'s, the curve in the ending stroke of *m*, *i*, *c*, and *r*.

Plate 36
 1 mentality ship arity erity ality slity ical ed
 2 ograph egraph gram relate ble ably bility
 3 pose position self selves non sion stempted tion
 4 full less by ally lessness ive iveness ivity
 5 inq inqly inqton thing fication nify tify

Plate 36

The common affixes are included in this plate. You will find the fourth line as difficult as any. Watch the curves, height, and down-strokes of the extended letters.

Plate 35.

1 magna multi over para short self suspi
 2 electu super supre anta ante circum cir
 3 contra contru contro constru constraint
 4 retra retru restru detra detru distra dis
 5 trans under com incom recom discom de

Criticisms.

C. M. M. Shall be glad to have you continue with the lessons, as constant practice means improvement.

Saint Elmo. Your work is graceful and shows thought. You will need to overcome the little faults, such as keeping the down stroke of *z* straight to the base line, also the down stroke of the *i*, *u*, *n* and *m* parallel and straight. Let the loop of the capital *Z* rest on the base line. The small *r* should have more retracing at the top. *L*'s and *Q*'s are excellent. You are inclined to get an angle in the lower loop of the *D*. Cross the *I* at the base line with the upstroke. To regain movement, practice on the ovals; for control, the *j* and *m* exercises.

J. A. B. Keep base line evener and spacing more exact. Do not bring the down stroke of the *Y* so far below the line.

B. C. L. Your work is better this month. Do much practicing on the *D*. It is a hard letter. You will need to notice the double curve at the base line.

Student. Do not slant *J* as much and get good curve in the loop. Keep the spacing more even.

A. M. A. Use the Zanerian business pen. I consider it better for a beginner to use a coarse pen.

Benton. Slant and spacing are two essentials you need to follow. Keep both uniform. Otherwise your work is good.

G. K. C. In placing the capitals on the paper, keep spacing even between letters. Draw lines through each and observe whether the slant is uniform.



Portraits

Illustrating position of body, hand, and paper in the act of writing of Miss Hudson, whose helpful, inspiring lessons are running in this journal.

Ransom's

Off-hand, Rapid, Clear-cut, Roundhand, by
C. W. Ransom, Sedalia, Mo.



\$500⁰⁰

Carrollton, Ga., Dec. 20, 1903

*Received of Warren Manning, Five
Hundred Dollars, to balance account.*

J. W. Ramsey.

BUSINESS WRITING BY J. E. THORNTON, CARROLLTON, GA.

BY A. R. BURNETTE, BOWLING GREEN, KY.

Model Business Forms

A B C D E F G H

I J K L M N O P

Q R S T U V W X

1 2 3 4 5 6 7 8 9 Y Z & @ \$ %



THE WAY NOT TO DO IT.

Students' Specimens

A large roll of students' business writing representing daily work was received by prepaid express from A. W. Holmes, teacher of penmanship and commercial work in the Salem, Mass., Commercial College. Half of the specimens represent the work done in movement exercises and figures, a line of work for which Mr. Holmes has an enviable reputation. The other half of the work represents sentence writing, the sentence written having been "Music is the language of the soul." This work in some particulars we have never seen excelled, and we wish to extend congratulations upon the excellence of the work. Mr. Holmes gets results of a practical nature in business writing that but few are able to secure.

The specimens are unusually neat, legible and rapid, not a blot appearing on the many pages received nor a serious mishap in motion, the spacing, height and slant all being exceptionally uniform, and one of the best of the whole lot is a very slanting backhand.

Mr. W. C. Wollaston, penman and commercial teacher in the Breck School, Wilder, Minn., submitted specimens of students' writing in business penmanship which show unusual improvement for the time that the pupils have been under his instruction. Mr. Wollaston is a practical penman and believes in preaching that which he practices, which creed we heartily subscribe to.

Mr. F. M. Erskine, Principal of the Commercial department of the Chatham, N. Y., High School, favored us with specimens of students' work which show excellent work in movement as well as in advanced, practical writing. Some of the movement exercises we have never seen excelled, while the advanced work compares very favorably with the work done in the average up-to-date school.

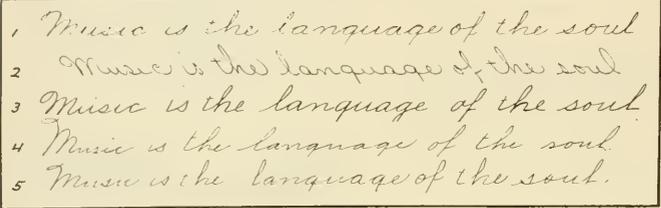
Miss Julia Bender, teacher of penmanship and shorthand in the Seminary School of Business, Buckhannon, W. Va., favored us with some specimens of students' writing indicating excellent instruction in this usually neglected art. Some of the work is exceptionally strong, free and rapid, this being particularly true of the work of Mr. W. T. Law.

F. F. Murrish, Supervisor of Writing in Lakewood and Rocky River public schools, suburbs of Cleveland, submitted specimens of students' writing which reveal the successful teaching of vertical and slant writing, both showing good form and freedom of movement having been taught and secured from the ages of ten up. The work is first class and a credit to supervisor, teachers, and pupils. Specially creditable work was done by the following: Anna Frobietex, Eva Root, Kina Nowalk, Dora Smeets, Helen Sloat.

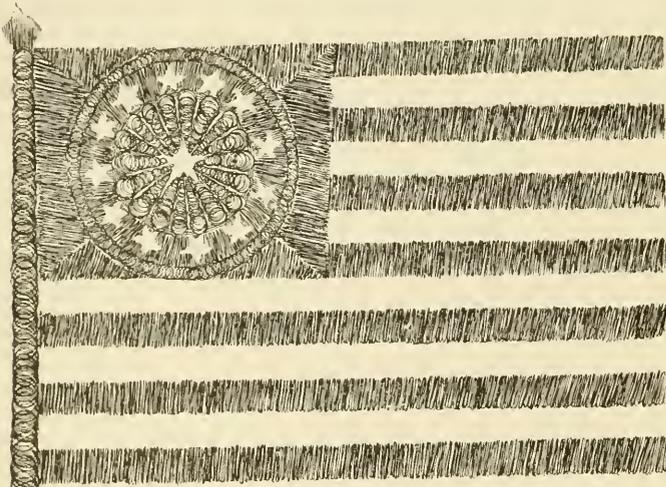
Most Help and Inspiration

Enclosed find \$1.00 for THE BUSINESS EDUCATOR another year.

Of all the papers that come to my desk THE BUSINESS EDUCATOR furnishes me with the most help and inspiration. The department of Business Education is particularly valuable to the high school commercial teacher. FRANK M. ERSKINE, Chatham, N. Y. Prin. Commercial Dept. High School.

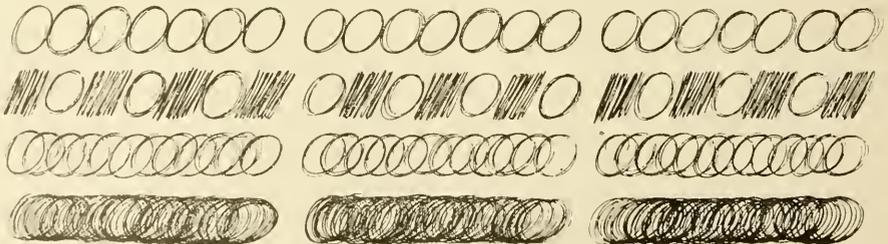


1, M. E. Butler; 2, E. G. Schollar; 3, C. L. Butler; 4, Ernest P. Hopkins; 5, James Byrne. Clippings from class specimens by pupils of A. W. Holmes, Salem, Mass., Com'l School.



BY IRAM JOHNSON, HUTTE, MONT., BUSINESS COLLEGE, W. L. SHATTUCK, PENMAN.

BY MISS LILIAN PETERS, MT. MORRIS, ILL., COLLEGE, MR. E. G. MILLER, PENMAN.



Supplementary Practice for Students of Practical Writing.

BY

195 GRAND AVENUE.

D. C. Miller

ROCHESTER, N. Y.

16
S S S S S S S S S S
T T T T T T T T T T
This is some of my business writing. T.
T T T T T T T T T T
T T T T T T T T T T

17
Five months after date we promise to
G G G G G G G G G G
Geneva Galveston Geneseo Gaines
Good writing is in demand. Germain
G G G G G G G G G G

18
S S S S S S S S S S
S S S S S S S S S S
Specimen of my plain penmanship
L L L L L L L L L L
Louisiana Lawrence Leominster Locke

Hymeneal

Mr. and Mrs. George E. Helsley,
request the pleasure of your company
at the marriage of their daughter
Gertrude
to Mr. Charles W. Ransom
on Tuesday, December 29, 1903
at high noon
Syracuse, Missouri



E. C. MILLS
Script Specialist and Engraver
195 Grand Ave., Rochester, N. Y.

Script illustrations are
educational for works on
Bookkeeping, Business-Prac-
tice, Correspondence, Copy
Slips, etc. I make a specialty
of furnishing THE BEST
script plates for these
purposes



Mr. P. W. Costello, the owner of the above
countenance, is a politician as well as a
penman and artist. He fills the office of
City Controller of the City of Scranton, Pa.,
being the only Democrat holding a promi-
nent position in that progressive city. This
speaks better for Mr. Costello than for
Democracy.

He was born in Minooka, a suburb of
Scranton, March 11, 1866, and began work in a
coal breaker, picking slate, at the age of
eleven. For the past nineteen years he has
held some political position, either by elec-
tion or appointment, which has been the
means of keeping him out of the profession
of penmanship.

He has never taken lessons in writing,
and is therefore a self-made man in the true
sense of the word.

As a penman, engraver, pen artist, and
politician, he easily stands at the head.
How he can be so skillful in writing, en-
graving, drawing, and politics is a wonder
to us. Politeness as well as penmanship
are and have been his stock in trade, and
secret of success.

Mr. Costello is married and the proud and
worthy father of seven children. Socially,
therefore, he is no less a man than profes-
sionally.

Stands First

Enclosed find \$1.00 for which please renew
my subscription to THE BUSINESS EDU-
CATOR for another year.

I think THE BUSINESS EDUCATOR is
worth many times the price asked, and am
frank to say that it stands first in its en-
larged field. The department feature is
something that no one who desires to keep
abreast of the times in business educa-
tion cannot afford to miss. There is much of in-
terest to both beginners and the ones who
have been at it for some time.

H. J. HOLM,
Massey Bus. College,
Louisville, Ky.

INK Glossy black, **WHITE INK**,
15c per bottle, per bottle, 15c.
By mail, postpaid.

W. A. BODE, 27th St., S. S., Pittsburg, Penna.

FREE

One Flourish, One Set of Ornamental Capitals,
One Specimen of my Ornamental Writing, One
Set of Business Capitals, One Pack of Sample
Cards, Your name on one dozen cards in orna-
mental or plain writing, cannot be beat. Circu-
lars explaining my method of instruction by
mail, Price List of all Penman's Supplies, and a
letter in my finest ornamental hand: All for 25c.

W. A. BODE, No. 48 27th St., South Side
Pittsburg, Pa.

CARDS Get the best always.

Hand out cards
100 M. B. Moore's printed Bird and Scroll cards, 35c
300 Colored or Wedding Bristol Cards, 84c
All orders for cards less than 1000 sent postpaid.
Hand out cards— Per 100 Per 3000 Per 5000
3-Ply A No. 1 Wedding Bristol, 89 75 \$2 10 \$3 80
3-Ply Superfine " " 1 10 2 15 3 00
3-Ply Colored or Tinted " " 35 2 40 3 75
Free! Send for catalogue of printed cards and emblems gratis.
w. MCBEE, 19 Snyder St., Allegheny, Pa.

"Advertising in the B. E. Pays"

We are continually receiving good reports
from advertisers in THE BUSINESS EDU-
CATOR. The journal is a money maker for
persistent persons who have something of
value to offer. As an illustration we give
the following: "My ad is paying well in
your paper. One school in Indiana sent
me an order for one hundred dozen writing
cards, and an agent in Washington, Pa.,
sent forty-one orders for printed cards, fifty
cards to each order."

W. MCBEE,
19 Snyder St.,
Allegheny, Pa.

ILLUMINATING

A handsome and
practical lesson will
be sent for \$1.00, and
with it a plan will be
unfolded by which you may secure some elaborate
and valuable lessons at a very small cost. Fine
engrossing on parchment a specialty. Script for
headings, cards, etc., prepared for process engraving.
Instruction by correspondence given in all
branches of penmanship. Lesson in card writing 50c.
H. W. KIBBE, 181 Tremont St., Boston, Mass.

Pleasure and Inspiration

"Your journal has truly been a source of
a great deal of pleasure and inspiration in
my private hours. I wish to congratulate
you on your neat, carefully compiled, and
thoroughly practical journal that you pub-
lish every month. The new departments
that you have added make it a journal that
should be in the hands of every one inter-
ested in, or seeking, a business education."
G. W. PAULUS,
Grand Rapids, Wis.

THE GREAT BOY PENMAN

writes cards at 15c. per dozen, white or
colored. Written in a dashy, artistic and
beautiful manner. Send 15c. (coin) for a
sample dozen and be convinced of the abil-
ity of the fifteen year old. Fine.

H. L. SMITH,
Box 188, Greensburg, Pa.

Colored Cards

The Kind That Bring the Dimes.

Six Colors, Best Quality, 90c per 1,000
Larger quantities—better prices. Write.

H. O. KEESLING, LAWRENCE,
MASS.

CALLING CARDS

White Cards, black ink,
15c. per doz. Colored
Cards, white ink, 20c. per
doz. No 1 Blank Cards,
from 75c. per 1,000 to \$1.30.
Oblique Holder, 10c. White Ink, 20c. per
bottle, postpaid. Send 10 cents for samples
of 20 shades of cards, and sample of pen-
manship.

A. B. SMITH
Lake Geneva, Wis.

HOT CAKES

would not sell better than colored and
white cards nicely written. I furnish blank
cards, best quality, at 80c. per 1,000 for
colored, and \$1.00 per 1,000 for white. Sample
100—25c.

L. E. STACY, Camden, N. J.

C. E. D.
A. H. Hinman.
M. K. B.
Business Educator

Engrossing script from the fertile brain and facile pen of Mr. H. G. Healey, editor of the
Penman's Art Journal, 293 Broadway, N. Y., whose untiring efforts are rebuilding the
journal and making it a renewed success.

Catalogs and Circulars

"Commercial and Railroad Telegraphy" is the title of a very neat little sixteen page circular from Kellar's Business College, Louisville, Pa.

King's Business College, Raleigh, N. C., favored us with a number of attractive circulars which bespeak a flourishing progressive institution.

"In a Nut Shell" is one of the neatest little things received at this office for some time. It came from the New Britain Com. Commercial College, and Miss Nina P. Hudson is its author.

A four page circular is at hand from the Southern Normal and School of Business, Bowling Green, Ky., Cherry Bros., Proprietors. It is devoted exclusively to business and ornamental penmanship and flourishing, and the specimens are from the pen of Messrs. E. H. Fearon and A. K. Burnette. The work is highly creditable to all concerned.

A twenty page booklet with attractive headings and cover is received from the Northwestern Business College, Chicago, Illinois.

The "Butte Business Educator," published by the Butte Business College Co., Butte, Mont., and "The Practical Fellow," by J. P. Wilson, of Wilson's Modern Business College, Seattle, Wash., are the titles of two of the best school journals received at this office. They are always looked over and read with more than usual interest, both being gotten up in first-class shape.

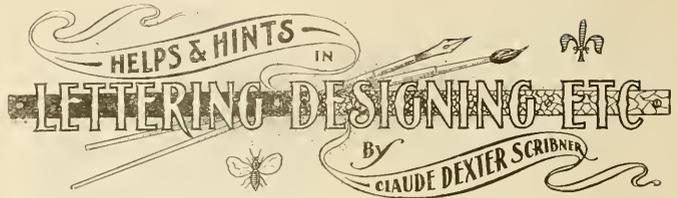
One of the handsomest and most effective half-tone illustrations of a business school room in poster form was received from the Highland Park Business College, Des Moines, Ia., being an elevated photographic view of the business exchange room.

Another very handsome half-tone plate of students is at hand from Wilson's Modern Business College, Seattle, Wash.

Advertising literature has been received from the following: Rasmussen Practical Business School, St. Paul, Minn.; The Practical Text Book Co., Cleveland, O.; Isaac Bitman & Sons, No. 31 Union Square, New York City; Spencerian Business College, Louisville, Ky.; Gainesville Business College, Gainesville, Texas; South Bend Commercial College, South Bend, Ind.; Allantown, Pa., Business College; Peirce School, Philadelphia, Pa.; Hendl's Business College, San Francisco, Calif.; Greenfield, O., Business College; Richmond, Ind., Business College; Vocum's Practical Business School, Massillon, O.; Owensboro, Ky., Commercial College.

Commencement announcements and invitations have been received from the following: Cleary Business College, Ypsilanti, Michigan; California Business College, San Francisco, California; Capital City Commercial College, Des Moines, Iowa; Central Commercial College, Cumberland, Md.; Peirce School, Philadelphia, Pa.; Miles College, Detroit, Mich.; Central Business College, Denver, Colo.

Holiday Greetings have been received from the following: L. Madarasz, N. Y.; Judson P. Wilson, Seattle, Wash.; J. O. Wise, Chicago; The Paylor School, Philadelphia; S. E. Bennett, Braddock, Pa.; Richmond, Ind., Business College; Tuscola, Ill., Business College; N. C. Brewster, Gloversville, N. Y., Business School



Some time ago it was my fortune to come in contact with a copy of the forerunner of this Journal, at that time called the PENMAN AND ARTIST, later taking the name of PENMAN ARTIST AND BUSINESS EDUCATOR, and now known as THE BUSINESS EDUCATOR. That first Journal, if I remember correctly, contained a number of designs along the line of lettering by Mr. Zaner. From these lessons I got my first inspiration. Since that time I have been wrestling with letters, scrolls and borders, twisting them in and out, up and down, and finally, through the courtesy of the Publisher, I have the honor and privilege of showing you the little I yet know about such things. However, I may have a few points that will inspire the younger members of our profession, and possibly interest the older ones as well.

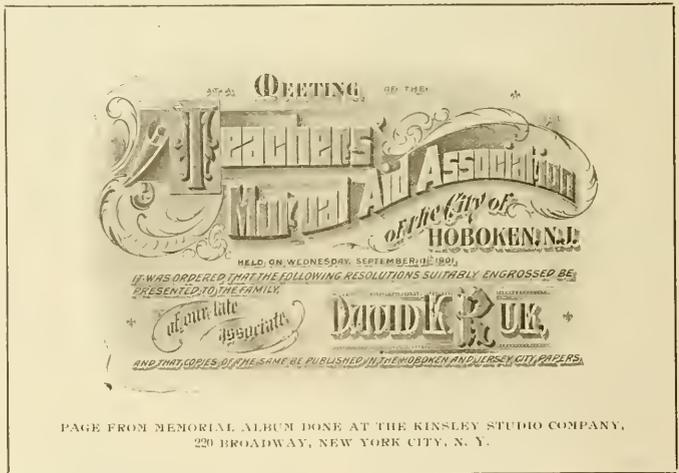
Through the course I shall introduce practical ideas concerning chalk plate engraving, pen lettering, wash drawing, Ross & Stipple paper work, three color line drawing, etc., and I shall endeavor to tell you just how it is all done, so that you may get the best results out of it.

My course will be particularly along lettering and decorative designing, as employed in designs and illustrations for all advertising purposes.

Trusting that they may inspire and please the readers of THE BUSINESS EDUCATOR, I am,
Sincerely, A BUSINESS EDUCATOR Enthusiast,

C. D. SCRIBNER.

[The lessons above announced will begin in the March BUSINESS EDUCATOR. Be ye ready for them as they are up-to-date and out of the ordinary—well worth your watching. Mr. Scribner is a practical pen artist and an expert at lettering. EDITOR.]



PAGE FROM MEMORIAL ALBUM DONE AT THE KINSLEY STUDIO COMPANY, 220 BROADWAY, NEW YORK CITY, N. Y.

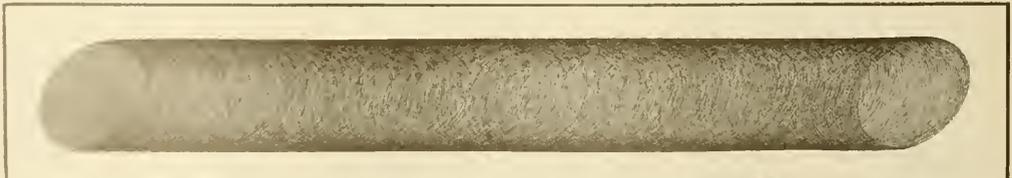
TEACHERS OF COMMERCIAL BRANCHES WANTED

Advance Fee Not Required

Positions in High Schools and Colleges. Penmanship, Commercial Branches, also teachers of Stenography. Salaries, \$600 to \$1,500. Register early. Send for circulars.

Anna M. Thurston, Mgr., 378 Wabash Ave., Chicago THURSTON TEACHERS' AGENCY

A MASTERFUL MOVEMENT EXERCISE BY C. C. CANAN, BRADFORD, PA



New York, Nov. 5-13.

Received of Janes & Blosser
Nine Hundred Dollars
Freeman & Ware

BOLD, GRACEFUL, EFFECTIVE SCRIPT BY FRANCIS B. COURTNEY, 222 WEST 123d ST.

**School and
Professional**

W. G. Bishop and J. L. Stephens have consolidated their Lincoln, Neb., commercial schools. This is in the line of progress. They save much duplication of expenses, besides, it is easier to make a wagon go when each horse pulls in the same direction.

J. S. C. Adamson, who has for some time been at the head of commercial department of H. C. Clark's school in Coatesville, Pa., has gone to Houston, Texas, to become the manager of a new school opened there by Willard J. Wheeler, of Birmingham, Ala.

C. R. Lane has sold his interest in the Portsmouth, Va., Business College.

H. Kiest has sold the Waterville, Maine, Business College.

The Trenton Times, Trenton, N. J., under date of December 31, contains a two-page write-up of the Rider-Moore and Stewart Schools of Business. It is one of the most effective examples of newspaper advertising that we have seen in many a day.

M. A. Connor recently resigned his position as principal of the Bath (Maine) Business College and accepted a position as Commercial Teacher in the Bath High School. Mr. E. G. Greenleaf has taken Mr. Connor's position.

The new Morse High School of Bath is now being completed and will soon be ready for occupancy. It is a gift to the city from the Hon. Chas. W. Morse, one of Bath's millionaires. When completed it will cost about \$75,000.

Mr. Connor will have an elegant home for the Commercial Department and is to be congratulated in securing the place. The people of Bath are also to be congratulated, for undoubtedly Mr. Connor is the right man in the right place.



T. N. Milam, president of the Southwestern Business University, Oklahoma City, O. T., reports that their school is more than double what it was at this date last year. They now have 42 pupils in daily attendance. This record is certainly in keeping with the way they do things out west.

Four Gold Medals.

On December 22, '03, Sadler's Bryant & Stratton Business College, Baltimore, Md., C. C. Lister, penman, gave four gold medals to as many students for excellence and improvement in business penmanship. Two were given for the former and two for the latter, one of each to students in the business department and one of each to students in the shorthand department.

The best work in the business department was done by Mr. Reginald Keene; Mr. Walter A. Stur being a close second. The best work in the shorthand department was done by Miss Anna Virginia Carey; Miss Dora Carter second best.

The most improvement in the business department was made by Mr. Marvin Shipley. The most improvement in the shorthand department was made by Miss Margaret Simpson.

A number received honorable mention. The contest covered a period of seven weeks and created much interest. L. G. Spencer and C. H. Waller were the judges.

Our profession has no nobler hearted man than Mr. Sadler, nor a better teacher of writing than Mr. Lister.

BLANK CARDS 16 colors Sample 100 postpaid, 16 cents, 100) by express, 8) cents. Stamps for stamp.

W. A. BODE, 27th St., S. S., Pittsburg, Penna.

SHORT CUTS. A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College. Price, cloth, 50c. Address, GEO. A. DEEL, Poughkeepsie, N. Y.

**Specimens
Received**

H. J. Ennis, of Portland, Oregon, renews his subscription to THE BUSINESS EDUCATOR, and sends some very daintily written cards, as well as some bold and dashy ornamental writing. Mr. Ennis's work has considerable individuality and is very pleasing. Before receiving this work we were not aware that he possessed such a high order of skill.

A number of exceptionally well written cards have been received from the well known penman, F. S. Heath, Concord, N. H. Mr. Heath's work is no doubt giving the very best of satisfaction, and for that reason he is building up a large business.

Persons desiring to secure some of his work should notice his advertisement which appears elsewhere in our columns.

E. L. Filger, of Wooster, Ohio, in renewing his subscription to THE BUSINESS EDUCATOR, inclosed one of the best specimens of flourishing we have seen for some time. Mr. Filger is working to the front in this line, and is to be congratulated upon the skill displayed.

Some bold and graceful ornamental script has been received from J. E. Thornton, Carrollton, Ga.

Some very graceful, artistic and accurate specimens of ornamental penmanship have been received from Mr. H. B. Slater, Albany, N. Y., who comments THE BUSINESS EDUCATOR as "the most interesting of all similar publications" he has ever read.

Mr. H. L. Smith, of Greensburg, Pa., fifteen years of age, submits cards written in ornamental style which compare favorably with those received from professional penmen. Mr. Smith is somewhat of a prodigy, and we hope to hear more of him in the future, as he has unquestioned ability in the line of penmanship and can become a master if he so desires.

READY! Who is ready? I am. After a voluntary exile of four years from the field of fine penmanship on account of ill health, I am strong and "at it again", and my work finer than ever. I now have ready for ambitious students through courses in ornamental and business penmanship; fine examples of what printer's art and penman's thought and skill can do. Full instructions. Copies fresh from my pen, not photo-engraved.

AIM! Your aim should be to better your handwriting. This is your chance. No matter how many courses you have taken, or from whom, these courses will please you. Best value for the money.

FIRE! Yes, fire a postal card at me for artistic circulars describing these courses. A few sample copy slips from each course, my best work, for 25 cents.

Address, **E. M. BARLER, Cherokee, Texas.**



MR.

R. P. Gaultman.

Silverton.

— Colo. —

I KNOW A FEW THINGS

A few more I know a little about; most things I know nothing about; but one thing I KNOW I KNOW—I can improve your writing if you are willing, and will work under my instruction. I can teach you at home without loss of time, with little expense and in a fascinating way. Write me, and I'll tell you more about it.

F. W. TAMBLYN, KANSAS CITY, MO.

DO YOU NEED A TEACHER?

We can put you in correspondence with the one you want.

DO YOU WANT A POSITION?

We can help you to secure one. Write for information.

GLICK'S TEACHERS' AGENCY
F. L. GLICK, Mgr., Concord, N. H.

Business College For Sale

Thoroughly equipped. Thoroughly advertised. Several hundred dollars spent this month in advertising for the January Opening. Must sell on account of ill health. A most excellent opportunity for securing a well established business at a low figure.

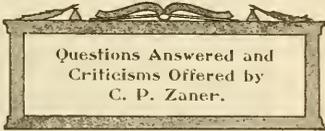
Address "RARE BARGAIN"
Care of BUSINESS EDUCATOR, Columbus, Ohio

The Pratt Teachers' Agency,
70 Fifth Avenue, New York,

Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager



(INTENDED FOR SUBSCRIBERS ONLY.)

Under this heading Mr. Zaner criticises specimens of penmanship, drawing, etc., submitted to him. Postage should be enclosed if specimens are to be returned. He will also endeavor to answer any and all questions pertaining to penmanship matters, or if thought best, questions may be submitted through this department to the readers of our journal for volunteer answers. This gives the readers of THE BUSINESS EDUCATOR the benefit of the experience of one who has made this work a life-time study, as well as of those who contribute thereto.

False Motions.

MILWAUKEE, WIS.

When starting to write I have gotten into the habit of making a spin in the air before touching the paper, especially in making C, M, D, A, etc. How can this be overcome?
E. J. SCHULTE.

[Your trouble comes under the head of "false motions," and is due to indefinite thinking and willing. Think more intently the exact form you desire to make and decide to execute it without hesitancy or preliminary action. Or if it is for professional purposes that your aiming to write, then make a definite number of motions before touching the paper, all the while keeping clearly in mind the form to be made.

Practically all professional penmen use preliminary motions, which are not to be confounded with false motions, as the former lead to grace and sureness, while the latter leads to hesitancy and uncertainty.—EDITOR.]

WANTED

Manager for one of the foremost and best known Business Colleges in this country, located in a large and prosperous city. School experience is necessary, but more than a pedagogue is required. He must be shrewd, tactful, energetic, upright, of good presence, and thoroughly capable of transacting business. Would sell the one-fourth or the one-fifth interest to the right man. Address PAR EXCELLENCE, **Business Educator** Columbus, Ohio

FOR SALE

The first of April, or sooner, if necessary, the one Commercial and Normal School in a county seat of 35,000, and in the best agricultural state in the Union. A city having thirteen railroads and one interurban electric line and prospects for another. Proprietor giving up school work. Address Z, Care of **BUSINESS EDUCATOR**, Columbus, Ohio.

WANTED

An Experienced Male Teacher of Commercial Branches
Address
SPENCER'S BUSINESS SCHOOL,
116th St. and Eighth Ave.
NEW YORK CITY, N. Y.



MILLS'S Correspondence School of Penmanship
Is an exclusive school of penmanship. If you feel the need of improving your writing you should send stamp at once for full information concerning our school. Address,
E. C. MILLS
195 Grand Ave., Rochester, N. Y.

* To Our Friends and Patrons *

We desire to call your attention to

"MODERN COMMERCIAL PENMANSHIP"

A book that has had a phenomenal sale since it was offered to the fraternity a few weeks ago. The plan is unique in many respects. Among the many advantages of the book are the following:

1. The copies represent the very highest degree of skill in business writing. They were prepared by Mr. E. C. Mills, whose superiority as a business penman is recognized throughout the United States. The lines are strong, life-like, and are so engraved as to represent as nearly as possible copies fresh from the pen.

2. The instruction for each lesson appears on the page opposite the copy and is always directly before the student.

3. The book is bound to open at the end and is thus very convenient for handling; it always lies flat when open.

4. The copies are divided into sixty lessons—one for each school day in twelve weeks.

5. The gradation of copies is such that the student's progress is assured. Appropriate movement exercises accompany the different lessons and are not, as is true of many similar publications, grouped at the beginning of the course.

6. The instruction is terse and pertinent. The many helpful hints to the student will enable him to overcome many of the awkward movements of the novice.

The price is within the reach of all students. The retail price of the book is 50c.

Remember these for next year:

Williams's English Grammar,
The Model Dictation Course,
The New Business Speller,

Clarke's Shorthand,
The Complete Guide to Touch Typewriting,
Modern Commercial Banking.

And remember to write to us

For information concerning all kinds of books and supplies for Commercial Schools.

THE COMMERCIAL TEXT BOOK CO.,
DES MOINES, IOWA.

WILL YOU PAY \$10.00?

For a Thorough, Scientific Course in the Following Branches:

- | | |
|----------------------|-------------|
| WRITING (12 styles) | DESIGNING |
| FLOURISHING | ENGROSSING |
| LETTERING (8 styles) | AUTOMATIC |
| PERSPECTIVE DRAWING | PORTRAITURE |
| FREE HAND DRAWING | METHODS OF |
| WASH DRAWING | TEACHING |

It is my Famous Diploma Course in the new education in Penmanship by Correspondence.

It is based upon Laws of Mental Development—the True Science Method.

All copies fresh from my pen, and equal to the finest producible.

All instructions written for the student to whom they are sent.

It is my regular \$35.00 Course, but \$10.00 sent before March 15th pays for it complete.

It is cheap at \$10.00. Requires from 10 to 20 months to complete.

ADDRESS _____

L. H. HAUSAM, Author, Riverside, Calif.

A Business Speller

A Comprehensive little book on Spelling, 120 pages of words most frequently seen in business correspondence. Divided into lessons of fifty words each. Several lessons of words pronounced alike, but spelled differently. Just the thing for the school room. Sample copy sent post-paid for 25 cents.

Business Letter Writing

One of the neatest and brightest little works on Commercial Correspondence. Unlike anything else published. Write for sample pages. Single copy sent post-paid for 50 cents.

Other books published are "Musselman's Practical Bookkeeping," "High School Bookkeeping," "Commercial Law," "Commercial Arithmetic."

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Perfection
Pens, 25 cents.

D. L. MUSSELMAN
PUBLISHING CO.,
QUINCY, ILLINOIS.



Obituary

Mr. J. C. Y. Cornwall, of Chicago, the veteran card writer and true gentleman, departed this life January 5, 1901, after a lingering illness, at the ripe age of seventy-two years.

Mr. Cornwall graced and dignified for many years the calling of card writing, having made considerable money which he spent in travel and summer vacations, and not in dissipation. About the World's Fair year he moved from New York City to Chicago, and later did policy engraving for a large company in that city.

A year ago the writer ate New Year's dinner with him and his estimable wife and sister, and was deeply impressed with his sincere and unaffected whole-souled, generous hospitality. May he be received in the future life as graciously as he received others in this, is the earnest wish of

C. P. ZANER.

Mr. H. Coleman, of Newark, N. J., the well known business educator and president of Coleman's Business College, died at his home on December 6, 1903, at the age of fifty-five years.

Mr. Coleman taught for many years in Eastman's College, Poughkeepsie, removing to Newark in 1880 and purchasing the Bryant & Stratton Business College, which is conducted successfully, incorporating it some years ago so that it will continue to educate for business and success as heretofore.

Mr. Coleman was a leading member in the M. E. Church, a fine musician, and a member of numerous societies. A widow and three children survive him.



Mr. M. A. Adams, Marietta, O., the proprietor of the above portrait, began existence thirty-one years ago on a farm in Washington County, Ohio. At the age of seventeen he began teaching public school, continuing eight years. In the meantime he attended the Marietta, Ohio, Normal School in 1883, Michael's Business College in 1894, Ohio Normal University, Ada, Ohio, in 1895, and the Zanerian College in 1898.

Mr. Adams is now president of the Marietta Business College, and reports a prosperous school. He writes a good hand, and, as yet, trots in single harness.

F. E. Wood Speaks

GENTLEMEN: There is a touch of gentility about THE BUSINESS EDUCATOR; it looks

right. The esprit de corps which distinguishes a man may also distinguish a publication.

Success is written on page and cover and I congratulate you upon the unique arrangement and plan of the magazine. With best wishes and \$100, I am,

Very truly yours,

F. E. WOOD,
New York City, N. Y.
Pres. Wood's N. Y. School.

Chat Long Word

NEW YORK, Dec. 28, 1903.

MESSRS. ZANER & BLOSER,
COLUMBUS, OHIO.

DEAR SIR: In the January number of THE BUSINESS EDUCATOR an article entitled "Long Words" attracted my attention. On account of my familiarity with the name of the lake in question I wish to call your attention to the fact that it was incorrectly spelled. It is called, for short, by those in its vicinity: "Chaubunagungamaug." Its correct name is:

"Chaubunagungamaugmanchaugaugogogocharogogogagungamaug."

It contains fifty-five letters and sixteen g's, and is an excellent copy for practice upon these letters. I have used it many times in class work. While teaching a class at Webster, Mass., in the late '80's, I became entangled with the g's and took them west to Nebraska where they were joined together and used by the young fellows as a lariat on the plains for a short period. I next took them to Kansas City and the g's mad' the old Missouri gurgle as she passed the town. Milwaukee was next on the map, that city needing a cable to connect the Great Lakes. I loaned it for that purpose; time expiring I brought it to New York, and here they purpose using it in the subway. The long and short of it is that this remarkable word, with its many loops, has looped the loop both east and west. It's great!

The business card of the Joslyn House, Webster, Mass., will verify my statements. Very truly yours,
FRANCIS B. COURTNEY.

"Never mind about our figures; get our books—that's what really cuts the figure."

This paraphrase of a catchy line from a famous Boston printing house expresses exactly what we want the readers of this advertisement to demonstrate for themselves. A close examination of our books, or, better, the use of them for a term, is the surest avenue to a place on our sales book, and that is where we want you. That is why we are paying for this space every month. We do not consider it necessary to pretend that we are in the publishing business as a philanthropy or to

"sing to one sweet harp in divers tones"

that our books are educational in method, that they are written in good English, that they are prepared by authors who were specialists, and so on *ad nauseam*. It is not necessary for us to resort to any such cant as this, for our customers are intelligent enough to know whether our publications are worthily prepared, and they are not going to continue to purchase them in tens of thousands unless they are all that is implied in the word "educational."

Just before the preparation of this advertisement, we had an order from A. P. Armstrong the famous pioneer commercial school manager of Portland, Oregon, for 450 books, and in the same mail an order from Calcutta, India, for 150. We are shipping books literally from

"Greenland's icy mountains to India's coral strand,"

for we have several customers in Alaska. South Africa is represented on our books, and the Philippines dutifully fall into line. You ought to see

"ANOTHER YARD OF ORDERS."

It demonstrates that our constituency represents the *cramo de la cramo* of the profession. Tens of thousands of our commercial text-books were shipped during the past few months to every class of schools in this country that teach the commercial subjects. We send our catalogue and circulars on request. We shall be glad to hear from you.

THE PRACTICAL TEXT BOOK COMPANY

479 EUCLID AVENUE, CLEVELAND, OHIO.



OFF HAND CAPITALS BY MR. L. M. KELCHNER, DIXON COLLEGE OF PEN ART, DIXON, ILL.

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It reflects credit on the school if KINSLEY STUDIO embossed stationery is used. We engrave steel die, stamp the paper, put it up in handsome special boxes, 24 sheets, 24 envelopes, and sell it in 100 box lots at 25 cents a box and upward. College stationers and school principals should send for samples.

Practice Paper

- 10 lb.** 70c. half ream, 480 sheets : \$1.30 ream, 960 sheets : \$1.20 ream in 5 ream lots,
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Artist Penman's Paper

- 10 lb.** \$1.25 half ream, 480 sheets : \$2.00 ream, 960 sheets : \$1.80 ream in 5 ream lots.
- 12 lb.** \$1.50 half ream, 480 sheets : \$2.25 ream, 960 sheets : \$2.15 ream in 5 ream lots.

These papers are furnished unruled, ruled and wide ruled. Envelopes to match. Send for samples.

THE KINSLEY STUDIO
 220 Broadway, New York

KINSLEY COMMERCIAL TEACHERS' BUREAU AND SCHOOL EXCHANGE

Commercial and Shorthand Teachers a specialty. We place teachers of the better class in positions with schools of the better class. We charge teachers \$2.00 registration fee to partly pay for postage and clerical work, and incidentally to discourage "shopping." We also negotiate the sale of school property.

A wide acquaintance, and a knowledge of the needs of schools in various localities are placed at the disposal of school principals free.

WM. J. KINSLEY, Manager
 220 Broadway, New York

CENTRAL TEACHERS' AGENCY RUGGERY BUILDING

Columbus, Ohio

ADAMS & ROGERS
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A large direct patronage from the leading Commercial Colleges renders our service invaluable to every progressive commercial teacher. Now is the time to enroll. Our new REFERENCE BOOK will interest you. Sent free on application.

FINEST SUPPLIES FOR PENMEN AND ARTISTS

CARDS, INK, PAPER, ETC.

On goods listed below we pay postage on those that go by mail and purchaser pays carriage charges on those that go by express or freight. Of course the cheapest way is to order in fair sized quantities and have them go by freight.

- Blank Cards**—White bristol with finest surface for fine penmanship.
 - 100 by mail postpaid 28c
 - 500 by express 75c
 - 1000 by express \$1.35

- Black Cards**—Best made for white ink.
 - 100 by mail postpaid 28c
 - 500 by express 75c
 - 1000 by express \$1.35

- White Cardboard**—Wedding Bristol for fine pen work. Sheets are 22x28.
 - 6 sheets by express \$.50
 - 12 sheets by express 1.00
 - 2 sheets by mail postpaid50

- White Cardboard**—With hard finish, much like ledger paper. Sheets are 20½ x 23.
 - 6 sheets by express \$.40
 - 12 sheets by express70
 - 3 sheets by mail, postpaid50

- Black Cardboard**—Finest for white ink. Sheets are 22x28.
 - 6 sheets by express \$.50
 - 12 sheets by express75
 - 2 sheets by mail, postpaid50

- Wedding Paper**—Finest for penmanship or drawing. Sheets are 21 x 33.
 - 6 sheets by express \$.50
 - 12 sheets by express70
 - 3 sheets by mail, postpaid50

- Zanerian Pen, Pencil, and Painting Pad, and Portfolio**, for sketching, drawing, and water color painting. Contains 40 sheets for..... 40c
 By mail 20 cents extra 60c

- Zanerian India Ink**—A fine drawing ink and best for preparing script and drawings for photo-engraving.
 - 1 bottle by mail, postpaid \$.30
 - 1 dozen bottles by express 2.00

- Arnold's Japan Ink**—
 - Nearly ½ pint bottle by mail, post-paid 40c
 - 1 pint by express 45c
 - 1 quart by express 75c

- White Ink**—Very fine.
 - 1 bottle by mail, postpaid \$.25
 - 12 bottles by express 1.85

- Writing Paper**—Finest 12 lb. paper made, 960 sheets per ream, ruling wide and faint. 1 ream by express \$2.25

- Writing Paper**—Same quality as above mentioned but 10 lb. per ream. 1 ream by express \$2.00

- Practice Paper**—Best for the money to be had. 1 ream by express \$1.60

- Envelopes**—100 fine blue by mail, post-paid 40c
 " 100 fine white by mail, post-paid 40c
 " 1000 either kind by express \$1.50

Address, ZANER & BLOSER, Columbus, Ohio

A Stupendous Bluff

We believe the limit in strenuous business methods has been reached in the plan which we are informed is being followed by a certain publishing concern of going into a town and threatening to establish a rival business college unless the one approached immediately adopts their system of bookkeeping.

This is a downright educational "hold-up". That sort of bluff should be called every time.

[One of our customers reports that when this proposition was presented him he told the strenuous agent to crack ahead. Needless to say he left town on the next train.]

The **SADLER-ROWE COMPANY**

does not do business that way. Their books are sold on merit only. We do not even pay **Commissions to Teachers** to influence them in securing the adoption of our books. We say to all, if our books are not the best books educationally, pedagogically and practically, do not use them. If they are the best we feel that we are entitled to their use without paying for it. We do business on the square.

This advertisement is notification to our friends of our protest against all business methods that are not absolutely straight-forward, honorable and legitimate.

We Have Good Books to Sell

Earnest's English Correspondence (a large new edition of which is just from the press) is a book worthy of the careful consideration of every commercial and shorthand teacher who desires to supply his students with a brief, solid, attractive course which will straighten out their defects in the use of business English.

Where is the teacher who does not want to secure the best results in English? One of the best helps in print is Earnest's English Correspondence.

Our language is difficult in the spelling. Some teachers think spelling ought to be taught as a parrot is taught to speak. We think differently.

The New Method Speller in the hands of an intelligent teacher who appreciates the construction of our language will produce wonderful results. It is especially valuable in shorthand classes, as it shows the stem word and all its prefixes and suffixes in one group.

Both the above books are supplied at very low cost. Neither is profitable to publish but they are invaluable in the school room.

Our business is with teachers and schools, not with private individuals. Detailed information will be sent to the former upon application, but not to the latter.

SADLER-ROWE CO.

BALTIMORE, MD.

THE BUSINESS EDUCATOR

VOLUME IX

NUMBER VII

MARCH

10¢ A COPY

\$1.00 A YEAR



ZANER & BLOSER, PUBLS.,
COLUMBUS, OHIO

BLISS SYSTEM OF ACTUAL BUSINESS

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ARE PERFORMED
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Spencer's Commercial Law	1904	Nelson's Commercial Arithmetic
COMMERCIAL		
Taylor's Natural Method of Shorthand	T X T S	Gilbert's Modern Business Bookkeeping
THE BOBBS-MERRILL COMPANY, PUBLISHERS, INDIANAPOLIS, U. S. A.		

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HERE'S THE WAY THE LETTERS COME

"We shall desire to employ a teacher of Bookkeeping and Penmanship this spring. Can you put us in communication with a good man?"—(Good Western school.)

"Can you put us in correspondence with a first-class commercial teacher, one especially good in Arithmetic and the English branches? We are willing to pay from \$900 to \$1500 (depending on ability) for a man who can handle these subjects in a first-class manner."—(A large Eastern school.)

"Do you know where I can secure the services of an A1 teacher of all the commercial branches who can also teach all branches of pen and brush art work? I want just this kind of man and am willing to pay from \$1000 to \$1500 for him."—(One of the best Pacific Coast schools.)

"If you have any top-notch Pitmanic shorthand men, please communicate their names to me confidentially. I shall make no change unless I can do much better than I am doing, and I shall not place this matter in the hands of any other agency, nor do I want you to mention it to any other agency. I shall be glad to hear from you at any time between now and June 30th. Salary, \$1200."—(A fine New England school.)

"You are quite right in thinking that we are giving some thought to filling the post on in the high school as Head of the Commercial Department. Submit to me personal and professional data in regard to the two best men on your list. We shall pay \$1700."—(One of the best high schools in the East.)

"I am hoping that _____ will have an additional teacher for the commercial department. If you have any desirable man to recommend, I shall be glad to know about him. Please do not advertise the fact that we are looking for a teacher, but let me know about two or three who are most desirable for the position. We shall probably be unable to pay more than \$1000 in the beginning."—(One of the foremost high schools in this country.)

These are just straws to show you how the wind blows. The especial qualifications of the manager of this Agency to perform the special service required of such an institution are well and favorably known through the country, and our mail is heavy with correspondence in regard to both immediate and future engagements. You would better apply early, whether for a teacher or for a position. Get the pick. No charge to schools. No enrollment fees. Only the usual commission for accepted positions. We are arranging, also, for the exchange of school property. Local and long-distance telephone connection.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY.

A specialty by a specialist.
P. E. GAYLORD, Manager. Prospect Hill, Beverly, Mass.

A BUSINESS SPELLER

A comprehensive little book on Spelling, 120 pages of words most frequently seen in business correspondence. Divided into lessons of fifty words each. Several lessons of words pronounced alike, but spelled differently. Just the thing for the school room. Sample copy sent postpaid for 25 cents : : : : : : : :

Business Letter Writing

One of the neatest and brightest little works on Commercial Correspondence. Unlike anything else published. Write for sample pages. Single copy sent postpaid for fifty cents : : : : : : : :

Other books published are "Musselman's Practical Bookkeeping," "High School Bookkeeping," "Commercial Law," "Commercial Arithmetic."

Try a Box of Musselman's Perfection Pens, 25 Cents.

D. L. MUSSELMAN PUBLISHING CO.
QUINCY, ILLINOIS.

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3. Special emphasis is placed from the very start on good penmanship, and on accuracy, neatness and order.
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5. Frequent tests are given throughout the course, both by Test Ledgers and by the Civil Service Method of Examination.
6. The incoming vouchers are fac-similes of model business papers, and are the handsomest that have ever been published for school purposes.
7. The vouchers come to the pupil in instalments, so that he cannot go over the work faster than he should, nor fail to do any part of it without the teacher being aware of the fact.
8. The style of penmanship in the vouchers is uniform with that in the text-book.
9. The special branches of business treated in the advanced part of the Complete Course are of the most representative character, and illustrate modern and approved methods of account keeping.
10. The work is published in three forms, viz.: Introductory Course, Advanced Course, and Complete Course.

OTHER POPULAR COMMERCIAL TEXT-BOOKS

- Bolles' Money, Banking and Finance
- Platt's Pitmanic Shorthand Instructor
- Modern Illustrative Banking
- Mills' Modern Business Penmanship
- Office Routine and Bookkeeping
- New Introductory Bookkeeping
- Commercial Arithmetic
- New Commercial Law
- New Practical Grammar and Correspondence
- Seventy Lessons in Spelling
- Mental Commercial Arithmetic
- Civil Government of the United States
- Pen-Written Copies (Reproduced)
- Robinson's New Higher Arithmetic
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- McCleary's Studies in Civics
- Overton's Advanced Physiology
- Southwick's Steps to Oratory
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- Maxwell and Smith's Writing in English
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- Edgren & Fossler's German Grammar
- Kulmer's Commercial German
- Garner's Spanish Grammar

AMERICAN BOOK COMPANY, Publishers.

New York, Cincinnati, Chicago, Boston, Atlanta, Dallas, San Francisco.

Give us, and Publishers will thank you for mentioning The Business Educator.

SOME WORDS ABOUT "WORDS"

A few months ago we published a new commercial Speller entitled "Words, Their Spelling, Pronunciation, Definition and Application." Although we have made but one or two announcements in regard to this book it has met with phenomenal success. To tell the truth, we did not advertise it very much at first for the reason that soon after its appearance we were bombarded with inquiries for exchange prices on almost every known commercial Speller, and as our stock room is filled with books taken in exchange we prefer to wait until the schools have disposed of most of their Spellers.

Now that the season is nearly over and school men are beginning to look ahead to next season, we desire to call attention once more to this remarkable little book. As an introduction we print some pithy paragraphs from letters received regarding it:

WILL USE ABOUT ONE THOUSAND EACH YEAR.

"The four hundred copies of your new commercial Speller have been received and placed in the hands of our students. We have been using this Speller now a sufficient length of time to offer you our hearty endorsement of the book. The teachers and students agree that it is a first-class text book. You may rely upon it that we will be regular customers hereafter to the extent of about one thousand each year."

H. B. BOYLES,
Boyles' College, Omaha, Neb.

BRIEF AND TO THE POINT.

"Please express to us two hundred copies of 'Words.'"
GEORGE SOULE AND SONS,
Soule Commercial College, New Orleans, La.

THE PLAN FOR WEEKLY REVIEWS APPEALS TO HIM.

"Your work on spelling is the best book of its kind we have ever examined. The arrangement for weekly reviews appeals to us especially as that is in accordance with the method we have followed for a long time. There are many other advantages which a careful review will immediately discover."

FREEMAN P. TAYLOR,
The Taylor School, Philadelphia, Pa.

"A RATIONAL AND SCIENTIFIC SPELLER."

"It comes the nearest to being what you might call a rational speller or scientific speller, of any I have yet seen. English spelling is certainly an inconsistent thing, even at best, but there are some underlying rules and it seems to me that the proper way to do is to classify words in the beginning according to those rules as you have done."

MISS HORTENSE L. ALLEN,
Brown's Business College, Decatur, Ill.

ADOPTED FOR THE WHOLE SCHOOL.

"We are so well pleased with the examination copy of 'Words' that we have decided to adopt it, not merely for the commercial department, but for the whole school."

J. E. BOYD,
LaBette County High School, Altamont, Kas.

HAS THE RIGHT KEY NOTE.

"I have been looking over your spelling book since receiving it and it strikes me as one of the best books I have ever examined. It is especially valuable for shorthand students. I have always felt that there should be more dictation exercises in spelling books.

"In my own case, I remember that we had a great many dictation exercises. I also like the list of words, as they are words that are in everyday use. I think you have struck the right key note in this work."

M. H. DAVIS,
Davis Business College, Toledo, O.

"SIMPLY SPLENDID."

"I think the arrangement of words in the columns giving a correct first impression, the diacritical marks, divisions of the syllables and the use of the words in the sentences is simply splendid."

G. M. LYONS,
Kirksville Business College, Kirksville, Mo'

WILL BROADEN THE STUDENT'S MENTAL HORIZON.

"The plan of the work and the scholarship shown in the selection of the words, in the careful marking and in the apt definition of the words appeals to me very strongly. Also the sentences, in which the words are used correctly, are of a high order and will undoubtedly prove very helpful in broadening the student's mental horizon."

G. M. MARTIN,
Brown's Business College, Peoria, Ill.

It will be seen from these letters that "WORDS" differs widely from the old-style commercial Spellers and that there are many different features in it that appeal to practical teachers. Why not send for a sample copy—which will be sent on receipt of fifteen cents—even if you do not use it in your class-room, you will get a great deal of valuable information which will assist you in your work.

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257 WASHINGTON ST., CHICAGO.

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A Scientific Method of Mastering the Keyboard
by the Sense of Touch
By CHARLES E. SMITH

WHAT THEY SAY

Please extend our previous order for five hundred copies of "A Practical Course in Touch Typewriting" to one thousand copies. — *Frederick E. Wood, Wood's School of Business and Shorthand, New York.*

The unique arrangement enables a teacher to handle about twice the number of pupils, and with far more satisfactory results. We have ordered 650 copies for our school. — *A. M. Kennedy, Central Business College, Limited, Toronto.*

It is about the best work I have ever seen. We shall adopt it in our college. — *E. J. Forner, State Normal and Industrial College, Greensboro, N. C.*

I consider the work is more logically arranged and superior to any other treatise published on touch typewriting. Just the thing for high schools. — *G. H. Nelson, New Brunswick (N. J.) High School.*

Sample Copy to teachers, prepaid, on receipt of 37 cents.

LEFT HAND RIGHT HAND



It is a habit with publishers when putting something new on the market in the way of a textbook to claim it to be the best. "A Practical Course in Touch Typewriting" certainly merits this distinction. The unique arrangement of the course makes it easy for the student to acquire the ability to write by touch. It has not the fault of containing too little to permit of the art being thoroughly mastered or of the lessons being so long and uninteresting as to tire the student. The happy medium has been struck, and the composition of the lessons is such as to hold the interest of the student from start to finish, making possible a maximum of results in a minimum of time. I believe those who compare the results produced by the "Practical Course" with those of other systems, will admit that there is a superior something about the former that easily places it ahead of anything at present on the market. — *R. A. Kells, Principal Kells' Shorthand School, New York.*



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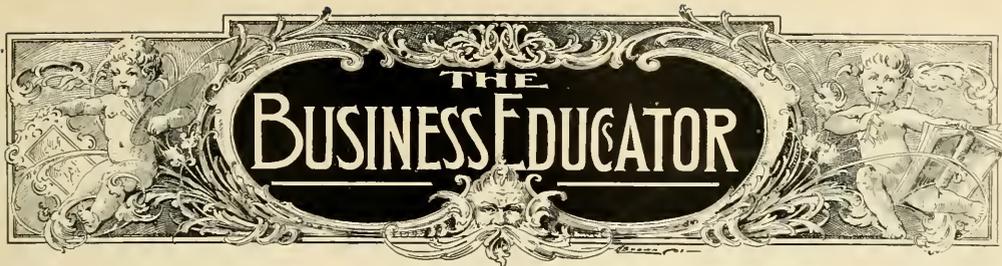
ISAAC PITMAN'S SHORTHAND INSTRUCTOR.—Revised Twentieth Century edition. Used in the New York High School of Commerce, Brooklyn Commercial High School, and Girls' Technical High School, etc. This work is a new presentation of the system based on the accumulated experience of the past sixty years, and includes many valuable improvements which appear for the first time. Cloth, gilt, 276 pages. \$1.50

TWENTIETH CENTURY DICTATION BOOK AND LEGAL FORMS.—Third Edition. A collection of genuine business letters, in ordinary type, covering *full* lines of business; Legal Forms, and a judicious selection of practice-matter. Chapters on Spelling, Punctuation, Capitalization, etc. Progressive schools everywhere are adopting this work. 272 pages, boards and cloth back, 75c.; cloth, \$1.00

ISAAC PITMAN'S SHORTHAND DICTIONARY.—Shorthand Outlines of over 61,000 words with Type Key. Also a complete list of Grammatical and Contracted Words. 20th Century (Eighth) Edition. 312 pages, cloth, gilt — \$1.50

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ISAAC PITMAN & SONS, Publishers,
31 Union Square West, **NEW YORK.**



DEVOTED TO THE INTERESTS OF BUSINESS EDUCATION AND PENMANSHIP.

Vol. IX. No. 7.

COLUMBUS, O., MARCH, 1904.

ONE DOLLAR A YEAR
TEN CENTS A COPY

THE BUSINESS EDUCATOR.

Entered at Columbus, Ohio, Post Office as Second Class Matter.

Published Monthly (Except July and August), by ZANER & BLOSER, 115 North High St., Columbus, O., at \$1.00 a Year. Foreign Subscriptions, 30c. extra.

C. P. ZANER, Columbus, O., - - - Editor
L. E. GAYLORD, Beverly, Mass., - - - Associate Editor
E. W. BLOSER, Columbus, O., - - - Business Manager

Address all communications to Zaner & Bloser, Columbus, O., except those relating to the departments, which should be sent to Mr. Gaylord.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many papers each issue through negligence on the part of subscribers.

Back Numbers cannot, as a rule, be supplied. Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

THE BUSINESS EDUCATOR is devoted to the progressive, and practical interests of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct, both pupil and teacher, and to further the interests of those engaged in the work, in private, as well as in public, institutions of business education. Your co-operation will strengthen us in our endeavor and thus help you and the cause we love and believe in. Good penmanship, aside from a good character, being the best passport to a good position, is given the space and attention it deserves.

Rates to Agents and Club Raisers sent upon application. Be sure to write for them, whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

Considering the fact that we issue no incomplete or cheap editions; that our journal is high-grade in every particular; that progressive, practical lessons in penmanship are a distinctive feature of the magazine; that departments of interest and helpfulness to students and teachers in subjects relating to Business Education are found only in the BUSINESS EDUCATOR, you will readily see that the BUSINESS EDUCATOR is not only the best but the cheapest, when quality, character, and quantity are considered.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class, is purchased and read by the most intelligent and progressive among those interested in business education and penmanship, in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers, and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, house students, etc. It is prescribed as its no other journal, because of its beauty, practicality, timeliness and progressiveness. Our subscription list is rapidly increasing, though our advertising rates, for the present, are not nearly so high as those of other journals not nearly so widely read among school officials. If you want to get in on the ground floor, apply for rates early. No similar journal ever increased in substantial advertising patronage so rapidly as THE BUSINESS EDUCATOR.

Something to Look Forward to.

Francis B. Courtney, the skilled pen athlete of New York City, is something more than a pen technician. He is a thinker and an absorber of what others have thought and expressed. We have such evidence of his ability in the form of upwards of two dozen paragraphs literally leaden with thought for young people starting out in life.

"The man who rescues a great thought from obscurity and pushes it into public notice, when it is most NEEDED, often benefits humanity more than he who originated it: So much for ENERGY!"
Uncle Ben.

We can say truthfully that Courtney is such a man. After you have seen the little sermonettes and noted Mr. Zaner's comments thereon, you'll say, too, "So much for Energy," and Courtney.

You'll find one or more in this number.

Besides these condensed chunks of wisdom, we have on hand as many skillful superscriptions from the same fertile soil.

Mr. F. W. Camblyn,

Kansas City, Mo., the penman whose graceful, dashy, artistic writing is known all over this widening land of ours, is preparing a series of lessons in ornamental penmanship for the readers of THE BUSINESS EDUCATOR. Young penmanship aspirants will do well to get ready for the feast of curves and flourishes which will be so invitingly displayed.

Mr. W. H. Currier,

Penman in the big Rider-Moore and Stuart School of Business, Trenton, N. J., is now at work on a series of lessons in practical, up-to-date business writing, which, for solid worth and enthusiasm, are sure to be eye-openers and winners. Mr. Currier is enthusiastic, skillful, aggressive, and intensely practical; therefore, lookout!

Miss Nina P. Hudson,

Whose lessons in business writing have been so widely admired and commented upon, is now preparing supplementary work in the form of

business papers to continue indefinitely. The same will be begun after the present lessons have all been given. Miss Hudson stands in the front ranks of practical penwomen, if she does not stand alone, and is a shining example in our profession to the adage that "what man has done woman can do, also!"

The Demand

For our February number was so unusual that before we were aware of it the entire edition was exhausted. Therefore all subscriptions will have to begin with this or following numbers.

Of Interest to Advertisers.

A liberal advertiser in THE BUSINESS EDUCATOR writes under date of November 31st as follows:

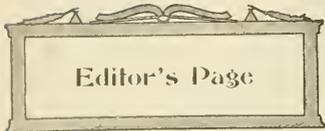
"From previous advertising I received more replies from your subscribers and readers than from the other two similar journals combined. I am convinced that for me it pays much better to use your medium, in spite of claims made by the others. I placed the same amount and kind of advertising in all."

In this, as in other matters, it has not been our policy to make the strongest claims. We prefer that our patrons be agreeably surprised. We are all well aware that whatever may be said, judicious advertisers soon find out which medium is best; and judging from our unprecedentedly large patronage, time considered, we have no reason to complain.

An Error.

In our report of the Cincinnati Convention, on page 11 the portrait of Archibald Cobb appears over the name of Court F. Wood. Our office assistant got the labels mixed on the cuts, and ye editor's eyes must have gotten crossed from the effects of taking brother Bartlett's Cincinnati examination. The latter we presume is sufficient excuse, and we shall, therefore, offer no further apology, as there is no other, no matter how serious, that would be so cordially and generally accepted as "pat to the purpose."

B. E. stands for Business Educator and Better Education.



Editor's Page

**Health,
Chen
Dexterity**

Psychologists and physiologists are learning that there are certain periods during which bodily as well as brain functions develop rapidly and attain nearly their fullest growth. Instruction should be varied to correspond with these different stages of development. They tell us that the years from six to ten should be given to those things which develop bodily health and mental cheer; that games and studies should be pleasing, and free from worry and fatigue.

We are also told that the period from ten to fourteen years should be devoted to those arts which are skillful, and to those studies demanding quick and definite results, as well as sound and sensible reasoning. Games should be skillful and exercises dexterous. Writing being a skillful, dexterous art should be taught most vigorously at this time. The age is right for correct training, and more writing is demanded in other studies, hence the time and need of correct training. Necessity and nature both seem to be in harmony at this period, and both demand skill, therefore let writing be skillfully taught, so that it may be skillfully and hence practically written.

From every point that we may view this subject (except from tradition) it would seem that there is no real reason why very young children should be taught to write, and why writing should not be taught correctly in the grammar grades.

When parents overcome the idea of making prodigies of their children, educators will then cease to invent schemes for premature mental development of immature children. Then, and not until then, may we expect sensible instruction in writing, and in many other things.

As soon as parents and teachers see that writing is not only not necessary to the education of children, but absolutely injurious, the greatest stumbling block to good writing can and will be removed. People in general, as well as teachers, and even penmen, have not stopped to consider carefully just how difficult and taxing writing is, particularly with children.

It is this extreme difficulty of execution which causes children to use the fingers instead of the arm in making the characters. It is also this technical exactness which causes children to draw rather than to write the letters. It is this same inability to perform with freedom which causes the children to grasp and grip the holder so tightly.

So great is the skill demanded in the production of ordinary script characters, that breathing is suppressed, even in adults. The execution of professional penmanship

suppresses breathing almost entirely while the pen is on the paper.

Imagine the injury this must cause upon the part of a growing, breathing, active, perhaps nervous child! It is high time we are learning of these evils. Their abandonment can not occur too soon.

The requirement that writing be taught in the early years of school life has done more, perhaps, than all other causes combined, to make thousands of little tots take to spectacles. How uneducational a thing it must be to thus impair sight which, of all the senses, is the most valuable and precious. How monstrous is this child writing!

It is not *slanting* writing but *writing* at all that has caused the eye to become prematurely old and permanently injured. And whatever injures the eye injures the child, and blights its fullest development.

Finger movement and gripping are the two evils most difficult to overcome, and they are the unmistakable and unavoidable fruits of the teaching of writing to children before they are old enough to learn properly.

The child at the age of six years is an immature creature. It is able to perform scarcely any of the arts which adults practice with comparative ease. It has been wisely said "the child is the most helpless of animals."

Writing being the most technical art that all are expected to acquire and perform, is certainly not suited to childhood. The art, when introduced to persons under ten years of age, is nothing if not premature. When immaturity and prematurity meet you may expect something to happen. In the case of childhood and writing, they both get the worst of the bargain. The child butchers the writing, and, worst of all, the writing permanently deforms the child. Yes, *deforms* is the right word. It is not a bit too strong.

But you still ask, "What further proof have you that writing, at the age of six, is premature and consequently injurious?" Be patient. We have proofs "a plenty."

Physiology teaches us that the shoulder muscles develop before the muscles of the upper arm, and those of the forearm before those of the hand. Children are prepared to write with the arm muscles at least a year and a half before the finger muscles are equally developed. And yet children use the fingers before they do the arm. Why? Because the writing that is required is too small for them to produce with the larger, stronger muscles. They resort to the immature finger movement and thereby suffer permanent harm.

If children were allowed to write large enough so that they could and would voluntarily use the arm instead of the fingers, much less, perhaps but little, harm would ensue, as but little of such large writing is allowed. It, however, is the first step in the direction of no writing on the part of young children, and should be encouraged by all who have at heart the best interests of

the child and of the profession of penmanship.

Premature writing by immature children bring about results more harmful and lasting than has been imagined. The evil will cease as soon as the facts can be presented and the conscience quickened. Will not you, dear reader, help along the good cause of child emancipation by denouncing the evils herein spoken of? Arm yourself with the facts and present them at institutes, meetings of professional associations, through the press, by personal contact with superintendents, parents, and school boards.

About Testimonials.

The June BUSINESS EDUCATOR contained eight extra pages, which were added to allow space for our announcements for the present year. In these extra pages we also published no small number of testimonials composed of the strongest words of commendation ever written in favor of a journal of this class.

These testimonials were evidently too warm for the editors of the *Western Penman* to stand with comfort, for they immediately attempted to pour cold water on them by occupying a whole column of their regular space denouncing the habit of publishing testimonials as childish, stating that since they had outgrown their swaddling clothes they had found it unnecessary to employ such juvenile methods.

From this we could only infer that no more testimonials in favor of the *Western Penman* would appear in that journal, notwithstanding the fact that in the past testimonials appeared in almost every number.

Now, that they are again publishing testimonials, no doubt all of the best they receive, are we to conclude that they have gone back to swaddling clothes? or have they reached that condition of childishness due to declining years of old age? Was the column article really sincere? or would the writers of it have been pleased to publish such testimonials as appeared in THE BUSINESS EDUCATOR had they received them?

The publishers of such magazines as *The Century*, and *The World's Work*, do not hesitate to publish testimonials in favor of their periodicals. Are they still in their swaddling clothes? or are they not aware that they so flagrantly violate a new code for magazine publishers which has been drawn up by the editors of the *Western Penman*.

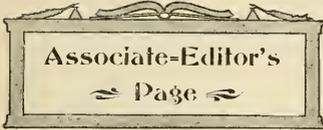
How the mighty have fallen!

Lessons

In engraving, lettering, flourishing, etc., etc., are in process of preparation the like of which has perhaps never been known.

"The best possible" is our motto.

See that your subscription is paid in advance and see that you encourage your neighbor to do likewise.



Schoolroom Dissipation

English

Educational waste has been a favorite theme since President Butler of Columbia dwelt on it in his address at Minneapolis, before the N. E. A., in 1902. No class of instructors more readily wax eloquent over pedagogical delinquencies than do commercial teachers, particularly when they refer to the alleged shortcomings of their brethren in the public schools. That there is much reason for criticism of both methods and results in the work of the public schools we are ready to admit. Instances of indifferent, purposeless, ignorant teaching (!) are too numerous to mention in detail, but the work in English, in its various aspects, probably more than that of any other subject, is brought prominently before the attention of commercial teachers.

Everybody knows that, in these days of teaching reading by the word or sentence method, spelling is almost a lost art; and there are but few who do not realize that the average high school graduate knows but little about capitalization, punctuation, paragraphing, or the logical expression of such thought as he may happen to have, to say nothing about having acquired a vocabulary large enough to meet the demands of an up-to-date business office. But this is not so strange when one looks a little farther and sees the kind of teaching that is done.

In New England, it is a kind of unwritten law that high school teachers must be college graduates. Probably ninety per cent. of the high school teachers throughout the country are women. This is especially true of the teachers of English. Wellesley, Smith, Radcliffe, and Vassar, yearly graduate large classes of young women who immediately seek high school positions at almost any salary. We can name a good many who are today receiving not more than \$45.00 a month. These young persons have had nothing to do with spelling or English grammar, as subjects of study. Those subjects, the college authorities hold, belong to the work of the preparatory school; the high school; and the high school teachers say spelling and grammar should be finished in the grammar school. Therefore these teachers of English come to the English departments of the high schools with no more systematic knowledge of English grammar than they had when they left the grammar school, and no more knowl-

edge of the best method of teaching the subject than they were able to absorb from their seventh and eighth grade instructors. We know of a teacher who began teaching a high school class in English grammar last fall, who said she knew Latin grammar, but she had never studied English grammar, and she "plugged" to keep ahead of her class. We recently heard of another, a college graduate and head of a large English department, whose practical knowledge of English was so deficient that her imperfect editing of the manuscript for the high school paper cost the staff, for compositor's corrections, twenty per cent. of the regular printing bill.

These teachers enthusiastically—*emotionally*, in fact, describe the effect of the usual course in cultivating a taste for good reading, and they almost weep in sorrow over the hard lot of the commercial pupil whose schedule may cause him in the last year of his course, to drop out of the entertaining reading of *Evangeline*, *The Lady of the Lake*, *Sir Roger De Coverley Papers*, *The Merchant of Venice*, *Macbeth*, *King Lear*, etc., in order that he may specialize on such gross and sordid things as spelling, capitalizing, punctuating, paragraphing, and the careful study of words.

We give place to no one in our high regard for the delights that may be derived from the companionship of books—it is where our spare money (and not a little that is not "spare") finds its way; but thoughtful and observant people everywhere know that the scrappy high school course does not make lovers of the best in literature. There must be something behind the high school influence to insure the subtle sympathy that leads a man to love the best books as his closest companions, and, given that something, it is mere educational waste, schoolroom dissipation, to spend the greater part of a four-year course in a form of activity that is to be related almost solely to the *leisure* hours of after life.

Why should not spelling, and the other mechanical features of English composition, be taught in the high school, and why should not proof-reading and the preparation of simple advertisements be made a part of the applied work? Why should managers of commercial schools, like modest ostriches, stick their heads into the sand of "Oh, they have been in the high school, and so they do not need English," and then think they have concealed the weakest spot in all private commercial school work? Why do they not withdraw their crania from the sand, open their eyes, admit what President Lyons so forcefully and truthfully said in his Cincinnati address, and then go courageously to work to solve the problem, as they have solved the other problems that have been presented to them?

Business Practice

If commercial teachers have some excuse for blaming the public school teachers who have not taught elementary English successfully, what excuse will they give for not doing this needed work themselves? What shall be said then, if they not only fail to make up for the deficiencies of the public schools in subjects which those schools may rightly be expected to teach well, but also fail in the special subjects for which they themselves must be responsible?

Inter-communication and other forms of Business Practice are invaluable, if business usages and forms are followed, and if close supervision is exercised and a tight rein held over the students to keep them from making mere "horse play" of the routine of business transactions. As we write, there lie on our desk thirty or forty communications from students of a large Western commercial school, directed to the office firms in our own school, ordering goods, making sales, sending consignments, etc.

There are bills of lading unsigned and undated; beams and flour and butter and eggs at the same freight rate, notwithstanding a fixed classification which requires widely different rates; consignment invoices without instructions as to the disposition of the proceeds; invoices accompanied by way-bills instead of bills of lading; letters with unendorsed checks; C. O. D. shipments without draft or bill of lading sent to the bank or otherwise, the goods being consigned to the purchaser in the usual way; some letters in envelopes and some not so enclosed; freight weights and charges incorrect, and writing, spelling, and language incredibly bad. Here are two samples, the first on the face of an invoice of consignment, the second from a letter:

"Please sell on com Place Proceeds to my or subject to st Dft."

"Enclose Sight Draft on for about \$ and Charge Bal to My a/c & Oblige"

In the first place, these students need some preliminary training in the simplest matters of English composition before taking up Business Practice; in the second place, they should be in the hands of a teacher who knows better than to permit Business Practice work to go out without his having inspected and approved it. There is not a sign on any of this work of the teacher's having seen it at all. The principle in this school seems to be: "Learn to do by doing." We believe that this is educational waste, schoolroom dissipation, and we do not know of any subject that so easily lends itself to this form of dissipation as does unrestrained, unsupervised, so-called Business Practice.

The Penman's Key to Success is found in the B. E.

DEPARTMENT OF COMMERCIAL ENGLISH

By E. E. GAYLOR D, Beverly, Mass.

Foreign Excursion.

As one of the diversions, though practical in purpose, in which we occasionally indulge our pupils, we present this month a lesson on foreign expressions that commercial students will often meet. Many of these words and phrases must be a part of the vocabulary of every ambitious stenographer. We dictate twenty-five of these expressions for a lesson, allowing the pupil one week in which to prepare himself on the spelling and meaning; then once a week we have a lesson of this kind, until we have covered the list that has been compiled. Pupils are expected to give, not only the meaning, but also a sentence in which the word or phrase is correctly used. The exercise is stimulating to those who are in the least ambitious to excel in the exact use of words and in grasping the meaning of all that they meet in their general reading.

We suggest that students be asked to bring to the class examples of the use of these expressions, and that they be required to compose sentences illustrative of the correct use of these words and phrases.

The first column contains the expression as it is commonly printed; the second, the pronunciation as well as it can be indicated phonetically; the third, the meaning. Illustrative sentences follow. The Century Dictionary is our authority.

a la francaise	ah lah frahn-sās'	After the French manner.
ad nauseam	ad naw' sē-am	Literally, to sickness; to the disgust that arises from wearisome repetition, or from satiety.
ad astra	ad as' tra	To the stars; loftily; with aspiration.
ad infinitum	ad in-fi-nī' tum	To infinity; endlessly.
ad interim	ad in' ter-im	In the meantime; for the present. Abbreviated, ad int.
ad libitum	ad lib' i-tūm	At pleasure; to the extent of one's wishes. Abbreviated, ad lib.
al fresco	ahl frēs' co	In the open air; out of doors.
alias	ā li-as	Otherwise; used chiefly in judicial proceedings to connect names assumed by one who attempts to conceal his true name.
alibi	al' i-bi	The fact or state of having been elsewhere when an offense was committed, or at a specified time. Used chiefly in law.
alma mater	al' mah mā' ter	Applied by students to the school wherein they were trained.
alter ego	al ter' ē go	Another self; a double; a counterpart.
amende honorable	ah-mend' ou' er-abl	Any open apology and reparation to an injured person for improper language or treatment.
ante bellum	an' tē bel' ūm	Before the war.
a priori	ā pri-ō' ri	Applied to reasoning which proceeds from cause to effect; having to do with first principles.
apropos	āp-ro-po'	Used as an adjective, or an adverb, in the general sense of "appropriately," "opportune," or "with reference." In the latter sense, followed by "of," as, Apropos of your remark, I saw that, too.
arcanaum	ar-kā' num	A secret; a mystery. Generally used in the plural, <i>arcana</i> .
auto da fe } anto de fe }	aw' to dah fā	The judicial procedure during the time of the Spanish Inquisition, but commonly accepted as meaning the infliction of capital or corporal punishment, especially burning to death.
beau-ideal	bō-l-dē' al	A mental model of excellence; perfection.
bete noire	bēt nōw'r	A person or thing regarded with especial dislike; a bugbear.
blase	blah-zā'	Exhausted by the enjoyment of sensuous pleasures; weary and disgusted with life.
bona fide	bō nah fi' dē	In good faith; genuine; not make-believe.
bonhomie	bōn-o-mē'	A frank and cordial manner; simple good-heartedness.
bouillon	boo' lyun	A kind of clear soup.
casus belli	kās' sus bel' i	An excuse or a reason for declaring war.
caveat actor	kā' vē-at āk' ter	Let the doer beware.

ILLUSTRATIVE SENTENCES.

- The dinner was served *a la francaise*.
- William Ellery Channing's imagination swept the blue vaults above; *ad astra*, indeed.
- When one divides the decimal one-tenth, by three, he obtains three in his quotient, and, though he should go on dividing *ad infinitum*, he would obtain nothing more.
- Charles the First of England was beheaded in 1619, and Charles the Second began to reign in 1660. Oliver Cromwell ruled *ad interim*.
- Thomas A. Edison, when a boy, ranged through the books of the Detroit Public Library *ad libitum*.
- It was known that the teacher used tobacco and profanity, but his students had to listen to him as he delivered homilies on the moral virtues *ad nauseam*.
- Luncheon was served on the lawn, *al fresco*.
- Henry Smith, *alias* Tom Hughes, *alias* Walter Russell, was arraigned (not *arraigned*) in court.
- George Wallace was at a party at the time of the robbery, and so it was easy for him to establish an *alibi*.
- Harvard University is President Roosevelt's *alma mater*.
- Dr. Jekyll was Mr. Hyde's *alter ego*. They thought they saw Alice, but when they were convinced of their error, they said it must have been her *alter ego*.
- Alderman McGurritty called Alderman Hoolihy a liar, at one of the meetings of the Board of Aldermen last month, but at the next meeting he made the *amende honorable*.
- The planters of *ante bellum* days lived not unlike feudal lords of old.
- Knowledge *a priori*, as distinguished from empirical, or experimental, knowledge, is pure, native knowledge; a condition essential to the exercise of the faculties of the mind but not a result of the exercise of such faculties.
- The military display on the arrival of Secretary Taft at Washington was quite *apropos*, in view of his environment for the last two or three years.
- If one should cover admission to the royal *arcanaum* of political life, he ought to cultivate the intimate acquaintance of Senator Thomas C. Platt or Senator Matthew Stanley Quay.
- The negro was captured, and a horrible *auto da fe* followed.
- George Washington was very nearly the American's *beau ideal* of a soldier.
- Examinations are the *bete noire* of school life.
- The future sons of the rich will not sit in the future Boards of Directors.
- Uncle Sam made a *bona fide* offer to Columbia, but it was rejected.
- His delightful *bonhomie* disarmed those who knew not the selfishness that underlay his gaiety.
- The first course at dinner consisted of *bouillon*.
- Spain regarded our intervention in Cuban affairs as a *casus belli*.
- The lawyer quoted the legal maxim, *caveat actor*.



Theses and Reports.

"Writing maketh an exact man."

These words were said a great many years ago, but the wisdom of the saying remains undimmed, and in all branches of study the number of written exercises are as many as the teacher has time and strength to examine.

In Commercial Geography the written work should be in the form of theses or reports. The following is the editor's method:

Each pupil in the class is required to prepare three theses per year—One on some *food*, a second on a *textile*, and the third on some *manufacture or industry*. The thesis is written, handed in, examined and corrected, returned to the pupil, rewritten, marked and filed away by the teacher. The marks are an essential part of the year's record and the final year's mark in the study is not given till the last thesis is filed. This compels the pupil to prepare the thesis with care.

Each pupil is given a different topic making it impossible to copy from another.

It is the desire of the instructor to make these theses as practical as possible, and the pupils are told not to consult any book at first. They are directed to go to some man in that business and get from him all the details of the actual trade or business as carried on. In most cases the business men have been cordial in their assistance. The pupil then reports to the instructor what he has learned from the dealers. If sufficient he is told to write it out. If the pupil has not been successful in his search, he is permitted to consult the books and to make as good an extract as he can. Always it is the editor's direction "Men first, books second." If the pupils have taken typewriting, they are required to hand in their second copy typewritten. The editor remembers with special pleasure the neatly bound typewritten final theses of the pupils in the Central High School at Philadelphia, prepared under the direction of Dr. C. A. Herrick.

After the theses are finished a number of the best are read in class. Each pupil, then, during the year, writes three and hears a number of others read in class.

The requirements for the theses are such that even the dullest pupil in the class must have made himself acquainted with the main facts of his

three subjects and from his inquiries from the tradesmen has actually come in touch with real trade and the great world of commerce and industry. In connection with these theses the pupil is required for a part of the year, after he has written his theses, to keep a record of the rise and fall of prices in his commodity from week to week, and to prepare a chart to show this point, which is made a part of his thesis.

In giving out the subjects in towns and smaller cities, the teacher will be restricted to some extent in choice, but the subjects in every case should include all the principal industries of trade or manufacture or agriculture which that particular community possesses.

This has several values. First: The pupils get an idea of what part in the world's work their town plays. Second: The tradesmen or manufacturers feel a certain satisfaction in being recognized as factors in the town's prosperity and are usually disposed to give all the information they can to the inquiring pupil. It often happens that only a part of the necessary knowledge can be obtained from the dealer, as for example, the head salesman of a large firm, manufacturers and dealers in stockings, knew fully the styles, prices, etc., of stockings which were in the store, but of the process of knitting, the fibres used for the yarns, etc., he was absolutely ignorant, though he had sold the stockings there for many years. In such cases the teacher must fill in from the books.

The main point, the essential thing, however, is that the pupil shall actually see some branch of commerce or industry in action, and report it in his own words and way, and in the words of Whittier:

"As one who felt the pulse of trade,
Beneath his fingers fall and rise."

The thesis should not be long. Not less than three, not more than six pages of foolscap paper is a fair requirement, and compels the pupil to condense and to pick out the most important points of his subject.

The topics should discuss the following points. Wheat is used as an example:

- a. Wheat. Kinds, planting, harvesting, storing.
- b. Wheat, milling, grindstones, patent process.
- c. Uses and by-products.
- d. Where raised in the United States. United States export trade.
- e. Where raised outside of United

States. Foreign rivals of the United States for the world's trade in wheat and flour.

Stated in another way the thesis should cover:

- a. What the thing is and how it is produced.
- b. Manufactured products of the thing discussed.
- c. Uses and by-products.
- d. Where raised in United States, exports, etc.
- e. World rivals of United States in the trade in that particular thing.

The list of subjects is long, but a few may be of assistance to teachers to show the kind of subjects suitable:

1. Wheat, kinds, harvesting, transportation, storing.
2. Wheat, milling, uses, by-products.
3. Corn, by-products, starch, glucose, alcohol, corn oil.
4. Nuts and their uses.
5. Fruit, fresh, canned, preserved.
6. Live stock raising, animal feeds, silos.
7. Meat packing.
8. Milk and its uses.
9. Water and Ice.
10. Cocoa and Chocolate.
11. Carding, spinning and weaving of textiles.
12. Cotton from plant to bale.
13. Sheep as food and as wool bearers.
14. Wool, varieties, uses, etc.
15. Building woods of the United States.
16. Paper from fibre and wood, and so on in endless variety.

The finished theses are filed away alphabetically, the titles are entered upon the card subject catalogue and the theses become a part of the literature of the subject in the school library.

The following list of books includes the best of the modern books on foods and textiles. The text-books of commercial geography already cited contain much valuable matter on each subject and should of course be carefully examined.

BOOKS ON FOOD AND TEXTILES. FOODS.

- Food products of the world. M. E. Green.
- How we are fed. (elementary) J. F. Chamberlain.
- Food and its functions. J. Knight.
- Food and its uses. C. Langworthy, U. S. Dept. Agric., 1901.
- Cost of Food. E. H. Richards.
- Food of the future. H. W. Wiley.
- Food we eat. J. M. Fothergill.
- Science in production of food. E. Atkinson.
- Food and feeding. H. Thompson.
- Foods and adulterants. U. S. Dept. Agric., 1887.
- Food supply. R. Bruce.
- Wheat problem. W. Crooks.
- Wheat capacity of U. S. E. Atkinson.
- Story of a grain of wheat. E. Edgar.
- Macaroni wheat. U. S. Dept. Agric., 1901.
- Wheat on Pacific Coast. U. S. Dept. Agric., 1901.
- Corn plants. J. L. Sargent.
- Book of corn. H. Myrick.
- Indian corn culture. C. S. Plumb.

