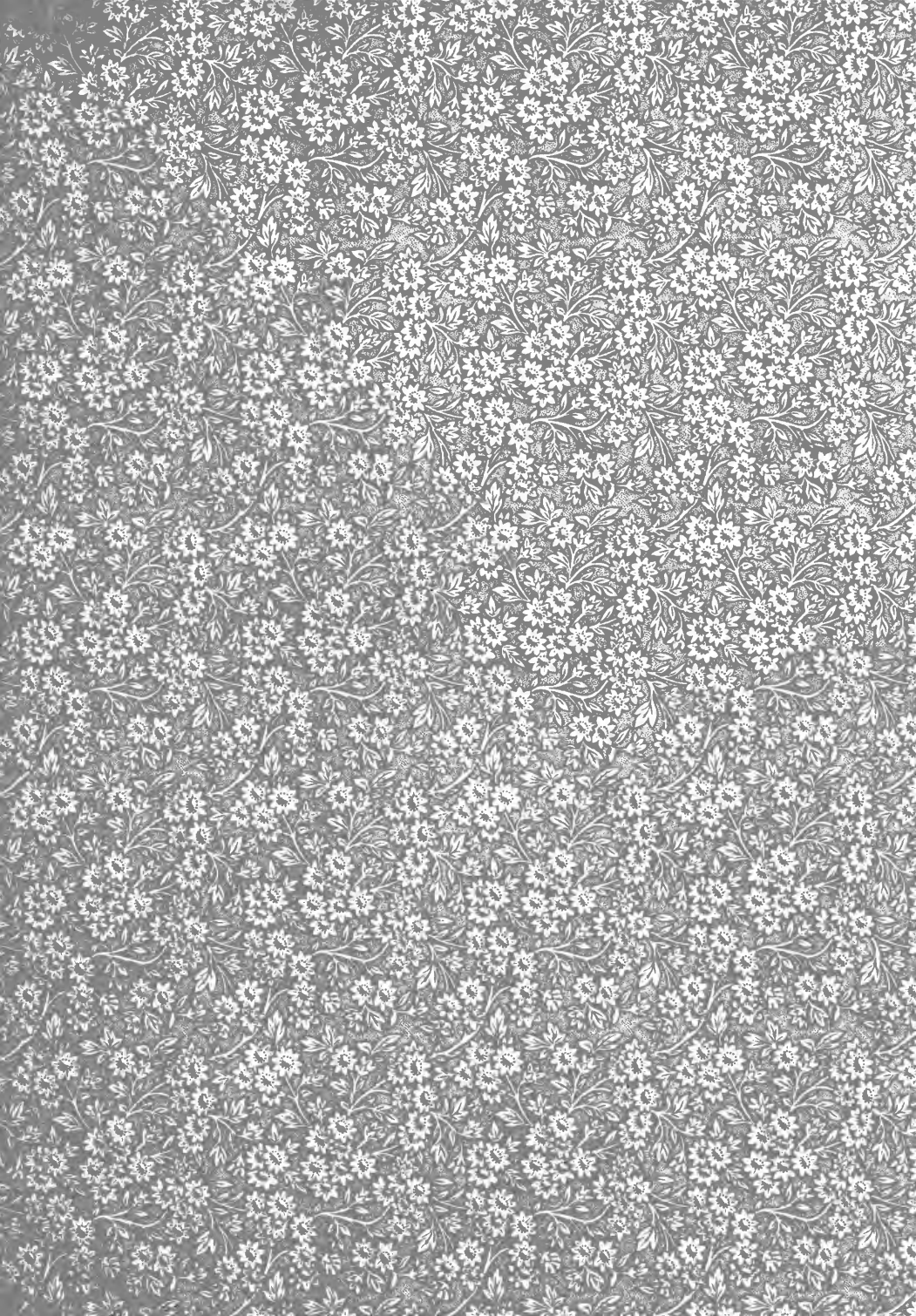


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# THE BUSINESS EDUCATOR



TEACHERS' PROFESSIONAL EDITION  
PRICE, ONE DOLLAR A YEAR

PUBLISHED  
BY  
ZANER  
AND  
BLOSER  
COLUMBUS,  
OHIO

SEPTEMBER, 1904



WHEN A STUDENT GETS A  
 SITUATION  
 FROM A SCHOOL  
 USING THE  
**BLISS SYSTEM**  
 OF  
**ACTUAL BUSINESS**  
 FROM THE  
**START,**



IT IS JUST THE  
 SAME AS GOING  
 FROM ONE  
**BUSINESS OFFICE**  
 INTO  
**ANOTHER.**



PUBLISHED BY F. H. BLISS SAGINAW, MICH.



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# THE BUSINESS EDUCATOR

VOLUME X.  
NUMBER 1.

COLUMBUS, O., SEPTEMBER, 1904.

Professional Edition, \$1.00 a Year.  
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## THE BUSINESS EDUCATOR

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E. E. GAYLORD, Beverly, Mass. - Associate Editor.  
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Address all communications to Zaner & Bloser, Columbus, O., except those relating to the departments, which may 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. 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.

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All subscribers who follow faithfully any series of lessons given in THE BUSINESS EDUCATOR, and who make sufficient improvement and write a *practical business hand* will be awarded this Certificate. All applicants in Business, Public, Parochial, or Private Schools must first have their work endorsed and recommended for this award by their teacher of writing. A specimen of their best penmanship before beginning work upon said lessons together with a duplicate of the lessons in their best hand must be submitted to the editor, C. P. Zaner, for final decision and award.

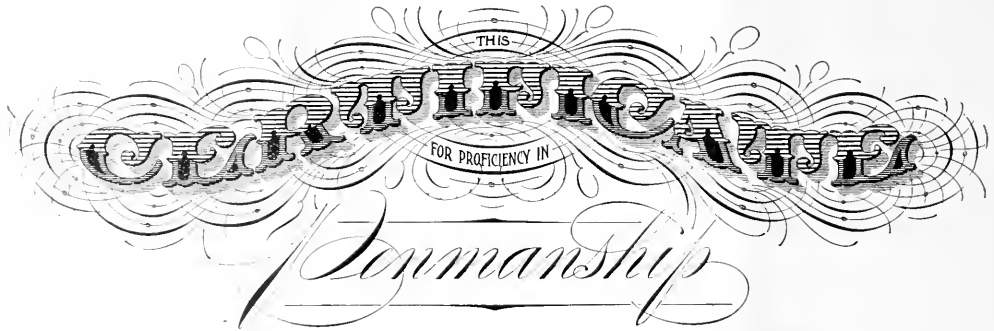
**First and Final Specimens**

Let the first, as well as the final, specimen be as follows: The entire alphabet of small and capital letters and figures, and, " This is a specimen of my penmanship this (write day in full) day of (write month in full), nineteen hundred and \_\_\_\_\_. (Sign your name here). Date each specimen when written, the one when beginning the course and the other when finishing it.

A fee of fifty cents is charged for examining the specimens, engrossing or writing upon the certificate the name of the student and that of the school he is attending, and mailing securely in a tube. No charge is made where no certificate is granted, and no examination made of specimens unless endorsed by the teacher. Stamps must be enclosed for return of specimens, or they will go by the waste basket route.

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Can secure this certificate without endorsement of a teacher by filing first specimens with the editor when beginning such practice. Now is the time to secure a good handwriting and a certificate, signed by those who are in every way capable of judging and therefore of certifying to such ability.



Awarded to **James E. Boone** for acquired  
excellence in practical **Business Writing** by study and practice from  
the lessons presented in *The Business Educator*, and instruction received  
as a student in **The Rider-Moore & Stuart Schools of Business.**

Given at Columbus, Ohio, this 20th day of July, 1904 .

*W. M. Currier*

*C. P. Zaner*  
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PROGRESSIVE  
LESSONS IN

# Business Penmanship

BY

Supervisor of Writing  
in the Beverly,  
Mass., Public  
Schools.

*C. E. Doner*

Work for criticism  
should be mailed  
to him by the  
fifth of each  
month.



## Prefatory Remarks

That this course may be helpful to many is my earnest wish. I have asked myself the question, What would I like in the way of copies if I were anxious to improve my handwriting? In giving a course of lessons through a paper of this kind it is difficult to say the right thing in the right way. Too little as well as too much might be said. I shall try not to burden any one with unnecessary instruction. It shall be brief, and I trust to the point. Those who intend to follow this course will please write on one sheet of paper two sets of figures 1 to 9, all the capital letters, and the following paragraphs: "Success is the result of a mental attitude, and the right mental attitude will bring success in everything you undertake."

Mail this to me. At the end of each month send me your practice work from the lessons, and at the close of the course I shall look over all the work and determine who has made the most improvement.

### Materials

The best paper, pens, holder and ink should be used. Some one has said, "Do not read good books, but read the best books." So in this work provide yourself with the best. It costs very little more. When you once use the best you will be satisfied with nothing short of the best.



Use paper, size 8 x 10, with light blue line; a medium coarse pen—Spencerian, Zanerian, Gillott's, Esterbrook's and of course there are other makes; a cork or rubber tipped penholder, and a good fluid ink that flows freely. Do not make the mistake of putting gum arabic or sugar or anything else of this kind in your ink.

### Position

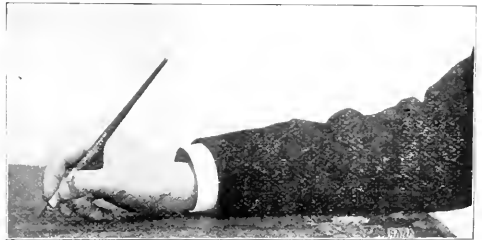
Study the illustrated positions of the hands and body given herewith. Notice how the penholder is held. Assume the

same position. Keep on doing this until you feel that you have an easy, natural position of the hands, arms and penholder. Grasp the penholder firmly, but do not grip it. Move the top of the paper to the left in front of the body so that the right arm will be nearly parallel with the right side of the paper.

### Arm Movement

With the mind ready to dictate what the hand, pen and arm should do, I suggest that you relax all the muscles of the right arm. Start the arm to roll on the muscle in front of the elbow going the left way around or in the direction the arrow points in exercise number 1; then move the arm in and out of the sleeve; then go the right way around, opposite from the first. Do this with a dry pen gliding it lightly over the paper. Now glide the pen across the paper from left to right, the arm working at the elbow, but not at the wrist. Go

through the same four movements again, but raise the eyes and look forward, still driving the movement rapidly on the muscle in front of the elbow. You now have the four principal movements in learning to write; namely, the direct elliptical or oval, the push and pull or the in and out movement, indirect elliptical or oval, and the movement across the page, sometimes called the lateral movement. I use the term elliptical because it is more definite.



**Chat Certificate.** Now is the time to roll up your sleeve (your under sleeve) and "get busy" upon either Messrs. Doner's, Currier's or Tumblyn's series of lessons now running in THE BUSINESS EDUCATOR. Send to them your practice between the first and fifth of each month so they may criticise it in the following number of THE BUSINESS EDUCATOR. Do this regularly, follow faithfully the instructions and those of your teacher, and there is no reason why you cannot win the certificate. Remember, this certificate will mean something because it will be given solely upon merit. It will take sincere effort to get one, and for that reason it will mean something and consequently be worth something to the one earning and holding it.

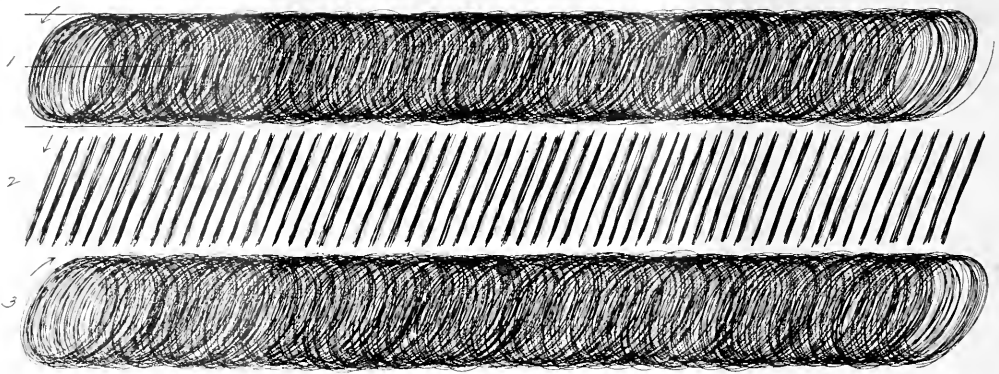


Plate 1

The three exercises should be made rapidly on the muscle in front of the elbow. First get the pen in motion, touch the paper lightly, and drive the pen rapidly. Use no finger movement whatever. I name these exercises the direct ellipse; the push and pull or the in and out movement; and the indirect ellipse. The count for numbers 1 and 3 should be 1uh, 2uh, 3uh, 4uh, 1uh, 2uh, 3uh, 4uh, etc., the figures for the downward strokes and the uh for the upward strokes, the emphasis being placed on the 1. Retrace eight or ten times for each push and pull exercise. Raise the pen between the exercises but continue it in motion. Same count as for number 1. Do not count 1-2-3-4, but put the "uh" between the numbers. This is not only more pleasing to the ear, but it is musical and more easily followed.

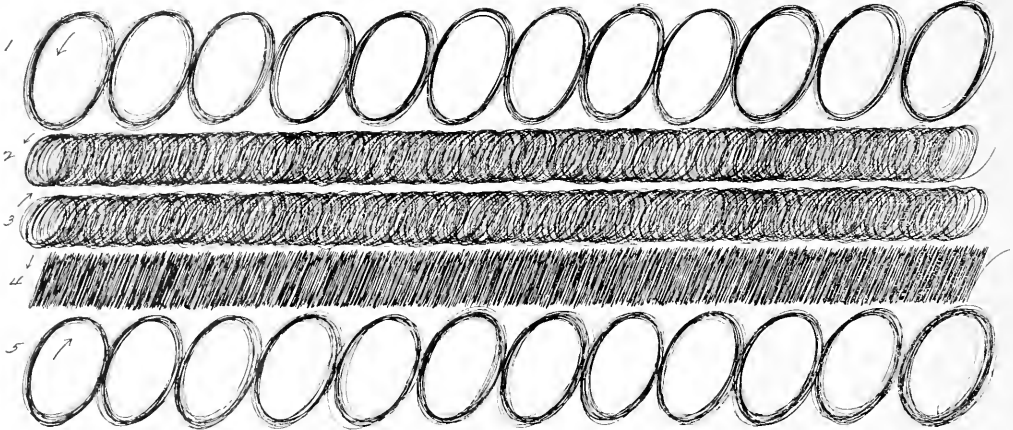
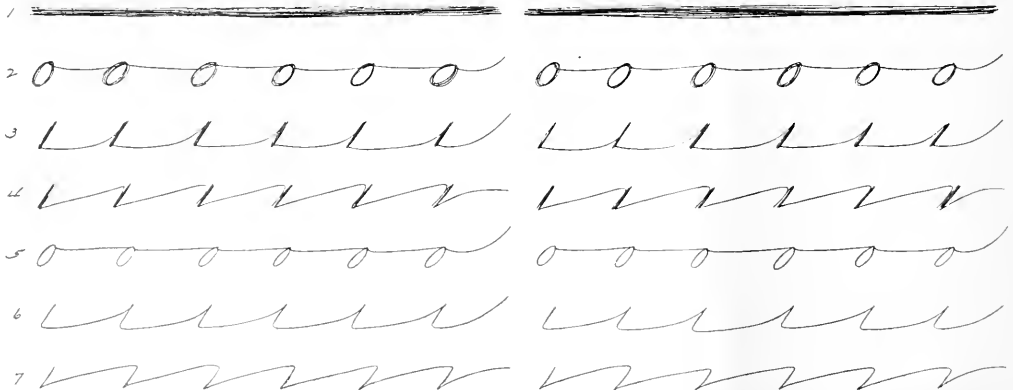


Plate 2

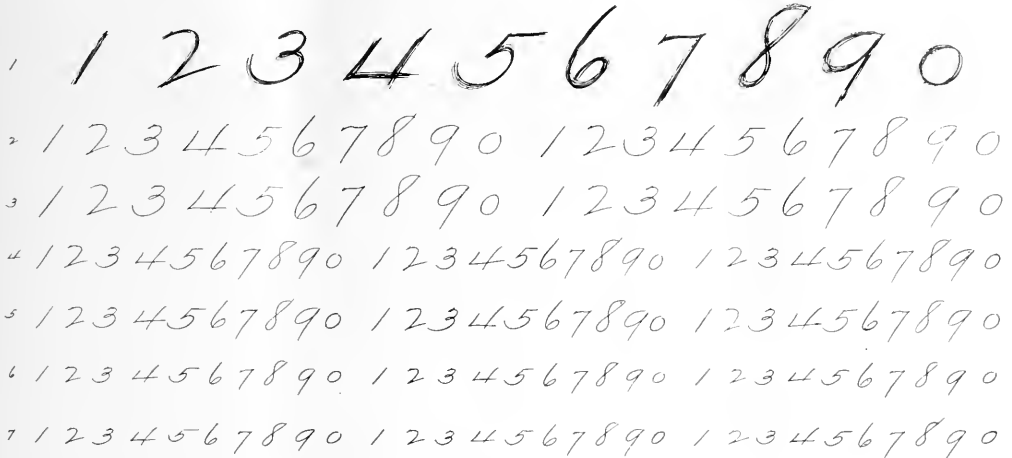
In line 1 retrace each exercise eight or ten times. Count 1uh, 2uh, 3uh, 4uh, 5uh, 6uh, 7, 8, 9, 10. Having the pupils count aloud with the teacher while they write often creates interest and is beneficial. Exercises 2, 3, and 4 should be continuous across the paper. First get the pen in motion, dip ink when necessary, beginning where you left off.





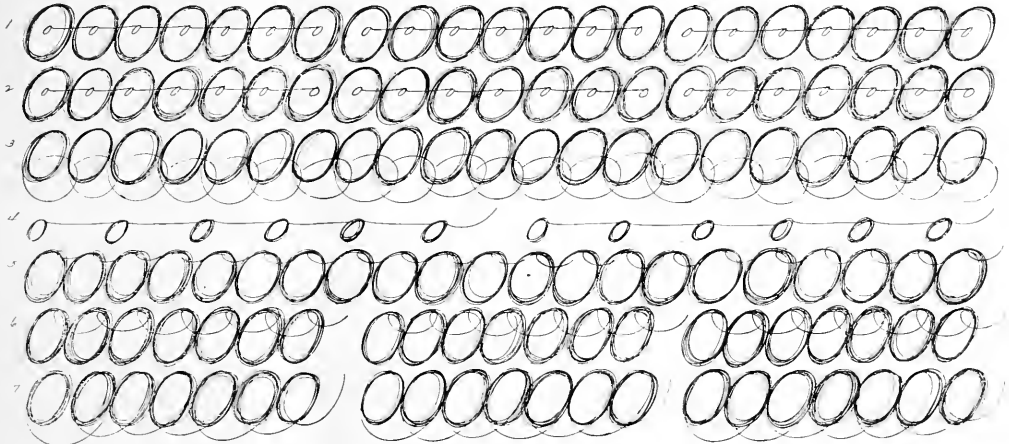
### Plate 3

These exercises give strength of movement in writing across the page. The movement should be light and rapid between the o's and the downward strokes. Retrace the o and the downward strokes four or five times in lines 2, 3 and 4, then glide. Count 1uh, 2uh, 3uh, 4uh, glide, etc. These exercises are larger than the actual writing will be. They are thus made for the purpose of developing freedom of movement. By all means study the copy before you write. *Think before you act.*



### Plate 4

Retrace large figures as given in line 1. Use pure arm movement. Reduce them as in lines two and three and still use arm movement. Make them smaller as indicated in the following lines. The last two lines should be made not so much with arm but with hand movement, allowing the hand to play as it were on the knuckle of the little finger. Movement is generated by making the figures large, gradually reducing them until finally small forms can be made by using the combined movement of arm, hand and fingers. This is also true in making exercises and letters. It helps greatly to bridge the gap between the ability to make smooth, accurate movement exercises and the ability to apply movement to writing.



### Plate 5

These exercises develop a light, free, quick, continuous movement, continuous especially in lines 4, 6 and 7. Count for lines 1 and 2 is the same as in plate 1 but a little faster. Make the small o exercise rapidly, placing it in the center of the retraced ellipse. The ending stroke in line 3 should be made with a light, quick movement. Count 1uh, 2uh, 3uh, 4uh, 5uh, 6uh, 7 loop, or use the word swing instead of loop, for line 5. Same count for line 6. For line 7 count to 8 and add "glide", etc.

While I consider the count essential, yet it can be carried too far. Do not depend too much upon it. But when you do count make it smooth and rythmical. This manner of counting gives life and enthusiasm to a class, which can be had in no other way.







# Practical Business Writing

As Applied to Business Forms

BY *Nina Pearl Hudson*



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Sermons or Supplementary Copies by Francis B. Courtney. Comment by C. P. Zaner.

Business knowledge is the great underlying power that pushes a young man on to success, whatever his occupation may be.

Business education is needed by the preacher and poet in order to get along without petty financial annoyances. The painter as well as the novelist needs a knowledge of business because both must live and possess at least the common necessities of life without which there is not much joy. Business education enables its possessor to earn a living without unnecessary effort and worry, and to devote extra time and energy to one's desires, be it in poetry, painting, preaching, plowing, politics, or penmanship.

It is not so much the amount of practice as the careful and thoughtful effort to acquire precision that leads to success in writing.

That's it; it's the *effort* that counts rather than the practice. The latter only shows the quality of the former. The effort to secure precision in form makes precise forms possible. Accurate forms are objectifications of inward efforts - projected impulses - materialized visions or mental images. See clearly, think definitely, will firmly, act quickly, and the result will be high grade and graceful. Mere practice squanders time, ink, pens, and paper. Right practice invests these things in a good hand writing which bears dividends for life.

Necessity has ever been the priceless spur which has called a man out of himself and spurred him on to his goal.

The business world is needing, and consequently demanding, more and better writing than ever before in the world's history. As a consequence more young men and women are today learning to write well than at any time in the past. Writing is therefore something more than an accomplishment; it is a modern business necessity. Incentive seems to be a necessary part of effort: the price or worth of an article is measured by the effort required to secure it. Writing is not lightly won nor cheaply sold.



NOTE. These editorials began some months ago and were omitted in our May and June issues for want of space. The previous articles dealt with the teaching of children and the evil rather than the good that arises from premature instruction in writing.

**Two Ways** "But how shall we get from the old to the new?" is naturally the first question to be asked the advocate of any new scheme of education. And unless this connection can be made without violence to existing conditions, there is but poor prospect of success. Reforms of a stable character come slowly and remain. And it is well that it is so. Vertical writing came quickly, and subsided almost as soon. Time, the leveler of all conditions, and the adjuster of all reforms, works wonders. He is sometimes slow, but sure as death and taxes. Be sure you're right, and Father Time, coupled with perseverance, will help you to win the battle of reform.

The first thing that you can do, and I can do, and the teacher of little tots can do, and any one who comprehends the need can do, is to advocate and require less written work upon the part of children. This much anybody, who can see the wisdom of it and who cares, can do. It is the first wedge which can and will, when once started, open the way to true teaching and correct learning. Then if the individual writes poorly you will know that it is not the fault of system or method, if you do your part. It will then be perseverance and care, and not the result of discouragement from unlearning.

The next step which can be taken, and is being taken by a few progressive teachers, supervisors and educators, is to teach, advise, or advocate *large writing for little talks*. Blackboards are the best medium at the present time for this work. Children will voluntarily use the arm instead of the fingers for such writing. The posture is also more apt to be healthful. Soft pencils and pads of large wide-ruled paper can be secured in many localities.

These things will follow in the wake of a knowledge of their need, for Americans are not stingy, particularly when it does not come out of the school board's pocket.

*Less and larger writing* can therefore be advocated and taught in almost every community. A little at first, but, by tact, a little more and a little more, and ere you are aware, old conditions will be paying the way by gradually and gently, and possibly gracefully, stepping out of the way for the new and the true.

**Why Interest Dies** Writing as taught to children soon gets old, monotonous, and tiresome. This is one reason why it is difficult to develop and maintain interest and enthusiasm in the grammar grades and high school. Having acquired the small and capital letters, and practiced them over and over many times, and having used writing daily for four years in spelling, language, and composition work, the children, as they enter the grammar grades, look forward to



## Editor's Page

other things they have not learned, finding in the writing lesson the same old letters with which they are already familiar.

And where there is a change from drawing the letters to the practice of movement exercises, preparatory to letter and word practice later on, the enthusiasm ends with the writing lesson, and the progress as well. They go back to the fingers for their written work and undo the practice of the writing hour, as well as re-establish the old way. This, oftentimes, in spite of very thorough movement drills during the writing period.

With the abandonment of writing on the part of the little folks, more attention can and should be given to the teaching of writing when the pupils are old enough to practice rightly, and when writing is actually needed in other things.

As pupils enter the grammar grades they need to be taught writing with a vim and not with a snail-like pace. They need to be taught *drawing* in the primary grades and *writing* in the grammar grades.

Drawing needs to be taught to stimulate observation, and from six to ten years is the period when observation is most active. Writing needs to be taught to stimulate correct expression, and from ten to fourteen years is the period when technical grammar should be taught and practiced.

### "On Again."

Here we are after a two months rest ready for a new year of progress in penmanship and business education. The two months may have seemed long to you, but to us they have been short and utilized in a large measure in planning and completing the work before us.

Each number of THE BUSINESS EDUCATOR will be filled to overflowing with skill, up-to-date ideas, practical knowledge; inspiration, and reliable news of the profession. No half-editions, mainly of announcements and advertisements, are issued from Columbus to keep up the "twelve full numbers," the main object of which is to collect advertising money.

The outlook at the present time is most encouraging for THE BUSINESS EDUCATOR. This is due to two things: it is the best of its class, and business education and practical penmanship are in greater demand and more popular than they have ever been.

Many, many schools are planning to club us that have heretofore stood by the "old and boisterous guns." We are ready to serve you to the best of our several abilities for, as you will notice, we have many editors and contributors in the make up of THE BUSINESS EDUCATOR.

## Portraiture

BY F. W. COSTELLO, SCRANTON, PA.

We have on hand, and promised, a dozen portraits from the facile pen of Mr. Costello, which we wish to present from time to time to the readers of THE BUSINESS EDUCATOR. We do this because of the high character of the work that he is doing, and to bring it within the possibility of acquisition on the part of home students. We shall also endeavor to so present it that it may be better appreciated by the average reader. The art portraying likeness, and therefore character, is no mean or trifling affair. The pen, like the violin, is an instrument the range and possibilities of which need only the touch of talent to reveal its wondrous powers. Itself but a small instrument, with but slight flexibility, but when subjected to the touch of a master hand, it produces such effects in lights and shades that life fairly speaks from the printed page. It is therefore well worth knowing more about, and the examples given will help to illustrate its powers.

### Partial Contents of the Teachers' Professional Edition.

ASSOCIATE EDITOR'S PAGE.  
COMMERCIAL GEOGRAPHY, by Frank O. Carpenter, Boston.

BUSINESS CORRESPONDENCE, Carl Lewis Altmaier, Drexel Institute, Philadelphia.

BUSINESS PRACTICE, J. M. Davis, Heald's Business College, San Francisco.

PRACTICAL MATHEMATICS, W. E. White, Gem City Business College, Quincy, Ill.

COMMERCIAL LAW, W. H. Whigam, Metropolitan Business College, Chicago.

COMMERCIAL EDUCATION at the World's Fair; the N. E. A. Convention, and G. W. Brown's Exhibit.

THE MARCH OF THE PEDAGOGUES.

THE COMMERCIAL SCHOOL RENAISSANCE IN THE ATHENS OF AMERICA.

HISTORY OF PLATT ROGERS SPENCER, A. H. Hinman.

SCHOOL AND PROFESSIONAL.

NATIONAL COMMERCIAL TEACHERS' Federation Announcement from President Spencer.

CONCERNING COMMENCEMENTS.

EASTERN COMMERCIAL TEACHERS' Association Announcement from President Hope.

NEWS NOTES AND NOTICES.

CATALOGS AND CIRCULARS.

### From South Africa.

It is with much pleasure I renew my subscription to such an up-to-date business paper, and let me assure you that we South African commercial teachers appreciate the opportunity thus afforded of keeping in touch with the latest and best ideas of America's most successful commercial teachers.

T. ROGER SHEPHERD,  
Durban, S. Africa.  
Principal Commercial Department,  
Durban Business College.





Our Departments

In conformity to a fixed purpose to move steadily forward in the service of commercial education, THE BUSINESS EDUCATOR has added to its staff of editorial assistants some of the most capable and forceful teachers and writers to be found anywhere among commercial schools. The contributions in this issue are merely curtain raisers. The October number, which will reach our readers just as they are settling into the harness for a long, steady pull, will be full of good things to lighten the teacher's load. If you are not a regular subscriber, let us have your name on our list at once, so that you may not miss a single number.

Office Practice

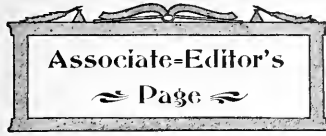
This will be the great year for our Department of Office Practice. It will be a symposium from the foremost teachers, on the most important features of this crowning element in a sound commercial course. The article in this number may be taken as foreshadowing the good things to come. Mr. J. M. Davis, the author, is regarded everywhere among the fair teachers of the Pacific Coast as one of the leaders — if not the leader in this line of work.

Commercial Law

Mr. W. H. Whigam needs no introduction to most of our readers, though many of them have known of him only as the leader *par excellence* in business and office practice work of the most advanced character. Doubtless many will be surprised to learn that he has shown as much force and originality in the treatment of Commercial Law as in writing a Commercial Arithmetic or in developing one of the finest Counting House Departments in any school in the world. Look out for next month's installment.

Business Arithmetic

Mr. W. E. White has already given our readers a taste of his quality in the June number of last year. Convention-goers know him as one of the most aggressive, intelligent, and able young men in the commercial teaching profession. In the famous Gem City Business College he handles very large classes, and the enthusiasm he puts into his students is worth going a long way to experience. Teachers of Business Arithmetic will do well to follow Mr. White closely. Mr. E. E. Kent, recently of the Rider-Moore and Stewart Schools of Business, Trenton, N. J., but now of the commercial department of the Springfield (Mass.) High School, will succeed Mr. White with another very strong course in Commercial Arithmetic. Mr. Kent is regarded as one of the best commercial teachers in the East.



Commercial Geography

To speak of Mr. Carpenter's work, after the splendid record he made last year, would be to question the perception and appreciation of our readers. It is enough to say that he is unanimously recognized by New England commercial teachers as the premier teacher of Commercial Geography, and that those who followed his work in these pages last year are glad to pay the price of this magazine just for Mr. Carpenter's most practical assistance in a field that needs the pioneer work of strong men. Mr. Carpenter is a Harvard graduate, a classmate of President Roosevelt's, and a strenuous worker.

Business Correspondence and Commercial English

maier is one of the most popular professors in Drexel Institute and the author of an excellent text-book on Correspondence, which is reviewed in another column. The course in Correspondence will be followed by a course in Commercial English, by Sherwin Cody, perhaps one of the best trained among present-day writers on Business English.

Mr. Cody graduated from Amherst in 1889 as prize man of his class in mathematics and with high rank in the sciences. He had become interested in English literature, however, and took special personal instruction under Prof. John F. Genung, author of the well-known text-books on Rhetoric. He became so much enamored of the work that he decided to give up his chosen calling of engineering and devote himself to the application of scientific methods in the study of language and literature. He taught country school, was reporter on a Boston daily, private secretary for a notable public man, proof-reader in a well-known New Hampshire print shop, secretary in Washington to Senator Chandler, editor in New York of a literary news and review department for a syndicate of newspapers, writer of short stories for the magazines, university lecturer on English, manager of the advertising of the Chicago Record's "Home Study Circle," conductor of several English courses in the Chicago Tribune's Home School, and finally the most widely known writer of the present day, on concise, practical English for the office, as well as a scholarly exponent of that which is

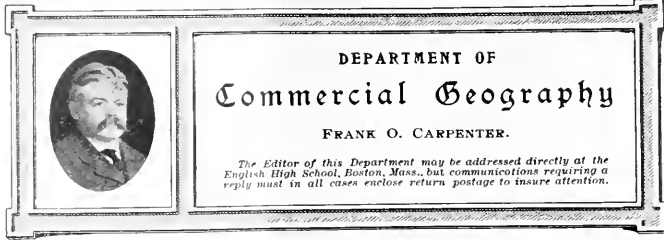
best in literature for the home. A. C. McClurg & Co., of Chicago, his publishers, have advertised his works widely; his books have been aggressively pushed among business men, through the System Company, and his Correspondence School of English has added to his prestige. He has a special class in Northwestern University and during the past summer has been on the staff of teachers in the summer school of the Metropolitan Business College, Chicago.

We have Mr. Cody's books and they are marvels of condensation, yet pithy, pointed, suggestive. We predict that teachers of all grades in commercial schools will follow with exceptional interest every article in Mr. Cody's course. Keep in close touch with Mr. Altmaier's series as an excellent preparation for the work in Commercial English.

Ethics

The commercial teacher who does not know who L. M. Thornburgh is, argues himself unknown, so that it would seem superfluous to speak of the wonderful work that this earnest spirit has accomplished; but for fear there may be those who have recently joined the ranks who do not know it, we want to say that, in all our travels among schools in all parts of Uncle Sam's dominion, we have come across no other man who could go into a city like Paterson, N. J., and so impress his ideals on a class entering in September that by March he could go out for a half day at a time without fear of the result if the city superintendent should step in during his absence. We have met but few other teachers about whom everybody had not only kind words but also enthusiastic words of praise. We do not know what other commercial teacher has made so strong an impression on that princely color-bearer, Dr. O. S. Marden, as to be urged to take a staff position on the magazine "Success." We have talked with Mr. Thornburgh's friends, we have visited with and addressed his pupils, we have often enjoyed the hospitality of his home, we have been intimately acquainted with him for years, and we know that his is a personality of rare worth in the school room. In view of all these things, and considering the policy for which THE BUSINESS EDUCATOR has always stood, we are proud that Mr. Thornburgh will use this journal as a medium through which to send messages of inspiration to the thousands of ambitious youth among our readers; and, by suggestion, at least, to point out to hundreds of teachers some of the golden opportunities they have to render a service the value of which cannot be determined until the ripples of mortal influence break on the shores of eternity. Let every reader catch the pulse beats as Mr. Thornburgh, in these columns, writes straight from his heart.

Now is the Time for Subscriptions, Now!



## Fore Word for 1904-1905.

This department during the past year was devoted to the scope, Methods and value of the Science of Commerce or Commercial Geography.

During the coming year the Editor plans to devote his attention to Commercial Products and the problems of their production, distribution and use, and to Commercial Geography in its relation to other geographical work and to commercial activities in domestic and foreign markets.