Composition of Maize. U. S. Dept. Agric., 1898.
 Varieties of corn. U. S. Dept. Agric., 1899.
 Use of corn in Europe. U. S. Dept. Agric., 1891.
 Nut culture in U. S. U. S. Dept. Agric., 1896.
 Rice. U. S. Dept. Agric., 1893.
 Rice culture in U. S. U. S. Dept. Agric., 1893.
 Rice cleaning. U. S. census report, 1900.
 Meat supply. P. G. Craigie.
 Meat packing. U. S. Census, 1900.
 Cheese and butter making. J. Oliver.
 Nutritive value of food. W. O. Atwater.
 U. S. Census of 1900. "Agriculture" and "Manufacturers."

TEXTILES.

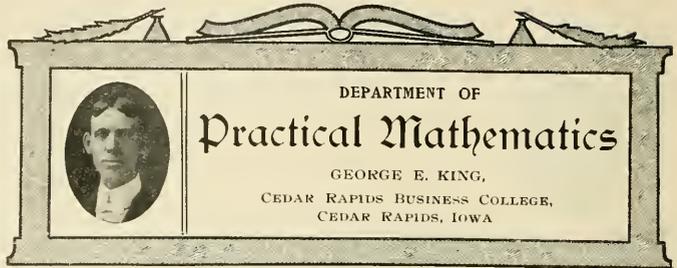
Color in woven design. Beaumont.
 Dict. of Dry Goods. Cole.
 Weave Lexicon. Donat.
 Textile fibres of commerce. Hannan.
 Manual of weave construction. Kastanek.
 Textile design. Passelt.
 Angora goat raising. Thompson.
 Textile raw materials. Zipser.
 Cotton manufacture. Lister.
 Students cotton spinning. Nasmith.
 Cotton weaving. Marsden.
 Cotton plant. U. S. Dept. Agric., 1896.
 Fibre plants of world. U. S. Dept. Agric., 1897.
 Cotton and its uses. C. P. Brooks.
 Story of the cotton plant. F. Wilkinson.
 Woolen and worsted manufacture. Beaumont.
 Spinning woolen and worsted. McLaren.
 Woolen spinning. Vickerman.
 Dyeing of textile fabrics. Hummel.
 Printing of textile fabrics. Rathwell.
 Bleaching of linen and cotton. Tailfer.
 Sizing (of fabrics). Monie.
 Textile industries of U. S. W. R. Bagnall.
 U. S. Census Reports of 1900. "Manufacturers."

The list above contains, of course, many books which are technical and fitted to the manufacturer, but the teacher of commercial geography must do some hard work and extract from the advanced books the information suitable to his grade of work.

The magazines of the last few years have had many articles of the highest value upon foods and other commercial products.

The list is too long for this article and is reserved for a future number of the EDUCATOR.

Teachers should get from the Superintendent of Documents, Washington, D. C., a catalogue of books and pamphlets issued by the United States, and examine it carefully, for books on this line. Whenever the government issues a book on a topic, everything of importance on the subject is usually included up to the date of issue. For example, the papers in the Census reports of 1900 on agriculture and manufactures are models of clearness and completeness.



Interest

Interest is an allowance made for the use of money or is a compensation allowed, or exacted, for the use of money. It is usually computed at a certain per cent. for a period of one year, on the sum loaned, although by agreement the per cent. may be for any period agreed upon. As 2 per cent. semi-annually means 2 per cent. of the sum loaned for each six months; or 3 per cent. quarterly, means 3 per cent. of the sum loaned for three months, which is equivalent to 12 per cent. per annum, if the interest is not made payable oftener than once a year.

If a note reads with a promise to pay interest at 5 per cent. payable semi-annually, it means that the rate is 5 per cent. of the principal for a period of one year and that the interest accruing is to be paid every six months; but if the note reads with interest at the rate of 5 per cent. semi-annually, it would mean that the interest is 5 per cent. of the principal for every six months or the same as 10 per cent. per year if the interest is payable annually.

ANALYSES OF INTEREST PROBLEMS.

Interest should be taught as one of the sub-divisions of the grand subject of percentage. In it we have the following comparison of terms:

PERCENTAGE TERMS.	INTEREST TERMS.
Base equals	Principal or sum loaned.
Rate "	(Rate x time in periods.)
Percentage "	Interest.
Amount "	Amount which is the principal plus the interest.

You will, therefore, note from the above comparison that we may apply the same principles for the solution of problems in interest that we use in percentage. If any two full terms are given, the third may be found. If, however, the rate per cent. is given and not the time in periods; or the time in periods and not the rate per cent. is given, we must have the other two terms given, also, in order to find the missing term.

That is, suppose we are to find the time; then we must have given the rate per cent. and two of the other terms (principal, interest, and amount) and if two of these are given, we may, by applying the general principles governing the relationship of the percentage terms, solve the problem in interest.

Suppose that we have given the principal, \$600, time two years or two periods, and the interest, \$108, to

find the rate per cent. Applying the principles of percentage, you will note that we have two full percentage terms given, viz.: "principal," which corresponds to the base, and it in turn corresponds to the multiplicand in multiplication—and the "interest," which corresponds to the percentage or to the product in multiplication; to find the full rate, which is the product of the rate multiplied by the time in periods. Applying the principles governing the relationship of multiplicand, multiplier, and product, we divide the product, \$108, by the multiplicand, \$600, which gives the multiplier, or 18 per cent., and this equals the product of the time in periods by the rate per cent.

Here, again, we have given the multiplier, two years, or two considered abstractly, and the product, .18 or 18 per cent., to find the multiplicand. The product, .18 divided by the multiplier, two, equals multiplicand, or .09, the rate per cent., or required answer in this problem.

I have given the above analysis simply to show the analogy between interest and percentage, or, if you please, between the subject of interest and that of multiplication.

However, in practice it would be more speedy to solve the problem as follows:

First, assume that the rate per cent. is one (1). We then find the interest on the principal, \$600, at 1 per cent. for two years. This gives us \$12. If \$600 at 1 per cent. for two years will produce \$12 interest, it will require as many times 1 per cent. for a principal of \$600 in two years to produce \$108 interest, as \$12 is contained times in \$108, or nine times. Hence 9 per cent.

TO FIND TIME.

Principal \$600, interest \$108; rate 9 per cent., to find the time.

In this problem you will notice that we have two full interest terms given, viz.: principal, which corresponds to the base in percentage, and the interest, which corresponds to the percentage in percentage, to find part of the rate, which is the time in periods, the full rate being equivalent to the rate multiplied by the time in periods. Applying the principles of percentage, or of simple multiplication, the product, or interest, \$108, divided by the multiplicand, or the principal, \$600, equals our rate per cent. or multiplier, 18 per cent., and this equals the product of the rate, 9 per cent. multiplied by the time in periods. The question

Is it Bigamy or Polygamy?

A subscriber was recently accused by his wife of being "wedded" to the B. E. We are. Are you? Is it a crime?

now is: How many periods or years must you have at 9 per cent. to give us the full rate, 18 per cent.? In this proposition we have for our product 18 per cent., our multiplicand 9 per cent., to find the multiplier. The product, 18 per cent., divided by the multiplicand, 9 per cent., equals the multiplier, two (2). Hence two (2) periods, or two years, is the time required for a principal of \$600 at 9 per cent., to produce \$108 interest. But here again, as in the preceding problem, we may solve it in another way, by first finding the interest on the principal for one unit of the required time, that is, one year. The interest on \$600 at 9 per cent. for one unit of the required time is \$54. If \$600 at 9 per cent. will produce \$54 interest in one year, it will take as many years for it to produce \$108 interest, as \$54 is contained times in \$108, or two years.

TO FIND PRINCIPAL.

To find the principal when the interest is \$108, rate 9 per cent., time two years.

Here again we have two full percentage terms given, viz.: The interest, \$108, which corresponds to the percentage in percentage, and the rate and the time in periods, which corresponds to the rate per cent., in percentage. Applying the simple principles of multiplication, the product, \$108, divided by 18 per cent., which is the rate multiplied by the time in periods, equals the multiplicand, or principal, \$600; or, as in the preceding problem, we may solve it as follows:

Assume for our principal a unit of money, that is, one dollar, and the interest on one dollar at 9 per cent. for a period of two years is 18 cents. If one dollar principal will produce 18 cents interest in two years at 9 per cent., it will take as many dollars principal to produce \$108 interest in two years at 9 per cent., as 18 cents is contained times in \$108, or \$600. Hence, principal of \$600, if placed at interest for two years at 9 per cent., will produce \$108 interest.

PROBLEMS FOR CLASS DRILL.

To find the time:

PRINCIPAL	RATE	INTEREST
\$800	6%	\$144
\$300	7%	\$ 63
\$400	5%	\$ 50
\$600	9%	\$ 81

To find the rate:

PRINCIPAL	TIME	INTEREST
\$200	3 years	\$ 42
\$500	4½ years	\$225
\$480	3 yrs., 3 mos., (3½ periods)	\$ 93.60

To find the principal:

RATE	TIME	INTEREST
3%	4 years	\$366
4½%	6 years	\$81
8%	2½ years	\$72
9%	3 yrs., 4 mos.	\$135

In the majority of business establishments, especially banking institutions, comparatively few interest problems arise in which you are required to find the rate per cent., the time, or the principal; but I believe that it is safe to say that fully ninety-nine per cent. of all interest problems are those in which the principal, or amount, rate, and time are given and the interest is to be found; and that in commercial banks, in at least eighty per cent. of all interest problems, on which interest is to be computed, the time is for short periods, and usually expressed either in days or months; if in months, the months can easily be reduced to days by counting thirty days to the month. For all such problems, the following interest table, which is merely an expansion of the sixty-day method, will be found extremely practical for any one who has much interest to figure:

INTEREST TABLES.

Moving the decimal point two places to the left in any principal gives the interest:

At 1 per cent	..... for 360 days
" 2 "	" " " " " 180 "
" 2½ "	" " " " " 144 "
" 3 "	" " " " " 120 "
" 3½ "	" " " " " 108 "
" 4 "	" " " " " 90 "
" 4½ "	" " " " " 80 "
" 5 "	" " " " " 72 "
" 6 "	" " " " " 60 "
" 7½ "	" " " " " 48 "
" 8 "	" " " " " 45 "
" 9 "	" " " " " 40 "
" 10 "	" " " " " 36 "
" 12 "	" " " " " 30 "
" 15 "	" " " " " 24 "

Moving the decimal point three places to the left in any principal gives the interest:

At 1 per cent	..... for 36 days
" 2 "	" " " " " 18 "
" 3 "	" " " " " 12 "
" 4 "	" " " " " 9 "
" 4½ "	" " " " " 8 "
" 6 "	" " " " " 6 "
" 9 "	" " " " " 4 "
" 12 "	" " " " " 3 "

Moving the decimal point one place to the left in any principal gives the interest:

At 1 per cent	..... for 3600 days
" 2 "	" " " " " 1800 "
" 2½ "	" " " " " 1440 "
" 3 "	" " " " " 1200 "
" 3½ "	" " " " " 1080 "
" 4 "	" " " " " 900 "
" 4½ "	" " " " " 800 "

" 5 per cent.....	" 720days
" 6 " " " " " " " 600 "	
" 7½ " " " " " " " 480 "	
" 8 " " " " " " " 450 "	
" 9 " " " " " " " 400 "	
" 10 " " " " " " " 360 "	
" 12 " " " " " " " 300 "	
" 12½ " " " " " " " 288 "	
" 15 " " " " " " " 240 "	

AN ILLUSTRATIVE PROBLEM.

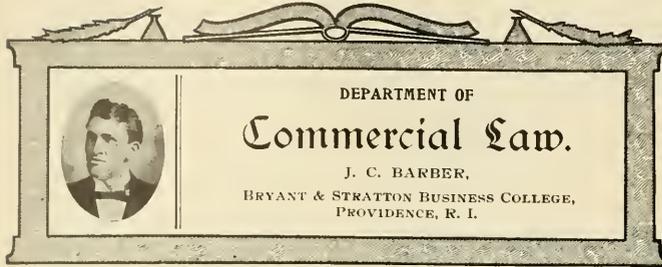
Principal \$500, rate 5%, time 72 days. By referring to the table, we find that moving the decimal point two places to the left gives the interest on any principal at 5 per cent. for 72 days, and since this is the required time in the problem, the interest for 72 days on \$500 is \$5.00.

But suppose the time in this problem were 90 days instead of 72 days; then, by pointing off two places, we have \$5.00 as the interest at 5 per cent. for 72 days. To this we must add 18 days interest to produce 90 days interest, then if the interest for 72 days is \$5.00, the interest for 18 days will be ⅓ of \$5.00, because 18 days is ⅓ of 72 days, and ⅓ of \$5.00 is \$1.25, or the interest for 18 days. The interest for 18 days added to the interest for 72 days gives \$6.25, or the interest for 90 days, stated time.

But suppose the time were 60 days instead of 72 days or 90 days; then, again, by pointing off two places we have the interest \$5.00, for 72 days. To find the interest, then, for 60 days, we may subtract 12 days interest from the interest for 72 days. If \$5.00 is the interest for 72 days, the interest for 12 days will be ⅓ of \$5.00, or 83 cents, which subtracted from \$5.00, leaves \$4.17 as the interest for (72 days minus 12 days) 60 days.

Suppose, however, that the time were 63 days, instead of 60 days. Pointing off two places we have \$5.00 as the interest for 72 days, and from this we may subtract the interest for 9 days, which will leave the interest for 63 days. If \$5.00 is the interest for 72 days, then the interest for 9 days is ⅓ of \$5.00, or 62½ cents, which, subtracted from \$5.00 leaves \$4.375, or \$4.38, for 63 days.

Suppose, however, that we are to find the interest for 45 days, we may move the decimal point two places to the left in the principal of \$500, which gives \$5.00 as the interest for 72 days, then separate the time, 45 days into aliquant parts, which may be used as aliquant parts of 72 days. For instance, take 30 days and 9 days; 36 days equals ½ of 72 days, and 9 days equals ⅓ of 36 days. Then if \$5.00 is the interest for 72 days, the interest for 36 days is ½ of \$5.00 or \$2.50, and the interest for 9 days is ⅓ of the interest for 36 days, or ⅓ of \$2.50, which is 83 cents, then the interest for 36 days plus the interest for 9 days, equals our total interest for 45 days, \$3.13.



Contracts That Must Be Written

With the exception of sealed contracts and negotiable instruments, contracts may be made orally unless the statute requires that they shall be reduced to writing. An oral contract must be proved by oral evidence if at all, and such evidence has its disadvantages. Often two honest persons will witness the same transaction and carry away decidedly different impressions concerning it; again, the person who could have given the testimony might, possibly, be bribed to give false testimony. So in contracts of special importance, or those to run for any great length of time, it might be impossible to get at the facts by oral evidence. Under such conditions there would be ample opportunity for the perpetration of fraud. To prevent this there was enacted in England the "statute of frauds" providing that no action should be brought on certain contracts unless they were in writing and signed by the party to be charged. The different states of the Union have enacted statutes somewhat like the English statute, but there is difference enough between the statutes of the different states so that in order to make sure of the law of any given state, the statutes of that state must be consulted. In these columns we can only mention in a general way some of the provisions which are more or less common to the different states. The statutes of most states require the following contracts to be in writing and signed by the party to be charged, or by his agent: Contracts for the conveyance of real property or any substantial interest therein, including leases for more than one year (in some states for more than two years); contracts not to be performed within one year from date of making; contracts in consideration of marriage, except mutual promises to marry; contracts to answer for the debt, default, or miscarriage of another; contracts for the sale of goods and chattels to the value of \$50.00 or over, unless the buyer accepts and receives a part of the goods, or pays part of the price.

FOR CONVEYANCE OF REAL PROPERTY OR ANY SUBSTANTIAL INTEREST THEREIN.

Land, the basis of real property, is permanent, and land which is of little market value at one time may come to be exceedingly valuable within a short time afterward. Statutes

DEPARTMENT OF

Commercial Law.

J. C. BARBER,

BRYANT & STRATTON BUSINESS COLLEGE,
PROVIDENCE, R. I.

generally require such important contracts as those for the conveyance of real property or any substantial interest therein to be in writing; also leases of land for more than one year. Under the head of "substantial interest" would come easements; such as right of way, right to lay pipes through another's land, and the like; also the natural products of the land, such as standing timber. The sale of cultivated products would not require writing.

CONTRACTS NOT TO BE PERFORMED WITHIN ONE YEAR FROM THE DATE OF MAKING.

It amounts to little to be able to repeat the list of contracts that must be written unless one has at least some idea what contracts come within the statute.

Contracts that are *not* required to be in writing.

It is held that contracts "not to be performed," etc., means those that "cannot be performed" within the time specified in the statute. Contracts for personal services, which end with death, and contracts conditioned upon the happening of a certain event which might possibly take place within the time set by statute, even though as a matter of fact it does not actually take place until later, need not be in writing. For example: A contracts to care for B the remainder of B's natural life. When B shall have died, the contract will be fully performed. But B may die within the year. Such a contract need not be written because it is possible that it may be performed within a year.

So a promise not to do a certain act, (as a promise not to engage in a certain kind of business) will end with death. Should the promisor die within a year, the contract would be at an end. Such contracts need not be in writing.

When one party may fully perform within the year, while the other may not, authorities are not agreed as to whether such a contract must be written.

Contracts to Answer for the Debt, Default or Miscarriage of Another.

A says to B: "Let C have certain goods and I will pay for them." This promise need not be written; it is not a promise to answer for a debt that C has made, but a promise by A to pay his own debt. It makes no difference that he has ordered the goods delivered to C. If A says: "Let C

have certain goods and I will pay, if C does not," this is a promise to answer for the debt of C and should be in writing, and signed by A.

Such cases may best be tested by ascertaining, by the terms of the agreement, to whom Bought to charge the goods at the time of the sale. If to A, then A is but promising to pay his own debt and his promise need not be written; if to C, then A is promising to answer for C's debt and his promise must be in writing.

X has a claim against Y, and Z agrees to pay X \$200 if X will not sue on his claim for a certain time. This contract need not be in writing. It is not a promise to answer for Y but a promise to pay X for exercising forbearance. If X does forbear to sue Y, Z's debt of \$200 is independent of the debt owed by Y and the payment of the \$200 does not pay Y's debt.

AGREEMENTS IN CONSIDERATION OF MARRIAGE.

This means, not mutual promises to marry, but a promise by a third party to make payment of money or transfer of property upon condition that parties marry.

FOR THE SALE OF GOODS OR CHATTELS TO THE AMOUNT OF \$50 OR MORE.

The statutes in many States provide that all contracts for the sale of goods or chattels to a certain amount (usually \$50 or more), must be in writing to be good, unless part of the goods are delivered or a part of the price is paid, or unless the sale is by auction and a memorandum is signed by the party to be charged. If even a small part of the goods is delivered and accepted, this will satisfy the statute so long as it is understood that the part delivered is part and parcel of the goods contracted for, and is delivered as such. To satisfy the statute it is not necessary that there should be a formal written agreement. It is enough if you have a memorandum which shows the terms of the contract, and which is signed by the party sought to be charged; that is, the party you wish to sue. Apart from the provisions derived from the statute of frauds, negotiable contracts must from necessity be in writing; also by statute, in some states, the acceptance of Bills of Exchange must be written. So, in some States, a new promise by a minor, after attaining his majority, must be in writing in order to be binding. The laws of Congress provide that the assignment of copyrights and patents must be written.

NOTE. The foregoing is by no means a full treatment of the provisions of the statute of frauds. Only those features have been noted which would be most likely to be discussed in the study of business law in a commercial school.

THE INTERPRETATION OF CONTRACTS.

With certain exceptions, some of which have been noted above, a contract may be made by oral agreement, and when so made it is, of course, admissible to prove by oral testimony, what the parties said. If the

testimony is conflicting, it is the work of the jury to determine what, as a matter of fact, the parties did say, and it remains for the court to decide as to the legal effect of what they said. When a contract has been reduced to writing and is complete in itself, it is a general rule that no oral testimony can be introduced to contradict or change the terms expressed in the writing. But where it is obvious that the writing is incomplete and expresses only a part of the agreement, oral evidence may be introduced to supply what is missing or lacking. For example, in a written agreement to sell forty mill logs, it would be admissible to show by oral testimony the agreed length of the logs, the kind of wood, etc., the written agreement being silent on these points. The written contract is supposed to wipe out all talk concerning the terms of the contract up to the time of the execution thereof, in so far as those terms are expressed in writing, but, excepting where it conflicts with the provisions of the statute of frauds, oral testimony is admissible to show a *subsequent* oral agreement to alter, add to, or change the terms of the original written agreement, or even absolutely to do away with the original written agreement. Oral evidence is admissible to show that the writing is not a valid contract. Where, in a contract which need not have been written, the offer was written while the acceptance was oral, the acceptance could be shown by oral testimony. Oral testimony may be introduced to prove the contents of a lost instrument. Oral evidence is also admissible to identify the parties to written contract, or to identify the subject matter; also to explain the meaning of terms as understood according to the usage of trade. In a certain written contract for "four thousand shingles," oral testimony was admitted to show that by a thousand shingles was meant two packs of shingles of a certain size instead of a thousand separate shingles. Where a party contracted in writing to remove a quantity of earth for another and nothing was said as to who should have the earth which was to be removed, oral evidence was admitted to show a usage in such cases to the effect that earth so removed belonged to the person removing.

Usage, in order to have any effect upon the interpretation of a contract, must have certain qualifications; viz.:

1. It must be well settled and established, so that it is generally known;
2. It must be certain, and in order to be certain it must have been practiced uniformly;
3. It must be continuous. It is not enough to show that a usage once existed or that it is sometimes followed; it must have been practiced without interruption up to the time of the contract;
4. It must be universal; that is, it must have been followed by the people of a certain locality as a whole, or by a certain class as a whole;
5. It must be reasonable, and must have been acquiesced in peaceably;
6. It must be consistent with laws in force;

(Continued on page 41.)



DEPARTMENT OF

Office Training

W. I. STALEY

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[Mr. Hookland is not using intercommunication practice at this time, and, at his request, we obtained Mr. Staley to prepare this article. Pacific Coast commercial teachers regard Mr. Staley as a leader in this phase of commercial teaching.—ASSOCIATE EDITOR.]

Inter-communication Business Practice.

Inter-communication business practice is a plan by which the pupils of one school are placed in communication with the students and offices of other schools, through the medium of the U. S. mails, for the carrying out of a routine of transactions, the purpose of which is the development in the pupil of accuracy, dispatch, self-reliance, and, as generally supposed by those who adhere to and advocate this plan of work, a more extended and intimate acquaintance with ordinary business customs and usages, considered essential to the pupil's success when he leaves the school-room and takes up the active work of the business office, than is practicable by the local business practice plans.

TWO PLANS.

There are, I believe, two general plans in use, one where the pupils of one school are placed in communication with the offices of the other schools of the Association; the other, where the pupils of the schools comprising the Association are arranged in groups or circles, each pupil being furnished a directory containing the names of all the pupils of the various schools, who may be ready to begin the work at this particular time. These pupils then do business with one another as well as with the offices. When this plan is used, it is necessary for each school to have several pupils ready to begin the work at the same time, and herein lies the objection to it. Much annoyance is caused by requiring some pupils to wait, and having to hurry others who possibly ought not to be hurried. I have conducted inter-communication work in connection with my business practice department for the part eight or nine years, and have used both of the plans mentioned. For various reasons, I prefer the former. In this plan, the office with which the pupil does business is a fixture, remaining in evidence month after month and year after year, so that there is no delay when the student is ready to enter the business practice department. He may enter one day as well as another, month in and month out. This being the case, a uniform volume of work is furnished

the offices. There is no crowding and congestion of work at any particular time, as often occurs when the latter plan is used. Then, too, the office is always in charge of an advanced student who has completed the work of the business practice department, which is of material advantage in securing uniform and accurate work. Pupils are continually coming and going, and when a transient is at each end of the line the work is often confused, broken and unsatisfactory. Where one end of the transaction is always with the office, rules for the proper handling of the work may be much more easily watched and enforced by the manager.

No system of business practice will run itself. It may be made to serve its intended purpose, or it may deteriorate into boy's play. The first requisite of a successful plan of business practice is thorough organization on every hand and in every detail. Then, much depends on the foresight and ability of the manager to keep matters well in hand. One manager will make a successful, business-like practice, where another, with the same plan, will make a play-house of the department. The work must be so planned that the essential parts of it will come under his daily supervision, or that of his assistant. It needs constant supervision and watching that all of its parts may be kept running smoothly. I firmly believe it possible, however, to secure far better work from students where at least a part of the transactions are carried out by the intercommunication plan, than by any other. A new interest is at once manifested in the pupil that is not found where the dealing is all at close range, or from hand to hand. He can imagine that his order for goods goes to Mobile or Boston, for instance, but when he knows that his letter really goes through the mails, and he must wait the regular course of business for an answer, new life is given the transaction. This is simply because it is more real, more life-like, more in accord with actual business; and the nearer we can approach actual business conditions in our school work, the larger will be our measure of success, and the better equipped will be our product on leaving us to engage in the active affairs of a business life.

NOTE.—In the January number, the words, "Your city," and "Your state," that appeared under "J. H. Smith & Co.," Figure 1, should have read "Chicago, Ill."

REGULATIONS.

When several schools contemplate the exchange of an outline of transactions by the intercommunication plan, they should have a complete and uniform understanding of the general conduct of the business as relating to what shall be sold by each wholesale house; the manner and frequency of quoting prices; the discounts to be used; the limit of value for orders and shipments; the limit of credit to be allowed on bills sold, and the time for notes and drafts to run; the frequency of rendering statements from the various offices to the pupils, and from one office to another, as in case of the banks and freight offices; the rate to be charged for freight and express shipments; the collection of papers through banks; and the limit of time in which orders should be filled and consignments sold.

MIND-AWAKENING.

Promptness in all of these matters is the corner stone of successful inter-communication work. Of course, each manager is simply placed upon his honor in the matter of carrying out the spirit of the compact. There is no way of enforcing it, that I know of, although I often wish there were a way. It should be well understood that tardiness in filling orders; in selling consignments and rendering account sales; in making and reporting of collections; in forwarding freight, and in sending out mail after the student or office has it ready, will at once demoralize the work of a business practice course and dampen the interest and enthusiasm of the pupils of the department. When the work is all running smoothly and promptly, a student will watch for his business practice mail with as much interest as he does his weekly letter from home. You will find him hunting for the daily papers containing the current market quotations, and frequently he will be found calling at the newspaper offices for exchanges that he may watch the market from the other end of the line. He is not long in learning that he cannot buy lumber in Chicago and ship it to Oregon to sell at a profit, or that he must not buy oranges in Oregon with the expectation of selling them in California at an advance in price. If he fails to learn from an inspection of the market quotations, as he should, he learns when he first receives a report of a business-like shipment of this kind. He is not only learning to keep an intelligent record of his business transactions, the correct filing of his correspondence and business papers, but he is learning about the general movement and conditions of trade. There is opened to him a broader view of business conditions than he ever had before, and he is filled with new ambitions that help to enlarge his vision and hold his interest in the work at hand. Any plan or system that will arouse a pupil's interest until he will be found at his desk from eight o'clock in the morning until six o'clock in the evening is successful, and will insure results that are satisfactory to both pupil and school, if intelligently managed.

DETAILS SUGGESTED.

I submit below a sample directory, such as I use to illustrate the working of the intercommunication idea. This is intended for a member of the Salem school, business to be done with the offices of the other schools represented.

A.	San Francisco	{	Wholesale. I. N. Inskeep & Co.
			Commission. J. M. Davis & Bros.
B.	Los Angeles	{	Wholesale. I. N. Inskeep & Co.
			Commission. E. R. Shrader & Co.
C.	Bakersfield	{	Wholesale. T. W. Miles & Co.
			Commission. Miles, Moyle & Co.
D.	Stockton	{	Wholesale. Western Trading Co.
			Commission. Doan & Co.
E.		{	To fill—repeat.
F.			
G.			
H.			

The directory may be enlarged to any number desired, and to fill it, simply repeat the schools, or such ones as may be desired. If more work is desired with some than with others, they may be repeated several times and others omitted. It will be seen also that any number of schools may be joined in this manner. The offices of the home school may be placed on the directory, or not, as may be desired by the manager, depending upon the plan of his routine of transactions, the amount of foreign work as compared with local work, etc. In my school, I have this directory lettered on a black-board, with the places for the names left blank, to be chalked in, as occasion requires.

Personally, I prefer a plan where the local and foreign work is about equally divided, part of the day being devoted to one and part to the other. The following will illustrate my plan and may be considered the transactions for one day.

FOREIGN TRANSACTIONS.

No. 50. Ship goods to A for sale on commission. Advise them that you will draw on them at 15 days sight for \$200.00 in favor of the wholesale house at A. Ask them to remit the balance of the net proceeds, with account sales.

No. 51. Ship goods to B. Instruct them to sell as soon as the market will justify, and to deposit the net proceeds in the bank at B, to the credit of the wholesale house at B, for your account. Ask for an account sales, and a certified, duplicate deposit slip.

No. 52. Order a bill of goods from A. Draw the draft mentioned in No. 50, and enclose it, less discount, to apply in part payment of the order. Ask them to allow their usual cash discount and draw on you at sight through the bank, with bill of lading attached, for the balance.

No. 53. Order goods from B on account 15 days. Advise them of the

deposit you have asked the commission house of their city to make to their credit, for your account.

LOCAL TRANSACTIONS.

No. 54. Buy a bill on account 15 days.

No. 55. Buy a small bill, terms cash.

No. 56. Buy a bill for note 10 days.

No. 57. Sell goods on account 10 days, subject to draft.

No. 58. Sell a bill of goods for spot cash.

No. 59. Sell a bill, $\frac{1}{2}$ cash less discount, balance on account 15 days.

Each wholesale house should sell the goods that are produced or wholesaled in its locality, and no others. The goods should be sold at regular market quotations taken from the daily market reports, less such list or trade discounts as may be agreed upon. The closer to the daily market reports one keeps, the keener will be the interest of the pupils. The commission house also should keep as closely as possible to the daily market reports in selling consignments. Statements should be rendered from these offices as often as once each two weeks. Wholesale and commission houses should be careful to fill orders, and sell and report consignments precisely as instructed. The manager may readily see that this is done by having the order or shipping invoice submitted to him with the bill or account sales for his approval.

Each pupil should be required to submit to the manager proof of cash, daily, and a proof of bills received and bills payable accounts at the end of each period for which a trial balance is taken. A convenient form for this will be found in Mr. Hookland's most excellent article in the December issue. Care should be exercised to see that pupils check up, verify, and report to the manager on all statements as soon as received. This is one of the most important phases of the work. A pupil may think all is clear sailing until he receives a statement of the other end of his dealings, when he is woefully disappointed. He also learns that others do not all keep the records just as he does, and he must be able to discern these differences and to justify them. He will find he must make allowances for remittances on the way, bills returned for correction, etc.

A pupil will soon learn to take a pride in doing his best work. He dislikes to be corrected by a stranger. It is humiliating to him. Suppose he sends a bank draft without endorsement. It comes back to him with the statement "no endorsement," and his order is held up for several days, as a consequence. He learns the value of promptness and accuracy, simply because tardiness and inaccuracies cause him trouble and delay. The manager should see that each pupil meets all maturing obligations promptly. His accounts with the wholesale houses should be a good recommendation of his business standing. All business papers of whatever nature should be submitted to the manager, together with

(Continued on page 41.)



PICTORIAL POINTERS—A glimpse at the entrance and into the reception room and parlor of the Long Island Business College, Brooklyn, N. Y., equaled in richness, we believe, by no other commercial school home. To be properly appreciated they must be seen, and no commercial teacher who passes through New York should deny himself the privilege of a visit to this model school building.

What a Boy Should Know and Be Co Win Business Success

HENRY C. WRIGHT, LONG ISLAND BUSINESS COLLEGE, BROOKLYN, N. Y.

MR. EDITOR: You have asked me to say through the columns of THE BUSINESS EDUCATOR what I think a boy should know and be to meet with success in the business world. This request, I take it, applies to young men as well, and to girls, too, if they are going into business. Basing my knowledge on forty years' experience with young people, especially boys, I shall state what I think leads to success. In the first place, successful people find no difficulty in achieving success. It is the unsuccessful who think it is hard work. This solution of the problem is simple. The successful are working along lines of least resistance, while the unsuccessful are constantly plodding along difficult ways. But this process of reasoning will force me to speak of older people—men who are in business, and not boys, and this is not what I have been asked to do. Boys from fourteen to eighteen years old, what shall I say to you?

FIRST ESSENTIAL—HEALTH.

There are three features that contribute to success: First, health; second, personality, and third, education. I am naming these in their logical order and as I think they have the most bearing upon your welfare. First, Health. No one can expect commercial success if he is in poor health, no matter what his other qualifications are. In good health are to be found the foundations of success,

Poor health takes all the courage, force, ambition, life out of you and leaves you a wreck—a weakling. Now, if you have not good health, your first steps should be to obtain it. Nature is constantly fighting to keep you well, and you have only to assist her. In the animal and vegetable kingdoms, if a wound is made, how quickly nature heals it over, if only the wound is kept clean. If you would have good health you must be

clean, breathe fresh air, and have good things to eat. To talk of good things to eat to a sick patient, things that are well and properly cooked, things that will go right to the spot, will revive him at once. But the secret of good health is to prevent oneself from being sick, and this, good food and good cooking will do. What is true in the vegetable kingdom is true in the animal kingdom. If I go into my garden and see pale and sickly plants and vegetables, I know at once there is a lack of nourishment—a lack of fertilizers, and I apply the remedy and revive the plants. So in the animal kingdom, if the boy is weak, pale, and sickly looking, there is want of nourishment—fertilizers, so to speak. Apply the remedy—nourishment, and the boy revives, the same as the plant. Here is an undeniable fact, that all well people are well-fed people, and that a healthy, robust boy has a mother who understands the proper preparation of food.

HENRY C. WRIGHT.



SECOND ESSENTIAL—PERSONALITY.

Second, Personality. A boy in good health has good personality. If, therefore, I have suggested to you how to have good health, I have gained a point on your personality. To succeed in business you must have good personal appearance, that is, you must be healthy, clean, and appropriately clad. In almost every instance where office help is sought nowadays, it is an absolute requisite. I presume this is due to the change in business requirements. Then to your physical appearance you must add politeness, dignity, and pleasantness. These are habits you

The Stenographer In Demand

In accordance with their annual custom, the Remington Typewriter Company have just published the figures concerning the stenographers placed in positions through the assistance of the Remington Employment Departments at a number of the leading cities during the year 1903. The totals at eight of the leading American cities, together with the aggregate earnings of the operators are as follows:

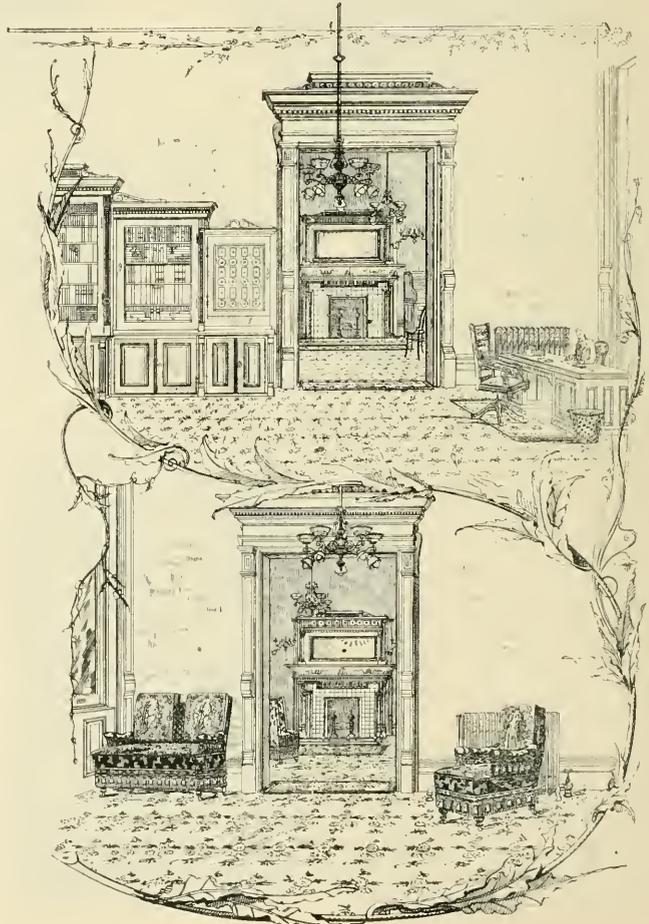
	Positions Filled	Aggregate Earnings per Annum
New York	7,705	\$5,880,312
Chicago	6,124	3,571,868
St. Louis	2,633	1,152,480
Philadelphia	1,586	824,772
Boston	1,450	781,092
Kansas City	1,270	707,148
Pittsburg	1,128	621,540
San Francisco	1,136	555,508

These figures, which greatly surpass the aggregate of any previous year, show clear-

ly the present magnitude of the work of the Remington Typewriter Company in aid of operators and users of the writing machine. The Remington Employment Departments, it should be noted, are conducted in connection with every office of the Remington Typewriter Company. These offices are located in upwards of eighty cities in the United States and Canada, and in nearly as many cities in other countries throughout the world. In London, for example, the Remington Employment Department in 1903 aided 3,821 operators to secure positions. In every country these services are rendered without charge either to the operator or the employer.

The Remington Employment figures for 1903 afford gratifying evidence that the demand for stenographic help is still on the increase. Especially is this true of the thoroughly competent operators, who are not only experts at shorthand and typewriting, but also have a good head for general business. For stenographers of this kind the demand will never out-trip the supply.

PICTORIAL POINTERS—Private office and parlor of the Long Island Business College, Brooklyn, N. Y., Henry C. Wright, President. The interior finish and furnishings are of the quiet elegance that is everywhere the hall mark of good taste.



can learn from others; cultivate them. They will impress others of your value, ability, social standing, and importance. They will be capital to you; that is, dollars and cents. You will be likely to gain your point in an argument, request, or business transaction if you exercise them. They will place you far in the lead of your competitors, if they are negligent in their personal appearance and do not possess these qualifications. See that your hands are clean, finger nails well manicured, hair brushed, shoes blackened, and clothes dusted. To please older readers, I should say you must not smoke cigarettes nor use vulgar language, but I was not going to speak of these, for two reasons: First, the boy who possesses the qualifications named above does not and will not practice these bad habits: Second, I have found that it does no good to lecture boys of this class against these two evils, when once the habit is formed. It takes a strong character to reform from any bad habit, and cigarette smokers are not strong characters—they are weaklings.

THIRD ESSENTIAL—EDUCATION.

The third feature I wish to speak about is Education. Education is a polishing of the other two features I have mentioned, and that is why I have named it last. It is possible to be successful in the business world without much of it. But the more you have, the greater will be your pleasure and possibly your success in later life. After you leave school is the time to make a student of yourself. Read, *read, read, READ*—history, travel, science, commerce, geography. But, to return to school. Don't leave school, nor think of going into business or engaging in anything else until you are at least sixteen years old. You must be well grounded in the common studies, especially English and mathematics—English will teach you how to express yourself orally or in writing, and mathematics will teach you how to think. To be able to talk, write, and think are essentials to-day. There are numerous other studies pursued in our public schools and academies of more or less value to a youth, but English and mathematics are the foundation subjects. Without them, your super-struction will be of no practical value. You will be a failure in business. There are no other studies along the road of education that will take the place of them. Learn them, or your life will be one of two things: either you will lead a mediocre life or you will be a failure. To-day, and especially to-morrow, will require thinkers. Let your last year of school life, two years, if possible, be spent in a reliable business college, in obtaining a proficiency in a bookkeeping course and a shorthand course of studies such as the best business schools of to-day furnish their students. This will fit you to be useful at once on entering an office, and place you on the road to commercial success. But remember

"The busy world shoves angrily aside
The man who stands with arms akimbo set,
Until occasion tells him what to do,
And he who waits to have his task marked out,
Shall die and leave his errand undone."



The High School Commercial Course

ARTHUR H. HOLMES, DIRECTOR COM'L DEPARTMENT, SHORTRIDGE HIGH SCHOOL, INDIANAPOLIS, IND.

I have read with much interest, in the December number of THE BUSINESS EDUCATOR, the report of the Committee of Nine in regard to a high school commercial course, and the accompanying editorial comment, together with the criticism by Mr. C. C. Ramsay. Perhaps more may be gained from the criticism than from the report. It is indeed a difficult thing for nine men to agree on any extended course of study; and it is hardly probable that any one of the nine would heartily support the suggested course in its entirety. The committee, however, has served to give prominence to the question as to what should constitute a high school commercial course, and to give direction toward a much needed solution.

In no spirit of controversy, but in the belief that more individual opinions may be of value, and that such opinions are strengthened by concrete illustration, I submit some ideas on commercial work in the high school, and a high school commercial course.

THE EVIL OF "SCATTERATION."

Most instructors will admit that the complaint of lack of thoroughness in school work is not without cause. There is an abnormal number of high school pupils who do not read well, write well, spell accurately; and who are wholly at a loss when confronted by common matters of business. A main purpose of the commercial course should be to do away with such defects. Thus far, the remedy most frequently applied in grade and high school courses has been an increase of subjects with a resultant aggravation of the disease. Are not Banking and Finance, Auditing, and an excessive amount of descriptive Commercial Geography, remedies of this nature?

OBJECTS OF A HIGH SCHOOL COMMERCIAL COURSE.

We should question ourselves closely as to the objects of a commercial course, and then do what we can to adapt means to ends. We must expect a wide variance of opinions, but opinions are needed.

The commercial course ought to have five objects in view:

1. General culture.
 2. Preparation for citizenship.
 3. Preparation for office work.
 4. Preparation for business.
 5. Preparation for higher commercial education.
- Of these, the last three are distinctive, and for the greatest good of the greatest number, the third and fourth require special attention.

The question resolves itself largely into what should be the features of a commercial course to make it a fit preparation for office work, and for a successful business life. I should answer in part that decided emphasis should be put on English, Commercial Arithmetic, Commercial Law,

Penmanship, Bookkeeping, Shorthand, and Typewriting.

There is a prejudice against commercial education among business men, and it should be overcome. The way to do that is to do thorough work along essential lines. A business man does not expect a seventeen or eighteen-year-old boy or girl to manage his business, but he has a right to expect that such a one fresh from a high school commercial course will be able to do a certain amount and kind of work thoroughly.

THE PLACE OF BOOKKEEPING.

The question that now arises is: What should we, who have had experience in teaching high school pupils, expect as the result of a four-year commercial course? Surely not professional auditors, bank examiners, or expert accountants. It would be as reasonable to expect competent lawyers at eighteen years of age as the result of four years' general and legal training. What we should expect is that our few best pupils will be able to take charge of ordinary



ARTHUR H. HOLMES.

bookkeeping work, and be fairly expert typewriters and stenographers, and that our many second-best will be competent assistant bookkeepers, and good office help in other lines. To accomplish even this will require more Bookkeeping than is provided for in the report of the Committee of Nine. There should be at least four semesters of Bookkeeping, and that on the laboratory plan, with double periods. In general, Bookkeeping is one of the most poorly-taught subjects in high school work. Among other reasons for this, a very important one is the fact that the commercial teacher frequently does not have time to correct the work of his pupils. Commercial work needs careful correction as much as does work in English Composition. There is another reason for thorough supervision. Bookkeeping offers peculiar temptations and opportunities for dishonest work. It is but little short of criminal to teach Bookkeeping in so lax a way that even a few pupils can copy work, or stuff trial balances,

and receive credit for their dishonesty. The tendency to such things should be noted early, and checked if possible. If persisted in by any pupil, he should be dropped from the course before his knowledge is great enough to be especially dangerous to himself or to others.

ARRANGEMENT OF SUBJECTS.

After deciding upon the essentials of a course, our next duty is to arrange them to best advantage. In doing this, we must take cognizance of conditions as they are, and are likely to remain, although we may not consider them ideal. It goes without saying that we should be pleased to have all our good pupils complete a four-year course, but it is equally true that we cannot expect all of them to do so. We should, then, adapt ourselves to the conditions by offering a good three-year course with a certificate at the end, and, at the same time, should reserve attractive subjects for the fourth year. A little typewriting in the third year will be good for all who take it, and will furnish an incentive for many to finish the course.

The work in Shorthand and Typewriting should be concentrated as much as possible, and done chiefly in the fourth year. Thorough preparation in English is essential to these subjects, and in addition to that, pupils should be at their highest efficiency in those lines at the time when they leave school.

The commercial course is making a place for itself in high schools, and should proceed discreetly. If a course similar to the one given below is not sufficiently extensive, other subjects may readily be added when it becomes evident that they are necessary. First, however, let those of us who are commercial teachers do our work in such a manner that our fellow teachers may profit by our example, that our pupils may be prepared for what is ahead of them, and that business men may have confidence that those whom we recommend to assist them will not have to learn everything there is in connection with their duties after having entered upon them.

As a whole, our educational system is strained. It may be that an undue influence of German Universities has caused too great a tension on our higher institutions of learning; in any event, our Universities and Colleges have put a severe strain on our high schools, and they, in turn, have put some of the stress of it on the grades. The result, in many instances, is an attenuated, unusable education. While the opportunity is ours, shall we not prevent similar conditions in commercial work?

A SUGGESTED COMMERCIAL COURSE.

FIRST YEAR.

First Half.

English	5
Bookkeeping *	5
Modern Language or Algebra 1	5
Penmanship (To count 2 periods)	5
Total	17

Second Half.

English	4
Bookkeeping	5
Modern Language or Algebra II.	5
Commercial Arithmetic	4
Total	18

SECOND YEAR.

First Half.

Business Spelling and Commercial English or Literature	5
Corporation and Voucher Accounting	5
Modern Language or Geometry I.	5
Commercial Arithmetic	3
Total	18

Second Half.

English Composition and Rhetoric	5
Business Practice	5
Modern Language or Geometry II.	5
General History (Selections)	3
Total	18

THIRD YEAR.

First Half.

Correspondence and Advertising	3
Modern Language or Physics or Chemistry	5
English History	5
Civics	5
Total	18

Second Half.

Modern Language or Physics or Chemistry	5
American History	5
Commercial Law	5
Typewriting	3
Total	18

Certificate at end of third year; diploma at end of fourth.

FOURTH YEAR.

First Half.

Commercial Geography	5
Typewriting	5
Shorthand	5
Industrial History	3
Total	18

Second Half.

Shorthand and Typewriting	10
Economics	5
Review	3
Total	18

Bookkeeping and Typewriting two periods a day whenever they occur.

By-Laws of the American Institution of Commercial Schools

A copy of the by-laws of the American Institution has been sent to each member of the National Federation of Commercial Teachers, and also to each member of the Eastern Commercial Teachers Association, as directed at the Cincinnati meeting of the Federation.

Any commercial teacher or principal, who is not a member of either of these organizations, can secure a copy, until the supply is exhausted, by addressing me at 9 West German, St., Baltimore, Md.

H. M. ROWE,
Chairman of Committee.



Mr. W. A. Arnold, Union City, Ind., the bearer of the above refined physiognomy, is a Centennial product, having been born in Union City, Ind., and brought up on a farm in Ohio. He began his professional work as a country school teacher, and later taking a commercial course in the Greenville, Ohio, Business College. In '96 he graduated from the Zanerian, and taught penmanship, bookkeeping, and arithmetic in the Richmond, Ind., Business College. In the fall of '97 he entered and pursued a course of study in the higher branches in the Ohio Normal University, and then accepted a position in the business department of the Falls City, Nebr., High School. The next year he took charge of the business department of the LeMars, Ia., High School, remaining three years, teaching algebra and political economy, and at times supervising penmanship in the grades.

Mr. Arnold is now engaged with Supt. A. H. Bigelow, of LeMars, in getting out an "Arithmetic of Business," incorporating therein the best methods used by business men.

Mr. Arnold is a quiet, thorough, unassuming Christian gentleman. Our profession contains no more conscientious, progressive, faithful, upright, moral teacher, friend of progress, and man.

Mr. Arnold is now located at Philadelphia with Temple College.

Chat American Institution of Commercial Schools Project.

The matter of organization seems to be in the air. It permeates almost every endeavor; almost every calling, trade and profession. Ours is no exception to the rule. In Canada they know what it is, and in Illinois. The fact that The American Institution of Commercial Schools, as created on paper by Mr. H. M. Rowe, Baltimore, Md., is being suggested and discussed indicates that we are about to adopt or accomplish something along that line ourselves. Mr. Rowe believes in organization so thoroughly that he has evolved a plan which he believed should be discussed, rejected, adopted, modified, amended and done with whatever an enlightened, progressive, dignified profession deems necessary.

He is therefore ready and willing to explain, discuss and modify that which he has already prepared. It is no one man's work and no two men's work, as he believes, but it is the work of the best men in our profession; it is a matter of co-operation or

nothing. Which shall it be? Gentlemen and ladies of the profession, in the language of the latest slang, "it is up to you!"

The question is, shall we have an institution national in scope and character, on a par with other universities, devoted to the two distinct but closely related objects; that of preparing, examining, and certifying of teachers for the profession of commercial teaching; and that of affiliation and co-operation of commercial schools and standardizing and uniforming the courses of study, conducting the examinations, and the granting of diplomas therein? Shall or shall we not have such an institution? Is it a good or bad thing? Is it all air, or has it the germs of endurance and the betterment of commercial education and thereby the schools, teachers, and pupils engaged therein?

We are free to confess that we have not as yet settled its merits in our own minds. We are free to say, however, that it appears to us to be a good thing. What do you say?

This much for the present; some sort of an organization or institution is needed to raise the standard of many private and public institutions of commercial education, and courses of study therein. Something is needed to unify, uniform and dignify their work. Commercial education is better than is generally supposed; collegiate education is poorer than is generally supposed. The difference in true worth between them is less than is generally supposed. The one is just as good, if rightly graded, taught, and practiced, as the other. Literary courses need to be abridged; commercial courses need not to be extended.

Commercial education needs to be dignified, popularized and extended. Nothing will do so much for this, aside from honest teaching and dealing, as co-operation. Are you ready for it? Do you want it? Or do you prefer to go on in the old-way? Is it good enough for you? Is it up-to-date?

The Eastern Commercial Teachers' Association Meeting, Easter time, N. Y. City, will be a good place to air your views. Come loaded and we guarantee there will be a Row-e.

C. P. Z.

Eastern Commercial Teachers' Association Announcement

Plans for the Easter meeting of the Eastern Commercial Teachers Association are well in hand. The Executive Board held its final meeting for the arrangement of the program in New York, January 23.

Dr. Charles Davidson, Inspector of English under the board of regents, Albany, N. Y., will discuss "English: A Factor in the Training of the Business Man" in one of the general meetings, and other gentlemen of national reputation in business and educational affairs will address the meetings.

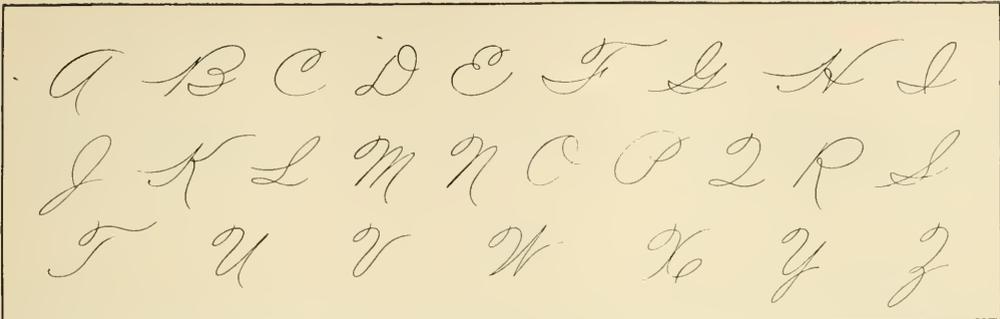
The excellence of the program of the various sections is assured in the fact that Messrs. Ramsdell and King have prepared the program for the business section, Messrs. Platt and Kennedy for the shorthand section, and Messrs. Knight and Laird for the high school department.

Owing to the great interest aroused in the organization of the American Institution of Commercial Schools that project will doubtless be fully explained and discussed. The keen professional interest that has lately been manifested in the interests of commercial education promises the beginning of a new era in the history of commercial education.

Let every one plan to be present and take an active part in the proceedings.

Two features have been made prominent: The beginning of the various meetings on time, and an ample allowance of time for a full discussion by the members of the various papers presented.

H. M. ROWE, Pres. E. C. T. A.



THESE CAPITALS RECEIVED THE MOST VOTES AT THE RECENT PENMANSHIP ELECTION.

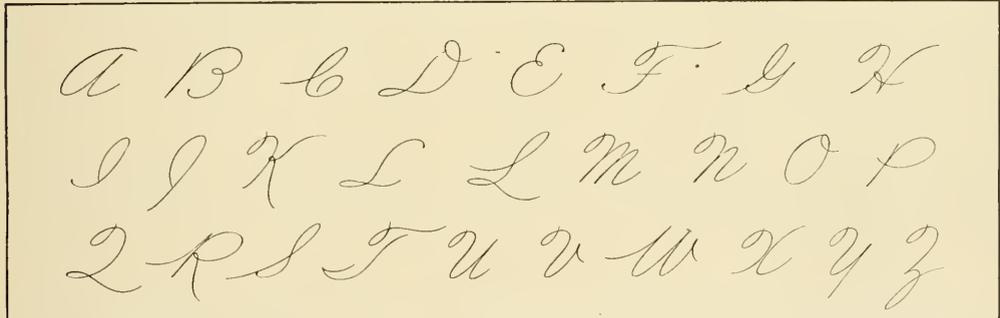
The Election of Capitals is Over and the Successful Candidates Appear Above.

Election Notes. The election passed off enthusiastically and quietly. The polls were at times crowded, but no disorder or ballot box stuffing ensued. Judges were allowed to go out to their meals during the election. The cigars have been conspicuous by their absence. Tickets were scratched from start to finish; only one having voted the straight, unscratched, un-democratic tickets.

The Winners H. B. Lehman, Chicago, Ill., Business College, guessed the greatest number, naming 23 out of the 26. W. L. Weaver, McKinney, Tex., Business College; J. W. Jones, Augusta, Me., Shaw Business College; Pius W. Meinz, Collegeville, Minn., St. John's University; and John W. Hough, Wooster, Ohio, each guessed 20 out of 26. Mr. Lehman has therefore been awarded a copy of the book, Zanerian Script Alphabets; Mr. Weaver, a cut of the capitals; and Messrs. Jones and Meinz each a copy of Progress of Penmanship. As the two latter gentlemen had posted their letters on the same day we concluded to award each the third prize. Mr. Hough posted his too late to win. Many guessed from 15 to 19; a goodly number missed more than they guessed.

Analysis of the Vote The first J received all of the votes but two. The second J must therefore be a jay. Many of the capitals received small majorities, the 1st, 2nd and 3rd L's being nearly a tie. Of the many votes cast, but few voted the same. Opinion differed wonderfully. The capitals selected are not just such as any one individual would like, but by the law of common average they received the greatest number of votes, some by very small majorities; few received a majority of all the votes cast.

Next Month So many asked for the privilege of voting on the small letters, that we are now preparing a plate of the same to be presented next month for election. The interest manifested is such that we take pleasure in attending to the tabulating, which is no small task for busy editors, but we want to know these things as well as you do.



THESE CAPITALS RECEIVED THE SECOND LARGEST VOTE AT THE RECENT PENMANSHIP ELECTION.

*destination, containing, missionaries, on
 division, individual, visionary, controvert
 animation, conception, distance, remains
 conviction, ordinary, meditation, denounce.*

PROFESSIONAL PENMANSHIP PRACTICE FOR PROSPECTIVE PENMEN, BY MR. E. M. BAKLER, CHEKOKEE, TEXAS.

To acquire and execute this class of work, use an oblique holder and medium pen. Write freely but not rapidly—deliberately. Sureness, grace and accuracy is the thing desired. Watch down strokes carefully to keep them straight and uniform in slant. The up strokes need to be curved but very little, the turns should be short, and the angles open and untraced. Let the elbows serve as the center of motion, and the little finger as the center of control. See clearly, think definitely, and act carefully. Patience, criticism, and perseverance will win.

Plate 52.

The G demands much the same movement as the S, only more of it. Keep the crossing low and make a good sharp point on the right. The letter is ended the same as the S. Write the word *Gaining* in line 2 with a free, light, rolling, movement. That means that you should write it gracefully and with as little effort as possible. Grace in writing is the result of artistic ideas and nimble, skillful movements. Reserve skill is valuable in this work as in any other, for he who can do his work better than is required is seldom out of employment.

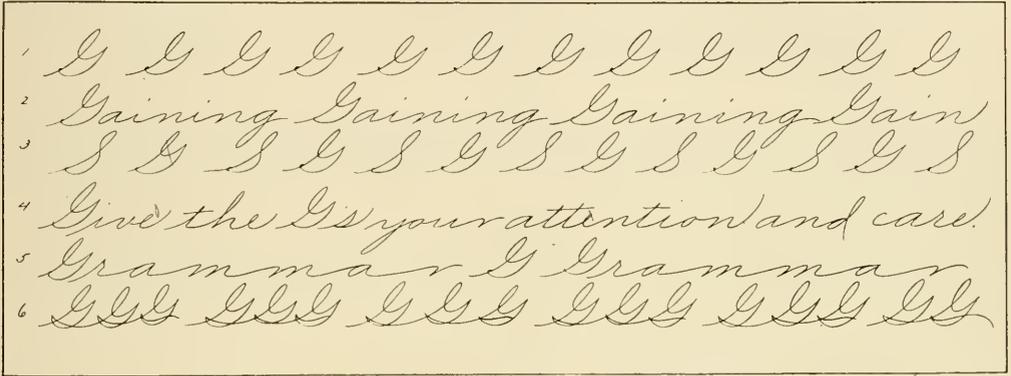


Plate 53.

He who can write freely and without much labor seldom has trouble in writing rapidly when occasion demands it. Freedom is on a par with legibility, at least as concerns usefulness. Write and practice them at all times with as little labor as possible. The easier you do your writing the less muscular energy employed, and consequently the better you will feel when it is completed. Yes, *now* is the time to gain freedom as well as form, for by and by may be too late.

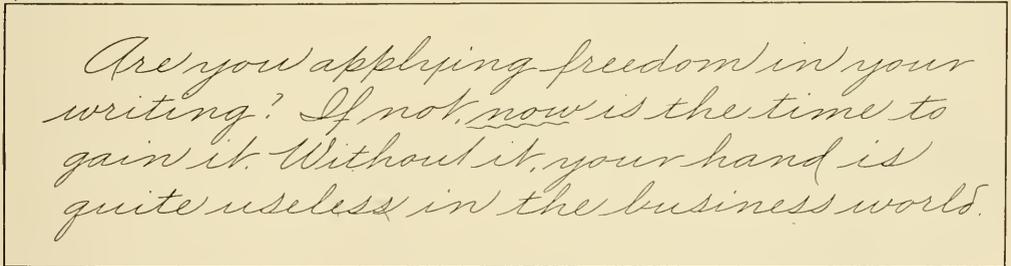


Plate 54.

The style of *L* given in line 1 starts much the same as the *S* and *G* only a little above the base line. It does, however, demand the same graceful movement. Keep the loop on the base line small and flat, and do not make the ending stroke too long. The style in line 2 is simple and plain and makes a good form to master. Select the one you like and develop it carefully.

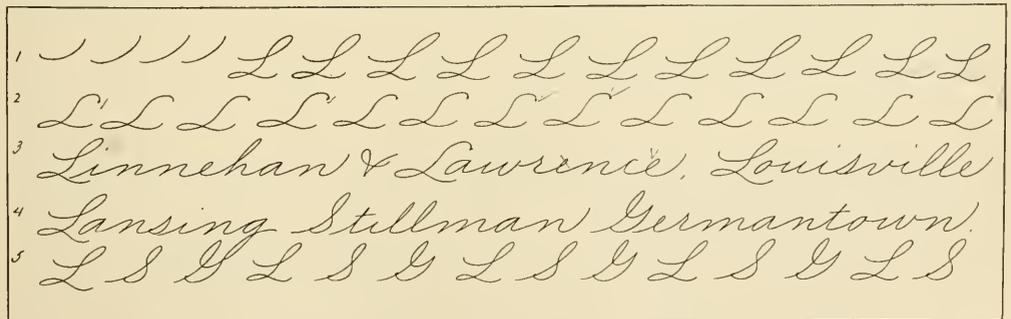


Plate 55.

Here are two extremes as concerns size, yet both are useful at times. Large writing is demanded often in various lines of work. It serves, too, as a good movement exercise, and reveals errors in form that are seldom noticed in smaller work. The small hand, too, is valuable when much has to be written in limited space. Try both, then, heeding the usual rules regarding uniformity.

¹ Quite large, yet useful at times. Hooper & Co., Long St.

² When it is necessary to condense a great amount of matter into little space, a small, compact style like this will answer.

Plate 56.

To make a good alphabet one must be able to make each capital well. Sureness is demanded as well as skill, for here is where we have only one trial on each form. The styles presented are those given throughout the past, and are good ones to adopt. It would be a difficult matter to simplify them without seriously interfering with legibility. Page practice on alphabet work is good to develop confidence, for the changing from one form to another demands it. Complete each alphabet you start even though you occasionally make a poor letter. Keep the spacing uniform between the letters.

A B C D E F G H I J K L
 M N O P Q R S T U V W
 X Y Z

1 2 3 4 5 6 7 8 9 0 — % % @ \$ # a b c d e f g h
 1 2 3 4 5 6 7 8 9 0 — % % @ \$ # a b c d e f g h
 1 2 3 4 5 6 7 8 9 0 — % % @ \$ # a b c d e f g h

Plate 57.

To know form thoroughly one must divide each letter into sections and then examine the parts closely to see what lines are necessary for their formation. This is what is meant by studying details closely. The wording in this plate will serve well as material for body writing. Write small rather than large, and see how easily and lightly you can get from left to right.

If you have learned to watch detail,
 as concerns the form of each letter, you
 have discovered the foundation of good
 writing. You must know a form be-
 fore you can produce it with the pen.

Criticisms.

- T. C. C. Specimen filed. You can do well. While practice work was neat and good throughout, some of your capitals would stand more arm movement. Don't shade down strokes. Practice more on extremely wide spacing in small letter work. Send again.
- G. N. R. Specimens received. Your writing reveals many good points. It is strong and free, and for commercial purposes it ought to serve you well. I like it. Student's exercise was good.
- L. E. S., Baltimore. Work is improving. Small r and s need attention. Don't shade your business writing.
- Blank. Wis. Watch form of each small letter closely. You need now to study more and practice less, as all your work reveals plenty of freedom. Aim for uniformity in slant.
- S. A. McC. Your writing is too large throughout. Make small n and u entirely different. Study and criticise more.
- W. J. F. You are on the right road. Round the turns in all small letter work and you will do still better.
- E. A. You can improve your work by paying more attention to the separate forms. I think you write too fast. No work does not slant too much. Send again.
- Taylor. Good, clean, accurate work. The type of practice that pays. No suggestions.
- W. M. F. Looks need attention and study. Final strokes appear careless in many words. P and R too broad for height. Keep at it.
- B. B. B. Your work, as a whole, is good. I would suggest better paper and coarser pen. Write smaller.
- L. G. R. Small, plain, unflourished writing would serve far better than the style you write. Shading and flourishing have their object and place, but it is not in the realm of serviceable writing.

- A. B. C.—December work best yet. No general criticism. Hope you are well again.
- T. C. B.—You can improve your writing by proper training and practice. You should, however, develop a certain degree of freedom before attempting the more difficult forms. Look up September lesson.
- S. C. K.—Yes, loops are too large, especially too high. Your work in general is quite good, and no doubt you have ability. Send me more.
- B. J. D.—Do not allow side of hand to rest on paper. This is, no doubt, the reason why you cannot succeed on wide spacing exercises. The batch of cards for best work on Plate 15 goes to Mr. J. Austin Brooks, of St. Joseph, Mo.

Lessons in Practical Business Writing

BY

Nina Pearl Hudson

CAVANAUGH COMMERCIAL COLLEGE, NEW BRITAIN, CONN.

Students' practice criticized in these columns free of charge. Specimens should be sent to Miss Hudson, New Britain, Conn., by the fifth of each month.

Lesson 10.

"To give ourselves a reasonable prospect of success we must realize what we hope to achieve, and then make the most of our opportunities. Of these the use of time is one of the most important. 'What have we to do with time,' asks Oliver Wendell Holmes, 'but to fill it up with labor.'" "Pleasures of Life," by Sir John Lubbock.

Plate 37

1 Gentlemen.— My dear Madam.— Sirs—
 2 Enclosed please find check for ten dollars
 3 Awaiting your early reply. I remain,
 4 In reply to your favor of the 14th inst.
 5 Yours very respectfully, Very truly yours.

Plate 37.

- 1. Common salutations. Notice the punctuation. There is a wide difference of opinion in regard to what marks should be used emi-colon, colon, colon and dash, comma or comma and dash. Many of the recent authorities of business correspondence prefer the one used in the plate.
- 4. No period after *th* but one after *inst.* Why? Because *14* stands for fourteen; if we were to write *fourteenth*, we would add but the *th* with no period; hence, *14th* is not an abbreviation and does not require a period. *Inst.* is, (for instant), therefore, it does.
- 5. Commas are always used after formal closings.

Plate 38

1 \$80000 *Note* Pasadena, Cal. Feb 21, 1902
 2 Two months after date we promise to
 3 pay to the order of G. G. Golding.
 4 Eight Hundred _____ of Dollars
 5 Value received.
 6 *A. B. King & Co*

Plate 38.

- 1. It is well to become familiar with forms of business paper. 3. Notice the connecting of the *G*'s. 5. Also, of *B*, *H* and *K*. Have a sharp angle at the bottom of the *et cetera* abbreviation.

Plate 39

Draft

1,870.00

Hartford, Conn., Jan. 11, 1902.

Ten days after date pay to the order of
E. B. Browning.

Seven Hundred _____ Dollars

Value received and charges same to the acit of

To Richards & Co.,

Newport, Vt.



Plate 39.

Watch the strength of line your pen is giving. Do not write with a much-worn pen as it will tend to put you back in your writing.
5. Cultivate a free movement so that you can swing easily from *I* to *J*.

Plate 40.

Receipt.

1,844.50
100

Racine, Wis., Jan. 24, 1904

Received from Clarence King

Forty _____ Dollars.

for his note dated September 24, 1902, with

interest at 6%



Plate 40.

This is as important as any of the Business Forms, as custom does not demand a printed outline so much as for drafts and notes.

Criticisms.

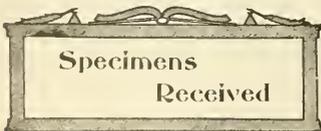
W. E. D. — Your work is generally good and the final curves are excellent. The double curve between *i* and *u* should be noticed. Keep the base line even. Make the down strokes of initial loop of the *N*, with a curve rather than a straight line. Practice upon the *A* and *O*, alternately, the *R* and *K*, the *H* and *K*, noticing the points in which they are alike and unlike.

C. C. K. C. — The work sent is excellent and formation of letters is quite exact. It is better, however, to do away with all shading in business writing. Some of the words seem to be written with finger movement, hence, lacking a certain amount of grace. In using the *A* without the crossing, be careful to bring the second up-stroke on the same line as first down-stroke, else your letter will be an angular *b*.

E. A. — Am glad the diagram was satisfactory. To judge from your work, you write too rapidly for your own progress at present. Make more of the "stops" at all angles and at base line. Notice the minor details of writing such as curves in upstrokes and straight downstrokes, keeping the *r* and *s* a trifle higher than minimum letters. Learn to be a harsh critic of your work and you will improve.

E. B. C. — The figures should be small, as the ledger rulings are generally narrow spaced. Keep uniform slant as for letters.

T. C. O. — I consider three-quarters of a space the proper height for business writing. However, spacing of lines in journal and cash-book might be narrow, and then the height would decrease to one-half space.



14 inches in size, with black watered silk inside covers and pages.

Mr. H. B. Stater, Albany, N. Y., favored us with a few well written cards, indicating that he swings something more than a mere business pen.

Mr. R. F. Kennedy, principal commercial department, Red River Valley University, Wahpeton, N. D., favored this office with a bunch of specimens of writing by the students under his charge and we must say that they are among the best we have had the pleasure of examining for some time. Some of the specimens showing unusual excellence are the following: Mildred Parizek, William Anderson, Willie Heley, Jessie Forkert and W. Parizek.

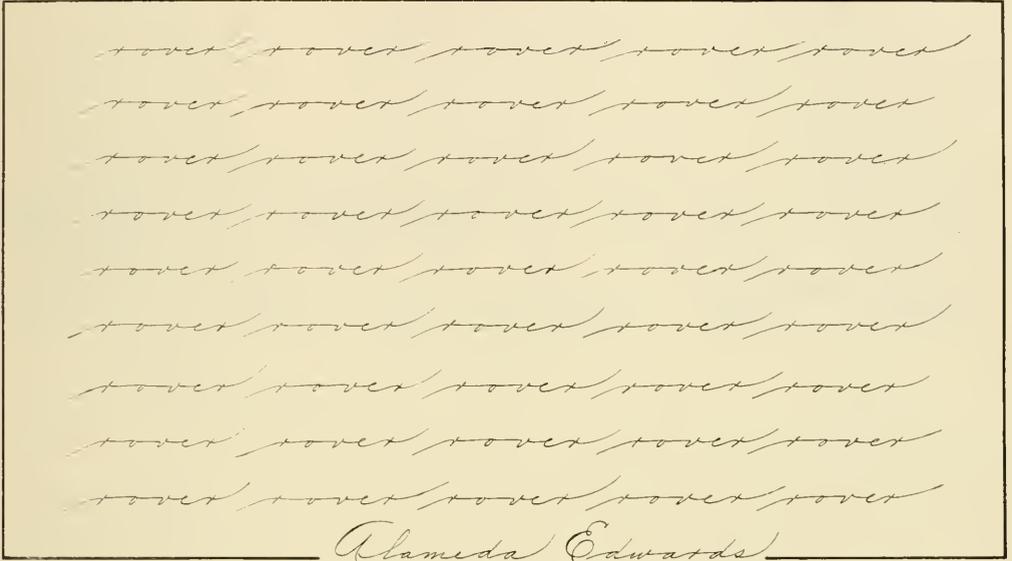
Mr. W. McBee, the card writer of Pittsburg, Pa., favored us with some of his artistic penmanship on colored cards, indicating skill, grace, and beauty in abundance.

G. M. Frozzard, pupil of W. L. Brown, penman in the Shaw Business College, Portland, Me., writes a good business hand, as evidenced by a specimen recently received.

Mr. G. E. Miller, Penman in Watter's Business College, Cincinnati, Ohio, favored us with some specimens of student's work, which show unusual ability and improvement. He also enclosed some cards of his own, which indicate that he swings a graceful pen. The business letter before us, enclosing subscriptions, is a model of neatness and practicality.

From the Pittsburg Times, we learn that Mr. H. G. Hartner, of the High School of that city, recently engrossed a very elaborate memorial album, which is to be presented to the family of Mr. John S. Lambie. The same was bound in seal, 12 by

Students' PAGE AND WORK



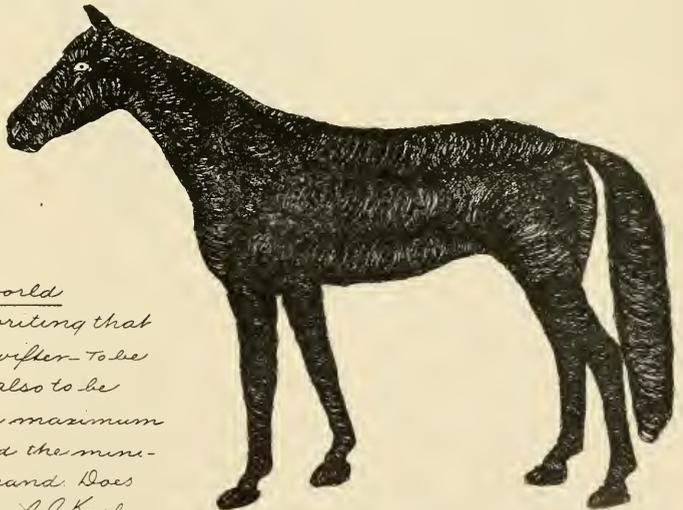
This is unusually fine penmanship. Miss Edwards could become a penman of exceptional skill. She, as well as Mr. Tate, are to be congratulated upon the excellence therein. Miss E. is a pupil, and Mr. C. R. Tate is a teacher, in Bartlett Commercial College, Cincinnati, Ohio.

We recently enjoyed the pleasure of examining some of the writing done by the students of Sadler's Business College, Baltimore, Md., during their contest for the medals, a notice of which appeared in the February number of THE BUSINESS EDUCATOR. We now wish to say that these specimens reflect great credit, not only upon the students, but upon the teacher, Mr. C. C. Lister, as well. We do not know whom to compliment the most and therefore extend congratulations to all concerned, including jolly Mr. Sadler, who has the Price (C. G.) and who does not spare it in the selection and retention of high-grade, skillful teachers of penmanship, as well as of the other commercial branches.

Mr. C. K. Tate, penman at Bartlett's Commercial College, Cincinnati, Ohio, recently favored us with quite a large bundle of students' writing, indicating, without doubt, that he is getting practical results. Among those whose work is particularly good may

be mentioned the following: Virginia Reed, Chas. J. Schaefer, Jacob Riess, Gustave Prinz, Arthur Schmid, Lena Brosch, Bessie Colligan, E. T. Lense, May Dieterlen,

Wm. A. Biddle, Eva Wells, Nellie Keeley, Elmer A. Schard. We congratulate Mr. Tate as well as the pupils under his instruction.



A modern flourish in the form of movement exercises, by Miss Edna Bowman, pupil of O. T. Johnston, Darling's Business College, Fergus, Falls, Minn.

The Business World
is demanding a handwriting that is plainer as well as swifter—to be both of these, it needs also to be easier in execution. The maximum legibility and speed and the minimum effort is the demand. Does this meet it? Very truly, A. J. Karlen.

Rapid, practical business penmanship by A. J. Karlen, Vilas, S. D.

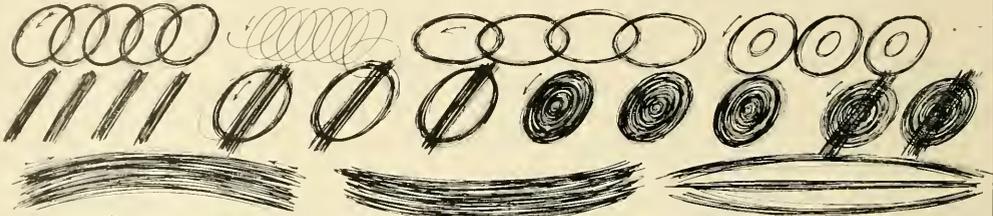
Supplementary Practice for Students of Practical Writing.

BY

195 GRAND AVENUE.

E. C. Mills

ROCHESTER, N. Y.



The movement exercises should be worked every day.

The ability to write a business hand is of itself a splendid recommendation for any young man or young woman and is a common passport to commercial success.

	\$	¢	of	of	#	1/2	1/3	3/4	4/5	5/8	1/16
<u>5493</u>	<u>69723</u>	<u>12345</u>				<u>29467</u>				<u>\$175.83</u>	
<u>7642</u>	<u>83946</u>	<u>67890</u>				<u>83721</u>				<u>\$263.91</u>	

With the exception of handwriting, there is, perhaps, no subject of more importance to business people than a practical knowledge of book-keeping. Learn something that business men demand.

Program Eastern Commercial Teachers' Association

Annual Meeting March 31, April 1 and 2, at New York University School of Commerce, Accounts and Finance, 32 Waverly Place, New York City

"Come let us reason together,"

THURSDAY, 10:30 A. M.

General Meeting.

1. Assembly and Registration of Members, 10:30 to 11:00 A. M.
2. Address of Welcome, Dr. Joseph French Johnson, Dean of School of Commerce, Accounts and Finance. 11:00 A. M.
3. President's Address.
4. Announcements and Appointment of Committees.

Luncheon, 12:00 P. M.

BUSINESS SECTION, 2:00 P. M.

1. "School Discipline," E. H. Norman, President Baltimore Business College, Baltimore, Md.
2. "Business Ethics: Their Place in a Course of Commercial Training," O. C. Dorsey, President American Business College, Allentown, Pa.
3. "Business Writing," A Round Table discussion of practical methods—T. J. Risinger, School of Commerce, Utica, N. Y.; E. E. Childs, Childs' Business College, Pawtucket, R. I. To be followed by general discussion.

Members participating will be governed by Sections 3, 4, 5 and 6, Article II, of the By-Laws.

SHORTHAND SECTION, 2:00 P. M.

1. "How to Change From One Typewriter Keyboard to Another," J. Clifford Kennedy, Underwood Typewriter Co., Chicago, Ill.
2. "Use of the Phonograph for Dictation," J. M. Kimball, New York City.
3. "The Best Method for Taking Care of Shorthand Students Who Enter at Frequent Intervals: Class vs. Individual Instruction," (Not yet assigned.)

Round Table Discussion.
Members participating will be governed by Sections 3, 4, 5 and 6, Article II, of the By-Laws.

HIGH SCHOOL SECTION, 2:00 P. M.

1. "Compare Advantages of Class and Individual Instruction in a High School Commercial Course," L. M. Thornburg, Commercial Teacher High School, Passaic, N. J.
2. "The Card System as Applied to Class Instruction," F. A. Tibbets, Commercial Teacher Hope St. High School, Providence, R. I.
3. "How Can Better Writing Be Secured in Grammar Grades?"—H. W. Patten, Commercial Teacher High School, Philadelphia, Pa.

Round Table Discussion. (Question Box.)
Members Participating will be governed by Sections 3, 4, 5 and 6, Article II, of the By-Laws.

FRIDAY, 10:30 A. M.

General Meeting.

1. "English: A Factor in the Training of a Business Man," Dr. Charles Davidson, Inspector of English of the University of the State of New York, Albany.
2. "Economics as a Study in Commercial Schools," Dr. Cheesman A. Herrick, Director School of Commerce, Central High School, Philadelphia, Pa.
3. "Wherein the Commercial Teacher Fails to Prepare the Student for Actual Office Work," A. R. Haskin, Auditor American Cigar Co., New York City.

Luncheon, 12:00 P. M.

BUSINESS SECTION, 2 P. M.

1. "How Customs Duties are Determined; Methods of Calculation," E. M. Barber, Office of Appraiser of Merchandise, U. S. Customs Service, New York City.
2. "What is the Truth as to the Time Actually Required to Thoroughly Prepare an Average Shorthand Student a Commercial Student? Are the Facts Truthfully Set Forth in our Announcements?"—John J. Eagan, President Eagan School of Business, Hoboken, N. J.

Discussion.

3. "How May Commercial Teachers Be Better Qualified?" S. McVeigh, Bliss Business College, North Adams, Mass.

4. Round Table Discussion: Query, "The Theory of Debit and Credit—Upon What is it Based?" Query, "How to Conduct Business Practice Between Students." Query, "Commercial Arithmetic—What Topics Should Be Included in an Average Business Course? What Topics May Be Dropped?" Query, "How May Accuracy and Rapidity in Handling Figures be Secured to Students?"

SHORTHAND SECTION, 2 P. M.

1. "Exhibition of Class Instruction in Shorthand with Class Drill," Miss E. G. Simpson, Wood's Business College, Newark, N. J.

2. "How and to What Extent Can English be Correlated with the Teaching of Shorthand During the Daily Period Devoted to Shorthand Instruction?" (Not yet assigned.)

3. "Cultivation of the Observing and Discriminating Faculties Elicited by the Study of Shorthand," Parke Schock, Philadelphia, Pa.

4. Round Table Discussion. Query.

HIGH SCHOOL SECTION, 2:00 P. M.

1. "Home Work for Advanced Students in Shorthand in High Schools," E. M. Williams, Commercial Teacher Morris High School, New York.

2. "A Practical Course of English in Commercial Courses in High Schools," (Not yet assigned.)

Discussion.

3. Round Table Discussion: Query, "Can Business Practice be Successfully Conducted in High School Commercial Courses?" Query, "To What Extent Can English be Taught in Connection with Business Correspondence?" Query, "To What Extent, if Any, Have Government Reports Been Used in Teaching Commercial Geography in High Schools?" Query, "What are the Obstacles in the Way of Conducting Commercial Courses on a Par with Other Courses in High Schools?"

SATURDAY, 10:30 A. M.

General Meeting.

1. "The Pedagogical Value of the Commercial Branches," W. N. Ferris, President Ferris Institute, Big Rapids, Mich. (Not certain.)

Discussion.

2. "Commercial Geography as a Practical Aid to the Business Man: The Use of Government Reports in Teaching," J. J. MacFarlane, A. M., Librarian Philadelphia Commercial Museum.

3. "The Personality of the Teacher as a Factor in Education," Robert C. Spencer, President Spenceian Business College, Milwaukee, Wis. (Not certain.)

Discussion.

4. Round Table Discussion: Query, "How Can Standards of Commercial Schools be Raised?" Query, "What Have Been the Results from State Supervision of Private Commercial Schools in New York State?" Query, "Should Such Subjects as the History of Commerce, Business Customs, Business Ethics, Commercial Geography, English, etc., be Included in School Catalogues When No Regular Courses of Study in them are Conducted?"

2:00 P. M.

General Meeting.

1. Reports of Committees.
2. Election of Officers.
3. Selection of Place of Meeting.

Adjournment.

[The above program is certainly a very meaty one and deserves a large attendance. President Rowe did not let the fire interfere with his labors in behalf of the Association, and you should show your appreciation by attending and taking part.—EDITOR.]

Sympathy and Well Wishes

The recent great fire which visited the city of Baltimore included in its destruction all of the business schools of that city. However, all were located again within a week notwithstanding so many large buildings were burned and there was almost a panic for all available space. Our thoughts have been with our co-workers many times, and we know that the entire profession sympathizes with them in their great loss. The same courage that has caused these people to build their schools and maintain them when business education was less popular, will, we are sure, help them to rebuild their institutions in the wake of this disastrous fire.

The Sadler-Rowe Publishing Co., with true courage and enterprise, are publishing their books in other cities, and endeavoring by so doing to discommode their patrons as little as possible. And who is there who would not be willing to discommode themselves to favor those who need it in the days of reconstruction.

Our sincerest sympathy and well wishes to our professional brethren of Baltimore.

H Card

We desire to express our keen appreciation of the kind words and sympathy which have come to us by wire and letter from our business and personal friends everywhere. Under the circumstances, it is impossible for us to reply to these communications by letter as our minds and hearts would dictate; therefore, we take this means of acknowledging our indebtedness and appreciation.

We can only state that our temporary difficulties are almost wiped out in our grateful realization of the solicitude of our friends.

W. H. SADLER,
H. M. ROWE.



Mr. H. G. Yocum, Massillon, O., whose features are shadowed above, was born and raised on a farm near St. Louis, Mo. At the age of eighteen, he attended Central Wesleyan College, Warrenton, Mo., and later took post-graduate commercial courses in Bixler College, Wooster, Ohio, Southwestern Business College, St. Louis, Mo., and Gem City Business College, Quincy, Ill. He received instruction in penmanship from Frehardt, Bixler, Tamblin, and Behrensmeyer. He has been engaged in business college work but ten years, and at the present time is president of five prosperous schools located at Coshocton, Findlay, Wooster, Massillon, and New Philadelphia, Ohio.

Mr. Yocum is a hustler and a success, if we may judge from what we see and hear, and from our dealings with him.

Sermons or Supplementary Copies by Francis B. Courtney. Comment by E. P. Zaner.

*Hundreds of young men are in
offices where their poor penmanship
keeps them from advancement.*

These same young men wonder "why" others get the plums they have been desirous of picking without seriously questioning their own abilities, either mental or physical, and endeavoring thereby to find the real reason. Poor penmanship itself is not alone in the way, but it stands sponsor for other weaknesses as well, such as carelessness, inattention to details, lack of loss of nerve (not sand), inability to concentrate mind and muscle to the task at hand, and other evils or neutralizing forces which defeat progress and plum getting. Get a good hand writing and advancement will follow. Try it and see.

*The difference between long and
short hours, low and high wages,
between drudgery and dignified em-
ployments, is mainly in education.*

Think less of labor as such, and more of it as a means of expression and accomplishment, and labor will then become "dignified" and pleasant. Think of it as being a mental, moral, and physical necessity for true living and manhood, and it will then be a delight and benediction. Courtney never considered "practice" drudgery, else the above graceful, skillful, serviceable lines would never have been possible. Become enthusiastic over your practice, or be content to be a poor penman, a poor excuse, and perhaps a pauper. The skill displayed, the point made, and the moral penned should spur you on and forbid the fatal end.

Interesting News Items

That, the sprightly little journal, has been purchased by the Why Publishing Co., 253 Broadway, N. Y., and its name changed to Why. Its scope will be broadened and it will become a magazine of social culture. Price \$1 per year.

The many friends of Mr. D. W. Hoff, the genial supervisor of Lawrence, Mass., will be pained to learn of the death of his father, on January 11th, at the age of eighty years.

Mr. A. E. Colegrove, recently principal of Bradford, Pa., High School, has just been elected to take charge of the commercial department of the Boys' High School, Reading, Pa. A first-class man has been placed in a very desirable position.

Jas. Rea is now Vice-principal, Director, and Secretary-Treasurer of the Packard Commercial School Company, and an executor and trustee of the Packard estate. The many friends of this whole-souled gentleman and high-minded teacher will rejoice with him in this well-merited expression of confidence in his integrity and business ability, and in all the concomitants.

E. G. Greenleaf is the present commercial teacher at the Bath, Me., Business College. He is an excellent penman, trained under J. F. Moaar, of the Boston B. & S. School.

Cincinnati climate was hard on commercial teachers, Harry Kiest, formerly of Waterville, Me., contracted a cold there which developed into pneumonia, causing his death January 11th. D. S. Hill, of Evansville, Ind., was taken with a fever from which he has not yet fully recovered. W. F. Baird of Bartlett College, went through two weeks of pneumonia.

W. A. Arnold, of Union City, Ind., a former Zanerian, began work in Temple College, Philadelphia, February 1, as an assistant commercial teacher. He is a good man for the place.

The Monograph or Commercial Education, including procedure and curriculum, which has occupied the attention of the Committee of Nine from the Department of Business Education, N. E. A., for the better part of three years is now nearly completed. It is printed by the University of the State of New York.

On January 17, 1901, Louise M., wife of O. P. DeLand, passed from this life. On account of her illness, he was unable to attend the Cincinnati convention, for which we are sorry, and herewith extend professional sympathy.

Through our esteemed friend, Mr. Flickinger, we learn the sad news of the death of Mrs. Patton, mother of Prof. H. W. Patton, of the Commercial Department of the Central High School of Philadelphia, Pa., which occurred on the morning of the 17th of January after a very short illness.

President Cyrus Northrop, of the U. of M., at the recent State Teachers' Convention in St. Paul, asked the high school teachers to appoint a committee to meet a committee from the university faculty to consider the criticism that high schools prepare for college but not for life. Minnesota is in the van of progress.

DO YOU NEED A TEACHER?

We can put you in correspondence with the one you want.

DO YOU WANT A POSITION?

We can help you to secure one. Write for information.

GLICK'S TEACHERS' AGENCY

E. L. GLICK, Mgr., Concord, N. H.

PARTNER WANTED

\$1000 will purchase a half interest in a handsomely equipped business college in Iowa. Party purchasing would be expected to take charge of commercial department and management. Present owner is one of the best known business college men in the country. Reason for selling; cannot secure teachers who have managerial ability.

Address, J., Care of Business Educator, Columbus, O.

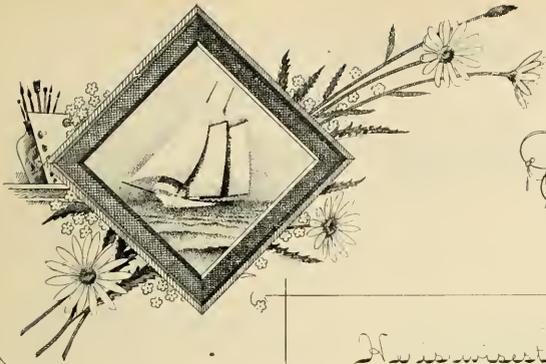
6 colors 75c. per 1000, best quality.
White, 90c. per 1000.
COLORED Samples 10c. and your name written in a variety of styles, or 100 and 1 dozen cards written. 25c. postpaid.

A. J. STEVENSON

Home City, Ohio

18 Lafayette St.

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Calligraphy

How is wisest who only gives.
 True to himself, the best he can
 Will driftings on the winds of providence.
 The sword survivor obeys.
 True will be boldness that surpasses fear
 Taken in the crowded soul and lets his
 conscience steer



PEN ART BY THE PEERLESS PENMAN, C. C. CANAN, BRAIDFORD, PA.



**LEARN TO DRAW
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Lessons prepared especially for each student.

Studies are all hand work, and worth more than the cost of course
 12 lessons in Engraving, including Script, Old English text lettering, etc., \$5.00.
 12 lessons in "Wash Drawing" tells all about the material to use for results, etc., \$5.00.
 12 lessons in Commercial Designing, such as letter heads, cover designs, initials, etc., \$10.00.
 Postal cards not answered. I have no printed matter. If interested in something good, send \$1.00 for the first three lessons with instructions in either course. If not satisfied, stop the lessons. That's fair isn't it? Only a limited number of students taken, so write at once.
 Address, C. D. SCRIBNER, Zanerian Graduate, 22 W. Park Ave., COLUMBUS, OHIO.

WILL YOU PAY \$10.00?

FOR A THOROUGH, SCIENTIFIC COURSE IN THE FOLLOWING BRANCHES:

- WRITING (12 styles)
- FLOURISHING
- LETTERING (8 styles)
- PERSPECTIVE DRAWING
- FREE HAND DRAWING
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- ENGROSSING
- AUTOMATIC PORTRAITURE
- METHODS OF TEACHING

It is my Famous Diploma Course in the new education in Penmanship by Correspondence.
 It is based upon Laws of Mental Development - the True Science Method. All copies fresh from my pen, and equal to the finest producible.
 All instructions written for the student to whom they are sent.
 It is my regular \$35.00 Course, but \$10.00 sent before March 15th pays for it complete.
 It is cheap at \$100.00. Requires from 10 to 20 months to complete.

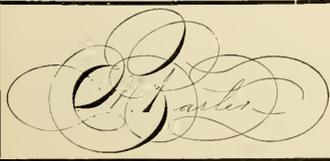
ADDRESS
L. H. HAUSAM, AUTHOR, RIVERSIDE, CAL.

TEACHERS OF COMMERCIAL BRANCHES WANTED

Advance Fee Not Required
 Positions in High Schools and Colleges. Penmanship, Commercial Branches, also teachers of Stenography. Salaries, \$600 to \$1,500. Register early. Send for circulars.
 Anna M. Thurston, Mgr., 378 Wabash Ave., Chicago THURSTON TEACHERS' AGENCY

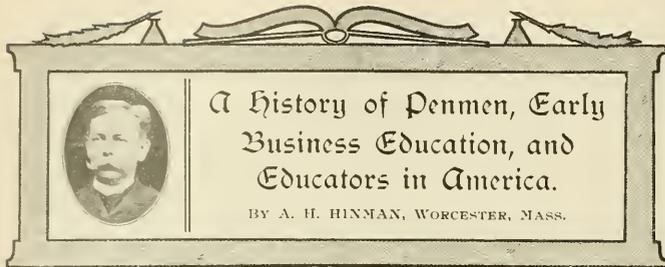


The Card Writer
 Writes cards at 15c. per dozen. Any Style, any name. Fine and sure to please. Order today.



THERE'S A REASON why my mail courses in ornamental and business penmanship are interesting so many professional penmen, as well as amateurs, throughout the country.
THERE'S A REASON why the Business Educator, January, says, referring to my courses, "If they are worth anything, they are worth three times the price asked for them."
THERE'S A REASON why you should write at once for circulars regarding these courses, if your handwriting is below the standard you wish it to occupy. All copies from my courses are actual pen and ink copies. Circulars free. A few sample copy slips from courses, 25c. Artistic letter, 75c. Cards, 35c per dozen. A group of fancy signatures, 50c Business capitals, 30c.
 Address, **E. M. BARLER, Cherokee, Texas.**

Advertisers and Publishers will thank you for mentioning The Business Educator



THEN AND NOW.

Fifty years ago a person was regarded by the public as having a good practical education who was a master of what was then termed the three R's—Reading, Writing, and Arithmetic. At that time most of the present cities of the country were small villages, and many post-offices were located at cross roads where there was a general store, school house and meeting house, as public gathering places.

In Northern Ohio where I was then living, public schools were usually conducted by men who were successful, if they were physically masters of the muscular young farmers who were their pupils. Their pay was small and they boarded around among the families whose children they taught. If, upon undertaking a school they could prevent being carried out of the school-house by their pupils or could whip the farming bullies, who thought it manly to defy their teacher, they were permitted to teach. After this question of physical superiority was settled, the teacher trained his pupils in reading, spelling, grammar, arithmetic, geography, and writing.

It was considered quite a distinction in those days to be good in spelling, and the experts in a school would sometimes challenge the pupils of other district schools for miles around, and evening spelling matches would bring a large number of farming people from all directions. Debating societies and singing schools would also furnish occasion for evening gatherings.

A MARKED ACCOMPLISHMENT.

The schoolmaster in training his pupils to write was obliged to write the head lines or copies, also prepare the quill pens with which they wrote. His pen knife and skill in sharpening goose-quill pen points had much to do with his students ability to imitate his imperfect hand-writing. Engraved copies were then rarely found, yet a good handwriting was considered a marked accomplishment. Even good writing paper was hard to obtain, and the ink used was generally kept in a cow's horn instead of bottles, then rare to get. As good penmanship was considered a superior accomplishment, the travelling writing master possessing superior skill was welcomed wherever he stopped to form a writing class, which usually continued twelve evenings, the pupils furnishing their writing materials and a candle. At these schools the young bullies would disregard discipline, and upon remonstrance would try to put the teacher outside the building and break up school. Sometimes when the teachers back was turned they would throw pieces of meat or sprinkle the floor with snuff, put pepper on the stove and scatter around the room handfuls of beans, anything to display their ambition for notoriety.

IN SCHOOL AND CHURCH.

In some towns evening writing school could not be conducted until such bullies were arrested by the constable and confined during the continuance of the school. Upon the arrival of the writing master notices would be given in the school and in church, and specimens of the teacher's writing would be exhibited in the post-office store. In teaching, the finger and combined muscular movement was practiced, and often very marked changes and improvements would be made in this course of twelve lessons.

FROM TOWN TO TOWN ON FOOT.

Between 1850 and 1870 it was quite a distinction, as well as very profitable, to be a skillful penman and a successful writing teacher, and many young men went to the famous log cabin of P. R. Spencer, at Geneva, Ohio, to study the arts of writing and teaching, as a means of gaining money with which to master the professions of law, medicine or theology. Among such students was Victor M. Rice, an ambitious young man, who went on a teaching tour with Mr. Spencer to be under his tuition. They journeyed from town to town on foot, and at the close of one evening school, they walked through the dark dense woods, almost feeling their way, and listening to the hooting owls, for fifteen miles to the old Spencerian log cabin.

COPY BOOKS REPLACED MANY PENMAN.

In 1848 Mr. Spencer and Victor M. Rice published a series of copy slips engraved on steel, which were the first Spencerian publications. Later Mr. Rice continued his studies and rose to the position of Superintendent of Public Instruction for the State of New York. The demand for superior penmanship instruction was then so great, that with the opening of business schools between 1855 and '65, nearly all the successful traveling writing masters of the country were drawn to the business schools. These schools were largely patronized. Many young men came to them for instruction in penmanship, that they might go into the country and organize writing classes, which was a successful business until 1880, by which time copy books had been so fairly spread over the country that they supplanted many teachers of writing.

THE BEGINNING OF COPY BOOKS.

Both my grandfather and father had been pupils of P. R. Spencer during his teaching tours, and it was my good fortune to take a teacher's course under him at Oberlin, Ohio, in 1860. While attending this Spencerian writing academy for several months, Mr. Spencer and his son Henry were then planning the systematic forms of accurate lines for their use in copy books. Father Spencer had never written an exact hand subject to

strict measurement of height, slant, spacing, and length of loops. Here they planned to change the principles of pot books which were fixed forms, to the straight line right and left curve principles, with exact rules for the measurement of all letters.

PENMEN BECAME COPY BOOK AGENTS.

At this time in Boston, Payson and Dunton were preparing their systems of copy books and introducing them into eastern cities and towns. Soon after the Spencerian books published by Ivison and Phinney, of New York, were being pushed into northern and western cities. Frequent improvements and changes were being made in the books of both systems, and great rivalry existed between the authors to improve them, while the publishers were pushing to get the books into public schools. In 1867 a strong effort was made by competing publishers to place their books in all the public schools of the country and supplant the method of writing copies, by the hands of the schoolmasters. By the offers of good salaries about sixty penmen were drawn out of the business colleges to act as agents for the introduction of the copy books into public schools, and any methods that would yield success were recognized by the publishers. After a year of great expense to the publishers a compromise was effected, and the travelling agents were withdrawn from the field, excepting one for the east and myself for the west.

MANY SYSTEMS SPRING INTO EXISTENCE.

Then for five years I was training teachers at institutes, normal and public schools how to teach writing by the use of copy books. Nearly every public school teacher throughout the county between 1865 and '75 was obliged by their school boards to pass an examination in penmanship and prove their ability to analyze and teach writing through the use of elements and principles. During this rush to introduce copy books in public schools various systems were published. E. D. Babbitt published his Babbittonian System. Sherwood of Chicago published a system. The Electric system published by Wilson and Hinkle of Cincinnati. Rolfe of Chicago published his copy book. Potter and Hammond's penmanship was published by Cowperthwait of Philadelphia.

Among the first and always persistent publishers of copy books has been H. W. Ellsworth of New York. Original in a marked degree he invented many of the methods which were appropriated by other publishers who were too strong financially for him to defeat.

FREE

One Florish, One Set of Ornamental Capitals, One Specimen of my Ornamental Writing One Set of Business Capitals, One Pack of Sample Cards, Your name on one dozen cards in ornamental or plain writing, cannot be beat. Circulars explaining my method of instruction by mail, Price List of all Penman's Supplies, and a letter in my finest ornamental hand. All for 25c.

W. A. BODF, No. 48 27th St., South Side
Pittsburg, Pa.

E. C. MILLS

Script Specialist and Engraver
195 Grand Ave., Rochester, N. Y.

Script illustrations are educational for works on Book-keeping, Business-Practice, Correspondence, Copy Slips, etc. I make a specialty of furnishing THE BEST script plates for these purposes.



\$1000.

Blueville, O. H. Feb. 17, 1903.

Pay to the order of Industry and Perseverance.
In Handwriting Worth One Thousand Dollars
To Bank of Prosperity. Success and Worth.

ROUND OR ENROSSING SCRIPT BY J. G. BATEY, SMYRNA, TENN.

Book Reviews

"Dictation Studies" by W. I. Timms, published by Powers & Lyons, Chicago, 240 pages, well printed, substantially bound in cloth, price \$1. The first twenty-two pages are devoted to parsing and familiar terms and phrases used in letter writing. The following 100 pages are devoted to model letters in correspondence with about two dozen distinctive lines of business, properly classified. The next twenty pages are devoted to legal forms. The following ten pages are devoted to a dictionary designed to enable the pupil to refer to any of the shorthand characters in the book. The upper left-hand pages devoted to correspondence, contain the difficult and technical words with their shorthand characters found in the letters thereon and on the opposite page. This is a feature that is distinctly new and is certainly a good one. The book from beginning to end appears to us as being thoroughly practical and pedagogical. Everything is thoroughly systematized and catalogued so that one can find anything almost at a glance. This is a much needed one and we believe we will prove to be a much used scheme. Teachers who have found it difficult to keep pupils profitably employed during odd hours, and who have had difficulty in keeping the pupils moving forward after having mastered the shorthand principles, will do well to secure this book. Those who do not have this difficulty but are on the lookout for something better, will do well to secure a copy of the book, at least for examination.

"The News Tribune Cartoon Book," containing a collection of cartoons by R. D. Handy, Duluth, Minn., contains a great variety of work, demonstrating that Mr. Handy, though yet young, is all that his name might imply. There is little wonder why the cartoon is growing bigger, and the editorial growing smaller, in the daily newspapers, when one sees how much may be expressed by this modern method. Handy's little bear is a cute one and will some day squeeze the "stuffin'" out of the wrong doers and doings of politics. Watch out for him!

"A Practical Course in Touch Typewriting," by Clara Emory Smith, published by Isaac Pitman & Sons, No. 31 Union Square West, New York City, N. Y., Single or Keyboard Edition, is the title of a 36 page, paper covered book on the subject named. The same impresses us as something thoroughly practical and timely. It contains an invariable system of fingering. Charts in five colors. Clear type. Price 50c.

YOU OUGHT TO HAVE IT. The secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only by LIGHTNING CALCULATOR. Dept. 11, Everett Station, Boston, Mass.

I TEACH BY MAIL

Business Writing, Artistic Writing, Card Writing, Engraving, Flourishing, Work fascinating and satisfaction guaranteed. Circulars for the asking. Family Glossy Black Ink Powder enough for a pint (uncolored for Card Writing, 35c. Package White Ink Powder, 20c.

F. W. Tamblin, 1114 Grand Ave. Kansas City, Mo.



Mr. O. T. Johnston, the wearer of the above physiognomy, is a Hawkeye product whose early years were spent on a farm and in a creamery near by.

He is also a pupil of the Capital City Commercial College, Des Moines, Iowa, and of the Zanerian. He has charge of the penmanship and commercial branches in Darling's Business College, Fergus Falls, Minn., and is known as a hustler.

Mr. Johnston makes things boil well-nigh over in the school room—in mathematics and penmanship alike. Moreover, he is a true gentleman from top to toe.

He is a skillful penman but is not satisfied with skill alone. He intends to complete a university course ere long, and on his own money, too. And this quality of independence is what has made so many friends, none of whom are more loyal than O. T., for, once you gain his good will, you are sure of it ever after.

Mr. Johnston is a benefit to any community and a credit to any school and profession.

It Will Cost You

A 2c. stamp to find out about the best way to teach business writing. If you then can attend any summer class next July it will cost you thirty dollars for tuition, provided you are entirely satisfied with the instruction I give—otherwise I charge you nothing. It is time for somebody to get busy.

L. MADARASZ, 1281 Third Ave., New York

WEAVER'S Correspondence School of Penmanship and Drawing, Mt. Morris, Ill., Offers the best instructions in the various branches of Penmanship and Drawing. Write today for full particulars.

CARD CASE

Beautiful Burnt Leather, name burnt on free, and 1 dozen Cards, 25c. If the case alone is not worth more than 25c., your money refunded.

A. J. STEVENSON, Home City, Ohio
18 Lafayette Street

Colored Cards

The Kind That Bring the Dimes.

Six Colors, Best Quality, 90c per 1,000
Larger quantities—better prices. Write.

H. O. KEESLING, LAWRENCE, MASS.

Francis B. Courtney

Handwriting Specialist

Expert Microscopic Examiner

Of Forged and Questioned Writing

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THE WONDER OF THE TWENTIETH CENTURY

J. H. GILLIS' method of making cuts like this worth five hundred dollars to any one who can use a steel pen. Use unrulled writing paper, no camera needed or any sketching device, but you secure a correct likeness. Each set stamp for circular, or \$2.00 for my method and four photographs to work on. Crane and hundreds of others endorse it.



J. H. Gillis, Sycamore, Ohio

Minneapolis, Minn., Jan. 21, 1903.

To Whom it May Concern: I have used Mr. Gillis' method and I feel safe in saying that it is the best on earth. Every penman should have it. Very truly, G. E. CRANE.

Columbiana, Ohio. Your system is simply immense and gives entire satisfaction; the finest thing for the money that has ever been offered. J. B. CULP.

Gainesville, Fla. I am convinced that your book is the finest thing of the kind on the market a veritable boon to the artist and penman. I shall do what I can to help you in the generous patronage which you deserve. W. P. GARRETT.

Address, J. H. GILLIS, Sycamore, Ohio

We want you to try our pens, and in order to make it an inducement will send Assortment No. 1, consisting of 12 popular styles, postpaid—upon receipt of 10 cents, and give you

FREE A Handsons Penholder
C. HOWARD HUNT PEN CO., Camden, N. J.



School and Professional

E. F. Slichter, a recent Zanerian student, is now engaged in teaching in the City Commercial College, Hagerstown, Md. Mr. Slichter is a capable, energetic gentleman, and will undoubtedly make a success of business college work.

Through the munificence of Andrew Carnegie, Pittsburg is to have a technological school, costing \$20,000,000. In connection with the building of this school, theorists are airing their views on "higher commercial education." Such an education should include, they insist, a knowledge of climate, soil, and productions of all foreign countries, together with a knowledge of the customs and prejudices of these countries; to learn all modern languages from Sanskrit to Spanish, and while the higher education is to include all that, it must, in addition, bring about a better class of manufactured goods, purer foods for home consumption, and raise the standard of business ethics, etc., etc. Why call this "higher commercial education?" It seems to me that it scoops in about everything in a very "high general education." Wm. H. Duff.

On January 9th, Mr. F. J. Toland, La Crosse, Wis., reported an enrollment of 281 pupils in his Business University of that city.

Messrs L. W. Damon and E. Ray Jones, who have been conducting the Modern School of Commerce, Pendleton, Ore., and the Modern School of Commerce, La Grande, Ore., have dissolved partnership, and the two schools will hereafter be conducted by Mr. Jones.

The Spencerian Business College, Milwaukee, Wis., Robert C. Spencer, President, Edward W. Spencer, Secretary, recently issued an attractive, illustrated, 16-page souvenir catalog, devoted exclusively to half tone views of the Proprietors' offices and school rooms, and to those who attended the National Commercial Teachers' Federation, which was held there a year ago, the scenes look quite natural and familiar. Nay, that the institution long be the pride of Milwaukee, and continue to make it famous for that which is better than beer—practical education.

Geo. S. Ramsay, after being out of business college work for six years, is back again in the harness, having purchased the Albuquerque (N. M.) Business College. Mr. Ramsay formerly conducted the Fresno, Cal., Business College, and is therefore in every way capable of making a splendid success in his new field. THE BUSINESS EDUCATOR extends its very best wishes.

Mr. John L. Howard, Supervisor of Penmanship at the Malden, Mass., Public Schools, recently visited Mr. Doner and the Public Schools of Beverly, Mass. The visiting habit, like measles, seems to be catching, but is certainly far more pleasant and less dangerous, particularly with adults.

The Massachusetts Educational exhibit at St. Louis is so planned that some one city is selected to show one subject complete from beginning to end. For instance, Malden, Mass., has been selected to present the subject of Geography, and Lawrence, Mass., to present the subject of Penmanship. This is no mean compliment to the work and worth of Mr. B. W. Huff, the Supervisor. He has also been recently elected president of the "Masters' Club" of that city, which is made up of all the male teachers and principals of Lawrence. Still another feather sticks in his cap, labeled President of the "Tourists' Club."

M. E. Bennett, Supervisor of writing and drawing, Bradock, Pa., favored us with some well executed, artistic and timely Christmas designs with the pen and type-writer, and duplicated for distribution. The work is more practical and artistic than is usually found in the same supervisor.

MANKATO, MINN., Feb. 3, 1904.
MANKATO COMMERCIAL COLLEGE.

School is so full we don't know what to do with students. Have built a balcony in large room that seats eighty and now it's full. May have to build another gallery in other end of room; \$10 now in daily attendance. Best school in its history of thirteen years. Brandy and Nettleton of course are happy.
C. E. BALL.

C. B. Potter, for five years with G. W. Brown, Peoria and Jacksonville, Ill., later associate Proprietor Green Bay, Wis., Business College, is now with the college of St. Thomas, Merriam Park, Minn.

The Minnesota School of Business, Minneapolis, has the largest enrollment in its history.

North Star Business College, Minneapolis, Minn., will soon move into its new building on 2nd Avenue, South of 6th Street.

From President H. S. Goldy, we learn that the Wilmington, Del., Commercial College is now doing the best work in its history, and is having the best year in attendance during its existence of nearly eighteen years. With its two Principals, Manager, and Assistant Manager, and President, the organization is unusually effective. It has a business atmosphere and enthusiasm of its own; its ambition is for better things in a business education. It stands on the same dignified plain as the City High

School. Why should not all commercial schools aim to command the respect of their Co-Universities?

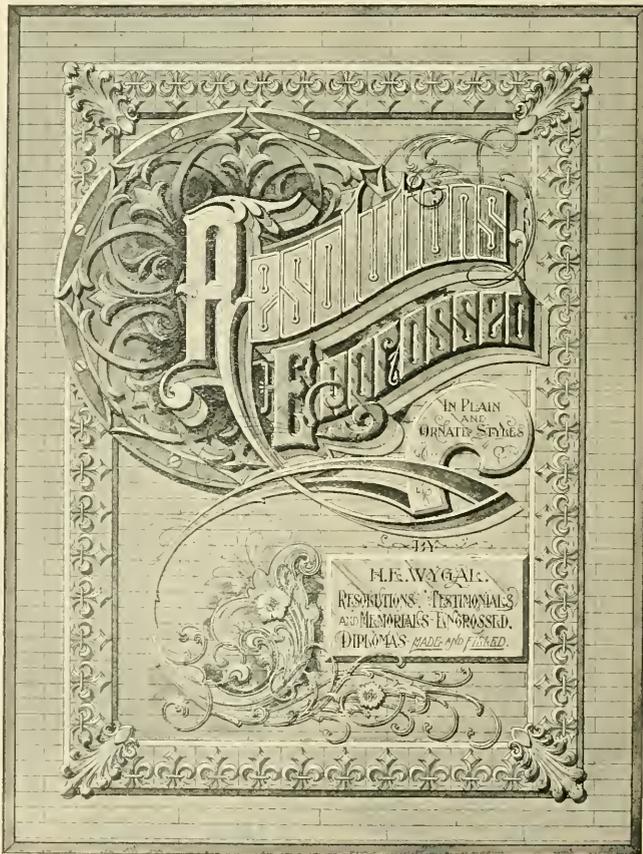
Mr. Archibald Cobb, of Banks Business College, Philadelphia, Pa., asks: "Would it be a betrayal of business secrets or encroachment upon private interests if some of our most successful educators were to tell for the benefit of struggling schools, what percentage of profit there should be in a day student and a night student? How many have figured it out? Is it a good point to know?"

[We think the idea is a practical one, and hope it may result in something tangible and profitable.—EDITOR.]

From G. W. Brown, Jacksonville, Ill., we learn that nearly one thousand students have enrolled during January in his various schools, making over four thousand since last July. He also states that great enthusiasm is shown by their students in a \$20,000 exhibit which he is planning to conduct at the St. Louis Exposition.

Another Glimpse

As some of the proofs which are to appear in "Inspiration," in course of publication by Mr. N. A. Albin, Minneapolis, Minn., convinces us that the book is going to be a beauty, and in every way a credit to its name.



\$500.00

Sumner, Ill.

June 4-03

Received of F. W. Bruner

Five Hundred Dollars

G. M. Gunner

BUSINESS WRITING BY A. R. BURNETTE BOWLING GREEN, KY.

MANY HAVE TAKEN

Ransom's

MAIL COURSE IN RAPID WRITING

WRITE FOR TERMS TODAY-NOW

ADDRESS

C. W. RANSOM, BOX 112, SEDALIA, MO.

No. Never Before

have I been able to give my patrons such faultless SCRIPT. In the past the public has been satisfied, but I have not. My copy did not reach my ideal, the work of the man who engraved it did not suit, and the printer could not print it perfectly.

At Last, after much experimenting, I have found an engraver who I think a wonder; an etcher who can produce from my copy a cut which will print with the delicacy of a copper plate.

But My Troubles Did Not End There. I needed a printer who understood the fine points about script. Without the right kind of printing it was impossible to get superior results. I solved that problem by putting in a printing plant, getting the best machinery money could buy. I educated a pressman on the fine points in script, and now

I Can Furnish Cards

which look like it for a small part of the cost of copper plate work. The following prices include writing of name, cut, the card stock, printing and mailing. Address, 50 cents extra.

100 Best quality cards	\$1 50
200 " " "	2 10
300 " " "	2 50
500 " " "	3 25
1000 " " "	4 00

Samples for two 2c stamps.

J. Henderson

Artist and Penman. Holmes Business College Portland, Oregon.

BLANK CARDS 16 colors. Sample 100 postpaid, 15 cents, 1000 by express, 75 cents. Samples for stamp. W. A. BODE, 271b St., S. S., Pittsburg, Penna.



MILLS'S CORRESPONDENCE SCHOOL OF PENMANSHIP. Is helping scores of ambitious people to acquire a fine style of penmanship at home. We are ready to help YOU also. Send stamp for information. E. C. MILLS 195 Grand Ave., Rochesler, N. Y.



I desire the names of those interested in

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My mail course consists of ten lessons in each of the following:

Round Hand Lettering Wash Drawing Designing

Work criticised and returned. Real models from pen and brush. Specimens for 2c. stamp.

HY. C. WALKER 5585 Vernon Ave. St. Louis, Mo.

AS GOOD AS PEN EVER TOUCHED

Is the verdict of those who have used the

"English Bristol"

In 14 colors, 90 cents per 1,000.

"Norway Wedding Bristol"

In white, \$1.15 per 1,000, or any of the cards handled by the Berkshire Card Co., whose business I have purchased. Samples for the asking. Better yet, 100 assorted cards by mail 25 cents. Also written cards and specimen work.

F. S. HEATH

Concord, N. H. - - 50 Dunklee St.



I will write 14 of the finest cards you ever gazed upon for only 20 cents.

Colored cards written in white ink at 20 cents per dozen.

24 ink recipes, gold, silver, white, black and 20 others, 10 cents; worth \$5 to any penman.

Each letter of the alphabet written in from four to nineteen ways, 40 cents.

Send for circulars. Address, M. A. ADAMS, Care Marietta Commercial College, Marietta, Ohio.

SPENCERIAN

The Standard of Excellence for over forty years STEEL PENS



Select a pen for your writing from a sample card of special numbers for correspondence. 12 pens for 10c., postpaid.

SPENCERIAN PEN CO.

349 Broadway, NEW YORK CITY

Advertisers and Publishers will thank you for mentioning The Business Educator



News Notes and Notices.

Mr. F. J. Klock, the well known commercial teacher, was recently appointed teacher in the Girls' Technical High School, New York City.

The Kingsley Commercial Teachers' Bureau and School Exchange, W. J. Kingsley, Manager, 230 Broadway, N. Y., is a new institution, and ready to serve the interests of Commercial and Shorthand Teachers. From our many years' acquaintance with the manager, we have every reason to believe that the same will be conducted in accordance with the needs and the demands of the commercial teachers' profession.

Mr. and Mrs. E. M. Huntsinger, Hartford, Conn., recently celebrated their twenty-fifth wedding anniversary, a large audience of intimate friends being present, and many handsome and valuable presents being received by them.

The Kinsley Studio, 230 Broadway, N. Y., W. J. Kinsley, President, was recently incorporated under the laws of that state with a capital stock of \$5,000.

The Bliss Business College, of North Adams, Mass., held its fifth annual reception to students and graduates Friday evening, Jan. 8th. Mayor Stafford gave a very practical address to the large audience present. Principal S. McVeigh is to be congratulated on his success in developing in North Adams an up-to-date commercial training school.

President D. L. Musselman writes that the famous Gem City Business College, Quincy, Ill., has enrolled more than 1,000 students this year, and that the grand total of the school year will probably reach 1,400, a splendid record for a school already great in more than numbers.

H. Kiest, formerly of Waterville, Me., engaged with Warren Douglass, of Meadport, Pa., to take charge of his Connelville school, January 4, but almost as soon as he reached Connelville, he was taken with pneumonia, and died January 11. Mr. Kiest was a fine young man, an honored graduate of the Valparaiso, Indiana, Normal School, a teacher of great promise. His sudden death has brought a sad shock to his many friends.

The Williamsport, Pa., Business College is growing steadily and surely with F. F. Healey at the helm. Mr. Healey, like his well-known brother, is an expert shorthand teacher, and consequently his shorthand department is a large one. Although trained in Graham shorthand, Mr. Healey is using Gregg chitly now and likes it.

Eldon M. Van Dusen is the commercial teacher this year in the Far Rockaway, N. Y., High School.

Dartmouth College, Hanover, N. H., has a course in higher commercial training known as the Amos Tuck School of Finance. There are nineteen students enrolled in it this year, out of a total of 865.

The commercial schools exhibit at St. Louis, for the city of New York, is being prepared under the supervision of special committees, of which Dr. Shepard, of the High School of Commerce, Manhattan, and Principal Moore, of the Brooklyn Commercial High School are Chairmen.

Geo. D. Horner has charge of the new commercial course in the Danville, N. Y., High School. The result of opening this new department has been to bring the enrollment for the high school to the highest point ever reached.

A new four year commercial course (two years of high school work to enter the course, and two years more to complete it) goes into effect in the Beaver Falls, Pa., High School this year.

G. A. Golder has sold his interest in the Metropolitan Business College, of Minneapolis, and is now teaching in the college of St. Thomas, Merriam Park, Minn., a suburb of St. Paul.

H. T. Loomis, Manager of the Practical Text Book Company, Cleveland, O., started on a vacation tour of Mexico and the Pacific Coast, February 10. Mr. Loomis is so busy during the conventional vacation season, that he takes his play-time in the winter.

By way of apology

The forbearance of my patrons is asked yet a little longer, on account of the illness of Messrs. Glick and Leamy, and a fire which destroyed specimens prepared by the latter.

Respectfully,
M. A. ALBIN,
Publisher "Inspiration."

CENTRAL TEACHERS' AGENCY RUGGERY BUILDING

Columbus, 4010

ADAMS & ROGERS
Managers

A large direct patronage from the leading Commercial Colleges renders our service invaluable to every progressive commercial teacher. Now is the time to enroll. Our new REFERENCE BOOK will interest you. Sent free on application.



AUTO PEN AND INK



MANUFACTURING COMPANY, 73 RUSH STREET, CHICAGO

WE MANUFACTURE

FAUST'S AUTOMATIC SHADING PENS AND INKS. They are the best that skill and experience can produce, and are used by thousands of artists and students all over the world. Many schools are using our special outfits in their classes with the best of results.

SPECIAL \$5.00 OUTFIT

The following lists of supplies are especially selected with the view of placing in the hands of Automatic Pen Workers the greatest variety of valuable and usable material at a minimum cost.

Six bottles shading ink, assorted colors	\$ 75	Three packages each, Metalls, Bronze and Flock, one package Diamond Dust	1 10
Eight Pens, assorted special, making 14 different strokes	1 25	One bottle Gold Ink	25
Faust's Compendium of Automatic Pen Lettering and Designs	1 00	One bottle Adhesive Ink, 1 oz.	25
(This is the only work of the kind ever published and is complete from beginning to end; it is printed on highly enameled book paper, in colors representing actual work as nearly as can be done. The cover is printed from relief plates in four colors and gold. The size of the book is 8x11, containing 72 pages, and 167 plates, and is neatly bound.)		One bottle White Ink, 1 oz.	25
		One Screw-head File	25
		One Pencil Compass	25
		One Stick Lecturer's Crayon	10
		Fifty sheets Cross-ruled Practice Paper, new, double guide lines	50
		All the above goods sent, express charges prepaid, for \$5.00.	\$5.95

SPECIAL \$2.50 OUTFIT

Faust's Compendium of Automatic Pen Lettering and Designs (same as above outfit)	\$1 00	1 Bottle of Adhesive Ink	25
8 Sizes of Automatic Pens, making 4 different strokes	35	1 Bottle of Gold Ink	25
3 Colors of Automatic Shading Pen Ink	40	2 Packages each, Metalls, Flock and one of Diamond Dust, all different colors, with instructions for using same	50
		This outfit sent, express charges prepaid, for \$2.50.	\$2.75

SPECIAL \$1.00 OUTFIT

1 Set of Instruction Sheets, showing alphabets, and correct form of letters, pen holding, etc.	\$ 15	1 Bottle of Adhesive Ink, small	15
2 Sizes of Automatic Pens, making 3 different strokes	25	1 Package of each, Metalls, Flock and Diamond Dust, with instructions for using same	30
2 Colors of Automatic Shading Pen Ink	30	10 Sheets of Cross-Ruled Practice Paper, large	10
		This outfit sent, express charges prepaid, for \$1.00.	\$1.25

All those who desire to buy only single articles, and would, therefore, not be interested in the above outfits, will find the following list of interest:

Faust's Compendium	\$1 00	Metalls, Bronzes, Flocks, 10 different colors, and Diamond Dust, 1 package, 12-	
Faust's Automatic Pens (sample)	15	6 packages.	50
Faust's Automatic Ink, 1 oz.	25	Screw-head Files, each	25
Faust's Superior White Ink, 1 oz.	25	Oblique Pen-holders, best common holder made, etc., 3 for	25
Faust's Superior Gold Ink	25	Ashby Combination Hard Rubber Oblique Holder, Professional, finest made	50
Faust's Superior Black Writing Ink, 1 oz.	25	Ketchum Holder, best Business Holder	10
Bronze Ink, 5 colors, 1/2 oz.	25	Writing Pens, "Fine Writer, F." for the penmanship gross	75
White Cards, Bristol, finest, 100	30	Writing Pens, "Student's Choice, T." for the business writing, gross	65
Colored Cards, 6 colors, the finest for white ink, 100	25	Sonnecken Pen, Single Pointed, any number, doz.	35
Blank Colored Paper, 8x11, for white or gold ink, 100 sheets	75	Sonnecken Pens, Double Pointed, any number, doz.	45
Cross-Ruled Practice Paper, 50 sheets, 50c., 100 sheets	85	India Ink, for drawing, water proof	30
Pencil Colors, any color, per stick	12		
Lecturer's Crayon, any color, per stick	12		

If you do not see on this list the article you want, write to us at once. We can get you anything that is in the market and will serve you promptly and faithfully.

We make a specialty of executing orders in all lines of pen work; card writing, engrossing, diploma work, etc., and shall be pleased to furnish estimates.

We want to hear from you with orders. Remember when you buy of us you know just what the goods will cost you. We pay the express charges; many competitors do not. Do not order on postal card. No accounts opened for small amounts, or for individuals unknown to us. Stamps taken. Prices for large quantities sent upon application.



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72 RUSH STREET, CHICAGO

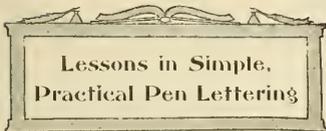


Plain, Round Letters

abcdefghijklmnopqrstuvwxyz-1234567890

ABCDEFGHIJKLMN

OPQRS'TUVWXYZ & ?



Plain, Round Letters.

Use any width pen desired, depending upon size of letter and width of stroke.

Keep top and bottom rounding, and hold pen at forty-five degrees except in crossings of f and t and hair line in j.

Endeavor to make all strokes equally distant, and as near vertical as possible. The letters may, however, slant slightly

forward or backward, but not both ways in the same alphabet.

Be careful about dipping ink, aiming to keep a given amount upon the pen most of the time. Dip ink often.

Penholder needs to be held more nearly vertical than in ordinary writing, and the point should be kept at some one angle, preferably forty-five degrees.



MILLS'S Correspondence School of Penmanship

Is conceded by the leading penmen of this country to be the most thorough school of its kind. You cannot do a better thing than to send stamp today for full particulars concerning our courses.

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ADDRESS DEPARTMENT D.

Hints and Helps in Lettering,
Designing, Etc.
CLAUDE DEXTER SCRIBNER.

Instruction for Lesson No. 1.

I would suggest for those not already provided, that it is well to have some good bristol drawing board, water proof India ink (Zanerian India ink is best), an assortment of pens (Gillott's 303, Zanerian Ideal and Business, also a set of Sonneckens pens), and a T square and triangle.

These supplies can be had direct at reduced rates from Messrs. Zaner & Bloser, publishers of this journal. Their materials give the best satisfaction. Having provided yourself with an outfit, proceed to lay out the design with the B. The original was about 12x7 inches. Do not copy this but originate one on similar lines. Pencil everything very carefully before inking, getting good-smooth edge on all lines. The



fancy border is of the latest pattern, and you will see it used in all up-to-date designs. Make one-half of the border, then trace it on paper, reverse, and transfer to other side. This keeps both sides nearly the same. Outline everything in ink first, then fill in carefully the dark or black places. In real large dark places use a camel hair brush for filling, as pens scratch the surface of card-board.

Lay the little design, *Your attention, etc.*, out on about same principles. Sketch everything in pencil first, then ink carefully. The little dots around design is

known as stipple work, done with a pen or sometimes a tooth pick. Keep the dots large, and all lines strong and black. Make one similar to this, using your own style of decoration. This design was about 12x8 inches. The black part was painted in with brush. Lines and work must be strong and black to reproduce successfully. Such designs can be used for almost any purpose, and bring good prices.

All work will be criticised through the columns of this journal, if return postage is enclosed. Address such work to C. P. Zaner, Columbus, O.

There can be but one **BEST**. You want it.
Who are the Best Reporters in the United States?
What System of Shorthand do they write?

If I were starting to learn shorthand now, I would get Benn Pitman's Manual, and other books and follow them.—DENNIS F. MURPHY, Late Official Reporter, United States Senate

In my career as an official reporter of the senate, now covering thirty three years, I have become familiar with the capabilities and shortcomings of numerous systems, and I am more than ever confirmed in the belief that Pitman's phonography, with its phonic basis and its philosophic strokes and curves, dots and dashes, is as well established in our language as are the script forms for longhand; and deservedly so, for it has stood the test of time and experience—a test which seems to doom every other invention of rapid writing.—TREV. F. SHUEY, Official Reporter, United States Senate.

What a tremendous stride it would be in the advancement of our art if there could be universally adopted by shorthand writers (with such modifications, of course, as long practical experience may have shown to be wise and judicious) the standard for which you have battled so long, so ably, and so consistently—a standard which has been demonstrated by a long line of eminent practitioners to be equal to the greatest demands upon reportorial skill.—EDWARD W. MURPHY, Official Reporter, United States Senate, in a letter to Benn Pitman and Jerome B. Howard.

The "system" written by myself is substantially that known as the "Benn Pitman", which, during years of professional practice, I have found admirably adapted to reporting uses.—DAVID WOLFE BROWN, Official Reporter, U.S. House of Representatives.

We use Benn Pitman's system of shorthand. I found it the easiest system to learn, and when learned, the most legible. The facility with which Benn Pitman's system may be learned and used renders it in my judgment, superior to all others.—GEORGE C. HOLLAND, Official Reporter of the Canadian Senate.

Where are the verbatim reporters who use the "easy," "joined-vowel," "light-line," "single-slant" systems?

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JEROME B. HOWARD, Manager

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I Will Make You

A Penman, or

A Better Penman,

A Better Judge, and
Critic of Fine Art
Penmanship,

An Artistic Penman,
or an Inspired
Teacher of the Art

I have something new in the line of inspiration that will be the making of a new era in penmanship training. If I could only impress you with the idea of its value you would not hesitate one minute to write me. I am not offering something for nothing, but have a thing of wondrous and inestimable value to those who love the beautiful. ✍️

"INSPIRATION"

While striving to become a penman I craved the kind of inspiration that was impossible to secure. I resolved to prepare for others just what I sought in vain to find. I have it now and it is for sale. You can't get it elsewhere and it's limited. More than you can get elsewhere for the money, and of a quality above comparison. It's five dollars this month—hereafter 'twill be ten. Booklet free.

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We desire to call your attention to

"MODERN COMMERCIAL PENMANSHIP"

A book that has had a phenomenal sale since it was offered to the fraternity a few weeks ago. The plan is unique in many respects. Among the many advantages of the book are the following:

1. The copies represent the very highest degree of skill in business writing. They were prepared by Mr. E. C. Mills, whose superiority as a business penman is recognized throughout the United States. The lines are strong, life-like, and are so engraved as to represent as nearly as possible copies fresh from the pen.
 2. The instruction for each lesson appears on the page opposite the copy and is always directly before the student.
 3. The book is bound to open at the end and is thus very convenient for handling; it always lies flat when open.
 4. The copies are divided into sixty lessons - one for each school day in twelve weeks.
 5. The gradation of copies is such that the student's progress is assured. Appropriate movement exercises accompany the different lessons and are not, as is true of many similar publications, grouped at the beginning of the course.
 6. The instruction is terse and pertinent. The many helpful hints to the student will enable him to overcome many of the awkward movements of the novice.
- The price is within the reach of all students. The retail price of the book is 50c.

Remember these for next year:

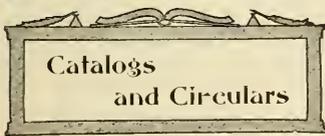
Williams's English Grammar,
The Model Dictation Course,
The New Business Speller,

Clarke's Shorthand,
The Complete Guide to Touch Typewriting,
Modern Commercial Banking.

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For information concerning all kinds of books and supplies for Commercial Schools.

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DES MOINES, IOWA.**



**Catalogs
and Circulars**

The Martin Shorthand and Commercial School, Pittsburg, Pa., issues a very high-grade catalog of 40 pages, printed on beautiful cream paper, the whole bespeaking a high-grade institution.

The Waynesburg, Pa., Business College, Van Orden & Barnes, proprietors, favored us with a very nicely printed and illustrated catalog of 20 pages and cover, entitled Christmas Booklet, and dated December, 1903.

The Central Business College, Denver, Colo., favored us with some of the best advertising booklets and novelties recently received at this office, one of which comprises three colors; brown, yellow and green, which proved to be a pleasing combination.

Cannon's Commercial College, Lawrence, Mass., distributes a very effective calendar with a beautiful oval 6x8 half-tone plate of an intelligent shorthand class, numbering about fifty.

"The New Rapid Shorthand" is the title of a very neat, well written and printed booklet in the interest of that system by the Sadler-Rowe Co., Baltimore, Md.

"Year Book" published by the Cedar Rapids, Ia., Business College, is the graceful title of a 48 page booklet, giving portraits and testimonials of one hundred and fifty young men and women who attended that institution last year. The same is a very effective piece of advertising.

The Lebanon, Pa., Business College is issuing a fine, large calendar for 1904, size 20 by 27 inches. It occupies a prominent place in our office.

One of the best, little advertising novelties recently received, came from the Macon & Andrews College, Memphis, Tennessee, it being in the form of a Savings Bank pass-book with clever imitation check and greenbacks therein, ready to be deposited.

Advertising literature has been received from the following: San Francisco, Cal., Business College; Heald's Business College, San Francisco, Cal.; the University Press, Ann Arbor, Mich.; Iowa Business College, Des Moines, Ia.; Camden, N. J., Commercial College; Shaw Business College, Portland, Me.; W. A. Thompson, Pontiac, Mich.; Dubois, Pa., College of Business; Wisconsin Business University, La Crosse, Wis.; Brown's Business and Shorthand College, Bridgeport, Conn.; and The Bliss Business College, North Adams, Mass.

Well written and printed school journals have been received from the following: Mount Morris College, Mount Morris, Ill.; J. P. Wilson, Seattle, Wash.; Peterson Business College, Scottsdale, Pa.; The Columbia Commercial University, Lancaster, O., and Parsons, Kans., Business College.

The Western School of Commerce, Stockton, Cal., is issuing a very neatly gotten up green-backed catalogue, in the interests of that institution. The faculty is a strong one. Mr. E. H. McGowen, with whom we are personally acquainted, is one of the best, all-around, commercial teachers and penmen of whom we have knowledge.

"Wild Flowers from the Home of Evangeline," with pressed flowers therein, is the title of a very neat booklet from the Capital City Business College, Helena, Montana.

The Rowland Business College, Columbus, Ohio, is issuing a very attractively illustrated six-page folder, in the interest of that high-grade institution.

"P. B. C." is the monogram title of a maroon covered catalogue issued by the Parsons, Kans., Business College. The paper is cream, the ink is double-tone sepia, the illustrations very attractive and to the point. The whole gives one the impression of a prosperous and practical school.

"Culver" is the title of a gold-embossed, white-backed, sumptuous, 100-page catalogue, issued by the Culver Military Academy, Culver, Ind. The catalogue convinces one that the school issuing it, is one of the best of its kind. Everything therein seems to be first-class, as concerns equipment and instruction. Captain J. F. Grant has charge of book-keeping, shorthand, typewriting and penmanship, which is a guarantee that these branches are looked after as they should be.

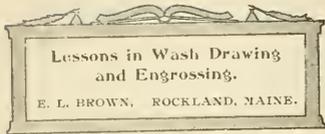
"Annual Announcement of the Commercial Department of the Dunkirk High School, Dunkirk, New York, 1903-'04," is the title of an elegantly bound, well written and illustrated, forty-eight page booklet, devoted to the management, equipment, course of studies, etc., of the Commercial High School of that progressive city. More high schools of this character will do more to drive out of the market the inferior commercial schools than any other agency of which we have knowledge. Those interested in high school commercial education will do well to write to the principal, W. B. Curtis, for the booklet. It impresses us well, as does the work done in the school.

Mr. Willard McBee, Allegheny, Pa., is issuing a profusely illustrated circular of his Roundel cards from the pen of the famous M. B. Moore.

Howard & Brown, Rockland Me., are sending out a very attractive catalog advertising their diplomas. The same, like their work, is high-grade and artistic.

INK Glossy black, 15c per bottle. **WHITE INK**, 15c per bottle. By mail, postpaid.
W. A. BODE, 27th St., S. E., Pittsburg, Penna.

SHORT CUTS. A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College. Price, cloth, 50c. Address, GEO. A. DEEL, Poughkeepsie, N. Y.



Number One.

Brush and color work is very fascinating, and ability to make good wash drawings may be acquired by any one who is not afraid of hard work, and is willing to surmount all difficulties which may arise in the course of the work.

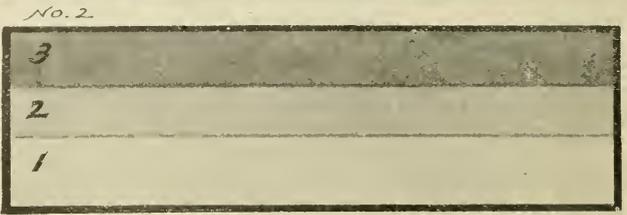
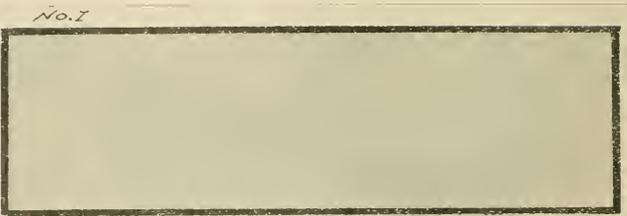
To handle color with pleasing, transparent effects is a knack that requires practice and experience to acquire, and if we can shorten the student's road to skill in this line, we shall be satisfied with our efforts.

OUTFIT. The outfit need not be elaborate or expensive. This matter should be governed by the pocket book of the student, and the class of work he intends to do. However, for the present purposes a simple outfit will fill the requirement, comprising a pan of lamp black, a pan of Payne's gray, and two sable brushes, numbers 5 and 7, and two or three saucers for mixing color. Select your brushes with the greatest care, as it is impossible to do creditable work with poor brushes. A poor brush will be a continued annoyance. A good brush will come to a fine pencil point when moistened, and retain its form, while a poor brush will become irregular and spread.

INSTRUCTIONS. This is a most important lesson and it must be mastered before anything in the way of a 'design' is attempted. We desire to impress upon the student the importance of handling the washes with smoothness and uniformity. Washes are much used in modern engrossing and the effect of the work depends upon the delicacy of the shading. Bristol board with dull finish will do for practice purposes. Lay off with pencil, spaces on a larger scale than those in the copy. Now mix some lamp black in the saucer for the purpose, adding a little of the gray to relieve the somber tone. Fill your brush with pure water and go over the entire surface, taking up the superfluous moisture on a blotter. Let the surface dry for a few seconds, then add the color, proceeding as follows: Fill the brush with color, and begin at the upper part of the space, and work the color downward. Do not let the edges dry, and avoid brushing over the surface until it becomes muddy and spotted. This is a very common fault with beginners. Keep the color moving, and see that the brush is well filled with color, as the use of small quantities of wash increases the chances of the edges drying before the color is carried to the proper place. Aim to cover the surface with an even tone, free from spots.

The washes on Number 2 were applied in the order numbered. Draw sufficient lines to govern width of shade, with pencil, of sufficient distinctness to show through each succeeding wash. The first wash should cover the entire space, and the second, spaces 2 and 3; let one wash thoroughly dry before adding another.

If by oversight we have left out of these instructions any matter that you desire fully explained, we will consider it a favor if you will advise us of the fact, as we desire that the student begin these lessons with a thorough understanding of the work in hand.



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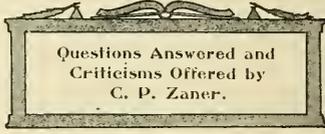
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- Embossed Stationery**—(Name of school, etc.) put up in handsome special boxes, (24 sheets and 24 envelopes), in various grades and shades, sold as low as 25 cents a box and upward.
- Practice Paper**—\$1.20 a ream (960 sheets); \$1.20 a ream in 5 ream lots.
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- Stenographer's Note Books**—No. 1, for pencil, 2 cents each in 1000 lots; \$2.50 a 100. No. 3, for pen, 3½ cents each in 1,000 lots; \$4 a 100. Size, 160 pages, 4¼ x 9 in. Larger sizes in proportion. Send 6c each (for postage) on sample books.

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Commercial and Shorthand Registration Teachers a Specialty. Fee \$2.
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(INTENDED FOR SUBSCRIBERS ONLY.)

Under this heading Mr. Zaner criticises specimens of penmanship, drawing, etc., submitted to him. Postage should be enclosed if specimens are to be returned. He will also endeavor to answer any and all questions pertaining to penmanship matters, or if thought best, questions may be submitted through this department to the readers of our journal for volunteer answers. This gives the readers of THE BUSINESS EDUCATOR the benefit of the experience of one who has made this work a life-time study, as well as of those who contribute thereto.

Capitals or Small Letters?

MONROE, WIS., Feb. 5, 1904.

In teaching business writing, which should come first, capitals or small letters? Does it not seem that the capitals should be taught first, considering that the student's movement is wild when he begins, and cannot be controlled on the small letters at once, or do you think it would be advisable to teach small letters together with the capitals?

Yours very truly,
 A. B. ZU TAVERN.

It is easier to teach at least some of the capitals first, and if we were to consider writing only from the writing lesson standpoint, we would say give capitals first, but it does not always seem best because pupils need the small letters in their every day lesson work, and need help as soon as it can be given. It depends whether you approach or instruct writing from the standpoint of ovals, or from the standpoint of gliding exercises. If from the former, capitals should be given first; if from the latter, small letters first. Unless it is clear to you that one or the other of these courses can be given to advantage, then it would be better to give alternately a capital and a small letter, beginning with O, I, A, U, C, N, etc., etc., down through the Alphabet. This method is sure to be half right, and, every thing taken into consideration, we presume it is more nearly right than any other.



Commercial Law—Continued from Page 14.

7. It must not be repugnant to the express terms of the contract. An express agreement is stronger than any usage, however well established.

INTENTION OF PARTIES. The primary object in the construction of a contract is to get at the intention of the parties. This does not mean that when a party has made a plain statement, he shall be allowed to show that he did not intend what his statements clearly indicate and what the other party would have the best of reasons to believe he intended. It means simply that the court will consider his statements as a means of finding out what he meant.

WHOLE TO HAVE MEANING. A court will seek to put such construction upon the parts of a contract as shall be consistent with the evident meaning of the contract viewed as a whole. *Repugnant clauses* or terms, which cannot be reconciled with the contract taken as a whole, will be rejected.

TERMS EMPLOYED GIVEN THEIR COMMONLY ACCEPTED MEANING. In the absence of established and generally known usage to the contrary, words are taken at their common meaning and not in their technical sense. In a contract where a party was to have an additional price for removing "hardpan," it was held to mean what the people of that section knew as "hardpan," although it was not what geologists know by that name. Technical terms peculiar to a certain trade or profession would

probably be construed technically, if the parties were both men of that trade or profession, because such would be the obvious intention of the parties. *Ambiguous Terms.* Where the wording of a contract is ambiguous, it will be interpreted so as to be favorable to the parties rather than against them, if it can be done without violating the foregoing rules. If the interpretation must be unfavorable to one party, ambiguous terms will be construed against the party making use of them. *Punctuation.* Punctuation may be taken into consideration where it will aid in ascertaining the meaning of the writing, but where the punctuation of one part of the contract is such as to give a meaning contrary to the contract as a whole, such punctuation will be thrown out. *Presumptions.* In interpreting a contract, the court will presume a lawful intention on the part of the parties, also that they were competent and that they were not mistaken. Of course these presumptions are not conclusive.

Office Training—Continued from Page 16.

the routine of instructions, for his stamp of approval.

A strict adherence to the spirit of the plans and suggestions here given will enable a manager to carry out a routine of transactions by the inter-communication plan with success. It is all quite possible and practicable, as the writer has ample verification of it from his own experience.

In the writer's school, the business practice and office department are considered by the students to be the most interesting and important part of the course. This condition is attributed in a large measure, to the inter-communication feature of the work.

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195 Grand Ave., Rochester, N. Y.

The Czar and the Mikado agree with us

In that they do not question the correctness of the proposition that theory should precede practice. Study the principles of war before war is declared. Learn how to shoot before you begin to fire. Preparation first, application afterward. A text-book foundation on which to erect a business practice superstructure. *A training that teaches students to think*, to ask and know the reason why; not merely to play with business papers, only to find, after weeks of such exercise, that they cannot, on a test, write out a sight draft or a bank check or a bank draft without a model. Such a use of time is dissipation, not education. If you will make a fair classroom test, you will find that

Our Practical Bookkeeping and Twentieth Century Business Practice

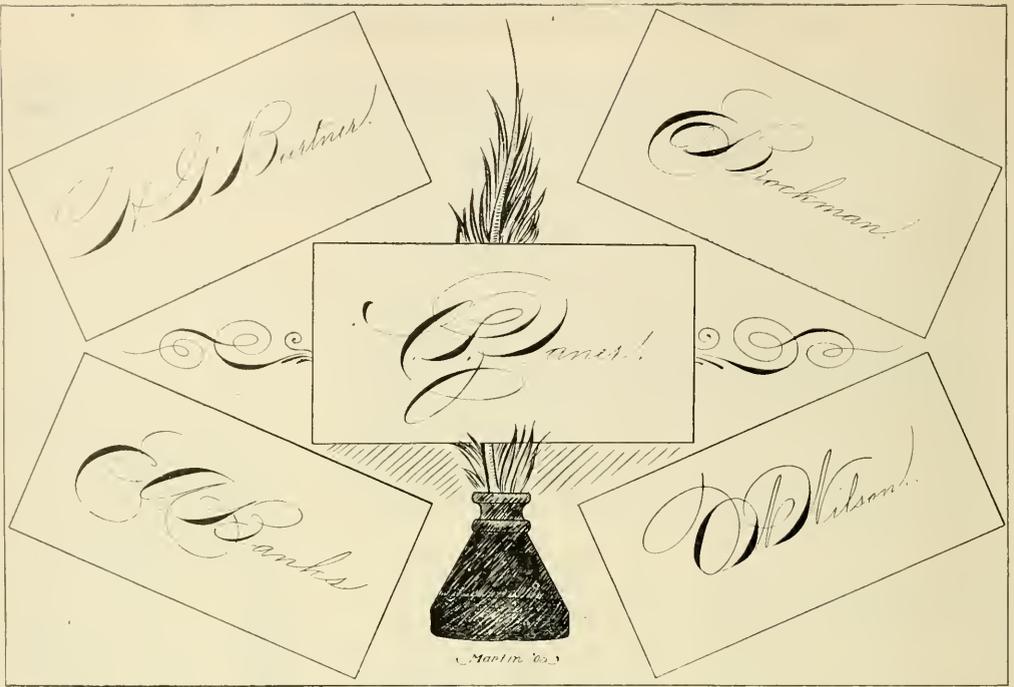
solve the problem of imparting both knowledge and skill, in the briefest possible time, with but a reasonable draft on the teacher's time. One of the ways in which we save the teacher's energy is by supplying the most complete and convenient keys published. We should like to have you know all about our publications on Bookkeeping and Practice, and we make the most liberal arrangements for this purpose. Write to us. *Do it now.*

The PRACTICAL TEXT BOOK COMPANY

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Particulars and rates will be furnished on application.

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57 Washington St., CHICAGO

(Incorporated)

Linn H. Young, Secretary



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Our bureau makes a specialty of placing **COMMERCIAL TEACHERS**. We have calls from every state in the Union and we are filling many of the best positions in the **LEADING BUSINESS COLLEGES**.

Free Registration if you mention this paper.

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702 Slightly Elastic

MODIFIED SLANT OR
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707 Elastic

AMONG PENMEN there is a demand for a pen that is adopted to the Modified Slant or "Medial" Writing, to combine increased speed with the legibility of the Vertical. To meet this we present our Modified Slant Pens. These Pens are made from the highest grade steel and are finished with the same care that has made Esterbrook Pens the Standard for nearly half a century.

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On goods listed below we pay postage on those that go by mail and purchaser pays carriage charges on those that go by express or freight. Of course the cheapest way is to order in fair sized quantities and have them go by freight.

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Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross \$1.00, ¼ gross 25c, 1 dozen

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c, ¼ gross 25c, 1 dozen 10c

Zanerian Medial Pen—A high-grade medium, extra smooth pen for business writing. None better. Just right for students and accountants. Gross 75c, ¼ gross 25c, 1 dozen

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing, it has never been excelled, if equaled. Gross 75c, ¼ gross 25c, 1 dozen

Gillott's Principality No. 1 Pen—A fine writing pen. Gross \$1.00, ¼ gross 25c, 1 dozen

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ gross 25c, 1 dozen

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross \$1.00, ¼ gross 25c, 1 dozen

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross \$1.00, ¼ gross 25c, 1 dozen

BY MAIL, PREPAID.

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens

Gillott's Grou Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens

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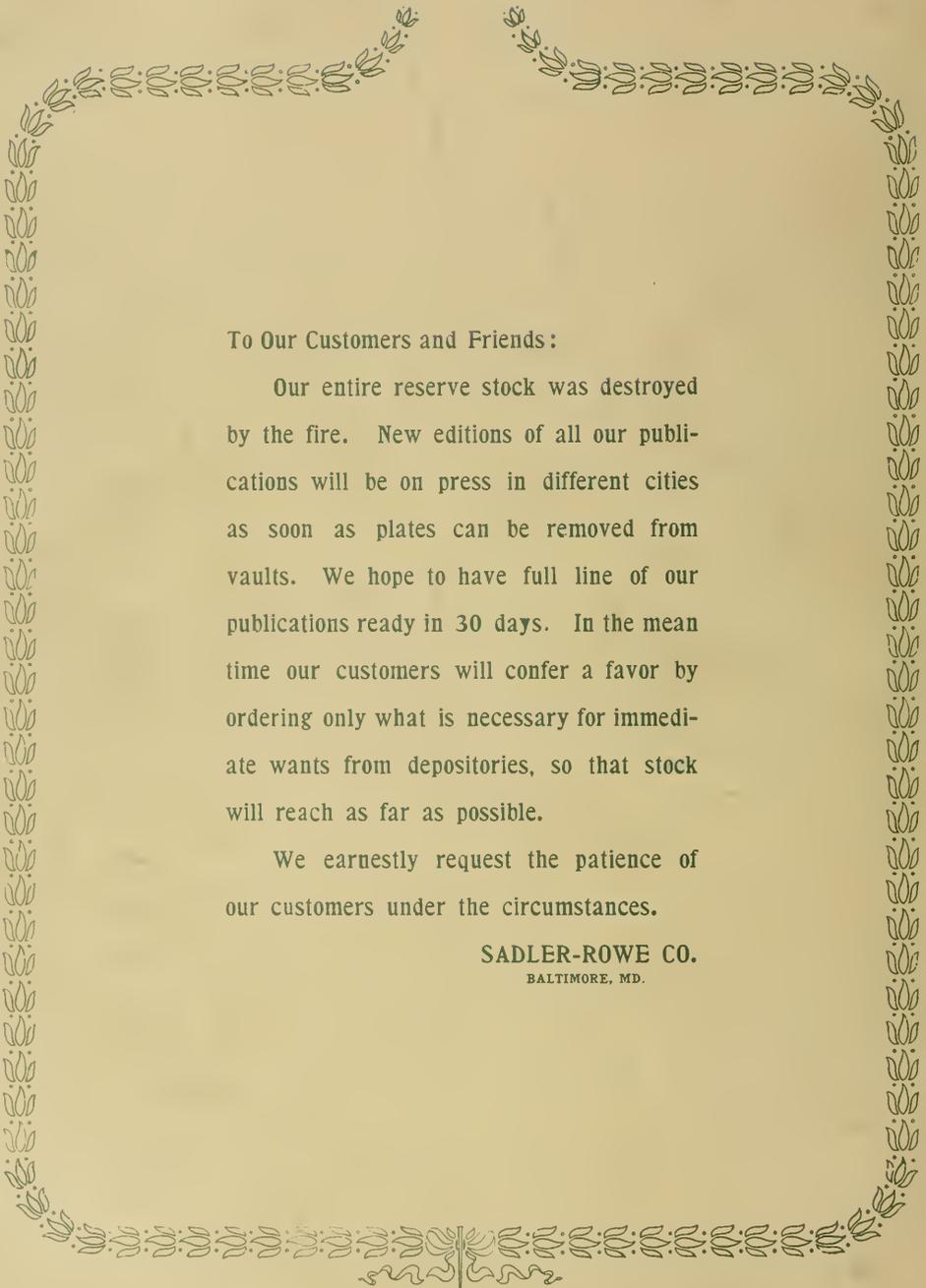
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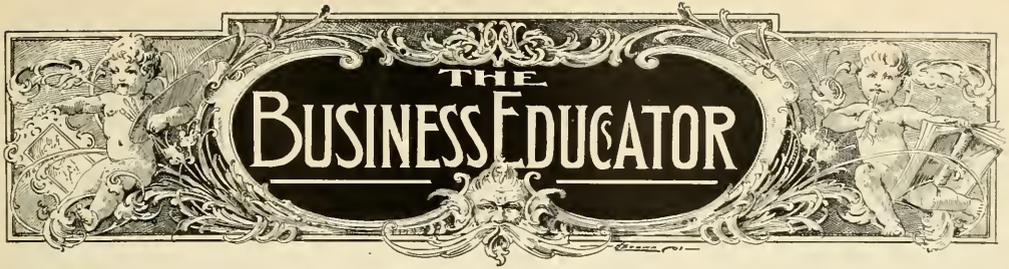
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VOL. IX. No. 8.

COLUMBUS, O., APRIL, 1904.

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THE BUSINESS EDUCATOR.

Entered at Columbus, Ohio, Post Office as Second Class Matter.

Published Monthly (Except July and August), by ZANER & BLOSER, 115 North High St., Columbus, O., at \$1.00 a Year Foreign Subscriptions, 30c. extra.

C. P. ZANER, Columbus, O. - - - Editor
E. E. GAYLORD, Beverly, Mass. - - Associate Editor
E. W. BLOSER, Columbus, O. - - - Business Manager

Address all communications to Zaner & Bloser, Columbus, O., except those relating to the departments, which should be sent to Mr. Gaylord.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many papers each issue through negligence on the part of subscribers. Back Numbers cannot, as a rule, be supplied.

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THE BUSINESS EDUCATOR is devoted to the progressive, and practical interests of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct, both pupil and teacher, and to further the interests of those engaged in the work, in private, as well as in public, institutions of business education. Your co-operation will strengthen us in our endeavor and thus help you and the cause we love and believe in. Good penmanship, aside from a good character, being the best passport to a good position, is given the space and attention it deserves.

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Our Policy Thoroughly Professional and Progressive

Those of our readers who have been with us for some years are well aware that our policy from the beginning has been one of high and broad-minded liberality, as well as of practical progress, in penmanship and business education. It has never been our aim or object to advocate and ride hobbies for selfish or other purposes, nor to prescribe limitations to contributions from men and women prominent in our profession. A free rein is given, "an open door" swung wide, and an untrammelled judgment and conscience encouraged at all times.

This, we believe, is the true policy for professional, practical, and progressive journalism.

We have no set inflexible style of writing to prescribe for all, neither have we quarter century old theories to rehash from month to month. Progress is our watchword, and that means a forward, and constantly forward, march.

In business education, the latest, the best, and the most progressive is our constant endeavor. The department feature is the vehicle for this expression, and through its able management and timely contributions more real, live, valuable, original, timely material concerning commercial education is given to the profession month after month than by all other publications combined.

To be unhampered, independent, progressive, practical, and educational, is our aim. If that is yours, we invite your cooperation and support. Our ideal has not yet been reached, and it never will be. It moves forward as rapidly as we; therefore you may expect better progress in THE BUSINESS EDUCATOR from time to time as talents expand and receipts warrant.

We desire hereby to thank our many professional friends for their generous, cordial, and unselfish support, and to pledge to them a continuance of our unrelenting efforts for a truly professional and progressive periodical.

Federation Finances.

Two years ago the membership fee for admission to the National Commercial Teachers' Federation was increased from one to two dollars a

year, for the purpose, it was stated, of publishing an official report of its proceedings, a copy of the same to be given to each member, as is the custom in other similar organizations. The N. E. A., for two dollars, furnishes free to its members a magnificent report. At the same fee, why cannot the N. C. T. F. furnish a report at least one-fifth as large?

The question arises, what becomes of the (\$2.00) two dollars each member pays? Is it spent in a business like manner? Is it invested in such a way as to bring the largest returns? Would an itemized statement of receipts and disbursements look well in print? Would it reflect credit upon the judgment, business sagacity, and unselfishness of those whom we entrust with the responsibility of instructing others how to do business successfully?

We were promised such a report of the Milwaukee meeting, and again of the Cincinnati meeting, but the general secretary recently reported insufficient funds for that purpose. Something over four hundred dollars was collected from the membership fees of the Penmanship, Business, and Shorthand Sections, and nearly as much from the Business Manager's Section, at the Cincinnati, if we may judge from the published list of members.

As nothing was spent for assembly rooms, banquets, or bouquets (Brother Bartlett furnished these, free of charge) the question arises: What became of the money?

We learn that one hundred and seventy-five dollars was spent for badges. Another item of expense which has been figuring each year, sometimes in astonishing proportions, is the railway and sometimes other expenses of those of the various executive committees who meet with the President and General Executive Committee in midsummer to devise plans for the success of the following meeting. It doesn't take many members to make the item of expense an important one, whether plans of any consequence are hatched or not.

For some time the writer has been of the opinion that this work could be carried on by mail at a greatly reduced expense. It is a fact, perhaps not very generally known, that some of the most successful meetings ever held have been planned and executed on paper and through the U. S. mails by letters, circulars, and the professional journals alone. The latter do

more than all other factors to stimulate attendance, and at no expense whatever to the Federation.

As our present President is heartily in favor of an official report it is hoped that he may curtail expenditures sufficient to provide enough surplus to produce the promised report that the members have paid for.

We have no idea that any money has been misappropriated by any individual. But what we do think is that expenditures are made for things which do not bring adequate returns. Who, for instance, would not much rather possess an official report, even though small and cheap, than a badge?

Would it not be a good matter to give this some thought? Particularly by those entrusted with this year's responsibilities? Why not set a new pace for *doing* business as well as *teaching* it?

Arm Movement Natural

It has been very generally thought that it is natural for children to write with the fingers instead of the arm. This, however, has been shown in the preceding article, to be erroneous and unnatural. Give a child a pencil and say nothing about size or limitations, and it will endeavor to write with the whole arm instead of with the fingers. It is only when we instruct it to write *small*, and perhaps threaten to take the pencil from it, that it succumbs and begins to screw its countenance out of shape to *draw* the forms which it had previously attempted to write.

Finger movement is unnatural in childhood and therefore doubly damaging. It is detrimental to both the child and the writing, for it dwarfs the former and cripples the latter.

Large writing done with the arm is a delight to children, and practically harmless. The only objection to such large writing is that it cannot well be used in lesson work. But we are about to learn and conclude that written work is not necessary in elementary training, and therefore this objection does not amount to much.

By "large" writing we do not mean the kind found in primary copy-books, about a quarter of an inch in height. This is too small for any arm movement. It is a misfit all around.

Now, then, if arm movement is more natural in childhood than finger movement, and if finger movement writing is a detriment to correct movement writing, then arm movement should be taught in and from the beginning, and, in order that it may be successfully taught, the pupils must be allowed to wait until they are old enough or the writing executed large enough to use arm instead of finger movement.

If you are in favor of more arm and less finger movement than has been the product of the public schools, past and present, we do not see how you can fail to endorse the plan we are attempting to present and popularize. What are your convictions? Are not our premises and deductions in the main sound? Come, then, push a good thing along.



Editor's Page

An Educational Crime

This requiring children to do something which they are unable to do rightly; this idea that writing is necessary to the education of children; this teaching of children to *draw* forms which are intended only to be written, and thereby contracting excessive gripping and finger movement; this forcing upon childhood an art the most skillful and artificial of any in universal use, has been, is, and will continue to be, as long as it is continued, an *educational crime* more grave and far reaching than can well be determined.

A decade and more ago the educational cry was "more written work in the primary grades." Fortunately the leading educators of the land began to perceive that the thing was being entirely overdone, and of late they have been advocating "less written work in the primary grades." Some few leaders have gone so far as to advocate no writing during the first years in school. If you will support these leaders in this new and true platform, the day when no writing will be required upon the part of children will soon be at hand.

It is not slant; it is not vertical; it is not copy books that is wrong, but the teaching of any kind of writing to pupils too immature to properly learn the art. That is the root of the evil. These things have been at fault mainly only in that they have been willing tools for unscientific deeds. Nor must we condemn educators for advocating the teaching of writing to children. They thought they were doing the best thing for all concerned, but "they knew not what they did."

Now, however, is the time for reform when we are conscious of the need of it, and see what needs reforming and how to bring it about.

Learning All Over Again

Of all discouraging experiences, that of learning to do something one way and later learning to do it some other way, is about the worst. The unlearning is always more trying than the learning; the tearing down is disheartening; is it any wonder that pupils in the upper grades and high school become discouraged, disinterested, and indifferent concerning writing, after they have been told or have discovered that what they have is wrong, and that to learn the correct way they will have to watch, not only their p's and q's, but their movements, as never before? They have reason to be discouraged and to conclude that "writing is not natural" for them, or that it is "not worth the bother of getting" anyhow.

Is it any wonder that teachers become discouraged, not discerning the cause of their many failures? If it were not for its seriousness, the teacher's positions would appear lu-

dicrons. First came the *form* advocates, promising good writing on the part of all, if *their* system were adopted. Then came the *speed* advocates, denouncing the former plan and guaranteeing wonderful writing, if *speed* were taught. Next comes the *movement* enthusiast denouncing those who and that which had gone before, and promising all that and more than had been assured by his predecessors. Following this come the *vertical* with its good tidings of easy learning and "plum as print" writing. And now the *medial*, with its glittering "golden mean" has the boards—to hold or to lose, depending whether or not it awakens to the real needs of the hour and the wherefore of the downfall of its predecessors.

We do not wish to be understood to say that the abandonment of the plan of teaching children will result in itself in good writing, but we do mean to say that it will pave the way to, and make possible, correct teaching and learning. There will still be much to be done, but there will then be nothing seriously in the way of proper acquisition. Then the penman's efforts will not be spent chiefly in tearing down, but in building up. Then we shall learn but once, and, we have reason to believe, correctly.

Spencerian Day

April 8th, 1904, has been named Spencer Memorial Day for the purpose of raising a fund for the Spencer Memorial Library building to be erected at Geneva, Ohio, in honor of Platt R. Spencer, author of Spencerian Penmanship. It is hoped that the various schools throughout the country will hold some exercises, give an entertainment, etc., the proceeds of which shall be contributed to the above fund, and may be sent to Mr. C. C. Lister, Baltimore, Md., who has been appointed to receive the subscriptions from commercial schools. Now is the time to accomplish the that which should have been completed years ago. Prepare today to make the event a success and one long to be remembered by all who participated in the exercises, which must be suited to local conditions by those having them in charge.

The Central Association

To the Friends of Business Education:

Your attention is directed to the meeting of the Central Commercial Teachers' Association which will be held at Waterloo, Ia., May 12, 13, 14. This organization is for the benefit of teachers in Iowa, Kansas, Nebraska, South Dakota, North Dakota, Minnesota, Wisconsin, Illinois, Missouri, and other Central States.

An excellent program is being prepared and will be announced in these columns next month. Among the speakers will be President Seelye of the University of Iowa; School A. S. Palmer, Cedar Rapids, Iowa; A. C. Van Sant, Omaha, Nebraska; W. H. Gilbert, Marshalltown, Iowa; Dr. Scott of the University of Wisconsin; J. A. Lyons, Chicago; W. F. Giessenman and other prominent business educators. If you are interested in any phase of commercial education, and would like to present it before the Association, or would like to have it discussed, kindly communicate with the President.

Let us make this meeting a grand success by giving it our best support.

Sincerely and fraternally,
B. F. WILLIAMS, Pres. C. C. T. A.

Preparation for Commercial Teaching

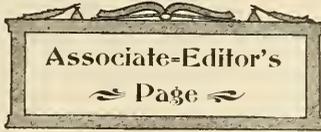
material The demand for commercial teachers is unprecedented. The supply of even indifferently-trained teachers is greatly limited. There are, therefore, a large number of mere commercial and high school students, without even the rudiments of knowledge or training in methods of teaching, seeking immediate employment at salaries higher than are expected by mature men and women of college education when they enter the teaching field.

Some of these ambitious youth cannot even write, spell, or use passable English. They have never taught anything, or, at best, have done merely a little work in some evening school as an assistant or in some one-room commercial school. The conditions suggest some thoughts on what preparation ought to be made for this important calling.

We have just finished dictating a letter to an ambitious young man who completed a high school commercial course with honor, and who desires to fit himself for commercial teaching. He is good "raw material," so far as his school training is concerned. But to succeed truly, he needs to be active, ambitious, healthy, studious, patient, practical, optimistic, enthusiastic, absolutely honest, perfectly clean in his moral life, and greedy for work. Given a young man, or a young woman,—but the call is chiefly for men,—who possesses, or is willing to acquire, most of these qualifications, and having a high school training to start with, it ought to be fairly clear sailing for the rest of the preparation.

School Training It is much better if the high school course has been the Scientific, Classical or Normal, rather than the Commercial, for the training will have been broader, the foundation more stable. This should be followed by complete penmanship, business, and shorthand courses in a private commercial school of unquestioned standing, where the prospective teacher will be sure to come into contact with real teachers, men with the true teaching spirit.

A school should be selected that



will give a thorough training in the theory of bookkeeping, as well as in business and office practice, so that the would-be teacher may not feel compelled to depend on anybody's "system" when he first essays to teach bookkeeping. The same should be said of shorthand. It is far better and wiser for the young man who aims only at the highest rank of teaching positions, to study some system of shorthand that is either itself widely used or is the foundation of some other system that is standard. There are many systems that possess sundry inherent improvements over others but that are not widely enough used to insure admittance to positions really the most desirable, considering the country as a whole. The unfledged teacher of long vision will not decide to study a system of shorthand merely because it is easy, nor because it can be completed in less time than some other, nor because his home commercial school happens to be using it. He will obtain information from disinterested persons capable of judging, and will prepare for the widest range of technical service.

Penmanship should not be slighted. There is a revival of interest in this important subject, and ability to write well and to teach writing with success is required by most school officials. In selecting a school, this fact should be kept in mind, and a school chosen that has a reputation for especially high-grade work in this department.

If the candidate for future pedagogical honors has never taught in a country or graded school, he ought to have at least one year in a first-class Normal school; such an institution as those at Normal and DeKalb, Illinois; or the Iowa State Normal School at Cedar Falls, or the Valparaiso, Indiana, Normal School. For some reasons it would be better if this year could be spent before the courses are taken in the commercial school, but for others it would be well to have it just before beginning the actual work of teaching. We do not mean to imply that one who has taught in ungraded schools could get no bene-

fit from work done in a good Normal school, but we do believe that such teaching experience is a very good substitute for a short Normal course.

This course of preparation is recommended for those who are not content to toil and moil along at from fifty to eighty dollars a month, teaching eleven and one-half months of the year in the daytime, and from two to five evenings each week from October to May, oftentimes with as much added labor to obtain their wages as it took in the first place to earn their small stipend. It is offered to those who would like to get out on the heights, in a truly educational atmosphere, whether of private or public teaching, where conditions of labor are not very much worse than in the factories or the mines and where the salary, promptly paid, is sufficient for reasonable requirements.

Experience Only a word is necessary about experience, for those who are preparing for commercial teaching will generally be persons without teaching experience. During the first two or three years of service they ought to think more of gaining *experience* than of getting *dollars*. They should seek for a reliable private school, not too large; or for a small high school, where the problems of organization and discipline will not overshadow what to the beginner is a more important problem; viz., the successful imparting of instruction and the tactful handling of classes on a small scale. For those who have had teaching experience, it is safe to put out a little farther from shore, but even they would better acquire some readiness with the technicalities of their subjects before courting possible humiliation before large classes where not infrequently police duty requires so much effort that one must have one's subject well enough in hand to carry on instruction as a sort of subconscious activity.