The current literature of the subject, especially in the various magazines, is of great value and the Editor will review the best of it so far as space and time permits. Once more he requests suggestions and criticisms from interested readers, and would say with Whittier:

"What you lack in his work  
May you find in his will,  
And winnow in mercy,  
The good from the ill."

## COMMERCIAL PRODUCTS.

The study of commercial production falls naturally into four classes or principles which express the laws which underlie the science. These are:

a. *Production*; b. *Transportation*; c. *Distribution*; d. *Consumption*.

a. What a thing is and how it is produced by human labor.

b. How it is carried from the place of production to the place where it is to be used.

c. How it is distributed to the consumer by means of commerce and trade, and

d. How it is used by the consumer and its value to him.

Are all important questions necessary to a complete knowledge of the subject.

## PRODUCTION.

Production, in the science of commerce, includes every method or means by which commercial staples are made ready for human use. The factors of production, as in economics, are four:

*Land, labor, wealth and capital.* In this sense:

*Land*—every natural substance of value to mankind, as the soil and water; *natural forces*, as wind power and electricity; or *natural conditions*, as climate and topography.

*Labor*—all forms of human exertion and industry.

*Wealth*—the products which result from labor, exerted upon land; as grain, fruits, iron, textiles, sailing vessels, electric dynamos, etc.; that is, wealth is anything that is of so much use to man that he is willing to pay for it in money or services. A part of this wealth must, of course, be

used to support the laborer at once, and a part is often reserved for future personal needs. The balance is

*Capital*—that part of wealth which is used to enable men to produce more wealth; as factories, machinery, money to buy material, etc.

These definitions should be learned and kept in mind, but in ordinary commercial use production means the quantity of a thing and the methods by which it is produced. Thus, the production of wheat in the U. S. means the number of bushels of wheat raised and its mode of culture; of cotton, means the number of bales of fibre or yards of cloth and the way it is made; of steel, the millions of tons made, etc. The subject divides into several classes:

1. Where the thing is produced, as in the earth or water.

2. Under what conditions, as climate, latitude, highland, etc.

3. How produced, i. e., what form of human labor is used to get it.

4. For what purpose the thing is made or used.

Each commercial staple studied should be considered in each of these divisions.

## RAW MATERIALS, ETC.

Commercial products are either raw materials or manufactured products. *Raw materials* are strictly those things which have been obtained by a single process of human labor; as iron ore, crude petroleum, blocks of marble, and upon which further work must be done to fit the thing for human use; as to smelt and cast the iron, refine the petroleum, or carve the marble.

A few raw materials are at once fit for human use; as fruits and some vegetables and nuts for food, coal for fuel or salt, but most things require several or many processes of manufacture.

The term "Raw Materials," as used in commerce, is fairly accurate, and means material in the mass or rough upon which considerable labor must yet be done to make it of use to man.

Manufactured products are those upon which considerable human labor has been put to make them of value. They may be "in process" of manufacture or finished products. Finished products are those which need no further work and are ready for use.

The same thing may be a manufactured product in one industry and a "raw material" in another.

For example, the cotton picked from the plant is really a raw material. It passes through the first process of ginning and baling and is then a manufactured product. The baled cotton is a raw material in a

cotton mill, but the muslin made from it is a manufactured product. The muslin in a dressmaker's shop is raw material, but the dress made from it is a finished product which is used by the customer.

So in a flour mill, the wheat berry is raw material, but the flour a manufactured product. To a baker the flour is a raw material and bread the manufactured thing. To the hotel keeper bread is a raw material and dry toast a finished product which is consumed by the purchaser.

The same reasoning is true in relation to most of the great commercial staples, and should be noted by the teacher to the class.

Raw materials are not usually turned into manufactured products where they originate, but usually must be transported long distances, as iron ore from Lake Superior to be manufactured in Pittsburg, or cotton from Texas to be spun in New England.

The products of agriculture and mining are mostly raw materials—or "one process" things.

There are then three classes of production in the study of the great staples:

1st. Raw materials. 2nd. Processes of manufacture. 3rd. Finished products.

This same classification holds in collecting specimens of products for museum or class use.

The first two classes are useless to man directly and possess a commercial value only because they may be turned into something useful.

In class I these points should be noted:

a. Conditions of soil, rock, climate, topography of the place where raw materials are obtained.

b. Methods by which they are produced, and human labor and mechanical power used. Conditions of life of laborer, wages, etc.

c. Form in which the raw material is made ready for shipment, as iron in pigs, cotton in bales, grain in bulk, etc., method of storing, as in elevators, or transportation in cars or steamers.

d. Places in U. S. and world where produced.

e. Statistics, cost of production, amounts produced and shipped, etc.

In class II, study:

a. The successive processes by which the raw material is transformed; as cotton through carding, spinning, weaving and finishing.

b. Labor, power, etc., as in b, class I.

In class III:

a. Form of finished products and methods of packing and shipment.

b. Transportation from mill and distribution to the consumer.

c. Usefulness of the finished product to man.

d. Localities of production in U. S. and elsewhere.

e. Statistics of production, export, etc.

Maps, charts, diagrams and graphs, showing areas and centres of production, should be made for raw materials, and finished product should be constantly on hand and in use.

With proper outline maps and blanks supplied, a pupil can show his knowledge in a ten minutes written test.

[Note.—The Commerce and Industry Company, Room 21, No. 50 Bromfield



Street, Boston, has in press a new series of outline blanks of great value. Ready in the fall of 1904.]

#### BY-PRODUCTS, WASTE PRODUCTS, ETC.

The great staple productions have always some chief uses, as corn for good of men and animals; and often some other uses obtained by transforming the product in some way, as starch, glucose, corn oil, alcohol, etc., all made from corn. These are called *by-products* and their value is often nearly equal to that of the chief product itself. Cotton fibre or lint is the chief product of the cotton plant, and cotton seed a by-product, but the value of the latter is counted by millions of dollars.

*Waste products* are the refuse left from various manufacturing processes—as hoofs and horns from packing houses, tailors' clippings,—coal tar, which is the refuse of gas making, etc. These are turned into hundreds of valuable products.

#### PRODUCTIVE AREAS, ETC.

A very valuable exercise is to take a map of the State or country showing the topography, a physical geography map, in relief if possible.

a. Then study the areas of hill, plateau, valley, etc., with reference to their natural value of situation or capacity to produce various staples—mining, farming, forest, or manufacture. Make in black and white a map of these areas. Mark any points which would be well located for manufacturing or commercial centres. Note possible locations for trunk lines of railways, canals, etc.

b. Then mark upon this map in a distinctive color the actual use of the same areas, and find reasons why the real use differs from the one suggested—consider why railway locations are not the same, etc. Note changes and improvements desirable.

The value of this work is great, as it trains the mind to recognize the actual fitness of a region for use and shows the way it may be brought to its highest productive capacity. The work of (a) should be done *before* the products are studied. The work of (b) *after* this study. Points like the following should be noted and explained:

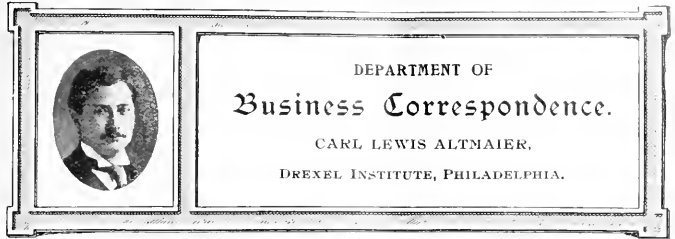
Why is it unwise for the farmer in Florida to devote his whole farm to raising oranges, and why should he raise several different crops?

Why is Birmingham, Ala., a great iron and steel centre? What advantages do cotton mills in the South have over those in the North, and what are the objections?

The general subject of production should be discussed in a lesson before the separate subjects are studied by the class.

#### BOOKS.

All persons interested should get from J. O. Crissy, Regent's Office, Albany, N. Y., price 20 cents, the Monograph on "Commercial Education in High Schools," which is the report of the Committee of Nine of the National Educational Association, and is for the moment the latest authority upon the subject.



A young man once wrote to the editor of a magazine, asking how to succeed in life, to which the editor replied that success would most likely be attained if he were to remember a few things in writing a letter to a stranger: namely, to spell the name of his correspondent correctly; to avoid giving him an initial he did not possess; to inclose a stamp for a reply when asking for personal information; to show the courtesy of addressing him as "Dear Sir," and by either prefixing "Mr." or affixing "Esq." to his name; to fold the letter correctly; and to address the envelope in so clear a manner that if the office of the person written to was in Philadelphia, the letter would not be sent to Boston.

Dr. Charles Davidson, Inspector of English for the State of New York, in a paper read at the Eastern Commercial Teachers' Association in New York last March, said: "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."

The President of Brown University, Dr. W. H. P. Fancee, in an address to the New England High School Teachers' Association, said: "I had one of the largest employers in New England in my office the other day who said that he had a number of young men in his employ and he dared not let them send out a letter from the office without himself looking it over carefully first."

The foregoing quotations are given because they serve as an excellent introduction to the discussion of the subject of Commercial Correspondence. They touch upon it from two points of view. In the response of the editor of the magazine, the technique of letter writing, that is, the importance of details, is emphasized. In the remarks of Dr. Davidson and Dr. Fancee, the composition of letter writing, that is, the importance of being able to express one's self by letter correctly, tersely, and courteously, is emphasized.

It should be unnecessary to dwell upon the importance of the subject of Commercial Correspondence, and of the advantages to every young man and woman of having an intelligent understanding of the various phases of letter writing and of being able to write a creditable business letter whenever required. I venture to believe, however, that it is not overstepping the bounds of conservative expression to say that the subject is ignored entirely by some business schools; is passed over in a

very perfunctory fashion by many; and in very few does it rise to the dignity of a full and practical course.

All letter writing is composed of two primary elements; namely, technique and composition. In the teaching of business correspondence, therefore, these two main divisions should be first impressed upon the student.

#### TECHNIQUE

By technique is meant the mechanical part of letter writing; that is, the form, the quality and style of paper and envelope, the spelling, penmanship or typewriting, punctuation, and grammar. So far as these details are concerned the letter should be faultless, and, since no special ability is necessary to secure perfection in them, every student should be required to reach the highest standard in this part of the work.

By the form of the letter is meant the arrangement of the different parts. For the purpose of considering the form of the letter it may be divided into five parts:

1. The heading.
2. The introduction
3. The salutation.
4. The body of the letter.
5. The complimentary close.

As business custom has for its convenience adopted a particular manner of arranging and spacing these various parts, the student should be given model forms of recognized standard and required to follow them in all his work in letter writing.

The heading consists of the full address of the person writing the letter, together with the date on which it is written. It is very important that these two items should be embodied in every letter. The address is important for various reasons; first, because it tells the recipient of the letter where to send his reply, and, second, should the letter for any reason be lost or sent to the dead-letter office it instructs the finder or postal authorities where to return it. Even in writing to a regular correspondent the full address should always be given. It might be taken for granted that a regular correspondent should know the address. But in letter writing it is unwise to take things for granted. Even in social correspondence a letter should always have somewhere on it the address of the sender. Once let a neat card embossed on the envelope together with a monogram or heraldic device become "good form" with our society people, as it is the rule with English upper and



middle classes, and many a letter misdirected will be returned quickly to its owner, and many a social squabble will be avoided.

The date should be written as a part of the heading. The date should never be omitted in a business letter, for often it may become a matter of considerable importance both as to the interpretation of the contents of the letter and as to its authenticity.

The introduction of the letter consists of the name of the person to whom the letter is written and his address. These items should always be included in a letter for they serve as conclusive identification of the person addressed. Although in *Pearce vs. Gardner, 1897, 1 Q. B. 888*, it was held that a letter which begins "Sir," and does not contain the name of the person to whom it is addressed, may, nevertheless, satisfy the Statute of Frauds, if the letter is shown by evidence to have been contained in an envelope on which the name appears—envelope and letter, for this purpose, being regarded as one document—yet it is obvious that the identification is much simpler and more certain if the name and address of the addressee are written as a part of the letter.

The salutation follows the introduction. The style of this will, of course, be varied, depending upon the nature of the correspondence and upon the degree of intimacy existing between the parties. Such forms as "Sir," "Dear Sir," "My dear Sir," "Dear Sirs," "Gentlemen," "Dear Madam," are in general use. Then follows the body of the letter. This contains the discussion of the subject matter, and will be treated at length hereafter under the Composition of the Letter.

The letter is completed by the writer's appending his signature, but courtesy and custom require that before the signature there should be a complimentary close; "Yours truly," "Yours very truly," "Very truly yours," "Yours respectfully," etc., are forms in general use.

A signature may be written or stamped. In fact any written emblem whereby a party signifies his intention to be bound will, in law, constitute a signature. Where an indorsement was made, with a lead pencil, and in figures, thus, "1.2.8," no name being written, the endorser was bound notwithstanding the fact that he could write. The position of the signature is immaterial. It is desirable, however, that in these details custom be followed. The signature, therefore, should be appended on the line below the complimentary close, which should be on the line below the last line of the letter. It is bad practice, which I find is frequent with students, to have nothing but the complimentary close and signature on a separate sheet of paper. The writer of a letter should always space his writing so as to carry a few lines to another page if otherwise one page is so crowded as to prevent the adding of a complimentary close and signature.

## Department of Business Practice.

J. M. DAVIS, Heald's Business College.

SAN FRANCISCO, CALIFORNIA.

### Checks on the Work of the Offices.

In the system of business practice in use in the department which I superintend, the transactions are limited neither in number nor as to values exchanged, therefore there cannot be pre-arranged results which the offices are required to produce. I have tried, however, to perfect my checks on the work of both the individual students in the business exchange and of the students in the offices, so that I could require the work to be done in a business-like way, which comprehends, of course, dispatch, quality, and accuracy. It has been my purpose to prevent poor work rather than to overcome its bad effects, not by so close a supervision that the students are unable to exercise their judgment nor to become self-reliant, but by requiring that the errors, if any, in each completed step of the work should be corrected before anything is done on the next step.

In this article I am to confine myself to checks on the work of the offices only and shall present the checks for each kind of office separately. The business of the offices comes from students working independently on sets of transactions which call for dealings directly with the offices, and for dealings with each other which indirectly affect the offices; and also from dealings with offices and students in other schools. While I have two commission offices, two wholesale offices, and three banks so as to accommodate a large number of students and facilitate the handling of business, for the sake of clearness, I shall refer to one only of each kind.

A frequent inspection of the books in the offices by a teacher is absolutely necessary to insure good methods in making the entries, neatness, and an orderly arrangement of papers kept in the files, and this point will be mentioned further in this article.

#### THE WHOLESALE OFFICE.

The daily routine in this office is as follows: The orders which have been received during the day and which have been inspected by a teacher, are turned over to the office in the afternoon to be prepared for the next day. The students in the offices, or officers, make out the invoices and before presenting them for inspection, fill out a proof of sales, which is a bill having all kinds of merchandise in use in the department and their prices printed (mimeographed) and having blanks for quantities and amounts. This bill is filled out by placing opposite each kind of merchandise the total of the quantities of that kind of merchandise appearing on the several invoices. For example, take apples as being the first on the list: if on one invoice there were 50 boxes sold;

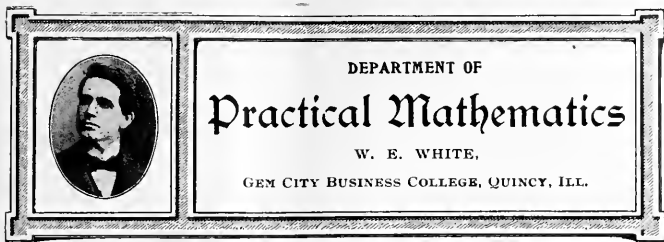
on another, 30 boxes; on another, 25 boxes; and none on any of the other invoices, on the proof of sales bill the officers would write 105 boxes opposite "Apples". When all the kinds of merchandise have been treated as above, the computations are made and amounts carried out. It will be seen at once that the amount of this proof of sales bill ought just to equal the sum of the several invoices. If it does not, the officers examine the invoices and the proof of sales bill until the error is found and then make the correction.

After the proof of sales is completed, the officers present to a teacher the invoices and the shipping receipts or bills of lading which are inspected as to form and appearance, and as to their agreement with the orders, which are also presented, in regard to terms, shipping directions, etc.

As soon as the work above has been approved, the officers make entries for the invoices. What these entries are or how they should be made is not within the scope of this article. Then a list is made of the day's sales, giving the purchasers' names, the terms and the amounts of the several invoices, a "Daily Journal", or "Diary", a cheap book which can be had everywhere, containing headings for each business day of the year, and from ten to twenty-five writing spaces to each heading, is about the best thing for the above list of sales, for it is possible to refer back to any day's work. The officers then receive payments for all bills except those sold on account, and present them and the Daily Journal to a teacher for inspection as to discounts and the proper making of the notes, checks, etc., received in payment. Those invoices sold on account with a stated term of credit are entered in the Daily Journal under the dates of their maturities. In this way payments must be made at the proper times and there is no opportunity for either the individual student or the officers to vary the terms of the transaction as called for by the business practice manual.

The entries are made for the payments received, are posted, and a trial balance is taken, which, with a proof of cash and bills receivable, is presented to the teacher daily for inspection and by him placed on file. I have a "Daily Trial Balance and Proof Sheet" specially ruled and printed for the above. It has a printed heading containing blanks for the name of the office and the date; two columns each for the names and amounts of the trial balance; and at the bottom an arrangement for proofs of bills receivable, bills payable, mortgages receivable, and cash, and a space for the officers' signatures.

(Continued on page 27.)



III Interest Work

FOR RAPID CALCULATION CLASSES.

In the previous lessons on addition and contractions in multiplication the student has familiarized himself with a number of useful expedients that will be an aid in all subsequent computations, if put into use wherever applicable. In the present lesson, I desire to develop the subject of interest and to present some of the more practical abbreviated methods for computing the same. Abbreviated methods should not be introduced until the subject of interest has been very carefully analyzed, and each member of the class is capable of computing without the use of abbreviations.

Interest is the product of three factors: principal, rate, and time in years, and when the time is in years no shorter method for finding the result can be employed. It is only when the time is in fractional years that abbreviated methods are of any value.

EXAMPLES

\$340 at 6% for 4 years
\$278 at 5% for 3 yr. 3 mo.

OPERATIONS
principal rate years interest
\$340 x .06 x 4 = \$81.60
\$278 x .05 x 3 1/4 = \$45.175

In practical work, the time is more often in fractional years than in even years; hence it becomes necessary to study the subject of reducing time to convenient fractional parts of a year quickly and with certainty.

For ordinary commercial purposes, a year is regarded as consisting of 12 months of 30 days each, or 360 days in a year; hence when the time is in days, the days may be regarded as so many 360ths of a year, but when the time is in months, they are regarded as so many 12ths of a year. Thus 19 days is 19/360 year, and 5 months is 5/12 year.

Since there are 30 days in a month, there are 3 days in 1/10 of a month; hence when the days are a multiple of 3, they may be expressed as tenths of a month in decimal form, thus—

3 days = 1 month
6 days = 2 month
9 days = 3 month
12 days = 4 month
15 days = 5 month
18 days = 6 month
21 days = 7 month
24 days = 8 month
27 days = 9 month

hence 6 days may be considered 1/2 year, and 4 months 9 days may be considered 1 1/2 year.

Since there are 360 days in a year, there are 36 days in 1/10 of a year; hence if the time is a multiple of 36 days, it may be written as tenths of a year decimally, thus—

1 mo. 6 da. (.36 da.) = 1 yr.
2 mo. 12 da. (.72 da.) = 2 yr.
3 mo. 18 da. (1.08 da.) = 3 yr.
4 mo. 24 da. (1.44 da.) = 4 yr.
6 mo. 36 da. (2.16 da.) = 6 yr.
7 mo. 6 da. (.216 da.) = 6 yr.
8 mo. 12 da. (.252 da.) = 7 yr.
9 mo. 18 da. (.288 da.) = 8 yr.
10 mo. 24 da. (.324 da.) = 9 yr.

hence when the time appears as above, the interest is found by multiplying the principal, rate, and years together, thus—

\$342 at 7% for 2 mo. 12 da. is \$342 x .07 x .2 = \$4.79
\$219 at 6% for 3 yr. 4 mo, 24 da. is \$219 x .06 x 3.4 = \$44.68

From the above, it is clear that the time may be expressed in three ways:—

All years—In which case multiply the principal, rate, and years together, pointing off as many decimal places as there are in the three factors. The product is the required interest.

All months—In which case multiply the principal, rate, and months together and divide by 12, pointing off as many decimal places as there are in all the factors. The product is the required interest.

All days—In which case multiply the principal, rate, and days together and divide by 360, pointing off as many decimal places as there are in all the factors. The product is the required interest.

DEPARTMENT OF

Practical Mathematics

W. E. WHITE,

GEM CITY BUSINESS COLLEGE, QUINCY, ILL.

Following are three problems, which are offered as models to be dictated to a class for solution. The teacher should insist that the foregoing formula be adhered to, as suggested by the small type in the problems below.

After dictating the first, second, and third columns, have the student draw a vertical line at the right to separate dollars from cents. Now require the computations to be made as quickly as possible and the grand total found. Use the cancellation principle wherever possible.

Time in years

Table with 3 columns: Problem description, calculation steps, and result. Includes problems like '\$563 @ 6% for 2 yr.' and '347 @ 5% for 2.3 yr.'

Observe that when the time is expressed in years, as in this first, no cancellation can be done, because there is no common factor in the principal, rate, and time. Each interest item as are contained in the three factors, but 5 months is counted another year, while the less is dropped.

Time in months

Table with 3 columns: Problem description, calculation steps, and result. Includes problems like '\$252 @ 5% for .8 mo.' and '1272 @ 7% for 1.7 mo.'

Observe that in this first the operation is shorter because the year often disappears, viz. 5 months or more are "lumped in."

Time in days

Table with 3 columns: Problem description, calculation steps, and result. Includes problems like '\$896 @ 9% for 73 da.' and '153 @ 8% for 25 da.'

In this connection, note that the 360 days are used in the 360 days of the year, and the 360 days of the year are used in the 360 days of the year. The result must be cut off in the result.

341.27



It is now proper to discuss special methods for some of the more standard rates. When the time is in months and the rate is 2%, 3%, 4%, or 6%, the rate will always cancel into the 12 of the standard formula, giving results as shown in the margin.

To compute at these rates, *Multiply the principal by the months and divide the product by the number of times the rate is contained in 12.* Cancel when possible.

Solve the following list conformably to the above rule:—

\$ 328	2%	3 mo.	6	$\frac{328 \times 3}{12}$	164
297	3%	4 mo.	4	$\frac{297 \times 4}{12}$	327
1947	4%	5.8 mo.	8	$\frac{1947 \times 5.8}{12}$	37 64
792	6%	12.3 mo.	2	$\frac{792 \times 12.3}{12}$	48 71
294	4%	2 yr. 9 mo. 12 da.	3	$\frac{294 \times 30.5}{12}$	32 73
1584	3%	9 mo. 15 da.	4	$\frac{1584 \times 9.5}{12}$	37 62
168	2%	18.9 mo.	6	$\frac{168 \times 18.9}{12}$	5 29
2486	6%	5 yr. 4 mo. 18 da.	2	$\frac{2486 \times 64.8}{12}$	802 98
325.26	4%	5.3 mo.	3	$\frac{325.26 \times 5.3}{12}$	5 75
578.15	6%	2 mo. 24 da.	2	$\frac{578.15 \times 2.8}{12}$	8 09
					983 72

When the time is in days and the rate is 2%, 3%, 3½%, 4%, 4½%, 5%, 6%, 7½%, 8%, 9%, 10%, 12%, or any other rate which is a divisor of 360, the number of times the rate is contained in 360 is used on the divisor side of the formula, as shown in the margin.

To compute with these rates, *Multiply the principal by the days and divide the product by the number of times the rate is contained in 360.* Cancel when possible.

The small ciphers at the right of these quotients are omitted in practice, but they indicate the number of decimal places to point off in addition to those already in the principal.

Solve the following list conformably to the above rule:—

\$ 324	2%	37 da.	18	$\frac{324 \times 37}{360}$	67
896	3%	24 da.	12	$\frac{896 \times 24}{360}$	1 79
724	3½%	43 da.	1	$\frac{724 \times 43}{360}$	3 11
1944	4%	29 da.	9	$\frac{1944 \times 29}{360}$	6 26
1384	4½%	86 da.	8	$\frac{1384 \times 86}{360}$	14 88
4968	5%	75 da.	72	$\frac{4968 \times 75}{360}$	51 75
2472	6%	34 da.	6	$\frac{2472 \times 34}{360}$	14 01
8488	7½%	18 da.	48	$\frac{8488 \times 18}{360}$	31 83
378	8%	53 da.	45	$\frac{378 \times 53}{360}$	4 45
927	9%	91 da.	4	$\frac{927 \times 91}{360}$	21 09
524	10%	186 da.	36	$\frac{524 \times 186}{360}$	27 07
357.75	12%	355 da.	3	$\frac{357.75 \times 355}{360}$	42 33
824.55	6%	23 da.	6	$\frac{824.55 \times 23}{360}$	3 16
793.27	9%	57 da.	4	$\frac{793.27 \times 57}{360}$	11 30
					233 70

In the following problems, the student should select the style of solution best suited to the time and rate:—

\$328	6%	2 yr. 5 mo. 27 da.	328 × 29.9 × 2 <sup>00</sup>	49 04
165	7%	63 da.	165 × .07 × 2.1 ÷ 12	2 02
945	8%	5 mo. 22 da.	945 × 172 ÷ 45 <sup>00</sup>	36 12
3484	2½%	5.4 yr.	3484 × .025 × 5.4	470 34
859.50	5½%	3 mo. 10 da.	859.50 × .055 × 100 ÷ 360	13 13
191.15	9%	5 yr. 4 mo. 12 da.	191.15 × .09 × 64.4 ÷ 12	92 33
576	4%	47 da.	576 × 47 ÷ 90 <sup>00</sup>	3 01
259.56	5%	29 mo.	259.56 × .05 × 29 ÷ 12	31 36
268	10%	6 yr. 4 mo. 12 da.	268 × 10 × 76.4 ÷ 12	170 63
278.40	11%	4 mo. 24 da.	278.40 × 11 × 4	12 25
182	12%	7 mo. 6 da.	182 × 7.2 ÷ 1 <sup>00</sup>	13 10
1948.13	13%	1 yr. 8 mo. 12 da.	1948.13 × 13 × 20.4 ÷ 12	430 54
1734.87	12½%	3 yr. 4.8 mo.	1734.87 × .125 × 40.8 ÷ 12	737 32
842.25	6½%	3 mo. 18 da.	842.25 × .065 × 3	15 79
2370.98	6%	2 yr. 5.1½ mo.	2370.98 × 24 ÷ 1 <sup>00</sup>	345 77
8341.20	5½%	4 yr. 108 da.	8341.20 × .055 × 43	1972 69
231.60	7%	1 yr. 4 mo. 24 da.	231.60 × .07 × 16.8 ÷ 12	22 70
85.75	6¾%	7 yr. 8.0½ mo.	85.75 × .0675 × 92.05 ÷ 12	43 84
1422.35	4%	495 da.	1422.35 × 495 ÷ 90 <sup>00</sup>	78 23
				4540 21

The following table shows a very valuable short-cut for computing interest at a number of standard rates for common periods of time, expressed in days:—

% Days in a year	Cut off			
	0	1	2	3
.02	18000	1800	180	18
.03	12000	1200	120	12
.04	9000	900	90	9
.04½	8000	800	80	8
.05	7200	720	72	72
.06	6000	600	60	6
.08	4500	450	45	45
.09	4000	400	40	40
.10	3600	360	36	36
.12	3000	300	30	30

Thus, \$2378 at 6% for { 6 da. = \$23.78  
60 da. = \$237.8  
600 da. = \$2378  
6000 da. = \$23780.

Observe that for the times given in the table no computation is necessary, but interest is obtained by simply moving the decimal point 1, 2, or 3 places to the left; there being as many dollars, dimes, cents, or mills as there are dollars in the principal.

Apply the foregoing table to the solution of the following list of interest problems:—

\$ 278 6	60	2 78	
1947 3	12	1 947*	
1624 2	180	16 24	
3284 4	90	32 84	
127 4½	800	12 7	
94 5	72	94	
283 8	450	28 3	
764 4	9	764*	
298 9	4	298*	
476 12	300	47 6	
832 10	36	8 32	
247 6	6	247*	
632 5	720	63 2	
847 9	4000	84 7	
1694 3	120	16 94	
2786 2	18	2 786*	
4328 5	7200	4328	
6347 8	45	63 47	
		547+38	

\* Turn 5 mills or more into another cent. rest less.

To compute at other rates, find the interest first at 6%, then for 1% take 1/6; for 2% take 1/3; for 3% take 1/2; for 4% subtract 1/3; for 5% subtract 1/4; for 7% add 1/3; etc.

Compute the interest on \$3747 for 93 days at 8%; also on \$4347.85 for 37 days at 7½%.

2) \$3747 = int. 60 da.	3) \$4347.85
10) 18 735 = int. 30 da.	5) 21 73 925
1 8735 = int. 3 da.	6) 4 34 785
3) 58 0785 = int. 93 da. 6%	7) 24 64 +
19 3595 = int. 93 da. 2%	4) \$26 81 174 = 37 da.
\$77+380 = int. 93 da. 8%	6 70 293 +
	\$33 51 467 7½%

The above illustrations are offered as models for computing interest by the 60-day rule; a list of problems should be given to the class, as suggested in other methods.



**EDITORIAL NOTE.**—Mr. Whigam is a graduate of Ada (Ohio) Normal University, Scientific Course, having been granted the degree M. S. He is also a graduate of both the Kent College of Law and the Chicago Law School. From the latter he received the degree LL. M., and for seven years he has taught Contracts, Bills and Notes in the evening classes of this school. Mr. Whigam's preparation for this special line of work was made by reading law for two years in a law office and passing the State Bar Examination, while he had charge of the Business and Office Practice Department of the Cedar Rapids (Iowa) Business College. Most of our readers will know that Mr. Whigam went from Cedar Rapids to Chicago in 1891 to take charge of the Counting House Department of the Bryant and Stratton Business College, and that a few years later he took charge of a similar department in the Metropolitan Business College, of that city, developing it until it has become probably the most highly specialized department of the kind in the world.

This series of articles on Commercial Law will therefore have especial value to commercial law teachers because of the training and experience of the law student and teacher is aided by an intimate familiarity with schoolroom conditions in handling that phase of commercial school work which more directly than any other gives concrete effect to the principles of the law. The articles will not attempt a discussion of methods of teaching but will cover the ground of "Notes and Bills" in outline. The original features which will command the especial attention of teachers will first appear in the October installment.

**Prefatory Comment.**

The author of these articles on Commercial Law is not attempting to present an authoritative treatise on the subject of Notes and Bills, but rather those salient points with which the average high or commercial school boy should have a working knowledge. A knowledge of the subject of Notes and Bills is one of undoubted value to the average business man. Its importance can hardly be over-estimated. It so permeates the activities of commerce that its points of radiation are not readily comprehended. Hardly a day passes in the counting-house but that some legal question is raised relative to notes, drafts, and checks. Banks employ commercial lawyers who are available at all times during business hours, and it is their business to protect the bank. The average business or professional man must be able to protect himself, and it is to the young man, the embryonic business man, that we are addressing ourselves.

The questions raised in connection with notes and bills are transient ones; little time is afforded one for decision; one must act at once, and the old saw is applicable: "An ounce of prevention is worth a pound of cure." Be prepared to answer these questions correctly.

The province of commercial law is hygienic rather than remedial. The student must be taught to appreciate the importance of a correct knowledge of the ordinary rules and principles applicable to daily business transactions. He should know these things not only that he may protect himself in his rights, but also that he may be restrained from trying to enforce what does not come within the province of his rights.

It is the province of the commercial law teacher to instill into the minds of his pupils a keen appreciation of the relationship of the law to the ordinary affairs of life. It is truly to be considered as a shield. A knowl-

DEPARTMENT OF  
**Commercial Law**

W. H. WHIGAM, CHICAGO

edge of law is acquired by the business man for its protective features.

The commercial law teacher is not expected to give instructions relating to the law of the attorney in the court room, or in fact anything that relates to practice and procedure. His guide should be the standard of the Chinese physician, who is said to be paid a regular fee so long as his patients are in good health, the fee to cease during sickness. Thus the physician is interested in health and prosperity rather than in sickness, for the former brings fees and happiness; the latter, work and fear, as the heathen Chinese have efficacious laws,—a punishment to fit the crime.

The teacher of commercial law should have within his reach a copy of the State Statutes, or Code, for reference, for many States have some peculiar requirement which must be adhered to even though an idiosyncrasy.

The several states are fast adopting the Negotiable Paper Act, and thus absolute uniformity should result.

**Notes and Bills.**

- Introduction
- What is Money?
- What is Credit?
- Negotiability
- Assignability

**WHAT ARE NEGOTIABLE PAPERS?**

**Introduction**—Commodities raised or produced in one community are in part exchanged for different commodities raised or produced in other communities. The producer of grain desires machinery, articles of clothing, and a reserve for a possible failure of crops. The manufacturer desires to exchange his product for food and clothing and a reserve. The exchanging of one commodity for another is called barter. Trade by means of barter is unsatisfactory for many reasons. It is cumbersome, difficult to adjust as to value, and does not offer the best opportunity to store and keep for subsequent use.

The exchange of commodities by barter is subject to great fluctuations of exchange values. The medium that is constant in value affords greater and safer opportunities for exchange. The two greatest mediums so far discovered to facilitate exchange, are money and credit.

**What is Money?**—Money is the common denominator of values. It is the one element with which the value of other commodities may be compared and measured. It may be further defined as "any material that by agreement serves as a common medium of exchange and measure of value in trade." Gold and silver, because of great stability in value, have been selected as the best circulating medium of exchange.

**What is Credit?**—Since the money of a country actively engaged in commerce is generally greatly inadequate when compared with the volume of business done, credit comes to the aid of money and assists in the exchange of goods. Credit is based on confidence, and in giving credit to the buyer several forms of credit promises are given; as, for example, notes, drafts, checks, and oral promises, which are spoken of as buying or selling on account. In the case of the promissory note, the confidence of the seller is extended to the buyer, who gives his note payable at a certain time in the future. The seller may in turn discount the note at the bank. Both parties are thereby accommodated, the buyer gets time for payment, the seller gets the money or credit with the banker, and the banker receives the discount for his services.

The use of the draft may be illustrated by the following: A western merchant ships wheat to the East for sale, and buys a bill of goods from some eastern manufacturer. Without the aid of the draft, the money would be sent West to settle the first sale and would immediately be sent east in satisfaction of the eastern purchase. Loss of the use of the money, loss of time, and risk in sending the money would be the result. Instead of doing this, the western merchant draws a draft on the grain account in the East and sends it to the manufacturer, who collects the money from the eastern grain dealer. These various papers are called commercial or negotiable papers.