In getting teaching experience, be careful about moving frequently. It looks as though you had to move, and suggests an explanation. Be sure, too, that when you move, you move *up* professionally, even though it does not result in an immediate or marked increase in your salary. That is certain to come within a reasonable time, if you can demonstrate that you have the personal qualifications requisite for the command of the best salaries.

High grades in character, and lowest price consistent with it, is the policy of The Business Educator.

DEPARTMENT OF COMMERCIAL ENGLISH

By E. E. GAYLORD, Beverly, Mass.

Another Trip Abroad.

Let your students learn to spell, pronounce, and define the following words and phrases, and then, with the aid of the suggestive sentences given here, ask them to invent illustrative sentences. Wherever possible see that current events are made use of.

The Century Dictionary is our authority for everything relating to the spelling, compounding, pronouncing (as far as we can indicate pronunciation phonetically, though we know that in some instances we cannot hit the mark), and defining of these words and phrases. Unmarked vowels are of obscure sound.

certiorari	sur-shī-ō-rā' rī	In law, a writ issuing from a superior court to call up the record of a proceeding in an inferior court or before any body or officer having or exercising judicial power, that it may be tried or reviewed in the superior court; now largely superseded by the appeal.
chef	shĕf	Specifically, a head cook.
cicerone	sis-e-rō'nĕ	A guide; especially used of Italian guides.
confrere	kōn-frair	A colleague; an associate.
coup d'etat	koo dā-tah'	A sudden decisive measure in politics; commonly an unlooked-for and forcible change in the form and method of government for the benefit of a person or a cabal.
de facto	dĕ fak' tō	In fact; actually existing, whether with or without legal or moral right.
de jure	dĕ joo' rĕ	By right; according to law; in a sense, opposed to <i>de facto</i> .
del credere	dĕl crĕd' e-rĕ	A commission merchant's guaranty of the solvency of those to whom he sells for his principal.
desideratum	dĕ-sīd-e-rā' tūm	Something desired or desirable; that which is lacking or required.
dictum	dĭk' tūm	A positive or judicial assertion; an authoritative saying.
disjecta membra	dĭs-jĕk' tah mĕm'-brah	Disjointed portions or parts.
emeritus	ĕ-mĕr' i-tūs	Discharged with honor from the performance of duty on account of infirmity, age, or length of service, but retained on the rolls; as, a pastor <i>emeritus</i> .
en masse	ōng mas'	All together.
en suite	ōng sweet	In a set or connected series.
entente cordiale	ōng-tōngt' kor-dī-āl'	The friendly relations existing between one government and another.
entourage	ōng-too-rahzh'	The persons among whom, as followers or companions, one is accustomed to move.
erratum	ĕ-rā' tūm	An error in writing or printing.
errata	ĕ-rā' tah	Plural form of <i>erratum</i> .
esprit de corps	ĕs-prĕ' dĕ kōr	The common spirit developed among men in association; the disposition to co-operate for a common cause.
ex cathedra	ĕks ka-thĕr' drah	Literally, out of the bishop's chair; therefore, with authority.
exempli gratia	ĕg-zĕm' plī grā' shĭ-ah	By way of example; usually abbreviated <i>e. g.</i>
ex officio	ĕks ō-fĭsh' i-ō	By virtue of office and without other special authority.
ex-parte	ĕks pah'r' tō	In law, proceeding from or concerned with only one part or side of the matter.
faux pas	fō pah	A mistake; especially a breach of good manners.
flagrante delicto	flā-grānt' ĕ dĕ-lik' tō	While the crime is (or was) being committed.

Illustrative Sentences.

1. The case was taken up on a writ of *certiorari*.
2. The *chef* of the Waldorf-Astoria receives a large salary.
3. During our ascent of Mount Vesuvius our *cicerone* talked so much that we were reminded that the word refers to Cicero, the Roman orator.
4. Senator Hanna was greatly admired by his *confreres* in the Civic Federation.
5. Louis Napoleon, by a *coup d'etat*, December 2, 1851, broke up the Assembly by force of arms and declared himself dictator.
6. Senator Hoar denied that the government *de facto*, in Panama, immediately after the revolution, was the government *de jure*.
7. The commission merchant sold the goods *del credere*.



DEPARTMENT OF

Commercial Geography

FRANK O. CARPENTER.

The Editor of this Department may be addressed directly at the English High School, Boston, Mass. but communications requiring a reply must in all cases enclose return postage to insure attention.

Laboratories and Cereal Gardens

There is a demand, in all kinds of scientific study, for what is called the "laboratory method" as contrasted with the older "book" method. This laboratory method in chemistry, for example, requires the student to personally test the actions and properties of matter, as oxygen, hydrogen, etc., instead of studying a book in which these properties are described. This has long been recognized as necessary in Chemistry and Physics. It has lately been granted to the new Botany and Biology and it remains for the new Science of Commerce to prove its need for the same equipment and method.

As it is the aim of these papers to suggest what is needed, as well as what is now used, the following ideas are presented for trial, but with the expectation that few schools will be able to obtain at once the required apparatus.

First: A special room with a desk or section for each pupil fitted with tools and apparatus should be provided as in a chemical laboratory. Here, again, as in so many ways, in this science, the Central High School of Philadelphia, under Dr. Herrick, leads the way and shows what should be done with a laboratory of commerce. The apparatus necessary is partly physical and partly chemical, with the microscope in constant use, as in botany, etc.

The study of commercial products demands, first, last, and all the time, the frequent use of the microscope, and a school should be provided with microscopes of considerable power, one for each pupil, where the expense can be borne, but one, at least, for each class must be bought.

The thorough study of the berry of wheat and the other grains, the crystals of sugar, the different structures and shapes of the fibres of flax, cotton, wool, silk, the cellular structure of wood, etc., requires the constant use of a microscope.

The weight and strength of building materials, the practical uses of mechanical energy, as steam, electricity, the chemical properties of fuels and lights, and the constituent parts of various goods are all subjects within the province of the science of commerce.

It is neither possible nor desirable in the time allowed for "Commercial Products" to carry these investiga-

tions into much detail, but there are many simple experiments which show the practical side of commercial staples, which can be made and shown in any school. For example, the effect of fire upon different textile fibres, as cotton, silk, wool, and the precautions necessary in the manufacture and transportation of them, is important, and can be shown. The comparative strength of the fibres of hemp, flax, manila hemp, sisal, ramie, can be shown by simple tests.

A single recitation hour will show the action of dye stuffs and mordants on different fibres, or the action of brick, stone, wood and plaster under the influence of water and heat. So the experiments could be multiplied and yet nothing done but what would show facts that any dealer in that line of products must know if he intends to succeed.

A good manual of experiments for a laboratory of commerce is needed but does not yet exist and is not likely to be produced for a number of years to come until the science has been more fully developed. In carrying out these tests and experiments a few points should be borne in mind, viz.: *a.* The physical properties of each product, the weight, feeling, appearance. *b.* What it is used for by mankind. *c.* Why it is adapted to that use. *d.* What other substances could be used instead of it for a similar purpose. *e.* Effects of climatic and other changes. For example: The effect of a severe and prolonged drought is shown in an accurate record in the rings of growth of a tree and the diameter and appearance of the wool staple from the sheep that suffered from lack of water. This is shown clearly under the microscope, and often to the naked eye, and the trained sense of touch of the wool expert.

A great value of laboratory training in this science is that the pupil, after his year of scientific study of testing various commodities—learns to do so in a scientific way, and whatever kind of product he may deal with in his life, he will in each case be prepared to test those commodities in an accurate, practical way that will give him the information he desires.

CEREAL GARDENS

In the laboratory and with the apparatus provided there as described, a pupil can obtain a great amount of valuable information. There is, how-

ever, one important side of the study of commercial products of many kinds that cannot be learned in the laboratory. This important side can be shown by the use of gardens in connection with the school. As a technical term to denote the gardens used to show facts in connection with commercial geography and to distinguish them from the ordinary school garden in country and city, we have chosen the name "Cereal Garden," and it will hereafter be used with the above meaning. As the name would imply, the garden is to show the cereals primarily, though it should also include and show other common economic plants.

The conditions which obtain in finding a place for a cereal garden near the school or in the school yard are the same as in establishing school gardens, but as that has been discussed in late years by school authorities and in educational literature, we will confine this discussion to the use of the land when obtained.

First of all in this garden the cereals should be planted. There are only a few—wheat, corn, oats, barley, rye, buckwheat, rice and millet. All these, with the possible exception of rice, can be grown in the cereal garden, and it is probable the upland rice would grow sufficiently well to show the plant.

In the cereal garden narrow strips of ground should be marked off about 2 feet by 6 feet in size. Two, at least, would be needed for wheat, three for corn, one for each of the other cereals. One of the wheat beds should be planted in the fall with winter wheat. The bed next to it should be planted with spring wheat as soon as possible in the spring, and the two varieties should be compared constantly. If space permits a third section could be planted with macaroni wheat. The other cereals should be planted at the proper times and seasons. If the varieties of seed can be obtained the spring wheat beds should be planted with different kinds, as Scotch Fife, Blue Stem, etc., each in a plot 2 feet square, (i. e., three plots in the 2 x 6 section.)

Three beds should be given to corn, one for field corn of smooth and dent varieties, one for sweet corn (varieties), one for popcorn (varieties).

The rice seed must be planted in the unhusked state or "paddy" just as it comes from the plant. It may have to be planted indoors in very cold climates and put in the ground later when the frosts are gone, but experience will show this point.

The cereals which ripen in the early summer can be planted a little late, a couple of weeks or so, so that they shall not ripen till the schools open in September.

Next after the cereals, flax and hemp should be planted in similar beds. Ramie or china grass would probably grow enough for exhibition. Cotton plants planted indoors and set out after frosts are gone can be made to ripen their balls by fall.

Several mulberry trees can be planted and after a year or so when they have begun to grow well, silk

worm eggs can be procured and the interesting processes of silk production can be seen.

In connection with the grains in Cereal Garden, many other ordinary food plants should be grown in the same 2 x 6 sections—as potatoes, sweet potatoes, beets, turnips, etc., or beans, peas, tomatoes, and cayenne peppers. Cucumbers and squashes can be grown on wire netting beside a fence.

The number of plants in the sections will be few of course, but still enough to show the food plant. Whether these various vegetables are grown or not, the cereals and the textile fibres should be grown in all cases. They are easy to grow, and, being side by side, their differences and points of resemblance can be seen at all times. A book record should be kept of each plot with times of planting, flowering, ripening and harvesting noted, and other practical points.

It may be objected that the class in Commercial Products that saw the planting in the spring would not have that subject in the fall when the cereals are ripe. The answer to that point is this: The course in Commercial Products is usually given the second year in the school, and when the pupils return to school in the fall for their third year they can see the ripened grains and plants. Also the first year pupils, to judge from all experience, would be interested in the plants in the gardens whether they were to study the course or not, so that the pupils would all see the various stages of the plants from planting to gathering.

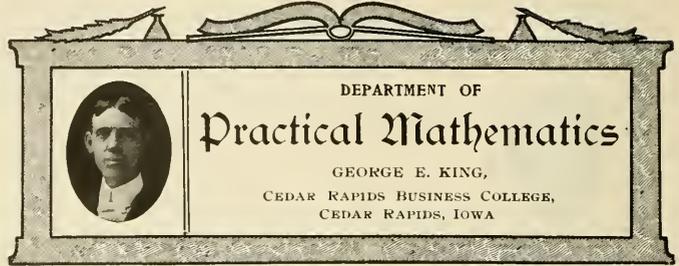
These Cereal Gardens are planned chiefly for high schools that have the course in commerce, but they would be of great value to a grammar school.

If, in a city, a Cereal Garden cannot be provided near the school house, the following can be done: The commissioner or director in charge of the parks can usually be persuaded to lay out and maintain a Cereal Garden for the benefit of the public in the large central park of the city, because the garden can be made picturesque as a bit of landscape gardening while it would be visited by thousands for curiosity or for study. It would be, during the summer, a botanic or economic museum. Something of the kind is attempted in the museum and green-houses at Bronx Park, New York City. In the economic or commercial museum references are made among the specimens to certain plants in the green-houses, and the plants bear a plain label stating their economic use with a reference to the case in the museum where the commercial products are shown.

The value and benefit from a Cereal Garden is two-fold:

First—The pupil gets the actual picture in his mind of the economic plants and the products made from them so that, to him, the cereals and the textile plants become realities.

Second—The plants in the Cereal Garden, carefully gathered at the proper time, become permanent
(Concluded on page 41.)



Interest.

RINGING THE CHANGES ON ANOTHER INTEREST PROBLEM.

Principal \$800, rate 6 per cent., time 90 days. Moving the decimal point two places to the left, we have \$8.00 as the interest at 6 per cent. for 60 days, to which, if we add the interest for 30 days, which is $\frac{1}{2}$ of 60 days, giving \$4.00, we have \$12.00 as the interest for (60 days plus 30 days) 90 days, the given time.

Suppose, however, the time were 72 days; find the interest first for 60 days, \$8.00, and then for 12 days, which is $\frac{1}{5}$ of 60 days and $\frac{1}{5}$ of \$8.00 is \$1.60, giving us \$9.60, interest for 72 days.

Suppose the time were 75 days, \$8.00 is the interest for 60 days to which we add 15 days' interest, or $\frac{1}{4}$ of \$8.00, giving \$10.00 as the interest for 75 days.

Suppose, however, the time were 45 days, then we have \$8.00 as the interest for 60 days, from which we subtract 15 days' interest or $\frac{1}{4}$ of \$8.00, which is \$2.00, leaving \$6.00 as the interest for 45 days.

Suppose, however, that the time is 18 days only, then by pointing off three places we have \$0.80 as the interest at 6 per cent. for 6 days (according to the table), and since 18 days is three times 6 days, the interest for 18 days will be three times \$0.80 or \$2.40.

Suppose, however, the time is 21 days, then pointing off three places we have \$0.80 as the interest at 6 per cent. for 6 days. We may separate our time into the aliquant parts, 18 days (which is just three times 6 days) and 3 days, which is $\frac{1}{2}$ of 6 days; the interest for 18 days is three times \$0.80, or \$2.40, and for 3 days it is $\frac{1}{2}$ of \$0.80, or \$0.40, making the interest for 21 days \$2.80.

Suppose, however, the time is 1 year 8 months and 20 days. The 1 year equals 360 days, the 8 months

equals 240 days, to which we add 20 days, making the total time 620 days; then, by pointing off one place, we have \$80.00 as the interest on \$800 at 6 per cent. for 600 days, (according to the table). Then for 620 days we add 20 days' interest, which is one-third of one-tenth of 600 days; one-tenth of \$80.00 is \$8.00, and one-third of \$8.00 is \$2.67. This added to the \$80.00, which is the interest for 600 days, gives \$82.67, or the interest for 620 days.

PROBLEMS FOR CLASS DRILL.

Find the interest:

\$400, 6%, 80 days.	(60 and 20)
\$600, 6%, 36 days.	(30 and 6)
\$300, 8%, 45 days.	
\$300, 8%, 60 days.	(45 and 15)
\$900, 8%, 63 days.	(45-15-3)
\$200, 8%, 135 days.	(3 times 45)
\$500, 8%, 18 days.	(15-3)
\$300, 7%, 90 days.	(60-30)

(When the rate is 7%, you may first find the interest at 6% for the given time, then add $\frac{1}{7}$ of the result; or find it at 8%, and deduct $\frac{1}{8}$ of the result.)

\$500, $\frac{7}{8}$ %, 48 days.	
\$250, $\frac{7}{8}$ %, 60 days.	(48-12)
\$300, 5%, 60 days.	(72 minus 12)
\$240, $\frac{4}{5}$ %, 120 days.	(80-40)
\$150, $\frac{9}{10}$ %, 600 days.	(400-200)
\$300, $\frac{9}{10}$ %, 16 days.	(4 times 4)
\$250, 4%, 120 days.	(90-30)
\$360, 4%, 60 days.	(90 minus 30)
\$400, $\frac{4}{5}$ %, 33 days.	(30-3)
\$300, 10%, 36 days.	
\$240, 10%, 30 days.	(36 minus 6)
\$500, 10%, 60 days.	(36-18-6) or (36-24)
\$600, 11%, 72 days.	

(When the rate is 11%, first find the interest at 10% for the given time, and to the result add $\frac{1}{10}$ of itself, or find the interest at 12% for the given time, and from the result deduct $\frac{1}{2}$ of itself.)

\$80, 12%, 30 days.	
\$120, 12%, 45 days.	(30-15)
\$220, 12%, 60 days.	(2 times 30)
\$300, 12%, 36 days.	(30-6)

PROBLEMS IN BANK DISCOUNT FOR CLASS DRILL.

Find the net proceeds, term of discount, and bank discount for each of the following:

Date of Note.	Face of Note.	Time.	Rate of Interest.	Date of Disc.	Rate of Discount.
Feb. 1, 1903	\$600	8 mo.	6%	Apr. 20, 1903	9%
Apr. 1, 1903	\$150	6 mo.	...	Aug. 15, 1903	8%
May 10, 1903	\$200	90 days	5%	June 18, 1903	10%
July 5, 1903	\$300	4 mo.	6%	Sept. 1, 1903	6%
Sept. 10, 1903	\$400	120 days	8%	Oct. 20, 1903	8%

BANK DISCOUNT.

Bank discount, which is an allowance made by a bank for advancing money on a debt before it is due, or the interest paid in advance on a note due at some future time, is very closely allied to the subject of interest, and, therefore, I think it should be introduced at this time. In Bank Discount we have the following comparative table:

Base in Percentage equals amount due at maturity.

Rate in Percentage equals (rate of discount times the term of discount in periods).

Percentage equals the discount.

Difference equals net proceeds.

Therefore, we have the same principles governing the relationship of the terms in Bank Discount that we have in Interest or Percentage. Place special emphasis upon the fact that if the debt is an interest-bearing debt, we must find the amount due at maturity and use this as the principal or base upon which the bank discount is computed; then to find the bank discount we have a problem in simple interest in which the amount due at maturity is the principal. The time from the date the debt is discounted to the maturity of the debt (usually counting exact time in days) corresponds to the time in interest; and the rate of discount, to the rate of interest. The bank discount, which is the simple interest on the amount due for the term of discount, subtracted from the amount due at maturity, equals the net proceeds.

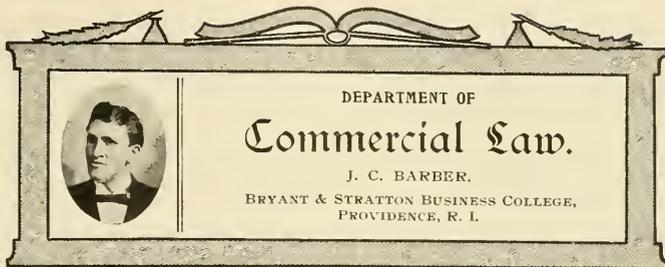
Find the net proceeds of a note of \$600 dated January 1, 1903, for 6 months without grace, at 6 per cent. interest, if discounted April 20, 1903, at 10 per cent.

ANALYSIS FOR BANK DISCOUNT.

Since the bank discount is computed upon the amount due at maturity, we must first find the interest on \$600 for 6 months at 6 per cent. and add this to the principal, \$600, giving us for the amount due at maturity \$618. This we consider as the principal upon which the bank discount is computed. Counting exact time in days from April 20th to July 1st, we have 72 days, which is the term of discount. The interest on \$618 at 10 per cent. for 72 days equals \$12.36, which we call the bank discount. To find the net proceeds, subtract the bank discount, \$12.36, from the amount of the debt at maturity, \$618, leaving \$605.64 as the net proceeds.

In the first of the above problems, the time is expressed in months. When the time is expressed in months, calendar months should be used. This note dated February 1, 1903, without grace, will fall due 8 months later than February 1, or September 1, 1903. The third note, which is dated May 10, 1903, for 90 days, will fall due, without grace August, 8, 1903, but if this note had been given for three months it would fall due, without grace, on August 10, 1903. As a general rule, in counting forward, omit the first day and count the last. Also when finding the difference of time between days, omit the first and count the last.

(Concluded on page 14.)



DISCHARGE OF CONTRACT

By agreement. An agreement to do away with a contract, like any other agreement, must have a consideration to support it; but, while a simple contract remains wholly executory on both sides, it may be rescinded without any other consideration than the mutual promises of the parties. If anything has been done by either party, he cannot then give up (waive) his rights so as to bind himself unless there is some consideration for his releasing the other party. Negotiable instruments, it seems, furnish an exception to the rule. If such instrument is given up or destroyed for the purpose of releasing the debtor, the release is complete without consideration.

Substituted agreement. Where, by the mutual consent of the parties, the provisions in the contract are changed, the old contract is discharged, and the contract in its changed condition stands in the place of the old one. Where the old agreement was put in writing to satisfy the statute, the new agreement would have to be in writing also.

Novation. This is where a third party is substituted to take the place of one of the original parties by the common consent of all three. A. agrees to do certain work for B. for a stated consideration. After the contract is made, A., B. and C. agree that C. shall take the place of A. in the contract. This agreement releases A.

Terms of the contract. The parties may insert in their contract conditions which, if not fulfilled, will operate as a discharge of one of the parties. Goods are sometimes sold with the agreement that, if on inspection, they are not as represented, the buyer may return them. In such a case, if there is a time set, they must be returned within that time or the buyer will be bound. If no time is set, they must be returned within a reasonable time in order to entitle the buyer to rescind.

PERFORMANCE.

When the parties to a contract have fully performed all that they agreed on, of course they are no longer bound by their agreement. If one party has fully performed while the other has not, the former is released from obligation while the latter is still bound. Where A. agrees to build a house for B. according to specifications, for a stated sum, at law A. is not discharged until he has

fully completed the house and turned it over to B. Nor is he, in the absence of express stipulations in the contract, entitled to payment until he has fully performed the work called for. Yet where a piece of work has been substantially though not completely performed, a court of equity will allow recovery for what has been done, less the damage caused by failure to perform completely.

Time of Performance. If the terms of an agreement are such that the time of performance is vital to the contract, failure to perform within the time agreed upon constitutes a breach of the contract. Goods bought with the express condition that they shall be delivered on or before a certain named date need not be accepted after that date. However, if they are accepted, the buyer must pay for them, less the amount of damage caused by the seller's tardiness in delivering.

Time expressed. A month means a calendar month. Where a contract reads, "sixty days from date," Sundays and legal holidays are counted, except where the last day falls on Sunday or a legal holiday, when the party has another day in which to complete performance. Usually in such a case, where days of grace are allowed on negotiable paper, it is due on the business day next preceding.

No time specified. If no time is named in a contract, one has a reasonable time in which to carry out its provisions. What constitutes a reasonable time must depend upon the work to be done and the nature and circumstances of each case. It is easy to see that what would be a reasonable length of time in which to complete a large and costly edifice would be a most unreasonable length of time in which to build a chicken coop.

PAYMENT.

Payment is the transfer of something which is accepted in satisfaction of a debt. Unless the parties agree upon something else, a debt is payable in money and the creditor is not bound to accept anything which is not a legal tender. If the creditor refuses to take current money on the ground that it is not legal tender, he should make known to the debtor the reason for his refusal. If the creditor does accept something other than money in full satisfaction of a debt, of course the debt is extinguished. A. owes B. \$75. B. has the right to



demand legal tender. But suppose B. agrees to take A.'s bicycle, reasonably worth \$40, in full satisfaction for the debt. If A. delivers the wheel as agreed on, that fully pays and extinguishes the debt as effectually as though he had paid the full amount in money. So long as no fraud is practiced, A. has the right to set any price on his property and B. is free to accept or not at that price.

Part payment. In the above illustration, had A. paid B. \$40 with the agreement that it should fully discharge the debt, the case would have been different. In order to operate as a complete discharge, it must appear that there was some consideration for B.'s promise to release A. from paying the remaining \$35 of the debt. (The weight of authority follows this rule.) If at B.'s request A. paid the debt before maturity, or at some place other than the place of payment agreed on, then A. has furnished a consideration for B.'s promise to release him from the remainder of the debt.

Negotiable Paper as Payment. Where a debtor gives his own note or the note of a third person for a debt previously contracted, in the absence of special agreement, it does not, by the weight of authority, constitute absolute payment. The creditor must wait until the maturity of the paper, at the end of which time, if the note be not paid, he may return it and sue on his original claim. But where the note of a third person is transferred without indorsement, in exchange for goods sold at the time, it will be presumed, unless the contrary can be shown, that the note is taken in complete satisfaction for the price of the goods. If in the above illustration the note was indorsed "without recourse," it would be considered as absolute payment. Payment in counterfeit money or forged paper is no payment at all. Yet by neglecting to return to the debtor, at once, worthless money or paper, the creditor may lose his right to payment, if the debtor acted in good faith when he made the payment. If the debtor is notified at once, he may know where he obtained the money or paper and be able to get redress, but if he is not notified promptly he may not be able to do so, then the loss should fall on the creditor. "The law aids the vigilant." In one case a creditor held counterfeit money ten days, and it was held that he could not recover payment from the debtor.

Payment by mail. Money sent by mail is at the sender's risk unless he sends it in compliance with a request from the creditor, and even then, if he would throw the risk on the creditor, he must show that he mailed the letter containing the money, properly addressed, and in accordance with directions.

Right of Applying Payments. The debtor has the right to say which of several bills he is paying, and if he does not exercise this right the creditor may apply the payment to any lawful debt already due unless such debt is in dispute. When neither party makes application, the court will apply such payment as seems

just, under the circumstances.

The Burden of Proof. The debt having been shown to exist it generally devolves upon the debtor to go forward and show that it has been paid. This he may do by oral testimony or by written evidence.

The receipt. There is a notion, more or less prevalent, that a receipt in full, signed by the creditor, is absolute proof of payment. A receipt is simply evidence tending to show that the debt has been paid. Now if the creditor can produce more convincing evidence, he may yet show that the debt has not been paid. Suppose the creditor can show that, although he signed the receipt, he never received the money or that the money he did receive was counterfeit and that he promptly returned it to the debtor, with notice of the fact, he would certainly be entitled to payment in spite of the receipt. It does not follow from the above that a receipt is useless; on the contrary, in many cases it may be the only means of establishing the fact of payment.

TENDER.

When a debtor actually produces and offers to his creditor something due in satisfaction of a debt or obligation, this is known as tender. The debtor must offer exactly what the contract calls for and he must make the offer in such a way as to be able to transfer what he offers without further action on his part. He must also observe the conditions of the contract as to time, place and manner of payment, if the tender is to be effectual.

Tender of Money. In tendering money, the exact amount in legal tender must be produced and offered unconditionally, so that the creditor has only to accept. If the creditor refuses current money not legal tender, he should at the time state his grounds for refusal. If he refuses on some other grounds, he cannot afterward set up the defense that he was not offered legal tender. It has been held not to constitute a tender for the debtor simply to express himself as "ready" to pay. In tendering money in payment of negotiable paper, the tender, if otherwise properly made, would be good, even though accompanied by a demand for the surrender of the paper.

Tender must be kept good. It is not enough to offer the money. If refused, it must be kept ready to pay, and if action is brought against him the debtor must pay the money in court. Where chattels are tendered, the exact quality and quantity called for by the contract must be offered, and offered in such a way as to give the creditor the opportunity of inspecting them.

The effect of tendering money. A tender of money, though properly made, does not discharge the debt, but it does stop the further accrual of interest, and it throws all the costs on the creditor. All he can collect is the amount of the bare debt.

A TENDER OF CHATTELS OR SERVICES

Where the contract calls for the delivery of something other than money, a valid tender of the thing called for

discharges the party making the tender. After the tender has been properly made, the title to goods is in the other party and the party making the tender is bailee of the goods. Tender need not be made where the creditor purposely avoids the debtor so that there shall be no tender made, or where he absolutely refuses to accept anything.

Practical Mathematics — Continued from Page 13.

PRESENT WORTH, OR TRUE DISCOUNT.

The present worth of a debt due at some future time is a sum of money which if placed at interest, on the date of payment, at the given rate, would amount to the debt when the debt becomes due. It therefore corresponds to the principal in simple interest. True discount is the difference between the present worth and the amount of the debt at maturity, or it is the simple interest on the present worth for the term of discount, at the given rate. The term of discount is the same as in bank discount, and is, therefore, the difference between the date of discount and the maturity of the debt. Comparing the terms in Present Worth, or True Discount with the Percentage terms, we have:

- Base equals present worth.
- Rate equals (rate times term of discount in periods).
- Percentage equals true discount.
- Amount equals amount of debt at maturity.

Since in Bank Discount the discount is computed upon the amount of the debt at maturity, and in True Discount, the discount is computed upon the present worth of the debt (or the amount of debt minus the true discount), the difference between the bank discount and the true discount is equivalent to the simple interest on the true discount for the term of discount.

ILLUSTRATIVE PROBLEM IN TRUE DISCOUNT.

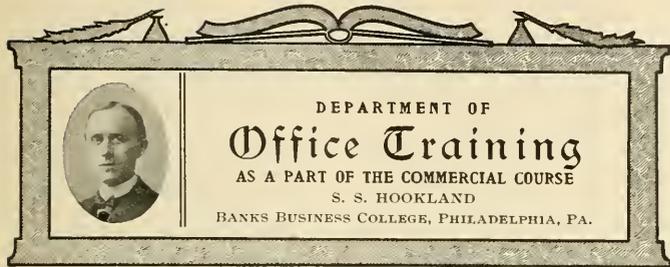
What is the present worth of a debt amounting to \$312 due in 8 months if money is worth 6 per cent.?

In this problem we have given the amount \$312, the rate, 6 per cent., and the time, 8 months, to find the present worth, which corresponds to the principal. Therefore, applying the principles laid down in interest, we may find what one dollar principal for 8 months at 6 per cent. will amount to. This is \$1.04. If a principal of one dollar will amount to \$1.04 in 8 months, at 6 per cent., it will take as many dollars to amount to \$312 as \$1.04 is contained times in \$312, or \$300.

Unqualified Endorsement

THE BUSINESS EDUCATOR is certain not to be outdone by either of its competitors. Its attractive pages, both interesting and instructive, make it a magazine invaluable to teacher and pupil. It merits the unqualified indorsement of every one interested in business education.

Fraternally yours,
J. K. RENSHAW,
Banks Bus. College, Philadelphia, Pa.



Books and Appliances.

There is an idea prevailing with school boards, school proprietors, and business educators generally, that it matters little what kind of books and appliances are provided for students' use in the offices. That this idea is fallacious and prejudicial to the true interests of business education is apparent when we consider the object of an office course. The primary consideration which should govern in the development of such a course is not to provide a means for the carrying out of transactions by students at the desk, but rather to furnish an opportunity for students to acquaint themselves with books and appliances actually met in business, and to afford them a training in their proper use.

It is quite important, therefore, that the things used in the school-room offices be identical, as far as possible, with those used in business houses outside. This statement applies to the size of the books, styles of binding, quality of paper, forms of documents and commercial paper, as well as to the rulings in the books and variety in means used for recording and classifying business transactions. It also applies to letter-copy-books, letter-presses, files, filing cabinets, and loose-leaf and card-index devices.

Not only is it important that there should be an identity in the material, but also that there should be a sufficient variety to include most of the elements entering into the structure of bookkeeping systems in business houses. By elements, we here mean forms of books, sheets, blanks, holders, binders, files, cards, etc., used in the recording of transactions and the tabulating of data for reference or for showing results of the business.

To admit of this variety, there must necessarily be several firms represented by the offices. There should be at least one bank, a real estate office, and two freight and express offices (unless all business done in the offices is with other schools). There should also be a commission firm, a shipping firm, and from two to five wholesale or jobbing firms.

As space forbids entering into the details of forms and books used in banking institutions and in real estate, freight and commission offices, we shall limit our attention to the material used for wholesale or jobbing houses, arranging our discussion under the following heads:

1. Sales Records.

2. Purchase Records.
3. Journal and Cash Books.
4. Check Records and Bank Accounts.
5. Ledgers.
6. Stock Records.

1. *Sales Records.* There are three principal methods of handling records of sales: (1) By means of bound books with either ordinary journal or special column ruling; (2) By means of carbon impressions of bills, filed and recapitulated in binders; (3) By means of loose leaf order blanks filled in by salesmen, and filed and recapitulated, same as carbon sheets, in binders. The special advantage of the second of these is that it saves time and insures accuracy, as carbon copy, constituting the sales record, is made simultaneously with, and therefore is an exact copy of, the bill sent to the customer. While the third method (order blank scheme) does not prevent discrepancy between bill and office record, it insures identity between order given to salesman and office record, as the order originally made out becomes, when extensions have been made, the sales record from which posting is made to the Ledger. Many houses have the order made out in triplicate, one carbon impression of the original sent to the house being left with the customer for verification of bill when received, and another kept by the salesman himself for reference and as a guide in future dealings.

As the ordinary Sales book is, as a rule, used in the introductory work outside the offices, it would seem best to use in the offices only the more up-to-date methods of making sales record, that is, either loose leaf order or the bill and charge plan. It might be stated that there are several firms making a specialty of this line of supplies, among whom may be mentioned, as a matter of information for those who are unfamiliar with the forms in question and desire further knowledge of the subject, the Baker-Vawter Co., who have their factory at Holyoke, Mass., and business-offices in most of the large cities in this country.

2. *Purchase Records.* There are two principal methods of making purchase records and handling invoices: (1) By means of invoice books, in which the invoices are pasted, and from which posting is made directly to the Ledger; (2) By means of purchase registers used in connection with (a) Invoice files, or (b) loose leaf Invoice books, in which case posting is done from the Register.

It is the practice in a number of business houses to keep invoices until the end of the month, regardless of which of the above methods is used, and then to assort them and enter invoices from the same firm together. When pasted in the Invoice book in that case the lower part of the bill is exposed instead of the upper, thus showing items and figures at a glance. In school work, this is not always practicable, as the business must be entered on the books each day to give students sufficient practice in each position as they are advanced in the office.

3. *Journals and Cash Books.* If the introductory work is sufficiently extensive to give a thorough understanding and mastery of the Journal and Cash book in their simple and ordinary form, it is unnecessary to have students go over this ground in the offices. Instead the two books with special-column features might be used in one office; a special-column Journal with "Cash" columns, or Cash Journal in another; and possibly a loose-leaf cash book in connection with an ordinary or special-column Journal in a third.

In reference to the latter, it might be said that the loose-leaf schemes, wherever convenient, are rapidly displacing bound books. This is, in part, a natural result of conditions arising from business expansion, requiring several clerks to record transactions of the same kind. On this loose-leaf plan, if the business requires it, a receiving cashier or teller would keep the *debit* page of the Cash book, and the paying cashier or teller the *credit* page, the debit and credit pages being generally different in color so as readily to distinguish them from each other. At the close of each day, these are footed and filed either in separate binders or in the same binder, and the totals posted to a cash account. Sometimes it is necessary to employ two or more receiving cashiers and two or more paying cashiers, either for the same or separate offices, floors, departments, or divisions, in which case a separate sheet is used by each cashier and the totals from the various sheets transferred to a recapitulation (summary) sheet before posting, or posted directly from each sheet to the Ledger at the close of each day.

4. *Check Records and Bank Accounts.* Small depositors are provided, when desired, by banks with check books having only one or two checks to the page. As the number of checks drawn from time to time are few, these answer all requirements, in which case the best plan is to keep a record of each check on check-stub and add deposits and deduct withdrawals at the time when each is made. This method of keeping a bank account is best used in introductory work in the school room. When the student enters the offices, however, he should be made familiar with at least three other methods in general use. (1) Check books with stubs and column ruled on back of stubs for details of deposits, deposits and withdrawals respectively being added on each page, totals brought forward, and balance struck on return

FIG 1

ARTICLE			SIZE				STYLE				GRADE			
ORDERED			RECEIVED				DELIVERED							
DATE	ORDER NO.	QUAN.	DATE	QUAN.	COST	AMOUNT	DATE	QUAN.	COST	AMOUNT	SALE	AMOUNT	PROFIT	

FIG. 2

ARTICLE			SIZE				STYLE				GRADE				MAXIMUM MINIMUM	
ORDERED			RECEIVED		DELIVERED		ON HAND	ORDERED			RECEIVED		DELIVERED		ON HAND	
DATE	ORDER NO.	QUAN.	DATE	QUAN.	DATE	QUAN.		DATE	ORDER NO.	QUAN.	DATE	QUAN.	DATE	QUAN.		

of pass book from the bank; (2) Check book with tissue sheets for carbon impressions with "bank account" columns in Cash book; (3) Check pads, without stubs or carbon sheets, used in connection with check register (preferably loose leaf), and Banking Ledger or "Bank" columns in Cash book.

5. *Ledgers.* One of the most important features to be developed and emphasized in the offices is the classification of accounts and sectionalization of the Ledger. First, there should be a division between personal and other accounts. If the personal accounts are kept in a separate ledger, there should be a general account for these in the private or general ledger, so as to prove ledgers separately. A further division might be made between accounts receivable and accounts payable, or sales and purchase accounts, each class being kept in a separate ledger with a corresponding general account in the general ledger against which each must prove up. These again, may be sectionalized—accounts running, say from A to K, being kept in one ledger, and L to Z in the other, and the business so entered in the books of original entry as to prove each section by itself. Distinction should be made in the general ledger between speculative and non-speculative accounts, the latter being placed first, being less fluctuating and more limited in number. As to forms of ledgers, there might be: (1) the ordinary; (2) the Boston skeleton; (3) the loose-leaf; (4) the card.

6. *Stock Records.* There are two

purposes in view in keeping stock records. The first is to show the quantity of each article on hand from day to day for the convenience of the purchasing department; the second, to give a basis for computing the profits of a day, week, or month without taking stock. As the card system is the most serviceable for the keeping of stock record, we illustrate a form of card (Figure 1), which shows how these two features may be combined and the profit on each article, as well as total profit for a particular period on articles sold may be seen at a glance or readily computed. In businesses where profits cannot easily be entered for articles or quantities sold, record is generally kept only of the stock itself, in which case the cost and profit columns would be eliminated (Figure 2).

Shorthand State Secretaries.

ERIE, PA., February 23, 1904.

EDITOR BUSINESS EDUCATOR:

I send you for publication the names of the state secretaries of the National Shorthand Teachers' Association appointed for the year 1904. Yours very truly,

W. O. DAVIS, Pres't.

STATE SECRETARIES, N. S. T. A.

Alabama—Laura C. Spaulding, Birmingham High School.

California—Geo. D. White, San Jose Business College.

Colorado—L. A. Arnold, Denver, Central Business College.

District of Columbia, Fayette P. Temple, Washington, D. C., Temple School, 1326 N. Y. Ave., N. W.

Idaho—Bertha J. Apdison, Lewiston, High School.

Illinois—W. D. MacAllister, Lincoln, Lincoln Business College.

Indiana—F. E. Haymond, Evansville, Lockyear's Business College.

Iowa—W. N. Phillips, Cedar Rapids, Cedar Rapids Business College.

Kansas—Miss Loretta Strickler, Topeka, Topeka Business College.

Kentucky—Miss Julia B. Stark, Louisville, Spencerian Business College.

Maryland—Chas. S. Catherman, Baltimore, Strayer's Business College.

Massachusetts—Geo. P. Lord, Salem, Salem Business College.

Michigan—S. A. Moran, Ann Arbor, Minnesota—Julius Rasmussen, Stillwater, Rasmussen Business College.

Missouri—P. B. S. Peters, Kansas City, Manual Training High School.

Mississippi—Emmie S. Power, Columbus, Industrial Institution and College.

Nebraska—Miss Elizabeth Van Sant, Omaha, Van Sant School.

New Jersey—Mary E. L. Griffin, Newark, Newark Business College.

New York—C. M. Miller, 1133 Broadway, New York.

Ohio—Everett St. John, Warren, Business School.

Pennsylvania—John P. McConalty, Pitsburg, The Martin Shorthand and Commercial School.

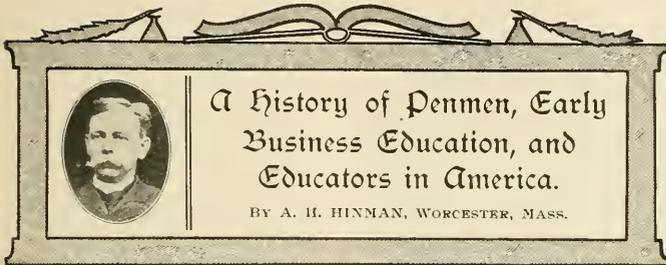
Texas—C. A. Reed, Denison, Gate City Commercial City.

Virginia—Thos. P. Scully, Norfolk, Southern Shorthand and Business School.

West Virginia—Miss Vie T. Kobel, Parkersburg, Mountain State Business College.

Wisconsin—Miss Francis H. North, La Crosse, Wisconsin Business University.

Canada—E. J. O'Sullivan, Winnipeg, The National Business College.



From statements published by the Educational Department of the Government in 1888, it is shown that the following business colleges of the country were established previous to 1866. These were the Pioneer business colleges of the country which, having fought their way into public confidence, opened the way for the rapid growth of later business schools. The educational report of 1888 shows up to that time an increase of colleges to a total of 233, and also shows the average day course tuition to have been \$90.00.

- Pacific Business College, San Francisco, 1863.
- Spencerian Business College, Washington, D. C., 1844.
- Rockford Business College, Rockford, Ill., 1865.
- Evansville Commercial College, Evansville, Ind., 1850.
- Indianapolis Business University, Indianapolis, 1850.
- Terre Haute Commercial College, Terre Haute, Ind., 1862.
- Davenport Business College, Davenport, Iowa, 1864.
- Iowa Business College, Des Moines, Iowa, 1865.
- Iowa City Commercial College, Iowa City, Iowa, 1865.
- Gate City Business College, Keokuk, Iowa, 1857.
- Ottumwa Business College, Ottumwa, Iowa, 1865.
- Bryant & Stratton College, Louisville, Ky., 1864.
- W. Blackman's Commercial College, New Orleans, 1862.
- Soule Commercial College and Literary Institute, New Orleans, 1856.
- Dirigo Business College, Augusta, Maine, 1863.
- Portland Business College, Portland, Me., 1863.
- Bryant & Stratton Commercial School, Boston, 1860.
- French's Business College, Boston, 1848.
- Lowell Commercial College, Lowell, 1859.
- Chickering's Commercial College, Pittsfield, 1861.
- Detroit Business College, Detroit, 1850.
- St. Stanislaus Commercial College, Bay St. Louis, Miss., 1853.
- Bryant & Stratton College, St. Louis, 1859.
- Jones Commercial College, St. Louis, Mo., 1841.
- Round City Commercial College, St. Louis, Mo., 1839.
- Trenton Business College, Trenton, N. J., 1865.
- Lowell Business College, Binghamton, N. Y., 1850.
- Claghorn's Bryant & Stratton Business College, Brooklyn, N. Y., 1850.
- St. James Commercial Academy, Brooklyn, N. Y., 1850.
- Manhattan Business College, New York, N. Y., 1864.
- Packard's Business College, and School of Stenography, New York, N. Y., 1858.
- Eastman National Business College, Poughkeepsie, 1859.
- Rochester Business University, Rochester, 1863.
- Troy Business College, Troy, 1860.
- Utica Business College, Utica, N. Y., 1862.
- Nelson's Business College, Cincinnati, 1856.
- Bartlett's Business College, Cincinnati, 1840.

- Spencerian Business College, Cleveland, 1848.
- Columbus Business College Columbus, 1863.
- Miami Commercial College, Dayton, Ohio, 1860.
- Zanesville Business College, Zanesville, Ohio, 1865.
- Bryant, Stratton & Smith, Meadville, Pa., 1865.
- Pierce College of Business, Philadelphia, 1865.
- Curry University, Pittsburg, 1890.
- Duff's Mercantile College, Pittsburg, 1840.
- Providence Bryant & Stratton, Providence, 1863.
- Schofield's Commercial College, Providence, 1846.
- Leddin Business College, Memphis, Tenn., 1864.
- Goodman's Business College, Nashville, 1865.
- Wheeling Business College, Wheeling, W. Va., 1860.
- North Western Business College, Madison, Wis., 1865.
- Spencerian Business College, Milwaukee, 1865.

Among the most successful business colleges of the country through the past many years is the Gem City Business College, of Quincy, Illinois, which has been conducted for over a third of a century by its founder, Prof. D. L. Musselman.

D. L. Musselman was born in a log cabin in Fulton County, Ill., in 1842. When old enough he attended the district school in the winter, and the rest of the year worked at farming, clearing the ground, making rails, and building fences. He attended the Fulton County Seminary for three winters in

D. S. MUSSELMAN.



the fifties. Young Musselman was a great lover of books and not withstanding his opportunities of obtaining knowledge were limited, by perseverance, diligence, and industry, he succeeded in getting a liberal education. His first efforts were at home where he often studied late at night by the aid of an old lard lamp, but more frequently by the aid of the light which flamed from the burning log fire. His father, a good penman, in those days, gave him his first writing lessons. He afterwards secured lithograph specimens of writing by P. R. Spencer, in 1858, sent out for advertisements by the Bryant & Stratton Schools. From these specimens he practiced and studied until he was able to teach a country writing school, for which he charged \$1.00 for fifteen lessons, which he gave at the old Hickory Log School House.

In the Spring of 1861, he taught a three months' district school in the same school house. In August, '62, he enlisted in the army of the civil war, and on account of his superior penmanship, he was elected orderly sergeant, which required him to keep the books, make up the pay roll, and do other clerical work belonging to the company. He was later promoted to lieutenant. He served under Rosecrans, Thomas, and Sherman. In one engagement he had a gun shot out of his hand, also received a slight flesh wound when attacking the works of the enemy. In one battle he was caught between the lines of the enemy and played dead until dark, after which he joined his command. He saved \$2,000.00 in the army which enabled him to secure a much coveted business education at Eastman Business College, in Chicago. He completed the business and penmanship course in about six months time, and was then enabled to teach penmanship in that school, first in the business department, then in the ornamental penmanship department, also assisting in correspondence and advertising outside of school hours and Saturdays, which gave him a good insight into Mr. Eastman's methods. He was Mr. Eastman's private secretary and took dictation from him in long hand by the hour in his office sitting at a desk while Mr. Eastman would walk the floor from one end of the room to the other, thinking and dictating advertisements, letters, editorials, etc.

On one of Mr. Eastman visits to the school, he entered Mr. Musselman's room and asked, "How many students have you?" Mr. Musselman replied, "sixty." "Is that writing yours on the blackboard?" he was answered in the affirmative. "Well," said Mr. Eastman, "this is all done pretty well, but it is not good enough. I want this room fitted up to look so attractive and beautiful that when a young man visits it he will feel like sitting down here and getting to work." This last sentence uttered by Mr. Eastman, Mr. Musselman claims has been worth more to him in a business way than the entire cost of his education. After one year with Mr. Eastman he engaged with Mr. H. B. Bryant who paid him \$1,000.00 a year to teach penmanship in the

Springfield, Peoria, and Quincy Bryant & Stratton schools. Judge D. V. Bell owned an interest in this school, and was local manager. To introduce Mr. Musselman to the people of Springfield, Judge Bell announced a lecture on penmanship to be given before the teachers of the public schools. Mr. Musselman has stated that he felt as green as a squash in the presence of those teachers. His knees shook worse than when he made a charge in the battle of Kenasaw Mountain, at the head of the military company. Judge Bell realized his condition, and as Mr. Musselman proceeded to analyze the alphabet and simple words and sentences, the good judge would ask easy questions, and kept him going until the hour was up and the lecture of the advertised "distinguished professor from Chicago" was ended. After one month in Springfield, Mr. Musselman went to Quincy. At that time the partnership of Bryant & Stratton & Bell was dissolved owing to the death of Mr. Stratton.

In 1879, the Gem City Business College was organized by Mr. Musselman, and what remained of the old Bryant & Stratton College was merged into it. It reached a daily attendance of thirty students the first year. At that time and for several years Mr. Musselman ranked among the most celebrated penman of the country, being skillful to a high degree both in plain and ornamental penmanship. The attendance at the college began to increase, and the institution con-

tinued to gain prestige till for many years past its attendance has been from 600 to 1300 students annually, and the present year will show an attendance of 1400 students.

In everything pertaining to business education Mr. Musselman ranks among the strongest men of his profession. For his superior penmanship exhibits he was awarded the silver medal by the Cincinnati Industrial Exposition, and a medal and diploma from the Omaha Exposition in 1898, and from the Illinois and Iowa State fairs, the St Louis fair, and the world's exposition at New Orleans in 1885.

Mr. Musselman is nearly six feet in height, weighs about 195 pounds, is in excellent health, erect in form, light in complexion and quite bald. He is unassuming in manner, and has an open and pleasing countenance. With all classes he is a favorite and especially so with his pupils whom he governs in a modest quiet way, holding sway over the wills through the hearts. The correctness of his habits, the excellence of his teachings, and elegance of his manner all combine to shed a fragrance over his school which remains with his scholars through life. His present patronage represents students from thirty-three states of the Union, and the people of Quincy are justly proud of a college that is not surpassed in the country. A few years ago Mr. Musselman erected what is recognized as one of the finest business college building in America, at a cost of \$100,000.00.

His teachers, students, and all visitors are alike delighted with this beautiful edifice. The building is furnished with steam heating, water, gas, and electricity, and a passenger elevator. It is also supplied with telephone, speaking tubes, and an electrical clock which automatically rings the opening and closing of school in all the rooms and the entire program of recitations for the day and week. There are three separate departments conducted by this school, the Business Department, the Shorthand and Typewriting Department, and the Normal Penmanship Department. The college ranks high in the esteem of the public throughout the western states, and is endorsed by bankers, professional and business men. Thousands of its graduates are filling honorable and lucrative positions in the various departments of trade in all parts of the country.

Obituary

On Sunday, February 28th, 1904, Professor M. H. Davis, Proprietor of the Davis Business College, Toledo, Ohio, after a week's illness departed this life, immediate cause of his death being Bright's disease and valvular disease of the heart. The sad news of his death will come as a surprise to the profession and to his many friends. Mr. Davis conducted a very successful business school since 1882 in Toledo, and was generally recognized as one of our most modest and efficient business college men. In Toledo he was known not only as a business educator, but also as a prominent Sunday School official and worker.

Rockland
Commercial
College.

Rockland, Me., 1904.

Dear Sir,

Columbus, C.

Friend Jones,

I am very glad to mail you the enclosed list of subscribers to your valuable paper, also a New York draft to cover same.

Wishing you continued success, I remain,

Yours, very truly,

J. H. Martin

Graduating Into the World.

The educational institutions annually turn out a magnificent re-enforcement to the active forces of American society. It is a picture of inspiration and good cheer to know of the thousands of young men and women trooping out of these schools of culture and discipline, and going with their trained intellects and their hopeful courage into the busy work of this country. They are fresh and eager troops for the great army of work, new participants in the liberty and independence and responsibility of the freeman, with the broad world before each one, and having an open field for his powers. They are equipped with fresh, unwearied, open minds to the many problems which humanity has worried and hurried over until, with the lazy effect of familiarity, and the belittling influence of self-interest, it has lost its desire to sharply discriminate the beautifully true from the tinsel false. They are imbued with ambition and confidence, positive that whatever is wrong can be made right. They are free from grievances, and have few, if any, regrets for any institutions or customs or policies of by-gone days. They take the world as they find it, cheerfully, they haven't arrived to the point where they believe the present might have been a great deal better if their advice had been followed. There are no kickers in this company—they have no old scores to balance, no relations to fights of the past. The world is



L. MADARASZ.

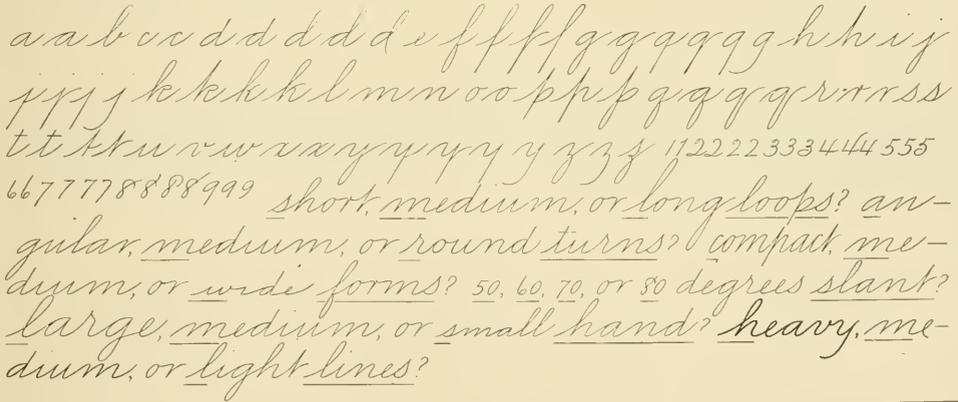
just beginning for them, and if it isn't as good and kind as it might be it is at least just the best place they ever saw. To be sure they have their limitations and shortcomings, but they are free to set up house-keeping with a clean slate, a slate not disfigured with the variety of trumpery that accumulates with age until it is a load.

It is a singularly narrow view of life which counts this young army of eager workers as so many new competitors to crowd the

occupations they enter, so many doctors, lawyers and artisans to divide up the work now being done. Every one of these ambitious young people, with faculties all awake and hungry, has many wants. They are buyers as well as sellers of service, ready to exchange work with all comers. If the statement is true that the world has too much of everything today, it surely can spare a good living to them, provided they will do a portion of its work; if it is not true that the world has too much of everything, then they have the right to supply the world what it lacks.

The conditions confronting this glorious young army and which must be met by each and every one of them, is how they can make themselves so useful to their fellows that they will give for their services all that their tastes and ambitions crave. The notion of service instead of the notion of competition is the idea that should be instilled into the minds of the young, and perhaps the act is the same whether inspired by one motive or another. Still the boy who has labored to make himself superior as a physician may achieve the same professional result whether his motive is to surpass all rivals, or whether it is to render the greatest good within his power to humanity, but the one motive is debasing and unworthy, while the other is the sublimest conception of life. Every calling, however humble, is dignified by the desire and purpose of being useful.

L. MADARASZ.



Another Voting Contest Open and of Interest to All

- Contest Open to All** All are invited to express an opinion as to preference of small letters and figures, including size, style, slant, etc., of same. By complying you will thereby aid in determining what letters shall be used. Send vote on postal if desired. Be careful to follow instructions and express unmistakably your preference.
- Sample Ballot** 1, a; b; 1, c; 1, 2, 5 d; e; 1, 4 f; 1, 2, 5 g; 2, h; i; 1, 2 j; 3 k; m; n; 1 o; 1 p; 1 q; 1, 2, 3 r; 2 s; 1, 4 t; u; v; w; 1 x; 1, 4 y; 3 z; 1 two; 3 three; 2 four; 2 five; 1 six; 2 seven; 3 eight; 2 nine; s loops; a turns; m forms; 50 slant; s hand; 1 line.
- Explanation** If the first a is used initially and the second medially, there is no need of designating both, as the first cannot be used other than as the second in the middle of words; 1, 2, 5 d means that the first is used initially, the second medially, and the third finally; s loops, means that you favor short loops; a turns, means that you favor angular turns, etc., etc. If the style you prefer is not given, make the style instead of naming the number.
- Prizes** The person first guessing the greatest number of forms selected by majority vote will be presented with a copy of Zanerian Theory of Penmanship, price \$1.00. The second best in time or number, a Zanerian oblique pen holder, price 50 cents. To the third will be given a dozen of Mr. Zaner's best cards, any name.
- Eligibility** All persons over twenty-one years of age, or under, male or female, may vote, providing the vote is cast in intelligible English. No one will be awarded a prize who is not a subscriber to THE BUSINESS EDUCATOR. All votes to be counted must be in Columbus by April 25, 1904. The successful alphabet will appear in the June number, made to suit the slant, style, etc., determined by majority. Who wins? Which wins? Be careful how you vote so the judges may know exactly your meaning. Let the ballots be cast without taint of tobacco or whiskey.

Lessons in Up-to-date Business Penmanship

BY

J. E. Leamy.

TROY, N. Y.

Lesson 8.

Habits formed early in life are usually difficult to discard, especially bad habits. Although often acquired and developed through carelessness, they gradually but surely increase in proportions till we find ourselves at the very bottom of the rut. These ruts are easy to get into, but difficult to get out of; in other words it is a far greater task to throw off the old habit than it is to acquire the new. Writing, too, is habit, good in some cases and bad in others. To discard a poor hand-writing is usually a more difficult task than to acquire a new hand. How much easier and lighter would be the task of the writing instructor if he did not have to break the student of the old habit before starting him on the road to good writing. Start NOW, then to acquire the habit of writing carefully and well. The longer you delay the task, the deeper into the old rut you fall and the more dangerous your position becomes as concerns your writing. With a good, legible hand established early in life, you have a companion who will serve you well while you live and place you at an advantage over those who write poorly.

\$400.⁰⁰ Rutland, Vt., 1-14, '04
Received from W. J. Vincent
Four Hundred _____ Dollars,
to apply on account.
Dunn & Homer.

Plate 58.

The supreme test of a practical hand writing is in actual service not in practice. Rightful judgment should be awarded upon the merits of your every day work, rather upon those of your practice pages. The receipt herewith presented will test well the practical value of your hand. Study first the general arrangement, punctuation, etc., and then proceed to write it once without stopping or hesitating. Think while you write and write while thinking. When written once scan your results closely and select the most conspicuous error. Practice then for a while upon this defective word or portion, and again proceed to write the entire receipt. Practice in this manner until you can write the entire receipt quite well.

\$500.⁰⁰/₁₀₀ Troy, N. Y., Jan 1, 1904.
Ten days after date I promise to pay to the order of _____
Cummings & Kingman _____
Five Hundred _____ Dollars,
Value received.
James Miner & Co

Plate 59.

If, in practicing upon this note, your writing presents an irregular appearance, it is probably due to the fact that your movement is irregular and not uniform. Better control of your movement will result in easier writing, consequently more uniformity. Capitals should be plain and unshaded, loops uniform in height throughout, and one space letters, such as *m* and *n* very uniform in size. The writing on one line should not interfere with the work on the line above or below. Put your results through a severe test in this manner and dig deep as concerns detail. This is the only road to improvement.

Learn to see details when trying.
Honest effort will produce results.
Use freedom in all your writing.
Glide the little finger to the right.
Finish the words with great care.

Plate 60.

Sentence writing is good practice and reveals to a considerable degree your ability on page work. Practice on each sentence separately, selecting your poorest or most difficult word. Work on this word until you are able to write it quite as well as the remainder of the sentence, and again take up the whole sentence for practice. Keep repeating this method until the entire sentence is written well.

Pownal, Vt. Jan. 1, 1904
Mr. Samuel C. Granger,
% Granger & Homer,
Grand Rapids, Mich.
Dear Sir: We are in receipt of your
letter of the first inst., and in reply

Plates 61 and 62.

Perfection in letter writing demands knowledge and ability in English as well as skill with the pen. The latter is well nigh valueless without at least a certain degree of the former, because without thoughts and ability to express them, the means of expression (writing) would be quite useless. On the other hand, knowledge without a means of conveying it to the world, would be like unto a locomotive without its propelling force, steam. Learn to have order to your letters, and above all, neatness. Study general arrangement carefully, especially the beginning and ending. Blots and erasures are out of place here, as are also poor punctuation and spelling. These are matters that demand perfection and when coupled with good, plain, legible writing, the complete result will surely be presentable to the world in general.

would say that the goods in question were shipped on December first, as ordered, and should have reached you a week later. We will start tracer at once!

Very truly,
Minahan & Finn!

Plate 63.

The work in this plate will serve as miscellaneous copies. Make the capitals without shade or flourish and uniform in size. Execute the small letters with a free, light, unrestrained movement. The little finger slides lightly but surely to the right when writing across the page.

Plate 64.

Business signatures demand the highest degree of legibility, consequently the greatest amount of simplicity. The capitals may be connected if desired, yet these connecting strokes must not interfere with the formation of the capitals nor with the legibility of the signature as a whole. To hesitate when joining capitals in this manner would prove fatal, therefore know definitely the results you desire before you try.



Business Department and Emporium of Bliss Business College, Columbus, Ohio, Where the Bliss System of Actual Business from

O. B. Hinman.
 D. H. Williams W. W. Winter.
 P. H. Kinney.
 V. F. Farmer E. W. Brown
 G. H. Palmer.
 E. C. Union J. H. Connor.
 T. P. Riley.

George N. Williams, Concord, N. H.
 Mr. E. D. Larrimer, Port Huron, Mich.
 Finn & Hanover, Milwaukee, Wis.
 Mr. Arthur Cluett, New York, N. Y.
 The Western Mfg. Co. Chicago, Ill.



Light Start is Taught and Practiced. The Furniture and Offices are of Oak, the Ceiling is High, and Light Comes from Two Sides.

Report of the Connecticut Business Educators' Association

Which was Held Saturday, Feb. 13, 1904,
at Brown's Business College.

Program was as follows:

Prof. R. N. Marrs, "Traveling Penman." Mr. Marrs talked on "Methods of Teaching Penmanship," with illustrations on blackboard.

Second number: "Character Building of Young Men in the Business College," by Miss Nina P. Hudson, New Britain, Conn. Miss Hudson's paper recently appeared in one of the town papers.

Third: Francis B. Courtney. Mr. Courtney was the particular star of the convention. His wonderful cleverness clearly proves his title to expert. One of his most interesting feats is to write upsidown. He took names from the audience and began at the end letter and wrote backwards, as well as upside down.

Fourth: "Suggestions," W. J. Stillman, Danbury, Conn.

Fifth: "Correspondence," N. H. Roberts, Winsted, Conn.

Sixth: "Bookkeeping," E. J. Wilcox, Middletown, Conn.

Seventh: "Words," H. I. Pratt, Meriden, Conn.

The following officers were elected: I. S. Brown, this city, President; W. E. Canfield, Norwich Vice President and Treasurer; H. I. Pratt, Meriden, Secretary; Miss Nina P. Hudson, New Britain, Corresponding Secretary and Assistant; Executive Board, N. H. Roberts, 3 years; L. B. Matthews, 2 years, (Bridgeport); H. G. Post, 1 year, (Waterbury).

Fifteen of the twenty-one colleges in the state were represented.

Report of the convention by E. S. Watson, with Brown's Business College.



SOUVENIR OF DUBLIN, N. H.

38 PAGES 12 VIEWS OF THE VILLAGE LAKE AND MT
ALSO FINE PHOTOGRAPHS OF MOHAWOCK SCENERY
HENRY D. ALLISON

Dublin, N. H. Jan. 11, 1904

Messrs Zaner and Blosler,
Columbus, Ohio
Gentlemen:— Herewith is enclosed payment
for one new subscription to the Business
Educator. Kindly send the same to Thomas
J. Lynch, Dublin, New Hamp, beginning
with this month's issue.

Altho' I am a Grocer and not a Pen-
man by profession, I still love the art and
have been a subscriber to your splendid
publication and the Art Journal for many
years.

With best wishes, I am,
Very truly yours,
Henry D. Allison.

Lessons in Practical Business Writing

BY

Mina Pearl Hudson.

CAVANAUGH COMMERCIAL COLLEGE, NEW BRITAIN, CONN.

Students' practice criticized in these columns free of charge. Specimens should be sent to Miss Hudson, New Britain, Conn., by the fifth of each month.

Lesson Eleven.

"Ulle das Gestirn
Ohne Hast
Ohne Rast
Drehe sich Jeder
Um die eigne Last."

TRANSLATED.

Like a star, without haste, without rest, let every one fulfill his own hest.—*Goethe.*

Plate 41.

These are movement exercises of the capitals to be made without lifting the pen with the exception of the F, K, and X. Have force and strength of line yet keep a certain amount of grace and freedom.

Plate 41:

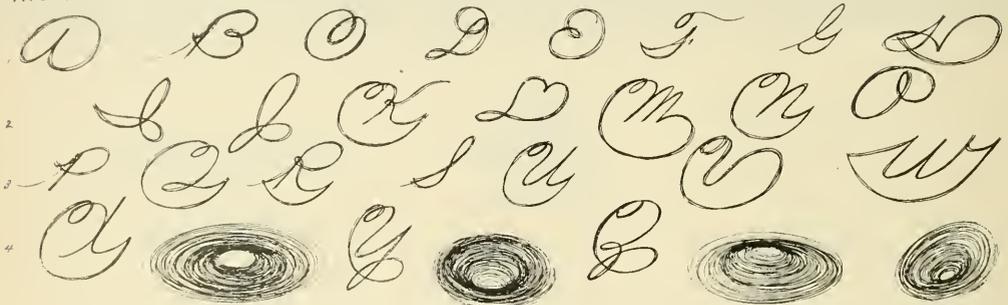


Plate 42.

This is a sample of "body writing." It may be comparatively easy for one to write single words well, but difficult to write different words successively. As that is what constitutes our every day use of penmanship, it is well to do much practicing along that line. Notice spacing of letters and words.

Plate 42:

1. Our studies should be neither a couch on
2. which to rest; nor a cloister in which to
3. promenade alone; but as a rich armory
4. and treasury for the glory of the creator
5. and the ennoblement of life." Bacon

Plate 44.

1. These are quotations from Shakespeare arranged in alphabetical order. Do not practice upon more than one or two, an evening. Work till your last writing shall be a marked improvement over your first. Remember the old Latin proverb: Labor omnia vincit. (Work conquers everything.)

Plate 44

Cleanings from Shakespeare.

1. A heart unspotted is not easily daunted.
 2. Be patient for the world is broad and wide.
 3. Corruption wins not more than honesty.
 4. Defer not time; delays have dangerous ends.
 5. Each substance grief has twenty shadows.

Plate 43.

You should now be able to make capitals, capitally. Here are a few suggestions. It is well to use such forms of capitals as combine easily and have same similar feature as, the same beginning stroke for H and K; C, E, and L, K, H, and B, A, H and B.

Plate 43.

1. A B C D E F G H I J K L
 2. M N O P Q R S T U V W X
 3. Y Z C C L F N K K P B R L P M
 4. C Lining J F Lines K H Bines
 5. S T Naughton A H Bates G A A D

Criticisms

A. B. C.—In making the G keep the fingers immovable but let the arm move freely. Keep a good curve in upstroke and cross same one half way down. Keep the final curve nearly straight.

Jackson—Many prefers the "continuity" of stroke as the joining form of loop letters below the line is called. In many ways, the joined forms are more practical when used at the beginning and middle of words, thereby saving the lifting of the pen. However, for teaching beginning pupils, I do like the abbreviated forms of *fg-jy*. It teaches them so much better to keep the down stroke straight.

J. F.—The loops are too wide. The "o's" are not closed at the top. The slant is not uniform.

R. B. C.—To test the general slant of your work, hold the paper level with the eye and squint at it diagonally; you can tell very easily whether the slant is uniform or not.

T. C. O.—It would be well for you to spend much time in the practice of business combinations as in plate 27, 28, and 29. They are not only unique and useful but time savers.

A. B. C. D. E. F. G. H. I.
 J. K. L. M. N. O. P. Q.
 R. S. T. U. V. W. X.
 Ben J. Kupferman
 11 1904

Students' PAGE AND WORK

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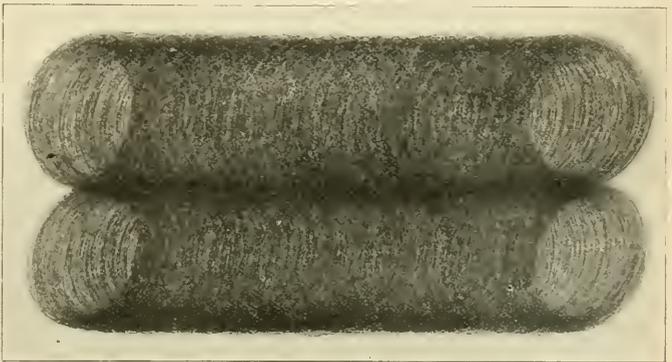
BY MISS E. MAUDE CHAFF, PUPIL IN CANNON'S BUSINESS COLLEGE, LAWRENCE, MASS.

Mr. C. J. Potter, penman in Elliott's Business College, Burlington, Ia., recently favored us with a good sized list of subscriptions to THE BUSINESS EDUCATOR, as well as a large package of specimens of students' writing. The work bespeaks splendid instruction, and the absence of scrawls too frequently seen where movement is taught to excess. He also enclosed a couple of pen portraits by one of his pupils, Mr. Paul N. Craig, which discloses talent of an unusually high order.

No better specimens of business penmanship have been received than those sent from the pupils of Messrs. H. O. Keesling and F. E. Mitchell, Penmen in Cannon's Commercial College, Lawrence, Mass. The work is uniformly excellent. It is strong, plain and rapid, the three essentials of business writing. The practice is systematic and well planned, disclosing that both teachers and pupils have each done well their part. Some of Mr. Keesling's artistic, gracefully written cards were enclosed.

Mr. J. F. Caskey, penman in Elliott's School of Business, Wheeling, W. Va., submits some of the very best specimens of business writing, done by his pupils, we have ever had the pleasure of examining. A number of the specimens indicate talent, which, if encouraged, would result in professional proficiency of no low order. Among those displaying such talent may be mentioned the following: Frank Hissrich, Rhea Wagner, C. W. Jackson and W. T. Rowe. It gives us pleasure to examine such work, some of which would have been presented to our readers had the same been done in ink sufficiently dark for successful photo-engraving.

Mr. E. H. Bean, penman in the Jamestown, N. Y., Business College, favored us



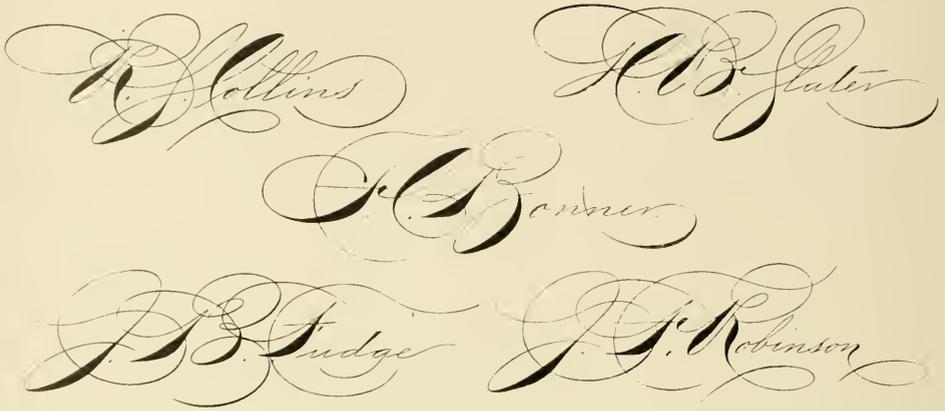
By F. L. Olson, Pupil of O. T. Johnston in Darling's Business College, Fergus Falls, Minn.

with a large bundle of specimens of students' writing, which discloses an unusually plain, simple, easy, practical hand. The specimens show a great deal of individuality in style. The movement seems to be sufficient for ease of execution, and not excessive enough to produce scrawls. The work is among the very best received at this office. Mr. Bean is a practical teacher of practical writing.

Miss Bess E. Velie, a '92 Zanerian, Supervisor of writing and drawing in the public schools of Osage, Ia., writes a practical hand and, from specimens recently received from some of her pupils, we are glad to know that she is teaching that which she practices. Miss Velie is a regular little dynamo of energy and enthusiasm upon the subject of practical writing and drawing.

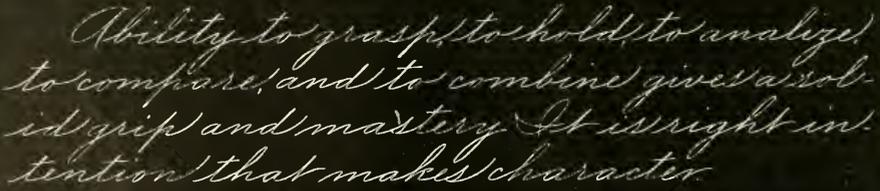
PUPIL OF MR. M. A. ALBIN.

"If you wish to win success in
 life, make perseverance your bosom
 friend, experience your counselor,
 caution your elder brother, and
 hope your guardian genius.—Addison.
 Alfred L. Stone.

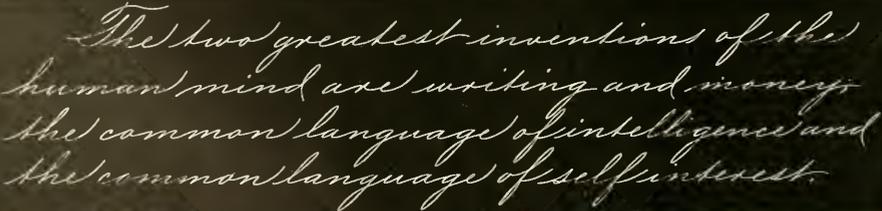


MASTERFUL PENMANSHIP BY FRANCIS B. COURTNEY, PENMAN, WOOD'S NEW YORK SCHOOL, NEW YORK CITY, N. Y.

Sermons or Supplementary Copies by Francis B. Courtney. Comment by C. P. Zaner



To confine one's attention to the task at hand, to stick to detail, and to be thorough, means sometime to be master. Such qualities are in demand. Coupled with the ability to "compare" and to "combine" means sometime to be the head of some one or more vast enterprises. To-day is the time to begin that preparation. In writing, in mathematics, in grammar, in spelling be accurate, be particular, be sure. See how precise Mr. Courtney has been with height and slant of letters, how regular with the spacing between words, and how particular about the dotting of *i*'s and crossing of *t*'s. And he has been neither slow nor cramped with execution, showing that dispatch and care are not inconsistent.



Writing and money are two mighty factors in modern civilization. Newspapers give great headlines to the latter, and people misinterpret its true value. The former is rarely mentioned, but it is used to chronicle the world's events, to measure its true value. The former is rarely mentioned, but it is used to chronicle the world's events, to measure its forces, and to compute its wealth. The time is past when one may succeed without the former, and the time is near at hand when one must write well to succeed well. The great mass of humanity strives too much for the one and too little for the other. Do you see the point—grasp the situation? Then Courtneyize your penmanship.



In silence of the deepest wood,
An air of luring quietude,
'Mid scent of flowers brightly hued,
Here I find peace in solitude.

—Mrs. Cranahan.

M. Franklyn
Omaha,

Nebr.

BY MR. M. A. ALBIN, MINNEAPOLIS, MINN.

Appreciation from a High Source in Canada

THE BUSINESS EDUCATOR is an ideal commercial school magazine. In my estimation no more valuable contribution has ever been made to the profession. It is what we need and I am glad you can publish it.

R. E. GALLAGHER,
Canada Business College,
Hamilton, Ont.

Superior

I just now have received the March issue of THE BUSINESS EDUCATOR. It certainly has been with great pleasure that I have seen it grow to be so much the superior of all other papers of its kind.

K. C. ATTICKS,
With Baltimore Business College,
Baltimore, Md.

Up to the Minute

I desire to extend my most sincere congratulations to you on the Federation Number of THE EDUCATOR. It is great! I think the phrase, "Up to the Minute" may well be applied to THE EDUCATOR at any and all times. No waiting two to three weeks after the paper is due for it to come.

G. W. WEATHERLY,
Prin. Com'l Dept. Academy,
Earlham, Ia.

Best

My belief is that THE BUSINESS EDUCATOR is the best all-round journal of commercial education.

W. W. KNISLEY,
Prin. Com'l Dept. Academy,
Grinnell, Ia.

AS GOOD AS PEN EVER TOUCHED

Is the verdict of those who have used the

"English Bristol"

In 14 colors, 90 cents per 1,000.

"Norway Wedding Bristol"

In white, \$1.15 per 1,000, or any of the cards handed by the Berkshire Card Co., whose business I have purchased. Samples for the asking. Better yet, 100 assorted cards by mail 25 cents. Also written cards and specimen work.

F. S. HEATH

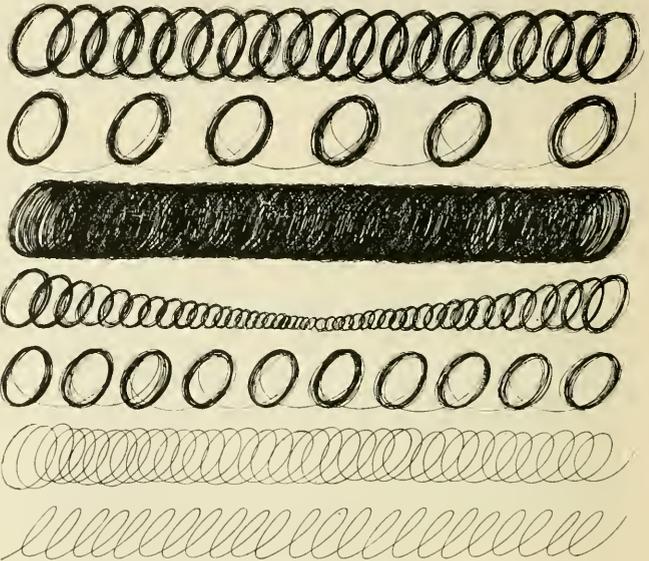
Concord, N. H. - - 50 Dunklee St.



MILLS'S
CORRESPONDENCE SCHOOL
OF PENMANSHIP

Is helping scores of ambitious people to acquire a fine style of penmanship at home. We are ready to help YOU also. Send stamp for information.

E. C. MILLS
195 Grand Ave., Rochester, N. Y.



MOVEMENT EXERCISES BY W. A. BODE, PITTSBURG, PA. I

St. Louis, Mo., May 2, 1903
Dear James
The enclosed specimen is for you with my best wishes
Very truly,
W. A. Bode



GEMS IN LINE AND SHADE BY C. C. CANAN, BRADFORD, PA.

INK Glossy black, 15c per bottle. By mail, postpaid.

W. A. BODE, 27th St., S. S., Pittsburg, Penna.

SHORTHAND, First 15 pp. and copy of "Explanations" sent free on request.

FRANCIS J. STEIN, PUBLISHER
31st and Cumberland Streets, Philadelphia, Pa.

YOU CAN EARN

Twice as much a year as the best Commercial Teacher, be your own master and enjoy life in the second largest city in the United States, if you buy my school, giving you a net income of over \$3,000 per year, located in one of the educational suburbs of Chicago. I will receive many offers. Tell me the very best you can make.

C. W. H., Care BUSINESS EDUCATOR
Columbus, Ohio

Cards!!! BEAUTIFULLY WRITTEN

White, 15c per doz. Colored, 20c per doz.

Special Rates to Agents.

BLANK COLORED CARDS!!!

6 colors, 75c per 1000, best quality. White, 90c per 1,000. Samples, 10c, and your name written in a variety of styles, or 100 and one dozen cards written, 25c., postpaid.

A. J. STEVENSON

18 Lafayette St. HOME CITY, OHIO

SHORT CUTS. A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College. Price, cloth, 50c. Address, GEO A DEEL, Poughkeepsie, N. Y.

CARDS Get the best always. Hand cut cards **CARDS**

100 M. B. Moore's printed Bird and Scroll cards, 25c
300 Colored or Wedding Bristol Cards, 90c
All orders for cards less than 1000 sent postpaid
Hand cut cards— Per 1000 Per 2000 Per 5000
3 Ply A No. 1 Wedding Bristol, 80 75 82 10 83 30
3 Ply Superfine " " 1 10 3 15 3 00
3 Ply Colored or Tinted " " 85 2 40 4 75
Free! Send for catalogue of printed Bird & Emblem cards.

w. McBEE, 19 Snyder St., Allegheny, Pa.

DO YOU NEED A COMMERCIAL OR SHORTHAND TEACHER?

We supplied a number of schools with excellent teachers last season, and have first-class teachers now available. State your desires fully and we will tell you frankly what we can do for you.

Central Teachers' Agency
Adams & Rogers, Mgrs.,
Columbus, Ohio

What Has Been Done.

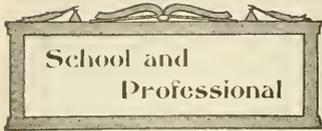
One of our students began a Mail Course with us last October, and in three months was able to get a DIPLOMA from the Western Pennan. Another began about a month earlier and is now teaching penmanship in a BUSINESS COLLEGE

This proves that Mail Instruction by our system is a success, doesn't it? Perhaps you have been thinking of taking up a Mail Course, and have been putting it off from time to time. Don't wait any longer. You have lost too much time already. All the opinions you have formed about Mail Instruction may be wrong. Let us explain it to you.

Copies all fresh from the pen. Red ink criticisms of practice work. Type-written instructions, and tuition so low that you will be surprised. Send stamp for circulars and specimens of writing before and after taking our Course. It will interest you to see what others are doing. Write today.

HARMAN & ELLSWORTH, Penmen,
Strayers Business College, BALTIMORE, MD.

Advertisers and Publishers will thank you for mentioning The Business Educator.



School and Professional

In looking over a copy of the Baltimore Sun, for February 15, we notice an advertisement of the Baltimore Business College, managed by E. H. Norman, which shows that Mr. Norman has the qualities of a first-class business man; for while the water was being poured on the ruins of his school, he closed a lease for the rooms he now occupies in the fine Y. M. C. A. Building, far better and larger quarters than he had before, and the next morning he opened school. Chicago can't beat that for clear-headed, speedy decision and action.

Draughon's Practical Business College Company, Nashville, Tenn., recently incorporated with a capital stock of \$300,000. It comprises ten schools, besides one recently opened in Kansas City, Mo., and one in Fort Scott, Kans. Mr. Draughon informs us that he expects in the near future to open a school in Evansville, Ind., and one in Memphis, Tenn. He also states that his Company placed an order for two hundred Remington Typewriters. Mr. Draughon seems to be quite as aggressive in school organization work as is the intrepid G. W. Brown, of Illinois.

On February 16, 1904, Grayson College, Whitewright, Texas, was totally destroyed by fire at a loss of \$60,000 with an insurance of \$18,500. School resumed instruction two days after. Citizens began planning at once to erect commodious buildings. Mr. P. M. Bridges, the well known penman and commercial teacher has charge of the commercial department.

Saco, Maine, has been up-to-date in matters pertaining to penmanship instruction. Special instruction was introduced there about twenty years ago, and many fine writers have arisen from the ranks of the public school pupils of that city. Mr. A. R. Merrill, a well known penman, now has charge of the writing and drawing work. He has been employed there for the past eleven years, previous to that time having been the penman at Gray's Portland (Me.), Business College.

Notwithstanding the change and excitement about new courses in our public schools, there appears to be a growing demand for more special commercial work. The Private Business School, in this "neck o' the woods" seem to be prospering. Plain, rapid penmanship is being strongly emphasized by business men.

W. L. HOPE, President,
Harlem Commercial Institute,
67-69 West 125th St., N. Y.

Mr. F. P. Warner, a former pupil of Hill's Business College, Sedalia, Mo., has accepted a position as penman in Croom's Commercial College Muskogee, I. T.

Mr. G. B. Simmond has resigned his position as penman of Warrensburg, Mo., Business College.

"Enclosed find \$1.00, for which please renew my subscription to THE BUSINESS EDUCATOR for another year. I am glad to note its continued improvement. When I sent you my renewal last year, it was with the feeling that your paper had attained the high water mark in the point of efficiency as a medium of business education. This year I renew with full confidence in your ability to surpass anything that has heretofore appeared."
E. A. CAST,
Blair Business College,
Spokane, Wash.

W. J. Trainer and J. A. Calvert have withdrawn from the teaching force of Wood's School, Newark, and are opening a business school at Perth Amboy, N. J.

The attendance at the New York City High School of Commerce at the end of the first eighteen months of its existence, was more than 1,200. It is apparent that the elegant new building at 65th St. and Broadway will soon prove inadequate to house the large numbers of boys attracted to that popular institution.



MILLS'S Correspondence School of Penmanship

Is an exclusive school of penmanship. If you feel the need of improving your writing you should send stamp at once for full information concerning our school. Address

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195 Grand Ave., Rochester, N. Y.

Wymenial

Mr. Frank A. Keefover

Miss Daisy Dickey

Married

Wednesday, February 3, 1904,
Waterville, Kansas.

At Home
Cedar Rapids, Iowa.

Margaret Anne Beutel

February 26, 1904,

Born to

Mr. and Mrs. C. F. Beutel

1902 Bagby Street.

Houston, Texas.

WEAVER'S Correspondence School of Penmanship and Drawing, Mt. Morris, Ills.,
Offers the best instructions in the various branches of Penmanship and Drawing.
Write today for full particulars.

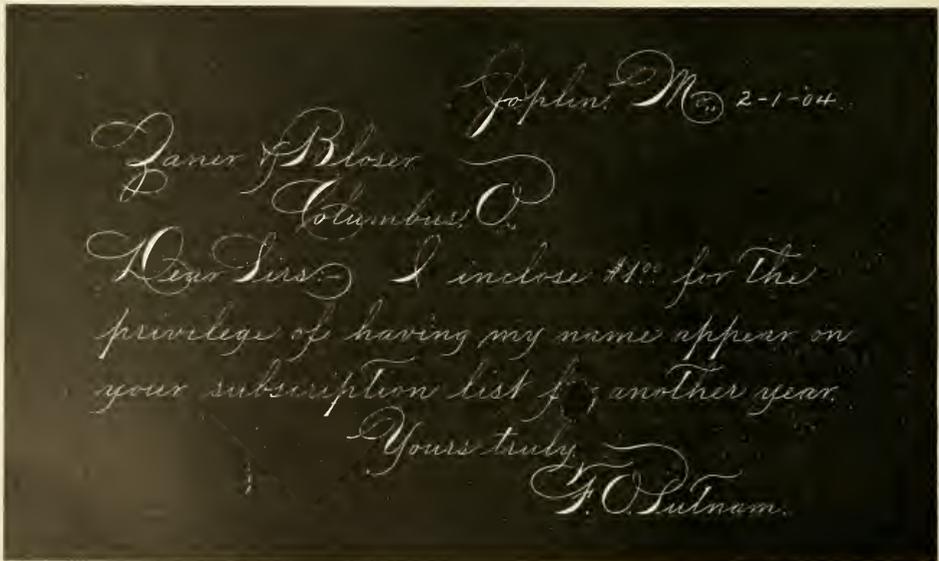
WASH DRAWING

I Can Teach You. That's My Business

Send me 50 cents and I will give you a trial lesson in Wash Drawing and criticize your work. For \$1.00 I will give one lesson and send you beginners' outfit prepaid, which consists of 2 brushes, 2 pans of water colors, 1 sheet of drawing paper, and thumb tacks, together with full instructions.

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Chief Engrosser, World's Fair



Charming Grace
 AND
Inspiring Dash,
 — *ALSO* —
Ornate Writing

SHOULD BE THE AIM OF ALL STUDENTS OF

BY MR. M. A. ALBIN, MINNEAPOLIS, MINN.

Book Reviews

"Europe on \$1.00 a Day," price twenty-five cents, published by The Rolling Stone Club, Medina, New York, is the title of a very attractively written and illustrated booklet of fifty pages, which should be of interest to those contemplating a trip abroad.

"Practical Pointers for Shorthand Students" by Frank Rutherford, published by the Gregg Publishing Company, Chicago, Illinois, is the title of one of the most artistically bound and embossed books recently received at this office. It contains 132 pages, printed on good book paper in easily read type. It is just what its name applies, "practical." It is chuck full of those things which every student of shorthand should know, and is product of one who has had exceptional advantages to learn of these things, not only from the teacher's standpoint, but from the business man's standpoint as well.

"The Holy Bible" containing the Old and New Testaments, lithographed in Easy Reporting Style of Pitman's Shorthand, to be issued in fifty weekly parts, subscription price \$2.50, is the title of a sixteen-page pamphlet as described. This is a big undertaking, but the firm is bigger still, and within a year, writers of Sir Isaac Pitman's shorthand can have a bible in their favorite style.

"Selections from American Authors," Isaac Pitman & Sons' Shorthand, New York, price forty cents is the title of a very compact, well printed, flexible covered book of 112 pages, comprising the following: The Buccaneer's Treasure, My Editing, A Veritable Impostor, The Autocrat of the Breakfast Table, The Way to Wealth, The Tell-Tale Heart, Greatness in Common Life, The Story of a Drum, The Procession of Life, A Melting Story, and The Professor at the Breakfast Table, in shorthand and type. The former occupying about two-thirds of the upper part of the page, and the latter the lower part. The number of books published by this well known firm is an indication of growth and demand, which may be termed unusual.



Mr. Edwin H. Fearon, whose features cast a shadow above, is a Manchester, New Hampshire, quarter century six-foot (thereabout) product. Like most people from that section of the country, he knows what hard work is and what and how it is to get on in the world by his own unaided efforts. For some years he kept books for a large firm in Manchester and then attended the Zanerian to improve and perfect his handwriting. Since that time he has taught penmanship and the commercial branches with more than usual success, and is now handling the commercial branches in the big Bowling Green, Ky., Normal and Business College.

Mr. Fearon is no mean artist with brush and camera, as well as with the pen. Not being content to be passably good in commercial work, he has worked well up in commercial law and other subjects, being thereby a strong, well-rounded teacher and man.

But his qualities are not limited to mere intellect and skill; he is sociable as well. Few are as well rounded and grounded in hand, head and heart qualities as is Mr. Fearon; the man who believes that preparation should precede big salaries.

TO SHOW The confidence I have in my instruction in preparing teachers to teach business writing, this is my offer: Come and join my class in July, and if you are not perfectly satisfied, I'll charge no tuition—YOU TO BE THE SOLE JUDGE. If you want a better or safer guarantee you'd better consult a fortune-teller, as I am only a TEACHER of writing. Enclose stamp.

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 Your name on 1 doz. cards, 15c.; very fine.
BLANK CARDS, 16 different colors, 100 post-paid, 15c.; 1,000 by express, 75c.
INK, glossy black, 15c. per bottle; white ink, 15c. per bottle; hand-made oblique penholder, 20c. Lessons by mail in all branches of pen art; circulars for stamp.

W. A. BODE,
 Cor. 27th, Jane St., Pittsburg, S. S., Pa.

DO YOU NEED A TEACHER?
 We can put you in correspondence with the one you want.

DO YOU WANT A POSITION?
 We can help you to secure one. Write for information.

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FOR SALE One half interest of entire Business College in one of the West. The college is in its 9th year, well established and well advertised. Paid \$2,600.09 above expenses since Sept. 14, 1907.
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DOUBLE YOUR ATTENDANCE

You can largely increase the attendance at your college by employing a capable, hustling solicitor. One with ability as ad writer, and who can transact general business, desires position. Five years experience which has been marked with extraordinary success is the record of the applicant. References exchanged.

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Advertisers and Publishers will thank you for mentioning The Business Educator

News Notes and Notices.

Mr. A. F. Regal, proprietor of the Butler, Pa., Business College, fell a victim of the typhoid epidemic that claimed so many of Butler's citizens a short time ago, not only this, but while very low with the fever, his school was entirely destroyed by fire, his loss amounting to \$7,000.

Mr. Regal is now convalescing and states that he is not worrying. He hopes to open school again next September.

Mr. R. P. Hardin, of Lansing, Michigan, has accepted a place with Warren Douglas, McKeesport, Pa.

Mr. Wm. Turner, St. Thomas, Ontario, has taken a position as commercial teacher at the Vermont Business College, Burlington, Vt.

R. P. Harding, Lansing, Mich., is now in charge of Douglas College, Connellsville, Pa.

Plans for a magnificent new building for the Brooklyn Commercial High School were recently approved. Among the well-known commercial teachers in this great school are: A. R. Kip, G. W. Harmon, W. E. Doggett, Howard Keeler, A. J. Scarborough.

M. P. Fulton, recently in charge of the Pawtucket, R. I., High School, has resigned his position to accept a much more remunerative one with the Practical Text Book Company, of Cleveland, Ohio. Mr. Fulton takes up his new duties April 1. He is a well-educated, energetic, genial man who is popular everywhere he is known; besides he has been a successful and progressive teacher for many years. He is sure to achieve success for himself and the popular publishers for whom he is to travel. Doubt-

less he will receive many congratulations at the forthcoming E. C. T. A. meeting in New York.

Mr. H. T. Loomis, Manager of the Practical Text Book Company, Cleveland, Ohio, left Cleveland February 18th, in company with his wife and one son, for an extended tour of Old Mexico and the Pacific Coast. They travel with a select party, which goes over the entire route in a special train. They thus have the appointments of a luxurious hotel always with them. THE EDUCATOR trusts that Mr. Loomis and his party may return greatly benefited by this delightful trip.

The Iowa Commercial Teachers' Association has scored a point by obtaining Dr. W. A. Scott, of the University of Wisconsin School of Commerce, for an address at their next meeting. That is progress with a capital P.

Teachers and school proprietors are beginning to bestir themselves to make engagements for next year. The manager of the National Commercial Teachers' Agency reports more than one call a day during February, for good teachers, especially teachers of Benn Pitman shorthand; though the calls included teachers of the other well-known systems and commercial teachers without shorthand.

Dr. Harper, of the University of Chicago, states that the qualifications of an ideal college professor are as follows:

1. He should be married.
2. He should be a church member.
3. He should mix with students outside the class-rooms.
4. He should have a doctor's degree.
5. He should be willing to work hard eleven months in the year.
6. He should be in sympathy with the public, and take an active interest in public affairs.

On Tuesday, January 26th, the Waterloo, Ia., Business College, was burned. Within a day's time, new rooms were secured, and one hundred and fifty students again placed to work under efficient instruction. This is hustle, and of the sort that knows no failure.

H. P. Behemsmeyer, Principal of the Penmanship Department of the Gem City Business College, Quincy, Ill., recently returned from a two weeks hunting trip and vacation. He was in Southern Missouri and made a record of shooting 486 ducks in five days.

Within two weeks after the great Baltimore fire, the Sadler-Kowe Co., 721 N. Gay St., were printing a number of their books from new plates, the former plates of which were destroyed in the fire. Within three weeks new budgets were ready for gathering, and within less than four weeks they were filling orders. Comments upon these facts is unnecessary as they tell their own tale of enterprise.

From press notices we learn that Mr. F. B. Courtney is doing considerable in the entertainment line, and wherever he appears, the highest words of commendation are given him, and from what we can learn, Mr. Courtney stands alone as a blackboard penman and entertainer. There is no reason why more of this work should not be given to the public, as there is no other art which people in general so universally demand, and which is so strong in the charm of graceful lines. Mr. Courtney seems to possess skill and other qualifications necessary to present the art in its more bewildering and fascinating form.

F. S. Haroun, President of the Eugene (Ore.) Business College, reports that their institution was just four months old on the 16th of February, and that they had already enrolled ninety students. This is certainly a splendid record for the new institution.

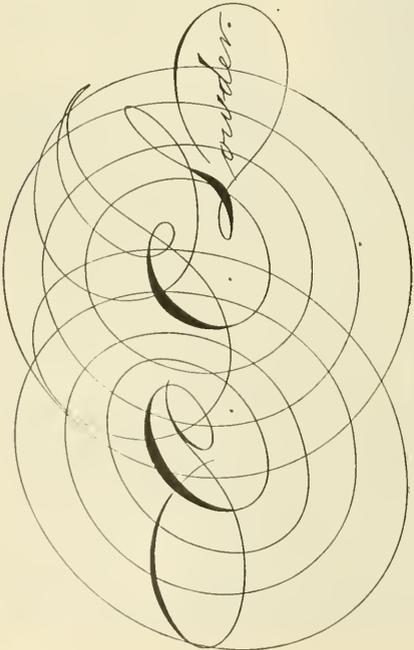
TEACHERS OF COMMERCIAL BRANCHES WANTED

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Positions in High Schools and Colleges. Penmanship, Commercial Branches, also teachers of Stenography. Salaries, \$600 to \$1,500. Register early. Send For circulars.

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A Better Penman,
A Better Judge, and
Critic of Fine Art
Penmanship,
An Artistic Penman,
or an Inspired
Teacher of the Art

I have something new in the line of inspiration that will be the making of a new era in penmanship training. If I could only impress you with the idea of its value you would not hesitate one minute to write me. I am not offering something for nothing, but have a thing of wondrous and inestimable value to those who love the beautiful. ❦ ❦

"INSPIRATION"

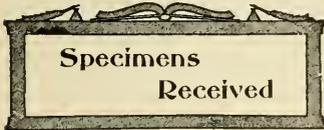
While striving to become a penman I craved the kind of inspiration that was impossible to secure. I resolved to prepare for others just what I sought in vain to find. I have it now and it is for sale. You can't get it elsewhere and it's limited. More than you can get elsewhere for the money, and of a quality above comparison. It's five dollars this month—hereafter 'twill be ten. Booklet free.

M. A. ALBIN, Metropolitan College,
MINNEAPOLIS, MINN.

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BUSINESS CAPITALS BY E. H. FEARON, BOWLING GREEN BUSINESS COLLEGE, BOWLING GREEN, KY.



Mr. H. J. Winans, Policy Engrosser of the Massachusetts Mutual Life Insurance Co., Springfield, Mass., favored us with the photo of a very handsomely engrossed set of resolutions, the same having been illuminated with purple, gold, lamp black and Paynes grey. Mr. Winans' work is among the best received at this office, his engrossing script being patterned after the master, Charlton V. Howe.

Mr. R. C. Cottrell, teacher of penmanship in the North Manchester, Indiana, College, favored us with some specimens of business writing from students under his charge, which reveal practical instruction and substantial improvement. The specimens show a wide range of style and an unusual amount of individuality.

Some well written cards, ornamental style, have been received from F. M. Bridges, penman in Grayson College, Whitewright, Texas. Mr. Bridges is rapidly pushing his work up to a high order of excellence.

Some very, graceful, artistic, effective, colored cards, written with white ink, have been received from the facile pen of F. S. Heath, Concord, N. H.

Mr. L. J. Higgins, Cortland, N. Y., is a young man of splendid art ability, if we may judge from a pen portrait of the poet Bryant which is before us.

J. D. Valentine, with the Reliance Insurance Company, Pittsburg, Pa., favored us with some very artistic penmanship in a variety of styles; also some flourishing which would have appeared in this number of THE BUSINESS EDUCATOR had the same been executed with India ink so that it could have been reproduced successfully.

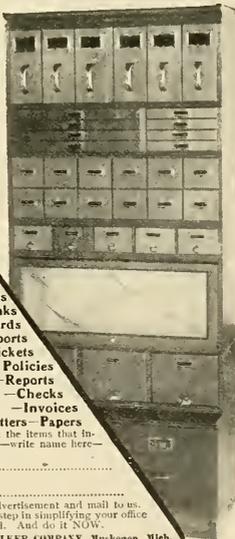
Business writing of an unusually high order finds its way frequently to our desk from the skillful pen of Miss Nina P. Hudson, New Britain, Conn. Her business letters, no matter how hastily written, seem to be models in composition as well as in penmanship.



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The Pratt Teachers' Agency,
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 Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.
 The Agency receives many calls for competent teachers from public and private schools, and business colleges.
 WM. O. PRATT, Manager



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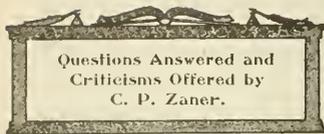
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(INTENDED FOR SUBSCRIBERS ONLY.)

Under this heading Mr. Zaner criticises specimens of penmanship, drawing, etc., submitted to him. Postage should be submitted to him to be returned. He will also endeavor to answer any and all questions pertaining to penmanship matters, or if thought best, questions may be submitted through this department to the readers of our journal for volunteer answers. This gives the readers of THE BUSINESS EDUCATOR the benefit of the experience of one who has made this work a life-time study, as well as of those who contribute thereto.

Individuality

Will you please state fully your opinion on the following? Should a child be allowed to choose his own style of writing, or, in other words, write the natural, vertical or slant, choosing the one which seems most natural for him?

Do you not believe in teaching a uniform slant in the grades? Will not a child just learning write as easily, or rather learn the form as easily, by being held to a certain slant as by making the form correct to any slant he selected to have naturally?

This subject is one on which different educators do not agree, and, just at present, is being discussed here.

I am a fifth grade teacher and will be grateful for any information you may give.

Very truly,
A. S. T.

[Children need to be taught some one way of writing. In their efforts to acquire that hand, certain modifications will take place, which, if not too peculiar, may be allowed. Writing is an art which concerns more than the writer; therefore, needs to be something

more than individual. The more formal it is, the more easily read by other people; the more individual or peculiar it is, the more easily executed. Concessions must be made on both sides. Each individual should be made to write legibly, which does not mean that he must write exactly like every one else.

When it comes to the teaching of writing, two factors need to be considered; viz., the teacher and the pupil. Heretofore, the pupil has been held a little too rigidly to a supposed to be standard; but from this reaction of one extreme, there is a tendency to go to the other extreme, and to expect the teacher to do all the bending. No teacher can foresee the characteristic style that is best suited to each pupil. Her tasks under present conditions are too numerous to devise a different system for each pupil, particularly in lower grades. We are, therefore, not in favor of encouraging different styles of writing in the same room or in the same city, below the seventh or eighth grades.

There are many arguments on both sides of this question; but until teachers are better qualified to teach successfully some one system, we believe it is not best for them to teach an indefinite number, which would be necessary under the individual method of instruction.—EDITOR.]

Shespskin.

Have you any choice bits of information on the preparation of parchment for ink and ink for parchment? E. J. MALANY.

[To prepare parchment so that it will receive ink much the same as paper, I rub it well with a sponge rubber before attempting to write thereon. Bread will do the

work, as will also whitening, but sponge rubber is my favorite. India ink is the only kind that should be used on parchment.—EDITOR.]

C. H. M. Batavia, Ill.—Your penmanship has a practical swing. You have it in you to become an unusually fine penman. Now and then you make a letter of unusual excellence. You need, however, to watch the small letters more closely, as you execute them, and, to do this, it will be necessary for you to write less rapidly. Your small a is too narrow and pointed at the top, and your under turns are more rounding than the upper ones. Your r looks like *io* and your r looks like *o*. Come again.

A. D. E. Jackson, La.—You write too hastily to write accurately or artistically. Execute the small letters with greater deliberation and with more critical observation. The capitals need to be swung off with a larger and more forceful arm movement. Do not shade your work for business purposes. Practice regularly from the lessons now running in THE BUSINESS EDUCATOR. Your penmanship discloses ability sufficient to become a very fine penman.

W. C. S. Saguaw, Mich.

Your business penmanship is very good. Study spacing between small letters and turns and angles. Curve first down stroke of small "a" more, and curve final up stroke in letters and words less. Your lower turns are more rounding than your upper turns. Keep at it and you will become a fine penman.

POSITION WANTED

All-round commercial teacher desires to better his position. Has had seven years' experience as teacher and manager.

Address, **SUCCESSFUL,**
Care Business Educator, COLUMBUS, OHIO.

CONFIDENCE

More than one direct call each day last month for competent commercial teachers, at salaries ranging from \$50 to \$125.

"We want a man who can come to us accredited by such an organization as The National Commercial Teachers' Agency; a man who knows just exactly what to do in the management of a thoroughly up-to-date shorthand department which averages one hundred and fifty students in daily attendance. He must have had valuable and representative experience. He must be well educated and strong in discipline and general management. Salary at least \$100 a month at the beginning, with reasonable increase after six months and gradual increase thereafter." (One of the foremost schools of the Pacific Coast.)

PROMPTNESS

I want to compliment you for the promptness with which you filled the vacancy in our faculty. We had engaged your man before the other agencies got to work.—A. D. SKEELS, The Temple College, Philadelphia.

PROFIT 1250 PER CENT.

One of our candidates is teaching this year at a salary of fifteen hundred dollars, which represents, in the increase over his last year's salary, a profit of 1250% on his investment in commission to us—to say nothing of the profit in increased salary during the years to come. We can be of special assistance to really good teachers. Another of our men has just been hired at \$1500, which is three hundred dollars more than he ever received before; still another, at \$1300; another at \$1,000, and so on—but these are men *worth* the money. We are not passing lead half-dollars.

If you are a competent, honest teacher, not afraid to have your record investigated and reported, and willing to pay for high-class service, we should like to have you on our list. No charge for enrollment. *Time is flying.*

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F. E. OAYLORD, Manager. Prospect Hill, Beverly, Mass.

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IF the school literature you are using is unsatisfactory to you—is costing you too much or too little, or is not securing the desired amount of business, or is too like the literature you used last year, or is too like the literature used by your competitors, or is without suitable illustrations, or is without a positive individuality, or is without the power to attract and hold the prospective student—I can be of service to you, I can help you.

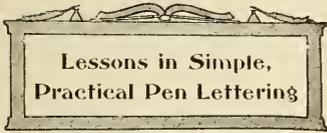
The correspondence of those who desire more business, and who expect to get it through the use of *better school literature*, is solicited.

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This is a composite alphabet, having been made up of the principles of a number of standard forms. Study carefully the proportion and shape of letters, as well as the spacing in and between letters.

Use a broad pointed pen, F. Soennecker is best, and hold the pen more nearly vertical than in writing. Keep the edge of the point at an angle of forty-five degrees throughout the work.

Dip ink sparingly, carefully, and frequently. Watch spacing. Use a pencil head and base line for the small letters, which may

be erased after lettering is complete. Make the left side of letters first and then the right side. Study carefully the turns at the top and bottom of letters.

Use a slow, firm, sure, combined movement in executing this kind of letters. Speed is not so essential as accuracy. The little finger and right side of palm of hand should rest firmly upon the paper.

Uniformity in height, width, spacing, and thickness of stroke is essential.

Be patient, observant, and careful, and you will win a good hand at lettering.

Francis B. Courtney

Handwriting Specialist

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YOU OUGHT TO HAVE IT. The secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only 10c. LIGHTNING CALCULATOR. Dept. 11, Everett Station, Boston, Mass.

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The Best Text-Book on

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Probably no text book on Grammar yet offered to the school-teaching public has met such a hearty welcome as Williams's Grammar. It presents the subject in a teachable way. Definite lessons may be assigned and the student feels that he is progressing. The valuable features of the book are: 1. An original arrangement of the subject matter by which the different topics are studied in their logical order. 2. Careful, concise, discriminating statement of rules and principles. 3. Carefully graded, systematic review lessons. These review lessons materially lessen the labor of both teacher and student. 4. Comprehensive outlines of the different parts of speech. 5. The elimination of non-essentials and the careful attention to important subjects.

NEW BUSINESS SPELLER, 82 pages, Red Vellum, 25c.

One of the most widely used spelling books on the market. The seventh edition now ready. Points of excellence: A very carefully compiled list of nearly 4,000 words. The words are those in common use and most likely to be mis-spelled. Review lessons follow each ten regular lessons. The accented syllables are carefully marked. Those words most likely to be mispronounced are fully marked diacritically. Capital letters are used only in proper nouns and proper adjectives. Each page contains one lesson, 50 words, all numbered. Several lessons on homonyms. A valuable list of abbreviations.

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This book is used in a great many schools and is giving complete satisfaction. It contains sixty lessons one for each school day of three months. The copies were written by that Master penman, E. C. Mills, and the instruction was prepared by Mr. W. F. Gesseman, Mr. I. H. Carothers, Mr. B. F. Williams and Mr. W. J. Smith, all penmen of ability and experience. One hundred twenty-eight pages, bound in blue or red vellum.

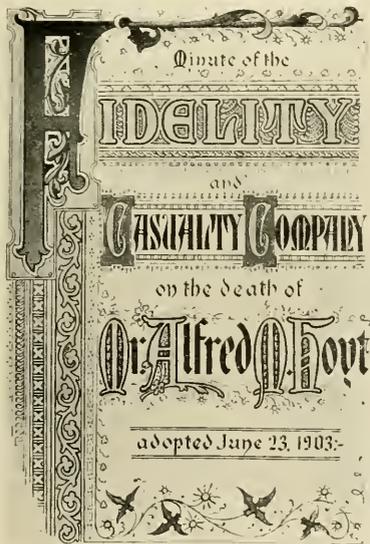
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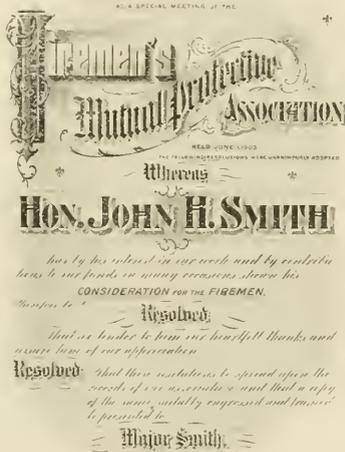
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I would thank you to mail me a copy of the December issue of the B. E. as I did not receive this number. Let me know the charges on same and I'll remit.

I am still practicing pen work. Will enclose a specimen of my English Text lettering. I used a Dillor's # 303 in making same. Would like to have your opinion of same.

I have not been doing any practicing on plain or ornamental writing for some time but mean to devote my spare moments to it in the future.

Trusting that I may have the pleasure of hearing from you at an early date. I am

Very respectfully yours
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Reading, Pa.

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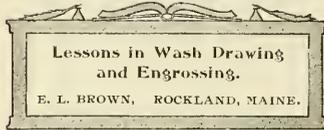
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Gentlemen: While I know that there are many other penmanship publications I have not as yet seen any that were equal to your

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Wishing you and your "B. E." continued success, I am

Very truly yours,
I. P. Mersch.



Number Two

Herewith we present a study in light and shade, and recommend that the student give this lesson careful attention. First make a pencil drawing, studying the action of the design, and the form and arrangement of the objects. When this is done mix some lamp black with water, adding a few touches of Payne's gray. Either of these colors may be used alone if desired. Wet the surface of the board quite thoroughly with pure water, absorbing the superfluous moisture on a blotter, then apply the color. Use one brush moistened with pure water for blending, and the other for applying the color. Apply the darkest tones first. Keep the brush well filled with color, and move it rapidly from one point to another and do not let the color dry before it reaches its proper place. Soften the edges with the water brush before the color dries. If one wash fails to give the right tone, add successive washes until the desired effect is obtained. Do not get the first washes too dark, as the color cannot be removed to good advantage after it is dry, especially on a cardboard surface.

Notice the strong contrast between the leaves of the open book and ink bottle. Use

color direct from the pan in shading the ink bottle and labels on closed book, allowing the first wash to show through in different places to represent reflected light. Colors must be reproduced as they appear, and not as they are in the objects. Although the ink bottle is black, it does not appear so to the eye owing to the effect produced by lighting. Study the color values in various objects, and observe the effects obtained by different lighting.

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Commercial Geography—Continued from Page 12.

specimens in the commercial museum of the school for use in the course on Commercial Products during the fall and winter. In this way handsome specimens can be obtained at a slight expense that would be difficult and expensive to get in any other way.

Every large city should have a commercial museum with the Cereal Garden annex. It is just as important as an art museum or a natural history collection and would be as great an attraction to strangers and a matter of pride to the citizens. Until this is provided, however, it is the duty and privilege of the schools, with their collections of specimens of commercial staples and their Cereal Gardens, to train the public mind to a sense of the need and value of a commercial museum.

In some places the entire work of planting and caring for the Cereal Garden can be done by the pupils. In a large city or town it would be well to employ a man to do the work who could have charge of all the Cereal Gardens in the city.

[The editor would be pleased to receive reports later in the year from those schools that shall establish Cereal Gardens. The necessary seeds can be bought from any reliable seedsman, but the Commerce & Industry Co., Boston, will supply those who cannot find them elsewhere.]

Books on Building Materials, etc.

WOOD

Wood—Boulger.

Wood, Species and Properties—Snow.
Wood and its uses—Eassie.
Woods waste—Hubbard.
Furniture woods—Jackson.
Artificial woods in decoration—Leland.
Timber—Charpentier.
Timbers—Hartig.
Timber, U. S. Forestry Bulletin No. 10—Roth.
Timber physics, U. S. Forestry Temple No. 68—Fernow.
White pine—Roth.
Woods of U. S.—Sargent.
Lumber, Census 1902—Gannett.
Lumber Industries of the Northwest—Hotchkiss.

FORESTRY

Primer of Forestry—Pinchot.
First Book of Forestry—Roth.
Practical Forestry—Gifford.
Economics of Forestry—Fernow.
Practical Forestry—Curtis.
Practical Forestry—Fuller.
Practical Forestry—Webster.
Outlines of Forestry—Honston.
Elementary Forestry—Hough.
Forestry for Farmers—Fernow.
Forestry division, U. S. Department Agriculture—Bulletins.
Forest Planting—Jarchow.
Principles of American Forestry—Green.
North American Forests—Bruncken.
Forests of North America, census 1880—Sargent.
Forest Trees and Scenery—Schwartz.
Forests of the Philippines, U. S. War Department, 1901.

Stream Flow of Forests—Rafter.
Story of Forest and Stream—Rodway.
Forest and Irrigation (magazine).
Garden and Forest (magazine).

STONE

Mineral Resources of U. S.—Day.
Building Stone—Dickinson.
How to Get Stone—Luard.
Stones for Building—Merrill.
Vermont, marble, slate, etc.—Perkins.
Artificial Stone, lime, mortar, cement—Dibdin.
Stone Cutting—Siebert.

STEEL AND IRON

Steel Manufacture—Campbell.
Steel—Metcalf.
Iron and Steel—Hoare.
Iron and Steel—Howe.
Iron (magazine).
Iron and Steel (magazine).
Economics of Iron and Steel—Skelton.

BUILDING CONSTRUCTION

Materials of Construction—Johnson.
Building Materials—Campin.
Building Construction—Burn.
Building Construction—Kidder.
Practical Building Construction—Allen.
Carpentry and Joinery—Fletcher.
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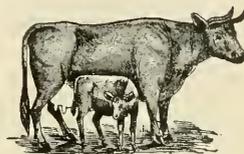
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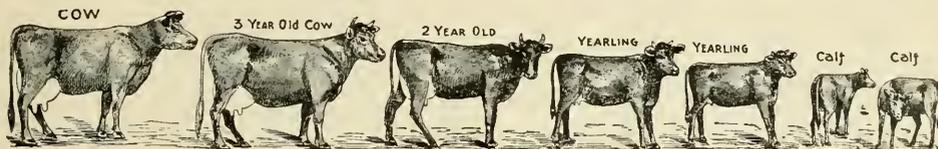
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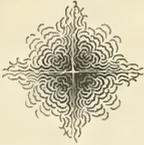
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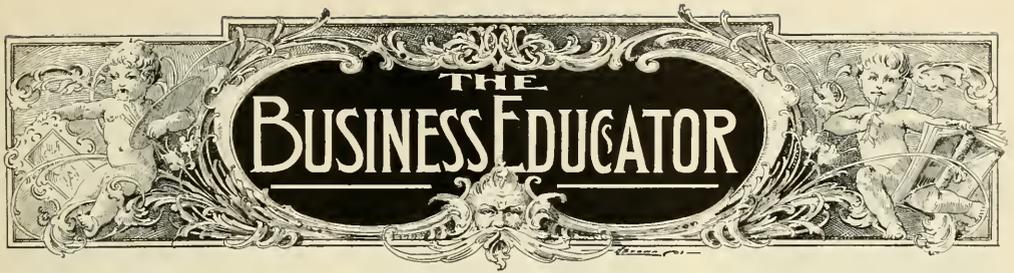
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THE BUSINESS EDUCATOR.

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The
E. C. T. A. Convention

New York was all tears when we came and while we staid, and all smiles when we left, although she very cordially asked us to come again. Nearly all the schools were in session on Thursday, so the attendance was comparatively light, but animated interest and good numbers characterized the sessions on Friday. The attendance as a whole was not so good as at either of the last two conventions. A part of this may have been due to the fact that this year the meeting came before the spring vacation in many of the schools; and part of it may be ascribed to the failure to obtain reduced rates for members.

While the meetings were not opened on the minute, according to schedule, much greater promptness was shown than heretofore, and President Rowe handled the reins with exceptional skill. For once it really seemed as though good feeling ruled throughout. Since the new order of things in the election of officers, apathy has been apparent regarding elections, the members having virtually nothing whatever to say about the matter, but, to the surprise of everyone, the Nominating Committee made an unusual happy choice, naming for President a teacher who has no special personal interests to serve, and who is educationally and professionally altogether worthy of the responsible position.

The program was a good one and was carried out practically just as announced. For once, excellent judgment was shown for allowing ample time for discussions and the interest was correspondingly enhanced.

It seemed to be the general opinion that the omission of a banquet this year was a wise plan, for it left every body free to spend his evenings as he chose, and there is no need, in New York, to provide special entertainment in order to keep time from hanging heavy on a visitor's hands.

The new membership was the smallest in three years (Philadelphia, 129; Brooklyn, 107; New York, 68), but the meeting as a whole was one of the most satisfactory in the history of the Association.

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The General Meetings.

THURSDAY.

With rain, clouds, and gloom outside and hearty sociability and high spirits inside, President Rowe, at 11:15, March 31, called to order the eighth annual meeting of the Eastern Commercial Teachers' Association. About sixty persons listened to Dr. Joseph F. Johnson as he, in welcoming the Association to the home of the School of Commerce, Accounts and Finance, explained the methods and purpose of this institution and discussed with scholarly breadth and insight the evolution of various lines of work now acknowledged to belong properly to any worthy scheme of educational training, though once tabooed, as commercial training now is in some institutions and by some persons.

The School of Commerce, Accounts and Finance is an evening school, being open from eight o'clock to ten o'clock five evenings of each week. The study of Accounting is the basis of the work. Round this are grouped the study of Finance, the History of Commerce, the Materials of Commerce, Transportation, Commercial Law, etc. They maintain no Business Practice Offices, as is the custom in large commercial schools; their teaching is largely by the lecture plan. There were no desks nor even tables in sight. The "desks" were wide-armed chairs, commonly used in lecture rooms of colleges and high schools. Students are drawn from those who are actively engaged in business through the day, or who have taken work in some good commercial school.

In discussing his general subject, Discipline versus Utility as the Object of Education, Dr. Johnson showed how, a few years ago, the natural sciences had to fight for recognition; then the modern languages, and now the business subjects. He credited the private commercial schools for a great work, but looking on their accomplishment as a first step, he expressed the belief that the time had come to make a scientific study of the principles underlying great business movements; and he demonstrated, by reference to current affairs, the dominance of purely commercial

questions in the life of the day. Those who heard Dr. Johnson were certainly able to see that there is a wide difference between learning how to record business and how to do business; between a haphazard, trust-to-luck method of mastering the underlying principles that move the wheels of trade, and the intelligent, systematic study of these principals. It is really the argument of commercial school managers in regard to the wisdom of attending their schools to learn to keep books, instead of "picking it up" in some office.

Doctor Johnson holds that it is unfair to make comparisons as to the results of work done by schools of higher commercial education, for they have not been long enough in existence, they have to train teachers to handle subjects that in themselves have not yet been reduced to the best form for class exposition.

President Rowe confined himself largely to "family affairs," acknowledging the assistance he had received from his associates on the Executive Board; advising members how to get the most out of the meetings; expressing his disapproval of the idea of telling one another in convention how each school manager should conduct his own business; depreciating the disposition to criticise and question the motives, methods, etc., of those responsible for the policy of the Association; paying a well deserved compliment to the character and ability of high school commercial teachers; commenting on the great need of better-trained commercial teachers; and referring to his plan for an American Institution of Commercial Schools.

After the appointment of a long list of committees, the members waded out to hunt up something to eat.

FRIDAY MORNING.

With New York personifying "Niobe in tears," the meeting was called to order Friday practically on time, with from 150 to 200 persons present.

Doctor Charles Davidson, Inspector of English for the State of New York, read a most interesting and instructive paper on "English a Factor in the Training of a Business Man." By referring to the recent

Chinese-Japanese commercial treaty, which provides that in case of doubt, the English version of the treaty shall be considered authoritative, he indicated the probability that English was destined to be the medium of thought-exchange for the world. The elementary teaching of English to which practically all commercial schools now limit their instruction in this important subject, we would have completed by the grammar schools (if only that could be), and he would have the special school attempt the broader work which provides facility in composition; acumen in valuing forms of expression; finesse in the handling of human nature; and a philosophy of life that will hold the mind steadfast when business waves run high and one's bark rides alone.

"Facility in felicitous phrasing has a money value in every office. Clear-cut, exact, and vivid phrasing is a priceless acquisition for any business man." Doctor Davidson, enforcing his precept by his example, dwelt on the importance of the orderly presentation of a plan, the massing of facts, the most effective method of getting out a report. He spoke of the need of caution, the danger of "fatal fluency;" the value of a study of motives and interests; the ordinary commercial student's inability to grasp differences in the personality of those with whom we must have business relations, and his consequent damage by ill-judged action. He emphasized the influence of the reading habit for the leisure hours of a young man's life, for the inculcation of moral truth it may accomplish, for the maturing of thought power and the finishing of the art of expression. He dwelt briefly on what all observant shorthand teachers readily admit; namely, the weakness of ordinary students in putting even simple thought into good language.

This paper was one of the best ever read before any commercial teachers' gathering, and the discussion showed that those present appreciated its worth, although it was the consensus of opinion that present conditions do not admit of the degree of attention to the larger side of English that Doctor Davidson advised giving to it. At present all avail-

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GEORGE P. LORD, SALEM, MASS.



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J. J. MACFARLANE, PHILADELPHIA.

able time is used up in doing what the grammar schools are presumed to have done before the student reaches the commercial school.

Dr. Cheesman A. Herrick, of the Central High School, Philadelphia, then delivered an address on "Economics as a Study in Commercial Schools." Doctor Herrick is always happy in being able to put his thought in direct, simple language, so that all may readily understand what he is driving at. We venture to say that many of the more reflective teachers present would willingly have paid the expense of a trip to New York to hear that address, merely as a matter of instruction. It is to be regretted that it had not been committed to paper.

Mr. A. R. Haskins, formerly a teacher in the Eastman School, now Auditor of the American Cigar Company, New York, next gave a rattling, off-hand talk that struck commercial teachers "where they live." He contends that we try to do too much; that we must teach our boys to do some one thing well, rather than a whole lot of things indifferently; that we must teach absolute loyalty to the interest of the business; accuracy rather than speed; willingness to spend an extra hour if the business requires it, without generating a thundercloud or breaking up the furniture. He spoke from the vantage-point of one who had been there, and who is now practicing instead of preaching. He was in excellent voice, full of vim, and *en rapport* with his audience, everyone of whom enjoyed what he had to say. Mr. Haskins gave us this thought to take to our boys and girls: The man who is not larger than the place he fills, is not large enough for that place. Mr. Haskins' pointed, intelligent, enthusiastic address closed one of the best sessions that the Association has enjoyed.

FRIDAY AFTERNOON.

While no general meeting was scheduled for Friday afternoon, it was decided to call the various sections together to listen to a paper by Mr. J. J. Eagan, of Hoboken, N. J., and New York City. Mr. Eagan treated his subject, "What is the Truth as to the Time Actually Required to Prepare Thoroughly Either a Shorthand or a Commercial Student? Are the Facts Truthfully Set Forth in Our Announce-

ments?" with the thoroughness and candor that characterizes his business and professional policy. Boiled down, it may be said that he thinks the time required is greater than it is made to appear, and that it is not customary "to tell the truth, the whole truth, and nothing but the truth." Of course the sinners sat eloquently silent under the indictment, though the subject and its treatment deserved as thorough a threshing out as any taken up during the convention.

After the conclusion of Mr. Eagan's paper, it was decided to have the Nominating Committee report the name of the President, and they did so. Mr. Hope was called on for a speech, and he gave one of his characteristically witty Scotch addresses, which everybody enjoyed. He will make the meeting next year a spicy one.

SATURDAY MORNING

The sun came out gloriously Saturday morning, extending an almost irresistible invitation to remain for Easter Day services. An audience of complimentary size greeted President Rowe when he took up the gavel.

After music, which all enjoyed, Mr. George P. Lord, Salem, Mass., read a bright paper on "The Educational Value of the Commercial Subjects." After listening to President Lyons' masterful address on this subject at Cincinnati, we were hardly prepared to get anything new, but instead of devoting his paper to a discussion of the proposition that commercial subjects create interest, he confined his remarks to the idea that they are helpful in maintaining interest. Condensed, Mr. Lord's paper showed that concreteness is the essential element in the commercial subjects, as usually taught, which stimulates the interest of the student. One of his thoughts should be remembered by every teacher, although the pedagogical truth in it is as old as Socrates. He said: "The teacher who never tells a boy how to make an entry, but who is able to lead him by subtle questions to think out things for himself is surely an educator in the highest sense. He is not merely imparting a veneer of culture; he is laying the foundation for future mental activity on the part of his pupil, because he is helping the boy to draw out the latent forces of his own mind, and that is what all education is, or what it ought to be."

As usual, Mr. Lord paid his compliments to the greatness of commercial schools and the inexpressible insignificance of public schools as educational forces that produce results. Naturally we differ from him here, for, in common with President Rowe, J. A. Lyons, and others, we can see some elements of weakness in private commercial school work, as well as elements of strength; furthermore, we are close enough to public school work to recognize at least an infinitesimal amount of worth in their work, as well as some of their defects. His discussion of English, when compared with Doctor Davidson's treatment of that subject, is an illuminating illustration of the importance of coupling example with precept.

Mr. J. J. Macfarlane, Librarian of the Philadelphia Commercial Museum, then gave a very instructive address on the subject, "Commercial Geography as a Practical Aid to the Business Man; The Use of Government Reports in Teaching." Mr. Macfarlane is acknowledged to be an authority in this field, and his remarks were listened to with unusual interest. It is well that discussions of various phases of work in Commercial Geography are given at our annual meetings, for it is a subject of the first importance, although a new one, and our teachers need to understand its value to business men.

Mr. Robert C. Spencer was not present to read his paper on "The Personality of the Teacher as a Factor in Education," a subject of vital importance to successful schoolroom work, as every school manager knows.

The Treasurer's report showed a balance brought over of \$291.36, and a balance at this date, with all bills paid, of \$362.67. There are now about 400 members.

Business Section.

THURSDAY AFTERNOON.

First Vice Pres. Court F. Wood, Washington, D. C., called the meeting of the Business Section to order promptly, and Mr. E. H. Norman read a paper on "School Discipline." Mr. Norman had the close attention of his audience as he made some telling points. He maintains that the principal of the school should first of all be a man whose example is as good as his precept; a man whom the students respect, whose word is law,

but a law used as little as may be. He believes that the teacher must cooperate; that the students must be kept busy; that there must be a manifest reason for the regulations enforced; that all must be interested in their duties; the pupil in his work and the teacher in the pupil and the work. It might well be wished that all private school managers might embody, as Mr. Norman does, the precepts they place before their young people. Mr. Norman has the fine instincts of a gentleman and he is an upright, capable teacher and business man.

"Business Ethics" was the subject of a very thoughtful paper by Mr. O. C. Dorney, of Allentown, Pa. Mr. Dorney is well known as one of those men of practical mold who believe that it is possible to do something worth while in the positive presentation of ethics apart from living the lesson before the students in daily life. He surprised his friends by painting a rather gloomy picture of the tendencies of the times toward an absolute loss of the old-time high standards of commercial honor. He always appears to be a very optimistic gentleman, but we must admit that there is good reason for much that he alleges against the evil practices in business to-day. He fairly submerged us with illustrations of the wrongdoing that permeates business in these times, and he wound up with this most excellent text, "Let your light so shine among men that they may see your good works and glorify your Father which is in heaven."

The discussor that followed Mr. Dorney's paper was exceedingly lively and profitable. Since it was referred to several times in the discussion, we mention the name of a little book that has done a great deal of good in its day: "Good Morals and Gentle Manners," by A. M. Gow. It may not be in print now, but those interested in this subject, as all ought to be, should try to obtain a copy of this inspiring book.

The leaders of the Round Table discussion of Business Writing, advertised to take place Thursday afternoon, failed to appear, and so Mr. H. W. Patten, of the Philadelphia Central High School, who was to read before

the High School Section a paper on "How Can Better Writing Be Secured in Grammar Grades?" was asked to read his paper to the combined Sections. Mr. Patten has to take children trained in so-called vertical writing, and attempt to make them good business writers. The task is Herculean, and, though Mr. Patten is a veritable Ajax, it is too much for him. Nevertheless, he brought with him some specimens from his classes, showing remarkable improvement and excellent results. The trouble is that this cannot be done with all of the many who have been started on the wrong road. Mr. Patten would have the "Vertical" fad abandoned in the interest of both children and business men, and he would have supervisors appointed who can teach the teachers, systemize the grammar grade work in writing, and put some enthusiasm into the subject.

The discussion that followed Mr. Patten's paper was such as can be understood and enjoyed by none who merely read about it. Talk about shorthand for enthusiasm; just drop into a real old-time experience meeting of shouting penmanists, and you will learn what it is to believe in something clear down to your toes. The consensus of opinion was that penmanship is poorly taught in the public schools, that vertical is worse than worthless, and that plain movement writing is the kind to teach; that children would better not take it up so early as they now do, and that a medium slant will probably take the place of the extremes now followed. Everybody admired Mr. Hinman's graceful board work, but only as an accomplishment, not as an exemplification of that which is practical in present-day teaching. We all looked on curiously as Mr. Glick and Mr. Courtney, with truly remarkable skill, wrote beautiful signatures that were upside down, but we wondered why these gentlemen had in this way wasted energy that might better have been spent in acquiring something useful or beautiful or both. However, the penmanship end of the afternoon meeting was a very lively part of the proceedings and altogether enjoyable.

Five minute speeches were made by the following well known penmen, each being called for by the enthusi-

astic audience: A. N. Palmer, C. P. Zaner, H. W. Flickinger, A. H. Hinman, R. G. Laird, W. C. Stevenson, L. M. Thornburgh, W. H. Covert, H. G. Healey, R. N. Marrs, L. Madarasz, G. W. Harmon, and one or two more whose names we have forgotten.

FRIDAY AFTERNOON.

The meeting was called to order promptly by Vice-President Court F. Wood, and Edgar M. Barber, of the Appraiser's Office, New York, immediately dived head foremost into the subject of "Customs Duties: How They are Determined and Collected." Mr. Barber went into the minutiae of the organization and methods of Uncle Sam's great tax-collecting establishment, so far as his limited time would permit, showing to those present that they had not even dreamed of the complexity and responsibility of the problem of appraising imports and collecting the duties on them, notwithstanding many of those who heard Mr. Barber had worked all the problems under "Duties and Customs," in several commercial arithmetics. We regret that Mr. Barber thought it injudicious to put his remarks in writing, but your Uncle Samuel requires his hired men to be very discreet, and even so innocent a thing as a plain explanation to a lot of artless pedagogues who never think of taking a dollar that did not belong to them, if they could not get it, even such an address might bob up some day to trouble the orator; hence, no notes. Just go back and "work out" the same old grind, and believe, if you want to do so, that Duties and Customs is a very simple subject. It is too bad that Uncle Sam could not be induced to grant our old colleague *carte blanche* to entertain the next convention with some "inside" experiences. They would be both interesting and instructive.

Mr. Eagan's paper was read before the joint body, as already described.

Mr. S. McVeigh, of North Adams, Mass., read a paper that provoked animated discussion, we were told, although we were unfortunately so busily engaged with another phase of the question of teachers, just then, that we did not hear Mr. McVeigh's address. We have his manuscript, however, and here are his principal

O. C. DORNEY, ALLENTOWN, PA.

EDGAR M. BARBER,
APPRAISER'S OFFICE, N. Y. CITY.

H. W. PATTEN, PHILADELPHIA.





S. McVEIGH, NORTH ADAMS, MASS.



R. G. LAIRD, N. Y. CITY,
EXECUTIVE BOARD.



F. A. TIBBETTS, PROVIDENCE, R. I.

points on the subject, "How May Commercial Teachers Be Better Qualified?"

Teachers should attend at least one convention of their professional brethren annually; they must improve their English education and their ability to teach English; prepare by self-study to teach any of the branches in the ordinary commercial school course; become familiar with the leading text-books on the various subjects; acquire a good handwriting (We say Amen!); read the foremost magazines of the profession and the foremost magazines of the day dealing with current events; cultivate the acquaintance of the business men of the city, and get practical points from them; be receptive to new ideas; and last and not best, let us have a normal school for the training of commercial teachers, with requirements for entrance equal to those demanded by the colleges, and a course at least two years long.

In the course of his remarks, Mr. McVeigh quoted the "Marshall Field Idea," which should be held up to students everywhere to incite them to their very best efforts: "To do the right thing, at the right time, in the right way; to do some things better than they were ever done before; to eliminate errors; to know both sides of the question; to be courteous; to be an example; to work for love of the work; to anticipate requirements; to develop resources; to recognize impediments; to master circumstances; to act from reason rather than from rule; to be satisfied with nothing short of perfection." Here is a whole philosophy of life.

We regret very much that we did not get the discussion that accompanied this paper. The subject is one of the most vitally important to the ultimate success of our cause, and it needs to be discussed from every point of view, to the end that something practical may be done to supply the remarkable demand that now exists. And as it now is, the placing of teachers is merely a robbing of Peter to pay Paul. The supply is not increased. A normal school for the training of commercial teachers, conducted on a high plane, would prove to be remarkably successful, simply because—as Doctor Russell H. Conwell puts it—there is a want, and it is not supplied. Who will take advantage of this economic opportunity to meet a great professional need?

The High School Section

Reported by R. G. Laird, New York
High School of Commerce

THURSDAY AFTERNOON

Vice President Dr. C. A. Herrick called the High School Section to order, and, after clearly stating the length of time for the reading of papers and for discussion, Thos. H. H. Knight read a paper on "Comparative Advantages of Class and Individual Instruction in a High School Course." The reader stood greatly in fear of the chairman's gavel, as was evidenced by the frequency with which he consulted his watch. He took the ground that "individual instruction is wasteful of effort upon the part of the teacher and offers opportunity for dishonesty upon the part of the pupil." Bright pupils, where individually taught, cover more ground than the duller ones and the latter were furnished with material that they might copy and present as their own.

Mr. Patrie opened the discussion by expressing the view that class work should not be held to exclusively but instruction should be of a general nature and pupils be allowed to make as rapid progress as possible. Mr. Tibbetts held that pupils should be given instruction in classes, but, later on, the work should be individual. Mr. Lakey would set a task suited to the pupil a little above the average and hold the class strictly to it, having the backward keep up by overtime. Mr. Stevenson believes that in doing bookkeeping sets both methods must be combined, but for the rapid pupil there should be provided extra work in the same or coordinate subjects.

Mr. F. A. Tibbetts, of Providence, then presented the subject: "The Card System as an Aid to Teaching." He advocates the plan of having a few questions—possibly four—that bear directly upon the lesson, read to the class, to which the pupils immediately write answers. The papers are collected and serve as a basis for grades. The questions are written on a card bearing the same number that appears in the grade book. When absentees return, easy access is had to material to enable them to make up back work.

At this point this section joined the business section and listened to

the reading of a paper on "How Can Better Writing be Secured in Grammar Grades?" by H. W. Patten, of Philadelphia.

FRIDAY, P. M.

The first number was a paper on "Home Work for Advanced Students in Shorthand in High Schools," by E. M. Williams, Morris High School, Borough of the Bronx, New York City. The desire of Mr. Williams is to put shorthand on a higher plane than that of a mere "bread-and-butter subject" as, considering the time allotted, it has superior disciplinary features. Correspondence between pupils should be encouraged. All written matter should be read after it is cold as well as when fresh from the pen. Material for home work should be of an authoritative nature and the World's Work, Literary Digest, Brice's American Commonwealth, White's Money and Banking, and editorials from best papers provide good and varied material for dictation. Short lessons should be assigned, but thorough preparation required. Mr. Williams showed by his paper that he is not only a master of his subject but that he is a man who, through genius and education, is a tower of strength in the class room.

Discussion by Messrs. Petrie, Knight, Matthias and Anderson.

The next number, "A Practical Course of English in Commercial Courses in High Schools," by R. G. Laird, Commercial High School, New York City, for manifest reasons, gave wide opportunity for discussion, which was taken advantage of by nearly all those present, including the chair.

While the number in attendance at this section was not large, yet those present were a host in themselves from the deep interest they showed. Action is already being taken to interest and attract teachers from a greater distance, and it is believed that next year the numbers attending the High School Section will not be far behind those of the Business or Shorthand Section.

Best of Its Kind.

"I appreciate all that is being done in THE BUSINESS EDUCATOR, and come more and more to the conclusion that your paper is the best of its kind published."

L. B. DARLING,
Elyria Business College, Elyria, O.

Meeting of the Shorthand Section

Reported by Miss Stella M. Smith, Che Eagan School, Hoboken, N. J.

THURSDAY, 2:00 P. M.

Something must have gone wrong. Although after two o'clock, the attendance was very slim. Shall we lay this to the attractions of that fascinating part of New York City? There every square inch teems and throbs with interest. As I looked from the window into Washington Park I was soothed by the calm there; it enveloped the magnificent Washington Arch, reached to the row of "old-family" residences on the north, whose quiet dignity suggested the strength gained by long resistance against the constant shifting of the Metropolitan. This air of peace pervaded the whole park, yet I knew that this quiet little spot was but a great nerve centre. From here starts Fifth Avenue—the backbone of the city, marking the line dividing east and west—crowded with the great clubs and the homes of the rich; then from the west side springs Fourth Street, which leads a crooked way to the most crookedly laid-out portion of the city—the old Greenwich Village, with queer old streets, so interesting and confusing that the stranger invariably loses himself; to the south lies the land of sweat-shops, wholesale business houses, the great markets, and a conglomeration of business houses and poverty-stricken families, mostly foreigners; then, to the east is Broadway; and these are not the half of the many little nerves that extend from this quiet centre. We were within a stone's throw of the famous, alluring old "Black Cat," "Martin's," "Hungaria," not far from the "Cafe Boulevard"—no, our members surely were not loitering there, for Bohemia is not popular at noon; there was the Judson Memorial Church across the square; Grace Church around the corner, and the Church of the Ascension not three blocks away if they were not at prayers, perhaps the short-hand teachers were worshipping John LaFarge's superb coloring, seeking inspiration no, I looked, but did not see them coming in crowds from the directions of the churches; nor were they studying the conditions in the slum quarters—I saw none coming from there. Wondering, I exclaimed, "Where, where can they all be?" Like a flash, the answer came—I caught my

breath—there was one point beyond my vision—the iniquitous region of Fourteenth Street, with Kieth's at the entrance, not quite so bad a place as those farther east, but still, not the most holy of holies—Could it be that our dignified teachers, those seekers of knowledge, were foregoing the uplifting influence of the convention meetings to watch the tripping toe, the swirling gauze, to hear gross Irish wit, and darkey dialect? Or, worse, had they penetrated farther east to Tony Pastor's, or, horrors! could they at this instant be receiving instruction at Tammany Hall?—My senses swam at the thought—I reeled, and would have fallen, but was recalled to consciousness by Mr. W. S. Rogers' rap calling the little meeting to order.

Perhaps thoughts like mine troubled Mr. Rogers too, for he introduced the speakers very briefly. Perhaps those assembled were also uneasy, for they did not show their usual eagerness for discussion, or, was it that the speakers were so convincing that they left nothing to discuss?

Mr. J. Clifford Kennedy, of the Underwood Typewriter Co., Chicago, Ill., told of his method of leading sight writers to touch. He spoke without notes, and his perfect naturalness and simplicity of style convinced us of his sincerity and that he was telling of his experiences and not airing theories. He modestly made no claim of advancing anything new on the subject, but simply presented "classified ideas." He said that he had trained sight writers to write by touch without in the least interfering with their daily work, by first having them commit to memory the keyboard—that, he said, is the only point from which to begin; the second step is to train the third and fourth fingers, by exercises which he explained very fully; then to practice the alphabet—this he thought of the "greatest assistance," to practice it both backward and forward. He advocated the use of both thumbs, and illustrated how to acquire this use, and thought it well to teach the use of both shift keys. This was to be followed by the practice of alphabetic sentences, then the writing of figures and punctuation marks, and, to finish up, exercises that contain every character on the keyboard. With each of the ten steps very complete, simple and practical exercises were given. Mr. Kennedy closed with the opinion that even though a person does not adhere to the touch method after taking a position, he will still be a better operator than if he had not learned that method.

Mr. J. N. Kimball's sprightly air as he stepped upon the platform, and his brisk introduction of his subject—"Use of the Phonograph for Dictation," were signals of fun ahead. With a jerk he pulled himself together and began:

"Mr. Chairman, ladies and gentlemen, school teachers and, and—everybody else—I am filled with embarrassment—in fact, I have more embarrassment than money, and I have reason therefor. Some time ago I received an invitation from one—Platt—I think that was his name). I wrote out a fine speech, an extra fine speech—indeed, better than anything you will have here. I wrote it over seventeen times, corrected all the spelling and committed it to memory, and yesterday morning I received a letter from this same Platt, as follows: 'Dear Kimball: If you are going to say anything fit to print, please let me have it.' What do you think of that? When he first wrote me I jumped at the chance like a frog at a piece of red flannel—for it's not often I get a chance to exploit myself, as it were. But I didn't let on to him—I just wrote back by the next mail—so that he wouldn't change his mind—that I would 'try to accommodate him' on the subject of 'Some Liars and Some Lies, by one of the Elect,' and he promptly wrote back, 'No, no, that wouldn't do—you are Past Master—you know so much more about that sort of thing than these people do that you would fire over their heads—they wouldn't understand you. Then I suggested that I could inform you how to inveigle a pupil with a three-months' course proposition—and then keep him a year and get all his money; but Mr. Platt wired back: 'They know just as much as you do about that—try something else.'"

I quote Mr. Kimball to this point for the sake of the last sentence, for this "short" and "long-course" question was a discord struck in almost every paper and discussion of the convention, whether grave or gay.

After keeping his hearers giggling and haw-hawing, and applauding for some minutes, Mr. Kimball cleared the secretary and chairman from the platform and substituted his phonograph and horn and a lot of rubber hose and hearing tubes. He illustrated the different rates at which the machine could be made to talk; after this demonstration with the horn, he attached the rubber hose, and Mr. Heaney and four others sat on a row of chairs on the platform with the hearing tubes to their ears, and in this manner the use of the phonograph for class dictation was illustrated. Mr. Kim-

J. CLIFFORD KENNEDY, CHICAGO.

CHAS. T. PLATT, HOBOKEN, N. J.
EXECUTIVE BOARD.

J. N. KIMBALL, NEW YORK CITY.





W. C. RAMSDOLL, MIDDLETOWN, N. Y.
EXECUTIVE BOARD.



J. E. KING,
EXECUTIVE BOARD.



WM. A. SCHUMACHER,
NEW YORK CITY.

ball closed with the Cassandra-like prophecy that the time is coming, and not very long from now, when shorthand, and not present written and taught, will be dead, that it will be "shut out by the phonograph as the typewriter has shut out the pen."

In response to a question from Mr. Charles M. Miller, Mr. Kimball said that he used the phonograph in his night classes, and in reply to the objection to the use of the hearing tubes from a sanitary standpoint, Mr. Kimball said that "cups" are used to cover the ears, which have been pronounced by a medical specialist perfectly safe.

Later in the day, teachers and school proprietors expressed themselves to me as not in the least bit worried by Mr. Kimball's prophecy, so far as shorthand was concerned. One school proprietor said that students would "always object to paying tuition for an individual's instruction and receiving that of a machine"; and another that "the business man is too poor a dictator to depend upon it, and too busy to be bothered with the adjusting of a phonograph, and to take the time to select his English."

Miss May Carrington, of Springfield, Mass., was to speak on "Typewriting—Experiences of a Spinster," but she said that she had had so good a time since she met the members of the organization at their first meeting at Hartford, that she would drop the first word of her subject and give only the reminiscence. The reminiscences seemed vastly amusing, and those concerned chuckled with delight as memories of past conventions were called up, but those not "in it" were a little disappointed, as they had hoped to hear something on speed-getting methods and the live experiences of a woman as a typewriter.

The next and last item on the program, "Round Table Discussion," would be better designated "Quaker Meeting." All sat in silence, as if waiting, and in vain, for the spirit to move them. Perhaps, however, their thoughts had reverted to the noon hour and called up impressions irrelevant. A motion to adjourn broke in on the silence and we slowly strolled into the halls and talked in whispers, for the Business Section was still in session.

FRIDAY, 2 P. M.

Mr. A. S. Heaney, of Providence, R. I., presided.

The dear city's wily attractions were, apparently, still irresistible, and we should have been a small gathering had not Mr. Schumacher's class, of the Wood's School, New York City, filled a good number of the vacancies.

Mr. Wm. A. Schumacher, in a clear and far-reaching voice, read his paper, "How a Shorthand Speed-Class is Conducted." He said that "no department of the school business, save perhaps the Introductory, requires more painstaking effort on the part of the teacher than the Speed Room." His students enter the Speed Room from the Theory Department writing 60 words a minute, and from 60 to 125 words a minute in six weeks is not at all exceptional; it has recently been done in two week's time. Short letters are dictated first and gradually increased in length and difficulty until legal work, speeches and newspaper editorials can be readily taken for from twenty minutes to a half-hour, at a high rate of speed, and transcribed without difficulty. Mr. Schumacher dictated three letters to his class, at first slowly and then more rapidly. At the conclusion of the dictation of each letter a student was called upon to read it, then the class was asked for outlines that troubled them. The dictator put these outlines on the blackboard. In closing, Mr. Schumacher explained that the students had been prepared on the matter dictated, and that his exhibition was a practical demonstration of what takes place in every letter that is dictated in his speed work.

Mr. Rogers, of Fall River, Mass., was the only one to respond to the Chairman's suggestion that a discussion was in order. He remarked that he "would be satisfied if he could get his students to take from 60 to 125 words in six months," which was greeted with loud applause.

Mr. Park Schoch, Drexel Institute, Philadelphia, Pa., in his paper "What to Teach in the Shorthand and Typewriting Course and How to Teach It," divided his subject into three parts: Shorthand as an independent study, typewriting independently, the correlation of the two subjects. Under the first division Mr. Schoch expressed the opinion that too much time is devoted generally to the repetition of word-reading and word-writing exercises—that if the theory is clear, there is no need for lengthening the exercise beyond the point needed for illustration; that writing sentence exercises should follow the presentation of each principle and list of word signs, and reading sentence exercises, one to every three or four lessons; letters may be introduced when a sufficient number of the principles have been covered to admit of writing all words in their briefest forms, in a Pitmanic system after the R-Hook lesson, but in all events it would be dependent upon the author's cleverness in building up the required letters from a limited

vocabulary; the words in a writing exercise should be analyzed phonetically by the pupils until the principle is fully understood, and this analysis should follow the syllabic method; for example, in teaching the N-Hook, the word "domain" would be pronounced "d-men," not "d-m-n," which would suggest using the n stroke; "refrain"—"ray-fren"; "chagrin"—"ish-gren"; "plenty"—"plent-t"; "discipline"—"d-iss-plen." This teaches the pupil that the unit of outlining is the syllable, which affords a basis for the writing of entirely new words, and outline-building becomes a scientific and logical process, and the student is not simply taught to master a limited vocabulary as so many arbitrary forms. Much valuable time is lost in allowing a student to dig his own way through a theory; it is better to interpret the author's text for the pupil and get him to the main business of writing without delay. The text-book is followed by miscellaneous commercial correspondence. At this point he suggests that a good business dictation book be put in the hands of the pupil.

Mr. Schoch went to some length to express his disapproval of the business letter books marketed by the publishers, and characterized them "the most abominable lot of stuff that man could well conceive." The third period of the training he called the period of miscellaneous dictation, first legal matter, as being most closely related to the commercial dictation; then essays, beginning with those that are short and comparatively easy; lectures of a general character, followed by those on technical subjects; a sermon or two. This may be interspersed with dictation from the news and editorial columns of the daily papers, and with selections from the magazines, always making a selection that possesses an educational value. Under the second division of his subject typewriting—Mr. Schoch said that it had been the under dog in the stenographers' course for twenty years and that there must be a transformation in the teacher and a revolution in the teaching; an experienced specialist in the subject is needed in the machine room, and not a mere record keeper who hands out and receives exercises; more care must be given to accuracy, originality, and taste in arrangement. In closing this part of his subject, Mr. Schoch submitted in detail a very thorough course in typewriting. Under the third division of his subject—the correlation of shorthand and typewriting—Mr. Schoch said that our courses are shorthand heavy; in our eagerness to make good shorthand writers, we are making poor

typists. The teaching of shorthand and typewriting should proceed independently of each other for the first five months, until each subject is fairly well mastered. Thus, at the beginning of the sixth month, the students being able to read shorthand fluently and operate the typewriter with confidence and certainty, could for three months combine the two. By delaying the transcription until the student has become a good reader and a good operator, the same amount of transcribing can be done, with increased ease, in a given time, as could be produced in double the time before the student is thoroughly ready. This plan, Mr. Schoch assured us, was not a dream, but had been in operation at the Drexel Institute for the past ten years.

The discussion of Mr. Schoch's paper was postponed in order that the shorthand teachers might join the business teachers in hearing Mr. John J. Eagan, of Hoboken, New Jersey, whose subject was considered of equal interest to all. In the discussion which followed after our return to our own room, the question was brought up as to how early the student should be given dictation. A young man (by name Rosenblum) decried the practice of teaching the alphabet first, and pointed to us the custom of the public school; he then told us that he would make a pupil write sentences in shorthand in five minutes from the time he began the study, and stepping to the blackboard, guilelessly illustrated how in this time his students write: "The boy is gay," "His age is eight," and enthusiastically informed us that we "could arrange a multitude of sentences with these eight stems and two vowels," and "dictate to the boy and have him read and write," and then, in a most impressive manner, advised us that if we could create interest in the shorthand pupil our work would be minimized.

The opinions varied all the way from the "five-minute-man" to the man who would wait until the text-book was finished.

Mr. Blackman, of Allentown, wished to put the question to a vote as to "how many wait a month or more before giving dictation and how many set the student at once to work."

Mr. Schoch thought the motion should be, "How many are in favor of dictating sentences or letters at any time before the completion of the principles?"

Mr. J. M. Lingle, of Union College, Philadelphia, was against "making a parrot of the student," as would be the result of The Young Man's theory, and thought that dictation should not be given until after the mastery of the principles, although he advocated the "use of occasional sentences or little letters, as we all do, to encourage the student."

Mr. Frank Healey wanted to know what was gained by dictating so early, and if the student by this method, writes any faster one month after he has gotten through with the principles. Then answered his own question by saying, "The student has not had time to think; let him study."

Mr. Hope thought that if we could get to the point we would all agree. Then he admonished The Young Man and very kindly told him that when he (The Young Man) should be fifteen years older he would find out what some of us know now. Mr. Hope explained that his students go through all the principles faithfully before entering the dictation class, and, in closing, with his usual picturesqueness, and in a crescendo which carried him to his highest pitch, he said, pointing to The Young Man,

"Our young friend here thinks we must not begin with the alphabet. I thought so too when I was younger. *You must face the difficulty of your alphabet and your consonants!*"

A rising vote showed a majority in favor of the dictation before the text-book is completed.

The program closed with the Round Table Discussion—Query: "How and to What Extent Can English Be Correlated With the Teaching of Shorthand During the Daily Period Devoted to Shorthand Instruction? Class vs. Individual Instruction." The Young Man was the first to take the floor, and on fire with his subject, and with great fluency of speech, took many precious minutes to tell us that it is "quite necessary to have at hand a number of business letters taken from various sources," and how one collection that he used "had pretty bad letters in it from the standpoint of English," and how he took this little book to the head of the English Department," and how the Head "corrected it and now the class has business letters in good English."

Mr. Blackman, of Allentown, explained his method of giving individual instruction in English, taking the student's transcripts as a basis.

Mr. Barbour, of St. Johnsbury, Vt., spoke strongly in favor of thorough class instruction in English and spelling from a text-book.

Mr. George Walworth, of New York City, said he believed in getting away from the technical grammar, and giving composition work, with class criticism, taking two days for this work, and three days for spelling.

Mr. Stauffer, of Temple College, Philadelphia, spoke for very thorough instruction in grammar, carrying it, where possible, to advanced work in literature; he thought the proposition of "sliding" English into the shorthand and typewriting teachers' work, a difficult one. He gave a decidedly interesting account of his experiences in this connection.

Mr. Gill, of Trenton, N. J., with sledgehammer blows, struck out his belief that the difficulty lies in the fact that shorthand teachers cannot use good English themselves, and that a teacher of ability could not fail to get good results from English in the shorthand period. He said, "If the shorthand and typewriting studies are not used to improve the student's English, it is a mistake, and if we cannot use good English ourselves, we should learn it at once."

Mr. A. S. Heaney, of Providence, R. I., gave a very interesting sketch of his method, which he has taken several years to perfect, collecting many of the commonly misspelled words in students' transcripts and from various sources. He begins to teach English very early in connection with the shorthand work, when the student begins to read back, and before he is ready to transcribe on the typewriter.

All through the afternoon the members had been coming and going, mostly going, in ones and twos, then in threes and fours, and finally in "bunches," until, at the moment for adjournment, a motion was hardly necessary.

The Penmen's Banquet.

On All-Fools' evening thirty-two penmen got together at Reisenweber's Restaurant, 58th St. and 8th Ave., where dinner was served at 6 o'clock P. M. The service and

luncheon were all one could expect in New York City for the dollar that each one put up.

The dinner was followed by extemporaneous toasts prepared by brother Healey and called for by toastmaster, Mr. Kinsley. As after dinner speakers, we cannot boast of many Chaunceys, but what was lacking in eloquence and wit was made up in good-fellowship, for the former is but of the head while the latter is of the heart.

The following list of names of those present contains the world's most renowned penmen: Flickinger, Nadarasz, Hinman, Courtney, Thornburgh, Doner, Glick, Laird, and all the rest. Certain it is that the event was a most enjoyable one and long to be remembered by all present.

H. G. Healey, New York; C. E. Doner, Beverly, Mass.; E. E. Gaylord, Beverly, Mass.; R. G. Laird, New York; L. G. Loyal, Yonkers, N. Y.; M. S. King, Patterson, N. J.; D. E. Waltman, Philadelphia, Pa.; L. C. Horton, New York; A. H. Barbour, St. Johnsbury, Vt.; W. S. Stevenson, Port Deposit, Md.; L. M. Holmes, Pittsfield, Mass.; C. P. Zaner, Columbus, Ohio; L. Nadarasz, New York; E. L. Glick, Concord, N. H.; C. A. Faust, Chicago, Ill.; L. C. McCann, Mahony City, Pa.; C. F. Sherman, Mt. Vernon, N. Y.; W. H. Beacom, Wilmington, Del.; W. J. Kinsley, New York; W. S. Chamberlain, Baltimore, Md.; T. J. Risinger, Utica, N. Y.; H. W. Flickinger, Philadelphia, Pa.; A. H. Hinman, Worcester, Mass.; R. N. Marrs, New York; E. E. Kent, Trenton, N. J.; L. M. Thornburgh, Paterson, N. J.; E. F. Healey, Williamsport, Pa.; H. W. Pelton, Lynn, Mass.; G. W. Harmon, Brooklyn, N. Y.; J. E. Leamy, Troy, N. Y.; W. N. Currier, Trenton, N. J.; F. B. Courtney, New York.

Incidentally, if you want to know how to "soak 'em," ask Laird; if you want to know how to "run an automobile," ask Harmon; if you want to know how to "faint without losing consciousness," ask Zaner; if you want to know about "dot little dog of mine," ask Faust; if you want to know about "China-town," ask Currier or Gaylord; if you want to know about "ye good old times," ask Hinman; and if you want to know about a "penman's friends," ask Flickinger.

Treasurer's Report.

Ladies and Gentlemen: I esteem it an honor of no mean proportion to have been so conspicuous before you and among you for so long. I assure you I have felt the responsibilities and that my activities, however faulty, have been prompted by an unselfish interest in the welfare and growth of the association.

I noted with pleasure that the one who, more than all others, is responsible for my connection with you, was again called upon in President Rowe's original appointment to choose your chancellor for the coming year. I shall long remember with pleasure that night in Worcester when Mr. Crissy called me to his room and hinted of what was in his mind. Well, give him credit for sincerity of purpose at any rate.

I am thankful for your cordial support, hearty responses, and many evidences, as individuals and as a body, of appreciation of my labors. It has brought me in close relation with you, for one who opens our pocket book gets next to a heart. I have come to know you; you know me. I shall treasure these five years as a happy period in my life and the friendships establish a rich legacy.

In past reports, it has been my custom to preface the figures with a few thoughts

Group of World Renowned Penmen, Taken in New York City April 2, 1904.



A. H. Barbour. E. E. Kent. G. W. Harmon. G. A. Rockwood. E. M. Barber. H. W. Patten. R. N. Marrs.
H. G. Healey. L. Madarasz. F. B. Courtney. A. H. Hinman. E. L. Glick. R. G. Laird.
L. M. Thornburgh. C. E. Doner. W. H. Flickinger. C. P. Zaner.
L. C. McCann. C. A. Faust.

indicating my motives and ambitions. My suggestions in this, my sixth report, I assure you, are prompted by the same spirit. I trust they may be so received.

M. D. FULTON.

Tell me not you cheerful members,
The tax gatherer's life is all dream,
For the Treasurer is dead that slumbers
And people are not what they seem.
His life is real; it's no joke,
And the Convention is not its goal;
Sleep thou may, my good folk,
Is not spoken to his soul.

Not enjoyment and not sorrow,
Is his destined end or way,
But write and bill that each to-morrow
Finds his cash more than to-day.

Arts are many, tricks are plenty,
And our hearts are bold and brave,
But our money, although scanty,
Giveth no comfort in the grave.

In the World's broad arena of plunges,
In the conflicts of life,
Be not like lobsters, clams and sponges,
Be a helper in the fight.

Convention Treasurers all remind us
We can make our lives a scourge,
And departing carry with us
Memories of the dirge.

Let us then be up and doing
With a conscience for his fate,
Still remembering, always attending,
Learn to pay and not wait.

PRESENT CONDITIONS.

Balance on hand, April 9, 1903,	\$198.88
Dues, From old Members,	108.00
Dues, From new Members,	114.00
Responses to Bills to Mch. 24, 1904,	63.00

Total Receipts,	\$438.88
Paid out as per receipted bills on file,	
To G. W. Harmon,	\$ 31.50
" J. E. King,	22.50
" " "	6.00
" H. M. Rowe,	25.75
" G. H. Seward,	2.50
" M. D. Fulton,	10.75
" R. I. Com'l School,	3.52
" Am. Envelope Co.,	3.75
" The Treasurer—Transfer to his "left hand pocket" by vote of Assn.,	50.00
" Am. Envelope Co.,	2.45
" Chas. M. Miller,	17.90
" M. D. Fulton,	15.90

Total Credits, \$192.52

Balance on hand, March 25, 1904,	\$291.36
Dues N.Y. Convention to date,	\$175.00
Bills for this Convention,	103.69
	71.31
	\$392.67

Respectfully submitted,
M. D. FULTON, Treasurer.

The Auditing Committee hereby certify to the correctness of the above Treasurer's Report.

Signed,
GEO. P. LORD,
W. S. CHAMBERLAIN,
W. S. ROGERS.

Convention Notes.

The Treasurer was a very busy man. He has reduced the work of his office to a system, but nevertheless it requires about all of his time before and after sessions, at the convention, to take care of the work devolving upon him, and that is but a tithe of the real service he performs throughout the year. The Treasurer ought to be a paid officer.

The publishers were represented about as usual at the Convention. Mr. Curry, of Cleveland, genial as ever, looking out for the interests of Day's Manual of Shortland and the other publications of the Burrows Bros. Co.; Mr. Marshall advocating the advantages of the Cash Book as the initial step in teaching double-entry bookkeeping, and keenly alive to the other interests of the Goodyear-Marshall Company; Mr. Fulton, a new recruit to the army of traveling representatives, giving what time he had

M. D. FULTON, TREASURER.



to spare to the interests of The Practical Text Book Co.; Mr. Funk, of Chicago, ready to tell about Office Methods and other Powers & Lyons text-books; Mr. VanDusen, of Owensboro, Ky., selling pens; H. G. Healey, Jr., looking out for the interests of the Journal; Messrs. Miner, King, Coffin, and Elliott, affable, suave, omnipresent, ready to grant a courtesy, or perform a service, recognized everywhere as a fine male quartet notable for its ability to sing effectively the praises of American Book Company publications. The Sadler-Kowe Company makes a feature of not exhibiting its text-books at conventions, but its representatives are not known to be asleep at such times. The ever alert Mr. Harris circulated freely and agreeably, as always, among visiting teachers. Mr. J. A. Lyons, Mr. John R. Gregg, Mr. Clarence Pitman, and Mr. A. N. Palmer were also present, though not avowedly as pressing the claims of their respective publications.

Unruffled, gracious, full of bonhomie, J. Clifford Kennedy demonstrated his usefulness to the Underwood Typewriter Co. during the meeting. The Remington Company, with the faithfulness and thoughtfulness that has become a hall-mark of their treatment of commercial teachers' conventions, made an attractive exhibit and furnished free stenographic service to the members. Meanwhile the ubiquitous and irresponsible John F. Soby bestowed a cheerful word here and a hearty handclasp there, adding to his already handsome collection of friends. The Smith Premier people were also on deck, as well as the active representative of the Oliver machine.

The penmen have voted to blackball Zaner if he ever again takes advantage of their love for him, to play on them such a wretched practical joke as his April fool collapse at the dinner of the scribes.

L. M. Thornburgh and his friend, Mr. E. D. Baker, President of the California Cattle and Land Company, were actively engaged in setting forth to teachers the advantages of their investment proposition, and many of the teachers have so much faith in Mr. Thornburgh and the reasonableness of the plan that they have invested several thousand dollars, and thus far are well pleased with the dividends that they have received. Mr. Thornburgh will spend the summer on the Company's ranch, in California, building strength for next year's work.

When R. N. Marrs, formerly of Kansas City, now of New York, told the members of the Business Section that he had come to learn something about methods of teaching writing, and that he had been grievously



disappointed, they had to believe that he had the courage of his convictions, and when he proceeded to tell Zauner, Palmer, Flickinger, Mandarasz, Glick, Horton, Leamey, Doner, and a roomful of other notables how to do it, he so astonished everyone that it took some time to recover breath. Meanwhile, Brother Marrs was taking advantage of his opportunity to work of some athletic oratory, demonstrating beyond cavil his ability to stir up interest. He is and ought to be very successful in itinerant teaching.

The High School Section was a new feature, but it was no competitor of the other sections nor of the New England High School Commercial Teachers' Association. The two meetings were very lightly attended.

One of Brother Kennedy's guests at the Underwood dinner strayed into the room where the penmen were getting ready to pass judgment on Reisenweber's chef, when Host Kennedy appeared on the scene and escorted the lost sheep back to the flock. The stray explained that he supposed he was to go with the crowd.

Mr. Hinman, in attempting to defend the eclectic idea of teaching forms of letters, tried to illustrate the soundness of his position by referring to a man being satisfied with one girl, and he got things sadly tangled for awhile. Mr. Marrs, in taking the opposite view, used Mr. Hinman's unfortunate choice of a figure, by saying that the teacher who used all kinds of styles of letters would come to be like the man who thought he loved every new girl he saw—unable to love or get any girl at all.

It is hoped that next year the reduced rate of fare will be obtained. The failure to get it this year undoubtedly contributed very materially to a diminution of the attendance this year, very noticeable. Full fare bears hard on those who like Lyons of Chicago, Read of Peoria, Zauner of Columbus, Palmer of Cedar Rapids, and others who have a long way to travel. We know of a young man from Maine who got to the convention late, and to whom the reduction would have meant a saving of eight or ten dollars; and since he is receiving only forty dollars a month, ten dollars is decidedly a consideration.

Everybody seems to feel that vertical writing, so-called, has seen its palmist's hour, and that it is not a very profitable dead issue. Virginia has just adopted it for all the public schools of the State. It seems little less than a crime to force such a condition on things so innocent, helpless children. There is, however, this consolation: right will eventually triumph.

The Indiana Business College Association

Held a Meeting at Anderson, Indiana, April 2, 1904.

A meeting of the Indiana Business College Association was held at the Anderson school of the Indiana Business College. Quite a large number of interested members of the state were present. Many more had intended to be there but the high waters prevented a large number. An excellent program was discussed informally by all members present. It has been the view of the members of Indiana to take up topics for discussion in a round table method. The following is a program that was carried out to the letter.

How can we organize for our advantage? Discussion led by O. E. Fulghum, Richmond, and Geo. Walker, Crawfordsville.

Advertising—Where and how to do it. Discussion led by Harvey H. Vories, Indianapolis, and C. A. Arnold, Ft. Wayne.

Is it feasible to agree on rates of tuition? How can it be done and what shall it be? Discussion led by W. H. Lockover, Evansville, and W. H. Carrier, Anderson.

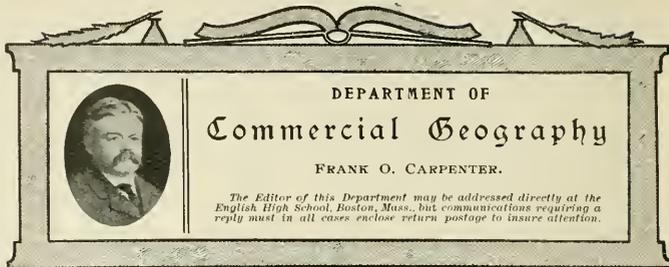
How shall an Employment Department be conducted? Discussion led by S. H. East, Indianapolis, and S. A. Drake, LaFayette.

Soliciting—Who shall do it and how shall it be done? Discussion led by R. C. Bay, Anderson, and M. D. Cring, Logansport.

Typewriters and supplies, free for all.

Many excellent points were brought out by Mr. O. E. Fulghum, of Richmond, who urged an organization that will be a benefit

(Continued on page 21)



DEPARTMENT OF Commercial Geography

FRANK O. CARPENTER.

The Editor of this Department may be addressed directly at the English High School, Boston, Mass., but communications requiring a reply must in all cases enclose return postage to insure attention.

Visits of Inspection, Etc.

However complete and well equipped a laboratory may be, aided by a successful cereal garden, with its opportunities for careful study of commercial products, yet it can never equal the real factory where the actual things are made.

For this reason "visits of inspection" are not only desirable but necessary and should be made constantly during the course in Commercial Geography.