**Assignability**—This is a right recognized by the common law; it is the right to transfer or assign a right or claim held against another. For example: A sells certain chattels to B for \$100, for which B is to pay A in 30 days. First, this is a contract partly executed. The payment remains to complete the contract. The law recognizes A's claim as a chose in action; it is a right that may be disposed of by sale or assignment. A sells this claim against B to C for a certain sum. C acquires only the rights possessed by A at the time of the sale. C should now notify B of his acquired rights and direct him to pay to him, C, the amount when due. C has protected his rights which we will now examine. Suppose that at the time A sold this claim, B

(Continued on page 27)



e s e e **Commercial Education at the World's Fair** e e e e

**At the N. E. A. Convention.**

In a big pine box elevated midway between the floor and the roof of the Mines and Metallurgy Building, about fifty persons gathered at 2:30 Tuesday afternoon, June 28, to hear the program prepared for the Department of Business Education. Actual-business-from-the-start was illustrated in an *active* exhibit of mining machinery near by, and its music, with variations by other giant noises, competed with the speakers for attention. The temperature was very agreeable, however.

Dr. Cheesman A. Herrick, of the Philadelphia Central High School, presided. His address, "Old Wine in New Bottles," showed that in our boasted progress we are but repeating history; that our loose-leaf ledgers are merely modernized Babylonian clay tablets; that monopolies have existed since time out of memory; that the Sherman Anti-Trust Law was really originated in the time of King James the First of England, from whom we have the Authorized Version of the Bible; that Zeno, the Prefect of Constantinople, issued, in 483 A. D., a message against Trust abuses that fairly out-Roosevelts our strenuous President. Dr. Herrick showed that even Shakespeare wandered freely among the literary gardens of other lands and other times, plucking here a leaf and there a blossom, from which he constructed the verbal garlands of beauty that we praise as original; he declared that in music and architecture, we bow to the genius of other days; that even the classic legends of antiquity are susceptible of a commercial interpretation. In closing this most interesting and instructive historical review, Dr. Herrick said:

"What has preceded in this paper can but add emphasis to its closing statements—the new in our system of education should include much that has been long established; and the so-called old finds new interest and added value from having regard for present interest and life. Thus the new education and the old education tend to come together. There is, I am happy to believe, much less of difference than is commonly supposed between what has been termed "cultural education" and the education for which this department stands. We are, after all, dealing with the same fundamental problems, and, as it would be lamentable for those promoting commercial education to cut themselves off from the influences of culture, so those fostering cultural education will find their task easier and more effective by increased regard for the conditions and requirements of the time in which we live. Much of the Wine of our historic culture can and should be handed on in the new bottles of economic thought and life."

A brief off-hand talk in regard to what might be seen in the Educa-

tional Building was then given by C. C. Marshall.

Mr. Marshall was followed by extempore remarks of a general nature by Robert C. Spencer, Mrs. Sara A. Spencer, Washington, D. C.; Supt. F. R. Walker, Rockford, Ill., and others. G. W. Brown was then asked to explain the nature of his active commercial school exhibit, which he did in a most interesting manner, inviting the members to visit his exhibit at any time. Many of them did so with great interest and profit.

Miss Minnie Bronson, of the Department of Education of the Exposition, then gave a most instructive, forceful, and able address in regard to what might be learned from the Exposition by teachers. In common with President Francis, in his remarks at the opening of the general sessions of the Convention, she emphasized the point that education was the keynote of everything at the Fair. Certainly one could not overstate the importance to commercial teachers in particular of a visit to this wonderful Exposition.

Dr. W. P. Wilson, of the Philadelphia Commercial Museums, was to have given an address, but he was unable to be present. He is responsible for the remarkable Philippine Exhibit that the Government is making at the Exposition, and his time is fully occupied.

On Thursday afternoon a reasonably good-sized audience (perhaps 75) was called to order by Vice President H. B. Brown, Valparaiso (Ind.) College, President Herrick having left for Philadelphia. The entire session was devoted to the business of tearing to tatters the proposed commercial course got out by a few members of the Committee of Nine. J. J. Sheppard, Principal of the New York High School of Commerce; B. D. Parker, Principal of the Rockford (Ill.) High School; and J. R. Bishop, Principal of the Walnut Hills High School, Cincinnati, Ohio, turned their heavy ordnance against the work of the Committee and against each other until, when the verbal batteries were silenced, the air was full of dust and debris and the mangled "remainders" of the Committeemen lay scattered about. Personally, we believe the Committee's report deserved the most of what it got, for, as we have stated editorially during the past year, the proposed course is in many respects simply ridiculous; but, as Chairman D. W. Springer remarked when he rose to pronounce the benediction, the speakers of the afternoon had demonstrated the impossibility of finding even three men—not to mention nine—who could agree on subjects, time, or arrangement (and he might have added, "or purpose") for a model commercial course. The Committee had outlined a suggestive course, as their instructions required. They had instructed that it did not meet

the views of any single member, and they had stated plainly in their preliminary report that local conditions would certainly compel the adaptation of the course rather than its unmodified acceptance. Chairman Springer urged the Department to receive the report and discharge the Committee, and this was done.

It would be unprofitable to cover the ground of the criticisms of the speakers—though it is true that they found features to commend—for practically the whole field has been covered in these columns, in much the same vein, during the past year. The Report, by which most persons understand the suggested course of study, is published by the University of the State of New York, Albany, as Bulletin K23, and it can be had for twenty cents. It is in the form of a Monograph on Commercial Education in High Schools, containing outlines on Arithmetic, by Prof. Thurston of Washington, D. C.; on Commercial Geography, by Prof. Carpenter, of Boston; on the technical commercial subjects, by Mr. Rowe, of Baltimore; on English, by Mr. Crissy, of Albany; on History and Economics, by Dr. Herrick, of Philadelphia; besides a compilation of special articles more or less closely related to the subject and written at various times by notable persons.

At the business meeting, Wm. C. Stevenson, of James Milliken University, Decatur, Ill., was chosen president, Vice President H. B. Brown was re-elected vice president, and John Alfred White, Moline, Ill., was made Secretary. It is thought that the next meeting will be held in Asbury Park, N. J., but this is a matter that is settled by a Board of Managers, not by the individual members of the N. E. A. After the usual routine of committee reports, etc., the meeting adjourned.

**IN THE EDUCATIONAL BUILDING**

We went religiously about from various State headquarters, where in general there was a painful exhibit of vertical penmanship, with a little bookkeeping or shorthand suggesting that somebody had tried to "bake a pie," to the private office of genial Doctor Bohlsen, the learned Director of the splendid German Exhibit. We made many notes of our lightning-like judgment as to the appearance of work from various States, but, now that it is all over, we think we will play the part of "Golden Rule Jones" for a brief space, because it occurs to us that we should not care to have our work held up to public view by a peripatetic pedagogue making snap shots, "with tired legs and jaded senses"; especially when we recall the conditions under which we should have labored in preparing such work if we had not providentially escaped the affliction. We shall therefore say that, while we were unable to visit all of the State exhibits, we did go





through about fifteen, and, though there was more or less that was commendable in the little commercial work on exhibition, it would probably be fair to say that Boston (Professor Carpenter's work in particular) and Kansas are entitled to the blue ribbon for public school commercial work so far as it can be seen at the Exposition. The county high schools of Kansas are certainly enterprising.

The private commercial schools of our land have gone into eclipse so far as the Exposition is concerned, with one brilliant exception. G. W. Brown, of the Brown Business College Company, Illinois, Iowa, and Indiana (and Missouri soon, too, it is rumored), has the only exhibit that most people will spend time in examining, chiefly because of the "mudness" of the exhibits in general and the "liveness" of Mr. Brown's demonstrations. It is true that some of this aggressive manager's competitors affect surprise, and, with elevated brows, and the assumption of a lofty, I-am-hollower-than-thou manner, remark, "Why, they say that Brown gets up and 'spies' away just like one of the barkers down on the Pike. Wouldn't believe it, would you?" Well, we did believe it when we saw it, and we believed that if there is a single man in the profession to-day who deserves credit from his professional brethren for the national advertising he is giving them, it is G. W. Brown. Our readers know by this time that the writer of this report is not afraid to criticize anybody anywhere, and that he has exercised his critical powers on Mr. Brown when the occasion seemed to demand it, but he can be just; and he believes that nothing but unstinted praise should be given to the man who had the enterprise to go down into his pockets for about \$20,000 to conduct a creditable representation of the actual work of worthy American commercial schools, when the much-advertised Business Managers' Association could not get together \$500 (we have it on the authority of one of the Committee on a Commercial School Exhibit at the St. Louis Purchase Exposition) for the same purpose. "But," someone will shriek, "isn't Mr. Brown doing it to advertise his schools? Do you think he is a philanthropist?" Why, to be sure he is doing it to advertise his schools. We do not think he is within fifty years of senility. What is the Kaiser making so magnificent an exhibit for? Why are the manufacturers spending tens of thousands of dollars? For the "good of the order," think you? No, no. The whole stupendous aggregation is a prodigious advertisement, and right there is where Mr. Brown has shown his calibre. He will win money—in enlarged business—as well as imperishable fame; and if the Exposition does not turn out a glittering success financially, it will be for the reason that the managers have not Mr. Brown's bent for profitable publicity. Meanwhile, we should say that we saw some of the finest work in rapid shorthand writing, typewriter transcription, direct dicta-

tion at the typewriter, rapid calculation, business writing, and billing that it has ever been our good fortune to witness—and it was *bona fide*, too. No "pies" here, though of course the student class was the cream from Mr. Brown's chain of business schools.

Mr. Brown has a regular vaudeville program, which he covers in eighteen minutes and repeats throughout the hours he exhibits—from ten until three-thirty, we believe. D. G. Boleyn, of Peoria, and Mrs. Ina B. Allison, one of Mr. Brown's efficient shorthand teachers, are in charge of about a dozen young persons who are brought to St. Louis and maintained there at Mr. Brown's expense. Charles Middendorf, the celebrated expert typewriter operator, and Raymond P. Kelley, the well-known rapid writer of Gregg shorthand, make a regular part of Mr. Brown's demonstrations, though they work alone, not as a part of the student class work. The results are all remarkable, and the whole exhibition is in every respect worthy of the cause of business education among the private schools; it so far surpasses the work done by ninety-nine per cent. of the public schools that no comparisons are possible. The commercial teacher who visits St. Louis this year without seeing this exhibit is to be pitied; and the public school teachers and officials who see it are to be right royally congratulated. They will get a new light as to what it is necessary to do with the technical commercial subjects if they want to turn out graduates who stand the ghost of a show of getting employment in competition with such students as are working in this exhibit.

Jones' Commercial College, of St. Louis, has a striking exhibit of penmanship, with some very creditable work in the other commercial subjects. S. N. Falder, a well-known expert penman, is in charge.

Soule College, of New Orleans, is represented in the Louisiana exhibit by some good photographs. There is no work.

The Albany (N. Y.) Business College has some of S. E. Bartow's fine penwork displayed in the New York exhibit, we were told, but we unfortunately missed this exhibit.

The Spencerian Commercial School, Cleveland, has some attractive work in an odd booth, along with some other miscellaneous schools. If we mistake not, it is in the section given over to literary institutions. The photographs of this school's magnificent rooms and equipment are well worth the time of any commercial school proprietor.

One of the most interesting things suggestive of commercial work is a marvelous piece of pen drawing by Lyman P. Spencer, in the American Book Company's exhibit. A visit to it will well repay anyone who is interested in artistic penwork. It is one of the largest pieces in the world, and is valued at several thousand dollars.

Germany has no strictly commercial school work in her exhibit, owing to the fact that the invitation was extended especially to the Ministry

of Education, while the commercial schools are under the direction of the Ministry of Commerce, and therefore a Departmental appropriation would have been required. Furthermore, Dr. Bohlsen explained that the space allotted to them was painfully cramped even for what they tried to illustrate in what seemed to him a most fragmentary manner. It must be remembered, however, that whatever Germany "takes hold of with her fingers" she does thoroughly, and so what to Herr Bohlsen is but fractional and unsatisfactory seems to us quite complete.

France has some interesting statistical exhibits in her own building, touching on the subject of commercial education, and some of the other foreign buildings may also be thus represented. We were unable to visit all of these buildings.

## Commercial Education at the World's Fair.

Uncle Robert Spencer was ubiquitous. We ran across him cruising about the inside rim before other people had shaken off their morning slumbers; we noticed him among the last familiar faces we saw, aboard an automobile to do the parks and residential districts of St. Louis on Sunday; and when he misinterpreted a remark of D. W. Springer's in convention, he put as much nerve into his response as might have been expected from his youthful contemporary. When asked what he should speak about, he replied, "About three minutes." It would have been a happy thing if the orator had followed his friend's advice.

The welcoming and responding business at the opening sessions of the Convention, in Festival Hall, was the apotheosis of the ridiculous. A friend of one of the speakers, when asked what he should speak about, replied, "About three minutes." It would have been a happy thing if the orator had followed his friend's advice.

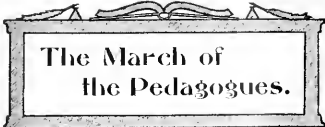
State Superintendent Carrington of Missouri all but "fell down" in saying his piece, having been afflicted apparently with stage fright, which chased the sophomoric oration into the regions of "I forgot."

President McIver was the happiest speaker of the combination. He said he was reminded of a remark by a manual training student in his class at the Hotel Victoria; they were looking at a wagon wheel, the student pointed out that "the longer the spoke, the greater the tire." He thought Missouri was just the place for such a meeting because it was neither East nor West, nor North nor South, but simply "it."

The commercial exhibit of the Providence English High School, like the Jubilee prescience for St. Louis the last of June, Boston—that that they were kept under lock and key.

Convention week opened with a drizzling rain which soon reduced the dust roads and paths to gray and mud. The weather was so cool that a spring overcoat was a necessity much of the time; truly remarkable for St. Louis the last of June. Boston, unlike her reputation, gave the N. E. A. not only a warm welcome last year but literally a hot time; St. Louis, to keep up the record, contracted to give the very best reception, and by so doing pleased us all mightily.

We were not eligible to attend the meetings of the Private School Managers' Association, which were held at the Hotel Worth, but it did not matter much, for nobody knew when or where the meetings were to be held, and but little was done, barring the very excellent report brought in by M. L. Miner, of Brooklyn, on "The Future of Private Business Schools."



## The March of the Pedagogues.

This year has marked a distinct advance among commercial teachers everywhere, both professionally and financially. We believe the returns for professional work in commercial teaching are better now than they have ever been in the history of the cause, and teachers in all parts of the country have been moving forward.

We note herewith some of the changes that have been made. H. B. Slater, formerly with the Albany [N. Y.] Business College, goes to the commercial department of the Paterson [N. J.] High School; F. W. Martin, who has been working with E. L. Brown, Rockland, Maine, in the engraving business will have charge of penmanship and engraving in the Troy Business College, Troy, New York; Atlee L. Percy, formerly the principal of the Indiana Business College, Marion, Ind., is now in charge of the commercial department of the Mansfield [Ohio] High School; E. O. Folson, with Gilbert Commercial College, Milwaukee, Wis., is to be at the head of the commercial department of the Fitchburg [Mass.] Business College; D. S. Hill, who was with Lockyear's Business College, Evansville, Ind., and F. M. Booth, of Indiana Business College, Madison, Ind., are with G. A. Golder in his new school, the State Business College, Minneapolis, Minn., the former at the head of the commercial department, and the latter at the head of the shorthand department; George G. Wright, who has been in charge of the commercial work in Oak Grove Seminary, Vassalboro, Me., has gone to Robert College, Constantinople, to assist the commercial work there, with I. S. Dwyer, who has been in charge of the commercial department of the Wakefield [High] School for the last two years; J. E. Plummer, formerly with the Indiana Business College, Muncie, Ind., is with A. G. Sine, Mountain State Business College, Parkersburg, W. Va.; A. T. Scovill, who was teaching in Brown's Business College, Galesburg, Ill., is doing commercial work in the Business & Shorthand College Lancaster, Pa.; R. A. Grant, who has had charge of the Rockford [Ill.] High School since 1899, has been chosen for the commercial work in the new Yeatman High School, St. Louis, Mo.; W. J. McCarty, who has been in Meyersdale, Pa., Commercial College, was elected to take charge of the commercial work in St. Thomas College, St. Paul, Minn.; W. R. Hayward, of Banks' Business College, Philadelphia, is to be in the Passaic [N. J.] High School; K. W. Ballentine, formerly with The Dunsmore Business College, Staunton, Va., now has charge of the penmanship and commercial work in Wood's Business College, New York; E. S. Chapman, who has been teaching with Mr. F. E. Wood, New York, is now in the Trenton [N. J.] Business Institute; W. J. Sanders, formerly teaching in the Troy [N. Y.] Business College, and J. E. Leamy, who has been in this same institution for three years as principal teacher of penmanship and regular commercial subjects, are to be on the faculty of Burdette College, Boston; G. W. Weatherly, of Earlham Academy, Earlham, Iowa, is to teach in the Waterloo [Ia.] Business College; F. C. Hill, who has been supervisor of penmanship in the public schools

of Poughkeepsie, N. Y., is to be a teacher of commercial subjects in the Winthrop, Mass., High School, and supervisor of penmanship in the grades; S. F. Benson, who has been employed in The Temple College, Philadelphia, will teach shorthand in Jacobs Business College, Dayton, Ohio; N. D. Blake, who for three years has been teaching in the North Troy [Vt.] Academy, is to have charge of the Vermont Business College, Burlington Vt.; C. A. Gruenig, who has charge of the commercial department of the National Business College, Roanoke, Va., has accepted a position with Wood's College, Newark, N. J.; Mary Harrison, who has been teaching for three years in the shorthand department of the Litchfield [Minn.] Normal and Business College, has been chosen to teach in the Mountain State Business College, Parkersburg, W. Va.; Ella Hostetter, formerly teaching in Millersburg, Ind., is to be in the city schools of Goshen, Ind.; M. M. Lain, formerly with the Marion [Ind.] Normal College, with a friend is to conduct a school in Indianapolis; L. E. Stacy, who has been teaching in Camden [N. J.] Commercial College, is to be with the Salem [Mass.] Commercial School; W. H. Vigus, formerly in the Worcester [Mass.] Business Institute, is to teach in Wood's Business College, Newark, N. J.; C. A. Wessel, who has been teaching in the commercial department of Ferris Institute, Big Rapids, Iowa, has purchased an interest in Lansing Business University; George Wilkinson, who has taught the past year in Simpson College, Indianola, Iowa, is to be at College Springs, Iowa; J. W. Wolaston, of Lincoln Business College, Lincoln, Neb., has accepted a position with the York [Neb.] Business College; J. B. Knudson, who has been teaching in Brown's Business College, Peoria, Ill., is to teach in Burdett College, Boston, Mass.; Adam Kableisch, formerly with the Bay City [Mich.] Business College, has been engaged by E. M. Turner, of the Spencerian Business School, Newburgh, N. Y.; L. Broadwater, who has been principal of the commercial department of Tobin College, Ft. Dodge, Iowa, will teach next year in the Indianapolis Business University, Indianapolis, Ind.; W. F. Baird, of the Bartlett Commercial College, Cincinnati, goes to Wood's Business College, Newark, N. J.; S. A. Wood, of Pittsburg, will have charge of the commercial department of the Holyoke [Mass.] High School, in place of Maynard Maxim, who will organize the new commercial department in the Newton [Mass.] High School; A. E. Spaulding, who has been in Ferris Institute, Big Rapids, Mich., this year, preparing for commercial teaching, is to have charge of the commercial department of the Hancock [Mich.] High School; W. A. Abernathy, of Iowa, will handle Graham shorthand in the American Business College, Allentown, Pa.; D. C. Denning, Newkirk, Okla., will have charge of the commercial work in O. A. Hoffman's Chicago school; C. C. McCandlish, of Lancaster, O., has engaged with C. W. Jones, Brockton [Mass.] Business College; P. V. Nalm goes from the Electric Business College, Minneapolis, to Lockyear's Business College, Evansville, Ind., for English and commercial work; Miss Powell, recently a student of the Ann Arbor Stenographic Institute, has been appointed commercial teacher in the Hammonton [N. J.] public schools; Mr. Wanner, Petoskey, Mich., will be in the Rock Island [Ill.] High School, in place of D. B. Thomas, who will be in one of the Minneapolis High Schools; A. A. Zimmer, of the Nashua [N.H.] Business College, and Mary E. Miller, of Shelbina, Mo., are to

be with the Nebraska Business and Shorthand College, in charge of the shorthand work; Theo. Madson, who had charge of the commercial work in the Fresno [Cal.] High School for several years, is organizing a new department in the San Jose [Cal.] High School; W. J. Amos, four years special teacher of English and Commercial Geography in Peirce School, Philadelphia, has quit preaching and has gone to practicing—as first assistant in the office of the Philadelphia Manager of the Penn Mutual Life Insurance Co.; I. C. Kline, Ottawa, Ohio, has engaged with the Actual Business College, Akron, Ohio; M. M. Murphy, Axtell, Neb., will be in charge of the shorthand work in the Butte [Mont.] Business College; W. A. Jarrett, a former student of the Parsons [Kan.] Business College, will take charge of the commercial teaching there this year; R. W. Vaughn, a graduate of the Plymouth [Mass.] Business College, will have charge of the commercial department of the Oakgrove Seminary Vassalboro, Me.; John T. Yates, of the Jamestown [N. Y.] Business College, has engaged with the Albany [N.Y.] Business College; Fred Ottman, Newark, Ohio, has been elected to take charge of the commercial department of the Boys' High School, Reading, Pa.; F. R. Chapman, Fremont, Ohio, goes to Coleman National Business College, Newark, N. J.; O. S. Reddick, Troy [N. Y.] Business College, will assist in the advanced work of Banks' Business College, Philadelphia; C. H. Mumma, of Thibodeau's Commercial College, Fall River, Mass., is to have charge of the commercial department of the Wakefield [Mass.] High School; E. E. Kent, for several years with the Rider-Moore and Stewart Schools, Trenton, N. J., has been engaged to teach in the Reading [Mass.] High School; M. F. Pratt, W. C. Howey, and J. W. Chamberlain are new teachers in the Union Business College, Philadelphia; J. N. Holmes, Bradford [Pa.] High School goes to the Canton [Ohio] High School; Miss Carrie H. Jonas, a recent Drexel graduate, has accepted a position as head of the commercial department of the Webster [Mass.] High School; H. E. Watson, Nevada, Mo., has sold his interest in the Nevada Business College and will teach for J. H. Janson, of the Santa Cruz [Cal.] Business College; M. W. Cassmore, of Wilson's Modern Business College, Seattle, has gone into the commercial department of the Seattle High School; G. M. Hayes, assistant teacher in the Peabody [Mass.] High School, has been elected principal of the commercial department of the Fitchburg [Mass.] High School; Miss Katherine Hill, a recent Ferris Institute graduate, will teach English subjects and assist in bookkeeping in the Sandusky [Ohio] Business College; A. W. Cooper, Jackson, Minn., goes to the Camden, [N. J.] Business College; E. W. Engler, in charge of the commercial department of the English High School, Lynn [Mass.] High School, will be principal of the commercial department of the Boston Y. M. C. A. evening school; H. C. Spillman, with the Rider-Moore and Stewart Schools last year, follows K. A. Grant in the Rockford [Ill.] High School this year; Wm. Meehan, of the Metropolitan Select School, Buffalo, will be on the faculty of the B. & S. School of that city; W. F. Giesseman, of the four C's, Des Moines, has sold his interest and has joined the enthusiastic boomers of the great new Northwest. He has been spending the summer in Bellingham, Wash. C. A. Branizer, Mountain State Business College, Parkersburg, W. Va., has a special mention with Strayer's Business College, Baltimore; L. M. Elkin will teach Benn Pitman shorthand in the Indiana [Pa.] State Normal School next year; Miss McNaughton will have charge of the commercial department of the Shelbina [Mo.] High School; J. A. Kirby, Springfield, Ohio, will have charge of the commercial department of the Brainerd [Minn.] High School.



## Business Practice—Continued from Page 20.

This sheet tends to orderliness and is convenient for filing. This ends the day's work.

At the end of the week there are other proofs required. The first is the inventory, which, as every teacher knows, is an excellent test of accuracy in figuring. I have a printed inventory sheet having the names and prices of all the commodities for sale, and blanks for quantities and amounts. The officers count the quantities of each kind of merchandise on hand and write them in the blank spaces provided. The sheet is then handed to a teacher. The teacher takes from the files the previous week's inventory, the daily proof of sales bills, and the proof of purchase bills, which three constitutes a stock book, and checks up the quantities on the new inventory sheet. The proof of purchase bills are from the Buying Office and will be explained later. The sheet is returned for a recount of the items not checked until all are correct or it is found impossible to make the stock book and the inventory to agree. A penalty as to office grade is imposed for having a disagreement. The inventory sheet is then returned to the officers to compute the values, a certain percentage being deducted from the total gross value to obtain the cost price. The inventory sheet is again presented to a teacher, who examines the merchandise account in the ledger and determines from it very closely—as the percentage of gain on sales is almost uniform,—what the inventory should be. If the inventory appears to be wrong, the officers refigure it. If it still is wrong, a comparison is made by the officers with the preceding week's inventory. To illustrate: If there were 1250 boxes of apples on the preceding, and 1400 boxes in the present inventory, the value of the difference, 150 boxes, is found and it should equal the excess of value on the present inventory over the preceding one. And so on with each commodity. This plan will quite certainly discover the error, and the inventory sheet is approved.

The next step is the making of a weekly proof list of bills receivable, bills payable, or mortgages receivable, depending on the needs of the office using it. These blanks have columns for the consecutive numbers of the bill books, the maturity, the payee's name if bills payable, or payer's name if bills or mortgages receivable, checking, amount, partial payments, and accrued interest. These blanks are filled up from the bill books, and, in case of bills and mortgages receivable the notes on hand are compared with the names and amounts and checked off in the checking column. These proofs are presented for inspection and approval and afford an opportunity to correct any delayed payment as well as to take up

papers of students who may have left school without making a settlement.

The balance sheet is now made out and the books closed. The ledger index is examined to make sure that all accounts are indexed. The teacher is then called to the office to make a general inspection of the books and approve the balance sheet, which has been copied into the Balance Sheet Book.

There is one more check employed in connection with this office—statements of accounts rendered bi-weekly. In order to save the time of the officers, I have the statements made by the customers themselves, excepting those for students in other schools, and also for the reason that these statements are really more of a check on the customers' account than on the office accounts. An alphabetical list of customers with balances (for the teacher) is made by the officers. The teacher receives the statements and, if they are found correct in form and amount, approves them and checks them on the list. If any student does not agree with his balance on the list, he must produce his vouchers and show that the office balance is wrong or find the error in his books.

(This article will be concluded in the October number.)

## Commercial Law—Continued from Page 23.

held a debt claim against A amounting to \$40.00; this is a set-off against the rights of C. The latter can only secure \$60.00 from B; he must look to A for the balance. Thus we say that the assignee acquires only the rights possessed by the assignor at the time of transfer and that to keep those rights intact he must notify the debtor of his acquired rights. A payment made by the debtor before notice but after sale is a good defense against the assignee.

*Negotiability*—The common law recognizes the right of the holder to transfer his choses in action to another but insists that the buyer shall acquire only the right possessed by his seller. He assumes all the risk of uncertainty in the claim. A set-off may be found to exist in favor of the one obligated, and it is good against the new purchaser although he did not know of its existence or in fact have means of knowing. This is the law of assignment.

*The law merchant* originated in the usage of the merchants of Europe, and has been gradually extended throughout the commercial world. It recognizes rights not known in the common law, chief among which are grace, negotiability, and presumption of consideration. Grace is additional time granted the payer in which to meet his obligations, generally three days. Days of grace have been abolished in a large number of the

States. Negotiability is the element that is in reality the life of negotiable paper; it includes the right whereby the purchaser, under certain conditions, is enabled to collect the amount the instrument calls for, irrespective of defenses. A set-off does not follow and attach as in assignment. A presumption of consideration exists in favor of all negotiable paper unless this is overcome by evidence. The presumption is that the paper was given for value.

To recapitulate, the assignee acquires the rights of the assignor subject to existing claims or defenses.

The purchaser of negotiable paper and the right to collect the full amount acquires full title, notwithstanding that counter-claims and defenses may exist between the original parties. The transfer defeats existing claims or defenses.

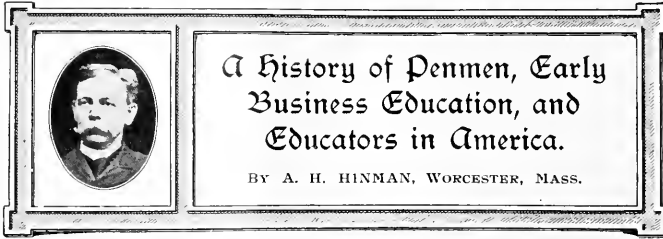
*What are Negotiable Papers?*—All papers issued for the purpose of assisting in the exchange of money and which bear certain necessary elements (to be presented in the next article) are negotiable; for example, notes, drafts, checks, certificates of deposit, etc.

## The Commercial School Renaissance in the Athens of America

The commercial schools of Boston are having a new birth. The Boston Commercial College has moved well up Washington Street; Comer's has gone into handsome new quarters on Boylston street, right opposite the subway; the Gregg School, which has occupied small rooms up town in Huntington Chambers, has taken on more space and more name, being now known as the Massachusetts College of Commerce and Gregg School under the immediate management of W. H. Pelton, formerly of Lynn; Burdett College has gone into new quarters at the corner of Washington and Boylston streets, and they are fitting up their rooms richly, besides they are building a sixty-thousand-dollar structure in Lynn, to be the home of a branch school; the Bryant & Stratton School is going into a really magnificent new building on Boylston street, about opposite the beautiful Public Gardens, where they will occupy four floors.

These schools all report a good year's business closed and a better one in prospect. Burdett College will have W. J. Sanders, J. E. Leamy, J. B. Knudson, L. L. Martin, and E. G. Brandt among well-known teachers added to its staff; the principal was out when we called at the office of the Massachusetts College of Commerce, and we do not know who are to be added to the faculty there; the other schools will make no changes in the teaching force. We expect to give our readers some views of the new quarters of these popular schools in an early number. The other Boston schools are receiving their friends "at the old stand."

*Notes for Club Dates in the Penmanship Edition.*



## Platt Rogers Spencer (Continued)

At the age of fourteen he taught his first writing class and without waiting to collect his pay, hastened to the next town to instruct another class.

Even at that period his wit, humor, intelligence, charming manner and personality made him a social favorite, much courted and flattered. At fifteen years of age he entered the services of Anon Harmon, a pioneer merchant and enterprising business man, performing the duties of general clerk, salesman, bookkeeper and correspondent and, in 1818, was supercargo on the first vessel built at Ashtabula, the decks and gunwales of which he decorated with inscriptions and designs in red chalk.

Mr. Spencer's education was mostly without teachers and, as far as it went, quite thorough. He had a good English education, including literature, and was something of a Shakesperian scholar. He was well read in American, English and general history; had a fundamental knowledge of Latin, read law two years, and in 1834 was about to enter Clinton College to prepare for the ministry but circumstances prevented.

### MOBBED

At the opening of the Erie Canal in 1825 Mr. Spencer went east by that route stopping to teach classes of penmanship at Buffalo. While in New York City, he so aroused indignation by satirizing some of the people that he was mobbed, stripped of his clothing and obliged to go to bed until his friends procured him a new suit. Some time thereafter, he appeared in Stormville near his birth place, where he remained some months teaching the village school, cultivating the acquaintance of old family friends and neighbors, studying and poetizing.

From thence he visited Foughkeepsie, Catskill, Windham, Greenville, Athens and other points on the Hudson and in the Catskill mountains, teaching, studying, contributing to the press and in social enjoyment. Mr. Spencer remained in Greenville some months where he taught and delivered the 4th of July oration. On the eve of his departure, he was honored with a public ovation and left behind him many warm friends and admirers whom he visited in after years. In 1827 Mr. Spencer returned to Ohio with no material change in his condition or prospects.

"I MUST BE A MAN"

Persis Warren Duty and Platt Rogers Spencer were united in marriage at East Ashtabula, at the residence of Dr. Coleman, April 17, 1828.

When receiving the announcement that a son was born to him, and looking upon the young mother with the babe (Robert) upon her bosom he said, "Now I must be a man."

A new sense of responsibility, another tender chord in his loving heart was touched by the helpless young life and the pale mother on whom he looked, and with these came the resolution of the highest and noblest elements of his manhood, for he now felt the inspiration of paternal, united with conjugal affection. Two years later, with his wife and child, he secluded himself in a deep forest in Geneva, where they found shelter in a deserted log cabin with a small clearing made by a squatter, on the bank of Indian Creek, near the shore of Lake Erie.

### ITINERANT TEACHING

When Mr. Spencer was at the age of 32 the time had gone by and conditions were unfavorable for entering upon the profession of law, the ministry or literary pursuits as he intended. Poverty, the support of a family and the purchase of fifty acres of wild land to be cleared, cultivated and built upon, occupied his attention, making it necessary to engage in such pursuit as would most readily and conveniently bring him the means. These were the conditions and circumstances which, combined with those of the preceding ten years of his life, led him into the profession of an itinerant writing teacher in Northern Ohio and Western Pennsylvania where his name and fame as a penman and teacher in those early years were best known. He traveled from place to place on foot, carrying his writing materials and change of linen in a leather valise on a stick over his shoulder, humming the songs of Burns, meditating, and smoking his clay pipe along the way, stopping occasionally to renew acquaintances and refresh himself among his friends. Invitations were extended to him to instruct writing classes formed for him.

### PLATT ROGERS SPENCER.



### GREAT PERSONAL LOSS

In 1838 Mr. Spencer was elected Treasurer of Ashtabula County and was continuously re-elected to the office of County Treasurer, which he held twelve years and was considered a model officer. During his last term the Court House at Jefferson, Ohio, was burned, and his office at the time of the fire was robbed of about six thousand dollars. He did not make known to the public the loss of the money but at a great sacrifice made the amount good to the treasury. He said that whoever committed the crime would presume that there was public knowledge of it and might be led to refer to it in a way to lead to his detection. Several years after Mr. Spencer's demise a colored man, Edmund Day, a barber who had often shaved the treasurer, was convicted of burglary at Warren, Ohio, and sent to the State Penitentiary. Day confessed among other crimes to the robbery of the office of the treasurer of Ashtabula County. It was the first notice ever given to the public that such a loss had occurred. On learning the fact that Mr. Spencer had suffered financial loss and had paid into the State Treasury some thousands of dollars to guard his good name from any shadow of dishonor, several members of the Ohio legislature proposed having the money returned to his heirs; but official action has never yet been taken.

### A LOVER OF NATURE

Platt R. Spencer was a horn teacher. He not only enjoyed imparting instruction and developing faculties and powers, but he had the gift of discovering and touching in the mind and heart, the springs and inspiration of the best thought, feeling and action, and of making the most enduring impressions. He had the power of winning the affections of children and young people into whose minds and hearts he saw intuitively and with the loving spirit of the Divine Master, who said, "Suffer little children to come unto me and forbid them not, for of such is the Kingdom of Heaven," he drew them by the charm of his sympathetic spirit and winning manner.