"Visits of Inspection" is suggested as a technical term to mean visits made by schools or classes to mills, stores, etc., where various commercial products are made or sold. It rarely happens that all the main lines of foods, textiles, building materials, etc., will be represented in any one locality, so that the commercial museum is always necessary, but there are some industries in even the small country towns which can be seen in actual operation and the process of manufacture noted from raw material to finished product. For example, everywhere, except in the large cities, farms exist and all ordinary kinds of fruits and vegetables are raised, and can be seen.

The study of the science usually begins in September, with the opening of the school year and after a few days recitations and an understanding of the scope and purpose of the science the class should begin its visits. While the various stages of growth cannot be seen in the fall, yet the crowning point in agricultural production—the harvest—has been reached and the methods and results can be seen.

The reaping, threshing and transporting of grains, the picking, packing and storing of fruits and the methods of preserving them by drying or canning, the digging of potatoes, turnips, etc., are largely done in September and October. One of the first home tasks of the class should be the requirement to bring in a written list of the chief industries of the town or city where this science is studied, and after a lesson upon the classes of foods, a list should be made of all the kinds of food which are raised and where they can be seen to be the best advantage. As soon as this is done the class should be taken by the teacher to those places and the processes, familiar doubtless to the pupils in many ways, should be observed under the direction of the teacher. Field notes should be taken

by the pupils and these should be rewritten in the form of reports and kept on file in note books of uniform size. These notes are of the greatest importance and should be carefully examined and marked like recitations, which they really are. They should be entitled: "Commerce and Industry Field Reports."

During September and October these visits should be frequent as the harvesting is soon over. After the harvests are gathered, a list of the other industries of the town should be made as of the foods and should be visited as convenience may permit. Notes should be taken by the pupils (still called field notes) and rewritten as before.

So far as possible specimens of the different products should be procured at the visit and discussed at school on the day following the visit before the final field notes are rewritten by the pupil. The main facts will in this way be impressed upon the pupil's mind so that he is not likely to forget them.

Permanent specimens should be secured for the school museum, as described in an earlier number of this magazine, and the study of these should be encouraged and required.

It is a valuable exercise to ask the pupils in class for suggestions as to ways in which the production may be improved and increased. In the case of mills, factories, etc., they should note the kinds of raw material used, and the parts of the world (studied on the map) where this raw material is obtained. They should also note where the product of the mills, etc., is usually sold and any peculiarity in use noted. All these facts the manufacturer or producer is usually willing to give, and the selling price of the goods at factory and at retail. The cost of production may be usually obtained elsewhere if the manufacturer is unwilling to give it.

In the city school the conditions are on the whole more difficult in many ways. The production of foods cannot be seen and therefore the pupil should make a list of places where food is sold and should be obliged to visit the markets and large provision stores and to write down what he sees there, as his field notes, which should be read in class, discussed and then rewritten.

The same should be done in the visits to factories, warehouses, etc., the same as described above.

The value of these visits is twofold. First, the pupil gets a vivid impres-

sion in his mind of the business that it is a real thing by which men earn their living and so necessary in the world; and second, he gets a picture of the various steps in the production, each depending for its success on the thoroughness with which the preceding operation was performed, and as modern production in this country demands modern machinery and methods, the pupil gets many valuable bits of information on many lines, mechanical and commercial.

The teacher should always bear in mind the idea that it is this kind of practical knowledge that stays in the memory of the pupil when the greater part of the most careful instruction is forgotten. This is not to be regretted because the main object of school training is to give a man a quick power of observation, with accurate and sound reasoning from observed facts, and those ends will be served by this science as by no other.

There are several objections which may be raised which need to be considered briefly. First, that there is no time to make these visits in addition to the other school work, and that they must be done outside school hours, thus extending the hours of duty of the teacher. This is an objection of some importance and is in some respects true. As has been said before in these papers, the science is new in the schools and must fight its way to complete educational equality and freedom. While this is being done hardships are many and annoying and too great for some teachers to bear. School authorities must learn that such visits are strictly school work and as such are entitled to part of the school hours. A class could be directed to assemble at the appointed place of visit instead of at school at the beginning of the session, the visit can be made promptly and the pupils then return to the school, or the class could be dismissed earlier and the visit could then be made. "This will disarrange the programme!" Possibly, but the programme should be made for the school, not the school for the programme. We do not lightly urge this as we know from experience the red tape and ignorance of the value of the work that must be overcome, but "to him (or her) that hath (persistence) it shall be given." In most cases the class will be willing to give an occasional afternoon or part of Saturdays and the tired teacher will find this sort of visit gives a freshness to the dry daily work that more than pays for itself and the time it takes up. If the class does not readily consent then the committee could authorize the teacher to require attendance for such visits. We are in America far behind Europe. In Germany the teachers are permitted, expected and required to take their pupils on visits of inspection and excursions to points of interest in connection with their school work of all kinds. School days and parts of vacation weeks are devoted to them as a regular part of the education and further, with a liberality, or wisdom, that would be beyond the comprehension of the average school committee or tax-

payer in the United States the state or city pays the car fares and other necessary expenses of the trips.

This exasperating slowness of school authorities in country towns have done, and their complacency over their knowledge is very irritating to teachers who do not possess a saving sense of humor and can at times laugh to themselves at the "Lion skin masquerade" and so relieve their nerve tension and go on in patience to gain something, even if a slight concession, remembering that their fellow teachers elsewhere are having the same trials incident to the shadows of the coming dawn.

A second objection is that manufacturers and others do not want to be bothered with a troop of children in business hours. The editor believes from experience that this is rarely the case, and that if they can have some days' notice of the intended visit they will cheerfully admit the class to inspect their work. They can understand that those visits must be made at the places of production, that they are practical and are quick to cooperate in the work. Farmers are usually especially ready to show their crops to any who care to see them.

A third objection is that the pupils do not behave well in the trip, and a few silly children destroy the pleasure of the visit of inspection. A few suggestions may help. The pupils should understand that the visit is part of the school work and counts on their marks. That compels quiet attention in most cases. Next, bad conduct should be marked on school reports. Third, a pupil who misbehaves should be excluded from the class exactly the same as if the disorder occurred at school. The editor believes that after the novelty of the visits wears off in one or two trips the difficulty will disappear, and the field days will be looked forward to by both teacher and pupil as the most interesting part of the school work, and its loss will be keenly felt.

INDUSTRIAL MAPS.

In connection with these visits, industrial maps of the town should be made and used by the pupils. Maps showing areas of wheat, corn, cotton, population, etc., have been long in use. Industrial maps, however, are rare, and not often found in schools, and yet they are the basis of real work in this science.

These industrial town maps should be of three kinds. A large wall map for school use, smaller blank maps for pupils use and copying and sketch map blanks for pupils' field work.

The wall map should be on a large scale, usually four inches to the mile. The outlines and main details can be copied from the county maps which are easily obtainable. The names of the adjacent bounding towns should be given also. The smaller details of the map should be added as the pupils bring them in.

This map should be drawn on stout manilla, or white paper unglazed, so that it may readily be colored. A duplicate map should be divided into inch squares by north and south

crossed by east and west lines. Each inch will represent a square quarter mile. They should be marked, beginning at the northwest corner, by letters and figures. The vertical rows of squares should be called ranges and lettered at the top A, B, C, etc. The horizontal rows of squares should be called sections and numbered at the left side. The north west square would be then A-1, the next to the right B-1, etc.

Each pupil should be required to prepare a sketch map of the square in which he lives, showing the surface as hills, streams, forests, etc., farms, stores and industries. He should make his map eight inches square, or a scale eight times as large as the principal map, or 165 feet to the inch. This is large enough to show everything of importance commercially, including houses, farm buildings, etc. The eight-inch map should be divided by light cross lines into quarter-inch squares, each being equal to 40 feet (41, exactly). The map should be first drawn in pencil and when corrected and approved by the teacher should be drawn in ink and colored in water color or colored pencil. Colors should be used as follows: Buildings black; lands used for residence, uncolored; i. e., white. Farm lands, light green; forests, dark green; streams and lakes, blue; stone and mining, brown; manufacturing establishments black; public buildings, dark red; public lands, light red; stores, banks, etc., yellow; other miscellaneous industries, gray. These colors can all be made from the small boxes of primary colors to be found in most schools and by using ink for the black.

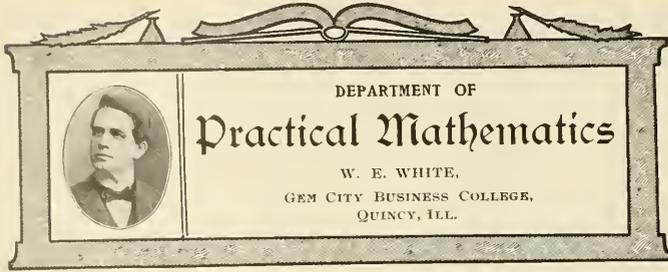
These maps when finished should be marked as regular work and kept in the permanent files of the school. If a pupil wishes a personal copy he should make a duplicate.

As fast as the sections are finished the details should be copied on the large school map and the corresponding squares on the duplicate section map should be colored. The completeness of the industrial survey would appear at a glance.

Squares in which no pupil lives can be done by volunteer work in most cases.

In large towns and cities, the work should be done in a similar way but the details will vary as follows: In the cities the territory is largely covered with buildings so that broad areas of production can not be shown. The city pupil will draw maps on the same scale. The streets and main details can be copied usually from the maps of the city engineer or surveyor. The colors should have in the cities the following meaning: Dark red, public buildings; green, public parks and lands; black, manufacturing plants; yellow, textile factories and stores that sell clothing of all kinds; brown, leather and shoe stores; light red, markets, groceries and food supplies of all kinds; gray, miscellaneous business; blue in cities on the sea coast, shipping and fisheries; blue in inland towns may be used to indicate reservoirs, streams, water pipes in streets, etc.

(Continued on page 41)



The subject of rapid calculations is one that has received but little attention from our educators and authors. It is true that a number of our commercial schools have devoted some attention to such work, and good results have been accomplished. Teachers are somewhat handicapped at present because there are no works on the subject that are written with a view to supply the teacher with material for his rapid drills. Nearly all authors on arithmetic touch but lightly, if at all, on short or rapid methods, although some of them offer valuable suggestions along these lines. The design of this course of lessons is to supply teachers with material for class use, as well as to explain methods of teaching and subjects best adapted to rapid work.

Work suitable for rapid calculation drills does not, as a rule, involve complex principles, but rather emphasizes skill and dexterity of mind and hand in the simpler processes of arithmetic, and, by the way, the simpler operations and processes are the ones most often called into use by accountants and business men. No one, neither teacher nor student, who has not given this subject careful study and trial can realize the results possible to be attained by systematic and regular drills along these lines.

CORRECT AND RAPID ADDITION

It is not my purpose to enter into a discussion of the utility of accurate and rapid addition. I am taking it for granted that all business men, all school men, and all thoughtful students realize fully the importance of an ability to add columns of figures with accuracy and dispatch. While it is true that adding machines are used extensively for special purposes in banks and other offices, yet it is also true that their use is restricted to large establishments, and the clerks in these concerns are expected to be as expert in adding as ever. It also remains true that the great majority of commercial houses of the country have not yet and may never enjoy the luxury of a Registering Accountant or a Comptometer.

There are two points in adding which the learner should strive for, which the teacher should insist on, and which the business man will demand: *absolute accuracy* and a *practical rate of speed*. All other points are merely incidental to the main issue. Without accuracy the result is useless; without fair speed one's services are unprofitable to his employer. Anything that develops either or both of these requisites is therefore useful. Two things will place the learner in possession of these requisites: perfect familiarity with the various combinations of the nine significant figures, and sufficient practice in adding to give confidence and facility. The first thing, then, is a mastery of the different possible combinations of the nine significant figures taken two at a time — there are but forty-five such combinations in all, and but twenty-five of them yield a carrying figure.

TWO-FIGURE GROUPS.

1	1	1	1	1	1	1	1	1
1	2	3	4	5	6	7	8	9
2	2	2	2	2	2	2	2	2
2	3	4	5	6	7	8	9	
3	3	3	3	3	3	3	3	
3	4	5	6	7	8	9		
4	4	4	4	4	4	4		
4	5	6	7	8	9			
5	5	5	5	5	5			
5	6	7	8	9				
6	6	6	6	6				
6	7	8	9					
7	7	7	7					
7	8	9						
8	8							
8	9							
9	9							
9								

Most students already know the sums of these combinations, but they should be practiced till the results can be called instantly when the eye catches any group. This is fundamental and must not be slighted. The combinations must be practiced until the mind conceives them to be one number without conscious effort. In adding a column we start with a number in the mind, and as we progress this number is repeatedly increased by the addition of one of the nine digits, the unit figures constant-

ly forming one of the groups shown in the accompanying table. Much practice should therefore be given to such combinations as the following:

8	14	23	31	36	43	44	50	52	56
6	9	8	5	7	1	6	2	4	3
59	63	70	78	83	89	93	102	106	113
4	7	8	5	6	4	9	4	7	8
121	129	136	141	149	154	163	170	176	181
8	7	5	8	5	9	7	6	5	4

The above series of mental pictures is the result of successively adding the following digits: 8, 6, 9, 8, 5, 7, 1, 6, 2, 4, 3, 4, 7, 8, 5, 6, 4, 9, 4, 7, 8, 8, 7, 5, 8, 5, 9, 7, 6, 5, 4.

The carrying figure will give no trouble if the whole attention is directed to the work. It can never be greater than 1 for each combination. The small figures in the example at the left are the mental pictures made in adding this column. It is added downward (some add from bottom up).

5 4 4
3 4 8 9
8 8 12
2 9 7 5
10 17 19 14
6 3 7 9
16 26 23
3 8 4 5
19 28 28
7 9 8 2
26 37 38
5 8 7 6
31 45 45 36
3 5 2 4
34 50 47 40
3 4 0 7 0

the result at any time comes to a number ending in a cipher, as 20, 30, and the like, do not pronounce these results, but take in the next figure. Thus, near the bottom of the right-hand column the result of 28 and 2 is 30, but it saves time if the following 6 is included in the sum before the word is spoken, for otherwise it would be necessary to say, or think, "30, 36" instead of saying, or thinking, "36" at once. Other instances of this kind occur in the second and third columns.

Write a column of figures on the blackboard and then place the pointer between any two figures, either vertically or horizontally, calling for immediate responses from the class in concert, or from some member alone. Skip quickly from one place to another requiring everyone to respond. Now add the columns from top to bottom, then from bottom to top, then from right to left, and finally from left to right.

Add all the figures vertically, treating them as one column of units, then do the same laterally. The object of all this drill is to develop the mind to grasp quickly and easily the sum of the constantly increasing number which is momentarily held in the mind and the next figure in the column. After the blackboard has been used for a time in the manner suggested, dictate columns of varying lengths for the student to write on his tablet and add. Observe and note those who finish first with correct results. In case of doubt as to results, add the column in concert. Do not try to go so fast that the work is not accurate. Speed comes gradually from familiarity with combinations and confidence of results. Add the same problem several times—the more the better—on the same principle that old matter is used for shorthand dictation.

The teacher should not weary of well doing, but should provide a great amount of material for class use. Idlers, if any are discovered, should receive due attention, and should not be allowed to come to class without pencil or tablet. Make the class time a work-time rather than a play-time, and the results obtained will be ample reward for the effort — even the most unpromising student will become interested and will improve when proper attention is given him.

Do not skip about to find tens — take the figures as you come to them. I believe that more uniform success is had when one digit is taken at a time. Especially is this true when adding in concert. Thus, in the column here shown, say —

3	8	4	7
2	9	4	8
9	2	4	7
6	3	8	4
9	2	4	8
6	8	3	4
7	5	6	5
9	2	4	7
3	1	4	8
8	5	7	5
6	5	2	4
9	7	8	4
5	4	3	2
1	4	6	6
9	0	2	5

Each lesson should consist of general work at the board as

15, 22, 26, 34, 38, 43, 58, 63, 67, 73, 75, 81 units.
12, 16, 28, 32, 35, 41, 45, 49, 56, 58, 66, 69, 75 tens.
15, 24, 26, 31, 39, 44, 46, 47, 52, 57, 61, 68, 72 hundreds.
10, 12, 21, 27, 36, 42, 49, 58, 61, 69, 75, 84, 89 thousands.

In adding alone the figures may be taken several at a time, but I do not think it advisable to make groups that come to more than 10 — while one is forming groups he can usually add the column one digit at a time. The above example by grouping may be added as follows:

15, 22, 26, 34, 43, 58, 67, 75, 81 } Groups marked with
16, 28, 35, 45, 49, 58, 66, 75 } vinculum are taken
15, 24, 31, 39, 47, 57, 64, 72 } as one figure.
12, 21, 27, 36, 42, 49, 58, 61, 69, 75, 84, 90

above explained, and then of dictated problems to be written on the tablets and added. Two objects are accomplished by this means: the first is practice in keeping up with the others and getting the work down in good shape for adding, the second is the addition drill itself.

The main thing to strive for is results, not necessarily speed. Any student can be drilled until he can add a column as rapidly and accurately as he can read a line of the same number of words. Some can learn to add as fast as they can see the characters distinctly, which is much faster than they can speak all the results.

Some have good success with grouping, but groups larger than 10 are not usually profitable for the ordinary student. Take only such groups as come naturally and easily, as time spent in spying out groups is sufficient to add the numbers singly and with more ease. The chief thing to impress on a class and to put into practice is to add, add, add, and then to keep on adding.

In the column at the left, the small figures indicate the method of grouping and calling out the results as each group is added to the preceding total. In practice they should not be called aloud, but merely thought of. After the class has been drilled until the members are quite adept, the problems may be made longer and more complex. I have found this plan to be very good: Dictate several columns; add the first and set its sum under the second; add the second and set its sum under the third, etc., until the last column is added, which shows the grand total.

The following will serve as an example of such a problem extended to six columns:

1541	37945	624832	8324867	89321758	845867432
2323	82463	947638	2583545	35971365	886644395
2946	47864	765538	7654321	73211793	972348973
7345	32498	496824	2345678	45378198	951378922
8396	76843	298796	9123456	54786934	775126348
7284	29478	683478	9287545	25534894	875634982
9187	94683	876457	8342924	61234587	879539475
2293	24781	298764	7844895	12899654	976543895
2476	37463	324876	2547643	39984759	678428912
Total	43791	294763	5748329	49597623	459321834
	Total	507899	2567891	16794538	143999327
		Total	619775	37399763	637539216
		Total	72490869	853849598	
		Total	614606735		
		Grand total	10550830044		

Another good plan for a long test is to make a monthly and yearly statement, and then require the numbers to be added both horizontally and perpendicularly, thus—

MONTHLY AND YEARLY STATEMENT.

Month	1900	1901	1902	1903	1904	Totals
Jan.	124832	345325	784395	528349	112233	1895134
Feb.	728941	167832	286948	956873	668734	2809328
Mar.	325768	589435	758586	424632	297865	2396286
April	924876	654321	321476	594657	192843	2688173
May	543768	234567	592763	294632	765345	2431075
June	928328	891234	198725	528647	294763	2841697
July	764732	567895	539876	328943	348694	2550140
Aug.	654924	438927	247632	294742	728643	2364868
Sept.	628328	624932	586529	486532	397544	2723865
Oct.	784623	864743	738564	674384	867347	3929661
Nov.	394872	157635	328924	586432	247689	1719152
Dec.	153287	594765	895855	975683	348789	2968379
Totals	6960879	6131611	6280273	6674506	5270489	31317758

It is evident that the sum of the lateral additions must equal the sum of the vertical additions, otherwise a mistake has been made, and the work must be reviewed to find it.

Dictate columns of various lengths and widths—some have better success with long than they do with short columns.

Time your students—100 figures a minute is as good as you will do with the average student, although some will learn to add much faster.

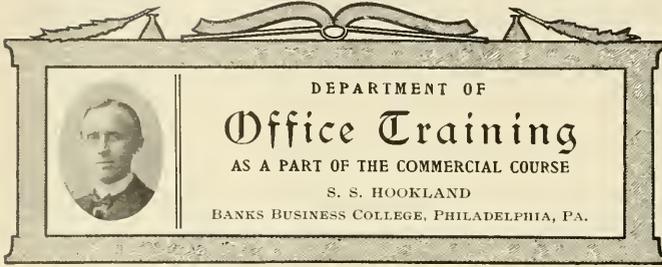
50 figures	100 figures	150 figures	70 figures	
23	3484	284789	3654543	6 4 7 5 5 9
28	6125	538468	2859659	9 4 8 3 2 6
94	6782	545556	3947862	9 6 8 9 4 5
78	3587	636465	7945973	5 4 7 6 3 2
63	6944	727374	8446685	4 7 6 8 9 5
24	8475	818283	2934353	7 8 6 5 9 3
82	5787	959697	6453454	9 9 7 8 6 6
99	3258	828357	8649786	5 8 9 4 7 7
87	9476	585964	5439897	5 4 3 2 1 9
65	4785	465985	5486345	7 3 6 5 4 6
75	3586	283894	55818557	3 1 8 9 7 5
68	9475	121314		7 9 8 7 6 9
32	8289	151617		5 2 4 6 5 1
89	3558	293949		5 4 6 7 3 2
96	9638	585964	88 figures	9 7 8 6 5 6
54	5325	656667	34548647	8 7 8 9 4 1
86	6495	686975	99887766	2 4 7 6 4 3
94	7887	717273	35857894	6 6 3 4 2 9
28	8345	934925	28963428	2 4 7 8 9 6
32	9598	123456	57695347	8 5 6 8 7 2
85	7857	891246	78858948	5 6 7 2 1 1
28	8754	348925	32867948	3 5 3 2 2 5
88	8754	348925	85869498	9 5 3 7 2 2
76	3247	894763	29478643	9 6 2 9 5 5
52	9438	295876	94687593	5 5 1 3 5 6
99	1284	384566	38497654	4 5 7 6 5 7
1637	162779	13762348	613613365	1 6 7 9 1 8 1 8

100 figures	80 figures			
19786234554817753298	4867942533			
98712475389966864789	4976854897			
97127384959584736217	3176584973			
39982765983497698614	4499772658			
83738598723459679347	7849633284			
339347459611326732265	3963347975			
30 figures	26 figures			
43897	5984934935552	6152296642		
98456	939835249706	42210418457		
38763	8838599553786			
93867	8585263635559			
56976	8653369585988	144 figures		
87334	1373653667396	68636495		
419293	3999233876257	48825967		
	2915567568265	66545639		
	9393686356221	13153372		
	1317372672357	32344486		
	5673323536662	44845444		
	3938339873383	45284546		
	3323623256563	88446692		
	8565363817393	39669289		
	8668783323797	82156631		
	9873623835526	19613634		
	5266386535259	66432545		
	7338558545153	11414141		
	7573797381582	33378924		
	8898958879919	51421255		
	8899887735363	96361515		
	1832662557396	29961245		
		15871372		
		8883628		
		3459873		

112 figures 1375111 5148622
6915344 4475415
3987895 6424119
6439729 7669548
9358443 4508483
7567881 4583761
3669588 2713245
2151213 2145989
1654223 1187837
8424888 9943263
2578724 7995578
2516134 9543329
514212 8723499
7975354 1949578
2991935 6559932
8883628 3459873

14031362379083 843973392 88767472 87032071

The foregoing examples are only suggestions and should be extended until the teacher is satisfied his pupils are on the road to success in rapid addition. Never permit a student to depend on someone else for his footings. Self-reliance is an important factor in all great successes.



A Working Plan.

One of the first essentials to successful office work is a working plan. Here, as in any other business, the results produced must be very unsatisfactory unless the work is regulated in accordance with a well-defined system. We can easily imagine the conditions which would prevail in a large business house where a number of inexperienced bookkeepers and office clerks are employed, if the accounting department were crowded into small spaces that could not be used for other purposes, and the work handled without plan or supervision. What would happen there would certainly occur, and *does* occur, under similar conditions in the school-room, where the business is done and the records kept by students, most of whom have had no office experience whatever, and often have not the faintest conception of business principles before entering the school. Where there is a large office force and considerable business to be carried out each day, there must be a thorough organization extending to the minutest details.

Such an organization would require sufficient floor space, with proper arrangement of offices; a convenient number of offices, among which to distribute the business; proper division of work among the students in each office; a flexible plan for assignment of students to office work, and regular rotation in positions; a sufficient variety in the bookkeeping work to provide for a prolongation of the student's course until the necessary qualifications are obtained; and, above all, a thorough supervision of the work by instructors who can give their time, not only to a general superintendence, but also to the details of each day's business. Let us consider each of these a little more closely.

1. *Space.* There should be sufficient space provided for each office to give ample room to each student and to provide such accommodations as are required in well regulated business houses for the handling of books and correspondence, and for the filing of papers and documents. The offices should be so arranged in relation to one another as to place the instructor or instructors in commanding positions to secure close application to duty and orderly conduct on the part of the students. Teachers in charge of this work should be provided with desks in the offices so as to facilitate

checking and to give proper dignity to their work. Figure 1 is a plan of the rooms, showing dimensions and relative positions of the offices, in the school with which the writer is associated.

2. *Number and relative position of Offices.* If the business in the offices, as is generally the case, originates with the students outside, and is partly or wholly transacted by mail, there should be two freight offices, one accessible to the students at their desks, to represent the freight office in the city where they are doing business; the other, so placed as to accommodate the students in the offices, who may represent firms located in some other city or cities. In addition to these there should be a real estate office, a bank, a shipping and commission office, and a sufficient number of jobbing or wholesale houses to give the necessary number of accounts on students' ledgers outside. The number of offices used to represent mercantile houses may be reduced (1) by combining the business of several firms, a plan not uncommon in business; (2) by placing students at the desk in communication with offices in other schools; (3) by using names of fictitious firms with which business is carried on through vouchers, and (4) by having business transacted among the students. The last method is perhaps the one most generally resorted to, but is the least desirable.

If all transactions with houses dealing in merchandise are carried out by mail, as is the case in the school referred to above, only the real estate office, the bank, and one freight office need be so placed as to provide for transaction of business from hand to hand through windows. This makes the question of location of the other offices simply a matter of convenience in superintendence and of available space, as these, if space be limited, may then be placed in another room.

The business relations between the offices themselves, and between the students and the offices, should, as far as possible, be the same as those which obtain in actual business. Selling-houses should not, as a rule, be purchasing-houses in relation to the same individual or firm. There is very little to be gained, however, by creating artificial conditions for the purpose of illustrating the law of supply and demand. What students want in office practice is experience in keeping books and drill in office

routine. This does not mean that, when conducting business on the intercommunication plan, facts of commercial geography should be ignored, but rather that the course in business practice should not be diverted from its main object, or in any way impaired, for the purpose of illustrating or enforcing principles of industrial or political economy, which can be taught to better advantage in classes formed for that purpose.

3. *Division of Work.* The division of work among students in each office must be governed by the number of students required and the bookkeeping system used in the particular office. In one of the offices in our department, where the Safeguard system is used, the student in the lowest position acts as shipping clerk—filling orders, making out shipping receipts, and taking the goods to the freight office; in the next higher, as billing clerk—making out bills, placing carbon impressions of same with recapitulation sheet in binder, and filing the orders, at the close of each day; in the next higher, as correspondence clerk—writing all letters pertaining to sales, taking letter-press copies of same, and filing letters received. In the fourth position the student acts as purchase clerk, approving and pasting in invoices. He has charge of the Purchase Ledger, posting from the individual invoices, the Cash Book, Bill Book and Journal. At the end of each day he makes out a proof, showing footings of debit and credit columns of this ledger to agree with the totals of debit and credit Purchase Ledger columns in the Cash Book and Journal. At the end of each week, he extends balances and makes a general proof, showing agreement of his ledger with the account in the General Ledger. He also attends to the ordering of goods and to the correspondence relating to purchase orders and invoices. The fifth position is that of Sales Ledger clerk, who posts charges from sales sheets and credits from Bill Book, Cash Book and Journal. He makes daily and weekly proofs similar to those of the purchase clerk. The next to the highest position is that of cashier, who makes all entries in the Cash Book and attends to such correspondence involving cash receipts or remittances as does not come within the province of other clerks. At the close of each day he makes out a Cash Statement, and at the end of the week a general cash proof after return of pass book, with cancelled checks, from the bank. The highest position is that of the general bookkeeper, who keeps the Journal, making entries therein of total sales, purchases, notes receivable, and notes payable, together with such transactions as require a Journal entry. He also makes all entries in the Bill Book, accepts drafts, issues notes, and attends to the correspondence touching business entered on his books. At the end of the week he posts to the General Ledger, and takes a trial balance and bill proofs. As head of the office, he has general charge.

While the division of work in other offices is somewhat different on account of variations in the number and kind of books used, and in the nature of the business conducted, the same general plan is followed of proceeding from the simple to the complex, and defining each student's work so as to hold him responsible therefor. In this way the work is made pleasant and businesslike, and the student gains the idea of order and system and learns to realize the responsibility attached to assignment to duty. Interests may be increased by paying weekly salaries in college currency, ranging, say, from \$7.00 to \$30.00, in accordance with the importance of the position, and by placing the cashier under bond.

4. *Assignment and Rotation.* Assignment of students to positions in the offices should be made at the beginning of each week, or shorter interval. Such assignment should be regular and should take effect immediately after approval of work for the preceding period. The student assigned for the first time should take the lowest place, and the students already in the office should each be moved up one place in the rank. If one has failed to complete his work, the person at fault should either be dropped down or out or be required to retain the same position, in which case the person following him should be promoted above him. The particular course to be followed in each instance must, of course, be determined by the general conditions in the office, and the disposition of the individual student. When the work is well planned and divided, leading gradually from that which is easy to that which is more difficult, it is immaterial whether the student is first assigned to one office or to another. It will, however, prevent friction and possible discouragement or failures to assign the weaker ones first to the smaller offices.

To relieve the scarcity of office students at the beginning of the year,

and to prevent the overcrowding at the end, the best students may be selected to fill places before finishing work at the desk, this work to be resumed after completing the office work. Another remedy for overcrowding is to permit the substituting of theory or voucher sets for part of the office course at the discretion of the teacher in charge. In schools where the majority of students take both bookkeeping and shorthand, a shorter course is often prescribed. This simplifies the problem, as it leaves the instructor free to assign such work as will suit the individual needs and will, from time to time, meet the requirements of the department.

The idea in making assignments should not be to take the student through a certain number of offices, or to measure time, but rather to place him under such conditions as will develop in him the necessary qualifications. This may require more time in some cases than in others and will necessitate more work by those who are either less competent or who are indisposed to school work. The work in the different offices should therefore be sufficiently varied to permit of continuing a student from office to office, without going over the same ground, until such qualifications are obtained.

5. *Supervision.* We cannot too severely condemn the practice in many schools of permitting office work to be carried on without close examination and supervision. Nothing can do more harm to the cause of business education than such unardonable laxity at a time and place in the student's course requiring the most careful attention. The case cited by Mr. Gaylord in his pointed article in the March issue of the *EDUCATOR* is but one illustration of this deplorable looseness. As the succeeding article will be devoted to a discussion of "Checks on Students' Work," the matter of supervision will be dwelt on more fully in the next issue.

The Indiana Business College Association. Continued from Page 16.

to all the business college people in the state. Mr. H. A. Popp, of Ft. Wayne, gave some excellent points on "Advertising, where and how to do it." It was his view that a circular advertisement was the best a business college could employ. If thought an expensive catalogue is not feasible, as the expense is too high for the returns.

Mr. M. H. Lockyear, of Evansville, and Mr. W. H. Carrier, of Anderson, gave some excellent views on the topic, "Is it feasible to agree on rates of tuition? How can it be done and what shall they be?" They all agreed that a high rate of tuition was much better than a low rate, and an agreement should be reached by which all the business colleges in the state would receive the same rate of tuition. No definite rates were agreed on at this meeting.

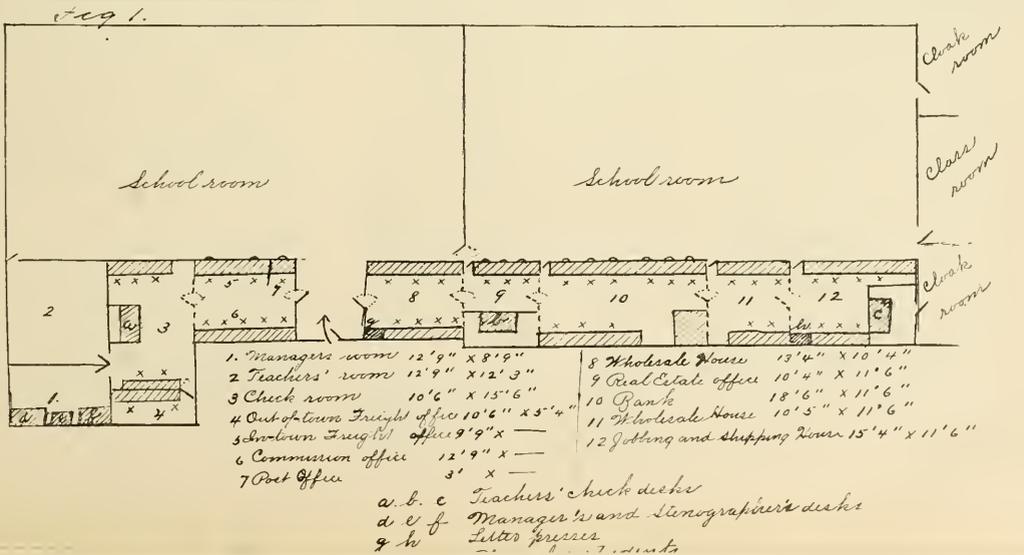
Mr. S. A. Drake, from Lafayette, in discussing the topic assigned to him, thought it best that the employment department and the business college should be forever divorced as a higher institution could be run if the employment feature was banished. On the other hand, however, there was a strong opinion to the contrary. Many good school men who are running good schools have successful employment departments.

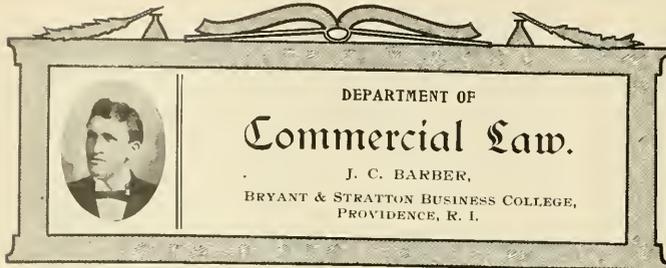
Mr. R. C. Bay, from Anderson, and Mr. A. X. Hiron, from Muncie, discussed freely the soliciting feature of the business college. Mr. R. C. Bay thought it was, at this time, a necessary evil while Mr. Hiron advocated very strongly and presented some good arguments for the business college employing a solicitor at a high price. An inexperienced solicitor was denounced by all experienced school men.

Typewriters and supplies were chiefly discussed by Mr. Lockyear and Chas. C. Cring. The question of purchasing new machines in a large quantity was, however, deferred until the next meeting, which was decided to be held the first week of October at Indianapolis.

The Indiana Business College, which has institutions at Logansport, Elkhart, Kokomo, Marion, Muncie and Anderson, through the management of Prof. J. D. Brunner, of Marion, and Chas. C. Cring, of Muncie, invited all the members present to a trolley ride from Anderson to Muncie to inspect one of their other institutions.

The meeting was continued on the trolley car both going to Muncie and returning. The election of officers was taken up, the last thing on the program. The following officers were unanimously elected: Mr. H. M. Lockyear, of Evansville, President; Mr. H. A. Popp, of Ft. Wayne, Vice-President; Mr. J. D. Brunner, of Marion, Secretary and Treasurer.





Discharge of Contract.

BY OPERATION OF LAW.

There are cases where the law works a discharge of the contract independently of the intention of the parties. Under this head are reckoned merger, alteration of a written instrument, bankruptcy and death.

Merger. This is the virtual swallowing up of a contract by one of a higher order. For example, where the parties make a simple contract and afterward make a sealed contract to cover the same subject-matter, the first contract is said to be merged in the second and only the second is of any effect. To constitute merger the parties in the two contracts must be the same; the subject-matter must be the same; and the contracts must be different, that is the latter must be of a higher order than the former. The mere taking of additional security on the same contract does not constitute merger.

Material Alteration of a Written Instrument. Where one party to a written contract has altered it in any material part without the knowledge and consent of the other party, as a rule the former cannot enforce the contract, but of course this does not prevent the innocent party from obtaining his rights if he can prove the contents of the original instrument. This general rule, like all others, may be modified by statute.

The alteration must be material—it must change the legal effect of the contract. Simply adding the legal rate of interest on a note which merely reads "with interest," without specifying any rate per cent., is not a material alteration because it does not change the legal effect of the note. The legal rate could have been collected anyway.

The alteration must have been made by one party to the contract without the consent of the other. If made by a stranger without the consent of either party, it is called spoliation and does so long as they can prove the contents of the original instrument. If made by one party with the consent of the other or others, it constitutes a new agreement. It must have been altered after the instrument was signed and delivered and before it was discharged by performance. If changed before, it becomes a part of the original contract and if changed after performance, the change will have no effect. By the better rule it

would seem that the alteration must have been made with fraudulent intent.

The statutes of some states provide that "When a negotiable instrument has been materially altered and is in the hands of a holder in due course, not a party to the alteration, he may enforce payment thereof according to its original tenor."

It is a question of fact for a jury to determine whether or not an instrument has been altered since it was executed and delivered, but it is a question for the court to determine whether or not the alteration is material.

It is well to note that, as a general rule where the alteration is suspicious on the face of it or where it is beneficial to the party seeking to enforce the instrument, the burden of proof is on such party to show that the alteration was made before execution and delivery or, if made afterward, that it was made with the consent of the other party or parties.

Lost Instrument. If an instrument other than negotiable paper is lost, it does not prevent the parties from obtaining their rights under the instrument if they can prove its contents. In case of loss of negotiable papers made payable to bearer, or indorsed in blank, the owner is usually permitted by a statute to collect, if he can prove the first contents of the paper; second, that it belongs to him; and third, that it was lost while belonging to him. But he must execute a bond to the adverse party agreeing to indemnify him in case the paper should subsequently turn up in the hands of a 'holder in due course.'

Bankruptcy. One who has been put through *proper proceedings* in bankruptcy will be discharged from existing obligations, subject of course to any exceptions provided by bankruptcy laws. Congress has the power to make bankruptcy laws. On three different occasions Congress has passed bankruptcy acts each of which has been repealed a little later. A few years ago a fourth act was passed which is still in force. When there is no national bankruptcy law in force, the statutes of the different states control the matter *within their respective jurisdictions*.

Death. Death does not discharge the estate of a person from his liabilities generally. Debts and contract obligations, which can be fulfilled by the executor or administrator are not discharged by death. Contracts for

personal services and agreements to marry are discharged by the death of either party. The same is true of contracts founded on personal confidence and trust, as contracts of co-partnership.

IMPOSSIBILITY OF PERFORMANCE.

Where one party promises to do something which from the very nature of things is impossible of performance at the time of making the promise, or something which the law of that time prohibits, the impossibility if known to both parties, prevents the making of a contract at all, because such a promise is an *impossible consideration*. If the impossibility is not known to either party, of course there is a mutual mistake of fact which renders the contract void from the start, "void ab initio." As to whether or not impossibility of performance will discharge a contract, we are concerned only with cases where there was a contract to begin with and where the impossibility has arisen since the agreement was made.

In general, the law holds a person liable for non-performance in such cases. If, in order to be released, one who had agreed to sell and deliver goods at a certain time and place had only to show that, under the circumstances, he could not do it, it would hardly be worth while for the other party to make the contract, for the very object in making the contract is that the seller shall take the responsibility.

As a rule, one who has promised to do something definite and lawful, and something possible when he promised it, must either perform what he has promised or pay the damage caused by his non-performance.

If A agrees to furnish material and build a house for B and to have it completed by a certain date, it does not matter that when nearly completed the house burns through no fault of anyone. This is no excuse for A if he fails to turn the house over to B at the appointed time. A might have made provisions in the contract against taking such risk had he chosen to do so. But a contract valid when made may be discharged:

1. By the destruction of the subject matter, where it is evident that the parties founded their contract on its "continued existence." Where a party agreed to let a hall for certain days and before the time arrived the hall was burned, the latter was released from his contract. This is perhaps the leading case on this point.
2. By a person's becoming incapacitated after he has contracted to perform personal services for another.
3. By a change of law, or by some act authorized by the government, which makes performance impossible. Where a party had agreed to rebuild a wooden building in case it should be destroyed by fire and an ordinance was afterward passed prohibiting the erection of wooden buildings in that district, it was held that the promisor was released.

(Continued on page 43.)

Lessons in Up-to-date Business Penmanship

BY

J. E. Leamy.

TROY, N. Y.

Plate 65.

Utilize the forms and words presented in this plate as a means of study in order to secure a more definite and accurate knowledge as to just how the separate letters should be made. This can be accomplished quicker by continued practice and study upon each word individually, rather than by the plate as a whole. Select, therefore, one of the words and work on it incessantly—work until you are able to write the word without a faulty letter. This is the one and only method to follow if you desire to be able to write the entire plate well. Watch slant and spacing as well as form, and try to unite the three in striving for that general and desirable quality, uniformity.

Albany. Boston. Copper. Darwin.
Emily. Friend. Gomper. Hunter.
Irwin. Junior. Kimper. Lansing.
Memphis. Number. Orville. Parker.
Quill. Right. Sumpter. Timber.
Urgent. Varnish. Winter. Xenia.
—— Yonkers. Zimmer ——

Plate 66.

This plate was prepared to be used the same as Plate 65. Study form and arrangement carefully, and at the same time try to write well.

W. U. Palmer. P. J. Leamy. G. A. Quint.
Mary R. Raleigh. — The Kamp Mfg. Co.
S. E. Wagner. J. M. Root. D. N. Vinton.
Ripley Mining Co. — J. W. King & Co.
—— Fuller & Warren ——

Plate 67.

To be able to print a simple, plain alphabet fairly well will add greatly to any young person's ability in striking out into the world. The alphabet and work presented in this plate will prove valuable for package addressing, ledger headings, etc., and can be mastered in short time and with little effort. To print it successfully, see that the edge of the paper is parallel with the edge of the desk—in other words, vertical on the desk. Allow the arms to rest naturally as when writing, and the work will then take on a back-hand appearance as in the copy. As concerns the movement to be used, it will be found that the hand and fingers can be used to advantage, yet many succeed in mastering this work by the arm movement. Before attempting to form the letters and words, study the necessary separate strokes critically, and notice that the stroke used to form the capital and small *M* is really the foundation of the alphabet. Rule head and base lines at first, but later it would be well to practice without them. Uniformity in slant and solidity of stroke are two important essentials. Train the eye to see defects and let study be quite as important as execution.

Plain Practical Lettering

A B C D E F G H I J K L M N O P Q R S T U V W

X Y Z a b c d e f g h i j k l m n o p q r s t u v w x y z

Mr. William V. Bennett, Richmond, W. Va.

Uniformity, January, Columbus, Give,

Simple and Valuable

Plate 68.

You may now try your hand at making a complete set of capital letters. You will find it by no means an easy thing to get all the letters equally good. But persevere and you will win.

Business Capitals

A B C D E F G H I J
 K L M N O P Q R S T
 U V W X Y Z

Plate 69.

The writing in this letter could hardly be termed model or studied penmanship, yet it served well to express the desired thoughts. The letter was composed while being written, consequently the bulk of effort was expended in proper selection of words to express clearly the thoughts in mind, rather than in accurate formation of letters and characters. Learn to have system and order to your letters, and above all, neatness. Poor English and bad spelling and punctuation have no place in correspondence of any nature—in truth, they are of more importance than the writing. Decide definitely what you wish to say, select suitable words, and then proceed to utilize the common servant of thought (writing) to complete your letter.

Trenton, N. J., Mar. 5, 1904.

Mr Wm. J. Hammond.

54 West 44th St.

New York, N. Y.

Dear Sir:

Your order of the fifth inst. was received, and in compliance with your request, the goods were shipped by freight. We are sorry to hear of the inconvenience to which you have been put on account of their non-arrival, and will be only too glad to start track or by wire immediately. In the meantime, it would be well for you to consult the Freight Agent at your station in regard to the matter, as it is possible that the goods have merely been mislaid in the freight house there.

Assuring you of our immediate efforts to assist you in this matter, and thanking you for past patronage, we remain,

Very sincerely,

Kingman & Hooper.

Lessons in Practical Business Writing

BY

Nina Pearl Hudson.

CAVANAUGH COMMERCIAL COLLEGE, NEW BRITAIN, CONN.

Students' practice criticized in these columns free of charge. Specimens should be sent to Miss Hudson, New Britain, Conn., by the fifth of each month.

Lesson Twelve.

"And what is writ, is writ—
Would it were worthier."

Byron.

Plate 45.

- 6 Forbear to judge for we are sinners all.
- 7 Give every man thy ear and few thy voice
- 8 Heaven is above us yet; there sits a Judge.
- 9 In nature there is no blemish but the mind.
- 10 Knowledge wherewith to fly to heaven.

Plate 45.

This is a new form of *H*. It has the same beginning as the *T*. The *H*, *I* and *K* have the same ending to the first stroke. Instead of using a quotation beginning with *J*, you will notice that that letter is used in No. 8.

Plate 46

- 11 Let your own discretion be your tutor.
- 12 Men are men; the best sometimes forget.
- 13 Nothing can we call our own but death!
- 14 O 'tis excellent to have a giant's strength!
- 15 Princes have but their titles for their glories.

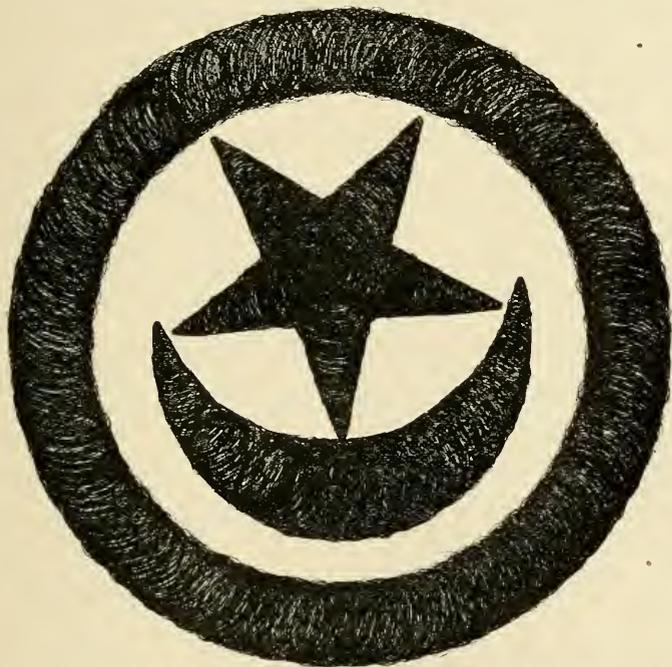
Plates 46-47-48.

With these three plates, the Shakespearean quotations finish, as well as the series of lessons. In closing, the author would urge the students who have followed these lessons, to continue their practice with even more zeal, remembering perfection is gained only through constant practice.

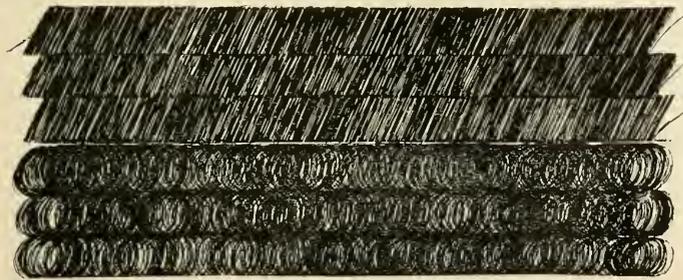
Plate 47

- 16 Quite out of fashion like a rusty mail.
- 17 Repent what's past; avoid what is to come.
- 18 Striving to better we oft do mar what's well.
- 19 They say best men are moulded out of faults
- 20 Uneasy lies the head that wears a crown. U

21 Virtue is bold and goodness never fearful
 22 What wound did ever heal but by degrees?
 23 Texas, wherein our Saviour's birth is celebrated.
 24 You have too much respect upon the world.
 25 Zeal brought to the field as God's own soldier.



BY MISS MAY FUNDERUD, DARLING'S BUSINESS COLLEGE, FERGUS FALLS, MINN.,
 O. T. JOHNSTON, PENNAN.



BY CYRIL H. MAY, PUPIL IN BATAVIA, ILL., HIGH SCHOOL, PROF. L. E. WENTZEL, SUPT.

Students' Specimens

W. H. Wetzel, Supervisor of Writing, Drawing, and Bookkeeping in the public schools of McKeesport, Pa., favored us with a budget of specimens of business writing from the students in the grammar grades. The work indicates practical instructions, among the best received being Sam Sinsel, Bell McClure, and Mae Thompson.

Mr. Claude L. Eyster, Holcomb, Ill., is a young man who writes well, and who promises to write much better. The specimens he enclosed show much artistic talent.

Cloyce D. Duffield, Findlay, Ohio, student of Yocum's Business College, submits specimens of his business penmanship, revealing an excellence not obtained by many students.

A package of specimens of writing from the grammar grades of Greensburg, Pa., has been forwarded to us by Mr. W. E. Greider, Supervisor of Writing and Drawing in that city. We have never seen more uniformly good work, if as good from the grammar grades. The work is good in form and in movement, the style being simple and such as the business world to-day demands. We congratulate the pupils, the teachers and the Supervisor upon the results secured.

Mr. C. A. Gruenig, Penman in the National Business College, Roanoke, Va., sent us quite a number of specimens of student's writing, revealing excellent instruction. The specimens represent actual business writing, and not mere movement exercises. Messrs. C. Short and M. A. Smythe write a hand such as the business world is now demanding. Miss Nina Jones writes a hand equally well, indicating that the young ladies of that section are holding their own with the men. The work throughout is good, and much above a good deal that passes through our hands.

Mr. Egbert L. Allen, Principal of the Commercial Department of the Bradford, Pa., High School, favored us with a bundle of specimens of student's writing, which showed splendid instruction upon the part of the teacher and faithful practice upon the part of the pupils. They compare favorably with the work received from some of the best business colleges. Bradford is beginning to be noted for its penmanship, as J. M. Holmes and E. E. McClain, well known penmen, are employed there.

Mr. R. F. Kennedy, Principal of the Commercial Department of the Red River Valley University, Wahpeton, N. Dak., sent specimens showing improvement in penmanship, and we are pleased to say that they all show improvement, many of them a great deal of improvement. Mr. Harry Valker made most improvement and was presented a Zanerian Fine Art Slit Oblique Pen Holder by Mr. Kennedy. Others who made excellent improvement are as follows: Willie Ruud, George Lambie, William Sautebin, J. F. West, and Sam J. Taylor.

Supplementary Practice for Students of Practical Writing.

BY

195 GRAND AVENUE.

E. C. Mills

ROCHESTER, N. Y.

Rochester, Nov. 1, 1903.

Janes & Bloser,
Columbus.

Gentlemen:

I enclose you my check
for \$1.⁰⁰ for which please enter my

Rochester, N. Y. Nov. 1, 1903, No. 47,

First National Bank.

Pay to the order of Janes & Bloser \$1.⁰⁰

One & ⁰⁰/₁₀₀ Dollars

in College Currency. *J. Ambitious Student.*

Permit me to assure you that
your paper has been of invaluable
assistance to me in acquiring a
fine style of penmanship.

Yours truly,

J. Ambitious Student.

Criticisms.

- D. A. N. Procure better paper, and you will have little or no trouble. Writing too large throughout. Try to establish and adopt a smaller and more running hand. Work on wide spacing exercises.
- W. C. S., Saginaw. Your work is strong and quite good. Reduce it in size. One space letters, such as small *m* and *n*, too wide. This one error throughout gives your work a rather heavy and bulky appearance. Procure better paper. Your letter was good. Come again.
- Blank, Wis. You must investigate deeper the fault as concerns each separate letter. Study more and practice less. You have plenty of strength behind your holder, yet your small letter work is quite un-uniform at times.
- E. L. H. One extreme often corrects another. Try extremely small work—try to write too small. You will then probably secure the desired results. Continue wide-spacing practice.
- C. P. H., Kingston. Your hand ought to serve you faithfully for the desired purpose. Continue to develop the style you now write. It's plain and good.
- A. B. C. You are improving. I wish all students of writing would prepare their pages as you do. Persevere.
- Brown. You can become a good penman by study and practice. Examine each letter individually. Make more of a difference between turn and angle in your small letter work. Capital *A* too broad.
- Sarah K. Your pages were good throughout, and I am sure you will succeed. Your quality of line is a trifle weak occasionally, yet you can easily strengthen it. Send your latest efforts.
- E. E. D. Glad to see you doing so well. You have learned to practice systematically, and that means one valuable step to the desired end. Loops are all too long, and crossings of *t* too careless.

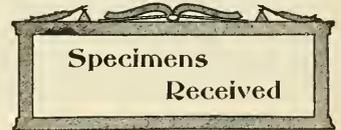
1-4. Jennie Loughrey; 2. Irene Overly; 3. Margaret Wible. Specimens of writing by pupils of the public schools Greensburg, Pa., W. B. Greider, Supervisor. Considering that but forty minutes a week is devoted to writing, the work reflects credit upon pupils, teachers, and supervisor.

Roanoke, Va. Mar 30, 1904.
Messrs Zaner & Bloser,
Columbus, Ohio
Gentlemen—

I herewith submit to you a few specimens of my rapid business writing which I trust will meet with your approval.

I have received a great deal of help and inspiration from The Business Educator
Yours truly,
Nina Jones.

By Miss Nina Jones, pupil in the National Business College, Roanoke, Va.,
C. C. Gruenig, Penman.



F. O. Gardiner favors us with a sheet of very handsome ornamental signatures, the lines of which are too delicate to be engraved, or we should be glad to present them in THE BUSINESS EDUCATOR. Mr. Gardiner is certainly pushing his work up to a very high degree of excellence.

A number of dash and attractive ornamental signatures have been received from the well-known penman and advertiser in THE BUSINESS EDUCATOR, W. A. Bode, Pittsburg, Pa. Mr. Bode has greatly improved in his work in recent months, and is undoubtedly giving entire satisfaction to his many patrons.

C. A. Gruenig, Penman and Principal of the Commercial Department of the National Business College, Roanoke, Va., favored us with specimens of his ornamental penmanship, disclosing a good deal of professional dash and skill. Some of the hair lines were too faint, or the work would have appeared instead of this notice.

Mr. W. Beecher Lee, of Seville, Ohio, recently submitted a budget of business writing, which for neatness, systematic arrangement, plainness and uniformity, we have rarely seen equalled. If all students were as careful as Mr. Lee, we would have very little poor writing in the world. Mr. Lee will doubtless be heard from as a professional some day.

Mr. Samuel Moyer, Penman in Yocum's Findlay, Ohio, Business College, writes a splendid business hand and that he is improving is evidenced by the specimens before us. Mr. Moyer was formerly a pupil of Mr. C. A. Barnett in the Oberlin Business College, and later of the Zanerian.



GRACEFUL STROKES FROM THE PEN OF J. D. CARTER, HUTCHINSON, KANS.

BY MR. G. E. CRANE.

**News Notes
and Notices.**

R. J. Bennett, Teacher in Peirce School, Philadelphia, gave a lecture on "Bonds and Sinking Funds" before the Institute of Chartered Accountants of Ontario.

Mr. A. H. Dixon, formerly of Dillou, Mont., is now teaching in the Homes' Business College, Portland, Ore.

A. H. Burke, formerly of the Marinette (Wis.) Business College, has purchased the Kirksville (Mo.) Business College.

The Trenton (N. J.) Advertiser of March 13th, gave a very interesting and complimentary half-column article to the personality and work of Dickerson A. Farley, the well known penmanship author, penman and teacher, who has had charge of the work in the State Normal School of New Jersey. From it we learn that Mr. Farley's reputation as a penman is equalled at home by his reputation as a man.

Mr. C. W. Ransom, of Sedalia, Mo., will begin work June 1st, in the Central Business College of Kansas City, Mo., where he worked some three years ago. Mr. Ransom swings a spirited, graceful pen, and intends pushing the mail lesson work through the columns of THE BUSINESS EDUCATOR.

Brown's Business College, Kansas City, Mo., recently moved from No. 214 Main St. to a larger and more modern building on Grand Ave. Mr. A. Rosenberger, Teacher of Shorthand, died of Pneumonia in February.

The Central College of Business, Kansas City, Mo., has removed to Grand Ave. also.

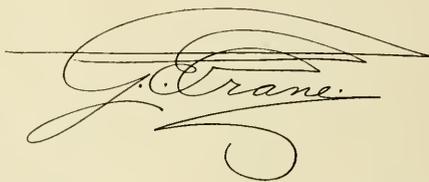
Mr. Holden, Teacher of Commercial Subjects in the Greenfield, Mass., High School, has been elected to fill the place in the Pawtucket (R. I.) High School, left vacant by the resignation of M. D. Fulton.

A recent visit to the Scranton, Pa., Business College, disclosed a prosperous, well-filled, aggressively and progressively conducted institution. Messrs. Buck Whitmore, Proprietors, are hustlers, (than whom there are none more strenuous) and able specialists, who teach as well as conduct the school, and who have able teachers and assistants, making the course of instruction thorough and practical.

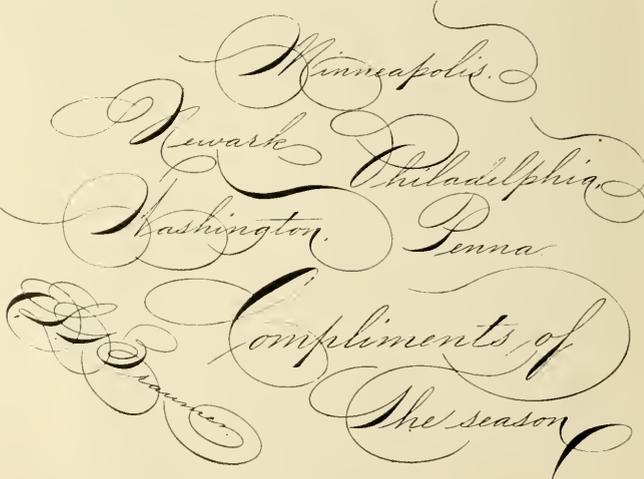
When Whitmore takes the entire school under his charge to teach writing, you may depend upon it "there is something doing," and it isn't Whitmore that is "being done," either. And the same is true when Buck handles mathematics.

Mr. W. C. Wollaston, of Wilder, Minn., goes to LaCrosse in June to work for Mr. F. J. Toland. Mr. Wollaston is a capable commercial teacher, as well as a first-class business penman.

Mr. E. H. Fearon, Bowling Green, Ky., has contracted with F. J. Toland, LaCrosse, Wis., beginning September next. Mr. Fearon is a competent, reliable, experienced commercial teacher as well as a skilled penman.



By C. S. Jackson, Bookkeeper Columbus Buggy Co., Columbus, Ohio.
How many kookkeepers can equal it? How many penmen can excel it?



Sermons or Supplementary Copies by Francis B. Courtney. Comment by C. P. Zaner.

The bark of friendship sometimes
founders on the rocks of deception.
Never murmur without cause and
never have cause to murmur

Deception will sooner or later cause not only friendship, but business confidence as well, to founder. People do not like grumblers, nor will they tolerate for any considerable length of time "sorry mouthed" people. No one has a moral right to be gloomy, for by so being they cast gloom over others. Cheerfulness is success. People by their poor penmanship cast gloom over the faces and souls of those who have to read it. Shall I go on or have I said enough?

Success doesn't come on wings of
doubt. It comes to the man who pushes
it aside, asks no why's, and puts
purpose and push together.

Positive, not negative, qualities force things to the front. Winsome, not whinesome, characteristics characterize those who achieve things. Put more *push* in your writing, and less doubt in your ability to learn, and you will have half acquired the art of writing well. Hesitation defeats when confidence achieves. Writing is an acquired rather than a natural art. Therefore work with a vim and lines will strengthen and pulsate with gracefulness. See those above.

Wonderous is the strength of cheer-
fulness, altogether past calculation
its power of endurance. Efforts to be
permanently useful must be univer-
sally joyous, a spirit of sunshine,
graceful from very gladness, beauti-
ful because right.

And cheerfulness radiates from acts as well as from the countenance. Good penmanship radiates sunshine and therefore cheerfulness because it throws off waves of gracefulness and harmony; poor penmanship annoys. Annoyances shorten life and robs it of many delights. Does your penmanship gladden or becloud the countenance and spirit of the reader? Radiate sunshine in act as well as in words; in writing as well as in talking.

Interesting News Items

C. W. Ransom, of Hill's Business College, Sedalia, Mo., will teach in the Central College of Business, Kansas City, Mo., next year.

John J. Eagan, the successful manager and proprietor of The Eagan School, Hoboken, N. J., is organizing a new school for the downtown district of New York, of which E. M. Hull is to be the superintendent. J. J. D'Arcy, of Coatesville, Pa., will have charge of the shorthand department, and other strong teachers will be engaged for the rest of the work. Mr. Eagan has a high standard and he will give the metropolis another good school. We wish him the full measure of success that true worth ought always to receive.

M. D. Fulton has resigned his position with the Pawtucket (R. I.) High School, and will travel for The Practical Text Book Co. Both parties to this arrangement are to be heartily congratulated. Mr. W. O. Holden, formerly of Greenfield, Mass., has taken Mr. Fulton's place.

George Stanley Murray, in charge of the commercial work of Robert College, Constantinople, resigned his position last summer, the resignation to take effect next June. I. E. Dwyer, now of the Wakefield (Mass.) High School, has been elected to take Mr. Murray's place, on a three-year contract, at \$600 a year, and traveling expenses for himself and Mrs. Dwyer. This is great fortune for a worthy New England high school commercial teacher, and Mr. Dwyer's friends will congratulate both him and the Board of Trustees. Mr. Dwyer will sail in May. At this writing, his successor has not been chosen.

Without question the best purely private school journal ever published, is Education in Business, the snappy, meaty monthly that comes to our desk from Brown's Business College, Peoria, Ill. G. W. Brown is a past master in the art of judging men, and he is to be heartily congratulated in having chosen just the right man to conduct his successful demonstration of the fact that he is not dependent on the Private School Managers' Association for the influence necessary to obtain second-class rates for his school publication; but Mr. Brown's journal is more than the organ of a special interest; it is chock full of an interesting and inspiring articles as it would be possible to put into the hands of young people, regardless of their predilections as to schools, business or otherwise.

C. A. Faust, traveling representative of the Palmer publications, is making his home temporarily in Philadelphia, while he "works" the contiguous territory. Mr. Palmer could not have chosen a man better qualified, by nature and by training, for the special work that Mr. Faust is doing.

R. J. Maclean, the aggressive manager of Goldey College, Wilmington, Del., takes an active interest in the things that affect the welfare of his city, as every sensible school manager ought to do, if he would have other people take an interest in his success. Recently, as a member of the Wilmington Board of Trade, he was called to Washington on committee duty in connection with the Delaware and Chesapeake Ship Canal project. The committee was able to obtain a promise that the matter should be taken up in both Houses of Congress.

The only "live" exhibit of American commercial education at the St. Louis Exposition will be given jointly by the fifteen schools under the management of G. W. Brown, at their own expense. The problem of a satisfactory exhibit was so big that it staggered the Committee of the Private School Managers' Association, so Mr. Brown, with characteristic keenness of business foresight, grasped at the opportunity of a lifetime to perform a real service to the cause and at the same time to get out the

greatest piece of advertising that any commercial school manager ever dreamed of. Eastman, with his Washington Band at the Grand Review, was not a circumstance to what will be possible to Mr. Brown with his exclusive exhibit, in a room fifty feet square, with twenty-five of his own selected students at work constantly demonstrating what is done in his schools; not to mention the great exhibit of written work that he can make. Mr. Brown, with open-handed generosity, not approached by the managers of the Chicago exhibit, plans to pay the fare, the board, and all expenses of from fifty to seventy-five of his students who will be required to operate his exhibit during the season. What an opportunity! We wish we could be one of those students, but since we cannot, we shall do the next best thing: we shall get into that pavilion about the first thing and "rubber."

Watch out for our announcements next month. We have some great things in store for our friends next year. We want your support, and we mean to make it so desirable to have the EDUCATOR in yours and your pupils' hands that you will gladly give us your hearty support.

In a recent number of The Oracle, the Manchester (N.H.) High School paper, there appeared a very creditable student's report of an interesting talk before the shorthand class, by Allan E. Herrick, the instructor.

The Capital City Commercial College, Des Moines, Iowa, is advertising "A Course in Commercial Science" that is so attractively outlined that we want to quit the dictating of letters and the everlasting grinding out of copy, and go to school again. It would be a pleasure long to be remembered and an advantage not easily equaled to spend the summer vacation in this delightful and profitable manner, for there are no better schools than the four C's.

Mr. A. E. Colegrove, recently in charge of the commercial department of the Reading (Pa.) High school, has gone into the insurance business, and Mr. Wm. H. Atlia, of Shamokin, Pa., has taken his place.

BY L. M. KELCHNER, PENMAN, DIXON, ILL., COLLEGE OF PEN ART.



Andrew J. Horn

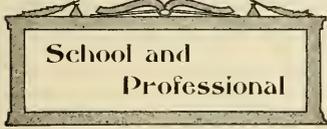
Public Accountant and Auditor

Systems arranged, Books opened, closed and audited.

Expert work a Specialty.

Cleveland, O.

A SPLENDID EXAMPLE OF TEXT LETTERING AND ROUNDHAND ADAPTED TO LETTER HEAD, BY H. E. WYCAL, CLEVELAND, O.



School and Professional

Mr. E. P. Miller, recently of Meadville, Pa., has purchased the Western Iowa College, Council Bluffs, Ia., and is pushing it quite vigorously, as evidenced in a circular recently received. Mr. Miller is a penman of more than average skill, and with his general qualifications and hustle, we predict an increased usefulness for the school. Success to the new management.

The Indiana Business College Association met in Anderson, April 2nd, and made an effort to effect a closer organization of the schools of that city. The adoption of a constitution was deferred until the meeting at Indianapolis, which will take place on the last Saturday in September or the first of October. A large number of delegates failed to arrive in Indianapolis because of high water, which put many interurban lines and railroads temporarily out of business, and because of this final action was deferred until fall.

The first commencement exercises of the Green Bay (Wis.) Business College were held on the evening of March 11th in the Auditorium and Gallery of the First Methodist Church of that city. The Rev. M. J. Tremery delivered the principal address entitled, "Some Elements of Success." At the close of the program, the young people assembled in the parlors where supper was served by the College Faculty.

Brown's Business College, Bridgeport, Conn., is giving a free course in penmanship Saturday mornings. So unexpectedly large was the class that but part of them could be accommodated, and as a consequence, an afternoon class has been formed. Principal Brown is to be congratulated for thus using the attractive and practical art of writing as a means of increasing interest in his school.

The firm of Cannon & Keesling, Proprietors of Cannon's Commercial College, Lawrence, Mass., has dissolved partnership, and Mr. Keesling has taken charge of the institution, the name of the school having been changed to the Lawrence Commercial School. Success to you, friend Keesling.

The Green Bay Business College is enjoying a "Full House," having enrolled about 25 students since September 1st.

From "The Beacon," published by the Anderson, Ind., Business College, we learn that the Indiana Business College Company, with headquarters at Marion, has taken within its fold the Anderson Business College. W. H. Carlier, President, who still remains at the head of that institution.

On March 10, 1904, a pleasing evening program was given by the students of the National Business College, Quincy, Ill., a large attendance being present.

Mr. G. W. Elliott, of Elliott's Business College, Burlington, Ia., offered two gold medals in December last to be given to the

student writing in the largest number of best written pages, and another student making the most improvement within a given time. Miss Lydia Hansen won the first, and Mr. Edward Laux won the second. Offering is the most improvement made upon similar conditions. This gold medal is a good thing to stimulate practice in writing, and the number that have been given recently is proof that more interest is being taken in the art of writing, and that good writing is in demand.

We learn from the McKinney (Texas) Gazette that W. A. Weaver, the well-known penman, and Prof. J. E. Porter, of Lexington, Ky., a business college man of eighteen years experience, opened a new college in McKinney, Tex., on March 21st, the school being known as the Collins County Business College. THE BUSINESS EDUCATOR wishes the new institution much success.

No more staunch friend and advocate of simplified penmanship exists than Mr. H. C. Wright, Proprietor of Wright's Business College, Brooklyn, N. Y. And he may well be, for he editor saw such writing and such improvement at the hands of his pupils, the equal of which he has never seen elsewhere in any other system. Mr. Wright promises 8% of every 100 of his pupils a good business handwriting, and they get it. When in New York City call to see his institution and incidentally ask to see "before and after" specimens in writing. Then go to the school rooms and see the teachers who teach the writing and ask them what they think of simplified penmanship. They have the most convincing argument we have ever heard or seen.

Change of Date.

The Private Commercial School Managers' Association has changed its date of meeting at St. Louis to June 28 to July 5. All persons who intend to be at this meeting, and desire to take advantage of the special hotel rates, should communicate with E. H. Fritch, Chairman Executive Committee, 810 Olive St., St. Louis, before June 15.

Lettering Made Easy

by the use of my LETTER GAUGE. Simple, Clean, Accurate, Reliable. Two Gauges and directions 25 cents.

J. H. BACHTENKIRCHER, Lafayette, Indiana.

Best in Our Line

"I wish to express my appreciation of THE BUSINESS EDUCATOR, as I believe that it is the best all around paper in our line at the present time."

J. B. M. MCCONKIE, Brown's Business College, Bloomington, Ill.

PENMANSHIP My mail courses are a success. You can learn as quickly as if under personal instruction, and many times cheaper. Circulars FREE.

E. W. TAMBLYN, Kansas City, Mo. If you send along 25 cents stamps, I'll send you a personal letter regarding the courses, written in my very best style; then when you enroll you may deduct the 25 cents from tuition.

SATISFIED.

Our entire time is devoted to the Teachers' Agency business, and the same careful attention that has made our work for public schools so successful, is given to the needs of commercial schools and teachers. The managers of this Agency have had a large experience as commercial school teachers and proprietors, and are in position to be of the best service to both teacher and school. The wants of the well trained beginner are given as careful attention as those of the most experienced teacher. We have calls for both.

I have employed a number of most excellent teachers on your recommendation, and I have more confidence in your Agency than any other of which I know. When in need of a teacher, my first inquiry always goes to the Central Teachers' Agency.

B. B. Elliott, President Elliott Commercial Schools of W. Va.

Mr. Milner is giving good satisfaction. If he is a sample of the instructors you have, we will be pleased to call on you again when in need of teachers.

J. J. Krider, Sec'y Central Business College, Canton, Ohio.

A. L. Peer, whom you recommended to us, is all right. He is an excellent young man and giving entire satisfaction.

S. O. Kogley, Principal Capital City Commercial College, Charleston, W. Va.

My dealings with the Central Teachers' Agency convince me that its managers are thoroughly courteous and businesslike. Through their efforts I secured my present position.

M. A. Conner, Principal Bath Business College, Bath, Maine.

The service which you have rendered us in securing positions for us and our students has been satisfactory in every respect.

W. J. McFarly, Meyersdale Commercial College, Meyersdale, Pa.

Through the persistent efforts of the Central Teachers' Agency I secured my present position at an increase of \$15.00 per mo. in over the position I held last year. Their kind and courteous treatment of me has been more than satisfactory.

W. M. Oates, Penmanship and Shorthand, Western Union College, LeMars, Iowa.

We might multiply evidence from satisfied patrons. The season is open; we are at your service. Two methods of registration. Ask for booklet and blanks.

CENTRAL TEACHERS' AGENCY

ADAMS & ROGERS, Managers. COLUMBUS, - - - - OHIO

Book Reviews

Wing's Letter-Kule and Manual of Sign Painting, by Augustus M. Wing, Stone, Wash., is a 16 page book, presenting a unique, semi-mechanical method of lettering. Price \$1.00.

"Letters from a Self-Made Merchant to His Son," being some of the letters written by John Graham, head of the House of Graham & Co., Pork Packers in Chicago, familiarly known as Change as "Old Gorgon Graham," to his son, Pierrepont, facetiously known to his intimates as "Figgy," by George Horace Lorimer, published by Gregg Publishing Co., written in Gregg Shorthand, is a handsomely bound and printed volume of 88 pages, price—Writers of Gregg's Shorthand will certainly enjoy this book, as the subject matter is of unusual interest, and the make-up of the book of unusual excellence.

E. C. MILLS, Script Specialist.

195 Grand Ave., Rochester, N. Y.



You should have your work on bookkeeping correspondence, etc., illustrated with the best script models. Over seven years of almost exclusive experience in preparing copy for the photo-engraver. Send copy for estimate.

Peterson's Teachers' Bureau
SCOTSDALE, PA.
Teachers for all departments furnished Business Colleges. Correspondence invited. Teachers should enroll now.

A NEW EDITION.

ARTISTIC ALPHABETS. A book of high-grade examples of plain and ornamental writing, engraving, pen drawing and flourishing. A gem of the book-aker's art. Printed on heavy plate paper, bound with brown cover ornamented with gold; 32 pages, 9 x 12 inches; 40 engravings, including ten masterpiece alphabets; \$30.00 worth of fine penmanship; price 75 cents. Handsome circulars for stamp.

C. C. CANAN,

173 Congress Street, BRADFORD, PA.

The Pratt Teachers' Agency,
70 Fifth Avenue, New York,
Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.
The Agency receives many calls for commercial teachers from public and private schools, and business colleges.
WM. O. PRATT, Manager.

Value Given Join my writing class in July; if you are not satisfied with the instruction you get, you pay no tuition. No argument is offered to change your views. If this proposition does not appeal to you, you are letting an opportunity pass you by. I've executed and taught writing 27 years—that helps some pupils. I'm a little more skillful in executing good writing than the average St. Bill, or John—that helps others.

WRITING IS MY SPECIALTY.

If you want to know what I know about it, come to me; if you want to be amused, go to a circus. I am only a writing teacher. Some people say I'm the best, all say I'm conscientious. If you believe you can be helped, write for particulars.

L. MADARASZ,

1281 Third Avenue, NEW YORK.

WANTED Position as Teacher of Penmanship by College Graduate who can assist in Commercial Department. Address, "SUCCESS," R. F. D. No. 2, JERSEY SHORE, PA.

Diplomas
and **CERTIFICATES** for **COLLEGES, SCHOOLS** (public and private) **Bus. Colleges, Societies,** and for all purposes **Stock and special designs.** Artistic in design; handsomely lithographed; reasonable in price. **FILLING A SPECIALTY.**
ILLUSTRATED CATALOGUE FREE.
THE KINSLEY STUDIO, 220 B'way, NEW YORK.
Designers, Engravers, Lithographers, Printers.

PAPER.

Embossed Stationery

(Name of school, etc.), put up in handsome special boxes, (24 sheets and 24 envelopes), in various grades and shades, sold as low as **25 cents a box** and upward.

Practice Paper

\$1.50 a ream (960 sheets); \$1.20 a ream in 5 ream lots.

Artist Penman's Paper

\$2 a ream (960 sheets); \$1.90 a ream in 5 ream lots and upward. Various qualities and shades. Unruled, ruled and wide ruled.

Typewriter Papers

Put up in boxes, 500 sheets to ream; 8x10½, **34c** a ream and upward; 8x13, **43c** a ream and upward. Send for free sample of papers.

Stenographer's Note Books

No. 1, for pencil, **2 cents each** in 1000 lots; \$2.50 a 100. No. 3, for pen, **3½ cents each** in 1000 lots; \$4 a 100. Size, 100 pages, 4½x9 in. Larger sizes in proportion. Send 6c each (for postage) on sample books.

Headquarters for School Papers.

The Kinsley Studio,

220 Broadway, NEW YORK.

THE Commercial, Shorthand, Drawing, Telegraphy, KINSLEY Penmanship and Language Teachers exclusively.

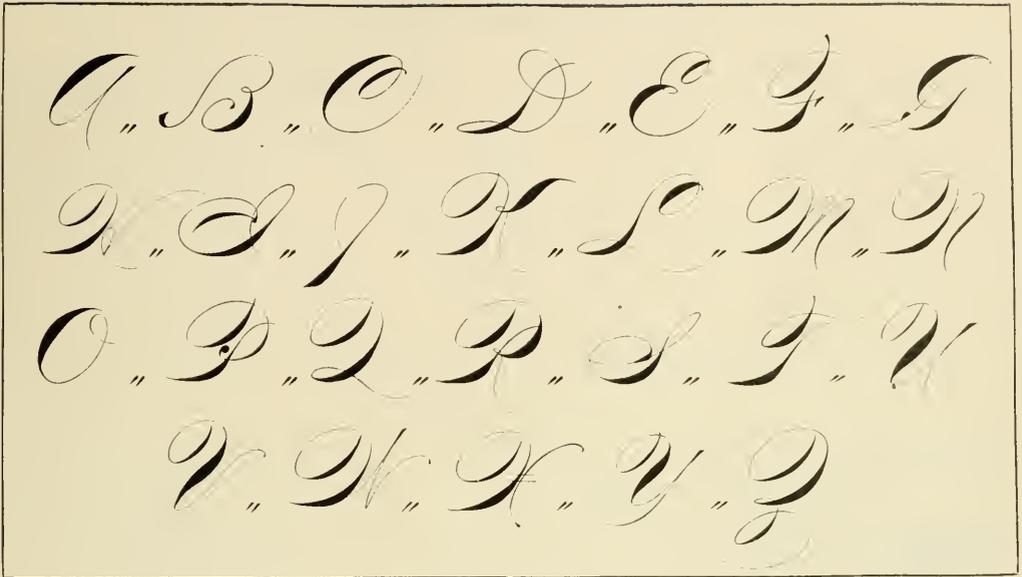
COMMERCIAL Twenty years' experience as teacher, proprietor, business TEACHERS' man, editor, wide travels and personal acquaintance have made our manager familiar with needs of schools and teachers in all sections of our country.

BUREAU No charge to proprietors for teachers furnished, and the lowest charge to teachers of any agency. Personal attention AND given to each applicant.

SCHOOL We can place a large number of teachers this season at salaries as high as \$1200, SCHOOL AND \$1500, \$2000. Write for registration EXCHANGE. blanks and circulars.

We also negotiate the sale of school property. If you have a school or a part interest for sale, or wish to buy or to form a partnership, write us for information about our methods.

WM. J. KINSLEY, Manager,
220 Broadway, - - - - - NEW YORK.



BY A. R. BURNETTE, BOWLING GREEN (KY.) BUSINESS COLLEGE.

BLANK CARDS A new lot just received. Finest stock; choice colors; cheap prices. Samples and price list free.
F. W. TAMBLYN, Kansas City, Mo.

DO YOU NEED A TEACHER?

We can put you in correspondence with the one you want.

DO YOU WANT A POSITION?

We can help you to secure one. Write for information.

GLICK'S TEACHERS' AGENCY
E. L. GLICK, Mgr., Concord, N. H.

Card Cases!!!

In Russet, Pearl, Drab, and natural leather, beautiful burnt design, any name burnt on free, 50c postpaid. (Send silver). Hand Painted 50c, very fine.

Cards written 15c per dozen.
Colored Cards, white ink, 20c per dozen.
Flourished bird cards, any name 35c per dozen.

BLANK CARDS!!!

Best quality—Six colors for white ink 75c per 100. White 90c per 100. Sizes 2x3¹/₂, 3x2¹/₂, and 3¹/₂x5¹/₂; cut to order 25c extra. Samples free—assorted 100, 15c postpaid.

A. J. STEVENSON,
18 Lafayette St. - HOME CITY, O.

FIFTY COMMERCIAL TEACHERS WANTED.

We have one hundred openings for first-class commercial teachers, and are needing more good men. We can place all good commercial teachers who are willing to work for a reasonable salary. We can also place twenty good solicitors.

Free registration if you mention this paper. Write today.

CONTINENTAL TEACHERS' AGENCY,
Bowling Green, Ky.

PAPER Saxon Superfine White 20lb. (guaranteed superior to paper sold by any other dealer at the price); 1000 sheets \$1.85. Superfine Blue, 24lb., 1000 sheets \$1.85. Both kinds wide ruled. Sent by express (not prepaid); Samples for 2 cent stamp.
F. W. TAMBLYN, Kansas City, Mo.

Good Enough For Madarasz

L. MADARASZ has written more strictly high grade unequalled cards than any other man living, and he knows a good quality of cards when he sees it. Moreover he does not bestow his praise indiscriminately. Read this: "I hope you will coin some money in your card business, for you've a fine quality of cards for fine penmanship." L. MADARASZ.

English Bristol, 13 colors, per 1,000 . . . \$ 90
Norway Wedding Bristol, white, per 1,000 . . . 1 15
Sample 100, assorted 25

F. S. HEATH,
50 Dunklee St. - Concord, N. H.
Good enough for you.

J. H. Weaver
The Card Writer
Writes cards at 15c. per dozen.
Any Style, any name. Fine and sure to please. Order today
Mt. Morris, Ill.

GILLOTT'S PENS,
THE MOST PERFECT OF PENS,
HAVE GAINED THE
GRAND PRIZE,
Paris Exposition, 1900.
This is the Highest Prize ever Awarded to Pens.

ANNOUNCEMENT.

TO OUR PATRONS AND FRIENDS:
We take this opportunity to advise you concerning our *Change of Address*, and to state that owing to the large increase in the volume of our business during the past few years, it has become necessary for us to secure larger and more commodious quarters for the satisfactory carrying on of the same, and we take pleasure in announcing that we have secured such accommodations in the immediate downtown district at 40 Dearborn street, within the elevated loop, to which place we will move about May first.

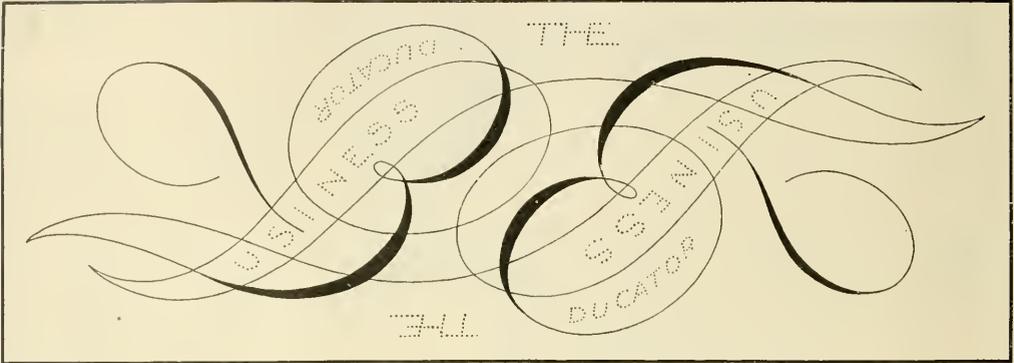
In our new location we will be better prepared to serve our customers promptly than ever before, and it shall be our aim to meet the requirements of our rapidly increasing trade, in a way most satisfactory to all who favor us with their orders. Since our new quarters will be so centrally located, we invite those who may be in the city, at any time, to call on us.

Within the next few weeks we will issue a large and finely illustrated catalogue showing cuts of all goods of our own manufacture; and, also, a most complete line of specialties used by Penmen, Artists, Show-Card Writers, Accountants, Stenographers and Students, which we carry in stock, and which we will be able to supply at the very lowest prices. Our catalogue will render ordering easy, and when ready, we shall be pleased to mail one to all who request us to do so.