The shores of Lake Erie, near by where he dwelt had a peculiar fascination for him. There, he loved to spend his leisure hours, and its broad, beautiful beach, from spring 'til autumn, in its expanse of snow and ice in winter, he covered with endless chirographic tracings. To a mind like his, keenly responsive to Nature's touch, such a school, even in such an art could not be fruitless. The perfections of forms and movements in the things about him—in wild flowers and trailing vines that adorned the bank, the round pebbles at his feet, the birds that soared or skimmed the surface of the lake, and more than all, the restless, unwearied, rhythmic sweep of the waves—diffused through him their influence upon his work, and, as he practiced on, those forms and ideas grew that in after years lent a charm both to his teachings and to the products of his pen.

### POET AND PENMAN

He brought to the work a gifted and cultured intellect, rich imagination, invention, poetic sentiment, enthusiasm and a philanthropic spirit that glowed with ardent desire for human improvement, welfare and happiness. To his comprehensive view, "Writing was the record of the past, the servant of the present, the regulator of the future, the soul of commerce."

Having no teachers or models in penmanship to guide him to any extent and being dependent largely on himself, Mr. Spencer's



poetic and imaginative temperament naturally developed a style of writing suited to his tastes, combining impressions received from nature and observation. His consciousness of the processes of the evolution of his style of writing are expressed by himself in the following lines on the

Origin of Spencerian Writing

Evolved amid Nature's unpruned scenes, On Erie's wild and woody shore, The rolling wave, the dancing stream, The wild rose haunts—in days of yore.

The opal, quartz and ammonite, Gleaming beneath the wavelet's flow, Each gave its lesson—how to write— In the loved years of long ago.

I seized the forms I loved so well, Compounded them as meaning signs, And to the music of the swell, Blent them with undulating vines.

Thanks, Nature, for the impress pure, Those tracings in the sand are gone; But while the love of thee endures, Their grace and ease shall still live on.

PRACTICAL AND ORNAMENTAL

In his instructive, eloquent and inspiring lecture on the "Origin, History and Progress of Writing," published as an appendix to the Spencerian Key, after tracing the subject down to his own time, Mr. Spencer speaks as follows of his own system of writing:

"We come now to the Semi-angular Spencerian System of Commercial, Epistolary and Record Writing of which we propose especially to speak. Our intention has been to present to the public a system,

"Plain to the eye and gracefully combined. To train the muscle and inform the mind, To light the school boy's head, to guide his hand, And teach him what to practice when a man; To give a female taste the symmetry it loves, Bud, leaf, and flower for letters, her chaste mind approves, No golden boon this humble author claims, Utility to embryo's mind his aim."

In regard to this system in its design, arrangement and details the peculiarities of its prominent features consist in selecting the elliptic curve or Nature's most beautiful form. The seed, the bud, the flower, the fruit all take the same oval; the tree in stem, leaf, branch and root maintains the same form; and even the pebbles displaced by the waves are beautiful oval forms.

A HOUSEHOLD WORD

While Mr. Spencer was well known for his noble personal qualities and generous sympathies in matters of general interest and welfare, his name in connection with his own profession, has become a household word throughout the land. In style he chose the golden mean between the liberty fullness of the round hand, and the rigid sharpness of the angular, aiming to combine to the liberty of the one the ease and correctness of the execution of the other. He introduced also improved forms of capitals and a tasteful mingling of light and shade. With this he combined a thorough theory of position and movement, and a free use of exercises to discipline and develop the muscles employed to wield the pen.

The first publication of the system by himself, was in the year 1838, and in the forms of copy slips with printed instructions. In this he was associated with Victor M. Rice, a former pupil, and afterwards superintendent of public instruction of the State of New York. In 1839 he was induced

to present the system in copy-book form. In 1861 in connection with his sons, and Mr. James W. Lusk, an old pupil and well tried friend, he revised his system and produced a new and beautiful series of books, which was first published by Plimney & Co., Buffalo; but in 1869, were transferred to the house of Ivison, Blakeman, Taylor & Co., of New York. The popularity of his system was shown by the fact that during the year succeeding the publication of this series, more than a million copies were distributed to the youth of the country.

His favorite poet was Burns and the influence of his fondness of that poet may be traced in some of his own productions.

No prospectus for a writing class, no circular advertising his copy slips, and no copy book covers or sheets of instructions to accompany his sheets of books, was regarded complete without a few pertinent lines of poetry which was usually of his own composition and some of them veritable gems. On one of his copy book covers we find the following:

"The tongue is not the only way Through which the active mind is heard, But the good pen as well can say In tones as sweet, a gentle word. Then speed we on this art to gain, Which leads all others in its train; Embalms our toils from day to day, Bids budding virtues live for aye. Brings learning home, the mind to store Before our school day scenes are o'er."

HOME, THE SUNNYEST SPOT ON EARTH

While Mr. Spencer's occupation through life was mainly that of a teacher, he lived upon a farm which he owned and carried on. Though the work of the farm was entrusted to other hands, yet he was fond of joining at times in its labors which afforded a pleasant and helpful relief from the confinement of his profession. Fishing and bathing parties to the lake were also favorite recreations with him, into which he entered with the utmost zest even to the last years of his life.

In his domestic relations he was particularly happy. One could hardly be found fonder of his own fireside or more loved and respected there than he. Called much from home by his profession, it still remained to him the one grandest, sunnvest spot on earth. He wrote,

"I would not change my humble cot, Reclining o'er blue Erie's waves, For India's richest and spiciest spot, With naught the friendship gives or [craves,"

It was undoubtedly best for his usefulness and the world that the rare combination of talents with which Mr. Spencer was endowed, were so much directed to improving and diffusing writing as a branch of education. Indeed, he seems to have been given "to do a necessary and important work in this age of marvelous progress, which makes immense demands upon the pen as a means of human advancement, along educational, literary, scientific, social and commercial lines.

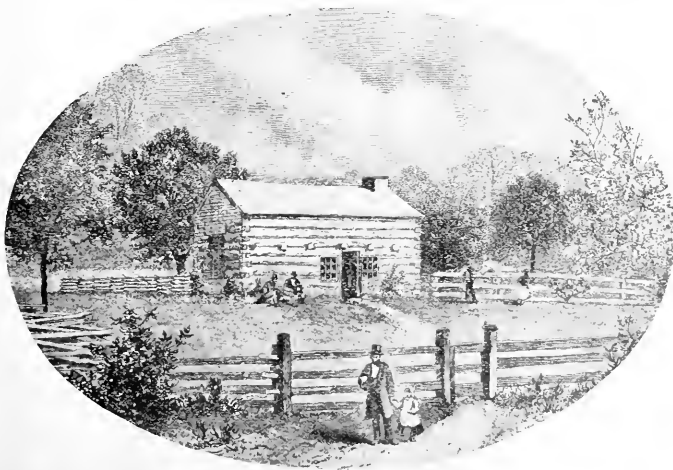
The spread of his system and style of writing covers the period of some seventy years, dating from 1825. It became nearly universal and with modifications, formed the basis and superstructure of most of the publications, teaching, and hand writing of America and to some extent of other countries.

He had the power of clothing whatever he touched with fascinating interest. He threw about the art of writing by his skill, teachings, and methods of presenting the subject, a charm that attracted to him and his instructions, people of intelligence, culture and ability, whom he enthused, broadened and inspired, and who went forth into the educational business and social world to disseminate his ideas and methods.

The Log Seminary.

Probably the most unique school of art in the world, was the famous log seminary which Mr. Spencer established about 1858, on his farm, some two and a half miles north-east of the village of Geneva, Ohio, on the New Hardserable road to the lake which is two miles or more distant. The log house was built and occupied as a residence by Hiram Watrous of whom Mr. Spencer bought the farm. It was a comfortable building of good size and well lighted. Orchards and meadows were to the south and cultivated fields and pastures to the north with the road in front, and his residence and barns near by to the northwest, across the way, with fields, meadows, orchards and noble forests to the westward.

Here amid rural quiet, near the shore of his beloved Lake Erie, in the log seminary, gathered from far and near many bright aspiring young men and women under Mr. Spencer's instruction in the art of writing, some of whom became noted teachers of the





Spencerian System and prominent in the educational and business world.

The associations and memories that cluster about the log seminary and the work done in it give it historic interest. It is doubtful if in any other school in this country there ever has been or ever will be given instructions at all comparable with those given by Mr. Spencer in the log seminary, appealing to all that is true, beautiful and noble in human life and character.

The intellectual and social atmosphere and influences of the log seminary, to which Mr. Spencer gave inspiration and tone, were delightful in their charming simplicity and originality. They embraced nature, art, poetry, song, staid, work, sports and all the side range of human interests that writing and its practical applications touch in commerce, literatures, science and social advancement. The log seminary was in a sense a university, giving, as it did, a liberal education in its broad spirit of human fellowship and intercourse.

Burrowing beneath the floor was a family of woodchucks, whose trustful confidence and rights of domicile, it was the rule of the seminary, should be sacredly respected in obedience to sentiments of justice and humanity which Mr. Spencer inculcated, and with which his students heartily sympathized. The spot where the log seminary stood might appropriately be marked by some enduring monument.

## Business Colleges.

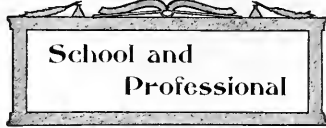
The establishment, development and spread of the American system of mercantile, commercial, and business schools and colleges, beginning about 1840, were greatly assisted by Mr. Spencer and his style and system of writing, which in turn have done much to diffuse the latter and to extend his fame, which are their common heritage, as he was in a sense, their common father and promoter. He personally visited, taught, and supervised the writing in many of the earlier schools, and there is today scarcely a teacher of business branches in these schools and colleges or out of them, who is not a representative and exponent of his system, style, and methods on which they largely depend for the best results in imparting business hand writing, whether it be standard slant, vertical, or backhand. The more his influence is felt by the schools, educational institutions, business life and character of the people, the better.

His penmanship publications beginning in 1848 and continuing to the present, might have accomplished vastly more good were it possible to put into and convey through them the loving, ennobling spirit of the author, which as a living teacher he made vital upon all who came within the circle of his influence. He did his last teaching and lecturing in the early spring of 1894, in the cities of New York and Brooklyn.

## Suggests of Pure Gold.

The Departments in THE BUSINESS EDUCATOR are big nuggets of pure gold, and we are just more than delighted to read the "Announcements for the Coming Year." THE BUSINESS EDUCATOR is in the classroom every day, and certainly in point of intrinsic worth as an exponent of the highest and best in commercial school work, it is "head and shoulders" above anything we have ever seen. "We need it in our business" and cannot afford to miss a number.

W. E. SHARP, Principal  
Anacortes Business College,  
Anacortes, Wash.



## School and Professional

The Annual Report of the School Committee of the Beverly, Mass., Public Schools contains a splendidly written report by the supervisor of penmanship, Mr. C. E. Doner. Those interested in public school work should secure a copy of this report.

Mr. F. J. Toland, LaCrosse, Wis., Proprietor of Toland's Business University, reports an attendance the past year of 425 students.

On May 14th, 1894, the faculty and students of Soule College, New Orleans, La., presented Colonel Soule with a magnificent loving cup, it being his seventieth birthday. This token is but a slight evidence of the high esteem in which Col. Soule is held in the South, as well as in the North. We cannot help from coupling the names of Packard and Soule in the business, educational world, with those of Grant and Lee in the political world. With Packard and Soule, however, there was no "Lost Cause," as both won without surrender.

On Friday, May 13th, 1901, the South Bend [Ind.] Commercial College, celebrated its twenty-first year of existence. It is needless to say that the evening was a most enjoyable one, and with Messrs. Boone, Thomas, and Bellis at the head there is no reason why progress and prosperity shall not continue to be in evidence at this well-known institution.

The Owensboro, Ky., Commercial College, which was established three years ago by Howard Van Deusen and successfully conducted by him, has been sold to Mr. L. C. Smith of Lebanon, Ind. Mr. Van Deusen has accepted a position with the Bobbs-Merrill Co. Indianapolis, Ind., in their department of business college publications.

The Roach Business College, Beaumont, Texas, is a new business school conducted by the Roach Bros., Mr. G. F. Roach, the well known penman, being secretary. They report a most encouraging outlook for the new institution, and from what we know of the gentleman, we have every reason to believe that the institution will be a success.

On July 16, 1901, Mr. E. M. Huntsinger, of Hartford, Conn., incorporated his school under the name of the Huntsinger Business College (incorporated), the object of which incorporation is "greater thoroughness to more fully meet the requirements of the constantly increasing patronage from the exacting, as well as appreciative public." Success to the new incorporation.

The Barnes' Bros., Mr. E. C. Barnes formerly of Hartford, Conn., and recently of Denver, Colo., and H. E. of Waynesburg, Ohio, have joined hands and launched a new business school in Denver, Colo. The Barnes boys are all right and success is assured. Our best wishes are with them in their new enterprise.

The Sunday Record-Herald, Chicago, June 12, 1901, devoted an entire page to illustration of text to the high school in Valparaiso, Ind., a normal school. The article was very readable, and did not seem to have been in any sense a paid advertisement.

Mr. J. E. Joiner of the Columbia Commercial University, Lancaster, O., recently purchased the Rowland Business College of Columbus, and has renamed it the Columbus Business College. We welcome Mr. Joiner to our city, and wish him the success he merits.

A photo of the graduating class, numbering 81, of the Richmond [Ind.] Business College is before us, and a model class indeed it represents. It speaks well for the institution.

Mr. J. N. Smoot, Scranton, Pa., recently purchased the Carbondale Commercial Institute, formerly owned by W. A. F. Scott, which is now at Taunton.

Mr. J. C. Olson, President of the Parsons [Kans.] Business College, informs us that

the enrollment during the past year has reached the five hundred mark. During the summer he remodeled the school building and rooms and added \$2,500 worth of furniture to his former equipment.

The Badger State Business College, Milwaukee, Wis., is a recent addition to the business college fraternity. Fred H. Criger and Walter S. Smith are the proprietors. Mr. Criger swings one of the most graceful and accurate pens of the profession, and we wish the new institution the success it justly merits.

The American Business College is the name of a new school launched September 1st in Minneapolis, Minn., by the following named gentlemen: J. Jespersen, Pres., Geo. L. Hempstead, Vice Pres., J. J. Hagen, Sec'y; J. L. Hallstrom, Treas., and E. L. Bergquist, Bus. Mgr. Mr. Bergquist will have charge of the book-keeping department. Mr. Hagen will have charge of the shorthand and penmanship. Messrs. Hallstrom and Bergquist are well versed in English and lend a helping hand in book-keeping and shorthand. Success to the new institution.

The Business Department, P. B. McElroy, Principal, of the Howard Payne Business College, Brownwood, Tex., is given considerable space in the general catalog advertising that department of the school.

The National Business College, Roanoke, Va., E. M. Coulter, President, is issuing a catalog of 48 pages, printed in purple, black, and red with heliotype cover and embossed title. The illustrations are many and excellent, printing unusually fine with a new and beautiful style of type, printed in red for headings.

Pernin Universal Photography is the title of a deckle edge, 32 page, 5 by 7 1/4 inch booklet, published by H. M. Pernin, Detroit, Mich.

## The Next Meeting of the National Federation of Commercial Teachers.

### TO THE COMMERCIAL TEACHERS OF AMERICA:

The time approaches when every member of the profession throughout the country should consider and prepare for the next meeting of the National Federation of Commercial Teachers to be held in Chicago at the Chicago Business College, December 27-28-29. Never before in the history of business and commercial education and training have the claims of self-interest and public duty so strongly and universally appealed to the profession as now, demanding earnest and intelligent endeavor to fulfill obligations to our schools, to the communities which we serve and to the Nation. I therefore desire to urge the claims of the approaching meeting upon all commercial teachers and business educators to the end that the Chicago convention shall fitly represent, by the attendance and proceedings, the vast interests with which the commercial and business schools of our country deal.

The programs of the several departments and of the general sessions will be rich and inspiring.

I cordially invite communications and suggestions respecting the meeting and the programs of the several departments and the general sessions and propose that the professional periodicals be made the mediums through which to discuss and suggest matters for the benefit of the meeting, the profession and the cause.

The meeting should do much to improve our work, create a wider and more intelligent interest in and appreciation of its claims and promote the progress of commercial life upon which human welfare and happiness are largely dependent.

Robert C. Spencer,  
Pres. National Federation of Commercial Teachers.

Milwaukee, Wis. July 27, 1901.

## Concerning Commencement.

Attractive, cordial invitations, announcements, etc., concerning commencement exercises have been received from the following: New Britain [Conn.] Commercial College, Holyoke [Mass.] Business Institute, Utica [N. Y.] School of Commerce, National Business College, Roanoke, Va., New London [Conn.] Business College, The Shoemaker-Clark College, Fall River, Mass., Douglas Business College, Connelville, Pa., Salem [Mass.] Commercial School, Parsons [Kans.] Business College, Peterson Business College, Washington, Pa., Eagan School of Business, Hoboken, N. J., South Bend [Ind.] Commercial College, Parrish College, Paragould, Ark., Providence [R. I.] Bryant & Stratton Business College, Nebraska State Normal School, Mrs. Euphemia Nelson, San Francisco, Calif., Schuykill Seminary, Reading, Pa., Spencerian Business College, Washington, D. C., The Agricultural College of Utah, Goldey College, Wilmington, Del., Detroit [Mich.] Commercial College, Georgia Normal College, Abbeville, Ga., Parsons, Kans., Business College, New London, Conn., Business College, St. Joseph, Mo., Business University, Springfield, Mo., Normal School.

## Eastern Commercial Teachers' Association

### PREPARING THE PROGRAM.

The Executive Board of the Eastern Commercial Teachers' Association met on Saturday, August 6th, to consider the program and other matters connected with the next annual meeting, to be held in New York next April.

The President has several things in mind which he stated to the Board for the next year's meeting. He desired, if possible, that all management and teaching papers be prepared by the business educators who conduct magazines, or by the officers and committees of the Association, to have a verbatim report of all the papers and of discussions. He says he voiced the opinions of the rank and file with whom he had associated in former conventions, for more viva voce discussion and fewer "talk" papers. He has expressed the opinion that instead of having papers setting forth ideal conditions, and long statements made as to what schools and teachers should do, that the teachers, on the day of the annual meeting, to whatever department or subject they might be assigned, should form a class of the members present, and teach the subject as he or she actually does it in the classroom. In other words, there is a desire prevalent for more normal work, whereby young teachers may be shown how work is done in the classroom, and receive instruction as to how to do it.

Another point upon which there seems to be an almost universal agreement is that all the papers read and the subjects on the program discussed in one room, consecutively, instead of in different divisions in separate rooms.

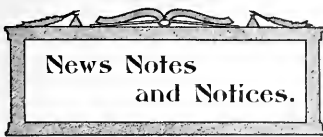
It has been suggested that the program contain several broad subjects, such as Bookkeeping, Penmanship, English, Commercial Geography, Discipline, Typewriting, Short-hand, Arithmetic and Rapid Calculations, with the names of the teachers who will lead or discuss questions pertaining to these subjects, without publishing the specific program in the program, Penmanship, Short-hand, etc., that he or she will discuss.

A letter is being sent to those experienced in the various lines of different subjects taught or handled in private and high schools, soliciting expressions of their opinion, in order that the program may be completed at the meeting of the Executive Board, which will be on Saturday, October 5th, at Eagan's School, corner Spring St. and Broadway, New York City.

The Board of the Association desires that the young men and recent members of the Association be heard from, and are arranging that the rank and file shall have an opportunity to present matters from their standpoint for discussion.

The President thinks that instead of appointing a Membership Committee on the evening of the annual convention, that it would be better to appoint that Committee now, and make it large enough so that the membership could be divided into sections of geographical divisions, and let each member take care of a special territory. It would lighten the work at the annual meeting, and might prove an advantage in the efforts made to increase the membership.

After a six hours' meeting, the Board adjourned to meet on Saturday, October 15th.



A. T. Scovill, formerly connected with Brown's Business College, Galesburg, Ill., has just accepted the principalship of the Commercial Department in the Pennsylvania Business College, Lancaster, Pa.

Strayer's Business College, Baltimore, Md., is issuing a fifteen-inch, brass-edge, highly-finished, well-made rule with their advertisement thereon.

Mr. F. C. Rauch is the new commercial teacher in the Mansfield, Ohio, Business College.

J. K. Strand, a graduate of the Gem City Business College, has accepted a position with the Newark Business College, Newark, N. J., as teacher in the business department.

Mr. H. K. Good, who has been with the Rider, Moore & Stewart Schools of Business, Trenton, N. J., has contracted at a good salary with the Massachusetts College of Commerce, Boston.

Mr. J. D. Carter, Hutchinson, Kans., is now located with the Bushey Bros., Appleton, Wis. Mr. Carter is a skillful penman, and we wish him success in his new field of labor.

Mr. C. E. Lowder, Calumet, Okla., has contracted for the coming year with the Metropolitan Commercial College, Minneapolis, Minn. Mr. Lowder is a skillful penman and a perfect gentleman, and, if we were to judge from the subscription patronage during the past year of the Metropolitan College, he will have his hands full of penmanship matters in his new position.

Mr. S. L. Caldwell, with the Nebraska State Normal School, Peru, Nebr., has been re-employed at a handsome increase in salary, the Board refusing to accept his resignation.

Mr. J. L. Hayward, recently of Bank's Business College, Philadelphia, is now with the Heffis School of Brooklyn. His many friends will be pained to learn of the loss by death, in June, of a daughter, born a short time previously. Mr. Hayward is a skillful penman, enthusiastic teacher, and a thorough gentleman.

Miss Josephine E. Frazee, formerly of Elgin, Ill., is now teaching shorthand in the Mountain State Business College, Parkersburg, W. Va. Miss Frazee is one of our most progressive teachers of shorthand and penmanship.

Mr. L. E. Stacy, Camden, N. J., succeeded Mr. A. W. Holmes in charge of the commercial department of the Salem, (Mass.) Commercial School.

Mr. E. E. Kent, recently with the Rider, Moore & Stuart Schools, Trenton, N. J., is now engaged with the Commercial Department of the Springfield, Mass., High School. This means a good man in a good place.

Mr. Hy C. Walker, the Engraving artist of St. Louis, is now connected with the Ice Ball Advertising Co. Mr. Walker is now constructing advertising, illustrating, and engraving. Success to you, friend Walker.

Mr. H. W. Hunt, with whose art work our readers are not unfamiliar, in June of the present year took upon himself a wife, Miss Alice Slocum, of Columbus, being the favored young lady. They are now at home in Cleveland, O., and we hereby extend our most hearty congratulations and well wishes for a happy, prosperous, married life.

Prof. M. S. Johnston, Superintendent of the Shorthand Department of DuPit's College, Pittsburg, was married at Thurmont, near Baltimore, Md., June 18, to Miss Urilla Eyer. Mr. and Mrs. Johnston went on a tour to the west, which included a trip through the Yellowstone Park. Well, here's to you friend Johnston, and your other half, "may you live long and prosper."

Mr. L. Madaras is now supervisor of Writing in the Eagan Schools of Business, located at Hoboken and Hackensack, N. J. Mr. Eagan does not propose to be outdone by any one in the excellence of instruction given in writing, as evidenced by his selection of Mr. Madaras.

J. A. Kirby, Springfield, Ohio, is employed as teacher of commercial branches and vocal music in the Brainerd, Minn., High School.

Mr. O. T. Johnston, after "doing" the Fair and doing some work in the "I. C.'s," Des Moines, Ia., is back again in Darling's Business College, Ferguson, Mo. Mr. Johnston is a fine penman and enthusiastic teacher, and a true gentleman in every sense of the word.

Mr. J. R. Brandrup, of the Mankato, (Minn.) Commercial College, is erecting a beautiful, commodious and substantial residence, an excellent illustration and description of which appears in the Markets Daily Free Press, Saturday, July 2. The friends of Mr. Brandrup—and they are many—will rejoice in this evidence of his prosperity, frugality, and domestic inclination.

Mr. J. M. Tran, of Toronto, is now teaching in the Duluth, Minn., Business College.

Mr. R. W. Ballentine, of Staunton, Va., is now located with Wood's school, New York City.

Mr. W. A. Ross, an old time pupil of our editors, is now connected with the Miller School of New York City. Mr. Ross is one of the big, jolly, all round men of our profession.

Mr. H. A. Wassell, a recent student at the Gem City Business College, Quincy, Ill., is now a teacher in the Aurora, Nebr., Business College.

J. H. Long, Williamsport, Pa., has purchased the Carlisle Commercial College. Mr. Long has for some time past been employed by the Smith-Premier Typewriter Company, but was previously engaged in commercial work in a normal school. Prof. O. K. Weibley, who has had charge of the school since the death of its owner, Ira F. Mountz, will remain with the new proprietor. In fact, we learn that there will be few if any changes in the faculty.

Mr. J. E. Plummer of Indiana has been elected as Principal of the Marshall Business College, Huntington, W. Va. Mr. Plummer is a well equipped commercial teacher and a fine penman and will prove to be a valuable man in that institution.

Mr. Egbert L. Allen, formerly Principal of the Commercial Department of the Bradford, Pa., High School, has been elected to the Commercial Department of the Princeton, Ind., High School at a fine salary. Mr. Allen is a staunch supporter of THE BUSINESS EDUCATOR and we know that his many friends wish him much success in his new field of work.

Mr. A. W. Cooper, formerly of Jackson, Minn., is now connected with the Camden (N. J.) Commercial College, having been recently added to the faculty of this progressive institution.

Mr. E. H. Bean, recently of Jamestown, N. Y., is now principal of the Business Department of the Central Business College, Denver, Colo. Mr. L. A. Arnold, president, has opened a branch college in Colorado Springs with prospects very encouraging at that place.

Mr. H. K. Durkes, recently of Aurora, Neb., is now connected with Short's College at O. C. Business College, Mr. Durkes is a capable, energetic, straight-forward young man.

A class of fifty-one graded the closing exercises of the Shoemaker and Clark School, Fall River, Mass., this year. The school, with its usual high standard, which is praise enough.

Hon. Charles Emory Smith spoke to a class of eight-ten graduates at the brilliant commencement exercises of the Meadville (Pa.) Business College this year. Miss S. L. Boyd, the very able principal of this school, was handsomely recognized by the press of her city in a remarkably attractive account of the proceedings.

The many friends of W. N. Ferris, Big Rapids, Mich., whatever their politics, will have genuine pleasure in learning that he has been named the Democratic nominee for Governor of Michigan.

Miss Stella Smith, the accomplished and effective typewriting teacher in the Eagan School, Hoboken, N. J., has been appointed to a similar position in Simmons' College, Boston. This is one of the newest and most promising educational institutions in New England. We congratulate both Miss Smith and the School. It is very plain to those that know of Miss Smith's efficiency that Simmons' College is at least one institution that is taking up commercial work in a practical manner.

W. E. Preble, formerly with Burdett College, Boston, and more recently in high school work, a Bowdoin College man, is also to be with Simmons' College. He is general director of the commercial work in charge of Mr. Eldredge, who came to Boston from a similar position in Temple College, Philadelphia.

The notable address delivered before the E. C. T. A. in Brooklyn, by E. M. Barber, in 1903, and ordered published at the expense of the Association, is at last in print. The copies are in the hands of Sec. A. S. Heaney, Providence, R. I. Each member of the E. C. T. A. is entitled to a free copy. Others may have one, they are told by the treasurer, for ten cents. All orders should be sent to Secretary Heaney.

This address is entitled "A Contribution to the History of Commercial Education," and is an epitome of a vast amount of research work done by Mr. Barber, himself a trained specialist of the first order. Every commercial teacher should have a copy, if for no other reason than to satisfy himself that a whole lot of praise for pioneer work has been enjoyed vicariously by persons whose names will immediately recur to thoughtful and observant readers. One of the interesting features of this pamphlet is an up-to-date membership roll of the E. C. T. A.

Miss Bessie Stewart, recently an instructor in the Boston Y. W. C. A., has been appointed commercial teacher in the Hammond (N. J.) High School.

A. C. Scott, last year in York, Neb., will this year have charge of shorthand and typewriting in Hill's Business College, Sedalia, Mo.

Chas. K. Dresser, Danvers, Mass., will teach the Gregg shorthand in the Nashua (N. H.) Business College, next year.

R. W. Decker, Cumberland, Md., goes to the San Francisco Business College to teach Gregg shorthand.

A quiet, dignified, and convincing catalogue comes from Banks' Business College, Philadelphia.

A conservative and most commendable little booklet contains announcements of the Brooklyn Business Institute, in charge of W. K. Vernon and Geo. S. Murray.

C. F. Church, Kalamazoo, Mich., will teach the Gregg shorthand in the University, N. B. Van Nathe, Principal.

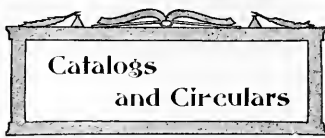
E. L. Allan will have charge of the commercial work in the Princeton (Ind.) High School.

The loss of the Fergus Falls (Minn.) High School building by fire will prevent the opening of a new commercial department there this year as was intended.

W. R. Wagenseller, Bernard T. Moran, and Frank H. Kush are opening in Philadelphia a new school to accommodate from 300 to 500 students.

F. J. Toland, of La Crosse, Wis., is opening a branch school in Mankato, Minn.

David Wolfe Brown, the famous shorthand reporter and author, died very suddenly in Washington, D. C., July 22. He will be missed by a great army of admiring friends, and his position as Congressional Reporter will not be an easy one to fill.



The commercial department of St. Johnsbury Vt. Academy, A. H. Barber, Director, issues a well printed, straight-forward, and attractively illustrated 32 page catalog describing the work of that school which is up-to-date.

Practical Textbook Company, Cleveland, Ohio, is announcing the merits of their new booklets through the medium of a 24 page, attractively covered, uniquely illustrated, splendidly written catalog.

The Auto Pen & Ink Mfg. Co., Chicago, Ill., favors us from time to time with attractive, to-the-point circulars, advertising their various specialties.

A complete hand book of the National Commercial Teachers' Agency, Beverly, Mass., is before us, and a handsome booklet it is. It is in every way worthy of the notice given it in the June number of THE BUSINESS EDUCATOR, and contains exactly 108 portraits, facsimile signatures, and letters of recommendation from the foremost penmen and business educators of America.

The Gem City Business College Journal, Quincy, Ill., is a welcome visitor at this office.

Nr. H. O. Keesling, Principal of the Lawrence [Mass.] Commercial School, is issuing a very neat, concise, well written and illustrated, envelope-size booklet advertising his school. The school, like the head of it, is a good one.

The Alma [Mich.] College Commercial Department, Eugene D. Pennell, Principal, issues a first-class 36 page catalog advertising that school. This department is no mere theoretical affair, as commercial departments have been in the past, but a wide-awake, practical commercial school.

"The Verdict" is the title of a very neatly and attractively printed booklet, 3½ by 6¼ inches, 64 pages, recently received from the wide-awake Fresno [Calif.] Business College, J. N. Sprouse, Proprietor. "Amusing but True" is a very appropriate title to a very interesting little piece of history regarding the founding and progress of the institution.

The Miles College Journal, Detroit, Mich., gives one the impression of a successful school. The following indicates the right intent as concerns the management of this school: "Up-to-date manufacturers are beginning to put in some smokeless furnaces; they are also putting in some smokeless young men."

S. McVeigh, Principal and Proprietor of Bliss Business College, North Adams, Mass., is placing before his prospective patrons and professional brethren a 40 page, cream colored catalog, printed in brown with black illustrations, and in quality equal to the best.

"Commercial Books" is the title of a 32 page booklet issued by and in the interests of The Commercial Text Book Co., Des Moines, Ia., advertising their commercial text books, the sale of which has been unusually heavy considering the time they have been before the market, indicating alike merit and enterprise.

The Minneapoli[s] [Minn.] Business College Rugg & Boyce, Proprietors, are issuing one of the best catalogs of the year. It contains 62 pages with type printed in brown and illustrations in black. The illustrations are very high-grade in character, some of the Vignette park scenes being as fine as we have ever seen.

The Brockton [Mass.] Business University, C. W. Jones, President, is putting out a 4½ by 10, 24-page, pink-covered catalog, printed in brown and red, making a very effective out-of-the-ordinary piece of advertising literature. It's a good thing.

The South Bend [Ind.] Commercial College recently moved into the Paxson building, occupying one entire floor of 10,000 square feet of floor space. This bespeaks a growth which is the natural result of practical instruction and conscientious treatment of its patrons.

Souvenir of Wilmington is the title of a large booklet containing pen sketches and views of scenes in and about Wilmington, published by W. H. Beacom, Proprietor of the Wilmington [Del.] Business School.

The Green Bay [Wis.] Business College, E. F. Quintal, President, is issuing a 20-page circular, with large folder attachment, in the interests of that school. The circular is an excellent one, as is also the school and man back of it.

The Monroe [Wis.] Business Institute, E. L. St. John and A. B. Zu Tavern, Principals, issues a creditable catalog of 40 pages. It's pages bespeak prosperity and success.

The Jackman Commercial and Helena [Mont.] Business College issues a good catalog. In it we see the portrait and familiar name, S. A. D. Hahn, Principal of the Commercial Department of the school. We have been familiar with his name for nearly a quarter of a century, yet his face indicates a man on the sunny side of life.

Covered in a creamy brown and printed upon cream paper with raw edges, with text printed on linen and illustrations on enamel paper, the catalog of the Salem [Mass.] Commercial School is one of the finest things of the kind we have had come our way recently. Only the type pages are paged, numbering 32, but between each sheet thus paged, there is one containing a half-tone illustration of the various rooms in the school. It is needless to say that the text is above the average in such catalogs. Each of the principal topics is given a page with wide margins in bold, plain type. Mr. Lord's knowledge of advertising has been used effectively, presenting the merits of his school in the manner above described.

Good Copy—How To Write Ads., by Bert Ball, St. Louis, Mo., is an interesting little booklet of 20 pages recently received at this office.


A beautiful folder catalog, labeled Bellevue, Whatcom Co., Washington, came to our desk with the familiar name of the well known business educator, penman, and true gentleman, Howard W. Moore, in envelope. This leads us to believe that he is in that "neck of the woods," but from the illustrations and text therein, we are led to conclude that it is about as fine a country and city of its size as is to be found anywhere upon the face of God's fair earth. May health and prosperity follow you, friend Giesseman, in the well wishes of your thousands of friends.

School advertising literature has been received from the following: Peoria [Ill.] Business College; Bliss Business College, North Adams, Mass.; Yocum's Business College, Massillon, O.; Howland Business College, Brownwood, Tex.; Lawrence [Mass.] Commercial School; Penn Yan, [N. Y.] Commercial and Shorthand Institute; American Business College, Alton, Pa.; Campbell College, Holton, Kans.; the Metropolitan Business College, Dallas, Tex.; Northwestern Business College, Chicago, Ill.; Taylor School of Shorthand and Business, Philadelphia, Pa.; Baltimore, Md. Business College; Kasmussen Practical Business School; St. Paul, Minn.; and C. C. Chubb, Bradford, Pa. Howland Business College, Pocatello, Idaho, Eastman College, Poughkeepsie, N. Y.