Thanking you for the many favors shown us in the past, and soliciting your future orders, all of which shall have our very best attention, we beg to remain,

Very truly,

AUTO PEN & INK MFG. CO.,
40 Dearborn St., CHICAGO, ILL.



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BY H. E. WYGAL, CLEVELAND, OHIO.

AT
A MEETING OF
Castle Hall of Standard Lodge, No. 46,
Knights of Pythias
Cleveland, Ohio, May 14th 1903

Whereas:

The Supreme Ruler of the Universe has in his infinite wisdom removed our worthy and esteemed Brother

David J. Hopkins — and

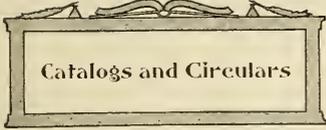
Whereas: By his death this lodge has lost a useful and worthy member and this community a highly respected citizen it is fitting that we record our appreciation of him.

Resolved, THAT THE REMOVAL of such a Brother from our midst leaves a vacancy and a shadow that will be deeply felt by all members of this lodge and the community in general.

Resolved, That we extend our deep sympathy to the afflicted family of our deceased Brother in this hour of trial, and bid it further

Resolved, That our charter be draped in mourning for a period of thirty days, and that these resolutions be spread upon the records of this lodge, and that an engraved copy be transmitted to the family of our deceased Brother.

SEAL **Committee:**



Catalogs and Circulars

The Bridge Teachers' Agency, C. A. Scott & Co., Proprietors, Boston, Mass., issue a nicely printed manual of 60 pages in the interests of their agency.

The Practical Text Book Co., Cleveland, Ohio, sent out advertising literature second to no other in style and quality. Their circulars always being unique, well edited and original.

Mr. L. J. Watrous, Penman and Accountant, and formerly a pupil of the Zanerian, is manager of the famous Royal Palace Hotel and Casino, Atlantic City, N. J. The booklet he has placed in our hands makes us desirous of partaking of the comforts of his institution.

The Huntsinger Business & Shorthand School, Hartford, Conn., is issuing a gray backed, red embossed, finely printed, uniquely illustrated, high-grade catalog. The type is in light brown, and the half-tones in black. The illustrations are in the form of vignettes, printed in the lower left and right hand corners. The illustrations represent pupils receiving individual instruction from the teachers, and school room views. All are convincing as to the merits and worth of the instruction given in this well known school. A long line of young ladies and men with the caption "The good old way to learn to spell" represents memories of long ago, and at the same time reveals the fact that Mr. Huntsinger believes in good methods whether they are new or not.

The New Britain (Conn.) Commercial College is sending out a well written college journal.

The South Bend Commercial College journal is one of the best school papers which finds its way to our desk.

Unique in size and style, high-grade in paper and printing, well written and effectively illustrated, describes a circular before us from Bliss Business College, Columbus, Ohio. A half tone illustration 27 inches in length is given of one of the rooms. It is an effective piece of advertising, well worth your seeing.

Hills Business College, Waco, Texas, is sending out a bright red covered catalog of 64 pages describing that well known institution. The half tone illustrations, though somewhat out of proportion to the page on which they are printed, reveal an expensively and extensively equipped school, as the offices are numerous, high-grade, and elaborate.

The National School of Business, Concord, N. H., E. L. Glick, Proprietor, is sending out an attractive calendar with a skillfully flourished horse for the heading.

Advertising literature has been received from the following: Auburn, N. Y., Business School; Gainesville, Texas, Business College; Iowa Business College, Des Moines, Iowa; California Business College, San Francisco, Cal.; Camden, N. J., Commercial College; Heald's Business College, San Francisco, Cal.; The Spencerian Business College, Louisville, Ky.; Wilson's Modern Business College, Seattle, Wash.; McLendon Business College, Hattiesburg, Miss.; Elliott Commercial School, Fairmont, W. Va.



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The following lists of supplies are especially selected with the view of placing in the hands of Automatic Pen Workers the greatest variety of valuable and usable material at a minimum cost

Six bottles shading Ink, assorted colors.	\$ 75	Three packages each, Metallics, Bronze and Flock, one package Diamond Dust	1 10
Nineteen Pens, assorted special, making 14 different strokes	1 25	One bottle Gold Ink	25
Faust's Compendium of Automatic Pen Lettering and Designs	1 00	One bottle Adhesive Ink, 1 oz.	25
(This is the only work of the kind ever published and is exquisite, from beginning to end, it is printed on highly colored hook paper, in colors representing actual work as nearly as can be done. The cover is printed from relief plates in four colors and gold. The size of the book is 8x11, containing 72 pages, and 107 plates, and is neatly bound.)			
One bottle White Ink, 1 oz.	25	One Screw-head File	25
One Pen-Head File	25	One Pen Compass	25
One Stick Lecturer's Crayon	10	One Stick Lecturer's Crayon	10
Fifty sheets Cross-ruled Practice Paper, new, double guide lines	50	Fifty sheets Cross-ruled Practice Paper, new, double guide lines	50

All the above goods sent, express charges prepaid, for \$5.00. \$5 95

SPECIAL \$2.50 OUTFIT

Faust's Compendium of Automatic Pen Lettering and Designs (same as above outfit)	\$1 00	1 Bottle of Adhesive Ink	25
3 Sizes of Automatic Pens, making 3 different strokes	85	1 Bottle of Gold Ink	25
3 Colors of Automatic Shading Pen Ink	40	2 Packages of each—Metallics, Flock and one of Diamond Dust, all different colors, with instructions for using same	50

This outfit sent, express charges prepaid, for \$2.50 \$2 75

SPECIAL \$1.00 OUTFIT

1 Set of Instruction Sheets, showing alphabets, and correct form of letters, pen holding, etc.	\$ 15	1 Bottle of Adhesive Ink, small	15
2 Sizes of Automatic Pens, making 3 different strokes	25	1 Package of each, Metallics, Flock and Diamond Dust, with instructions for using same	30
2 Colors of Automatic Shading Pen Ink	30	10 Sheets of Cross-Ruled Practice Paper, large	10

This outfit sent, express charges prepaid, for \$1.00. \$1 25

All those who desire to buy only single articles, and would, therefore, not be interested in the above outfits, will find the following list of interest:

Faust's Compendium	\$1 00	Metallics, Bronzes, Hooks, 10 different colors, and Diamond Dust, 1 package, 12c.	50
Faust's Automatic Pens (sample)	15	Screw-head Files, each	25
Faust's Automatic Ink, 1 oz.	20	Oblique Pen Holders, best common holder made, 10c. 3 for	50
Faust's Superior White Ink, 1 oz.	25	Oblique Pen Holders, Professional, finest made	25
Faust's Superior Gold Ink	25	Ashtly Combination Hard Rubber Oblique Holder, Professional, finest made	75
Faust's Superior Japan Writing Ink, 1 oz.	25	Korka Holder, best business holder	10
Faust's Superior Black Writing Ink, 1 oz.	25	Writing Pens—Fiber Writer, F. for fine penmanship, gross	19
Adhesive Ink, 1 oz. size	25	Writing Pens—Student's Choice, T. for business writing, gross	25
White Cards, Bristol, finest, 100	30	Socomecken Pen, Silver Pointed, any number	65
Colored Cards, 6 colors, the finest for white ink, 100	25	Socomecken Pens, Double Point, 4, any number, doz.	45
Bank Colored Paper, 8x11, for white or gold ink, 100 sheets	75	India Ink, for drawing, water proof	15
Bank Colored Paper, 50 sheets, 5x8, 100 sheets	45		
Patel Cards, any color, per stick	12		
Lecturer's Crayon, any color, per stick	12		

If you do not see on this list the article you want, write to us at once. We can get you anything that is in the market and will serve you promptly and faithfully.

We make a specialty of executing orders in all lines of pen work: card writing, engrossing diploma work, etc., and shall be pleased to furnish estimates.

We want to hear from you with orders. Remember when you buy of us you know just what the goods will cost you. We pay the express charges; many competitors do not.

Do not order on a postal card. No accounts opened for small amounts or for individuals unknown to us. Stamps taken. Prices for large quantities sent upon application.

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PENMEN AND DESIGNERS.

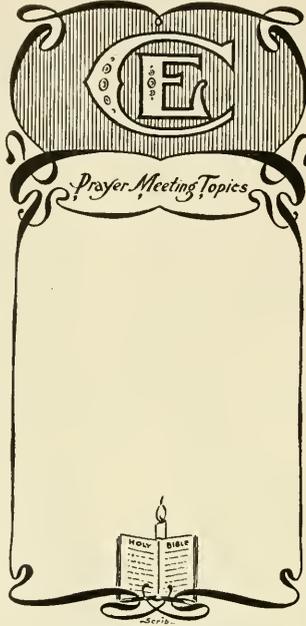


Lesson No. 3.

The little C. E. design is given as a specimen of a two color printing plate, although it can be successfully used with one color. If a two color plate is wanted, the engraver makes an etching of the whole design, then another of just the letters. By this method the plates are sure to fit, or register. Pencil out the designs carefully, and be more than careful when applying ink. Rule the line back ground with fine pen, but have lines black and clean cut. Strive to round curves on border, and try to keep everything graceful.

The lettering in Penman and Designers, is called "cut-in" or "cut-out" work. Get a good pencil copy first, being careful to keep your pencil lines open in narrow places. Cut around the letters carefully when inking in. Watch your spacing, height, slant, etc., using ruler for all straight lines. Always draw such work at least three times larger than you wish it to be when engraved.

All work will be criticised through the columns of this journal.



Albin's "Inspiration."

The unique and costly work on penmanship that Mr. M. A. Albin, Minneapolis, Minn., has in preparation, and which if we mistake not, will soon be ready for delivery, is arousing much interest among penmen, and penmanship students. Mr. W. F. Christian, a well known penmanship student and critic, recently had the privilege of examining the work before it was placed in the hands of the printer, and writes us very enthusiastically regarding the work. We confess that our curiosity is also considerably aroused, and we await the appearance of the work with considerable eagerness. Part of Mr. Christian's letter is as follows: "It affords me great pleasure to say a few words to you about 'Inspiration,' the title of Mr. Albin's new penmanship and art gem now in the hands of the printer. Through Mr. Albin's kindness, I have been permitted several glimpses into 'Inspiration,' and I have no hesitancy in stating that it is rightly named. The penman failing to find inspiration on every page from cover to cover must certainly be a dead one. Not only the most beautiful in penmanship is presented in an attractive and charming manner to the lucky possessor of one of these books, but thrown in for bonifit measure the above is accompanied by terse, spicy and instructive text, which of itself is well worth the price asked for the book. It is beautifully bound and no expense has been spared by its author to make it second to none and of the highest standard of excellence. The penmanship profession will certainly owe Professor M. A. Albin a debt of gratitude for his labor and untiring effort, as well as a large outlay of money necessary in order to bring 'Inspiration' up to the high grade of efficiency desired by its author. I certainly hope it may be the good fortune of every penman desiring inspiration to secure a copy of this great book before the limited supply is exhausted."

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I am in the School Advertising business. For more than ten years I have made a specialty of the *business* of interesting young people in educational work.

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NEW BUSINESS SPELLER, 82 pages, Red Vellum, 25c.

One of the most widely used spelling books on the market. The seventh edition now ready. Points of excellence: A very carefully compiled list of nearly 4,000 words. The words are those in common use and most likely to be misspelled. Review lessons follow each ten regular lessons. The accented syllables are carefully marked. Those words most likely to be mispronounced are fully marked diacritically. Capital letters are used only in proper nouns and proper adjectives. Each page contains one lesson, 50 words, all numbered. Several lessons on homonyms. A valuable list of abbreviations.

MODERN COMMERCIAL PENMANSHIP, 128 pages, Red Cloth, 50c.

This book is used in a great many schools and is giving complete satisfaction. It contains sixty lessons—one for each school day of three months. The copies were written by that Master penman, E. C. Mills, and the instruction was prepared by Mr. W. F. Giesseman, Mr. I. H. Carothers, Mr. B. F. Williams and Mr. W. J. Smith, all penmen of ability and experience. One hundred twenty-eight pages, bound in blue or red vellum.

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Clarke's Shorthand	\$1.25	The New Business Correspondence	\$1.25
Complete Guide to Touch Typewriting	1.00	The Model Dictation Course	1.50
Modern Commercial Bookkeeping	2.25	The Pocket Shorthand Dictionary	.50
Modern Commercial Banking	1.00	Williams's Commercial Law	1.25

SPECIAL OFFER TO TEACHERS.—To introduce these books we will send sample copies prepaid, at one-half the above prices. It costs little and it pays to keep up with the times.

THE COMMERCIAL TEXT BOOK CO. Des Moines, Ia.

CARDS! CARDS! CARDS!

Your name on 1 doz cards, 15c.; very fine.
BLANK CARDS, 16 different colors, 100 post-paid, 15c.; 4,000 by express, 75c.
INK, glossy black, 15c. per bottle; white ink, 15c. per bottle; hand-made oblique penholder, 30c. Lessons by mail in all branches of pen art; circulars for stamp.

W. A. BODE,

Cor. 27th, Jane St., Pittsburg, S. S., Pa.

THE BUSINESS EDUCATOR is a welcome visitor; has the right spirit back of it and contains that which tends to broaden and strengthen its readers. Very truly,
FREENAN TAYLOR.

Mr. Birkholz Speaks.

For reasons which I am sure you readily appreciate, it is an exception rather than a rule for me to give my testimonial in behalf of any of the various publications, but as THE BUSINESS EDUCATOR, in our school, is such a faithful and tireless assistant to us in our penmanship work, it gives me great pleasure to say a good word for it, and we shall ever strive to make it a part of the student's outfit.

I enclose herewith one dollar, for which please renew my subscription for the coming year.
C. E. BIRKHOLZ,
Newport News, Va.
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Twice as much a year as the best Commercial Teacher, be your own master and enjoy life in the second largest city in the United States, if you buy my school giving you a net income of over \$3,000 per year, located in one of the educational suburbs of Chicago. "I will receive many offers. Tell me the very best you can make."

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Whatever the advancement, I have inspiration for all. Give kind note found in the journals. ✍

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Work criticized and returned. Real models from pen and brush. Specimens for 2c. stamp.

HY. C. WALKER 3585 Vernon Ave. St. Louis, Mo.



**Questions Answered and
Criticisms Offered by
C. P. Zaner.**

(INTENDED FOR SUBSCRIBERS ONLY.)

Under this heading Mr. Zaner criticises specimens of penmanship, drawing, etc., submitted to him. Postage should be enclosed if specimens are to be returned. He will also endeavor to answer any and all questions pertaining to penmanship matters, or if thought best, questions may be submitted through this department to the readers of our journal for volunteer answers. This gives the readers of THE BUSINESS EDUCATOR the benefit of the experience of one who has made this work a life-time study, as well as of those who contribute thereto.

Slant, Wholcarm, Speed?

EDITOR: The following questions are submitted to you for an answer in your valued Journal.

(1.) There is a great difference in the slant of writing of the various penmen, the main slant being all the way between 45 to 30 degrees. Is this due to the position of the paper on the table, the spreading of the elbows, or is it independent of these? Wherein does this variation of slant lie?

(2.) All the card writers that I have ever seen make the capital letters with the whole arm movement and the smaller letters with the arm resting, or the muscular movement. Is this the practice among the best card writers? To what extent is the whole arm movement used among the best penmen?

(3.) Wish you could give me some idea of the speed in writing, in ornamental work. To make the question more definite, how many down strokes in the continued "m" can be made per minute, in accurate, smooth, ornamental penmanship? How many capital "L's" made per minute would represent the rate of speed in writing capital letters of the same style of writing as before mentioned? The difficulty that I have is this: When I control the form, I lose the smoothness desired, and when the smoothness is what it should be, the form is more or less uncontrolled. It occurred to me that the proper amount of practice at the proper speed would overcome this difficulty.

(4.) Should you think these questions of sufficient interest to your readers to answer them in your Journal, I shall be pleased to get the benefit of your observations and study.

Yours sincerely,
G. W. PAULUS.

Grand Rapids, Wis., Mar. 8, '04.

(1.) The difference in slant of which you speak is due primarily to angle of paper, and secondarily to differences in shape and construction of the arms with consequent differences in action.

(2.) Card writers use whole arm as a rule because they are some times obliged to write with overcoat on, and sometimes with insufficient arm rest. For capitals alone, there is nothing better than the whole arm movement, but those using it are apt to write small letters poorly. This is generally the weak part in the penmanship of card writers. Most of our fine professional penmen use more or less of whole arm movement at times, but not as a rule.

(3.) Speed in ornamental writing is determined largely by the nervous condition of

the individual, but we think the average rate of speed used by professional penmen in doing their best free hand writing would be at the rate of about 50 "n's" a minute. This means that kind of writing wherein accuracy and freedom are most perfectly blended. In capitals, one should make "L's" with an oval, loop flourish, as suggested, joined, at the rate of about 45 per minute. Work of this sort must be done rapidly enough to keep the corners and kinks out of the ovals. In other words, use enough freedom and momentum to get a clean, graceful line and no more. The thing to do is to strike out with this amount of freedom, and stick to it until you can manage form in connection with it.

(4.) Your questions are timely, and very practical, and it gives me pleasure to give you the benefit of my experience.

EDITOR.

**Lessons in Wash Drawing
and Engrossing.**
E. L. BROWN, ROCKLAND, MAINE.

Number Three.

Lay the design off about 10 1/2 x 2 1/2 inches in size, and use a pencil in obtaining the correct drawing and proportions. The first wash should be light. The darkest tones appear on the vase and leaves, while the roses should be treated in light delicate washes. Fill the brush with a generous supply of color and work rapidly, in order to produce a strong vigorous drawing. As the values of this design are cut up into small patches, the student will find little difficulty in handling the color with good results. Aim for proper gradation from light to dark tones, and wait until one wash is dry before adding another. Use the water brush in softening the hard edges.

FOR SALE One half interest or entire Business College in one of the West. The college is in its 9th year, well established and well advertised. Paid \$2,500.00 above expenses since Sept. 14, 1903. Address, H. F., Care of Business Educator, Columbus, Ohio.

FOR SALE

First class college building, boarding hall and large campus. Cost over \$30,000, but will sell at greatly reduced price. Reason for selling, ill health from overwork. Must change vocation. School in good condition and has splendid reputation. Is located in the most healthful region of the most healthful and prosperous southern state. Elevation over 1500 ft. above the sea. Is an ideal location for a high grade select school for boys. Great opportunity for this class of school, as there are but few schools of this character in the state. Good location for almost any class of school. Practically no competition within a radius of 100 miles in any direction. Terms cash, or part cash and balance on time in easy payments. Reference,

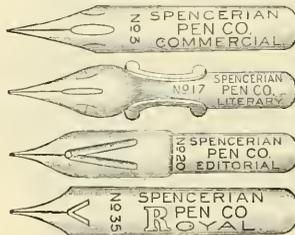
THE BUSINESS EDUCATOR

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 - Notes - Letters - Papers
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tear out this advertisement and mail to us. That's the first step in simplifying your office or factory detail. And do it NOW. THE SHAW-WALKER COMPANY, Muskegon, Mich. Branch at Chicago in the Marquette Building.



Commercial Geography—Continued from Page 17.

The paper for these maps may of course be ruled by the pupils but this takes much time and it ought to be supplied to them with the lines printed so that the work may be uniform in size and neat in appearance. Paper for this special purpose will be ready for sale to schools in time for the school year 1904-05 in September by the Commerce & Industry Co., Boston. It will be furnished also in large ruled sheets either white or manilla for the principal maps. It will be called "Commerce & Industry Map Paper, school size and student size."

A series of industrial maps should be made each year by each pupil, one of his city or town, one of his state and one or more of the nation, showing the regions of industry as described above.

It is planned to show some industry maps as described, drawn by the pupils themselves, in the Boston school exhibit at the St. Louis fair in the case devoted to the commercial branches on several of the wing frames. Teachers who go to the fair may be interested to examine them, not as ideal copies but as specimens showing the line of work proposed. The order should be always city, state, country, world, for the study of commerce should, like charity, begin at home.

NOTE—The editor wishes once more to urge that teachers shall at once this spring prepare a "Cereal Garden" as described in the April number of THE BUSINESS EDUCATOR.

The Boston Normal School has already begun the preparation of one, and they are to be recommended for use not only in the high schools but in the grammar schools in connection with the observational work in the fourth grammar grade geography study. The plants grown this year should be spring wheat, field and sweet corn, rye, barley, oats, buckwheat, rice (must be in hulls or rice paddy), millet, flax and hemp.

Teachers who can not procure any of the above seeds may write to the editor, enclosing stamp for reply, and he will advise them as to where they may buy them.

The Michigan Meeting.

The third annual meeting of The Michigan Commercial and Shorthand Teachers' Association was held at The Cleary Business College, Ypsilanti, Michigan, April 1 and 2. An interesting program had been prepared, and every paper and address scheduled was delivered. This Association, though small, has a number of enthusiastic members, all of whom are determined to make their Association a power in Commercial education in Michigan.

I enclose a copy of the program, which was carried out as printed. Representatives were present from almost every prominent Commercial College and Commercial departments in the best high schools in Michigan. With one or two exceptions, every paper was followed by an interesting discussion, showing that those in attendance are wide-awake upon important questions relative to their profession.

The officers elected for the coming year are as follows: President, Mr. J. C. Walker, Michigan Business College, Detroit; 1st. Vice-president, Mr. John Schmitt, Commercial Department, Port Huron High School; 2nd. Vice-president, Mrs. Harry Devlin, Devlin's Business College, Jackson; Secretary, Mr. F. O. Austin, Cleary Business

College, Ypsilanti; Treasurer, Mr. D. A. Reagh, Owosso Business and Shorthand College, Owosso.

Respectfully,

SELBY A. MORAN.
Ann Arbor, Mich., April 1, 1904.

Program

Third annual meeting of the Michigan Commercial and Shorthand Teachers' Association, held at Cleary Business College, Ypsilanti, Mich., April 1 and 2, 1904.

FRIDAY, APRIL 1.

1:30 P. M. President's Address, Selby A. Moran, Stenographic Institute, Ann Arbor.
2:00. Round Table Talk, "The Spelling Problem," Mr. J. C. Walker, Michigan Business College, Detroit.

2:35. Discussion.
2:45. "How best to impress upon the student the necessity of acquiring good penmanship," P. R. Cleary, Cleary Business College, Ypsilanti.

3:15. "What requirements should be insisted upon before a student is recommended to a position as a stenographer?" Mrs. Harry Devlin, Devlin College, Jackson.

3:40. Discussion.
3:45. "Methods of teaching typewriting," Mr. F. E. Quigley, Cleary Business College, Ypsilanti.

3:50. Discussion.
3:55. "Methods of training students in the use of office appliances," Mrs. M. L. Veandlet, Alpena Business College, Alpena.
4:00. Selection of officers.

Selection of city for next meeting.

SATURDAY, APRIL 2.

9:00 A. M. "When should the introduction of speed practice in shorthand begin?" Gladys E. Topping, Stenographic Institute, Ann Arbor.

9:30. Discussion.
9:30. Calculations, Lewis C. Rauch, Detroit Business University, Detroit.

10:00. "Business Law," Mr. D. W. Springer, Ann Arbor High School, Ann Arbor.

10:30. "Can bookkeepers be successfully taught without the actual business practice in the school room?" C. J. Argubright, Michigan Business and Normal College, Battle Creek.

The Difference Between Dress and Address.

It was in the early days of the Republic, in the State of Connecticut, when party feeling between Federalists and Democrats ran high. The Reverend Doctor Backus, riding along the highway, stopped at a brook to water his horse, when another rider came up from the opposite side, and thus addressed the worthy divine: "Good morning, Mr. Minister." The latter replied, "Good morning, Mr. Democrat. How did you know that I was a minister?" "By your dress. How did you know that I was a Democrat?" "By your address," said the Doctor.

It is not alone by our *address*, nor yet by your *dress*—the dress of our publications—that we are so widely known among schools and teachers that have occasion to use first-class text-books on commercial subjects; but by the fact that these books are practical result-getters, arranged to minimize the necessary labor of both teacher and student in acquiring the essentials of the subject in question.

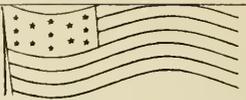
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Commercial Law (Continued from page 22.)

BREACH OF CONTRACT.

Where one party breaks his contract, there arises on the part of the injured party a right of action for damages caused by the breach, but a breach by one party does not always discharge the other from performing what he has promised.

Independent Promises. Where the promises in a contract are independent of each other so that one promise is not conditioned on the fulfillment of the other, a breach by one party will not discharge the other, although it may give him a right of action to recover damages. However, the law does not favor independent promises and unless the contract plainly shows that the parties intended their promises to be independent of each other, where each promise furnishes the whole consideration for the other, they will be considered as dependent promises and where one party fails to perform substantially, the other party will be released from performing his part.

If, before the time for performance arrives, one party repudiates his contract, the other party need not wait until performance is due but may consider the contract broken and at once bring action for damages. But he must take advantage of the renunciation; if he does not, and before the time for performance arrives something happens that should discharge the contract by operation of law, he would then have no right of action against the first party. Renunciation to be effective must amount to an absolute refusal to perform. The renunciation must cover so much of the contract as to amount to a discharge. Where one party only is obligated, as where the maker of a

note notifies the holder before it is due that he will not pay it, the holder cannot take advantage of this notice but must wait until the maker refuses to pay it at maturity.

Where one fails to perform what he has promised, it will discharge the other party except where the promises are independent of each other, provided that the failure covers a substantial part of the contract.

Remedy for a Broken Contract. The remedy at law for breach of contract is the payment of money. The party suing must generally show that he has been damaged or he will get only nominal damages.

Lack of space forbids entering into the question of damages or the remedies in equity although they are no less important than what has been treated. It might be said here that one cannot collect for damages too remote. For example, one would not be entitled to damages by showing that had certain money been paid to him as agreed upon he intended to invest it in cotton and that as the cotton market turned he could have

made \$10,000. Such damage would be merely speculative, and would not be allowed.

Note.—Probably no one who has read the articles on contracts in THE BUSINESS EDUCATOR has supposed it possible within the space allowed, to do more than call attention to the general principles of the subject. Certainly those familiar with law know how difficult it is to state a general rule of law without either understating or overstating it.

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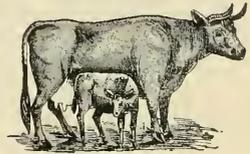
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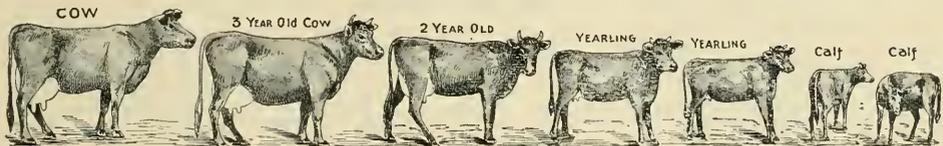
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It contains about 500 copies, all of which were written freely, and which are most inspiring models, such as only that master penman, C. P. Zaner, could prepare. Instructions accompany every copy in the book, and these instructions are unquestionably the most interesting and valuable ever prepared for the benefit of the learner and the teacher. It begins with exercises and ends with a written page, covering exercises, principles, figures, letters, words, sentences, business forms, etc. It gives the time and movement as well as the right exercises for each and every copy.

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Let us explain the conditions confronting us:

The demand for our system has been created, and in many sections of the country intending students of shorthand positively demand the Gregg system. The schools naturally desire to secure these students, and the introduction of Gregg Shorthand follows as a matter of course. It is impossible, however, for a commercial school to change systems suddenly, as the course of instruction in the old system must be completed with students already enrolled while new students are started on the Gregg. For this reason we are bombarded each year with urgent requests for teachers of Gregg Shorthand who are also competent to give instruction in some other system—Graham, Pitman, Munson, Dement, Cross, or whatever the system may be which has previously been taught. As the adoption of our system by an important school often depends upon our being able to supply such a teacher, it is naturally very disappointing to us when we cannot do so.

Special Offer to Teachers

We must provide teachers or lose business. To meet the demand we are going to give

Free Instruction in Gregg Shorthand

By Mail to One Hundred Teachers

This course of instruction will be conducted under the direction of the author of Gregg Shorthand and will consist of the splendid course of lessons and exercises prepared for the use of schools and teachers desiring to develop a mail instruction business. Many teachers have already taken the course, paying the regular tuition rates, for the purpose of learning our methods of giving mail instruction.

There will be absolutely no obligation on anyone to adopt Gregg Shorthand at the end of the course unless he desires to do so. Our sole object is to provide teachers to meet the demand next season. The merits of the system, and results accomplished, will do the rest.

If you desire to avail yourself of this offer, write us promptly as the instruction must begin immediately in order that the teachers be ready for next season.

The Gregg Publishing Company Chicago

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PENMANSHIP & ART

THE BUSINESS EDUCATOR

BUSINESS EDUCATION

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COLUMBUS, O., JUNE, 1004.

ONE DOLLAR A YEAR
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THE BUSINESS EDUCATOR.

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C. P. ZANER, Columbus, O. - Editor
E. E. GAYLORD, Beverly, Mass. - Associate Editor
E. W. BLOSER, Columbus, O. - Business Manager

Address all communications to Zaner & Bloser, Columbus, O., except those relating to the departments, which should be sent to Mr. Gaylord.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many papers each issue or one or two numbers on the part of subscribers.

Back Numbers cannot, as a rule, be supplied. Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

THE BUSINESS EDUCATOR is devoted to the progressive, and practical interests of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the work of news and neediest education. It purposes to inspire and instruct, both pupil and teacher, and to further the interests of those engaged in the work, in private, as well as in public, institutions of business education. Your co-operation will strengthen us in our endeavor and thus help you and the cause we love and believe in. Good penmanship, aside from a good character, being the best passport to a good position, is given the space and attention it deserves.

Rates to Agents and Club Raisers sent upon application. Be sure to write for them, whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

Considering the fact that we issue no incomplete editions; that our journal is high-grade in every particular; that progressive, practical lessons in penmanship are a distinctive feature of the magazine; that departments of interest and helpfulness to students and teachers in subjects relating to Business Education are found only in the BUSINESS EDUCATOR, you will readily see that the BUSINESS EDUCATOR is not only the best but the cheapest, when quality, character, and quantity are considered.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class, is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship, in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers, and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc. It is preserved as is no other journal, because of its beauty, practicality, timeliness and progressiveness. Our subscription list is rapidly increasing, though our advertising rates, for the present, are not nearly so high as those of other journals not nearly so widely read among school officials. If you want to get in on the ground floor, apply for rates early. No similar journal ever increased in substantial advertising patronage so rapidly as THE BUSINESS EDUCATOR.

Notice to Subscribers.

Remember, friends, we publish no July or August numbers of THE BUSINESS EDUCATOR. We publish ten complete numbers and take a vacation for two months in the summer. Interesting and helpful when we are most needed. We aim to make each of the ten numbers worth the entire subscription price.

Announcements for the Coming Year.

"Looking backward" over the past year, we find THE BUSINESS EDUCATOR has gained in prestige, subscriptions, and advertising more than in any previous year. We have never "mushroomed" our product nor our push, and, as a consequence, our gain has been steady and among the most substantial, intellectual, and progressive in the profession we represent. Nothing, perhaps, is so telling and convincing as to what THE BUSINESS EDUCATOR has accomplished as to compare commercial school journalism as it *was* in our line when THE BUSINESS EDUCATOR entered the field, and as it *is* to-day. We think that we can justly lay claim to much of this progress. Except by THE BUSINESS EDUCATOR, no attempt of any consequence has been made, even to the present time, to conduct editorially, either directly or indirectly, a journal that would be to the commercial teacher what the penmanship periodicals have been to penmen, or what other special or trade papers have been to their various callings. THE BUSINESS EDUCATOR, through the able direction of Mr. Gaylord, has made such an attempt, and only those who have kept in touch with each and every issue published since that time know how much has been accomplished.

But it is not alone in the department of business education that we have exerted an influence, or made progress. In the penmanship world, changes have been and are being made in line with that which we have championed from the beginning. One-idea methods, one-movement hobbies, one-slant-for-all theories have stubbornly but gradually given way for progress and enlightenment alike in methods of instruction and execution. Plainer, swifter, simpler, easier writing is abroad in the land, and it is destined to make even greater headway in the near future than in the immediate past. THE BUSINESS EDUCATOR shall continue to champion the cause of good writing from the primary grade in our public schools to and including the excellent work being done in private and business schools.

"Looking forward" we see much yet to be done and if you have any doubts about our doing more in the future than in the past, we think such doubts can easily be removed by reading the announcements which follow.

After reading these announcements, ask yourself the question, "Can I afford to miss any of these timely contributions in practical knowledge and skill? or allow my pupils to miss them?"

Associate Editor's Announcements.

A Word of Praise.

We cannot close this last number of the year without a word of appreciation for the faithful, intelligent pioneer work that has been done in these pages by our staff assistants. We made a careful selection of contributors, and, in some instances, did the hardest kind of work to induce acceptance of our proposition to take up this work. To those who sit back in an easy chair and absorb the result, there is no conception of the intellectual straining and sweating and the consequent brain fag that is the price of much of the conscientious writing that has been done to help them in their teaching. Of course we know that the effort has been appreciated, and therein lies the compensation, for, after all, what is there in life but honest service and the satisfaction of having it recognized as such?

Mr. Carpenter's Department of Geography has done possibly more good than any other, because it dealt with an unexplored field. Clear, forceful, logical, he has gone right to the heart of his subject, with an orderly sequence that has been praised to the writer in many a letter. We are proud of Mr. Carpenter, and are glad indeed that we can announce his continuance with us next year.

Mr. Hookland has handled with masterful ability a subject about which most experienced commercial teachers have some practical knowledge, but about which many others know but little, and that little is very vague and hazy. Mr. Hookland has been practically the first, however, to put into a series of articles a logical exposition of the subject of Office Practice, and his work has evoked high praise from those who are best qualified to judge of the value of his department. It is not often that commercial teachers write with the ease and clearness that characterize Mr. Hookland's style.

Certainly no one who has followed Mr. Barber's close analysis of Commercial Law will be surprised to read his splendid peroration in this number. His earnest, high-minded view of the importance of the subject and the rare opportunity it offers for character-building, the true end of all teaching, is significant of the spirit that permeates the notable institution of whose faculty Mr. Barber is a member. It means something to a young man to come into contact with T. B. Stowell and his excellent teachers.

Mr. King, in his didactic articles on Commercial Arithmetic, did more good as an instructor than he probably realizes. Hundreds of teachers who have worked out the problems in various text-books were in need of just such a plain set of lessons as Mr. King gave in the matter of presenting these everyday topics to commercial students. And Mr. White is following with similar work, presented from a somewhat different point of view, that will prove of inestimable value to all who follow it carefully.

The Associate Editor has written, from time to time, on topics that appeared to be of sufficient general interest to justify such treatment. He has tried to be honest with himself and his readers, and in the attempt has succeeded in calling forth praise from some and blame from others — the lot of all who have the courage of their convictions. This page has not in any way been under dictation from others, the freest possible rein having been given to the Associate Editor.

A Glimpse Ahead.

Next year we shall have, if possible, even a better menu for our intellectual banquets than we were able to provide this year. Our ideal constantly advances. We are never satisfied. We think it not best, for business reasons, to announce, at this time, all the desirable and interesting matters connected with **THE BUSINESS EDUCATOR** for next year, but here are a few hints:

Mr. Frank O. Carpenter, of the English High School, Boston, will conduct the Department of Commercial Geography. Further comment would be superfluous, in view of what he has done this year. We cannot refrain from saying, however, that no other journal of this kind has ever had a regular contributor of Mr. Carpenter's scholarship and ability. His work next year will be new and helpful.

Mr. W. H. Whigam, of the Metropolitan Business College, Chicago, will have the Department of Commercial Law. We have seen Mr. Whigam's manuscript, and we feel perfectly safe in predicting that it will be regarded as the most effective presentation of the subject ever given. We are not excepting any text-book of which we have knowledge. Mr. Whigam will treat Negotiable Paper. Teachers of commercial law will certainly take a lively interest in this Department.

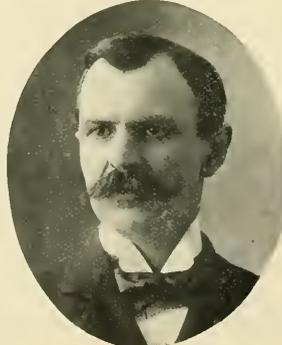
Mr. Wilton E. White, of the Gem City Business College, Quincy, Ill., will continue his excellent series of articles on Commercial Arithmetic; and these will be followed by a series prepared by Mr. E. E. Kent, of the Rider-Moore and Stewart Schools, of Trenton, N. J. No one who knows anything about the effective teaching of either of these gentlemen will want to miss a single number of their work.

Mr. Carl Louis Altmaier, of Drexel Institute, will conduct a Department of Business Correspondence. Mr. Altmaier is an authority on this practical subject, having been chosen as the author of a book just coming from the press of Macmillan & Company. The addition to our staff of a regular contributor from such an institution as Drexel Institute is a further indication of our purpose to give our readers only the best obtainable.

FRANK O. CARPENTER, BOSTON,
COMMERCIAL GEOGRAPHY.

W. H. WHIGAM, CHICAGO,
COMMERCIAL LAW.

W. E. WHITE, QUINCY, ILL.,
PRACTICAL MATHEMATICS.





W. N. CURRIER, TRENTON, N. J.
PRACTICAL WRITING.



A. H. HINMAN, WOOSTER, MASS.,
HISTORY OF PENMEN, ETC.



E. C. MILLS, ROCHESTER, N. Y.
BUSINESS SIGNATURES.

Mr. E. M. Thornburgh, of the Commercial Department of the Paterson (N. J.) High School, will have a page of inspiration for young people in each number. Three years ago, we did our best to get Mr. Thornburgh to write for the *EDUCATOR*, but his time was already crowded with duties, so we did not press the matter. We are happy to state, however, that our patience has been rewarded by our being able to secure his services beginning with September.

Probably no other man in the entire commercial teaching profession has the personal magnetism, the high ideals, the unselfish motives, and the power to inspire young people with an aspiration for noble living, that God has given to L. M. Thornburgh. In all parts of this

broad land—though he is yet a young man—there are those who thank him for having pointed them to the path of true success.

With the addition of Mr. Thornburgh, we feel that we have taken a long step forward in the climb toward an ideal journal for commercial teachers and commercial students.

We are not prepared to announce the staff contributor for the Department of Office Practice, but he will rank with those who are named. Our September number will contain full announcements of plans that will be of the utmost interest to commercial teachers everywhere. Send us your name and address, so that we may mail you a sample of that number.

Penmanship Features.

As a Penman's paper, *THE BUSINESS EDUCATOR* is very generally considered the most progressive, practical, and artistic of any ever published. Excellent as it has been in the past, the coming year promises to eclipse any thing in this class of journalism heretofore achieved.

Mr. C. E. Doner, Supervisor of Penmanship in the Public Schools of Beverly, Mass., is at work on a series of lessons in Business Writing, which he intends making more complete and practical than anything heretofore from his skillful pen. Those who know him or his work realize that this means something unusual. Business Schools will do well to plan to get this series of lessons from *A* to *Z* and place it before their students.

Mr. W. N. Currier, penman in the big Rider-Moore and Stuart School of Business, Trenton, N. J., whose Lessons in Practical Writing begin in this number, will be with us with his intensely practical style and terse instructions for quite a year.

Mr. F. W. Camblyn, Kansas City, Mo., the spirited professional penman of national reputation, will appear before our readers with a course of lessons in ornamental penmanship.

Miss Nina P. Hudson, whose work has been the cause of reviving much interest and enthusiasm in penmanship, and which especially emphasizes the fact that women can learn to write as well as men, will contribute business forms and papers the coming year along the line given in this number.

Mr. F. B. Courtney, recently of New York City, now with Towland's Business University, LaCrosse, Wis., has placed in our hands a whole bundle of practical, instructive, inspiring script sermonets, together with a lot of bewildering and bewitching superscriptions to entertain our readers for an indefinite period of time. Already these sermonets are creating no small talk among wide-awake teachers. They are good class stimulants.

F. B. COURTNEY, LA CROSSE, WIS.,
SERMONETS AND SUPERSCRPTIONS.

MISS NINA P. HUDSON,
BUSINESS FORMS AND PAPERS.

C. C. CANAN, BRADFORD, PA.,
GEMS IN LINE AND SHADE.



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vwxyz 1223344566789

A B C D E F G H I J K L M N O P Q
R S T U V W X Y Z - B b E F G H I J
L L P Q R S V W X Y

All About the Election of the Little Letters as Announced in the April Business Educator

We present herewith the figures, small letters and capitals that have received the most votes in our recent penmanship elections. Where two forms are given, the first received the greatest number of votes and the second the next largest number of votes. In many of the small letters, the first was voted upon as the initial letter, the second for intermediate use, and the third for final use. By far the largest number voted in favor of medium turns, medium length loops, medium sized forms, and medium lines. The vote on slant averaged sixty-six degrees, which is the slant at which the forms herewith presented are executed.

Prizes In the recent guessing contest on the small letters printed in the April BUSINESS EDUCATOR, Rev. Pius Meinz, Principal of the Commercial College of St. John's University, Collegeville, Minn., was awarded first prize—Zanerian Theory of Penmanship; E. A. Drown, Seneca, Kans., was awarded second prize—Zanerian Oblique Holder, and P. J. Furr, Greensboro, N. C., was awarded third prize—one dozen written cards.

Mr. C. C. Canan, Bradford, Pa., the A. D. Taylor of the present day, has prepared for us a series of designs and superscriptions unequalled by any other penman of the present time.

Mr. H. B. Lehman, Chicago Business College, Chicago, is preparing some inspiring flourishes for our readers. Those only who have seen Lehman's Compendium of Ornamental Penmanship know what this really means. Watch out.

Mr. E. L. Brown, Rockland, Me., the Engrosser and Diploma man will remain on our list of standbys for an indefinite period.

Mr. H. W. Kibbe, Boston, Mass., is at work on a new series of lessons for beginners in Engrossing Script, and later on, some advanced work in engrossing and illuminating will be given.

Mr. P. W. Costello, Scranton, Pa., will be represented in each number by some of his engrossing, pen drawing, etc. When it comes to versatility, skill, and practical excellence, Mr. Costello occupies a front seat.

Mr. C. D. Scribner, Columbus, O., whose lessons in lettering, designing and illustrating are now appearing in these columns, will continue.

Mr. E. C. Mills, Rochester, N. Y., will remain upon our staff of regular, skillful contributors. He will

treat our readers the coming year to Business Signatures.

Mr. H. B. Finnan, Wooster, Mass., will continue his interesting History of Penmen and Business Educators, giving more attention to the more modern men.

Ye Editor, who does a trick now and then with a pen, will endeavor to continue to delight our readers from time to time with examples of business and ornate writing, lettering, flourishing, etc. He feels a little "wee bit frisky" now and then, and if this mood continues, he may break out some of these days in a full fledged course of lessons in flourishing, the like of which is not seen every day.

New Items, School Notices, Specimen Mention will continue timely, terse and interesting.

The Student's Page will remain a welcome and enthusiasm-breeding part and parcel of our monthly product.

Other Features, not yet definitely arranged for, will appear from time to time together with gems of practical and artistic penmanship nowhere else to be secured.

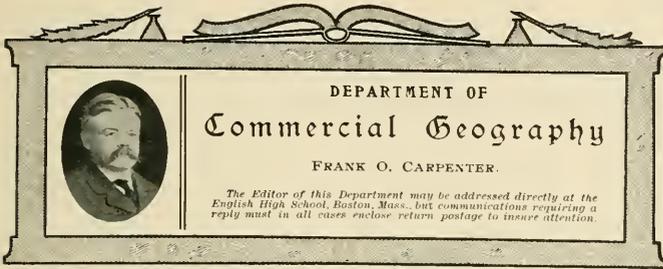
Each Number of THE BUSINESS EDUCATOR is a gem of practicability and beauty. Each copy is as good as its predecessor, or better, that's the way we keep improving. Come with us, and bring your friends, too.

P. W. COSTELLO, SCRANTON, PA.,
ENGROSSING AND PEN WORK.

F. W. TAMBLYN, KANSAS CITY, MO.,
ORNAMENTAL PENMANSHIP.

C. D. SCRIBNER, COLUMBUS,
LETTERING AND DESIGNING.





Lectures and Talks

The last important means of instruction which should be used in teaching pupils the science of commerce should be by means of lectures and talks given to them.

These should be of two kinds, by the teacher and by men prominent in trade and industry.

1ST. BY THE TEACHER

In addition to the talks upon each subject that the teacher would naturally give in connection with the regular class work, he should give to the pupils during the year a series of practical talks upon the most important commercial products and leading human industries. These should be illustrated by lantern slides so far as possible. If the school does not possess them, a series may be hired at a slight expense from some one of the many firms in the United States who carry slides for sale or to let. Each school should possess a stereopticon of some kind. Solar lanterns are good if no others can be obtained, but the teacher should try to obtain from the school committee or by private subscription enough money to procure a lantern of suitable size. If such a lantern should be bought, it could be made to pay for itself and to provide necessary slides by being used to furnish entertainments at churches and clubs for which a reasonable charge could be made. For this purpose lantern slides of all kinds—historical, religious, artistic, geographical, etc.—can be hired for the occasion from the Commerce & Industry Co., 50 Bromfield St., Boston, or elsewhere. These talks can be given by the teacher or others, the purpose in this case being to earn the cost of the lantern if the school authorities are not able or willing to afford it. However, in most intelligent communities, the value and use of a lantern for such work is so well understood that the objection of the school committee is not probable, except on the ground of expense, in which case the plan outlined above can be followed.

However, with or without a lantern, these talks should be given to the pupils in connection with their regular work.

In addition to these talks to the pupils in class, the teacher should give during the year several talks or lectures outside of school hours, preferably in the evening, to which the parents and friends or the

general public should be invited to be present. It is of the utmost importance that the community should be interested in the science of commerce, especially as it is a new study winning its way to recognition, and the more fully the public knows its scope, its value and its purposes, the quicker will it come to its proper place. There is no better means of spreading information than by such public talks. For this reason, the teacher should give these public talks as missionary efforts for the cause.

The editor, however, knows from experience the great interest that such talks on products of human need and industry have for the general public and how quickly they respond to opportunities to attend such lectures. They would give, also, in the smaller towns, a chance for diversion and entertainment to many hard-working people to whom such chances are few. To them the talks and views of other lands and other forms of industry bring rest and new thoughts. As Whittier puts it,

"The weary wheel to a spinnet turned,
The tallow candle an astral burned."
So if the teacher can do this, then *Noblesse oblige*, which, freely translated would be "Having knowledge you must give it where needed."

These talks can be given at school, in church, vestry, or town hall or private parlors if that is more convenient. It matters little where so long as the talks are given. The expense of hall and lights should be met, if possible, by private subscription so that all would be free to attend, for often the persons most to be benefited can not afford to pay even small sums and will stay away.

In any case, if any charge is made for these talks it should be only to cover the actual expenses incurred. The teacher should for these give his services free. The science is often taught by lady teachers. If they at first should shrink from public talks, the fear would soon wear off and they would gain a greater confidence from the practice which will help them in their work. They could also begin with a small audience though generally a large one gives more confidence. Pupils should be urged to attend these talks unless they have heard them at school, though no direct compulsion should be used in this matter. Test theses on the lectures, marked, would do so indirectly. The editor has in his memory some New England communities where such talks would have

been a bright spot in the lives of many hard-working people and lightened their dreary toil.

He cannot refrain from urging on his fellow teachers again the thought that you cannot raise the children of a community without raising the parents with them, and that if the parents are lifted up the children go all the further and higher. Everything of importance that happens at school is talked over in the homes. Everything that interests the pupil is discussed in every home if not approved and accepted, and such educational bread cast on these waters does return as the days go by, often at once.

So much for the work of the teacher himself (or herself).

There remains, however, a rich field of effort and help in the community outside the teacher and the school.

In every community, with few exceptions, there are several or many men who could give practical talks on their own industries or on commercial products of various kinds or on journeys they have made in foreign lands, and would be ready to do so on invitation without expense or remuneration.

Following out the plan of the editor that the home industries should be studied first, so these talks by manufacturers and business men in the towns or cities should come first on the home or neighborhood industries. The teacher will be surprised to see how much rich material lies at hand ready for mining, so to speak.

It must not be forgotten that the invitation to speak is usually taken as a compliment to a person's self-esteem, even if declined. It presupposes the person invited to speak to be an expert on that subject, which is always pleasing to the person's pride. So that the shrewd teacher will gain a friend, if not a lecturer, by the invitations. These talks can be given usually in the school in the regular hour for the lesson, or, if possible, at an hour when the whole school can listen. Talks on specially interesting subjects should, however, be made public as described above, especially so if the speaker is prominent. Often the teacher will be told, "I cannot speak in public, I'm not a public speaker," etc. A little perseverance will usually overcome this objection, and it is practical information, not oratory, that is of value. No form of instruction can equal or surpass the actual description of things or processes given by the men who actually do the things or make them. The teacher's knowledge may be, it often is, wider than that of the business man, but to the pupil the talk of the business man is more real. It is the actual throbbing life into which he is presently to go, where, to his rosy dreams of life, his fortune and happiness is to be. It is not work that disheartens men nor youth; it is the weary, monotonous, uninteresting toil that kills and dulls the mind, and we are sure—sure because we have seen it tested—that knowledge of this practical sort infuses a breath of life into common everyday tasks.

It may perhaps interest the readers of this department to know that the editor has prepared a series of talks for the general public along these lines as a natural outgrowth of his work and as a result of requests which he did not plan or seek. The following are some of the titles which are copyrighted as applied to these lectures: What the World Eats; The World on Dress Parade; Under the Roofs of the World; The Lights of London Town; King Cotton and his Kingdom; From Cocoon to Coquette; Wheat, the Life of the World; Golden Fleeces of Today.

The editor was asked for two successive years to give practical talks to the clerks and employees of a large dry goods establishment in Boston, and it is from watching the effect upon those clerks of ordinary education of these talks on commercial topics that the editor gained much of his belief in the value of these topics and their interest to a general audience when presented in an interesting way, avoiding technical terms and any appearance of teaching which, in these talks, should be thrown aside entirely. These talks to working men and women have also a most valuable effect upon the teacher. No longer protected by the authority of the school and the books, the information presented must bear the test of the practical experience of the workers, and the teacher whose talks pass criticism feels a just confidence in the accuracy of his knowledge. It is like an athletic contest in which the teacher tests himself with standards of real life. The great fault of educational work of today is that the teachers are too often users of books only. But the teacher who can show his knowledge of real things of life and show their use in training the youth, will win far more than the immediate success. He builds in that community an opinion that a teacher may be of some value outside his school room, that he has real knowledge which can be matched against workers in other lines and can show himself the equal of his constituents or the townspeople.

If the editor has repeated this thought many times in these papers it is because he feels so strongly that it is one of the most vital points of the value of the science and must always be kept in mind. It might almost be said that the teacher who is not of value out of the school room, is not of full value in it. Men can learn to work, after a fashion, without going to school, but with the school of knowledge they do better work and faster work. So the practical knowledge of Captains of Industry added to the skill and training of the teacher transmutes itself in the pupil's brain into real and permanent wisdom and life.

This, then, is the use of Commercial Geography by whatever name it is called, in whatever way it is taught, to make the pupil see the forces that underlie human life and action. He learns the common needs of mankind and the way those needs are satisfied and supplied. He finds that trade and commerce are only the methods by which men exchange with each other the things they do not want for the things they need, and that men in all cases, except in the most primitive communities, depend very largely for their existence and comfort upon the fact that unknown men in far-off lands are doing their work promptly and continuously and faithfully, that the food shall be ready and the clothing at hand, the buildings and fuels obtainable when needed. To teach this clearly and correctly is the duty, the privilege, and the value of the study of the science of commerce.

To those interested in this subject, who go to the fair at St. Louis, the editor would suggest that they go to the educational building, and the section therein assigned to Boston among the other Massachusetts cities, and inspect the exhibits in the case devoted to commercial branches. The editor has sent for that exhibit theses in the bound volumes. Commerce and Industry maps, charts and diagrams, a small case showing in the small space given, typical sizes and forms of commercial products actually used in the English High School, in Boston, under his direction; and several large photographs showing other specimens used in the course that could not be sent to the fair. They will show better than words the editor's personal method of instruction in this science, according to the "Boston Method" that is from the human standpoint, the needs and uses of products and trade to man.

The editor would again remind his readers that the Commerce & Industry Co., 50 Bromfield St., Boston, (address the Company or the Editor there) is now ready to furnish at short notice or at once all supplies needed in Commercial Geography or in geography of any kind. Several specialties are being prepared in the way of blanks, maps, etc., which will be of great value and help to teachers of all grades. This notice is not given here as an advertisement of the company but to inform the readers of this magazine that they can obtain needed supplies from this source. The company came into existence because the editor could not personally attend to all the requests and inquiries that came to him but which showed a need of supplies of various kinds not offered for sale elsewhere.

The specimens of Commercial Geography will be prepared under the direct supervision of the editor,

and teachers may rely with entire confidence upon the editor's assurance that whatever they buy from the company, while he is connected with it, will be the best of its kind, honestly and carefully prepared and at the lowest prices possible in each case.

Write to the company for such information or supplies as you may need, especially those you do not readily find near at hand. Suggestions of apparatus, specimens, etc., that teachers have found valuable will be gladly received and carefully considered, and, if possible, will be added to the list on sale by the company. Especially would the editor commend to your attention and use the blanks for Commerce and Industry maps, now in press and ready by the time this article will appear in the June magazine. Every teacher of the science should use them the coming year.

AFTER WORD

In closing this series of articles in THE BUSINESS EDUCATOR for the year, the editor wishes to his readers a pleasant restful and happy vacation. It has been a privilege, which he appreciates most fully, to address from month to month the audience of keen, experienced and critical minds which read THE BUSINESS EDUCATOR, for commercial teachers know thoroughly, more than others, just what kind of knowledge is practical and sound.

To conduct this department in this experimental stage of the science has seemed at times to the editor like the attempt of Phaeton, the amateur, to drive the horses of the Sun through strange lands, by unknown paths, but, more fortunate than that mythical character, the editor has been permitted to finish the day's work and drive the horses till sunset.

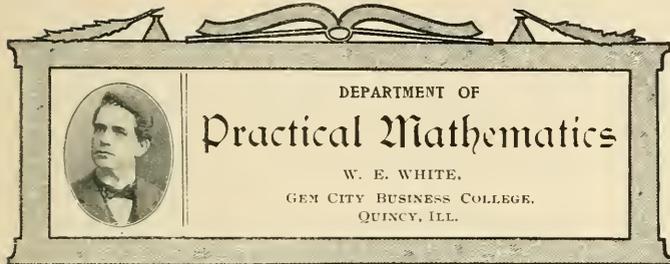
If the many suggestions seem to you sound and valuable the editor is pleased. If, as is quite likely, you have differed much, in many points, from his conclusions, he only regrets that you did not more freely write him your criticisms and corrections.

For the many kind words and letters from strangers and friends regarding the articles in the magazine, he is grateful.

Swift and sure, strongly and steadily the tide is coming in, the flood tide of that sea of practical knowledge of which manual training—the kindergarten and laboratory study—were the earliest waves. And of that great sea of knowledge about which Sir Isaac Newton said we knew so little, the highest wave yet appearing to mankind is this new science of commerce, the ideal showing itself in the practical for the use of men, the faith of men expressed through their works, and the knowledge of men that is power.

"And cast in this diviner mould,
So shall the new cycle shame the old."

B. E. stands for better education, better employer, better employe, and Business Educator. Better subscribe and thereby better all to better butter their bread.



Rapid Multiplication.

In this lesson I wish to present something along the line of rapid and practical contractions in multiplication. While multiplication is a comparatively simple process, yet the actual labor performed in arriving at results is, in many cases, very great. It is fortunate therefore that advantage can so often be taken of expedients whereby the necessary labor is reduced to a minimum.

There are so many different contractions that unless one is very careful he is apt to fall in with all of them, and become adept at none. A contraction that applies to but a few numbers bearing peculiar and unusual relations to each other should receive little or no attention, while those of a general application should be carefully learned, and used on all occasions possible. The person who can do practical and useful things and do them quickly and well is always in demand and always busy. A great many useful principles are often learned and then neglected or forgotten by the student because they have not been made a part of his practical, available knowledge. I aim to overcome that by having so much work done under each principle that the method of solution is indelibly fixed in the learner's mind and becomes confirmed as a habit of action for future usefulness.

A contraction is useful and valuable to the extent that it applies to cases usually and repeatedly done. Contraction in multiplication is accomplished in many ways, a few are here given:

1. When the multiplier is 1 followed by ciphers—

By suffixing the ciphers to the multiplicand, and by moving the decimal point as many places to the right as there are ciphers in the multiplier.

<p>EXAMPLES</p> $326 \times 10 = 326^0$ $297 \times 100 = 297^{00}$ $13 \times 1000 = 13^{000}$	<p>REMARK.—The small ciphers are the ones suffixed. In practice ciphers of regular size are used.</p>
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2. When the multiplier can be changed to 100, 1000, etc., by adding or subtracting a small number—

By suffixing ciphers as above, and then correcting the result by subtracting or adding the product of the small number and multiplicand.

EXAMPLES	OPERATIONS	ANALYSES
246×98	$= 246^{00}$ — 492	$100 \times 246 = 246^{00}$ — $2 \times 246 = 492$
153×990	$= 153^{000}$ — 153 ⁰ — 151470	$98 \times 246 = 24108$ $1000 \times 153 = 153^{000}$ — $10 \times 153 = 153^0$
129×1002	$= 129^{000}$ + 258 — 129258	$990 \times 153 = 151470$ $1000 \times 129 = 129^{000}$ + $2 \times 129 = 258$
		$1002 \times 129 = 129258$

3. When the multiplier can be changed to one figure followed by ciphers, by adding a small number—

By multiplying the multiplicand by the resulting round number, and then correcting the result by subtracting the product of the small number and multiplicand.

EXAMPLES	OPERATIONS	ANALYSES
182×599	$= 182$ 600 — 182 — 109018	$600 \times 182 = 109200$ — $1 \times 182 = 182$ $599 \times 182 = 109018$
83×28	$= 83$ 30 2490 — 166 — 2324	$30 \times 83 = 2490$ — $2 \times 83 = 166$ $28 \times 83 = 2324$

4. When the multiplier is two significant figures, one of which is 1—

By omitting the multiplier, and setting the product of the multiplicand and larger figure of the multiplier in proper order under the multiplicand, then adding.

EXAMPLES	ANALYTIC OPERATIONS
$346 \times 105 =$	346 product by 100 + 1730 product by 5 36330 product by 105

$289 \times 4001 =$	289 product by 1 1156 product by 4000 1156289 product by 4001
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5. When one part of the multiplier, considered as units, is a multiple or divisor of another part—

By multiplying first by the smaller part, and then that product by the number of times the smaller part is contained in the larger part, then adding the partial products, care being taken to keep them in order.

ILLUSTRATED EXAMPLES

3478	28^4 (28-7)
287	
24346	product by 7
97384	$4 \times$ product by 7 or 28
998186	product by 287

29783	6^4 (6-72-18)
67218	
178698	product by 6
536094	$3 \times$ product by 6 = product by 18
2144376	$4 \times$ product by 18 = product by 72
2001953694	product by 67218

REMARK.—Observe that the right-hand figure of each partial product stands directly below the right-hand figure of the part of the multiplier that produced it.

6. When the multiplicand and multiplier consist of two figures each—

By first taking the product of the units, then the sum of the product of each tens' figure by the opposite units' figure, and finally the product of the tens, carrying as usual.

EXAMPLE MENTAL OPERATION

34 76	Say, (1) $6 \times 4 = 24$; set down 4; carry 2
2584	(2) $6 \times 3 = 18$; + $(7 \times 4) = 28 = 46$; + 2 = 48; set down 8; carry 4
	(3) $7 \times 3 = 21$; + 4 = 25; set down both figures

HORIZONTAL ARRANGEMENT

$57 \times 83 = 4731$	Say, $3 \times 7 = 21$; set 1; carry 2 $3 \times 5 = 15$; + 2 = 17; + $(8 \times 7) = 56 = 73$ $8 \times 5 = 40$; + 7 = 47; set both figures
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This contraction is a very valuable one, and multiplication can be very rapidly performed by it when the student is familiar with the steps.

7. When the multiplier is a convenient fractional part of 10, 100, etc.—

By increasing the multiplier until it ends in ciphers, suffixing the ciphers to multiplicand, and then taking that fractional part of the result that the true multiplier is of the assumed one.

EXAMPLES	OPERATIONS	EXPLANATIONS
$34 \times 2\frac{1}{2}$	$4) \frac{84}{10}$	$2\frac{1}{2}$ is $\frac{1}{2}$ of 10; hence suffixing a cipher and dividing by 4 gives $2\frac{1}{2}$ times the number.
$176 \times 12\frac{1}{2}$	$8) \frac{14700}{100}$	$12\frac{1}{2}$ is $\frac{1}{8}$ of 100; hence suffixing two ciphers and dividing by 8 gives $12\frac{1}{2}$ times the number.
$1506 \times 333\frac{1}{3}$	$3) \frac{1506000}{1000}$	$333\frac{1}{3}$ is $\frac{1}{3}$ of 1000; hence suffixing three ciphers and dividing by 3 gives $333\frac{1}{3}$ times the number.
129×150	$2) \frac{12900}{100}$	150 is $\frac{1}{2}$ times 100; hence suffixing two ciphers and adding $\frac{1}{2}$ the result gives required product.
$135 \times 116\frac{2}{3}$	$6) \frac{13500}{100}$	$116\frac{2}{3}$ is $\frac{1}{6}$ times 100; hence suffixing two ciphers and adding $\frac{2}{3}$ the result gives required product.
249×15	$2) \frac{2490}{10}$	15 is $\frac{1}{2}$ times 10; hence suffixing one cipher and adding $\frac{1}{2}$ the result gives required product.
$348 \times 83\frac{1}{2}$	$2) \frac{34800}{100}$	$83\frac{1}{2}$ lacks $\frac{1}{2}$ of being 100; hence suffixing two ciphers and subtracting $\frac{1}{2}$ the result gives product.
$285 \times .08\frac{1}{2}$	$12) \frac{285}{75}$	At $\$1$ each, 285 things cost $\$285$, but at $\$1\frac{1}{2}$ each (.084) they cost but $\frac{1}{2}$ of $\$285$, or $\$232.75$.
$2194 \times .16\frac{2}{3}$	$9) \frac{2194}{54}$	Change the fraction to .25; then take $\frac{2}{3}$ the result for the product. in this case $\$36.54$.

In practice discard less than 5 mills, and call 5 mills or more another cent. Consistent practice on these contractions develops great skill and speed. Practical work under the last rule is possible only when the fractional parts of 10, 100, 1000, etc. are known at sight. The table of aliquot parts of $\$1$ (100 cents) is given in this lesson for the learner's convenience.

TABLE OF ALIQUOT PARTS OF ONE HUNDRED (\$1.00)

TO BE MEMORIZED

ONE PART	ALL BUT ONE PART	INTERMEDIATE PARTS	INDICATED OPERATIONS
\$ 1	\$ 0	$\frac{3}{8} = 37\frac{1}{2}$	$\div 2$ and $-\frac{1}{4}$ quotient
$\frac{1}{2} = 50$	50	$\frac{5}{8} = 62\frac{1}{2}$	$\div 2$ and $+\frac{1}{4}$ quotient
$\frac{1}{3} = 33\frac{1}{3}$	$66\frac{2}{3}$	$\frac{1}{2} = 41\frac{1}{2}$	$\div 3$ and $+\frac{1}{4}$ quotient
$\frac{1}{4} = 25$	75	$\frac{3}{4} = 58\frac{1}{2}$	$\div 2$ and $+\frac{1}{2}$ quotient
$\frac{1}{5} = 20$	80	$\frac{3}{16} = 18\frac{3}{8}$	$\div 4$ and $-\frac{1}{4}$ quotient
$\frac{1}{6} = 16\frac{2}{3}$	83 $\frac{1}{3}$	$\frac{1}{16} = 31\frac{1}{4}$	$\div 4$ and $+\frac{1}{4}$ quotient
$\frac{1}{7} = 14\frac{2}{7}$	85 $\frac{5}{7}$	$\frac{7}{16} = 43\frac{3}{8}$	$\div 2$ and $+\frac{1}{8}$ quotient
$\frac{1}{8} = 12\frac{1}{2}$	87 $\frac{1}{2}$	$\frac{1}{16} = 56\frac{1}{4}$	$\div 2$ and $+\frac{1}{4}$ quotient
$\frac{1}{9} = 11\frac{1}{9}$	88 $\frac{8}{9}$	$\frac{1}{16} = 68\frac{3}{4}$	$-\frac{1}{4}$ and $-\frac{1}{2}$ difference
$\frac{1}{10} = 10$	90	$\frac{3}{8} = 81\frac{1}{4}$	$-\frac{1}{4}$ and $+\frac{1}{2}$ difference
$\frac{1}{11} = 9\frac{1}{11}$	90 $\frac{10}{11}$	To compute with the above list, follow the signs as indicated opposite each aliquot, or multiply by the numerator and divide by the denominator of the equivalent fraction.	
$\frac{1}{12} = 8\frac{1}{3}$	91 $\frac{2}{3}$	ALIQUOTS OF 10	
$\frac{1}{14} = 7\frac{1}{7}$	92 $\frac{2}{7}$	$\frac{1}{2} = 5$	$\frac{1}{2} = 500$
$\frac{1}{15} = 6\frac{2}{3}$	93 $\frac{1}{3}$	$\frac{1}{3} = 3\frac{1}{3}$	$\frac{1}{3} = 333\frac{1}{3}$
$\frac{1}{16} = 6\frac{1}{4}$	93 $\frac{3}{4}$	$\frac{1}{4} = 2\frac{1}{2}$	$\frac{1}{4} = 250$
$\frac{1}{18} = 5\frac{5}{9}$	94 $\frac{4}{9}$	$\frac{1}{5} = 20$	$\frac{1}{5} = 200$
$20 = 5$	95*	$\frac{1}{6} = 16\frac{2}{3}$	$\frac{1}{6} = 166\frac{2}{3}$
$25 = 4$	96*	$\frac{1}{8} = 12\frac{1}{2}$	$\frac{1}{8} = 125$
$\frac{1}{30} = 3\frac{1}{3}$	96 $\frac{2}{3}$	$\frac{1}{9} = 11\frac{1}{9}$	$\frac{1}{9} = 111\frac{1}{9}$
$\frac{1}{32} = 3\frac{1}{8}$	96 $\frac{7}{8}$	$\frac{1}{10} = 100$	$\frac{1}{10} = 100$
$\frac{1}{40} = 2\frac{1}{2}$	97 $\frac{1}{2}$	$\frac{1}{11} = 90\frac{10}{11}$	$\frac{1}{11} = 90\frac{10}{11}$
$\frac{1}{50} = 2$	98*	$\frac{1}{12} = 83\frac{1}{3}$	$\frac{1}{12} = 83\frac{1}{3}$

To compute when the multiplier is any number of cents in column at right, divide the number to be multiplied by the denominator of the equivalent fraction at the left; the quotient is the product required.

* These are better as multipliers.

To compute when the multiplier is any number of cents in column at right, divide the number to be multiplied by the denominator of the equivalent fraction at the left, then subtract the quotient from the number; the remainder is the product required.

To compute with the above aliquots of 10 multiply the number by 10, by annexing a cipher or moving point one place to right, then divide by the denominator of the equivalent fraction.

To compute with the list above, annex three ciphers (or move decimal point to right three places), then divide the result by the denominator of the fraction.

Rule 7	Rule 3	Rule 5
$35 \times .16\frac{2}{3} = 583$	$27 \times 29 = 783$	$76 \times 16 = 1216$
$129 \times .12\frac{1}{2} = 1613$	$32 \times 19 = 608$	$34 \times 24 = 816$
$58 \times .14\frac{2}{3} = 829$	$78 \times 49 = 3822$	$27 \times 75 = 2025$
$64 \times .18\frac{3}{4} = 12$	$65 \times 39 = 2535$	$96 \times 86 = 8256$
$183 \times .06\frac{2}{3} = 1220$	$28 \times 99 = 2772$	$47 \times 35 = 1645$
$17 \times .11\frac{1}{2} = 189$	$76 \times 97 = 7372$	$86 \times 94 = 8084$
$76 \times .03\frac{1}{2} = 253$	$87 \times 18 = 1566$	$93 \times 72 = 6696$
$289 \times .07\frac{1}{2} = 2064$	$16 \times 89 = 1424$	$25 \times 63 = 1575$
$47 \times .83\frac{1}{3} = 3917$	$34 \times 199 = 6766$	$57 \times 79 = 4503$
$28 \times .66\frac{2}{3} = 1867$	$86 \times 59 = 5054$	$84 \times 95 = 7980$
13735	$91 \times 79 = 7189$	42796
	42551	
		Rule 6
		$63 \times 74 = 4662$
Rule 7		$83 \times 47 = 3901$
$36 \times .50 = 18$		$620 \times 94 = 58480$
$28 \times .33\frac{1}{3} = 933$		$450 \times 34 = 15300$
$15 \times .25 = 375$		$59 \times 83 = 4897$
$78 \times .20 = 1560$		$720 \times 42 = 30240$
$13 \times .16\frac{2}{3} = 217$		$450 \times 79 = 35550$
$17 \times .14\frac{2}{3} = 243$		$84 \times 73 = 6132$
$53 \times .12\frac{1}{2} = 663$		$203 \times 29 = 5887$
$78 \times .11\frac{1}{2} = 867$		$143 \times 96 = 13728$
$65 \times .10 = 650$		$70 \times 83 = 5810$
$28 \times .09\frac{1}{11} = 255$		
$91 \times .08\frac{3}{4} = 758$		
$742 \times .07\frac{1}{2} = 53$		
$93 \times .06\frac{2}{3} = 620$		
$72 \times .06\frac{1}{4} = 34$		
$38 \times .05\frac{5}{9} = 211$		
$17 \times .05 = 85$		
$180 \times .04 = 720$		
$75 \times .03\frac{1}{2} = 250$		
$65 \times .03\frac{1}{8} = 203$		
$57 \times .02\frac{1}{2} = 143$		
$35 \times .02 = 70$		

Rules 1-4

Problems	Solutions	Results
75×98	$\begin{array}{r} 7500 \\ 150 \\ \hline 7350 \end{array}$	7350
63×102	$\begin{array}{r} 6300 \\ 126 \\ \hline 6426 \end{array}$	6426
35×19	$\begin{array}{r} 35 \\ 70 \\ \hline 665 \end{array}$	665
28×21	$\begin{array}{r} 28 \\ 56 \\ \hline 588 \end{array}$	588
35×303	$\begin{array}{r} 10500 \\ 10500 \\ 10500 \\ \hline 10605 \end{array}$	10605
172×299	$\begin{array}{r} 17200 \\ 15480 \\ 17200 \\ \hline 51428 \end{array}$	51428
23×501	$\begin{array}{r} 2300 \\ 1150 \\ \hline 11523 \end{array}$	11523
47×499	$\begin{array}{r} 4700 \\ 4303 \\ 4700 \\ \hline 23453 \end{array}$	23453
38×39	$\begin{array}{r} 380 \\ 76 \\ \hline 1482 \end{array}$	1482
55×49	$\begin{array}{r} 550 \\ 495 \\ \hline 2695 \end{array}$	2695
63×79	$\begin{array}{r} 630 \\ 567 \\ \hline 4977 \end{array}$	4977
82×88	$\begin{array}{r} 820 \\ 656 \\ \hline 7216 \end{array}$	7216
98×296	$\begin{array}{r} 9800 \\ 8820 \\ 9800 \\ \hline 29008 \end{array}$	29008

157416

Rule 7

Small figures show part of solution

$27 \frac{1}{2}$	$(a) 1.33\frac{1}{3}$	$3)27 \ 25$	3633
$32\frac{1}{2}$	$(a) 1.50$	$2)32 \ 33$	4850
$65\frac{1}{2}$	$(a) 1.25$	$4)65 \ 66$	8188
$94\frac{1}{2}$	$(a) 1.12\frac{1}{2}$	$8)94 \ 75$	10650
$64\frac{1}{2}$	$(a) 1.16\frac{2}{3}$	$6)64 \ 75$	7554
$29\frac{1}{2}$	$(a) 1.08\frac{1}{2}$	$12)29 \ 33$	3178
$83\frac{1}{2}$	$(a) 1.06\frac{1}{2}$	$16)83 \ 33$	8854
$67\frac{1}{2}$	$(a) 1.02\frac{1}{2}$	$40)67 \ 28$	6936
$12\frac{1}{2}$	$(a) 1.03\frac{1}{2}$	$30)12 \ 15$	1253
$32\frac{1}{2}$	$(a) 1.11\frac{1}{2}$	$9)32 \ 50$	3611
$82\frac{1}{2}$	$(a) 1.16\frac{2}{3}$	$6)82 \ 50$	9625
$73\frac{1}{2}$	$(a) 1.12\frac{1}{2}$	$8)73 \ 50$	8241
$54\frac{1}{2}$	$(a) 1.08\frac{1}{2}$	$12)54 \ 16$	5872
$27\frac{1}{2}$	$(a) 1.33\frac{1}{3}$	$3)27 \ 25$	3633
$65\frac{1}{2}$	$(a) 1.50$	$2)65 \ 66$	9850
$69\frac{1}{2}$	$(a) 1.09\frac{1}{2}$	$11)69 \ 83$	7555
$27\frac{1}{2}$	$(a) 1.83\frac{1}{3}$	$12)27 \ 45$	4987
$63\frac{1}{2}$	$(a) 1.75$	$8)63 \ 33$	11054
$94\frac{1}{2}$	$(a) 1.20$	$5)94 \ 50$	11340
$72\frac{1}{2}$	$(a) 1.66\frac{2}{3}$	$6)72 \ 66$	12139
$31\frac{1}{2}$	$(a) 1.06\frac{1}{2}$	$15)31 \ 37$	3333
$27\frac{1}{2}$	$(a) 1.14\frac{1}{2}$	$7)27 \ 28$	31
$92\frac{1}{2}$	$(a) 1.06\frac{1}{2}$	$16)92 \ 50$	9828
$47\frac{1}{2}$	$(a) 1.91$	$21)47 \ 44$	9072
$24\frac{1}{2}$	$(a) 1.37\frac{1}{2}$	$4)24 \ 33$	3369

171705

Rule 7

Small figures show mental operation

2700	$16\frac{2}{3} = 450$
18700	$33\frac{1}{3} = 623333$
21500	$83\frac{1}{3} = 1791667$
19500	$14\frac{2}{3} = 278571$
34800	$25 = 8700$
196000	$125 = 24500$
23800	$66\frac{2}{3} = 1586667$
7300	$12\frac{1}{2} = 91250$
9800	$8\frac{1}{3} = 81667$
	7818155

Rule 7 Draw vertical line at right before dividing. Turn up 5 mills

$2)8500 \times 50$	$= 4250$
$3)7800 \times 33\frac{1}{3}$	$= 2600$
$4)2700 \times 25$	$= 675$
$6)5300 \times 16\frac{2}{3}$	$= 88333$
$7)1900 \times 14\frac{2}{3}$	$= 27130$
$8)3500 \times 12\frac{1}{2}$	$= 43750$
$9)1600 \times 11\frac{1}{2}$	$= 17778$
$11)2800 \times 9\frac{1}{2}$	$= 25455$
$12)4600 \times 8\frac{1}{3}$	$= 38333$
$14)4300 \times 7\frac{1}{2}$	$= 30714$

1024006

Rule 7 Change fractions to decimals mentally as work progresses

$16\frac{2}{3} \times .14\frac{2}{3}$	$= 239$
$94\frac{1}{2} \times .33\frac{1}{3}$	$= 3156$
$85\frac{1}{2} \times .83\frac{1}{3}$	$= 7104$
$26\frac{1}{2} \times .03\frac{1}{2}$	$= 88$
$98\frac{1}{2} \times .06\frac{2}{3}$	$= 654$
$27\frac{1}{2} \times .12\frac{1}{2}$	$= 341$
$19\frac{1}{2} \times .08\frac{1}{2}$	$= 164$
$63\frac{1}{2} \times .07\frac{1}{2}$	$= 451$
$21\frac{1}{2} \times .25$	$= 533$
$62\frac{1}{2} \times .37\frac{1}{2}$	$= 2344$
$37\frac{1}{2} \times .91\frac{1}{2}$	$= 3410$
$29\frac{1}{2} \times .16\frac{2}{3}$	$= 488$
$82\frac{1}{2} \times .66\frac{2}{3}$	$= 5520$
$76\frac{1}{2} \times .50$	$= 3833$
$18\frac{1}{2} \times .09\frac{1}{11}$	$= 170$
$72\frac{1}{2} \times .11\frac{1}{2}$	$= 804$
$84\frac{1}{2} \times .02\frac{1}{2}$	$= 212$
$97\frac{1}{2} \times .75$	$= 7284$

36795

NOTE—The examples on this page are given as suggestions to teachers, and for practice. My own plan is to dictate the first two columns of one of these to the class and then require the pupils to extend the several items and add for total. I insist that the extensions be made mentally so far as possible, and the students soon develop great speed and accuracy in obtaining results.



The Teaching of Commercial Law.

It is not presumed that this paper contains ideas new to the able and experienced teachers in the field. Believing that the man with only one talent has no right to bury it, the writer has endeavored to express some of his convictions to be taken for what they are worth.

OBJECT OF THE COMMERCIAL LAW COURSE

The successful person is the one who has a clear vision of some definite and worthy object ahead and a fixed and unalterable purpose to reach that object. The teacher, of all persons, must have a definite aim. He must never for an instant lose sight of the fact that the real object of all teaching is the making of the American—the building of character. Develop sterling character in your students and they will acquire ability as a matter of course. In enunciating the great principles of law, there are a thousand and one opportunities for the live teacher to mold the character of the student.

It is seldom indeed that a student comes to the teacher with a bad character. He may be undeveloped, but it is difficult indeed to find one who deliberately purposes to do wrong. He is in the valley of inexperience; he cannot see what lies over the hill; he does not know whether the road leads. Is it any wonder that he hesitates at the parting of the ways, or chooses the wrong path? He does pretty nearly right as he sees it. His mental horizon must be widened. Herein lies the teacher's golden opportunity; yes, his solemn duty. It is not enough simply to tell the student; take him to the heights and let him see for himself. Give him firm footing on the enduring principles which underlie ethics and morals. Show him that the existence of the race depends upon the integrity of the individual. Convince him that downright honesty pays every time. In this connection it should be noted that the mere words of the teacher are the least effective means of teaching. It is the man behind the gun. The teacher teaches more by what he is than by anything he can say. In order to accomplish most, he must give his whole self to the student, and what he gives must be A1 quality. The teaching of great truths in connection with the law lesson is doubly

effective because it comes neither as a sermon nor as a reprimand; but, if rightly handled, it comes from a logical development of the subject under consideration.

Some may ask, "Where can I get the time to do all this?" Take the time. What is to become of this nation if the schools are to turn out a lot of moral weaklings? What shall be said of us as teachers if we dodge the issue, on the pretext that we have not the time? Compared with character-building, everything else is insignificant. Send the student out literally stuffed with the petty details of every study in the curriculum, but without character, and he will go to pieces. Fortify him with strong character and he will not leave you without mastering details, but, even if he does, he will be a man. It takes very little time to make these points in the class. They should not be made the subject of a two-hour talk, but rather they should be treated singly as opportunity offers. This can be done without perceptible loss of time and it helps to fasten the principles of municipal law.

THE SCOPE OF THE COMMERCIAL LAW COURSE

In a school where the course of study is laid out for ten months, or less, what subjects should be taken up? How thoroughly should they be treated? It is better to teach a few subjects in a thorough manner than to dabble in everything. When too many subjects are attempted, the average student gets little or nothing out of any. The law of contracts is the basis of commercial law. As it is useless to build on a poor foundation, contracts should be well taught even if this has to be done at the expense of something else. Negotiable contracts should be thoroughly discussed along practical lines. This should be done in such a way as to make it inseparable from the book-keeping work. These two subjects should receive due attention first. However, there is sufficient time, in a ten months' course, to teach agency, partnership, sales of personal property, and bailments. Of course, there is not time to go into the technicalities of all these subjects, nor is it desirable. In addition to the foregoing, there may be lectures, giving general ideas of such subjects as corporations, wills, arbitration, and real property. For example, it takes very little time to show the student: That it is wise to employ a good practicing lawyer

in incorporating a business; what a share of stock means, and what rights it gives the holder, ordinarily; the consequences which may follow the acceptance of stock as a present; and other such plain facts as every one ought to know for his own protection. The average student could do very little with the technicalities of corporation law, even if he had the time, but it does not require much teaching to give him such points as those above mentioned. If they are rightly presented, he takes to them as naturally as a duck does to water. The business course does not aim at turning out lawyers, but it should turn out people fairly able to take care of themselves.

METHODS OF INSTRUCTION

To repeat, it is the personality of the teacher more than his method of teaching which counts. Through mistake, the writer has been represented by one of the School Journals as being opposed to the class method of instruction. It is a poor method indeed which has not some good features. Why not get the good out of all methods that come within one's knowledge?

THE LECTURE METHOD

It is contended by some:—(1) That the lecture method is not interesting. (2) That it fails to provide for the dull student and leaves him stranded. (3) That it is a stuffing process, and does not draw out the native ability of the learner.

The answer to the first objection is, it depends upon the lecturer to make it interesting. As to the second, if it leaves the dull student stranded, as a rule, the teacher, not the method, is at fault. Very many students cannot read and understand the text-book without the aid of a live teacher. That is just why they are in school. To put any text-book on law into the hands of such a student and ask him to prepare his lesson without aid, may be easiest, *for the time being*, for the teacher, but what about the student? He does not and cannot discriminate between generality and detail. He has nothing to tie to. In the right hands, the lecture is the most efficient means of directing the efforts of any considerable number of students at the same time. The teacher must know more than he expects to teach. He must bring to the class something besides the text-book, no matter what book he may use. He must be always ready with an apt illustration on every important point discussed. He must picture principles in bold relief, using illustrations as a background. Of course common sense must be exercised. One should not lecture for an hour as fast as he can talk, and expect the student to take in and assimilate all that is said. When before a class, it does not pay to be in a hurry, neither does it pay to beat all around a point and weary the listener. In the first instance, the speaker runs away from the audience; in the second, the audience runs away from the speaker. It is best to require every student to take notes. Even if this does not at first amount to much in itself, it will prove a sure means of development

to the student, and it will tend to keep the teacher from going too fast for the slow ones. While the teacher must not dwell on the condition of the weak student so much that he is liable to become a hopeless pessimist, he should never for an instant forget to provide for them, for they are an ever present quantity. Take proper care of the weak ones; the others will almost take care of themselves, and some will even get on in spite of the teacher. Ideal instruction is that which is simple enough and yet meaty enough that each may take away all the mental nourishment he can assimilate. As to the third objection, it is true that the lecture may be made a stuffing process, but it need not be. The tactful teacher will put his instruction in such a way as to keep the student thinking. Every sentence that he utters will be framed with a view to drawing out the student, even though he may not expect an audible answer. The whole secret of holding the student's attention lies in keeping his mind actively busy on the topic under discussion.

THE CLASS METHOD

There can be no question about the value of class drills and quizzes. The danger lies in the abuse, not in the use of them. Load a colt with more than he can pull and before long he will refuse to pull what he can. It is about the same with a student. If the teacher begins at once by asking individual questions, he is taking chances. After a student has failed for a few times, he loses spirit and becomes balky. Then, too, while the dull student is groping about in the hope of blundering on the answer, the average student is losing his enthusiasm if he is not becoming disgusted altogether. However, *the teacher must in some way question his students if he is to get anything like good results.*

NO METHOD IS MORE THAN A MEANS TO AN END

No man can work in another man's harness. In this matter every one must work out his own salvation. And yet it does not follow that a teacher cannot select the good features from all the different methods which come under his notice, and incorporate them into his scheme so as to make them his own, without being the slave of any particular method. This is just what every alert teacher will do. The thoughtful instructor very often finds it necessary to change his tactics in order to obtain the best results. He may have intended to lecture on a certain topic but when he comes before his class he may see at once that they are hungry for a free-for-all discussion of the previous lesson. For him then to act arbitrarily "according to his method," excellent though that may be in itself, is to pour ice water on the enthusiasm of his class. The teacher must go to the student; he must be able to look at things from the student's point of view. The Great Teacher set the example once for all. He did not simply talk to men. He came as a man among men. He did not begin by saying to the fishermen, "Come, I have laid other plans," but

He first demonstrated to them in a practical way that He knew when and where to cast the net for fishes. The physician must know the condition of his patient and shape his course of treatment accordingly. He must also be quick to detect a change of condition. Likewise the teacher must keep in mental touch with his class as a whole. He must be quick to see when he fails to get mental response and he must be equally quick to throw pet theories to the wind when necessary.

A COMBINATION OF METHODS

Subject to the above qualifications, a combination of methods should work well in any case. True, it is not what is stuffed into the mind of the learner that makes for his education, it is what he develops within himself by his own efforts. Yet, he has reasonable ground to expect that the teacher will direct his efforts. No student should be questioned on a topic that has not first been discussed by the teacher, any more than he should be questioned before he has had an opportunity of studying the lesson. After the first lecture on a subject, in which the class should be shown how and what to study, each period should begin with a very brief review of the preceding lesson or lessons. When the work is especially hard, the teacher should, at the close of the review, answer questions and help to overcome any difficulties that may have been encountered. This done, the teacher should reverse the process and ask questions of the students or require them to read their notes. It is better, at first, to ask questions of the class generally. The diffident student can then answer without drawing the attention of the whole class, and by this means he is led to forget himself. Later on, when the teacher has learned to know his followers thoroughly, he may, by the exercise of tact, ask individual questions with good results, but it takes skill of a high order to carry on class quizzes and obtain maximum results from each and every student. After the quiz or class drill, there should be a lecture showing the class what to look for in the study of the next lesson. In this part of the work the blackboard is an invaluable aid.

It makes considerable work for the teacher, but it is an excellent plan, to *surprise* the class every little while with a written test. It is well to note any mistakes which seem to be general and bring those questions in again on the written examination at the end of the subject.

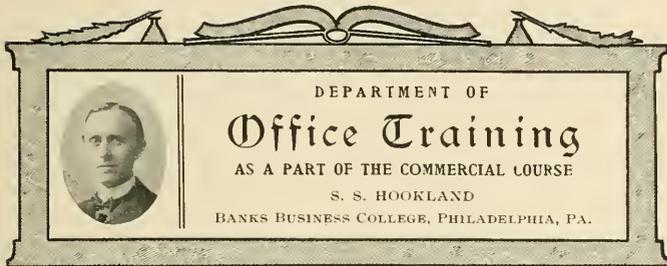
There is an old saying that "murder will out." The answer is bound to indicate the moral standard of the student. If the teacher is not careful to correct any defect in moral vision, that may be evident from the answers given, the value of the exercise will be practically lost.

When all has been done that can be done by lectures and quizzes, there may still be a few who are deficient. There is no surer way to kill all ambition in such students, than to compare their work with the work of others who can outdo them. The only way to bring these students up to the average is to meet them indi-

vidually, even if it requires time outside of school hours. If the teacher is quick to see who needs such help and equally quick to apply the remedy, it convinces the student that the teacher is with him; it enables him to get a new hold; it renews his courage and creates in him an interest. Ever so little help at the critical moment may affect his whole future. It is a good plan to review the note book with those who need individual help. It is also a good plan to have them formulate and analyze definitions and statements of principles and bring their papers in for criticism. When a student is deficient on some topic, it works well to suggest to him that if he were to write up and pass in a good paper on that topic, he would receive due credit. It is often difficult to get a student to study, but give him an object and the difficulty is removed. The writer has yet to meet one who will not hunt high and low for material, when given the privilege of writing up a subject in this way. But it should be suggested as a privilege and not given as a command. The secret of success lies in keeping the student cheerful and hopeful. A word of praise or even a word of censure given at the right time and in the right way will perform wonders in getting results. The teacher can make little headway unless he has the confidence of his students. But the student's confidence in his teacher is not increased one whit by making him believe that the teacher was born with faculties fully developed or that the teacher is "naturally smart" or that he "learned easily." Quite on the contrary, such ideas often dishearten and completely discourage the diffident. If the student can be made to feel that the teacher, not so very long ago, traveled the same rough road and encountered the same difficulties that he is meeting, it will put a spirit of determination into him, if anything will. The teacher can lift the student to better advantage if he *gets down pretty near him in sympathy and fellow feeling.* And what teacher can afford *not* to do this, when he remembers that some of the greatest men who ever lived in any age, were considered "block-heads" by teachers whose very names are forgotten. "Inasmuch as ye have done it unto one of the least of these, my brethren, ye have done it unto me."

Mr. Carl Lewis Hiltmaier,

Who will have charge of our Department of Commercial Correspondence, next year, has been engaged in Commercial Educational work for the past twelve years in the Philadelphia Institute, Philadelphia, where he is professor of Commercial Law and Instructor in Typewriting and Commercial Correspondence. Prior to taking up teaching he was a stenographer and student at law in the firm of Messrs. Strawbridge & Taylor, of Philadelphia. In 1889 he won in three days the Philadelphia gold medal given by the Philadelphia Stenographers' Association to the most rapid and accurate stenographer and typewriter in its body. In 1889 he successfully passed his final examination to the Philadelphia Bar, of which he is now a member. He is author of "The Model Typewriting Instructor" and of "Commercial Correspondence and Postal Information," just issued by The Macmillan Company.



enforce absolute accuracy, fixed prices should be used. If this is done, a separate price-list might be used for each day in the week, or, what is better, differing price-lists to be used by the students outside the offices. When differing price-lists are used, the following scheme has been found most excellent:

Let the price-lists be distinguished by some figure inserted as one of the prices, and let them be assigned according to seat numbers. When the price-list is given out, give the student a *report* number which will give the key to the price-list number. To illustrate: suppose a student seated at desk 104 calls for a price-list. The teacher, by referring to his pre-arranged chart, finds that the student at that desk should have price-list No. 6. He now selects the price-list having 6 as the price of a certain article not used in the department but inserted for this purpose. As report number, the student is given 1294, which gives the price-list number by adding the figures in the unit (4) and hundreds (2) columns. The instructor in charge of the floor work will then check up results from report numbers, of which no two are alike, the key being a perfect blind to the student; and the instructor in charge of the office department will check up amounts from the desk number which is used in connection with the name of the street as the student's address in his correspondence. The students in the offices could enter the number of the price-list for each, when the first order is received, with discounts, etc., on alphabetically-arranged "terms" cards, for reference in billing. This scheme permits of any convenient number of price-lists without the students at the desks knowing that there are any two alike, and it makes a sufficient variety in the offices to necessitate actual computation of each bill, and at the same time furnishes a key to results both in and out of the offices.

When approving bills, the instructor should make a careful examination of the same with reference to dates, terms, description of articles, quantities, prices, etc., and should insist upon proper placing and arrangement of gross amount, discounts, net amount, part payment, and balance. If the bill has been paid in part or in full, he should see that a credit is shown or that the bill is receipted.

APPROVING INTEREST AND DISCOUNT

A greater difficulty arises in connection with interest and discount on notes. To have a key to results here necessitates fixed dates, which makes transactions unbusiness-like and is therefore extremely undesirable. When current dates are used, there seems to be no other way than to go over the computation. In doing this the instructor should keep in mind the law of his state governing the maturity of paper. In Pennsylvania, any paper falling due on Saturday, Sunday, or legal holiday, carries over for payment until the next business day, and interest or discount is included for the additional day or days. The same rule holds in New York

Checks on Students' Work.

The first requisite in maintaining a close supervision of the students' work is a sufficient corps of teachers. Yet, given the necessary teaching force, there are still difficulties to overcome. In the first place, students are liable, on some plea or other, in transacting business, to exchange papers without submitting them to the instructor for approval. Then again, to require students to submit every paper or piece of work for inspection makes a large demand on the teacher's time, and unless the plan followed is economic, there is likely to be a waste of time to students in waiting their turn to submit work. Again, when business is transacted from hand to hand among students or between the students and the offices, it is practically impossible for teachers to have papers held back until approved. After much experience, the writer has come to the conclusion that about the only plan that can be followed successfully and economically that will enable the instructors to keep a check on all work done by the students is to carry out all business, except with the bank, and the real estate and freight offices, by *mail*, interspersing business through vouchers and exercises in theory to keep the correspondence within proper limits, which plan has been adopted with excellent results in the school with which the writer is connected.

TRANSACTIONS BY CORRESPONDENCE

When this is done, the problem is very much simplified. The students at the desks may then be held in line and no papers turned into the offices until passed by the instructors in charge of the floor work. Irregularities may be prevented and proper response by the offices insured by having all correspondence, needing replies, registered. The mail going out of the offices must then be submitted to the instructor in charge to be checked off on the register, at which time it may be carefully scrutinized and approved. Registration of the business passing between the students and the offices also gives the instructor the advantage of knowing just what is done in handling each transaction.

INSPECTING WORK

Too much emphasis cannot be placed upon the manner in which the different parts should be arranged for inspection. A great deal of time may be

saved and difficulties prevented by requiring that the different papers pertaining to the same transaction be arranged together. To illustrate: When an order is received by a firm, the reply might require a letter, a bill, and a bill of lading. These should be so arranged that all parts may be seen at a glance—the smallest piece on top, and the larger ones, according to size, underneath. Beneath these, may be placed the letter with the order to which the reply is made. The envelope, properly addressed, may be suspended, face up, with flap over the top of the out-going correspondence. The instructor should then place his stamp of approval upon each part going out, and should cancel old letter and order. Time may be saved by having each clerk bring all of his correspondence at the same time, saving trips back and forth from the offices.

COPYING LETTERS

No letter should be permitted to go out of the offices without either a carbon or a letter press copy. This is not only in keeping with the best business usage, but is an absolute necessity in tracing errors and irregularities, which should be followed up in a business-like way, the same as in business houses outside. If letter-press copy is taken, it is a good plan not to approve the address on the envelope until after the copy has been taken, at which time the various letters, with enclosures and envelope, may be again presented, arranged opposite letter in copy book. If the letter and copy are clear and not blurred, the pass mark may then be placed on the envelope and the copy at the same time, the mark on the envelope indicating that a copy has been taken. After the letter has been enclosed, the teacher should place his mark of approval on the back of the envelope to indicate that it has been properly inserted.

CHECKING UP BILLS

Another matter that needs special attention is *billing*. This work is of the utmost importance in a practice course, as it furnishes the means for the development of two important requisites in handling figures—speed and accuracy. To secure the best results, prices and terms should be varied so as not to permit of copying, and all amounts should be proved up. Unless the teacher can take the time to go over each individual computation, or some scheme be put into operation that will detect errors and

and New Jersey and some other states. In most places the day of discount is counted in computing the bank discount. A convenient time-saving chart, giving much valuable information, has been arranged for the state of Pennsylvania by Mr. Wm. Post, Assistant Cashier of the Central National Bank of Philadelphia; and for Pennsylvania, New York and New Jersey by Mr. H. J. Meixell, Cashier Neversirk Bank, No. 827 Penn St., Reading, Pa., copies of which may be secured for a few cents.

Space forbids going into details in regard to approval of books. Some general remarks, however, may be helpful.

EXAMINING BOOKS

To begin with, inspection of work on books should be regular and systematic. For many reasons, the best time for this work is in the morning before the day's business is begun. To facilitate checking, students may be required to spread their books out in an orderly manner, having each open at the page to be approved. The Cash book should be closed each day, and a Cash statement exhibited. In approving the same, it is a good plan for the teacher to place his stamp on the Cash book, the Check book, and the Cash statement (Figure 1, in November issue) together, one not being passed without the others. Entries made in other books ought also, as far as possible, to be proved by statements. At the end of each week, or whenever promotions are made, in addition to a trial balance and Cash statement, there should be placed on file, as a permanent record, *Bills* and *Accounts* receivable and payable proofs, (for Bill proof see Figure 2 in November issue), or such other statements as will be required to prove up all work in the particular office. Occasionally, the teacher could run over additions to assure himself that they are correct. As a safeguard against deception, the students may be required to sign their names to work done both on books and statements. This enables the teacher to trace mistakes back, should any come to light in the future, to the persons responsible, thus placing them on their honor.

Before certifying to the correctness of book records, from day to day, a complete audit should be made, extending to invoices and other papers involved. If invoices and sales are numbered, and numbers of all papers are inserted in the record, quick reference may be made, and very little time taken for this detail work. This will disclose any errors in discounts, interest, etc., and in payments or settlement of bills or notes, and will insure a complete record of each transaction, such as an auditor would expect to find in any good business house.

[Another paper, a most practical article, on this important topic, by Mr. J. M. Davis, of Heald's Business College, San Francisco, is in hand and will be published in one of our first autumn numbers. — ASSOCIATE EDITOR.]

Report and Program of the Central Commercial Teachers' Association,

WATERLOO, IA., MAY 12, 13, 14, 1904.

The second annual meeting was called to order by Mr. E. F. Williams, President, Thursday evening with a good sized audience in attendance.

The meeting, as a whole, was a very successful one, being both social and intellectual, as such meetings should be.

The address of welcome was delivered by Rev. F. L. Loveland, Pastor of the First Methodist Episcopal Church of Waterloo. The address was cordial, brainy, enthusiastic, uplifting, and complimentary.

Mr. C. D. McGregor, Des Moines, responded on behalf of the commercial teachers in a way that was highly creditable to the cause as well as to himself.

President Williams then delivered his address, which was full of sound sense from beginning to end, being sincere, practical, and suggestive; so much so that a committee was appointed to consider and report upon the recommendations made by President Williams, relative to the improvement of commercial courses.

Following this part of the program, refreshments were given in one of the school rooms. The young lady students of the school served at the tables.

General Meetings.

FRIDAY MORNING.

"What Constitutes a Well-Rounded Course in Bookkeeping?" by Mr. S. H. Goodyear, proved to be a valuable contribution. Those familiar with Mr. Goodyear as a teacher and as an author know that he does not fly off at a tangent upon topics he endeavors to discuss, and that what he says is as practical as it is far reaching and progressive.

Discussion followed by G. W. Brown, Jr., Sioux City, and A. W. Dudley, Des Moines.

"Shorthand and Typewriting" by Mr. A. C. Van Sant, Omaha, Neb., was presented with such eloquence and effectiveness that made it one of the most entrancing numbers presented before the Convention. Mr. Van Sant is somewhat of a word

painter and dreamer, as well as a thinker and practitioner. His ripe experience, enthusiasm, and gift of speech make him an entertaining talker.

"The Problem of Progress" was presented by President H. H. Seerley, of the State Normal of Waterloo. It proved a most stimulating, as well as complimentary address to commercial teachers.

FRIDAY EVENING.

A trolley party, which proved to be extensive as well as enjoyable, was given by the Remington Typewriter Company to the entire Association, after which a banquet at Douglass Inn was enjoyed by all.

SATURDAY MORNING.

"The Pedagogy of Commercial Branches" by J. A. Lyons, Chicago. This was just such a talk as commercial education has been needing and one that was appreciated by all those who heard it. If pedagogy is worth anything, it is worth as much to commercial teachers as any one else. Hence the need of help along this line such as Mr. Lyons is giving.

"English in the Commercial School" was ably handled by G. A. Rohrbough, Omaha, and L. A. Jester, Des Moines.

"The Intellectual Side of Classification Systems," by G. A. Sahlin, Sycamore, Ill., was the next number on the program.

SATURDAY AFTERNOON.

Business meeting, election of officers, etc.

The following officers were elected for the ensuing year:

GENERAL OFFICERS

A. C. Van Sant, President, Omaha; A. W. Dudley, Vice-president, Des Moines; J. A. White, Secretary, Moline, Ill.; Clay D. Slinker, Treasurer, Des Moines.

BUSINESS SECTION

A. W. Dudley, President, Des Moines; Erl Tharp, Vice-president, Des Moines; L. M. Wold, Secretary, Cedar Rapids; G. E. King, Member Executive Committee, Cedar Rapids.

SHORTHAND SECTION

Clay D. Slinker, Chairman, Des Moines; Mary S. Horner, Secretary, Waterloo; John R. Gregg, Member Executive Committee, Chicago.

EXECUTIVE COMMITTEE

E. K. Eberbart, Des Moines; A. N. Palmer, Cedar Rapids; B. J. Heflin, Clinton.

Shorthand Section.

FRIDAY AFTERNOON

The following interesting and helpful program was enthusiastically carried out.

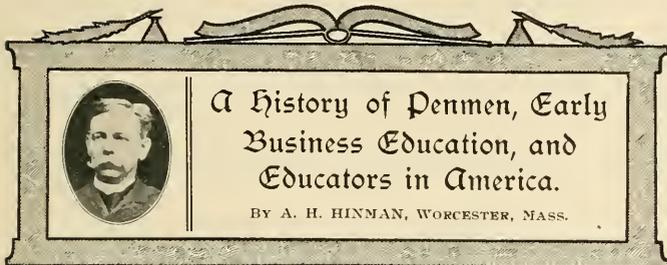
"What Should be the Requirements for Graduation," by E. K. Eberbart, Des Moines.

"How to Change from the Sight to the Touch Method of Typewriting," by J. Clifford Kennedy, Chicago.

(Continued on page 41)

H. F. WILLIAMS, DES MOINES, IOWA,
PRESIDENT.





Charles Alexander Walworth.

Any historical sketch of commercial education in America would be incomplete without including Charles Alexander Walworth. He was the originator of the method of teaching bookkeeping now in general use called the "Budget" system.

Mr. Walworth was born in Rome, New York, in 1839 and died in 1933. His early education was obtained in the Rome Academy. In 1856, he attended Bassett's Business College at Fulton, N. Y., where he completed both the regular course and the Spencerian course in ornamental penmanship. For a time, he was employed in several business houses and in a railroad office. A desire for further education impelled him to take up law and he entered the Ohio State and Union Law College at Cleveland, and was graduated with the degree of LL. D., in July, 1861. However, he never practiced law, but chose the profession of teaching. He established the Utica (N. Y.) Business College and the Walworth Business Institute (N. Y.), which are still in existence. Also he taught in a number of prominent schools, among the number being Mayhew's Business College, Detroit; the Bryant, Stratton & Fairbank's Philadelphia Business College, and the Packard Business College, New York City.

EARLY COMMERCIAL EDUCATION IN PUBLIC SCHOOLS

The New York Board of Education decided in 1871 to add a commercial department to the College of the City of New York. Mr. Walworth was placed at the head, where he remained for ten years teaching stenography, bookkeeping and penmanship. This was one of the first successful efforts to give commercial instruction in the public schools. He introduced the methods of the private business schools into the college. It may be added that Benjamin F. Willson, who still lives in New York City, and who is one of the old business school men, assisted Mr. Walworth in the teaching of bookkeeping in the college for a number of years. Mr. Walworth still maintained his private business school and in 1881 resigned from the New York College, to assume the head of Walworth's Commercial Institute.

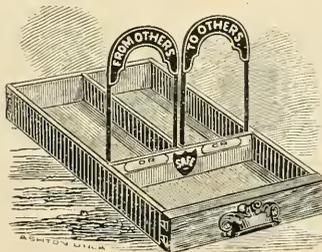
The method of using business papers from the beginning in the teaching of bookkeeping was initiated by Mr. Walworth in his Business Practice Drawer which he patented February 18, 1869. Before beginning a set in bookkeeping all the incoming papers—which had been completely written up in advance by the teachers—were placed in the compartment of the drawer back of the arch marked "From others." As transactions involving notes, checks, bills, etc., received from others arose in bookkeeping, the papers were placed in the front compartment marked "Safe." When notes,

checks, bills, etc., were issued to others they were written by the student and placed in the compartment back of the arch marked "To others." Of course, concurrently with the handling and writing of the various business papers, the necessary entries were made in the books. The drawer could be used with any of the bookkeeping books of the time. Among numerous business schools which used the device were Mayhew's Business College, of Detroit, Mich.; Brown's Business College, Brooklyn, New York, and Packard's Business College, New York City.

WALWORTH, CORTELYOU'S TEACHER

Mr. Walworth's teaching was forceful and fascinating, and he presented bookkeeping, shorthand and penmanship with equal interest and success. Mr. Packard said that his class drills in bookkeeping surpassed anything of the kind that he had heard. As a penman his range was exceptional, because he could write many different sizes and styles, including a rapid and beautiful business hand. In the office of the Walworth Institute in New York City there now hangs a fine specimen of his engrossing which received the first prize at the New York State Fair in competition with a number of famous penmen of the time. It is a matter of pride to the private schools of the country that George Bruce Cortelyou, successively a stenographer in the White House, Assistant Secretary and Secretary to the President, and now of the President's Cabinet as Secretary of Commerce and Labor, was graduated from the Walworth Institute about 1885, and taught there a number of years. Mr. Walworth left three sons. Two are still conducting the Walworth Institute and one is a bookkeeper in a banking house in New York City. Mr. Walworth's wife survives him.

One of Mr. Walworth's sons possesses five albums containing letters and specimens of penmanship collected by his father, and in it are represented nearly all the famous penmen of the early days. In the collection are letters from P. R. Spencer, the author of



the Spencerian System of Penmanship. One, too faded to reproduce engraved, is printed below.

Geneva, Ohio, Feb. 12, 1863.

C. A. WALWORTH,

Dear Sir:

As to my gold pen, of which I send circular, you can have them at 25% from retail, but it is difficult to procure their manufacture any more rapidly than they are called for singly by letter. California uses them up rapidly. There is only one artist who can manufacture them in all their parts.

The derangement in my business and correspondence consequent upon the decease of my life's companion has been general and almost beyond disentangling. I have had little heart to embark again in the cold channels of business life, but necessity and a regard for my health admonish me to make the effort.

I received your circular and accompanying note of October, announcing your presence again at the old primitive halls of operation, where I presume you feel yourself quite at home and felicitate yourself on the consciousness of "doing good." I bid you the largest success.

Home is a sweet word but the angel spirit that made mine a miniature heaven is gone to a better home and I am desolate, "cast down but not destroyed," for much of the secondary it remains to console and Hope looks cheerfully and confidently beyond the bounds of mundane things.

Yours truly,

P. R. SPENCER.

Platt Rogers Spencer

Is known as the originator and author of the Spencerian style and system of Penmanship. In him were combined the elements of genius which enabled him to happily blend the practical and artistic and thereby give to the world its most practical and beautiful system of writing. His intuitive insight into the philosophy of art enabled him to revolutionize all that was past in hand-writing, and evolve a system for America that surpassed those of all other countries for legibility, ease of execution, beauty of forms and adaptation to the needs and tastes of cultivated and practical people.

Much of his work in improving the art of writing was under difficulties and discouragements incident to pioneer life in the wilds of northern Ohio, in the first half of the nineteenth century. As a penman, teacher and author, Mr. Spencer combined with high regard for practical utility the glow and warmth of generous and tender sympathies. He wrought unselfishly and with enthusiasm for the benefit of the masses.

In a secluded spot on a farm in the Fishkill Mountains near Stormville, New York, Platt Rogers Spencer was born. He was the youngest of a family of eleven, nine of whom were boys. In Platt's third year, the family removed to the vicinity of Wappingers Falls. Their next home was at Windham, New York.

GOOSE QUILLS AND BARLOW KNIFE

It was here in Windham, at the age of seven, that Platt began to exhibit a fondness for his favorite art. His taste manifested itself almost before he had begun to handle the pen, in his observations and criticisms of the hand-writing of the public notices posted at the door of the school-house.

(Continued on page 41)



TRENTON, N. J.
Rider-Moore and Stuart
Schools of Business.

Lessons in Practical Writing by

W. Currier

Students' Specimens Criti-
cised through the B. E.

Lesson One.

Good writing is an acquisition much to be desired by the average practical-minded person, one which has a decided commercial value. To be of the greatest utility it must have the elements of legibility, ease of execution, and speed, and for the benefit of the student I would place them in the order given for practice, as we should have a thorough foundation laid in the way of form and movement before attempting speed to any extent.

Be in earnest—work. These features can not be acquired in a day. To be successful one must be a persistent, vigorous worker. Writing is a mental and physical growth, and system is the keystone of the whole structure. Never scribble. It is not how much, but how well, we plan and labor.

MATERIALS

A good workman finds the best tools the cheapest. Use a medium pen, cork-tipped holder, jet-black ink and good paper; foolscap is the best. Never waste time with poor ink or cheap paper.

POSITION

This is of vital importance. Sit facing desk with hands nearly meeting directly in front of you and the right arm bearing only its own weight. Have paper so that the edge is parallel with right arm or lines at right angles with arm. The hand should rest on the last two fingers curled under the hand slightly; pen should rest just under knuckle joint and point just below right shoulder.

PLATE I

This plate requires a great deal of practice. For Line 1 push and pull the arm back and forth in the sleeve without the clothing changing its position. Numbers 2-4-9 are modifications of this—the backward-and-forward principal of the arm movement. The rolling motion is exemplified in Line 3, with 5-6-7-8-10 as modifications. Let the arm roll in the sleeve lightly. Don't leave this until you can get light lines. Form the habit of finishing each line you start systematically.

Plate I

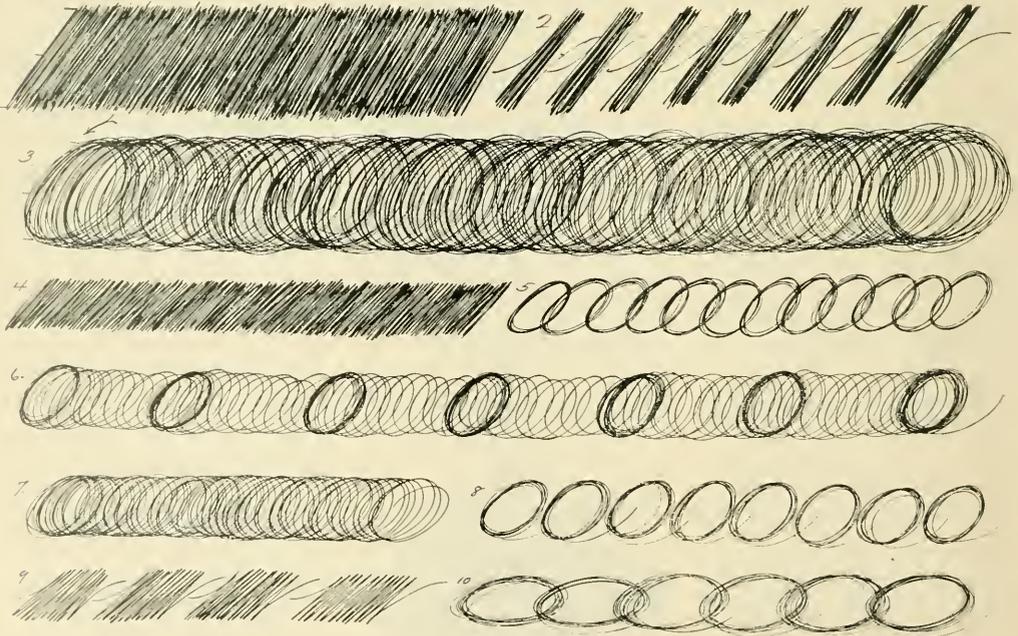


PLATE II

Line 1 is a good movement developer. Do not grip the holder in making *O* retrace. Try to do the work with a rotary motion of the arm. At first, with Number 2, it will help you to pause slightly at the top before making the loop. Aim to get letters uniform in spacing and conquer them one by one.

Plate II

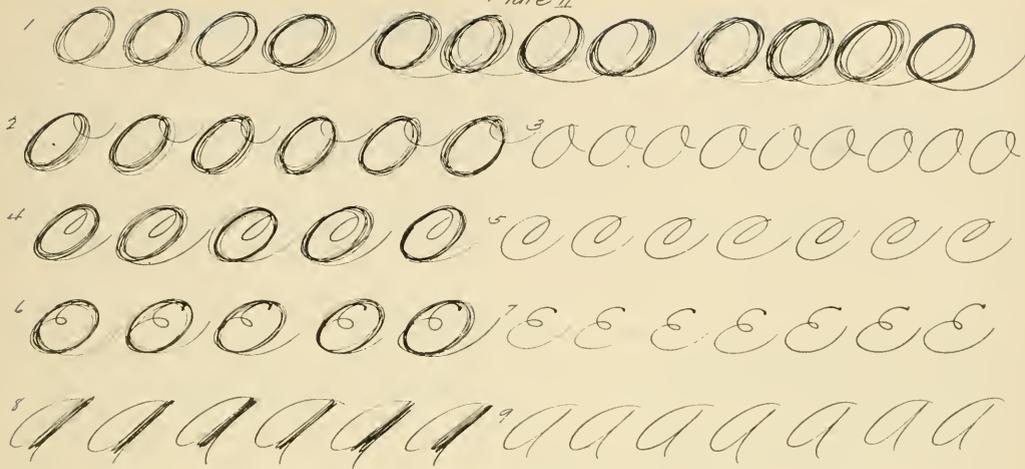


Plate III

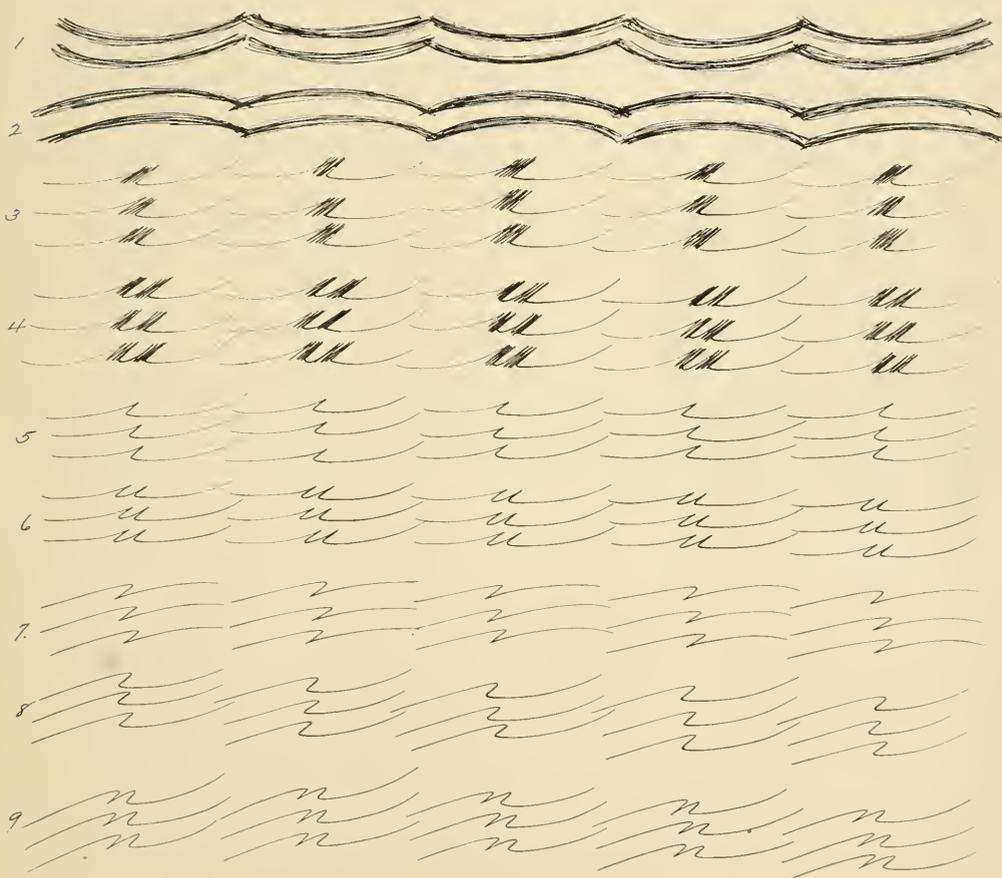


PLATE III

This introduces the hinge or lateral movement of the arm and is an important one in connection with small letters. The arm glides from left to right. This should be written across lines. Watch beginning and ending lines carefully.

The young man or young woman who enters the business world with a poor hand writing soon discovers his lacking. Don't be caught napping, then, but qualify yourself now.

Plate 71

Other things being equal, the good writer usually lands the position. The human eye is quick to notice and tongue ever ready to comment favorably or unfavorably concerning your qualifications. The writing that you do is always under the gaze of others and open to consideration. You cannot conceal it. See that you write well, then, and it will be a feather in your cap, commercially and socially.

Do not allow your hand-writing to decay in the future through inattention. It is easily lost in this manner, yet a certain amount of care, in all the writing that you do will prevent it.

Plate 72

A good hand once acquired is easily lost. Hurry, indifference and inattention are the main causes. Look out.

Camden, Vt. May 4, 1904.
 Mr. J. E. Leamy,
 Troy, N. Y.
 Dear Sir:-
 This is a specimen of my pen-
 manship at this date.
 Very truly,
 W. W. Student.

Plate 73

With this lesson my efforts for better writing come to a close. I have tried to be sincere in giving copies and instruction, and I sincerely hope that all who have been following the work are satisfied. The specimens that you have sent me from time to time reveal the fact that the tree is not without fruit.

The certificate promised in Lesson 1 will be sent to the student who has made most improvement. Your initial specimens have been carefully preserved for this purpose. Prepare Plate 73 in your present best style and forward to me, dated and signed. We will announce the winner in the September number. Good Bye.

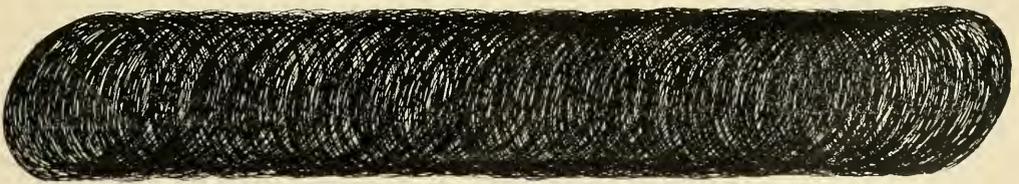
Business Capitals

A B C D E F G H I J
K L M N O P Q R S T
U V W X Y Z

BUSINESS CAPITALS BY MR. W. C. SWEENEY, PUPIL OF MR. J. E. LEAMY, PENMAN, TROY, N. Y., BUSINESS COLLEGE.
[This plate was run by mistake in the May BUSINESS EDUCATOR as one of the plates of Mr. Leamy's lessons. EDITOR.]

Business Capitals (repeated in a grid pattern for handwriting practice)

BY MISS GERTRUDE M. YINGLING, JEANNETTE, PA.



BY R. G. SHELLER, PUPIL OF E. G. MILLER, MT. MORRIS, ILL., COLLEGE.

A B C D E F G H I J K L M N
O P Q R S T U V W X
Y Z

BY J. A. PROWINSKY,

OSHKOSH, WIS.

Students' Specimens

A large bundle of specimens of students' writing from the Public Schools of Corpus Christi, Texas, Miss Bernice Palmer, Supervisor of Writing and Drawing, is received, and show practical results in form as well as in movement. Those indicating more than usual merit were written by the following: Olive Caldwell, Walter P. Smythe, Philip W. Philibert, Lillie Cayce, Marguerite Sanford, and Mattie Bingham.

Mr. J. M. Ward, a home student in writing, of Brockton, Mass., favored us with some of his work, which discloses exceptional ability.

Specimens of business writing have been received from Miss Nina P. Hudson, New Britain, Conn., showing improvement made by students under her instruction. The improvement is much more than is usually made by students in business schools, indicating that Miss Hudson is not only a good penman, but a good teacher as well. Our readers will be pleased to know that she has her work on hands for the coming year from her graceful, skillful, practical pen.

Specimens of business writing handed us from the students of Bliss Business College, this city, show excellent results. They were in the form of capitals, two or three sets having been made on each page. Those having done the best work were as follows: C. M. Timmons, G. Harrod, Truman Kimball, Anna Haldy, Nathan Baker, and Lucy Follen. The work throughout is unusually plain, easy, and rapid. It is needless to say that THE BUSINESS EDUCATOR circulates freely in this institution. Mr. McFadyen, the teacher, is an enthusiastic, practical penman.

Miss R. A. Murray, Teacher of Penmanship in the eighth grades of the Joseph Wood School, Trenton, N. J., favored us with a large lot of specimens of students' writing, which reveal an unusually free and orderly movement. The work as a whole is among the best we have ever seen. The pupils are instructed in vertical writing until the eighth grade, during which time Miss Murray succeeds in changing from a cramped, vertical hand to forward slants, some slanting their writing but little, and others considerably, all, however, using a free, graceful arm movement. Among the best may be mentioned the following: J. McGuigan, Albert W. Moore, and Jno. O'Connell. The last mentioned does excellent work, revealing either an unusual amount of industry or considerable talent.

A. R. Whitmore, of the firm of Buck & Whitmore, Scranton, Pa., Business College, submits a bunch of specimens equally equaled by students in business colleges. They are unusually systematic and rapid. Mr. Whitmore is getting the maximum amount of order and accuracy with the maximum rate of speed. Few there are who are capable of doing this. The specimens are so uniformly good that it is out of the question to mention names, as all are "best". They are all tip-top.

S. C. Beddinger of the California Business College, San Francisco, Calif., mailed us a package of specimens of students writing, making it very plain that practical writing is being taught in that institution. The work is quite free, plain and systematic. The work compares favorably with the best received at this office.

C. A. Pease, Findlay, O., student of Sam Moyer, Penman in Yocum's Business College, submits specimens which reveal excellent ability in business writing. Mr. Pease can easily become a professional if he so minds.

Mr. J. A. Prowinsky, pupil of the Northern Illinois College, Dixon, Ill., submits specimens of his various styles of penmanship, showing him to be master with the pen, even though he is still a student. His ornamental penmanship is unusually free and graceful, as well as bold and accurate. His business writing is remarkably strong,

Roanoke, Va., Apr. 9, 1902
 Messrs. James & Blosser,
 Columbus, Ohio

Gentlemen:-

I herewith submit to you a few specimens of my simplified rapid business writing which I trust will meet with your approval.

I have received a great deal of help and inspiration from the pen of journals, THE B. E.

Yours truly,
 M. P. Smythe

BY MR. M. A. SMYTHE, PUPIL IN NATIONAL BUSINESS COLLEGE, ROANOKE, VA.,
 C. A. GUENIG, PENMAN.

W. C. Ennis, J. C. Lake

P. Jones

M. Blosser, W. Ransom

BY C. W. RANSOM, KANSAS CITY, MO.

BUSINESS CAPITALS BY S. C. BEDDINGER, SAN FRANCISCO, CALIF., CALIFORNIA, BUSINESS COLLEGE.

A B C D E F
 G H I J K L
 M N O P Q R
 S T U V W X
 Y Z

Mr. Prowinsky can become a professional penman of the first class, and we hope that he will do it.

Mr. A. W. Cooper, Jackson, Minn., sends specimens of ovals and other exercises, business writing, etc., from three of his pupils which show that the work that may be secured in the country public school, compares favorably to that in commercial schools. Miss Mertie Ramey, Petersburg, Minn., being exceptionally fine. Mr. Cooper is a success at teaching practical writing.

Mr. G. F. Roach, who has been with the Holdrege Business College, Holdrege, Neb., the past year, favored us with a large package of specimens of business writing, showing first and last efforts of pupils. Mr. Harry Engman was awarded first prize—Zanerian Script Alphabets, price \$2.00—for having made most improvement. Mr. William Lindstrom received first prize—Progress, price, 50c—for having done best work. Mr. Roach presented these prizes and the editor passed judgment upon the specimens. The amount of improvement made is considerably more than is usually shown in specimens which come under his watchful eye. We therefore wish to congratulate Mr. Roach upon his teaching qualifications.



W. LeRoy Brown

Mr. W. LeRoy Brown, whose physiognomy and signature appear herewith, is a Buckeye, born November 26, 1880, in Columbiana County. Since the age of thirteen he has lived in Alliance. His education was secured in the public schools and in the commercial department of Mt. Union College, Alliance. He attended the Zanerian, worked his way through, and graduated in '93, previous to which he assisted in the office engrossing resolutions, making and filling diplomas, etc., a position requiring no small amount of skill.

Mr. Brown began as a news boy when he first went to Alliance, later ran an ice wagon, then kept books in a factory, always ready to do any kind of honorable work.

During the past year he has taught pen-

manship in the famed Spencerian, Cleveland, O., and is now owner of a third interest in the York, Pa., School of Business and Telegraphy, Messrs. Geo. R. Powell and W. H. Bowman being the other proprietors. Mr. Brown writes an uncommonly good engrossing hand, is fine on text and other lettering, and does good color work besides. His business and ornamental penmanship are up-to-date, and his teaching is the same. Personally, Mr. B. is as handsome as his photo. He has the manners of a polished gentleman, and is one, winning friends from first sight. He enjoys good health, due, in a large measure, to the fact that he abstains from strong drinks, tobacco and coffee, and, when last we associated with him, was adhering to the two-meal-a-day plan, except, of course, when he went home to visit mamma. And be it said in his credit in closing this short sketch that he is a "home" boy if there ever was one, and you may depend upon it, ere long he'll have one of his own, or we misjudge events.

Tra F. Mountz.

The many friends of Ira F. Mountz will be pained to learn of his death, which occurred Wednesday, May 11th.

Mr. Mountz has been proprietor of the Carlisle (Pa.) Commercial College for a number of years, and by close application succeeded in building up quite a large and successful institution. He was twice a student in the Zanerian College, having attended in 1896 and in 1902, and was a penman of no mean ability.

He hailed from the same part of Cumberland County, Pa., which produced the following named well-known penmen: H. J. Minnich, C. E. Doner and E. W. Blosser.

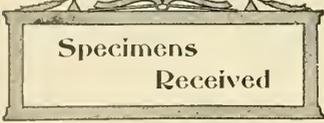
We know that his many friends will join us in extending to his family our deepest sympathy.

Stands First

Enclosed find \$1.00 for which please renew my subscription to THE BUSINESS EDUCATOR for another year.

I think THE BUSINESS EDUCATOR is worth many times the price asked, and am frank to say that it stands first in its enlarged field. The department feature is something that no one who desires to keep abreast of the times in business education can afford to miss. There is much of interest to both beginners and the ones who have been at it for some time.

Massey Bus. College. H. J. HOLM, Louisville, Ky.



Mr. James D. Todd, Salt Lake City, Utah, swings a pen of more than usual grace and accuracy. He has it in him to become one of America's finest penmen, and will doubtless do so as he is greatly interested in penmanship, as well as business education.

A splendidly written letter in ornamental style came from C. R. Tate, penman at Bartlett's Commercial College, Cincinnati, Ohio. Mr. Tate is bringing his work up to a very high standard of excellence, and if he continues to improve, it will not be long until he will be one of the really fine fine penmen.

Mr. H. L. Darnier, Superior, Wis., writes a hand which has the ear marks of superiority upon it. Mr. Darnier can easily become one of America's finest penmen if he will but persevere. The work he enclosed is very graceful, artistic and accurate, unusually so considering the fact that he is working in an office, and has but little time for practice.

Some very breezy, effective signatures are at hand from the nimble pen of C. W. Kansom, now located with the Central College, No. 132 Grand Ave., Kansas City, Mo., where he is conducting the Kansomian Correspondence School of Penmanship.

Mr. M. W. Morron, Hartford, Conn., by the aid of Uncle Sam, dropped into our mail box some very graceful, artistic cards of many hues and shades.

When it comes to graceful, artistic card writing, Mr. H. B. Lehman, of the Chicago Business College, need not take a back seat for anyone. His penmanship is noted not only for its grace and delicacy, but for its accuracy as well. It is a distinct pleasure to look at the cards he swings off.

Some very graceful and accurate script comes from H. J. Emnis, Portland, Ore.; and some very accurate old English lettering.

Chornburgh's Mail.

Any mail intended for Mr. L. M. Thornburgh, between July and September 1st, of this year, should be addressed to L. M. Thornburgh, Post Office Building, San Francisco, Calif., care California Cattle & Land Co. Mr. Thornburgh will spend the summer in the land where nature knows no limit in her lavishness of sunshine, flowers, fruits and fortunes, looking into and over the properties of the company of which he is an Eastern agent. The report of the President, Mr. E. D. Bar, to the stockholders is before us, and is "one" of the "most straightforward, non-technical communications of the kind we have ever read."

as I desire the "Business Educator" to be a regular visitor at my house, and will be pleased to have my name upon your subscription list. Send bill and I will remit upon receipt of same.

I have gotten added in this week and think I am going to like my new location very much.

With best wishes in which I hope to please. I am,

Very truly yours,

W. O. Brown

P. Emmerton

G. Earnest

F. H. Hammer

W. B. Burghman

R. Palmer

Office of the President of the National Federation of Commercial Teachers

MILWAUKEE, WIS., April 18, 1904.

EDITOR OF THE BUSINESS EDUCATOR:

My attention has been drawn to a marked article in the April number of THE BUSINESS EDUCATOR, headed "Federation Finances," urging such management of the finances of the federation as to enable it to publish, in form for permanent preservation, full report of its annual meetings which I deem important to the interests and progress of the cause.

For many years, dating from the meeting held in Chicago in 1865, the Association of Commercial Teachers which have succeeded one another under different names, published in pamphlet form reports of their proceedings which do not suffer by comparison with those of the National Federation.

It is cause of regret that the Federation should have allowed the custom of publishing in pamphlet form the proceedings of the annual gatherings to lapse. But for the timely and enterprising efforts of the professional periodicals in furnishing reports of the annual conventions, they would be lost to the profession at large and their benefits would be enjoyed only by those who attend. In coming time the transactions of these meetings will be regarded as invaluable contributions to the history and literature of commercial education.

I desire to thank you for urging this matter upon the attention of the Federation and the profession in general, and I hope that suitable reports will be published of all future meetings of the Federation and the local associations. In this connection I desire to suggest that much good to the cause may be accomplished by some arrangement by which the proceedings of the National Federation, the Eastern and other associations may be published together in one volume, thereby gaining wider circulation and influence.

Again thanking you for your timely article, I am,

Faithfully yours,
ROBERT C. SPENCER,
Pres. Nat'l Fed. of Commercial Teachers.



Mr. S. M. Blue, whose work and photo appear on this page, is again in the office of THE BUSINESS EDUCATOR, having charge of the subscription department. Our readers will be pleased to know that from this on more of his work will appear in THE BUSINESS EDUCATOR. He has several surprises in store in the way of attractive specimens that will be sure to delight the many admirers of his fine penmanship.

Mr. Blue was recently married, securing a most estimable helpmate in the person of Miss Maude Jacobs, of New Helena, Nebr. Mrs. Blue is also a lover of fine penmanship, and with her encouragement, we predict that Mr. Blue will now turn out finer work than ever before. Watch for it.

In Error.

In the "Convention Notes" of the E. C. T. A. in the May number of THE BUSINESS EDUCATOR, our correspondent said: "Meanwhile the ubiquitous and irrepresible John F. Soby bestowed a cheerful word here and a hearty hand clasp there, adding to his already handsome collection of friends."

That is the way our correspondent wrote it, but through a mistake of the printer, irrepresible was changed to irresponsible.

The copy was all right, Mr. Soby is always all right, but the typesetting and proof reading were all wrong. Ye editor, in proof reading, read what was in his own mind rather than what the "irresponsible" type setter put on paper—hence the embarrassing and inexcusable error.

Book Reviews

"World's Commerce and American Industries," Graphically Illustrated by 86 plates, prepared by John J. Macfarlane, A. M., Librarian of the Philadelphia Commercial Museum, published by the Philadelphia Commercial Museum, Philadelphia, Pa. Price, 50c. The book contains 112 pages and is printed on the finest cream plate paper and profusely illustrated by carefully prepared plates. The book presents in the tersest manner possible the relative proportion of the world's trade of many of the more important nations as well as of the leading cities of the United States. To manufacturers, as well as to teachers of commerce, the book is a valuable and unique contribution.

Isaac Pitman & Sons, 31 Union Square, New York, will issue on June 15, "Pitman's Journal," devoted to the Isaac Pitman Shorthand, Typewriting, and Commercial Education. It will be an American Magazine for Isaac Pitman teachers and writers, issued quarterly on March 15th, June 15th, September 15th, and December 15th. Each number of the Journal will consist of from twenty to twenty-four pages, size 7 1/2 x 9 1/4, and will include six or more columns of beautifully engraved Phonography. Current topics of interest will appear by contributors of reputation and experience, making the Journal of the highest usefulness to both the beginner and experienced teacher. It will be printed by J. J. Little & Co., printers of the "Standard Dictionary," and "Pearson's Magazine," which is a guarantee of typographical excellence. The yearly subscription is 25 cents postpaid. "Pitman's Journal" has been selected by the National Association of Isaac Pitman Shorthand Teachers as its official organ.

"Letter Gauge," by Mr. G. H. Batchenkircher, LaFayette, Ind., price 25c., is a very simple novel device for block lettering. A well written letter in shaded base writing, fresh from the pen of the author, accompanies the device.

Draughon's Prosperity.

On May 1, one year ago, Prof. J. F. Draughon, who, fifteen years ago, established the first one of Draughon's Practical Business Colleges, merged his schools into a Stock Company with a capital of \$300,000.00.

PROSPEROUS YEAR.

This, the first year of the company, has been a very prosperous one; the net earnings would permit the company to pay a dividend of fourteen percent. It will next week mail out checks to its stockholders, paying eight percent dividends in cash and place the balance to credit of Surplus Fund to help meet the cost of the new three-story building at the home office, which will cost, including a front extension, over \$20,000.00.

RECEIPTS PAST YEAR, \$99,775.72.

The total receipts of the company during the past year for tuition and text books published by the Company amounted to \$99,775.72.

The net earnings of the company for the past year are exceedingly encouraging, especially so considering the fact that a great deal of extra expense has been incurred by reason of its filing its charter in eleven states where the Company has schools, and the further fact that the Company has opened four new schools during the past year. In addition to the above and other expenses, the Company pays to the teachers and other employes salaries which exceed \$30,000 per year.

obstruction of the intestines six weeks ago, states:

"I am now feeling exceedingly well. I feel that the result of the operation is the second coming of Draughon. That my physical condition has sufficiently improved to back up the new energy recently taken on; hence it is needless to say that I have taken on new hope and anticipations for the future."—Nashville (Tenn.) American.

National Association of Isaac Pitman Shorthand Teachers.

One of the most enthusiastic gatherings of commercial teachers representing the adherents of a particular system of shorthand, was held in the Miller School, New York, on Saturday, April 22, to elect officers

for the number who had announced their intention of being present. Professor F. E. Wood kindly offered the use of the immense auditorium of his school, and the teachers met there on the following Saturday to make further preparations and report progress, after which they were royally banqueted at the Harlem Casino as the guests of Professor Wood.

The adherents of the Isaac Pitman system of shorthand in America have long felt that they should be represented by an association and when a call was sent out to the teachers of the Eastern States, it was scarcely a surprise to the promoters of the association to have it received so enthusiastically and to have the leading exponents of the system unananimously offer to devote not only their time, but whatever funds were necessary to make the association a success.

The aim of the association, while it also provides for writers of the system, is mainly for the uplifting and elevating of the standard of the teaching profession. For this purpose normal classes have been formed under the supervision of the Dean, and regular examinations will be held for the awarding of certificates of various grades, and a Summer School is also proposed for the benefit of teachers living at a distance.



W. H. Wood

H. C. Line



W. H. Wood

W. H. Wood

W. H. Wood



BY A. R. BURNETTE, BOWLING GREEN, KY.

When the Company was organized one year ago it began business without a dollar's assets, with the exception of college fixtures and the established business. When the Company was organized, Prof. J. F. Draughon, the founder of the schools and now president of the Company, accepted \$175,000.00 worth of stock for the established business. Since that time about \$30,000.00 worth of the stock has been contracted for by teachers and managers.

One of the main objects in organizing the Stock Company was to require teachers and managers to purchase a reasonable amount of stock in order to guarantee personal interest, and to make the business co-operative. The stock has never been put on the market for sale, although quite a number in different states who are not connected with the schools have purchased stock.

STOCK NOW AT A PREMIUM.

Stock has previously sold at par for \$25 per share, but will not after this, except to those who have previously contracted for it, be sold for less than five percent premium, and the Company has no desire to sell a large block of stock to any one person. The Company, which now has twelve schools, will soon open schools in Knoxville, Memphis, Richmond, Evansville, Waco and other places.

Prof. J. F. Draughon, who is now back in his office after undergoing an operation of a very serious nature for appendicitis and

and revise the constitution of the National Association of Isaac Pitman Shorthand Teachers. Almost every seat in the Commercial Hall of that large school was occupied by adherents of the system, many of whom had made great sacrifices to be present, while the secretary received numerous communications expressing regret on the part of others on their inability to be present. On the two preceding Saturdays, meetings were held for the purpose of organizing. The first was held in the Assembly room of the Harlem Commercial Institute, 67-69 West 125th Street, but the attendance was so large that it was thought best to select a place for the next meeting that would have adequate accommodations

The association meets at stated periods, and an annual meeting, at which it is expected delegates will be present from all quarters of the United States and Canada, will be held in April of each year.

The official organ of the Association will be PITMAN'S JOURNAL, which will be issued quarterly for the first year and monthly thereafter.

The following is a list of the officers for the present year: President, William Hope, A. M., Harlem Commercial Institute; Vice-presidents, J. C. Roberts, Wood's New York School of Business and Shorthand; Miss M. Y. Snyman, Merchants & Bankers' School, and Miss E. V. Boylan, DeWitt Clinton High School; Secretary, Robert A. Kells, Kells' School of Shorthand; Treasurer, Arthur Sennett, Merchants & Bankers' School; Dean of Education, William Hope, A. M.; Corresponding Secretary, Miss Florence M. Pindar, 31 Union Square. The following are the committees: Executive—Charles E. Smith, Wood's Brooklyn School; Charles T. Platt, Eagan's Business College, Hoboken, N. J.; George K. Hinds, Girls' Technical High School. Examining—Charles M. Miller, The Miller School; Abram Rosenblum, High School of Commerce; Thomas J. Manning, Manhattan School of Commerce. Membership—F. S. Maxwell, Wood's New York School of Business and Shorthand; George W. Bird, Bronx Borough Business Institute; Charles Edwards, Central Business School, Brooklyn, N. Y.

New York, April 14, 04

Zaner & Blosse,
Columbus, O.

Dear Friends: I have just closed an engagement with F. J. Toland of the Wisconsin Business University, La Crosse, Wis., at a fine salary with the privilege of reengagement.

I think it is Mr. Toland's intention to have me act as supervisor of the penmanship division of his chain of schools.

Very truly yours,

Francis B. Courtney



R. A. Grant, of the commercial department of the Rockford (Ill.) High School, has been elected first assistant in the new Yeatman High School, St. Louis. Mr. Grant is one of the best teachers and one of the finest young men in the profession. He is going to a field worthy of his best labor. Both parties to this engagement are to be congratulated.

F. W. Martin, a well-trained Zanerian of some years ago, has just been engaged to handle penmanship and the commercial subjects in the Troy (N. Y.) Business College. Mr. Martin has been working this year with E. L. Brown, of Rockland, Me., where he has had much practical engraving work, in which he shows superior ability.

F. M. Booth, of Madison, Ind., will handle the shorthand department of the State Business College, of Minneapolis, next year. This is a new school, organized by Geo. A. Galder, C. S. Atkinson, and M. A. Albin. D. S. Hill, of Evansville, Ind., will have charge of the commercial and penmanship work. The combination is a strong one, and is sure to win.

Atlee L. Percy, recently of Marion, Ind., has been substituting in the Reading (Pa.) Boys' High School, but not being pleased with conditions there, he has accepted an appointment as head of the new commercial department to be established in the Mansfield (Ohio) High School next fall. Mr. Percy is a well-trained teacher, and he goes to an excellent school.

J. E. Plummer, of Muncie, Ind., has recently begun teaching for A. G. Sine, of the Mountain State Business College, Parkersburg, W. Va.

E. O. Folsom, of Milwaukee, will have charge of the commercial department of the Fitchburg (Mass.) Business College, next year. One of the best commercial teachers and a school manager of high ideals have come together, most fortunately for both.

J. J. D'Arcy, who has had charge of the shorthand department of H. C. Clark's Coatesville (Pa.) Business College, began June 1, to teach for J. J. Egan, in his new

New York school. Mr. D'Arcy is a well-educated gentleman, and an expert shorthand writer and teacher.

W. A. Arnold, of Temple College, has been re-elected for next year, at an increased salary.

Miss T. Louise May, of Tillsonburg, Ont., has taken charge of the shorthand department of the Knoxville (Tenn.) Business College, and is giving excellent satisfaction.

Mr. Geo. G. Wright, of Vassalboro, Me., has been appointed assistant commercial teacher in the Department of Commerce, of Robert College, Constantinople. He will sail in August. His superior, Mr. L. E. Dwyer, sailed last month. Mr. Wright is a graduate of Burdett College, Boston, and is well prepared for his work.

A. T. Scoville, of Brown's Business College, Galesburg, Ill., will have charge of the commercial department of the Pennsylvania Business College, Lancaster, Pa., next year. He is one of the most promising of the younger teachers, and he is sure to make a good record in the Keystone State.

C. A. Gruenig, of Roanoke, Va., has engaged with S. I. Wood, of Newark, N. J.

T. W. Owens, of Sheboygan, Wis., has bought the Minnesota Normal and Business College, of Minneapolis.

THE CENTRAL COLLEGE JOURNAL, of Denver, comes to us full of short, interesting paragraphs, the kind that lure one on from thought to thought, until unconsciously he has read it all. L. A. Arnold is an aggressive school manager who knows the business thoroughly.

"The Man and the Machine" is the title of a handsomely illustrated booklet that comes to our desk from the Smith Premier Typewriter Company. They are doing a mammoth business, to judge by the magnitude of the buildings they occupy.

R. J. Maclean, the dynamic Business Manager of the Goldiey College, Wilmington, Delaware, keeps the business men from going to sleep down there. As Chairman of the membership Committee of the Board of Trade, he has full swing for that part of his energy, which is not used up in making Goldiey's one of the foremost schools in the East.

Look out for our announcements in the September number. There will be a shaking up of the bones that, though not so dry now as they were when we started in three or four years ago to show the profession

what it was possible to do in the way of getting out a professional journal, worthy of the cause, are still dry enough to do a little rattling. When you see the September number, you will be with us, and all your friends and students. Next year will be the banner year for THE EDUCATOR.

March Numbers Desired.

Friends having copies of the March BUSINESS EDUCATOR that can be spared will confer a favor on the publishers by mailing them to the publication office.

Business Education at the World's Fair.

We are conducting a "live school" at the World's Fair with teachers and students present and at work. We are illustrating our methods of teaching, as well as the skill of our students. We also exhibit the leading commercial text books now in use in the business colleges of the country. We also show a large and interesting collection of written work by students in the various branches of our course.

We occupy the entire south-west corner of the Palace of Education, floor space and walls. Our location is ideal and stands nearer to the "great central picture" of the Fair than any other exhibit. We extend to all commercial teachers of the country a most cordial invitation to make our exhibit their headquarters while visiting this most wonderful fair.

G. W. BROWN,
Pres. and Manager, Brown's Bus. College,
World's Fair, St. Louis, Mo.
June 1, 1904.

The Salem Commercial School, Salem, Mass., requires the services of a thoroughly capable man to manage its Commercial Department. Address, giving full information and references, Geo. F. Lord, Prin., Salem, Mass.


The Card Writer
Writes cards at
15c. per dozen.
Any style, any
name. Fine and
sure to please. Order today.

TEACHERS WANTED!

We have twelve colleges established and expect to open more. These desiring positions as managers, solicitors or teachers of bookkeeping, or the Graham system of shorthand, write

DRAUGHON'S PRACTICAL BUSINESS
COLLEGE CO.,
NASHVILLE, - - - TENN.



ENVELOPE SUPERScription BY FRANCIS B. COURTNEY, LA CROSSE, WIS., WHOSE PENMANSHIP IS FAMOUS FOR DASH AND DAINTINESS.

King's Business College, Raleigh, N. C., is issuing a splendidly illustrated, well printed, 8 page circular in the interest of their institution.

Jacobs Business College, Dayton, Ohio, is issuing a 40 page catalog, covered in green with embossed title in gold, printed on finest coated paper. The illustrations are very telling and not too numerous. From it we get the impression that the institution is well furnished, practically equipped, and the course of instruction thorough and practical.

The Forty-seventh Annual Prospectus of the Packard Commercial School, of New York City, is before us, and a model booklet it is; model in size, in shape, in quality, in text, and in illustrations. Rich, reddish brown top and side headings instead of red would, we believe, have been more in harmony with the brown colored cover.

Diplomas and Certificates, Kinsley Studio, New York, is the title of a profusely illustrated, twenty-page, cream colored circular, advertising diplomas, engrossing, and stationery as put out by this modern, progressive, reliable firm. Any one interested in these lines would do well to secure a copy of this catalog.

Circulars, journals, folders, blotters, etc., etc., were received from the following: Trainer & Calvert's School, Perth Amboy, N. J.; Dubois, Pa., College of Business; Parsons, Kas., Business College; Call's College, Pittsburgh, Pa.; Heald's Business College, San Francisco, Calif.; Nebraska Business and Shorthand College, Omaha, Neb.; Central Business College, Denver, Col.; Holmes Business College, Portland, Ore.; Caxton Engraving Company, Cleveland, Ohio; McAllen's Business College, Knoxville, Tenn.; Selvidge Business College, Ardmore, Ind. Ty.; Miller School of Business, New York; Hammond Publishing Company, Lansing, Michigan; Great Western Normal and Business College, Webb City, Mo.; Kasmussen Practical Business School, Stillwater, Minn.; McGill University, Montreal; Brown's Business University, Adrian, Mich.; McPherson College, McPherson, Kas.; Mosher Shorthand, Omaha, Neb.

A 32 page Prospectus of the 100 page handbook, which is being issued by the National Commercial Teachers' Agency of Beverly, Mass., E. E. Gaylord, Manager, is before us, and it is a most complete, convincing, artistic, straightforward presentation of the methods and aims of the Agency. If quality is the criterion, then this handbook speaks high grade service. Commercial school proprietors and teachers would do well to secure a copy of it without delay, as it contains, besides information relative to the Agency, beautiful vignette portraits and facsimile signatures of about one hundred of the foremost commercial school men, teachers, and penmen in America.

WANTED

Two young men, one first-class in commercial branches and the other first-class in Eclectic Shorthand, to take an interest and teach in a splendid school in the East. Only small cash investment required. Send references and full particulars will be sent at once. Address

M. S. S.,

Care Business Educator, Columbus, O.

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(Name of school, etc.), put up in handsome special boxes, (24 sheets and 24 envelopes), in various grades and shades, sold as low as **25 cents a box** and upward.

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\$1.50 a ream (960 sheets); \$1.20 a ream in 5 ream lots.

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\$2 a ream (960 sheets); \$1.90 a ream in 5 ream lots and upward. Various qualities and shades. Unruled, ruled and wide ruled.

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Put up in boxes, 500 sheets to ream; 8x10 $\frac{1}{2}$, **34c** a ream and upward; 8x13, **43c** a ream and upward. Send for free sample of papers.

Stenographer's Note Books

No. 1, for pencil, **2 cents each** in 1000 lots; \$2.50 a 100. No. 3, for pen, **3 $\frac{1}{2}$ cents each** in 1000 lots; \$4 a 100. Size, 160 pages, 4 $\frac{1}{2}$ x9 in. Larger sizes in proportion. Send 6c each (for postage) on sample books.

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THE Commercial, Shorthand, Drawing, Telegraphy, Penmanship and Language Teachers exclusively.

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No charge to proprietors for teachers furnished, and the lowest charge to teachers of any agency. Personal attention given to each applicant.

We can place a large number of teachers this season at salaries as high as \$1200, \$1500, \$2000. Write for registration blanks and circulars.

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WM. J. KINSLEY, Manager,
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To the Honorable
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OF THE
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OF THE
CITY OF NEW YORK
1902-1903

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3 Ply Superfine " 1 10 3 15 3 00
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Free! Send for catalogue of printed Bird & Emblem cards.
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Wanted—Young men and women who write good business hands to accept permanent positions in our office, addressing envelopes, etc. Address **Drughon's Practical Business College Co., Nashville, Tenn.**

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The best shorthand text-book teaches a system which is equal to every demand made upon it. Barnes writes down the most difficult work—Court, Convention, Medical, Pharmaceutical Association, Legislative and Sermon reporting

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It has paid others to examine our books. Probably it would pay you. Sample pages free to teachers and school proprietors. Special examination terms. Write us today.

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Kamp Hill Bore Aug. 11 1903

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METHUEN PREMIER Typewriter Company

feel more deeply grateful than we can express for the generous welcome and hospitable and royal entertainment extended to us by **His Excellency** and yourself in **Kamp Hill Bore.**

Your spirit of grand goodwill and unaffected kindness shown toward us in every word and act has lifted all our hearts perpetually to you and your interests and made us feel that we have in the **President** of our company at once a great leader and a warm personal friend.

The memory of our stay in this delightful spot will always remain one of the brightest pictures in our lives and hereafter for us the largest character on the complete keyboard of pleasure will be the capital "K."

John S. Roberts, Secretary, Methuen Typewriter Co., Methuen, Mass.
Edmund C. French, Treasurer, Methuen Typewriter Co., Methuen, Mass.
Wm. A. Wood, President, Methuen Typewriter Co., Methuen, Mass.
Wm. A. Wood, President, Methuen Typewriter Co., Methuen, Mass.
Wm. A. Wood, President, Methuen Typewriter Co., Methuen, Mass.
Wm. A. Wood, President, Methuen Typewriter Co., Methuen, Mass.

Example of Pen and Brush Engraving done on gray cardboard. The signatures were made facsimile. The original was probably 18x24 inches.



Lesson No. Four

In this lesson we introduce two head or tail pieces. The one, delicate, denoting gracefulness and simplicity; the other strength and solidity. Proceed with pencil first, then ink carefully. Many pen lines and strokes in this kind of work look to be rapidly drawn. But do not be deceived, they are slowly and carefully drawn. Pencil the faces first. In the profile start at forehead, then nose, mouth, chin, then the hat, hair, and finally the finishing strokes. An endless variety of these can be made. Do not copy too much, take suggestions from these, draw an original for yourself. This is the way to learn.

Do not be discouraged with the first few attempts. Keep at it and I am sure the result will be worth the time and trouble.

The Society design is shown as an example for newspaper heading, and was drawn double the size of the reproduction. Get a good pencil copy first, then apply ink with care. Make the letters first, and then add the light outline around them. Keep the scrolls well balanced and graceful. Make an original from this idea.

Send on your work for criticism, including return postage.

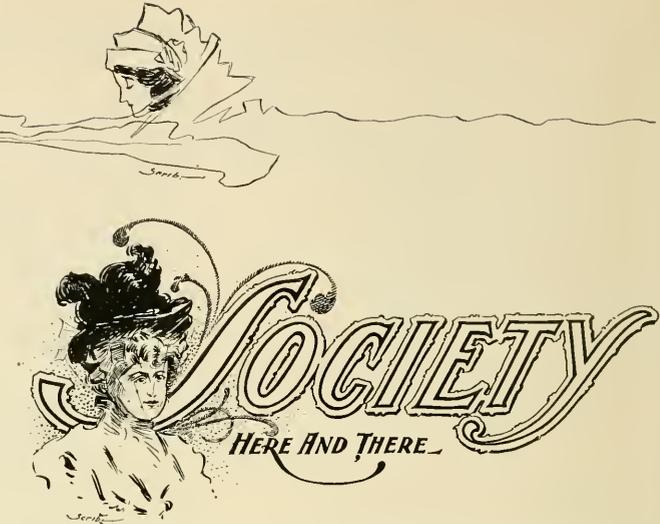
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We have one hundred openings for first-class commercial teachers, and are needing more good men. We can place all good commercial teachers who are willing to work for a reasonable salary. We can also place twenty good solicitors.

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CONTINENTAL TEACHERS' AGENCY,

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IF YOU BELIEVE IN THESE PEOPLE AS I DO, YOU WILL GET THEIR OPINION. I've not got their permission to use their names in this manner, but they've been with me and I'll abide with their verdict. My teachers' course begins July 1, at Hedley School, Brooklyn, and continues 24 forenoons. Persons from Manitoba, Texas, Connecticut, New York, Ohio, Pennsylvania, West Virginia, District of Columbia, Massachusetts and Rhode Island promise to be in attendance. If you'd write me for particulars I may interest you. DO IT NOW.

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I will write your name on 1 doz. cards for 15c. A pack of samples and terms to agents for a red stamp. Agents wanted.
100 blank cards 16 colors, 15c. postpaid, 1,000 blank cards by express, \$1.00. 1 bottle black, glossy ink, 15c. 1 bottle white ink, 15c. 1 bottle pen holder, 10c.
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The Pratt Teachers' Agency,
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Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.
The Agency receives many calls for commercial teachers from public and private schools, and business colleges.
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- The New Business Speller
- Modern Commercial Penmanship
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Sample copies will be billed to teachers for examination at half the retail price and may be returned if not adopted. Correspondence solicited.

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THE COMMERCIAL TEXT BOOK CO., Des Moines, Ia.



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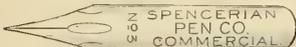
Is helping scores of ambitious people to acquire a fine style of penmanship at home. We are ready to help YOU also. Send stamp for information.

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Positions in High Schools and Colleges. Penmanship, Commercial Branches, also teachers of Stenography. Salaries, \$600 to \$1,500. Register early. Send for circulars.

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THE BUSINESS EDUCATOR

Address

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L. MADARASZ has written more strictly high grade unequalled cards than any other man living, and he knows a good quality of cards when he sees it. Moreover he does not bestow his praise indiscriminately. Read this:

"I hope you will coin some money in your card business, for you've a fine quality of cards for fine penmanship." L. MADARASZ

English Bristol, 13 colors, per 1,000 . . . \$ 90
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Sample 100, assorted 25

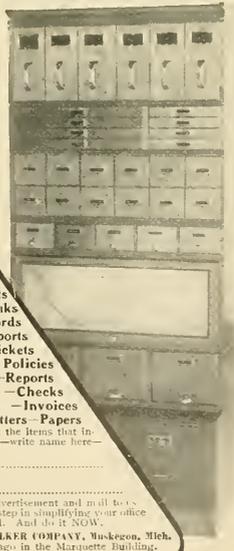
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THE SHAW-WALKER COMPANY, Waukegan, Mich.
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Questions Answered and Criticisms Offered by C. P. Zaner.

(INTENDED FOR SUBSCRIBERS ONLY.)

Under this heading Mr. Zaner criticises specimens of penmanship, drawing, etc., submitted to him. Postage should be enclosed if specimens are to be returned. He will also endeavor to answer any and all questions pertaining to penmanship matters, or if thought best, questions may be submitted through this department to the readers of our journal for volunteer answers. This gives the readers of THE BUSINESS EDUCATOR the benefit of the experience of one who has made this work a life-time study, as well as of those who contribute thereto.

Vertical Repudiated?

EDITOR: I understand that the vertical system of writing has been repudiated in Chicago by the Board of Education; also in New York. Can you tell me if this be true? Also briefly give me your opinion regarding the value of the vertical as compared with the "slant" style of writing.

Yours truly,
Rochester, N. Y. E. C. BOSWORTH.

[Yes, vertical has been repudiated, if by that you mean it has been repudiated as a fad and that it has been largely superseded by the medial slant, not only in Chicago and New York, but many other leading cities. This is due to a number of causes; first, the business men do not like the looks of it, preferring the hand they were taught. The style of vertical that was taught and the method of teaching it also had much to do with this abandonment, for, as we said, when vertical came, if it could stand the kind of teaching it was receiving it would stand more than we expected. All of this does not mean that vertical has no merit. Its merit is plainness. It is suited to some people better than any other, but the average person prefers to slant his writing somewhat. The majority prefer to slant it forward rather than backward. Hence, the decline of vertical. In its wake is found a better style of writing than the world has ever known, inasmuch as it is plainer, faster and easier than any other. Vertical must receive its share of this credit for having gotten teachers of penmanship out of some ruts into which they had fallen, and from which they saw no need of extricating themselves. The abandonment of vertical is not a backward step, but a forward step.—EDITOR.]

J. N. W., Brockton, Mass.—Your penmanship has many excellent points and but few bad ones. You doubtless write the small letters too fast. Learn to be deliberate without being sluggish. You have a tendency to shade too many of the down strokes in the small letters. You make an excellent *r* and *d*.

A. D. E., Jackson, La.—You write too fast to write professionally or accurately. You must think more of each letter as you are about to make it, and to do this you must not go so rapidly from one letter to another. Learn to be more deliberate and more precise by exercising more care in all of the work that you do.

G. M. Y., Jeannette, Pa.—Your penmanship is above the average received at this school from students. You are developing an intensely practical hand and are to be congratulated upon the same. In finishing words, we would suggest that you raise the slop stroke it is in motion, to avoid a dot at the end of the line. Some of the turns in the small letters, and usually of the final letter of the word, are too rounding. The last upper turn of such letters as *n* and *m* are too narrow.

J. B. Nimm.—Your specimens reveal both natural and acquired ability. Use India Ink in your text lettering. In your penmanship, endeavor to write a trifle more slowly if you wish to create the accuracy of your product. Watch more carefully the beginning and ending of words in your sentences and page writing. Small *a* in your engraving is too wide. The same is true of *d, g*, and *q*. You can become a fine one.



Lessons in Wash Drawing and Engraving.

E. L. BROWN, ROCKLAND, MAINE.

Number Four

STUDY OF APPLE BLOSSOMS. First pencil in the form and arrangement of the blossoms and leaves, suggesting the darkest values. The action of the design may be obtained with a few rapid strokes. Do not attempt to draw the design in detail until you have obtained the arrangement and general proportions.

Add the washes to the pencil drawing, working carefully and at the same time quickly. Aim for soft, delicate values in treating the blossoms. The leaves should be treated in a broad manner for the best results.

Change of Date.

The Private Commercial School Managers' Association has changed its date of meeting at St. Louis to June 28 to July 5. All persons who intend to be at this meeting and desire to take advantage of the special hotel rates, should communicate with E. H. Fritch, Chairman Executive Committee, 810 Olive Street, St. Louis, before June 15.



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First-Class Book-Keeper

OF YOU AT YOUR OWN HOME in six weeks for \$3 or RETURN MONEY. Fair enough? Find POSITIONS, too, EVERYWHERE, FREE! Have placed THOUSANDS. Perhaps can place YOU, too. **GET THE BEST**—learned from pupil! **SALE THIS AND WRITE.** G. GOODWIN, Expert Accountant, Room 976, 1215 Broadway, NEW YORK, N. Y.

BLANK CARDS A new lot just received. Fine stock; choice colors; cheap prices. Samples and price list free. F. W. TAMBLYN, Kansas City, Mo.

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A FLOOD

of applicants is not turned loose on you when you ask us to recommend a commercial or shorthand teacher for your school. If you will state just the kind of teacher you desire, and give us an idea of the work you want done, we will either put you in touch with just such a teacher, or tell you frankly that we are unable to do so.

We have a number of excellent teachers available now, and shall be glad to correspond with you regarding them.

CENTRAL TEACHERS' AGENCY

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We want you to try our pens, and in order to make it an inducement will send Assortment No. 1, consisting of 15 popular styles, postpaid, upon receipt of 10 cents, and give you
FREE a Handsome Penholder
C. HOWARD HUNT PEN CO., Camden, N. J

**Report of Central Association Meeting—
Continued from Page 19.**

“How May We Bridge the Period Between Principles and Note-Taking?” by Miss Carrie A. Clark, Des Moines.

“Advanced Shorthand Dictation,” by W. N. Philips, Cedar Rapids.

Business Section.

FRIDAY AFTERNOON

With three such names as Palmer, Nettleton, and Giesseman upon the program for a joint lesson in penmanship, it is needless to say that much interest was manifested in this part of the program, which was as follows.

Composite Penmanship Lessons:—
(1.) “Breaking up Finger Movement,” by A. N. Palmer, Cedar Rapids.

(2.) “Development of Muscular Movement,” by G. E. Nettleton, Mankato, Minn.

(3.) “Application of Movement,” by W. F. Giesseman, Des Moines, Ia.

CRITIC

A. H. Burke, Kirksville, Mo.

“How Much and What Commercial Geography May be Profitably Taught?” by J. C. Grason, Council Bluffs, Ia. Discussion, by C. D. Slinker, Des Moines, A. F. Harvey, Waterloo.

Binman History—Continued from Page 21

His first, and it seems his only instructor in writing, was Samuel Baldwin, the district school-master, who taught him the making of quill pens while seated upon a

slab bench in the Windham school-house, and armed with goose quill and Barlow knife.

HIS FIRST SHEET

Nothing will better illustrate the intensity of his boyish passion for his art than the story of his first whole sheet of paper, in his own words. He says, “Up to February, 1808, I had never been the rich owner of a whole sheet of paper. At that time, becoming the fortunate proprietor of a cent, I despatched it to a lumberman to Catskill, which, though twenty miles distant, was the nearest market, and instructed him to purchase the desired paper. He returned at mid-night and the bustle awakened me, and I eagerly inquired for the result of his mission. He had been successful, and brought the sheet to my bed-side, rolled tightly and tied with a black linen thread. Having carried it the entire distance in his bosom, it was, of course, much wrinkled. I at once arose, and having smoothed it, commenced operations. Before its arrival, my imagination had pictured to me what beautiful work I could do thereon. But the trial proved a failure. I could not produce a single letter to my mind, and after an hour’s feverish effort, I returned to my bed disappointed, to be haunted by feverish dreams.”

Paper being to Platt a luxury rarely attainable in those days, he had recourse to other materials. The bark of the birch tree, the sand beds by the brook, and the ice and snow in winter, furnished his practice sheets. One of his favorite resorts also was the shop of his indulgent old friend, the shoe-maker, whose depleted ink-born and sides of the leather covered with the efforts of the young enthusiast, gave frequent proof of his boyish zeal.

WESTWARD HO!

Platt had lost his father in his sixth year, and the care of the family devolved on the mother, a woman of much energy and perseverance, and upon the elder brothers. The pioneer spirit seized the family and quitting their mountain home they turned their faces toward the new state of Ohio in the then far western wilderness.

After a tedious journey of fifty-one days in wagons, they arrived in Jefferson, Ashland County, Ohio, on the 5th day of December, 1800. The family gradually separated, settling in the shore towns of Kingsville, Ashland and Geneva.

Platt had left his eastern home with reluctance. He feared that even the meager advantages of school and education he there enjoyed would be denied him, and the hope that had begun to dawn in his young breast be doomed to disappointment. In the many privations and rugged labors of the pioneers he had to bear his part, but his love for his pen and desire for learning were too deeply rooted to die out. Of books there were few, and teachers almost none, yet, without repining for denied advantages, he made industrious use of those at hand. The poet’s injunction,

“That is best which lieth nearest.

Shape from that thine works of art.” found an early lodgment in his art.

The shore of Lake Erie near which he dwelt had a peculiar fascination for him. There he loved to spend his leisure hours and its broad beautiful beach from Spring till Autumn, and its expanse of ice in winter, he covered with endless chirographic tracings.

While a lad, his tastes were of an intellectual and artistic nature, yet the opportunities for cultivating them were meagre.

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THIRTY MILES FOR AN ARITHMETIC

About the age of eleven years, late in the autumn, he walked thirty miles with bare feet through the forests to borrow an Arithmetic, being too bashful to ask for board and lodging, he satisfied his hunger from a turnip field, and crept into the straw in a log barn, where he slept till morning and then resumed his homeward journey. His study hour came after his toils of the day in assisting to clear away the forest, when stretched before an open log fire and assisted by an older brother, he gained a knowledge of Arithmetic.

In his twelfth year, Platt enjoyed for a time the privileges of a school opened by Mr. Harvey Nettleton, at Conneaut. In order that he might not be disturbed by the mischief-loving, or lose a grain of this golden opportunity, he partitioned off from the rest, his desk in the corner, and there applied himself eagerly to his studies. The copies and instructions required in the school were furnished by him.

In this school occurred an incident which called forth his first preserved attempt at verse. The school house was a rude structure of unhewn logs chinked with strips of wood, and plastered with mud to keep out the wind and cold. The roof was of gourd-seed shingles held in place by weight poles, and the floor was of puncheon or flat strips of split wood laid across the timber that served as supports. Beneath the floor was an excavation in the earth. But the rhymes tell the story and picture the scene under the title of

THE MASTER IN THE CELLAR.

Our master is a faithful man,
A constant man is he,
'Tis prominent in all his plans,
That learned we must be,
And to ensure it—constantly
He walks the puncheon floor,
One eye on rogues and idlers
And one on Webster Noah.

This works he through his classes,
To lend the iron right,
Each pilgrimage around the room,
A pilgrimage of light.

Alas! that e'er a cellar deep,
To school house should belong,
Alas! that board and puncheon
Should not prove sound and strong.

With one eye on the rogues
And one on Webster Noah,

A puncheon crushes neath his feet,
And faithless proves the floor.

Yes! there came a crash, an awful crash,
Might make the bravest bow,
And our cautious, honored master,
Is in the cellar now.

He's in the cellar, now, boys,
The master whom we love,
One eye on Uncle Noah
And one on light above.

Alas! that laughter hath deep lungs
Ready at once to bray,
Then poetry had never sung
The tragedy to-day.

Our master is a constant man,
He walks around the wall,
One eye on rogues and idlers,
And one on Nat Daboll.

A faithful sentinel is he,
He walks his constant round,
But all admit that he trod to-day,
On very dangerous ground.

He struggles up—he's out again,
Greeted with sturdy roar,
A shout that burst our paper panes,
And died on Erie's shore.

Collected, calm—he shook himself,
Then on his rounds once more,
One eye on the mischievous ones,
And one upon the floor.

Come all you faithful students,
In all life's books and crooks,
Keep one eye on the mischievous,
And one upon your books.

(To be Continued.)

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