One of the richest catalogues that has ever reached our desk is the new one just issued by the Rider-Moore and Stewart Schools, Trenton, N. J. If you want to see the essence of elegance in school catalogue work, just send your order to E. R. Moore for a copy. It is worth a dollar at least merely as an inspiration. We are not authorized to say that copies of this sumptuous volume can be had at any price, but we assume the liberty to name a price, believing that Brother Moore is too genial to decline the request of a fellow pedagogue if the request is accompanied by some where nearly the cost of the book.







## The Success Circle.

A Department of Encouragement, Inspiration, Progress, Health, Etc.

Conducted by L. M. THORNBURG, Paterson, N. J.,  
Commercial High School.

**Greeting**

Helpfulness is the keynote of this department. It shall be my purpose to aid all who may wish to consider themselves members of our Circle to the fullest measure of true success.

If I can be the means of influencing you to connect yourself with the current of new thought that is rapidly making itself felt in the thinking world today, and through it receive the blessings of health, prosperity, peace and joy that are in store for manhood everywhere, I shall indeed be glad.

We live in a most progressive and wonderful age of mental development. The thing that has most profoundly impressed me in recent years and the one contributing most to my good is the truth, now quite generally recognized, that inherent in every mind is the power to draw from the universal source all things that are necessary to our highest success and happiness. To know how to live, therefore, how to make the most of one's faculties, one must learn the secret of placing himself in harmony with the infinite source of all good.

Should such statements as these appeal to any of our readers who are searching for new paths to peace and power, and who desire fuller information than can be given in our limited space herein, I would recommend to you a prescribed course of reading that will treat the matter in detail and enlighten you to your satisfaction. A list of the most helpful books along this line will be furnished upon application.

Are you satisfied with your present condition in life? The great majority of people will answer, no. The truth, then, that I wish to press home here, and one too frequently ignored is, you are just what your previous thinking has made you. Thought-habit is the most powerful thing in the world. We are ever occupied in choosing one line of thought and rejecting another, and in this way are making the mental world in which we live.

What the mind constantly dwells on sooner or later shapes itself into action. It is a great law of our being that we become like the things we contemplate. This thought cannot be too greatly emphasized—it is the key of your life.

Let your thought-habit mean character for you. "Thoughts," says Hope La Gallienne, "are like seeds we cast from us, not heeding the fact that each one is carried by some psychic wind to its appointed spot in our future path, there to grow to

flower and fruit." Our every day course is overgrown with the thorny tangle of forgotten thought, and our only nourishment at times is its horrible fruit. Our vicious, sensual, jealous, selfish, irritable thoughts—that we imagine do not matter, since they are kept to ourselves—bring forth the disagreeable circumstances that we are bemoaning, maybe, today.

From now, then, guard your thoughts, for if it is true that yesterday's wrong thoughts give birth to the trials of today, it is equally certain that today's right thinking will generate joy for the morrow. Control your thoughts. Let them be of love, joy, peace, gentleness, goodness and faith; then you will deserve all the happiness that they breed, produced by that law which works with mathematical certainty and absolute justice—"Whatsoever ye sow, that shall ye also reap."

**Call to Students**

If there is one class of young people more than another in whose welfare I take a deep interest, it is that class attending our business training schools, public and private, throughout the country. To such as are readers of this journal of education I may offer from time to time such suggestions and recommendations as are given in my own class room.

Now that you have started to school, do not allow yourself to be satisfied with anything short of a full and complete course. Those of you who are self supporting may have to make no little sacrifice in order to graduate, but it will pay you to do it. The preparation you are now making is for life. What you do now and what you leave unfinished in your training will be felt throughout your entire career. Take a place among the leaders of your class and maintain that position to the end. As you are in the school room, so will you be in the business room. Fling yourself into your school work with a zeal that will win for you words of praise from your teachers. Try to be enthusiastic in all your studies for enthusiasm in school work, as well as in other lines of endeavor, makes all the difference between drudgery and delight, just as the difference between low and high ideals measures the difference between a mediocre career and a grand success.

I would have you not to lose sight of the fact that there is an ever increasing demand in business for young people of good character as well as ability. No one can afford to neglect the character side of his education. It counts for more than all

the other learning you can possess. I am thinking that many of you yet in your teens are away from your home, perhaps for the first time. You are, therefore, at a critical period in your career. Your new environments will have much to do with the character of your thought. The companions you select—for it is a matter of selection—will help make or mar your life. If there is an element of weakness already in your chain of character, it will require a struggle for you to resist the temptations to share in some of the so-called "social pleasures" that too frequently lead to one's downfall. I have seen bright and promising students wrecked in mind and body from some little weakness which they considered trifling. Not the strong link in the chain, but the weak one, measures the strength. Our greatest enemies are often our smallest. Don't disappoint those anxious ones at home who are hoping that you will return to them as clean in thought as when you left their watchful care.

The chief recommendation that I have for you at the opening school month of the year, is to supplement your regular school work with well selected reading. You can read at least one good book a year, and read something from it every morning and night.

While enroute to the Pacific Coast this summer, I made it a point to call on several old students who are now occupying foremost places in business life, and it was gratifying indeed to hear the majority of them say that their success in business life was due largely to the influence of books recommended to them while in school.

I lay the greatest stress upon a love of books as one of the best possible safe guards against the contaminating influences that peculiarly menace the opening years of manhood. Not only are books safeguards of morals, but they are indispensable to anyone who aspires. On the subject of mind moulding through reading, I will let Dr. Marden speak to you through his latest and best book, "The Young Man Entering Business"—(I do not recall just this moment a better or more appropriate book than this one for the young student entering a business school, for it treats of the complete development of the physical, mental and moral powers)—He says: Perhaps there is nothing else which enters more deeply into the very warp and woof of one's character than the books one reads. One of the greatest blessings that can come to a young life is the love of good books. The difference between the future of the boy who has formed the habit of good reading and the one who has not is as great as that between the educated and the uneducated youth. The importance of having great models, high ideals held consciously before the mind when it is in a plastic condition, cannot be over estimated. Many a man has attributed his first start and all his after success to the books read in boyhood. They opened up to him his possibilities, indicated

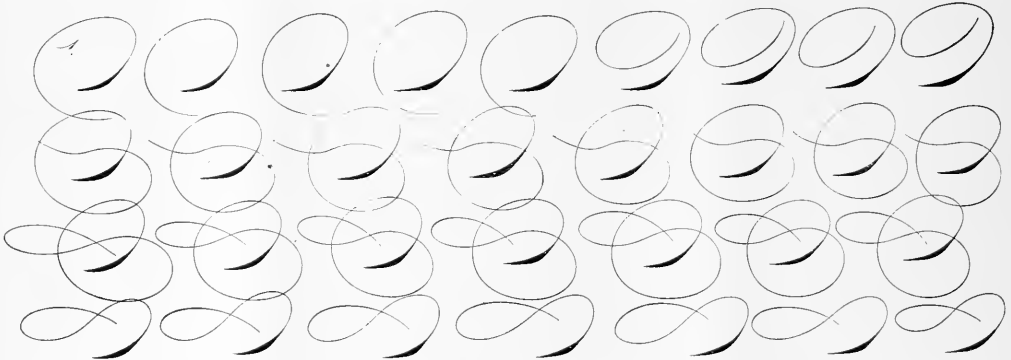
(Continued on page 40.)



**Artistic Writing** is so attractive and pleasing to the eye that it is never likely to lose its popularity. For many years it has been one of the chief means of advertising the business college, the slogan used to enroll students. For this reason fine penmen are in demand—that the school employing the best penman thinks thereby to increase attendance accordingly. Most of the business college teachers and proprietors owe their vocation to the fascinating influence of ornamental penmanship.

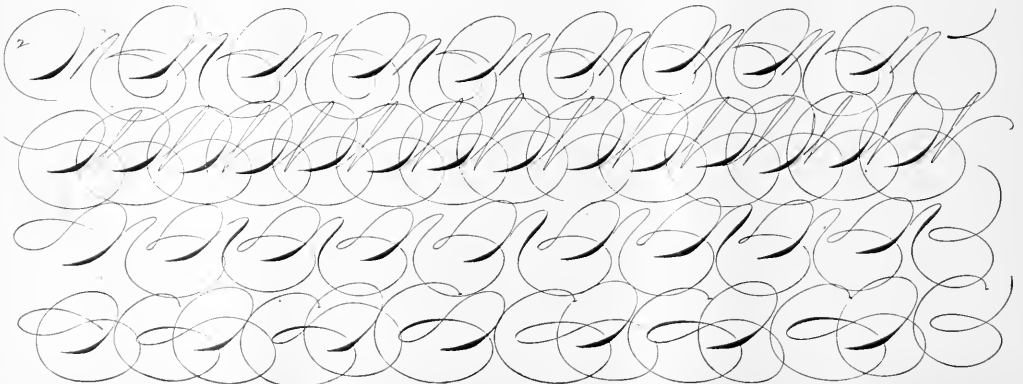
America leads the world in ornamental penmanship. England, Germany, France, Australia even, the America of the East, all marvel at the skill of the American penmen. The standard here has been high for many years, but time marks improvement in this as well as in most other things.

**Our Ideal Important.** No ideal, no achievement. Low ideal, little progress. Lofty ideal, better results with a chance for the top. Spencer's ideal of penmanship was high, his systematising good, and subsequent generations have been busy working out his ideals, until we have today more penmen, and better penmen, than ever before in the World's history, and the demand for them is on the increase. There is now a greater demand among business colleges for first-class penmen than I have ever known before during the fifteen years of my experience in the field.



**Is It Your Purpose to Become a Good Penman?**

Then let nothing swerve you from that purpose. Determination is the power that makes the seeming impossible, possible; that digs through and scales mountains of difficulties. "Where there is a will there is a way." "Nothing is impossible to him who wills." "What man has done man can do." Let these be your mottoes. This quality of determination carries with it another quality, viz.: ingenuity. If we are determined to do a thing, we must often invent a new way. If we wish to drive a nail, and have no hammer, the determined, ingenious person takes a rock—just a different way to reach the same end. He who is determined to make a penman makes one even if he hasn't an oblique holder, hand-made, with a handle a yard long. Some of the best penmen become such against great odds. Their chief instructor was a few poorly engraved copies possibly from some college advertisement, their material the poorest, with possibly a wash stand for a table. But they got there. Lincoln didn't go to college and had few books and fewer dollars, but he became an educated man. Johnson couldn't read when he married, but became President of the United States.





**Movement.** The different movements are doubtless familiar to all. Capitals should be made with either muscular or whole arm movement, the former preferred by me, but the latter is used by many with quite good results. In fact I use it when writing with heavy sleeves on the arm. I first learned to make capitals with whole arm movement, but have since found muscular, or fore arm, much better. Small letters are best made with combined (finger and muscular) movement. However, many use finger movement almost exclusively, while some claim to use pure muscular, though I question the truth of the claim.

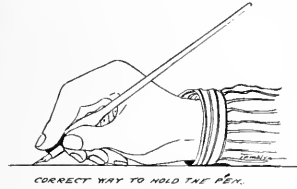
**Clothing for the Right Arm** should be thin and loose. I do my best work with my coat off and undershirt sleeve rolled up, or cut off; though I can do decently good work with my coat on. There are those who assert that it is all a matter of habit; that one can write just as well with all sleeves on the arm, as off, if he but accustoms himself to it. I deny the claim, on the ground that I personally tried it once for a year, not allowing myself to write with the coat off at all. My experience in this convinced me that the best work is done with nothing to bind the arm. In fact I believe the bare arm makes the most favorable condition for doing fine work, though I have not written this way for several years.

**Material.** Use a good quality of paper; the better the surface the more satisfactory will be the writing. A good glossy black ink; Tamblin's is good. Fine pens, none better than Zanerian Fine Writer, though they will be found rather too fine for the beginner. For them I recommend Spencian No. 1 or Gillotts 604 for short time, until the touch becomes light and even. Oblique holder, by all means. The ordinary ten-cent holder (Excelsior brand) is as good as any of the fancy ones.

### Arrangement of Lessons, and How to Practice Them.

The plates are numbered and should be practiced in their order. I have given a new method of instruction on formation of letters as shown on plates 3 and 4. This plan overcomes the long explanations usually printed, and which are so far disconnected from the letter that the student has found it difficult to procure a clear conception of what is wanted. I trust my plan of connecting short, concise instructions to the letters will appeal favorably to you.

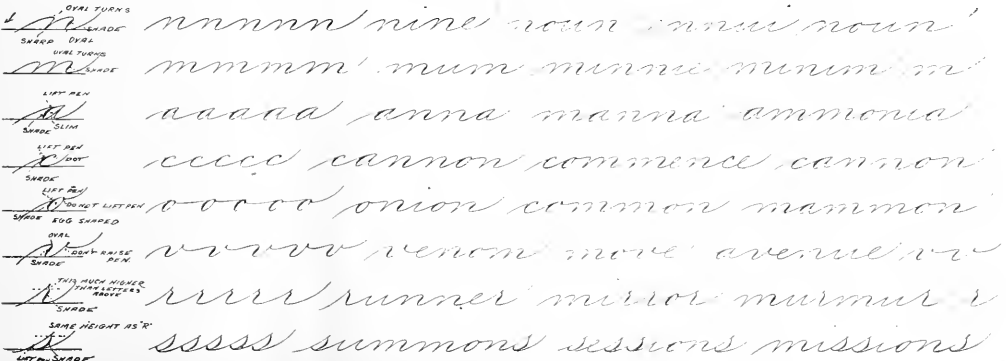
### Correct Way to Hold the Pen.



Notice that the first finger rests on the very end of the holder, the tip of it extending over the end. Thumb just immediately back of the metal on holder, with the first joint thrown well out. Holder crosses second finger above root of the nail, or about the first joint. Third finger nail rests on paper, while the fourth finger may rest on the nail or first joint. The ball of the wrist rests on the table. The holder crosses the hand between the knuckle joint and the thumb.

This is unquestionably the best position for gaining control of the pen and making firm, clean-cut shades.

**How to Practice.** Use a rapid, swinging motion for capitals. Make the strokes bold and decisive, shades should be made about as you would crack a whip. Don't fool along with a slow, snail-like movement. It won't produce satisfactory work. Smooth shades and fine hair lines give to this writing its peculiar fascination. The proper intermingling of these produces what we call harmony. Do not cross shades with hair lines if it can be avoided, but hair lines may be crossed with shades. Hair lines should either run parallel or cross each other at right angles. They should never cross in about the same direction nor be allowed to run into each other. It kills harmony.





**Stick to Your Copy.** Many persons do not make a success of life for the reason that they do not stick at one thing long enough to produce results. For the same reason many fail to learn penmanship. Stick to one thing till you can see some improvement. I don't, however, advocate spending days on one exercise without change. If a letter or exercise is especially hard, devote the most of your energy to it until a general improvement is noticeable. It is well, though, to change from one exercise to another, as in this way interest is the better maintained.

First study the letters of these copies carefully, then make page after page of each. Remember that no one can make a good letter without first knowing how it should be made, then giving it sufficient practice to train the nerves to execute the mental picture.

There is sufficient in this lesson to keep the average student busy an hour a day for a month.

<sup>5</sup> Minimum Murmuring Mammon  
 Skinnow Williamson Warning  
 Numerous Nannie Harpover  
 Humming Hammer Hinman

## Professional Business Signatures

BY

195 GRAND AVE.

*E. C. Mills*

ROCHESTER, N. Y.

*G. B. Williams. C. E. Cannon.*  
*O. P. Burnse J. M. Cummings.*  
*G. E. Crane. W. M. Dunn.*  
*S. F. Warner. A. M. King.*  
 " "

By E. C. Mills.

## Lessons in Engrossing Script for Beginners. No. One.

BY H. W. KIBBE, 181 TREMONT STREET, BOSTON, MASS.

Use ink that makes a strong and black line, pen and holder which suit you. Draw two lines anywhere from one-eighth to one-half inch apart and make these lines between them. Pay no attention to a line previously made but concentrate your thought on the one being executed, and do not place them very close together. Use any movement you can control perfectly and as much speed as possible. A high rate of speed is not practicable for this style of writing. Select light bristol board which is not highly finished.

### Specimens Received.

Jasper Jay Stone, M. D., Niotaze, Kans., recently favored us with a dozen designs in pen drawing and flourishing, which reveal exceptional ability for one of his years, and for one who is not following penmanship professionally. The work is very intricate, revealing a great deal of natural ability, patience and skill.

### Peterson's Teachers' Bureau

SCOTSDALE, PA.

Teachers for all departments furnished Business Colleges. Correspondence invited. Teachers should enroll now.

## 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 a 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

ADAMS & ROGERS, Managers,

COLUMBUS, - - - - - OHIO

### One Business Educator Worth Twelve of the Others.

THE BUSINESS EDUCATOR is not only the most beautiful of all magazines published, but also the most useful. I obtain more benefit from one number than from twelve numbers of others.

CHARLES WABASH HANSEN,  
Evanston-Chicago, Ill.  
Prin. Spencerian Business College.



### 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.

# BARNES

The best shorthand text-book teaches a system which is equal to every demand made upon it. Barnes writers do the most difficult work—Court, Convention, Medical, Pharmaceutical Association, Legislative and Sermon reporting

### OF GREAT IMPORTANCE

The pupil must become a stenographer *without loss of his or his teacher's time*. "Arranged along pedagogical lines," is what teachers appreciate most in Barnes' Shorthand by the Sentence Method. Some teachers can get fairly quick results from any book by re-arranging the work so as to make it progressive, eliminating the non-essential, and introducing interesting expedients at an early stage. *Any* faithful teacher will get the quickest possible results from Barnes' Benn Pitman "Shorthand Lessons." No re-arranging is necessary. All superfluous matter has been eliminated. Nothing taught to be unlearned. Keeps the student interested from the start. Recommended by practical reporters as the most practical book.

### "How to Become Expert in Typewriting"

\$1.50, \$1.00, and 50c editions. More than a treatise on Touch Typewriting, but excels in that because:

1. The student *begins* by writing without looking. "Occasional glances" are unnecessary.
2. Very first word carefully chosen. "All" has only two different letters but three strokes, is an easy combination, and employs both hands.
3. Cultivates an even touch by training the weaker fingers first.
4. Scientific and invariable method of fingering.
5. Every-day business words selected for repeated practice.
6. Results: Highest uniform speed and accuracy.

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.

The Arthur J. Barnes Publishing Co.

446 Century Bldg.

ST. LOUIS, MO.

## The Arm Movement Method OF Rapid Writing

By C. P. ZANER

Is just what its name implies — a method of writing rapidly with the arm movement. It presents Form and Movement together, and keeps them together. It is theory and practice combined. It is evolutionary and a

### A Step in Advance of Anything Else

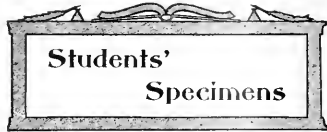
in the line of correct learning and consequently correct writing.

If you are a teacher, penman, or pupil, you need this book.

Cloth bound; 112 pages 8 x 8 inches; about 1000 copies, instructions accompanying each; technical and descriptive analysis; position illustrations; anatomy; penmanship psychology, physiology, and philosophy; history presented pictorially, etc. **Price \$1.50 Postpaid.**

A beautiful certificate furnished and signed by the author to all who follow the instructions in the book. Address,

**ZANER & BLOSER, Publishers**  
Columbus, Ohio



Splendid specimens of penmanship keep dropping in our mailbox from the Scranton, Pa., Business College. Some of the work has a professional swing and strength attained by but few pupils under but few instructors. The work of A. J. McDonnell, D. C. Mack, Margaret Murray, and Tierney are especially fine.

Specimens comprising ovals and sentences are at hand from the pupils of Mr. C. A.

LeMaster, penman in the Drake Business College, Jersey City, N. J. The oval exercises are among the finest we have ever examined, but were done in blue ink or some would have been presented herewith. The sentences disclose free and easy arm movement, none having been written slowly or scrawlingly, two extremes of which few are able to steer clear.

Mr. R. Gillespie, Principal of the Bay City (Mich.) Business College, favored us with a batch of students' specimens in business writing, revealing good work on the part of both teacher and pupils. The best work was done by the following: E. Fortier, E. J. Bruett, and G. Newcomb.

Mr. L. J. Egelston, Rutland, Vt., Business College, favored us with some ovals of an exceptionally high order from one of his students, Mr. H. A. Matot.



This is the "twist" Mr. L. B. Sullivan, University School, New Orleans, gives to his signature. He said it was "pure muscular," but those who know him best know that he is somewhat of a joker, and consequently a good fellow as well as a good penman.



### 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.

**PENMANSHIP BY MAIL.** All copies fresh from the pen. Red ink criticisms. Complete instructions for every copy. No failures. Good hand guaranteed or money back. Business writing, \$5 00; Oramental, \$7.00. Send for free circulars.

**HARMAN & ELLSWORTH,**  
Strayer's Bus. Coll., PHILADELPHIA, PA.  
8th and Market Sts.

We have filled

**MANY POSITIONS**

in the

## BEST BUSINESS COLLEGES

during the past season and still have **PLENTY OF PLACES** for

**FIRST CLASS TEACHERS.**

**FREE REGISTRATION** if you mention this paper.

**Continental Teachers' Agency,**  
**Bowling Green, Ky.**

### Special

"Will anyone having a copy of 'An Announcement' of the Sadler-Rowe Company's publications, a catalogue printed in colors some years ago, kindly forward the same to the Sadler-Rowe Co., Baltimore, Md.?"

### Francis B. Courtney

**Handwriting Specialist**

Expert Microscopic Examiner of Forged and Questioned Writing.

**LA CROSSE, WIS.,**  
Care F. J. Toland.

**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.

## Do You Teach Business Letter Writing?

Send at once for a copy of Sherwin Cody's new book, "Good English Form Book in Business Letter Writing." You will find it invaluable for classes in business correspondence, shorthand, and typewriting. It is a book you can conscientiously recommend.

It contains nearly a hundred and fifty simple, fresh, natural letters, written in the best of good English. All other letter writing books are made up of average business letters, too complicated, too ordinary, too full of errors. This book was prepared by a master of business English.

The Points on Good English give just about as much grammar as a class in typewriting can absorb in the short time at disposal.

The Method of Teaching Punctuation gives marvelous results in a marvelously short time. It is something quite new. You ought to look into it.

The Spelling exercise on each page contains just the words most often misspelled in business letters. You won't need anything on spelling beside this book.

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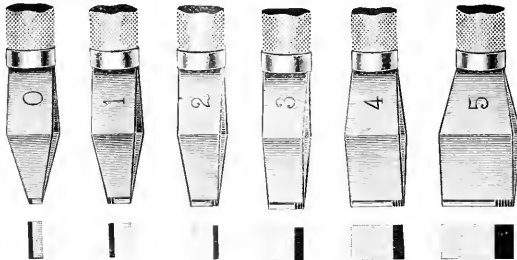
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### The Success Circle—Continued from Page 33.

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Milton H. Koss,  
Married.  
Wednesday, June twenty-second, Nineteen hundred four.  
At Home  
after September first  
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Mr. and Mrs. George H. Ball announce the marriage of their daughter, Agnes Maude,  
to  
Mr. Elmer Hoover McCowen,  
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Mrs. Euphemia Nelson requests the pleasure of your company at the marriage of her daughter Margaret Euphemia

to  
Mr. Walter Rasmussen  
Thursday Evening, June the Sixteenth nineteen hundred and four at half after eight o'clock  
First United Presbyterian Church  
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This is a splendid example of pen and brush work done on gray board. To make such a design, first think out and sketch daintily on paper the general plan and arrangement of the specimen. With a medium hard, sharp pencil, sketch very precisely the main lettering, giving special

attention to location of each line and spacing between lines as well as between each letter. After all of the lettering has thus been first sketched in pencil, and suggested for the text part, outline carefully with pen the large lettering, using a Soennecken pen for the text lettering. After this you can begin work upon the initial T and the scroll work surrounding it, using pen to outline the latter, but nothing but the brush upon the scroll work. The background should be put in before the scroll work is completed. Unless you know your business from a to z,

it is well to work the scroll work and background gradually together. In striving for intense blackness, it is obtained by degrees by placing one wash upon another. The last part consists in applying white ink to the upper and left edges of the scroll, Timothy D. S., and also to the right and lower side of "Fraternal Order of Eagles," "Scranton Aerie No. 314," "First Anniversary," "Club Rooms," "Aerie," "Resolved," "Lodge," and "Enterprising City," and "Committee." Send work to the Editor for criticisms and comment.



Lesson No. 5

In this lesson you find two cuts illustrating the different way a design can be made effective. I think both are good. One possibly more sofid, the other light, delicate, artistic. Study them carefully; how to save space in designing, yet get good results. A broad, spread-out design would

not look well. Select good style letters to use. Make all drawings much larger, at least three times both ways. Always remember that a drawing will reduce both ways. Viz., if you want a drawing to reduce to 4 inches long by 2 inches high, better make the original 12 inches x 6 inches.

The script copy requires special attention and care. Script letters are difficult. You should have a perfect pencil copy before inking. Use a medium hard pencil in sketching script letters. This kind of lettering may be varied in many ways; heavy, base, or uniform stroke as in round hand or eugraver's script. This heavy bottom is perhaps more modern. Try to originate an alphabet from what you have here. To get good script, pencil head and base lines, usually one inch high, and small letters one-half inch. Then rule some guide lines to keep uniformity of slant. Be very careful as to spacing, height and slant. This latter will bother you most, so watch out. Let us hear from those interested in bettering their work. Include postage for criticism.



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Care of Rowe College, Johnstown, Pa.

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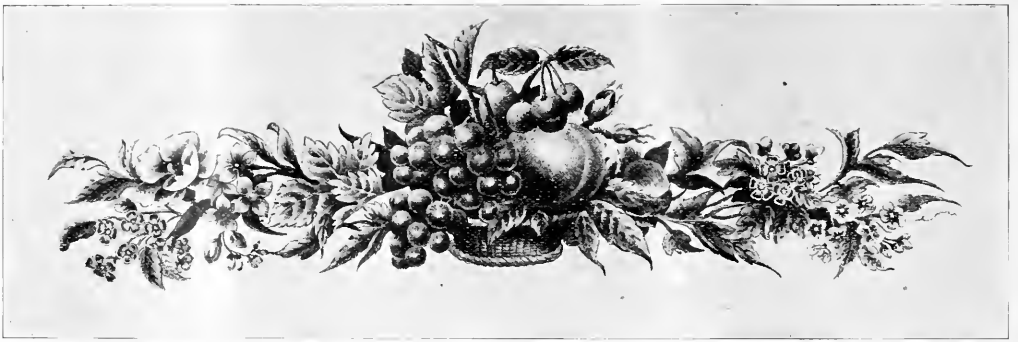
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 And all the kindness of the heart  
 is gone,  
 'Tis then the gray,  
 Sad twilight of a careless day  
 has come.

"GEMS IN LINE AND SHADE," BY C. C. CANAN, BRADFORD, PA.



## Book Reviews

"Pitman's Journal," devoted to shorthand, typewriting, and commercial education, issued by Isaac Pitman & Sons, 31 Union Square, New York, is the title of a new publication issued in the interests of Isaac Pitman shorthand, commercial education, etc. It is issued quarterly at 25 cents a year, and contains 20 pages, well printed, well edited, and appropriately illustrated lessons in shorthand, etc. We welcome the new Journal and wish it the success it deserves.

"Clark's Tangible Shorthand Self-Instructor" is the title of a 24 page, cloth covered, text-book descriptive and illustrative of that system. About one-half of each page is intended for practice and the other half for study. It is therefore both a text-book and practice book. This is the second edition and seems to be a decided improvement over the first, especially as concerns the bookmaker's art. Those interested in something new in the shorthand line would do well to investigate. Published by Frank Chadwick Clark, 323 College St., Springfield, Mass.

"The Phonographic Amanuensis," a Presentation of Pitman Phonography, more especially adapted to the use of business and other schools, devoted to the instruction and training of shorthand amanuenses. By Jerome B. Howard, with a Prefatory note by Benn Pitman, published by the Phonographic Institute Co., Cincinnati, O. In this book position writing and the principles of abbreviation are taught concurrently with the elements of the system. It consists of fifty-nine carefully-graded lessons, each designed to constitute the work of a single-school day. Outlines of the words are given in the first lesson; sentences are given in the eighth lesson; phrases appear in the fifteenth lesson; business letters are written in the twenty-second and subsequent lessons.

The work is a model of the book-makers' art, bound in cloth, 26 pages, beautifully printed, technically perfect in engraving, and large type. It is a delight to the eye as well as a source of inspiration and satisfaction to the student. It is a pleasure to review such a work, and Benn Pitman Phonography will certainly receive renewed impetus by the publication of this book. Price \$1.00.

Taquigrafía Fonética GREGG-PALM. Adaption del Sistema Gregg a la lengua castellana por Camilo E. Pani. Published by The Gregg Publishing Co., Chicago, Ill., England and Mexico. The book contains 81 pages, fine paper, excellent printing, covered in cloth and boards. Every word from cover to cover is Spanish with Gregg Shorthand interspersed. The text seems to have been written on the typewriter with the shorthand notes inscribed thereon, and the whole photo-engraved, making the book unusually neat and practical. This book is a further evidence of the enterprise of The Gregg Publishing Co., and we congratulate them upon the step taken, predicting much success in the new countries in which this will be taught.

"Style Manual for Stenographers, Reporters, and Correspondents," by H. Graham Patterson. Published by the author. This book is unique in that it has an exact reproduction of actual typewriting; the entire text-book having been prepared on the machine, and plates having been made from a reduction of the original work. The instructions are pointed, clear, and authoritative, and they are exceedingly practical. The book has been written by an able teacher who is also an experienced stenographer. It is certainly indispensable for students, and exceedingly helpful for any who have to do with the matter of style of arrangement and definiteness of plan in getting out typewritten work. This book covers these typical well.

"The Sentence Method of Teaching Touch Typewriting," by R. A. Grant and J. F. Grant. (Published by the authors.) This is a neat and attractive pamphlet in heavy paper cover, setting forth the methods used in the Touch Typewriting, by two very able young commercial teachers. The work is not intended to provide everything that should be known in the matter of finger work, but is merely foundational; the plan aiming to develop careful and rapid operators; to provide familiarity with the keyboard according to the Commercial Series. This book is intended to insure the learning of the system of typewriting known as Touch Typewriting. The instructions are brief and pointed. The type is an imitation of typewritten work. The lessons are very carefully graded, and an entirely original selection of words and phrases has been followed for practice.

Mr. R. A. Grant is himself a very superior operator on the typewriter, and he has succeeded in preparing some exceptionally good student operators, his work in the Commercial Department of the Rockford [Ill.] High School having commanded wide and favorable attention. We are sure that this book will meet the approval of a large number of practical teachers.

"Commercial Correspondence," Carl L. Altmaier. (The Macmillan Co.) In large open type, covering 204 pages, the latest candidate for honor among the text-books on Commercial Correspondence, comes to our desk with an editorial introduction by Doctor Cheesman A. Herrick, Editor of Macmillan's Commercial Series. This book is much the most instructive text-book that we have seen on this subject. It is concise, yet clear in instruction, and it has numerous problems for the pupil to work out in the form of letters, following explicit directions which accompany each problem. There are 108 of these exercises, besides the instruction. The script models are in the well-known style of H. W. Flickinger, while the formal notes were written by Charlton Howe, whose work in THE EDUCATOR has long been admired.

One of the most practical and interesting features of the book is its several exercises in copying from rough draft, as in civil service examinations, and there are admirable instructions for handling correspondence by filing; an excellent chapter on the composition of the letter bringing in illustrations of incorrect letters corrected. It is commonly admitted that letters requesting the payment of money are among the most difficult to write satisfactorily, extended drill is given in the writing of these class of letters; a valuable chapter on the circular letters is included, and a most interesting and instructive section of the book has to do with the sending of telegraphic and cable messages.

An original feature for a book on Correspondence is that setting forth in detail the

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### Number Five.

Make the design about twelve inches from left to right, and three inches deep at center. First study the form and arrangement of the fruit and leaves, then sketch the same, using a medium soft pencil. Obtain an accurate drawing in pencil before attempting the washes. When the pencil drawing is completed, go over the outline with a pen filled with color diluted in order to produce a pale outline. Erase the pencil lines with a soft rubber, and shade with the washes. Study the light and shade, and work quickly to prevent a spotted, muddy tone in the values. The ability to produce clear, transparent tones can only be acquired by the most careful persistent practice. Note the high and reflected lights on the fruit, and be careful not to lose these effects in adding the color.

The original of this design was made with a pen and brush by the late A. R. Dunton, whose work excelled in delicacy and artistic finish, and the piece can be studied with beneficial results.

subject of Contracts by Mail and by Telegram. Some important excerpts from the U. S. Postal Guide, together with clear instructions, are given near the close of the book, and it has a fairly good index. This book will be considered too long by some commercial teachers in private schools and by those in the high schools who have not yet learned the importance of the subject; but by all who have a proper conception of this subject, it will be regarded as a very welcome addition to commercial text-books.

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# THOU SHALT NOT STEAL

## LESSON VI ANIMALS, BIRDS AND INSECTS.

<u>al ti ga tor</u> , a large reptile living in water or on land.	<u>caek</u> <u>ty</u> , a bird that derives its name from its noise.
<u>bee</u> <u>ti</u> , an insect.	<u>diwv e d a ry</u> , a camel with one hump.
<u>boh</u> , a hawk, an American singing bird.	<u>ca</u> <u>cl</u> , a rapacious bird of the falcon family.
<u>ca na ry</u> , a species of singing bird.	<u>il e ph ant</u> , one of the largest animals now in existence.
<u>car</u> , the dead body of an animal.	<u>foe</u> , a young deer.
<u>cat er pill ar</u> , the worm state of a moth or butterfly.	<u>for</u> <u>ret</u> , an animal of the weasel family.
<u>chm ti p ed</u> , a wingless insect having six feet.	<u>fla min go</u> , a bird having long legs and neck.
<u>chrys</u> a lis (kris'is'), the early state of certain insects.	<u>gi raffe</u> , an African quadruped with long neck and forelegs.
<u>cock</u> <u>roach</u> , a troublesome insect with a long body and flat wings.	<u>glow worm</u> , an insect emitting a green light.
<u>co rdon</u> , an oblong case in which the silkworm lies in its chrysalis state.	<u>gnat</u> (nat'), a small insect with lancet-like stings.
<u>erick</u> 'et, an insect with a chirping note.	<u>gold</u> 'finch, a beautiful singing bird.
<u>eroc</u> 'o dile, a large reptile.	<u>go ril la</u> , a large African monkey.

A spelling book, called "Modern Business Speller," has just been put on the market. The "author," although a teacher in a religious school, has evidently not heard of the Ten Commandments, for his book was mainly copied from our popular text-book, Practical Spelling, copyrighted in 1889, 1897, and 1902. The imitation was announced to the public July 10th, 1904, in a letter mailed broadcast to commercial teachers. The publishers claim to have produced "Something New—Something Good." They say that "all errors are wholly eliminated," and that they have made a "perfect speller."

Next o'er his book his eyes began to roll,

In pleasing memory of all he stole.—*Pope.*

There are in this compilation thirty-nine headings to lessons in which words are classified according to their meaning, and thirty-one of them were taken from our book. Thirty-seven of these lessons (we have not had time to compare others) were copied almost word for word, with very slight changes, if any, in words or definitions, and the words are arranged in the same order as in our text. Even the type (which we had made to order) has been copied.

To show what a remarkable genius the "author" of this new text-book is, we have photo-engraved two of his lessons, underlining the words that

are the same, and in identically the same order as are the words in our text-book. He did take the liberty to change two words—"feet" to "legs" in the definition of "centiped," blundering by so doing, and in lesson 19 he has used the word "carat" for "carat," and says it is a "weight of four grains." He has also changed "the" in our book to "a" in his definition of "minuend."

Where the caret (not a "weight of four grains") is used in the engraving, it indicates that our definition has been condensed, but not otherwise changed. This condensing process has not been in the interest of the learner; for illustration, "giraffe" is defined as an animal with long neck and forelegs (a most wonderful animal indeed), he (the "author," not the animal with four legs) having carelessly, or ignorantly, omitted the word "long" in our definition, describing the kind of forelegs which this particular animal possesses. Words have also been transposed in a few of the definitions. The author did treat "our best thoughts as gypsies do stolen children, disfigure them to make 'em pass for their own."

A man who will deliberately steal from the book of another publisher almost the entire copy for his book, must be short on brains or long on cussedness—or both.

That so much of the contents of our book has been stolen, might be regarded as a compliment to the merits of it, but we do not appreciate this kind of commendation, from such a source. We do not believe that any honorable teacher will encourage such wholesale theft in bookmaking, by using the stolen goods. Besides, the genuine is always understood to be superior to an imitation.

There are a few important features in our book that this fellow failed to appropriate—he did not copy the beautiful quotations, nor give the parts of speech. In defining a word, it makes a great deal of difference whether it is used as a noun, an adjective, or a verb; for instance, this "Modern" bookmaker defines *expedient* as "advisable,"—ignoring the various definitions of the same word used as a noun. *Cordvil* he defines as "hearty, affectionate,"—forgetting that it is also something that comforts, gladdens, etc. *Peer*, he says, is "a nobleman,"—but *peer* also means to look narrowly, or curiously, etc.

The name of this plagiarized production was taken from the title of another spelling book, and the *plan* of having the student look up the meaning of certain words was copied from the same book, while the *review idea* was stolen from the book of another publisher.

The fact of the matter is, to quote Abraham Lincoln, "The good things are not original, and the original things (of which there are mighty few) are not good."

The principal merit claimed for this "Modern" book is cheapness. Stolen goods, offered for sale, are always cheap.

The "author" says it was far from his intention to copy from our text-book in any way, which reminds us of

"A tailor, though of upright dealing,—

True but for lying,—honest but for stealing."

This matter is now in the hands of attorneys, and we expect to maintain our rights, not only against the publishers for infringement of copyright, but also against all users of their publication.

Whoso is partner with a thief hateth his own soul.—*Prov. XXIX, 24.*

# The Practical Text Book Company

479 Euclid Avenue.

Cleveland, Ohio

Advertisers and Publishers will thank you for mentioning The Business Educator

MODERN BUSINESS SPELLER

LESSON XIX  
ARITHMETIC

<u>a mount</u> , sum total.	<u>max</u> <u>i</u> <u>num</u> , highest degree.
<u>a fifth</u> <u>part</u> (te), the <u>division</u> of numbers.	<u>mens</u> ' <u>ure</u> , estimated extent or limit.
<u>ba sis</u> , foundation; the first principle.	<u>min</u> <u>i</u> <u>num</u> , smallest quantity.
<u>ca</u> <u>ret</u> , weight of four grains.	<u>min</u> <u>u</u> <u>end</u> (number from which another is to be subtracted).
<u>de</u> <u>num</u> <u>i</u> <u>na</u> <u>tion</u> , title; a name.	<u>nu</u> <u>mer</u> <u>i</u> <u>tion</u> , the act of numbering.
<u>dig</u> 'it, one of the ten figures.	<u>one</u> .
<u>di</u> <u>vi</u> <u>sion</u> , separating into parts.	<u>quan</u> <u>tity</u> , measure, amount.
<u>dol</u> <u>lar</u> , a silver or gold coin; 100 cents.	<u>quo</u> <u>tient</u> (shent), the number obtained from dividing one number by another.
<u>drum</u> , one-eighth of an ounce. Apothecary's weight.	<u>re</u> <u>cp</u> <u>to</u> <u>real</u> , the quotient arising from dividing unity by any quantity.
<u>et</u> <u>am</u> <u>ple</u> , a sample, pattern or copy.	<u>rick</u> <u>on</u> , to compute.
<u>five</u> <u>tin</u> , a portion.	<u>re</u> <u>main</u> <u>der</u> , balance; left over.
<u>gain</u> , profit; to acquire.	<u>scale</u> , basis for a numeral system.
<u>gross</u> , twelve dozen, coarse.	
<u>in</u> <u>sur</u> <u>charge</u> , a system of protection against loss of life or property.	



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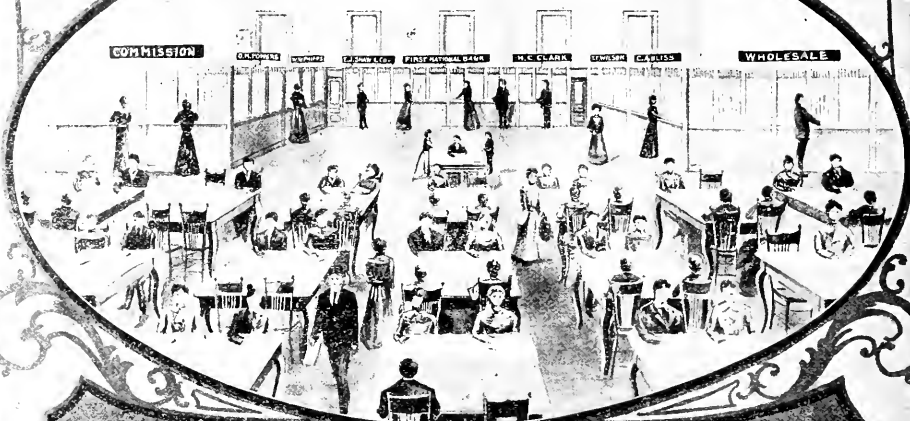
# The Business Educator

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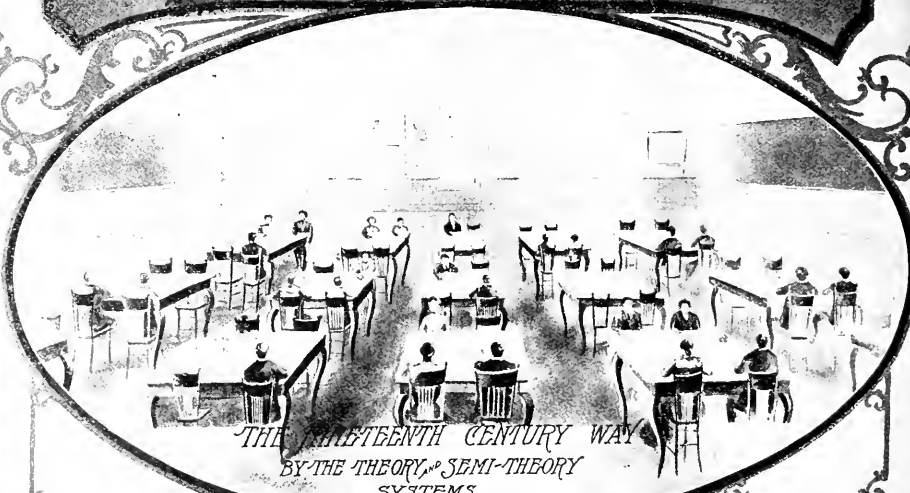
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# THE BUSINESS EDUCATOR

VOLUME X.  
NUMBER 2.

COLUMBUS, O., OCTOBER, 1904.

Professional Edition, \$1.00 a Year.  
Penmanship Edition, 65 cents a Year.

## THE BUSINESS EDUCATOR

Entered at Columbus, Ohio, Post Office as Second Class Matter.

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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 may be sent to Mr. Gaylord.

**Two Editions.** THE BUSINESS EDUCATOR is published in two editions: The Teachers' Professional Edition contains 48 more pages, 16 of which are conducted on the Department plan and specially suited to the needs of teachers, principals, and proprietors. Colored title page. Price \$1.00 a year.

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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.

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**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.

## Subscriptions, Clubs, and Comments.

During the summer season, commonly called the dull time for subscriptions, we were agreeably surprised by the number of dollars that kept dropping in our office through Uncle Sam's fingers for monthly visits of THE BUSINESS EDUCATOR. The "Pike" at St. Louis didn't catch all the dollars in circulation.

Then there were clubs; big, little, and numerous. In fact more clubs were received during August than came our way in September but a few years since. Besides, promises of a most encouraging nature were received concerning what we might expect this fall and winter from our loyal and increasing number of friends.

Comments cordial and complimentary were mailed us from all sections relative to our June and September numbers, and announcements therein concerning our plans and improvements. The year starts off with a most encouraging outlook for THE BUSINESS EDUCATOR in particular, and business education in general.

## All for Sixty-five Cents.

Just think of it, penmanship from the pens of Doner, Currier, Hudson, Mills, Courtney, and Tamblin; portraiture from Costello; Roundhand from Kible; Engrossing from Costello, Wygal, and Brown; Brushwork from Brown; Illustrating from Scribner; and miscellaneous specimens from the world's most skillful, all and even more for sixty-five cents. Thornburgh's page alone is worth that in each number, to say nothing of the many other surprises from month to month.

What else can mean so much to a young man or woman? Where else can you get so much of high grade skill and inspiration? See that each and every student under your charge secures the benefit of this high-grade, low-priced offering. Write for special club rates.

And for but thirty-five cents extra you can get about 176 extra pages relating to Commercial Geography, Business Correspondence, Business Practice, Practical Mathematics, Commercial Law, Typewriting, History of Penmen and Business Educators, etc., and containing Convention Reports, Programs, Announcements, News Notes, Catalog Comment, School News, and last but not least, Mr. Gaylord's timely, intellectual editorials. As a professional man, either school proprietor or principal, or teacher can you afford to miss even one number containing material so helpful and stimulating, no where else to be secured at any price.

# Certificate for Proficiency in Penmanship.

## Penmanship Proficiency.

The certificate for proficiency in penmanship, which THE BUSINESS EDUCATOR is now offering, is arousing a great deal of interest and enthusiasm. Why? Because it is now very generally recognized that Columbus is headquarters for penmanship, and that anything issued therefrom in the form of certificates stand for "excellence"—for *merit*. For these reasons our certificate is now sought and prized as is no other.

Something more than the price asked for engrossing is required to secure it. Good writing alone can purchase it. Neither rapid and merely legible writing on the one hand, nor slow, labored writing on the other hand can secure these certificates. The writing must be good in form and free in movement to receive our stamp of approval.

If this is the kind of writing you stand for, let us help you to attain it on the part of your pupils. Do as many are doing. Put THE BUSINESS EDUCATOR in with the supplies of each and every pupil. Grant no diploma for bookkeeping or shorthand until a student has won THE BUSINESS EDUCATOR certificate in Business writing.

### WHAT SOME ARE DOING.

Mr. W. S. Seyler, Secretary of the Hazelton, Pa., Business College, makes this proposition to his pupils: "If you will subscribe for THE BUSINESS EDUCATOR, I will pay for the certificate when you have earned it, or I will pay for the paper if you will pay for the certificate." As a consequence five-sixths of the pupils preferred to pay for THE BUSINESS EDUCATOR letting Mr. Seyler pay for the certificate when the pupil's writing is worthy of it.

Furthermore, no student is granted a diploma in Bookkeeping or Shorthand until he secures THE BUSINESS EDUCATOR certificate. In this way he believes he will have little or no trouble in arousing interest, maintaining enthusiasm, and securing practical results in business writing. Why? Because he has virtually placed his students in the hands of the leading instructors of writing in the profession.

Why not do the same?

### LET US WORK TOGETHER.

This is unquestionably the day and age of co-operation. People are pooling their interests and energies as they have never done before. If this is true and good of other things, why not equally true of penmanship? Let us visit monthly each and every pupil under your charge. By such visits we can aid you in doing these three things: arousing and maintaining interest and enthusiasm in penmanship, improving the handwriting of each, and certifying to excellence thus acquired. By so doing, your pupils, your school, and yourself are benefitted, and each receives due credit on the certificate.

### GOOD WORKS AND FAITH.

The following letter voices so well the sentiments expressed in hundreds of others received in the office of THE BUSINESS EDUCATOR that we give it entire. "By their works ye shall know them." By no other standard do we care to be judged. We believe in good writing and business education, and we are earnestly endeavoring to make them the inheritance of every young man and woman. Let us aid you in the good work, for, as Mr. Caskey has said, your success is our success, and vice versa.

Here is the letter:

THE ELLIOTT COMMERCIAL SCHOOLS,  
WHEELING, W. Va., Aug. 31, 1904.  
ZANER & BLOSEK,  
Columbus, Ohio,

Gentlemen:—I am in receipt of a letter from you, stating that you wish to make this the "banner year" for THE BUSINESS EDUCATOR. You have my promise that I will do the best possible, at this end of the line, to make it a success, for my experience of the past year has led me to believe that your success is my success. I have obtained better results in our school work along all lines than heretofore, and our work in penmanship has been especially good. This we attribute in a large degree to the interest created by the monthly arrival of THE BUSINESS EDUCATOR.

I hope to be able at a very early date to submit some specimens of penmanship from students now in school, as evidence of the above statements. We believe we are getting results excelled by none, and we believe, too, that the credit is not all due to ourselves. The subject matter of THE BUSINESS EDUCATOR is such that each student who reads it, not only becomes enthusiastic, but is made more determined and is generally imbued with a spirit and desire to accomplish something worthy of his best efforts.

It is our intention to make THE BUSINESS EDUCATOR more than ever, a factor of our work the coming year. It has proved itself in the past and we have faith in its future.

Wishing you the success you deserve, and assuring you of our loyal support, I am,  
Fraternally yours,  
J. F. CASKEY.

### GOOD WRITING IN DEMAND.

In August of the present year, a young man qualified as a policy engrosser applied to about forty companies for a position, writing his letters in a professional hand. Out of the lot he was offered outright three positions at good figures to begin; received ten encouraging answers; and a dozen other replies.

Another person even better in penmanship applied to the same list of companies using a type written letter and enclosed specimens, but received less than half the number of favorable replies, or replies of any sort.

In 1888, when Cleveland and Harrison were candidates for the presidency, ye editor and a friend formed a partnership to manufacture campaign badges. The former wrote to Cleveland for his autograph, and the latter, who was an ordinary penman, wrote to Harrison for his. Cleveland sent about twenty autographs, but Harrison failed to reply. Ye editor then said, "I'll bet fine penmanship will bring it," and then wrote Harrison as he had Cleveland. The autographs came without delay.

Examples of this kind showing the influence of good penmanship are of every day occurrence. No wonder our Certificate is in demand. Those who win it will be in demand, also.

### WORTH STRIVING FOR.

"I would like to secure the certificate signed by you. I think it is worth striving for." This is a sample of what young people (and some older ones, too) are writing us daily from all parts of the country.

Now and then some one who does not know us writes: "This is a specimen of my writing. I want that certificate. I hope you can give it. I will send the fifty cents as soon as I hear from you." Too frequently the writing is poor. It is needless to add that thus far no certificates have been granted. They must be *earned* not *bought*. If we were in the selling business, we could get \$50.00 instead of 50c for a document with our name signed thereto.

A person recently wrote, "I supported \_\_\_\_\_ last year but found they gave their certificate for the fifty cents instead of for improvement and excellence in penmanship. This year you may expect my support. I know what it will take to win in Columbus."

Good penmanship is the purchasing price in Columbus for certificates signed by ye editor.

Now is the Time for Subscriptions, Now!





PROGRESSIVE  
LESSONS IN

# Business Penmanship

BY

Supervisor of Writing  
in the Beverly,  
Mass., Public  
Schools.

*C. E. Doner*

Work for criticism  
should be mailed  
to Mr. Doner by  
fifth of each  
month.

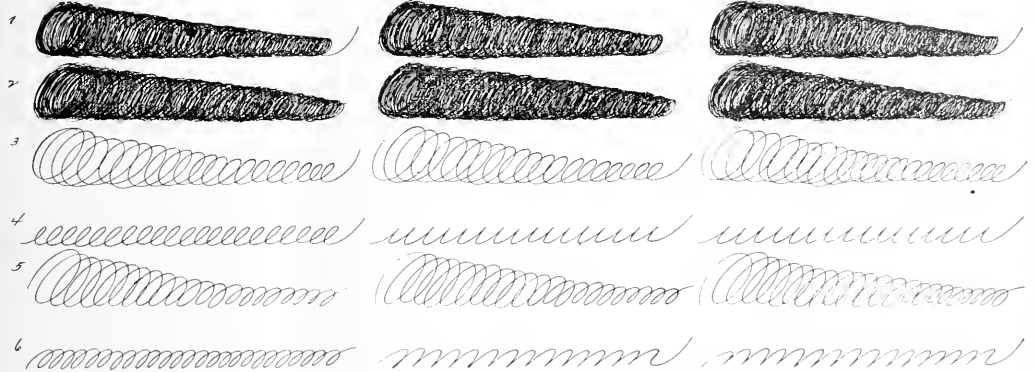


The lessons from which you have practiced in the September issue served to lay a good foundation for arm movement writing. By this time you ought to have finger motion broken up and a fairly good arm movement established. From my experience in learning and in teaching penmanship, I consider movement a most important factor in learning to write. Without it you can hope to do very little. Of course mental drill, which means using the mind in studying the form, is not to be overlooked. Without a mental picture of what you wish to make, your progress would indeed be greatly hindered. Let the mind dictate what the hand should do and improvement is certain.

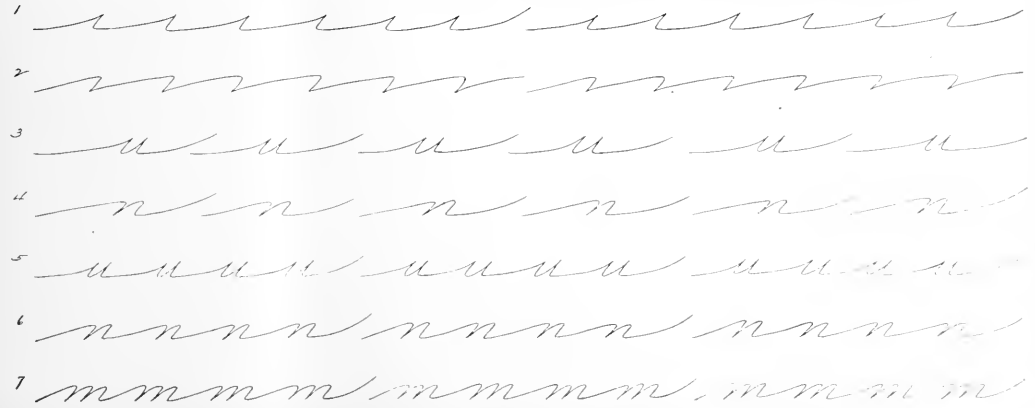
In this course, I have given all the small letters before taking up the capitals. To my mind it is greatly to one's advantage to practice thoroughly on the small letters. In order that this might be done I have given these letters first, and in variety as to spacing, long beginning and ending strokes, etc. In everyday writing we make many more small letters than we do capitals.

It is my purpose to be rational in presenting this Course, the object being that the most good may be done to all those who follow it to the end.

Penmanship is a very interesting and certainly profitable study, when you put your soul into it. I get a great deal of pleasure from it. In writing these copies, which is by no means easy work, new and interesting points have come to me, and my labors have been and are one continuous round of pleasure. Say to yourself that this will be pleasant work and it will be. How much more interest we take in anything we are doing when that thing is pleasing and profitable to us. The story of the boy comes to mind, who, being told by his father to throw a big pile of small stones down over the bank into the creek. Labor beyond measure, thought the boy. Whereupon his father told him that he would give him a penny for every time he would hit the old can on the stick in the middle of the stream. Work now ceased to be labor but became a pleasure. Say to yourself that you will win out in learning to write a good, legible style of penmanship by following this course. By this strong determination, you will find the load to be much lighter. If you are a young man or young woman who has special difficulties in learning to write let me hear from you. I cannot promise you much time, but perhaps I may be able to help you a little. I take a great deal of pleasure in helping someone who at the same time tries to help himself.

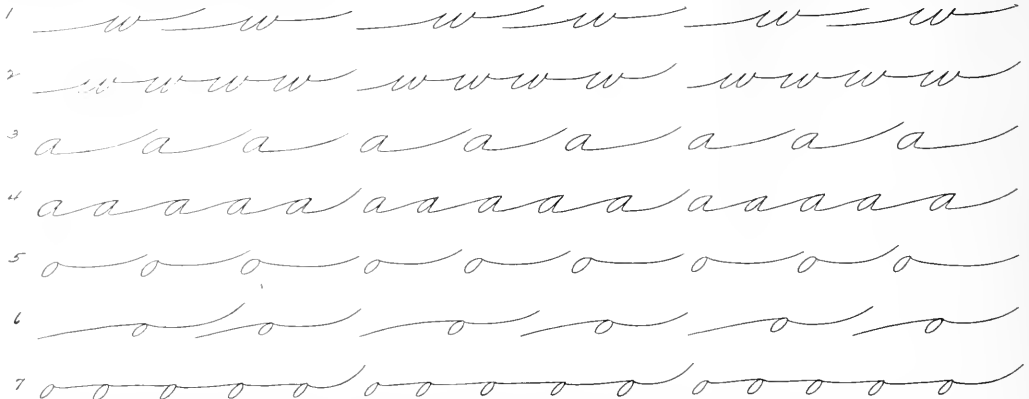


**Plate 6** - To establish the right movement for small letters I know no better exercises than the ones in this plate. You can readily see how nicely they develop into the small *u* and *n*, etc. Make them rapidly. The count may be of similar nature as given in the instructions in lesson 1. Observe, practice faithfully and persistently, and observe again. Learn to criticise your own efforts.

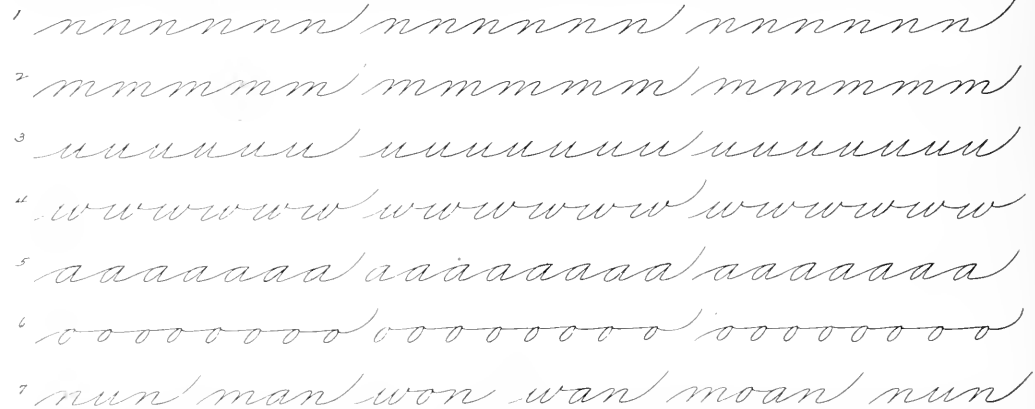




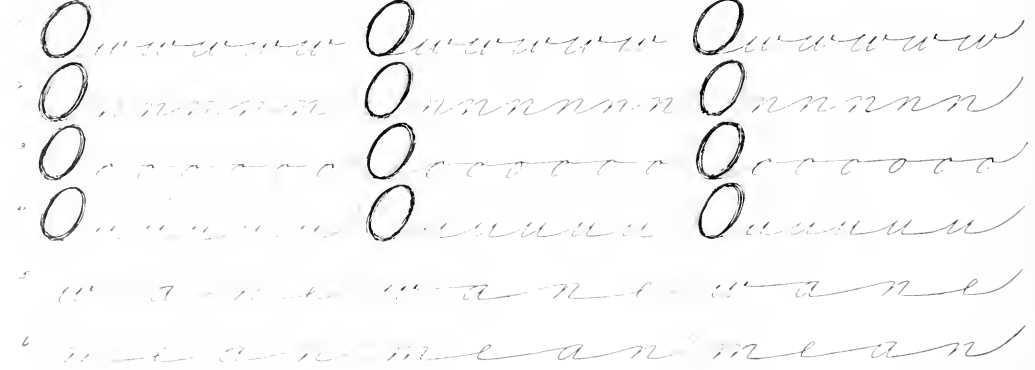
**Plate 7** — We now begin practice on the small letters. Spacing should be wide between downward strokes in lines 1 and 2. This is for the purpose of giving strength of movement in gliding the pen across the page. Notice that the spacing in the letters *u* and *n* is narrow. Make the spacing this way or you will have difficulty later on. Count, glide 1-2 glide, for *u* and *n*, and, glide 1-2-3 glide, for *m*. Same kind of count when letters are joined.



**Plate 8** — Count for *n* the same as for *m*, pausing the pen at the dot. Observe how the dot is made. Count, 1-2-3 glide, for *a*, pausing the pen as you finish saying 3. This stop admits of a firm downward stroke. Count, 1 glide or 1-2 glide, for *o*. Make the letter quickly, stop the pen as you close it at the top, then glide with a firm movement to the right. In joining these letters glide rapidly between them.



**Plate 9** — Joining letters, as given in this plate, is a splendid discipline. Keep the weight off of the right arm and glide the pen freely between the letters. A few simple words naturally follow. Be sure to finish these words and all of the letters with a graceful right curve. A poorly made end stroke spoils the whole exercise or word. Watch it.





**Plate 10** — Here are a few gymnastic exercises, especially the first four lines. Retrace the elliptical exercise six or eight times, then, without raising the pen, glide to the right and join five or six letters. This provides a splendid drill. I am in favor of a great deal of wide spacing between letters as given in lines 5 and 6. Spacing in the letters should be narrow. Bring downward strokes firmly to the line, then glide freely to the right. Observe this, please.

14 141 1414 14141 141414 1414141 14141414  
 20 202 2020 20202 202020 2020202 20202020  
 69 696 6969 69696 696969 6969696 69696969  
 30 303 3030 30303 303030 3030303 30303030  
 78 787 7878 78787 787878 7878787 78787878  
 59 595 5959 59595 595959 5959595 59595959  
 67 492 8764 31692 906721 5127614 21762183

**Plate 11** — Writing figures in columns ought to receive a great deal of attention. We all need this kind of drill, especially bookkeepers. If you think you need more practice on figures go back to lesson 1. Figures are just as important as writing and they should never be slighted in your practice. I shall give figures, in one form or other, in almost every lesson. (*Criticisms on page 34*).

## Professional Business Signatures

BY

195 GRAND AVE.

ROCHESTER, N. Y.

A. H. Hinman.

L. M. Hatton.

J. J. Eggleston.

B. N. Parish.

J. E. Bowman.


W. U. May.

G. W. Dix.

A. K. Good.

J. W. Pierson.


BY  
E. G. MILLS



# Lessons in Practical Writing

BY

*Wm. Currier*



TRENTON, N. J.  
Rider-Noore  
and Stuart  
School of  
Business.

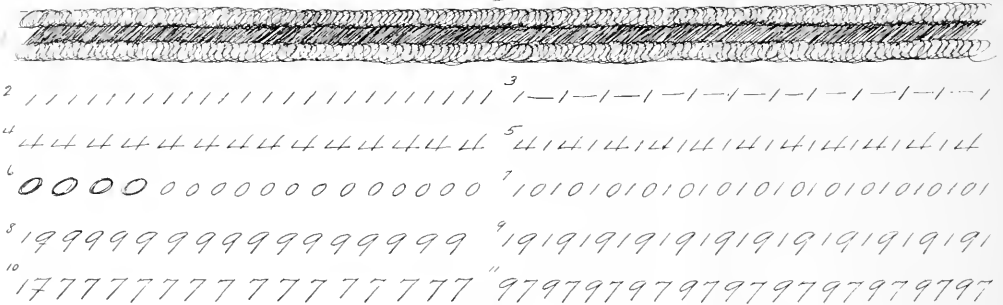
Students' Specimens criticised through the  
B. E.

**Figures—Plate X.**

Some people underestimate the value of figures. Figures usually mean a great deal. The first requisite is legibility; then speed. Avoid large characters with coarse lines, as neatness adds to their legibility and is a particularly important quality. It cannot be too highly considered. A light, quick, firm touch produces the best.

The movement exercise should be three to the space. Make figure 1 the standard for height then compare the others. Finish lightly on the line. 7 and 9 project below base line.

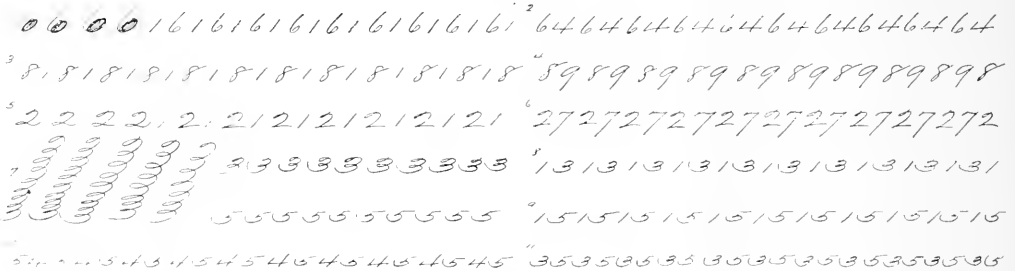
*Plate X*



**Plate XI.**

The figure 6 is a  $\frac{1}{3}$  taller than the 1 and should have beginning straight with base neatly closed. Begin 18 like the 9. Some incorrectly make it the other way, almost invariably open at the top. Have both parts of figure 5 touch.

*Plate XI*



**Plate XII.**

These figures were made with the paper reversed so as to have three characters to the space. This will reduce the size. Be sure to have units under units and so on in order that adding may be facilitated. This is imperative if you wish to be accurate. Clean-cut lines make them pleasing in appearance.

Exercises 2 to 7 ought to be quite small with characters close to dividing line. The dollar sign needs much practice. Make straight lines first and aim to keep the s small.

**Plate XIII.**

The exercises in line 1 are an excellent drill to get a light elastic movement. The O should be made freely without pause. You should make at least sixteen O's and A's to the line. Capital A has a straight—or nearly straight—up stroke.

**Plate XIV.**

These letters are nearly the same at the base. Both require a free movement with down strokes well curved. At this point let us consider what has been accomplished. You ought to have a fair movement if you have been attentive to instructions. Are you making many lines of each copy and repeating the same error time after time? In order to acquire skill rapidly the perceptive faculties must be trained as the muscles. Study letters carefully; learn to see in all their details before putting the pen on the paper. One cannot make what the mind does not conceive. In other words, know what you want to do then go at it deliberately.

Review the rolling exercises in Plate I. The E requires a free arm movement. With both E and C keep the base small, neatly closed. In practicing words be careful about having small letters of uniform height and slant.



## Plate VII

1446	491	709	749	817	208	542	365	535	385
1446	491	709	749	817	208	542	365	535	385
1446	491	709	749	817	208	542	365	535	385
1446	491	709	749	817	208	542	365	535	385
1446	491	709	749	817	208	542	365	535	385
1446	491	709	749	817	208	542	365	535	385
1446	491	709	749	817	208	542	365	535	385
1446	491	709	749	817	208	542	365	535	385
1446	491	709	749	817	208	542	365	535	385
1446	491	709	749	817	208	542	365	535	385
1446	491	709	749	817	208	542	365	535	385

2 a/c a/c a/c a/c a/c a/c    3/0 3/0 3/0 3/0 3/0 3/0    4/0 4/0 4/0 4/0 4/0 4/0  
 5 1/2 1/2 1/2 1/2 1/2 1/2    3/4 3/4 3/4 3/4 3/4 3/4    7/8 7/8 7/8 7/8 7/8 7/8  
 5 @ @ @ @ @ @    # # # # # # # #    \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$

## Plate VIII

1 ooo

2 ooo

3 Ounce Ounce Ounce Ounce Ounce O

4 ooo

5 Ammon Ammon Ammon Ammon

6 Anna Omen Anna Omen Anna

## Plate IX

1 EEEEEEEEEEEEEEEEEEE EEE EEE EEE EEE

2 EEE EEE EEE EEE EEE EEE EEE EEE EEE EEE EEE EEE EEE EEE

3 Earn Earn Earn Even Even Even

4 eeeee eeeee eeeee eeeee eeeee eeeee eeeee eeeee eeeee eeeee eeeee eeeee eeeee eeeee

5 born born born born Carrier Carrier

6 Cannon Cannon Enamor Enamor



# Practical Business Writing As Applied to Business Forms

BY *Nina Pearl Hudson*  
(MRS. LEMUEL FRANKLIN NOBLE, South Framingham, Mass.)



One of the intensely interesting features of penmanship is that one can combine with the study, (considering it from an artistic and theoretical view), a knowledge of other educational matters. It is my purpose in giving these advanced lessons, to introduce a series of commercial papers, a subject that I feel is very essential to every one connected in any way with business life. In the June issue three different notes were taken, and in the September issue, three drafts were presented.

Our first plate this month deals with indorsements. As you know, these are placed upon the back instead of the face of the paper, usually the first is placed about one half inch from the top. The blank indorsement, simply the name, is most common. In writing the Order and Receipt, note position of words, size, slant and spacing of letters. Usually printed forms are used for notes, drafts and receipts.

## INDORSEMENTS

Pay to the  
order of  
James Jones.  
H. H. Kinds

Pay to  
F. Heuser  
only.  
B. Browne.

For collect  
tion to the  
account of  
Zaner Co.

## ORDER

\$36.00

Stamford Ct., 3-2, '06

Mr. S. H. Townsend, please pay  
to Vining Thirty-six — Dollars  
in cash and charge to my account.

B. B. Bino

## RECEIPT

\$100.00

Stuyvesant, Me., 1-2, '04

Received from Muck Practice  
One hundred ———— Dollars  
of benefit towards his bill for  
better writing

Patience Strong



Sermonets or Supplementary Copies by Francis B. Courtney. Comment by C. P. Zaner.

Any young man who masters beautiful writing is certain of gaining employment, and if, therewith, well qualified and energetic, will be rapidly promoted to positions requiring superior skill.

Energy, general qualification, and skill in penmanship are the three safe, sure stepping stones to prosperous positions. Not energy alone, not intelligence alone, not skill alone, but all combined make for success. Skill in writing is the product of intelligent energy, therefore good writing means intelligence, energy, and skill, the three factors so necessary to advancement.

There is no accomplishment a young man or woman can possess equal to good handwriting. Beautiful penmanship is the key to the favor of business men, and those who acquire it are sure to be wanted in business.

Everybody admires good penmanship. It is an art that the humblest citizen as well as the most learned can and does appreciate. It is perhaps the most beautiful, when well executed, of any of our useful arts. It serves the double purpose of pleasing and earning. It is thereby doubly valuable, being at one and the same time accomplishment and necessity. Its cost is a few months' time and effort, its value is a life's service in beauty and business.

There is a bird on the dollar, but that is no reason you should let it fly. Economy is the mother of wealth.

Economy is not only the mother of wealth, important and true as it is, but it is also the mother of just appreciation and relative value of essentials and non-essentials, of wants and needs, of gloss and gold, of true or false living. Economy leads to careful discrimination between good and poor, true and apparent worth, character and reputation, water and whisky, food stimulants, luxury and dissipation.



**Reduce the Size Gradually** Keep in mind these facts: the arm muscles of children are more fully developed than those of the fingers; finger movement is the product of premature teaching of writing and immature fingers; gripping accompanies pencil pressure; finger movement and gripping are the stumbling blocks to the teaching and acquisition of a free, arm movement.

Two things need to be and can be done. The first is to allow the children to write large enough to use the arm instead of the fingers. By so doing they will be training the large muscles, which, in time, will be able to write small enough for lesson usage. The second thing is to abandon all small writing until the large muscles can be trained down to small writing. This can be done during the primary years.

By beginning with large writing the arm movement will be used and trained from the start, and with each successive year the skill acquired through practice and growth will be such that writing may be reduced gradually until it becomes normal in size. The excessive finger movement will be a thing of the past, and excessive practice on movement exercises to overcome it unnecessary.

With each year's additional skill in the right direction—in the direction of free, graceful, practical, business-like writing—will come confidence and joy where we now find discouragement and cramped, labored writing. Under such circumstances the teacher and supervisor can secure practical results, where they are now blocked by the habits of gripping and excessive finger movement—the legitimate offspring of immaturity on the part of children, prematurity on the part of teaching writing, and imbecility on the part of educators for advocating the same.

**Unscientific as well as Uneducational** The teaching of children to write by the sentence, word, or thought method, is unscientific as well as uneducational. It is unscientific because it requires children to write words and even sentences before they know all of the letters by sound, much less by sight. The manner in which the child blunders and butchers the forms is a sight to behold. It is unscientific because it presupposes that a whole word is more easily comprehended than a letter. This is true only as concerns the mental concept of facts, and has nothing to do with the concept of form. A letter is simpler than a word in which it may appear, and may be comprehended, acquired, and executed more quickly and technically.

It is uneducational because of these things, and also because it has been thought and taught that children could learn more by laboriously expressing thought with the pen, than by expressing themselves easily and quickly with the tongue. It is un-



educational to expect children to execute words the letters of which the child does not know by sight, sound, or name.

The word and the sentence method are failures and fads as concerns writing, and do more harm than good. They are already being abandoned in many communities.

There is but one true way to teach writing and that is by the form and movement method, beginning with exercises, principles, and simple letters, and gradually introducing words containing the letters previously studied, practiced, and acquired. From the "simple to the complex" is the old, old rule, and the ever new and true because it is scientific.

The so-called "new" education simply used penmanship as a cat's paw to pull language chestnuts from the fire. It cared nothing for the harm done to writing or the children, just so they could develop a species of smartness in other things. Let penmen generally denounce this uneducational scheme and fad, and it will soon be a thing of the past.

## New England High School Commercial Teachers' Association.

The second annual meeting of the above organization will be held October 21 and 22, 1901, at the Hillhouse High School, New Haven, Conn.

The program on Friday evening, October 21, includes addresses by Mayor John P. Studley, President Hadley, of Yale University, and Superintendent of Schools, F. H. Beede, of New Haven. Mr. Beede will speak on "The Business Spirit in School Work."

On Saturday, October 22, occurs the business meeting and addresses as follows:

### GENERAL TOPICS.

"How can we train a student's personality?" Carlos B. Ellis, Springfield, Mass.

"Argument for a strict requirement and high standard for passing in public school commercial work," E. S. Colton, Lowell, Mass.

### SPECIAL TOPICS.

Bookkeeping, "Argument in favor of inter-communication business practice in New England high schools, with a suggested plan," E. E. Gaylord, Beverly, Mass. Negative argument, G. W. Williams, Melrose, Mass.

Stenography, "The value of Shorthand in the high school," Emma E. Thrasher, Springfield, Mass.

Commercial Law, "Its content, how taught, and its relation to the community," A. T. Swift, Providence, R. I.

Commercial Arithmetic, (topic to be announced), J. W. Moore, Cambridge, Mass.

A courteous and urgent invitation is given to all teachers, whether public or private school workers, as well as all interested persons, to attend the sessions.

## The Business Educator Presents the Best.

I used the course of business writing lessons in THE BUSINESS EDUCATOR given by Mr. Leamy part of the time in my class last year, and was very much pleased with the result. In fact I think that course is the best that I have ever seen presented anywhere, and I got a great deal of help from the other departments of your paper.

As I was for several years assistant librarian in the Commercial Museum in Philadelphia and so had a chance to go into Commercial Geography quite extensively from an economic and practical point of view, I am in a position to appreciate the fine papers which have been given by Mr. Carpenter on that subject. I believe that the only way in which we, as commercial teachers, can keep up to date is by the use of means such as your paper puts into our hands. I wish you every success during the coming year.

ALFRED HIGGINS.  
Prin. Titusville Business College, Titusville, Pa.

## Partial Contents of the Teachers' Professional Edition.

ASSOCIATE EDITOR'S Page.

COMMERCIAL GEOGRAPHY, by Frank O. Carpenter, Boston.

BUSINESS CORRESPONDENCE, Carl Lewis Altmaier, Drexel Institute, Philadelphia.

BUSINESS PRACTICE, J. M. Davis, Head's Business College, San Francisco.

PRACTICAL MATHEMATICS, W. E. White, Gem City Business College, Quincy, Ill.

COMMERCIAL LAW, W. H. Whigam, Metropolitan Business College, Chicago.

TYPEWRITING BY Miss Stella Smith, Simmons College, Boston.

TYPEWRITER FIELD NOTES.

THE MARCH OF THE PEDAGOGUES.

HISTORY OF PLATT ROGERS SPENCER, A. H. Hinman, Worcester, Mass.

THE FUTURE OF COMMERCIAL SCHOOLS, Committee Report at St. Louis.

NEWS NOTES AND NOTICES.

INTERESTING NEWS ITEMS.

SCHOOL AND PROFESSIONAL.

HYMENEAU

CATALOGS AND CIRCULARS.

*The Business Educator—The Best Educator.*



## The Renaissance of Ornamental Writing

We do not believe ornamental writing worth while for the student who is to go into business. In and of itself, we think it has but small value to offer for the time it requires to acquire real skill in the art. But the commercial teacher who neglects ornamental writing entirely, in deference to the doctrines that have been somewhat strenuously dictated for a decade or two, in certain quarters, is likely to regret his course.

Some of the most successful schools in the land are sending out letters to prospective students signed for the principal by the professional penman. Beautiful shades and graceful curves and hair lines not only have not lost their power to fascinate, but they are having a revival of their old-time sway, modified, of course, by the demand for the preservation of a sensible balance.

Not to name the older chiefs of the chirographic clan, practically every one of whom is doing well,—if he can get results,—it may be instructive to say that the following teachers are receiving from \$1000 to \$1500, chiefly because of their exceptional ability to write with skill: O. T. Johnson, L. E. Stacy, P. H. Landers, A. T. Scoville, E. A. Cast, D. S. Hill, W. J. McCarty, L. B. Sullivan, E. O. Folsom, R. A. Grant, E. S. Chapman, R. W. Ballentine, J. E. Leamy, C. E. Doner, E. G. Brandt,—and we might name a score more.

We know of two or three school managers who spent the summer skirmishing for a really good teacher of commercial subjects who could also handle business and ornamental writing; not that they expected him to teach shaded writing—they positively would not permit that—but because they want the advertising value that comes from sending out such work. At this moment we know of three positions paying from \$1200 to \$1500 each, where a good commercial teacher able to do really fine work in business and ornamental writing would be hailed with exclamations of joy, for he has been sought as for a pearl of great price, but he has not been found.

## Business Writing Indispensable

If ornamental writing is desirable as a qualification for a commercial teacher, what shall be said of business writing? Certainly our experience during recent months convinces us that it is indispensable. Over and over again comes the request, to every Teachers' Agency, "Can you send us a teacher of bookkeeping, penmanship, and the other commercial branches?" and every day brings the order, "Send us the names of two or three men who can handle bookkeeping and the allied subjects. They must be *strong* in penmanship." Then how is it with the managers of the



Agencies? They turn regretfully to their lists of available teachers, to find that in the majority of cases they must name those who are only fair business writers, or else they must assume that the ability to write,—like charity,—covers a multitude of sins of omission, regarding other commercial subjects.

## Scholarship in a Sorry Plight

In circumstances like these, one finds himself pitying those unfortunate men of broad scholarship and thorough technical training for commercial teaching, who cannot write well. We recall a university graduate, a man of the finest qualities, at this moment eagerly watching the mails for some tidings of success from the letters of application he has sent out, and at the other end of the line school officials are writing, "We thought he was just the man for us until we saw his writing. We do not expect a man to be an expert penman to hold this position, but we could not hire this man, for his writing would make him the laughing-stock of the students." Another, a splendidly-trained commercial man, with very successful experience, was offered a position by wire, at a handsome salary, and his letter of inquiry killed the whole thing because he did not write a professional business hand.

As we write, four broadly-trained men, first-class in commercial subjects, men of proved ability as teachers, are anxiously waiting for an opening; and it so happens that four school managers of the first rank are telegraphing in very desperation for men of their qualifications *who can write well*. Unfortunately the four anxious men are not of this class. The result is calamitous for all concerned.

## The Remedy

Every commercial teacher, especially every one who may desire promotion financially,—and who does not?—should keep himself in practice at least in business writing. Those who are able to handle ornamental work should rub the dust off of their oblique holders and go through their paces now and then. Young aspirants for professional place and emolument should put writing in a very prominent position on their program of preparation. Teachers who recognize their weakness in writing should plan to spend a summer under a tried master of penmanship.

We know of one New England school man who agreed to pay the

tuition of his prospective commercial teacher if he would take special work under Madarasz for a short time, but Madarasz was luxuriating in the surf on the Maine coast, so this teacher was not able at that special time to get what he wanted. He did the best he could, however, elsewhere.

We note that a very great majority of the most promising and financially successful of the younger commercial teachers who are skillful writers, are graduates of an Ohio special school of penmanship, which we attended in 1890, to our inestimable financial benefit because of the opportunities opened to us by the results of that summer's instruction and practice. Money invested in a course in this school, by those who have obtained a start in some of the many commercial schools or by home study and practice from such lessons as are appearing in this magazine, will pay dividends so large as to make the get-rich-quick schemes look insignificant. We know, and, if you keep your eyes open, you know that we are giving you sound and valuable advice.

## Our Typewriting Department.

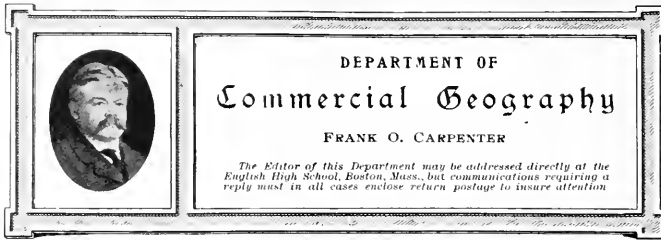
Those who are in touch with affairs of the typewriter need not be told that we have obtained one of the foremost typewriting teachers, if not the very foremost, for our new department.

Miss Smith, who has been at the head of the typewriting department of the Eagan School, Hoboken, N. J., for several years, has demonstrated by her work that she has exceptional ability as a teacher in general and as a typewriting teacher in particular. Her address and demonstration at the Brooklyn convention of the E. C. T. A. placed her at once right at the front, a position she has since held.

Thrown on her own resources in early life, Miss Smith has made her own way. She knows what it is to struggle for a place in the ranks of the world's workers. Almost from girlhood she has learned various forms of useful activity by plunging into that activity—a year in a hospital, a period in theatrical work, then shorthand and a wide sampling of various kinds of office work, chiefly to get first-hand knowledge of the conditions under which subsequent pupils would have to work; extended travel, intense study, private instruction, and finally regular school work.

Miss Smith began with thirty students five years ago in Hoboken, and last year handled about four hundred. She now goes to Simmons College, Boston, the newest great woman's school in New England, an institution where Miss Smith will have free play and a large field for the exercise of her skill, knowledge, and sympathy. Those who follow her work in these columns may be sure of something practical as well as pleasing, something helpful as well as interesting.

*Write Next and Your Service is in Demand*



## Foods.

The great commercial staples should be studied in the order of their importance to man.

*The first need of man is food.* It is a need that never ceases with his life, and all great human activities, whether military, as wars, or industrial, as building railroads, etc., depend for their success on the abundance of the food supplies and the distance from centres of production or supply, even in the most civilized regions of the world.

To gather the necessary food materials and prepare them for use requires the constant daily labor of at least three quarters of the people of the world. It is estimated that mankind is never more than a month ahead of starvation. That is, if the food supplies of the world were equally distributed over the world, and production should stop, everybody would starve to death in less than two months. In savage communities, the man with much food is the rich man. With some exceptions, food can be kept only a short time and must be eaten at once and a new supply be sought for the morrow. So that from a commercial and industrial standpoint, food is the most important thing to man, and deserves first consideration.

## USES OF FOOD.

Food serves the need of the human body in two ways:

- As a *food* to restore or repair the wasted tissues worn out in bodily or mental work.
- As a *fuel*, to keep the body at the proper warmth to permit the organs to perform their duties.

The chief chemical constituents of food are:

- Proteids—nitrogen compounds—"tissue builders." All kinds of animal food except fats and milk.
- Carbo-hydrates—carbon compounds which burn in the body as fuel in a furnace—"force givers."
- Fats—animal and vegetable oils—"heat givers."
- Water in varying amounts.
- Minerals in small quantities.

Complete foods must contain both tissue and heat food materials, as:

Wheat, composed of gluten (tissue food) and starch (fuel food).  
Beef, composed of albumin (tissue food) and fat (heat food.) Sugar and starch give muscle energy.

Work or action means bodily waste which must be repaired by food. Cold climates demand greater bodily heat. It naturally follows that

In Arctic regions where men work little except to get food, they live almost entirely on animal food (mostly heat food), and can eat and digest such things as tallow, seal, blubber, etc.

In temperate climates where men work hard, they eat animal and plant food that contains both heat and tissue food in fairly equal proportion.

In tropical lands, men work little and the climate is hot, therefore men eat little meat and live largely on fruits and other plant food (mostly tissue food.)

This is a natural and instinctive choice of mankind, but it is scientifically right. These facts are of value in Commercial Geography to show the needs of men of different lands, and what markets they can furnish for our surplus products.

Where man can get his food easily he is usually slow, lazy, ignorant, stupid. Where he has to work hard for it, he is active, industrious, intelligent, quick-brained. As food is the first need, so the hunt for it is the first trainer or educating influence, and man's brain and mind develop under the necessity of getting his living. This intelligence, trained first on food getting, is soon devoted to improving the clothing, houses, domestic conditions, methods of hunting, transportation, etc. After the bodily needs are satisfied, the mental, artistic, and religious needs develop, for man's mind and soul develop with his constructive skill, and so all the factors and benefits of civilization are the direct result of man's struggle for food,—a true evolution of effort.

## CLASSES OF FOODS.

Foods or food materials belong to all three of the kingdoms of nature: mineral, vegetable, animal.

Mankind under the stress of hunger has tried probably every plant that grows in the earth; every animal, bird, or fish that lives upon it, and all the mineral substances that commonly are found on the surface, in the hope to find food to keep himself alive.

In the course of his investigations, he has found that many things yield valuable food, some are useless, and a few are dangerous because when eaten they cause illness or death. These men learn to let alone and calls poisonous. These lessons were so well learned ages ago that man of to-day can add little to the world's store of food except to increase the quantity.

Mineral substances were early found to be useless as foods and

to-day none are used but salt and a few chemicals used in cooking. Salt is rather a tonic or medicine than a food. It is neither a tissue food nor a heat giver. The chemicals used in cooking mostly disappear in the process.

Man's food is, therefore, vegetable and animal, mostly vegetable. Millions of people in the world live on plant food almost entirely.

Without granting the claims of vegetarians, the following points seem—to be scientifically true and are worth careful consideration by all.

*First.* The eating of meat and fish is a habit, a bad habit, which began thousands of years ago when man could not get enough plant food to eat. The use, however, for so many centuries has now become racial in many parts of the world and men in those regions need some meat food to keep in good health.

*Second.* It is undoubtedly a fact that few diseases arise from eating plant food, and equally true that many of the most troublesome and fatal ones that distress mankind are directly due to eating meat. Persons interested are referred to physiologies and medical testimony in proof of this.

*Third.* That plant food possesses all the food elements needed to keep the body in a healthy condition.

*Fourth.* That people who eat plant food entirely are as strong, intelligent and able as those who eat meat and vegetable foods.

## VEGETABLE FOOD.

Vegetable food is of two kinds.

*A.* That which grows or ripens above the surface of the earth, as cereals, fruits, nuts, and

*B.* That which grows below the surface of the earth, as potatoes, beets, peanuts, etc.

It is interesting to note that most of the plant foods of class *A* can be eaten uncooked as taken from the plant, and that most of class *B* are not proper food until cooked in some way.

*NOTE*—Beans and peas though growing above the surface are an exception to this rule and need to be cooked.

Of all classes of vegetable food the most important one is the group of

*Cereals*—wheat, corn, oats, rye, barley, buckwheat, rice and millet—eight in all.

These are all the seeds of grass plants which have been tested and developed by man. The entire earth has been explored in late years to find additional foods but not a single new cereal has been discovered.

Ancient man was an expert in food study!

Wheat is the most important of all and is the only *continuous* food crop grown. That is, there is no month in the year that wheat is not being planted in one part of the world or reaped in another. In the United States, Russia, India, Austria, Argentine, Egypt, in every way known to man, from the rude methods and instruments of ancient times to the latest devices of our western wheat fields, this perpetual harvest of wheat goes on and yet the supply never equals the demand though the production increases yearly. The quan-

tity of all cereals is measured by billions of bushels.

After the cereals, come the fruits of all kinds, as apples, grapes, oranges, melons, berries. Then nuts, the value and abundance of which, men as yet hardly understood. It is said that six times as many nuts go to waste, ungathered, as would feed the whole world for a year. The quantity of vegetables, so-called, is equally great as, for example: sugar beets, alone, which furnish the largest part of the sugar of the world.

Animal food may be roughly classed in the old way of flesh, fish and fowl. Of the animals yielding meats we have:

1. Beef cattle, hogs, sheep, goats, horses and wild game.
2. Shellfish, and fish of all kinds.
3. Poultry, eggs and wild birds.

Animals used for food eat plant food mostly and the same food as man, viz.: grain, fruit, nuts, etc. They also eat the grass stems, as hay and tree leaves.

The raising, slaughtering, and packing of meat is one of the greatest industries in the United States, and the ten billion eggs raised in the United States yearly almost equals in value the beef, the cotton, or the wheat.

A list of the different classes of foods in detail for successive lessons was given in THE BUSINESS EDUCATOR in October, 1903. Lack of space forbids its reprint here.

Beverages, or what man drinks, form a very large part of man's food material. These are classed as:

1. Aromatic stimulants, non-alcoholic, as coffee, tea, cocoa, maté; made by steeping in water or "infusion."
2. Alcoholic stimulants as, *malt or brewed* liquors = beer and ale, *fermented* = wine, *distilled* = whiskey, brandy, alcohol, etc.
3. Waters, as pure and mineral spring water, ice, etc.
4. Liquid food as milk.

The use of intoxicating liquor the world over appears to be due to two causes; first, that the liquor actually satisfies a bodily craving for nourishment arising from improper or scanty food; second, the exhilaration of the nervous stimulus. In any case, the preparation of drinks for mankind is a vast commercial industry.

Milk and eggs are perfect foods which contain all the materials needed by the human body and on which as an exclusive diet man can live a long time in good health. The "dairy products," milk, butter and cheese, in every civilized country, are a large part of human food.

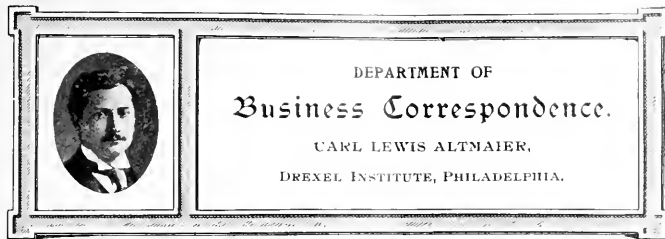
The editor's space forbids further discussion of this great topic, but nowhere does man show more patience, industry, skill, intelligence, bravery, endurance or devotion than in the ways in which he seeks "day by day, his daily bread."

### 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.



In the preceding article of this series the form of the letter was discussed somewhat in detail. Many of these details are, of course, the mere incidentals of letter writing. If one were to receive a letter awarding him a hundred-thousand-dollar contract, or offering him a five-thousand-dollar position, or notifying him of a large inheritance, it is probable he would not examine the form of the letter too critically and would, perhaps, overlook with an indulgent eye any mistakes in form, grammar, punctuation, capitalization, and spelling. But when one writes letters for the purpose of soliciting favors, extending business, attracting attention, overcoming opposition, arousing interest, or persuading the incredulous—and probably 99 per cent. of the enormous amount of letter writing in this country is carried on for one or another of these purposes—then every art must be employed, however seemingly insignificant.

The writer is acquainted with the president of a corporation that uses probably the most expensive stationery of any corporation in the country. In fact the quality and expensiveness of it would seem to border upon needless extravagance, and many an old-fashioned wiseacre has shaken his head in disapproval of what he considered unnecessary and lavish expenditure for letter writing. But the business of this corporation is of a character which appeals particularly to cultured and refined people, and its president says that he is firmly convinced that the increased expenditure for fine and attractive stationery has been more than justified. He further says that he cannot understand the business principle which actuates some houses to spend money and time in sending out cheap-looking letters, which suggest haste, carelessness, confusion, and slovenliness.

Unfortunately too many still suppose that if a letter is typewritten, no matter how, it will surely be read. A revolution is taking place in this particular. At first the type-written letters were so bad that when letters were printed in imitation of typewriting, mistakes and the appearance of dirty type were reproduced the more nearly to resemble, as it was thought, the work of the typewriting machine. More skillful labor and a better appreciation of the possibilities of the typewriting machine are causing business men and the public to be more critical.

Unquestionably the spirit of the times is in the direction of more care

and attention to the details of letter writing. The typewriter has much to do with this, because mistakes and "bad form," which in the handwritten letter were scarcely noticed, in the typewritten letter become conspicuous and annoying.

A word should be said concerning the pen-written letter. While it is a fact that the pen-written letter is practically entirely superseded in business by the typewritten letter, still the young applicant for a clerical position who can write a letter in a neat, plain business hand, in correct form, and free from technical errors, is more likely to receive the attention and consideration of the business man than the one who can not; and between two applicants, equal in other respects, the former will invariably be the one selected. A scene like the following is of common occurrence: A young man applies for a position. He makes a favorable impression, but before he is finally engaged the prospective employer requests that he submit his application in writing by letter. There is probably a psychological reason for this. The employer feels, perhaps, that from the handwriting and style of the letter he can form a better estimate of the writer's intelligence and character than he could from a momentary and hurried interview. On the other hand I have seen a well-written letter which succeeded in securing an interview, that, however, was quickly and abruptly terminated because of the careless appearance or otherwise unattractive personality of the writer.

The character and scope of these articles will not permit any further treatment of the technique of letter writing; suffice it to say that no business school should allow any pupil to leave it without impressing upon him by precept and practice the importance of these details, and without giving him a thorough drill in correct forms and abbreviations used in correspondence; i. e., those of States, of the more usual commercial expressions, titles, etc.

### THE COMPOSITION OF A BUSINESS LETTER

Writing a letter is like conversing, excepting that it has this disadvantage: When talking to a person there is always the look or movement to notify one when he is becoming tedious or whether what he is saying is being received favorably, or not. These are the little danger signals to warn him when to stop or to switch off to another track to avoid a wreck.



## Department of Business Practice.

J. M. DAVIS, Heald's Business College,

SAN FRANCISCO, CALIFORNIA.

(*Began in September Number.*)

### COMMISSION OFFICE

The commission office in my department, as in most schools, I think, does a limited amount of selling and a general commission business. The checks on the work of this office, so far as they relate to the sales of merchandise from stock and the consequent transactions, are the same as those for the wholesale office. Those checks relating to the commission business only will be noticed.

The letters containing the bills of lading and instructions are received from a teacher by the officers, who immediately pay the freight and make out the account sales. A proof of sales bill is made out for the consignment sales, as the accounts sales are proved, excepting the charges, in the same way as the invoices of merchandise are proved. The letters of instructions and the accounts sales are then presented to a teacher for inspection of the latter as to their agreement with the instructions, their correctness and appearance. The entries are made, posted, and the "Daily Trial Balance and Proof Sheet" is filled out, covering, of course, the entire work of the office.

At the end of the week, the proofs, trial balance, etc., are the same, adding a list of bills payable and check book proof, as those for the wholesale office. Statements of account are also rendered bi-weekly as in the wholesale office.

As this is an office issuing a large number of checks, it is advisable to have the bank-book written up and balanced each week. The officers fill out a Check Book Proof, a printed (mimeographed) blank containing blanks for the name and the date, followed by a form of proof showing the bank book balance, the sum of the checks outstanding, and the check book balance. Below this is a blank having columns with printed headings for a list of the checks outstanding. The headings are "Date," "Number," "Payee," and "Amount." This proof is used for students' individual check books, also, and is an exceedingly useful proof. It not only serves as a proof but the list of outstanding checks enables the teacher to see whether any checks are being held an undue length of time and by whom. Also if a payee has left school without depositing, the teacher can have a duplicate issued to himself. The Check Book Proofs are all filled by a teacher.

### BUYING OFFICE

This office represents the consumer. In many departments this office is combined with the wholesale office, I believe, and, if so, the checks can be adapted.

The invoices are made out by stud-

ents at their desks and, together with the merchandise cards, are presented to the office for inspection as to the form of the invoice and as to the correctness of the quantity received, prices, and computations. If satisfactory, an officer signs his initials on the bill, which is then presented to a teacher for approval merely to make sure that the form and writing are satisfactory. A proof of purchases bill is now made out in the same manner, and using the same blank, as the proof of sales bill is made in the wholesale office, except that the quantities are obtained by sorting and counting the merchandise cards received. The amount of the bill should equal the sum of the invoices purchased. If there is a disagreement, the invoices must be gone over until the error is found. Then the amounts of the invoices are entered in the invoice book, the footing of which must equal the proof of purchases bill.

The merchandise purchased is sold daily to the wholesale office thus keeping up the stock of that office, and at such a discount that the wholesale office can realize a gain when it sells the merchandise. Before selling to the wholesale office, the proof of purchases bill and the merchandise cards, arranged in order, are presented to a teacher who examines the cards to see whether any have been altered with a pen, or have in any other way become unfit for further circulation, and substitutes new cards for those retired. As the cards pass through this office frequently, this is an excellent method to keep the stock of merchandise cards in good condition. The bill and the merchandise cards are then given to the officers in the wholesale office for payment and they can be relied on to see that the quantity received and the computations are correct, for their inventory will depend on it.

A list of the day's purchases is next made up and entered in the Daily Journal in the same manner as the sales were entered in the Daily Journal in the wholesale office. The checks, notes, etc., are then made out in payment of all the day's purchases except those on account. Those will be entered under the date of their maturities and will be paid for them. The checks, etc., are then presented with their respective invoices to a teacher for inspection as to compliance with terms, appearance, and discounts. If acceptable, the Daily Journal is approved, the invoices are filed, and the payments made.

The making of entries, posting, and the filling out of the "Daily Trial Balance and Proof Sheet" proceed as explained before, and end the day's work.

(Continued on page 26.)


In writing a letter one does not have any of these signals, nor is the writer at hand to explain any misapprehensions which may arise from its reading. It is therefore important that judgment, care, and exactness should be exercised in the writing of a letter, and that it should be full, precise, complete, and free from all ambiguity. But then correspondence has some advantages peculiarly its own. A hearer often fails to grasp another's argument in speaking until it has been repeated several times, and if the argument is of a very complex nature, the chances are that he will not even then carry away all its points. A letter is a document that can be studied at leisure. Frequently appointments are made in order to settle a matter of business orally, and, after the parties have met and talked for a long time, one says to the other, "I will write to you in a day or two concerning this," or "We will settle that matter by correspondence," thus preferring the certainty and definiteness of letter writing to the vagueness and looseness of ordinary conversation.

It is by the style and composition of a business letter that the real ability of the writer and his familiarity with advanced business methods are recognized. The business letter is a form of composition that requires somewhat different treatment from the usual English exercises. Its style should be clear, terse, exact, methodical; it should be as clean-cut and virile as the typical American business man in his trim suit and derby hat. These qualities can be secured only by practice, *practice, practice*. The student should be given exercises which cover various business transactions. These exercises should be full, vital, comprehensive, and representative of modern business customs and problems. These should then be developed by the student in the form of letters. The exercises should then be criticised by the teacher. He will generally find much to criticise. On the one hand he will find a brevity that is sometimes appalling; a brevity that produces curtness, inexactness, and incompleteness. On the other hand he will often find a profuseness that is excessive; a profuseness that produces dullness, feebleness, and tediousness. To be able to grasp the essentials of a business proposition; to present them in an orderly and systematic manner, and in that "clean-cut, exact, and vivid phrasing" that Dr. Davidson speaks of, is an art which may be acquired by intelligent and serious study, and by training of an adequate and well-defined character.

### Compliment for Mr. Gaylord.

I wish THE BUSINESS EDUCATOR the patronage which it richly merits. I think Mr. Gaylord has made his department of such value that no teacher can afford to do without it.

E. O. FOLSOM,  
Eitchburg, Mass.



DEPARTMENT OF

## Practical Mathematics

W. E. WHITE,

GEM CITY BUSINESS COLLEGE, QUINCY, ILL.

### IV Averages

#### FOR RAPID CALCULATION CLASSES.

In this lesson I purpose taking up the various practical applications of the principle of allegation, or average, as used in commercial transactions. The principle of average is employed in the solution of a great variety of problems, some quite simple and others quite complex; such as, finding the average grade or strength of mixtures, average storage term, average date of sales, average date of payment, average interest on running accounts, average gains or losses of partners, etc.

A simple average consists in dividing the sum of several numbers by the number of items among which the numbers are to be apportioned. Thus the simple average of the following problems is indicated by the method of solution:

To find the average grade or quality of mixtures.

No. 1	No. 2	No. 3
1 @ 16	1 @ 23	2 @ 73 = 146
1 @ 28	1 @ 21	4 @ 25 = 100
1 @ 46	1 @ 25	5 @ 63 = 315
1 @ 23	1 @ 27	7 @ 21 = 147
1 @ 46	4 @ 99	18 @ 708 = 12744
1 @ 63	Av. 24 $\frac{1}{2}$	Av. 39 $\frac{1}{2}$
6 ) 222		
Av. 37		

In the third example, the same principle is involved as in the preceding, but while there are but four entries in the problem, yet these four entries develop into eighteen separate items—the first entry includes 2 items of 73 units each, or a total value of 146 units for the one entry; the second entry has 4 items of 25 units each, or 100 units in all, etc. Multiplying the number of items in each entry by the common value of these items gives, in this case, a total value of 708, and as the total number of items is eighteen,  $\frac{1}{18}$  of 708, or 39 $\frac{1}{2}$  is the average value of the compound.

To find the average storage or pasturage term.

No. 4	No. 5
34 × 8 = 272	June 2 100 × 2 = 200
27 × 20 = 540	June 10 300 × 10 = 3000
19 × 35 = 665	June 22 850 × 22 = 18700
38 × 9 = 342	June 30 150 × 30 = 4500
118 ) 1819	July 6 600 × 36 = 21600
	2000 ) 48000

1 bbl. Suppose the rate of storage were 2c. a day, 14c. a week, or 60c. a month, the equivalent days (1819), weeks (259.9), or months (60.6) multiplied by the respective rates gives the storage due (\$36.38) in one amount.

To find the average date of several sales.

No. 6
500 × 60 = 30000
600 × 90 = 54000
400 × 360 = 144000
300 × 60 = 18000
200 × 30 = 6000
2000 ) 252000
Av. Cr. 126

In No. 6 the first column represents the totals of several bills, and the second shows the terms of credit in days. The sum of the products divided by the total of all the bills gives the average term of credit for the entire account as 126 days.

To find the average term of credit.

No. 7	No. 8
Oct. 10 350 × 82 = 28700	Apr. 1 300 × 87 = 26100
25 300 × 67 = 20100	4 764 × 84 = 64176
Nov. 6 500 × 55 = 27500	12 700 × 76 = 53200
18 180 × 43 = 7740	25 500 × 63 = 31500
Dec. 13 220 × 18 = 3960	May 9 486 × 49 = 23814
31 450 × 0 = 0000	30 250 × 28 = 7000
2000 ) 88000	Jun. 27 3000 ) 205790
Days before Dec. 31 44	Int. by Av. 34.30

The sum of the products divided by the total of all the bills gives the average term of credit for the entire account as 126 days.

To find the average date of payment.

No. 7	No. 8
Oct. 10 350 × 82 = 28700	Apr. 1 300 × 87 = 26100
25 300 × 67 = 20100	4 764 × 84 = 64176
Nov. 6 500 × 55 = 27500	12 700 × 76 = 53200
18 180 × 43 = 7740	25 500 × 63 = 31500
Dec. 13 220 × 18 = 3960	May 9 486 × 49 = 23814
31 450 × 0 = 0000	30 250 × 28 = 7000
2000 ) 88000	Jun. 27 3000 ) 205790
Days before Dec. 31 44	Int. by Av. 34.30

In example No. 7 several bills or debts, are due at different times, as shown by the dates in the first column. The last date is assumed to be the correct one for the payment of the entire balance; but it is evident that it is the correct date of payment for the last item only, and that it is too late for all other items in the list. The average time too late is found by multiplying each item by the number of days from its own date to the date assumed (Dec. 31). The sum of the products divided by the total debt shows that Dec. 31 is, on the average, 44 days too late; hence Nov. 17 is the average, or equated, date of payment for the entire debt, and if settlement were made Dec. 31 there would be 44 days' interest due, in addition to the sum of the items.

To find the interest on several debts by average.

No. 8
Apr. 1 300 × 87 = 26100
4 764 × 84 = 64176
12 700 × 76 = 53200
25 500 × 63 = 31500
May 9 486 × 49 = 23814
30 250 × 28 = 7000
Jun. 27 3000 ) 205790
Int. by Av. 34.30

Example No. 8 is given to illustrate a method of finding the interest on several items bearing the same rate and having a common date of payment. Each item is multiplied by the number of days from its own date till the date of settlement; the sum of the products divided by the sum of the interest on the total at 6% little less than 69 days (68.59+) in this case. The interest added to the total debt gives the cash balance, \$3034.30. The "balance method," No. 9, gives the same results with easier multipliers.

To find the average investment of partners.

No. 9	No. 10
Jan. 1 6000 × 2 = 12000	May 3 60 × 7 = 420
Mar. 1 3000 9000 × 7 = 63000	10 20 × 8 = 640
Oct. 1 5000 14000 × 2 = 28000	18 50 × 4 = 120
Dec. 1 9000 23000 × 1 = 23000	22 15 × 2 = 36
Jan. 1 12 ) 126900	24 35 × 6 = 318
Av. inv. for yr. 10500	30 47 11 × 25 = 275

In example No. 9 a partner has made four investments on the dates shown, and has been in business a year. It is proposed to find his average investment for the year. A column showing balances is used, which is increased as each new investment is made, so that the last item in this column is the total investment. Each balance is multiplied by the number of months or days that it remains unchanged, the first from January to March—2 months—the second 7 months, the third 2 months, and the last 1 month. The total of the products is the average investment for 1 month, and this divided by 12 is the average investment for the year.

To average receipts and deliveries by balance method.

No. 10
May 3 60 × 7 = 420
10 20 × 8 = 640
18 50 × 4 = 120
22 15 × 2 = 36
24 35 × 6 = 318
30 47 11 × 25 = 275
Jun. 24 97 12 96 × 14 = 1344
July 8 17 110 3 × 10 = 30
18 244 241 767 ) 3183
Av. weeks 454 $\frac{1}{2}$

Example No. 10 shows a storage record where both receipts and deliveries are made before settlement. Receipts are added to the balance column and deliveries are subtracted, so that this column always shows the number now on storage. Each item in the balance column is multiplied by the days to the next balance, the last by the days to settlement. The total products is the equivalent days for 1 article, and  $\frac{1}{4}$  of this total is the equivalent number of weeks. If the storage term is in months, divide the total by 30.



The following problems are about the right length so that two or three of them may be finished in a 30-minute session. The teacher should dictate a great variety of these problems so that the students may have enough practice to thoroughly ground themselves in all the principles.

*To average a ledger account.*

Example No. 11 represents a ledger account having charges in the debit column and payments in the credit column. It is intended that the first three columns be dictated to the class, after which the students are expected to finish the solution by first extending the several balances and counting the days from each date to the next, taking into account the long or short months; second, multiply each balance by the days set opposite, placing the products to the right as shown; third, divide the sum of the products by the last balance, which gives the number of days that the balance must draw interest if settlement is made on the latest date in the problem. If the interest is required, divide the total products by 6<sup>000</sup>. If a date when the balance might have been paid is required, count back the interest days from the latest date. To prove the last balance, add the debit and credit columns and take the difference, which should equal the balance. The sum of the days column must equal the difference between the first and last dates.

No. 11				
date	debit	credit	balance	days
Aug. 3	232		232	11
14	138		370	15
29	530	100	800	7
Sep. 5		525	275	4
9	675		950	7
16	245	309	886	8
24		150	736	6
30	214	23	927	7
Oct. 7	159		1086	12
19	732		1818	5
24	25	910	933	10
Nov. 3		205	728	8
11	138		866	9
20	356		1222	16
Dec. 6		245	977	9
15	619	300	1296	7
22	830		2126	6
28	422	548	2000	4
Jan. 1	5315	3315		151

142688 ÷ 2000 = 71.344 interest days  
 142688 ÷ 6000 = 23.781 interest 6%  
 71 days before Jan. 1 = Oct. 22 av. date  
 paid is required, count back the interest days from the latest date. To prove the last balance, add the debit and credit columns and take the difference, which should equal the balance. The sum of the days column must equal the difference between the first and last dates.

*To average when the balance alternates from debit to credit.*

Example No. 12 differs from the preceding in that the balance is a part of the time debit and a part of the time credit.

No. 12				
date	debit	credit	balance	days
Mar. 3		796	796	6
9	315		481	8
17	510	13	16	12
29	634	219	431	7
Apr. 5		147	284	13
18	95	213	166	12
30	193	987	628	39
Jun. 8	603		25	14
22	325		300	5
27		150	150	22
July 19	794		944	19
Aug. 7		510	434	24
31		972	538	25
Sep. 25	311		227	3
28	400		173	2
30		47	126	15
Oct. 15	874		1000	16
31	5054	4054		242

12684 ÷ 1000 = 12.684 interest days  
 12684 ÷ 6000 = 2.114 interest 6%  
 13 days before Oct. 31 = Oct. 18 av. date  
 totals and divide it by the last balance to get the average days from the last date—to be counted backward when the balance of the account and the balance of the products are on the same side, both debit or both credit; but when one balance is debit and the other credit, the days must be counted forward from last date. When the cash balance is required, add the interest to, or take it from, the balance of the account, according as the balances are on the same or on different sides, as explained above.

The following problem illustrates a method of solution which I would recommend for rapid work. It consists in placing the partial products of each multiplication in the product column, without finding the separate totals. The grand total is the same as by the foregoing method.

No. 13						
dates	debits	credits	balances	days	products	
Apr. 9	1480		1480	19	13220	
28	435		1915	9	17235	
May 7		2000	85	35	2975	425
Jun. 11	110	568	543	16	8688	2550
27	325		218	13	2834	654
July 10	3052	547	2287	21	48087	22887
31		2183	104	8	832	450
Aug. 8	250	745	397	67	27339	3782
Oct. 14		1500	1897	12	22764	18844
26	1230		667	14	9338	661
Nov. 9	3925	200	3064	5	15320	4123
14		2475	589	67	39473	1529
Jan. 20	940		1529	11	16819	15202
31		1327	202	21	4242	404
Feb. 21		652	450	41	18600	10254
Apr. 3	1100	2359	1709	16	27324	2188
19		479	2188	41	89808	28120
May 30	5000		2812	10	28120	28655
June 9		8743	5937	15	89055	5931
24	3215	1000	3716	44	164504	14864
Aug. 7	4900		1184	24	28416	4736
31	2001	185	3000	5	15000	13600
Sep. 5	27963	24963		514	460611 Cr.	241594 Dr.
					80000	219017 Cr.
						73da. for'd

Sept. 5 ÷ 73 days = Nov. 17 equated date of payment  
 Or, 219017 ÷ 6000 = \$36.50 Cr. int. on Sept. 5, 6%  
 Or, \$3000 - \$36.50 = 2963.50 cash balance Sept. 5

In the above problem, the credit products (those enclosed in braces) add to more than the debit products; hence the balance of the products is on the credit side, while the balance of the account is on the debit side. Therefore, as explained in No. 12, the 73 days must be counted forward from Sept. 5, instead of backward, as they would be if the balances were both debit or both credit.

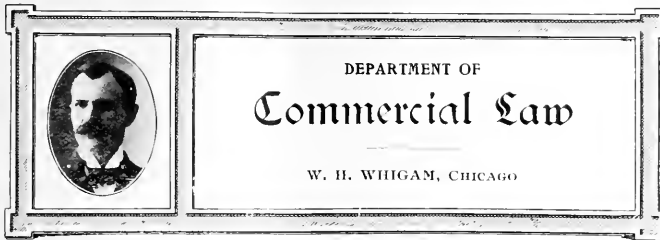
The problems below illustrate notes on which partial payments have been made from time to time. The results obtained are the amounts due at settlement by the "merchant's rule."

No. 14						
dates	note	payments	balances	days	products	Note that
Mar. 14	3500		3500	70	245000	the simple
May 23		215	3285	68	223380	balance of
July 30		34	3251	51	165801	the debt is
Sept. 19		198	3053	38	116004	shown when
Oct. 27		157	2896	7	20272	the several
Nov. 3		1030	1866	25	46650	payments
28		85	1781	25	44525	are taken off
Dec. 23		1150	631	10	6310	the face of
Jan. 2		2869		294	84000	the note, but
Bal. due on note	\$631				6310	the amount
Int. 6% by av.	144.66				84000	due at settle-
Amt. due Jan. 2	775.66				144068	ment also in-

The next example shows solution when time is in months.

No. 15					
date	note	pay't	balance	mo.	product
Feb. 9	2473		2473	.9	2225.7
Mar. 6		140	2333	4.3	9999.9
July 15		357	1976	1.7	3359.2
Sept. 6		15	1961	3.7	7267.7
Dec. 27		583	1378	3.4	4683.2
Apr. 9		1235	143	2.8	4013.4
July 3, settled	2330		16.8		277.58
					139.75
					143.78
					282.75
					Int.
					Int.

If a copy of each problem dictated is preserved, a collection will soon be secured which will be valuable for future use.



## NEGOTIABLE PAPER.

- I. Elements of Negotiable Paper.
  - a. Contract in writing.
  - b. Absolute promise or order.
  - c. Certainty as to time.
  - d. Certainty as to amount.
  - e. Payable in money.
  - f. Specification of parties.
  - g. Negotiable words.
  - h. Delivery.
2. Some Non-Essentials.
  - a. Date
  - b. Value received.
  - c. Days of Grace.
3. Liability.

**Contract in Writing**—All negotiable contracts must be in writing. While an oral promise under common law might be a valid contract, it could not be so considered under the law merchant. The writing may be with ink or in pencil on any ordinary writing material.

**Absolute Promise or Order**—The promise contained in the note, or the order on a third person in a draft must be absolute; any condition would make the contract non-negotiable and subject to the rules of the common law. Courtesy of language, as "please pay," will not affect the negotiability; it is no less an order to promise to pay. In a note payable on or before a certain date, the paper is payable absolutely on that date but may be paid earlier. If a note is made payable in the alternative, it is non-negotiable, and a note payable after the arrival of a particular steamer or other uncertain event, is a conditional promise, and therefore non-negotiable. A promise to pay on the death of a certain person is considered an absolute promise to pay. If made payable out of a certain fund the instrument is non-negotiable as the promise is conditional. This is because of the uncertainty of the particular fund.

**Certainty as to Time**—Negotiable instruments are based on certainties and time is no exception. If no time is specified, the instrument is payable on demand. Time is generally specified as "after date" or "after sight" or, other words of the same import may be used. The word "month" means a calendar month; a note payable one month after Aug. 30 is due on Sept. 30, while a note payable 30 days after Aug. 30 is due on Sept. 29. Notes drawn on Dec. 28-29-30-31 and each reading "two months after date" would all fall due on Feb. 28, unless a leap year, when the first would fall due on the 28th and the rest on the 29th.

**Certainty as to Amount**—The amount to be paid must be certain and stated in the instrument. If the amount cannot be definitely determined from a reading of the instrument, it is non-negotiable. The amount is generally written once in words and once in figures but this is merely a precautionary measure. If the note contains a provision for the payment of interest it does not affect its negotiability, for that is a determinable amount. There is but little doubt as to papers payable with exchange, but when a stipulation is contained for the payment of attorneys' fees and costs of collection, there is considerable conflict among the authorities, some holding that the instrument is negotiable and some that it is non-negotiable.

**Payable in Money**—It has always been held that negotiable papers must be payable in money. By "money" is meant what may be legally tendered in payment of a debt. From this we deduce two propositions: First, nothing is money but that which the law declares to be legal tender. Secondly, foreign money is not legal tender. An instrument payable in Canadian money would not be negotiable in the United States. A note payable in merchandise is not a negotiable instrument, unless made so by statutory enactment.

**Specification of Parties**—There must be no uncertainty in regard to the parties to a negotiable instrument. Not only must it be shown who is obligated but also it must be made certain to whom payment is to be made. The giver of the obligation must sign; the receiver may be indicated. The capacity of the parties to the contract is the same as in common law. Parties are classed as original and subsequent. The first class are the ones who made the original contract, the second includes all those who may at a subsequent time receive the contract. The first are familiar with the making of the contract, the second know of the contract as it stands completed; they probably know nothing of the real consideration, but they are bound by the contract as expressed. While the signatures are generally at the end of the contract, it is not necessarily so.

**Negotiable Words**—This element is the chief one that originated with the custom of merchants. Under the common law, choses in action were assignable only; that is, the buyer acquired the rights of the seller and no more. The law merchant goes

farther and allows to the buyer a perfect title. Now, in order to make a bill negotiable, the intent must be clearly shown. This is done by making use of the words, "order or bearer," or any word or words having the same import. Without these words the instrument is non-negotiable and the holder takes it subject to defenses existing at the time of the transfer or until notice of transfer is made. When the word "order" is used, the name of the payee must also appear; if the word "bearer" is used, the payee's name may or may not appear. A paper reading "pay to the order of A" is the same as "pay A or order." One reading "pay to the bearer, A" is not negotiable.

**Delivery**—The last step necessary to put a negotiable instrument in circulation or to make it effective is to deliver it, and until this is done it has no validity. As long as the paper is in the hands of an agent, it may be recalled. The same is true of a paper still in the hands of postal authorities, for they are held to be the agents of the maker.

If an instrument is delivered in trust to a third party to be delivered, subject to a condition, it is called an escrow. Until the condition is complied with, no legal delivery can be made as between the original parties; but if title is acquired by a subsequent party in good faith, a complete delivery has been made. If a blank instrument properly signed is issued with authority to fill out, no further delivery is necessary. The holder may fill out the blank, even increasing the amount, and put the paper in circulation and the maker is bound to pay.

**Some non-essentials; Date**—The date is not necessary; it should be given, however; otherwise recourse must be had to parol evidence to fix the date, as the maturity of paper is in most cases determined by the date of the instrument. Papers may be post-dated as well as ante-dated. The presumption, however, is that the date of the instrument is the date of delivery.

**Value Received**—This term is not an essential to negotiable instruments, but is generally used. It originated with the introduction of notes, a creature of the common law. The term has not been eliminated although notes were by English statute made to possess the elements of negotiability, thereby carrying presumption of consideration.

**Days of Grace**—Grace is an extension of three days to the payer in which to meet his obligation. It is an element of the law merchant, but it is not necessary, since by contract it may be excluded. Many of the States have by statute abolished days of grace. Originally demand was made on the last day of the contract, the payer being allowed extra time, called grace, if necessary. In time this was always demanded, and the time of making the demand changed to the last day of grace. If the last day of grace is a Sunday or a holiday, the demand should be made a day earlier. When grace is not allowed, and the paper falls due on Sunday or

(Continued on page 26).



## The Typewriting Teacher's Part in the Training of the Business Student.

The typewriting teacher's opportunities to give the student general information and training are limitless, compared with those of the teachers of other branches in the business school; and much of the instruction given in the other departments can here be "clinched." It is my purpose in this series of articles to point out how this may be done, using as illustrations methods which I have found successful in the classroom.

The Typewriting Department is the "finishing school," the place where the final polish is put on, and from which the youngster is sent into the business world to work shoulder to shoulder with business men and women. When the student enters this "polishing department," he has finished the bookkeeping course, or the grammar or high school course, or, at least, he has completed all such school or home preparation as he is likely to have; and, when he leaves it, the last chapter of his school life and childish irresponsibility is closed.

The typewriting teacher's preparation should be as limitless and general as the mother's and the kindergarten teacher's. If the last two are ideal, the child may, as the result of having received the proper bent and been under the best influences, be trusted to make the most of the opportunities offered by the public school course; so, if the conditions in the business school are ideal, and especially in the Typewriting Department, the young people sent into the business world may be depended upon to do their work creditably.

The business school is the key which opens the door to a strange world—a world presenting problems and conditions which the young people have never before had to consider, where they must constantly deal with a side of human nature with which they are wholly unacquainted, where they find even a language which is not familiar. The nature of the typewriting work makes it possible to give in this department much instruction for which there is neither the time nor the opportunity in the other departments. The typewriting teacher should, therefore, *know* the business world, and gradually prepare the student so that he may not be dazed by an abrupt change when thrown upon his own resources and so commit many useless errors; he should know what to expect and what is expected of him.

The more adverse the conditions in the student's early training, the greater the necessity for a typewriting or "finishing" teacher of wide knowledge and experience. Right here let me tell a story of

### A FUTURE KINDERGARTEN TEACHER

She was twenty-two years old, beautiful, a high school graduate and burning with the desire to "do something." We sat on the piazza of a hotel in a mountain resort, and our conversation turned to the subject of books.

"Dear me," she said, with a smile and a sigh of resignation, "I must go back to baby days and read Mother Goose rhymes and fairy tales."

I looked up questioningly. She smiled back at me with a very superior little air.

"Yes, I'm studying to be a kindergarten teacher," she explained.

"Ah! Are you fond of children?" was my stereotyped query.

"Oh, I love them!" she exclaimed, clasping her hands and looking adoringly at a chubby little chap fishing in a water trough at the roadside. Then after a few seconds of ecstatic bliss, she resumed: "But, you see, I don't know anything about them.—I'm studying them this summer.—I don't seem to take an interest in anything but children nowadays." And she became absorbed in watching the little fisherman at the trough.

"Yes?" said I, "Tell me some of the things you have learned about them."

"Why—1—1—" a deep flush suffused her neck and cheeks; she paused, embarrassed, then stammered: "Well—er—you see—er—I'm just *studying* them." Then, after a few moment's thought, her face brightened, and she smiled a smile full of compassion as she said:

"But, dear me, you know, I shan't have to know so much about children as I shall how to amuse and interest and entertain them. I have already studied six months at Mrs. C.'s Kindergarten Teacher's Training School—the best in New York. Do you know her?"

"No, who is she?"

"Why, she is at the head of a number of schools—I think all the private schools in New York get their kindergarten teachers from her, and she has organized a number of schools in several large cities, and also a Kindergarten Teacher's Association. I've been studying fairy tales all summer—I just hate them, too,—but, you see

I must get down to the children's level, and then I have to make up silly little rhymes about all sorts of things to teach the children, because—that's the way they learn, you know."

I didn't know, but I thought it very "interesting," and invited her to go with us the next day to see the sun rise. She thought it would be "heavenish" to get up so early but decided to try. In the morning, when we reached the hill-top, "Dear me!" she exclaimed, "Isn't that lovely! I never imagined it was like that—I never in my life saw the sun rise!"

Later, as we walked down the hill Miss R. was very thoughtful, but she finally said, in a dreamy, far-away tone:

"I ought to write a poem about that for my children—I suppose I shall have to teach them something about the sunrise?" she added, in a half questioning tone, then lapsed into an eloquent silence.

"Composing," I whispered to the sun, and I'm afraid I winked at him.

After breakfast we took a long walk through the woods. Miss R. was frightened and screamed every time she saw a hop-toad, a grasshopper, a spider—in fact, any insect or animal, living or dead. With a final awful contortion of the body she gasped, as I pointed to a little brown lizard—"Miss Smith, if you find any more worms or hop-toads I'm going straight home. I really can't stand looking at the things!"

Plant life did not interest her in the least. I began to feel sorry for the children and to pity Miss R. When we were once more on the road returning to the hotel, I asked, "Have you studied physiology?"

She shrugged her shoulders and made a fascinating little grimace intended to express disgust, exclaiming, "Oh, no—I think it's horrid!"

"Botany?"

"Yes indeed, and chemistry and zoology and all those things—we had a lovely teacher at high school—but, my! I've forgotten them all."

"Well," I said, "suppose you were to take a child for a walk in the woods, and he asked all sorts of questions about the plants and the trees and the rocks,—what would you answer?"

She looked very serious.

"And if he saw that you were afraid of every little bug and animal do you think that would inspire him with confidence in you?"

The shade of seriousness deepened. "And if his confidence continued, do you think your timidity would influence him to be a happy, fearless child, or a coward?"

"Why," she finally said, in a tone of wonder, "I never thought of it in that way. I never thought I should have to take children into the woods and tell them about plants and bugs [here she shuddered] and things, for you see, I only expect to teach city children."

### SOME TYPEWRITING TEACHERS.

There are some typewriting teachers who will see nothing in this little story, but think it an impossible





character and will shrug their shoulders and look impatient when told that to teach typewriting they should be shorthand writers and have had some business experience, and that it would be an excellent plan to study psychology and the history of commerce; but there are others who will understand the warning, and if they have never learned shorthand, they will at once study it; and if they have never worked in an office, they will spend some of their Saturdays or even vacation weeks in some offices where they are unknown, working as inexperienced stenographers; they perhaps, may even try to find regular employment in some office where they can arrange to go after school hours, until they know from actual experience what it means to work in an office, and what the business man requires, and they will return to their classrooms wiser, more sympathetic, and inspired as no text-book and no lecturer could ever inspire them.

However, few teachers can spare the time and have the strength to follow so rigid a course long enough to gain all the requisite knowledge, nor is it advisable to attempt it any further than to know the office conditions, and to understand the relations between the employer and employee.

My subject will be presented in eight parts, as follows:

November—"How to Teach the Keyboard."

December—"The Value of Sentence Practice in Typewriting—Its Injurious Effect; Its Lasting Benefit."

January—"The Writing of Letters,—What Should be Accomplished in the Practice."

February—"Practice. How to Obtain the Best Results Without Fatiguing the Student."

March—"The Speed Problem,"—April—"Transcription From Short-hand Notes."

May—"Final Preparations."

June—"In Conclusion—Knots."

I shall be very glad to receive any questions. Should answers to such questions not be already provided for under some of the heads which I here outline, and should it seem wise, the plan above may be modified to meet the more imperative needs of the teachers as evidenced by their questions.



The L. C. Smith Typewriter Co., Syracuse, N. Y., is about to put on the market a typewriter that is said to be a wonderful combination of meritorious features. Every commercial teacher will wait with interest an opportunity to investigate its merits.

It is a singular and interesting coincidence that the Hon. Fred M. Warner, Republican nominee for governor of Michigan, and Mr. W. N. Ferris, the Democratic nominee for the same exalted position, were both associated in the organization of the Hammond Publishing Co., of Lansing, Mich., a concern that is moving rapidly to the front

ranks of commercial text-book publishers. Mr. Ferris is receiving congratulations and good wishes from every corner of the land, from his hosts of friends among commercial teachers.

The Remington Typewriter Co. is using very effectively the fact that it supplies to educational institutions more typewriters than all other manufacturers. Their tireless enterprise surely deserves reward.

The Postal Typewriter, the Gatling Gun of modern commerce, is a rather new entry in the race for favor among typewriters. Its type is all on a wheel instead of on type bars, thus providing many advantages not possible for type bar machines. It has the universal keyboard, and the price is surprisingly low.

Among the newer writing machines none exceeds the Fox for aggressive advertising. One finds its catchy ads in all forms of current literature. Certainly there is a veritable Kuroki for persistence back of the Fox campaign, and the machine is worthy of the ammunition that is being expended in advancing the firing line.

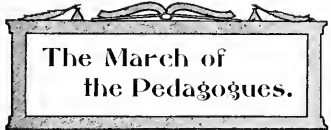
The Fox Typewriter Co., Ltd., are issuing several new pieces of printed matter. Among others is a new catalog, which is really a work of art. It explains in detail the superior qualities of the Fox typewriter, and is a piece of typewriter literature that is well worth retaining. The catalogue will also contain in detail the new Fox Tabulator, which this company has recently brought out. The Fox Co. claim for it that it is much more simple, and easier to operate, than anything of the kind that has heretofore appeared.

In addition to the catalog, the Fox Co. are issuing a Touch Typewriting Instruction Book, teaching the "Van Zant" method.

The Fox Co. are also preparing a booklet entitled "Touch Typewriting—past, present, and future." This is the work of Prof. Allen, of the Aurora Business College, Aurora, Ill., and is a very able treatise on this interesting subject.

A recent typewriter deal of some magnitude has been completed by the Fox Typewriter Co., Ltd., of Grand Rapids, Michigan, with Messrs. Thorp & Martin Co., of Boston, Mass., whereby the Thorp & Martin Co. secure the selling agency for the Fox typewriter throughout the New England states. The Fox typewriter in the hands of a firm like Messrs. Thorp & Martin, should certainly mean a very effective combination, and excellent results are expected from this deal.

One of the features of Stenographers' Day at the World's Fair was the distribution by the Remington Typewriter Company of free admission tickets to the Exposition to all the Remington operators of St. Louis and also to all the members of the National Shorthand Reporters' Association present at the Convention. This feature of Stenographers' Day attracted much attention in the daily papers of St. Louis and among the general public, the company having purchased 3000 tickets for that purpose.



R. H. Hankins, recently of King's Business College, Raleigh, N. C., is now with J. H. Janson, Chesnutwood's Business College, Santa Cruz, Calif.; Edward Presho, for nine years principal and manager of the Central Commercial College, Cumberland, Md., has engaged with the well-known Duff's Mercantile College, Pittsburg, Pa.; Robert S. Doyle, a Drexel man, is to be in

Carnegie, Pa., this year; A. H. Dixon will have charge of the commercial department of Blair Business College, Spokane, this year; J. F. Whitmore, Higbee, Mo., will be in King's Charlotte (N. C.) school this year; and in his Raleigh school A. C. Anderson, of Bowling Green, Ky., and Clara Shine, of Kenansville, N. C.; F. S. Stone has sold his interest in the Shoemaker-Clark school, Fall River, Mass., to Francis G. Allen, who for many years has been the efficient principal of the commercial department of this excellent institution; W. A. Shurtleff, Mitchell, S. D., has been hired to take charge of the commercial department of the Cement City Business College, Yankton, S. D.; Arthur Allen, Bowling Green, Ky., has engaged with H. S. Miller, Hastings (Neb.) Business College; H. D. Davis, Hammond, Ind., will be with E. H. Fritch, Southwestern Business College, St. Louis, this year; A. B. Bates, Indianola, Iowa, goes to the Modern School of Commerce, Pendleton, Oregon; R. C. King, Grand Forks, N. D., takes charge of commercial work in Archibald's Business College, Minneapolis, this year; C. C. Stone, Northrop, Minn., follows P. H. Landers in the Utica (N. Y.) Business Institute, and Mr. Landers has landed a high-class position with the Packard School, New York City; Alfred Higgins, of Titusville, Pa., is opening a new school in Dunkirk, N. Y.; W. J. Lewis, Portsmouth, N. H., has accepted a first-class government position in Washington. He will study law "on the side"; Caroline O. Farnsworth, who has had charge of the commercial department of the North Des Moines High School for several years will be the Benn Pitman shorthand instructor in the Egan School, New York; F. F. Von Court, Brown's Business College, Sioux City, Iowa, is with the Central Business College, Denver; Joel Hadley, a recent graduate of the Marion (Ind.) Normal University, will instruct in the Pequot Business College, Meriden, Conn.; E. G. Brandt, who has had charge of the Pottsville (Pa.) High School commercial teaching for two years, will this year be engaged with the fine new Burdett College, Lynn, Mass.; B. F. Smith, Port Jervis, N. Y., will teach the commercial subjects in the Worcester (Mass.) Business Institute; A. M. Stonehouse, Lexington, Ind., goes to the Danville, Va., Military Institute; Mand Anderson, former pupil of the Becker school of Worcester, Mass., will have charge of the shorthand work in her *alma mater*. She has taught in the city schools and has a splendid record for practical work; O. T. Johnston, with the four C's, Des Moines, during the summer, will be in charge of the commercial work in the Mountain State Business College, Parkersburg, W. Va., succeeding J. E. Flummer. Mr. Johnston is a Zanerian and a "daisy" with the pen; A. E. Colegrove, formerly principal of the Bradford (Pa.) High School, and, further back, an experienced commercial teacher, goes to the Mendville (Pa.) Commercial College. Miss Boyd, the principal, has obtained a scholarly gentleman and a first-class teacher; Roy F. Snyder, Easton, Pa., takes charge of the shorthand work in the Mahanoy City (Pa.) High School; David W. Jayne, Wilkes-Barre, Pa., will have charge of the commercial work in the Elyria (Ohio) Business College; F. B. Hudson, who for fourteen years has had charge of the commercial work in St. John's Military School, Manlius, N. Y., steps into E. E. Kent's shoes at the Rider-Moore & Stewart School, Trenton, N. J.; Luella R. Lyon, Waterbury, Conn., takes charge of a new commercial department in the North Craftsburg (Vt.) Academy.



## Business Practice—Continued from Page 20.

At the end of the week, a weekly proof list of bills payable and the balance sheet are made, approved, and the books closed. This office has the bank book balanced and hands in a Check Book Proof each week. It also has the bi-weekly statements of account.

### FREIGHT AND EXPRESS OFFICE

A full set of station railroad books and a cash book are kept in this office.

All packages of merchandise received are opened and the weights ascertained before bills of lading are issued, or, when received from another school, before the items are checked off on the way bills.

After the office closes each day, the way bills for outgoing freight are made out, the Forwarding Book and the packages of merchandise are marked with the way bill numbers, and all are taken to a teacher to be checked off and mailed.

There is a freight crate consisting of five sections subdivided into convenient compartments to hold the packages of merchandise, one section for each school day of the week. No merchandise is allowed to remain in the freight crate more than two school days. At the end of this time it is taken to a teacher who will see that it is taken out immediately if the consignee is present; if absent, it is put into a special receptacle until he returns.

### INSURANCE AND REAL ESTATE

The routine of this office is quite simple, although careful and intelligent work is necessary. All deeds, leases, mortgages, deeds of trust, releases, insurance policies, and their related papers are filled out and presented to a teacher for inspection and approval before filing or handing out to students. A Rent Tickler (A Daily Journal) is used as a check on the weekly collections of rents. When a student takes out a lease of his place of business, his name is entered in the Rent Tickler under that day of the week and is forwarded to that day from week to week until he buys his place of business. After the checks for each day's rent collections are received, rent receipts are made out and the checks, receipts and Rent Tickler are presented for approval. The rent receipts are then given out.

The Daily Trial Balance and Proof Sheet shows the proofs of bills receivable, mortgages receivable (including trust deeds) and cash.

At the end of the week, lists of the bills receivable and mortgages receivable (including trust deeds) are made out and presented with the balance sheet for approval. The bank book is balanced and a Check Book Proof put on file each week. Statements of account are rendered bi-weekly.

### BANK AND CLEARING HOUSE

Considering the volume of business handled, the checks on the work of a bank are not numerous nor at all difficult. Proving cash and getting a

correct abstract of the Depositor's Ledger are the chief daily efforts, and are usually done without any help or direction from a teacher. The proof of cash is an effectual check on the clearing house work and needs no attention from a teacher.

When deposits are made the deposit slips and checks are presented to a teacher who sees that the checks are correctly indorsed and that the deposit slips are made out properly, the slips being approved if everything is correct. Notes and drafts to be left for discount or collection are also approved, the teacher examining the indorsements.

Before the Note Clerk enters the discounts and collections in their respective registers, he prepares for each paper to be discounted a Discount Statement showing the discount number, the date, time, maturity, term of discount, face, interest, discount, and the proceeds; and for each paper to be collected, a Collection Statement showing the collection number, the date, time, maturity, face, interest, collection charge, and proceeds. These statements are approved if everything is found correct. These statements are small printed blanks, very easily filled out, and quite useful. The notes and drafts are filed in a pouch having a receptacle for each day of the month, under the dates of their maturities if payable in the city. If payable elsewhere, they are entered in the Remittance Register and sent away at once for collection, the entries being checked by a teacher as the papers are mailed.

As the notes and drafts mature, they are entered on printed and ruled blanks, or memorandums; the discounts on a Discount Memorandum showing the date, payer, indorser, face, and interest; the collections on a Collection Memorandum showing the date, payer, for whom collected, face, interest, collection charge, and the proceeds. These memorandums are approved before the collections are made and are useful in that the correct amounts are assured (noting partial payments and interest) and are convenient to the book-keeper in making his entries. They also are kept on file for future reference.

The weekly proofs are of the Certified Check, Cashier's Check, Certificate of Deposit, Discount, and Collection Registers. Weekly statements of account are sent to correspondent banks. A trial balance and an abstract of the Depositors' Ledger are made daily.

The Certified Check, Cashier's Check, and Certificate of Deposit Registers have two money columns, in the first of which are entered the checks and certificates as they are issued, and in the second are entered the checks and certificates as they are redeemed. Those then in the first column opposite which are no redemption entries are the ones outstanding, and their sum should equal the balance of the account representing that register in the ledger. Weekly lists of these outstanding checks are filed with a teacher and enable him to look up those which are outstanding an unusually long time, and to verify the accounts.

The Discount and Collection Registers are proved by making out lists from these registers of unpaid papers, just the same as an ordinary bills receivable proof. The notes and drafts on hand should be checked with the entries on the proofs, and the footing of the discount proof should equal the balance of the Discounts account in the ledger. If these proofs show a paper past due and unpaid, the teacher is enabled to have it looked up promptly.

## Commercial Law—Continued from Page 23

a legal holiday, the demand is made on the first day following a Sunday or legal holiday.

**Liability**—Parties to negotiable instruments are classed as original and subsequent. The first are those who were parties to the original contract and the second are those who afterward acquired a title. Liability is classified as absolute and as conditional. Absolute liability admits of no uncertainty, it is such liability as that assumed by the maker of a note, who, in substance, says, "I will pay." Conditional liability depends on some condition and is clothed in effect as follows: "If A does not pay, I will."

### WHAT THE LAW DECIDES.

1. In *K. v. H.*, 13 Ill. 604, the latter sued the former on the following statement:

"CASTLETON, April 27, 1844.

Due Henry D. Kelley fifty-three dollars when he is twenty-one years old with interest.

DAVID KELLEY."

On the back was this indorsement:

"ROCKTON, May the 21st, 1848.

Signed the within, payable to Moses Hemingway. HENRY KELLEY."

It was proved that the payee became of age in August, 1849. If the terms of an instrument leave it uncertain whether the money will ever become payable, it can not be considered a promissory note. A promise in writing to pay a sum of money when a person shall marry, or when a ship shall return, is not a promissory note, since it is not certain that the person will ever marry, or that the ship will ever return. In all such cases the promise is to pay on a contingency that may never happen. So in this case Henry D. Kelley, the payee, might never reach twenty-one years of age. The fact that he did makes no difference. The contingency was not sure to happen, and therefore the instrument in its origin lacked one of the essential elements of a promissory note, and consequently was not negotiable. The plaintiff did not have legal title to the instrument. The suit should have been brought in the name of the payee. *The time when a note or bill is to be paid must be certain.*

2. In the case of *H. v. P.*, 2 McLean 10, the plaintiffs sued as assignees on a promissory note, "payable at New York, in New York funds, or their equivalent." The court said whether it meant the funds of the State generally, or of the City of New York is not clear. The face of the note is indefinite, is susceptible of different



interpretations, and for this reason it cannot be considered a negotiable instrument within the statute.

It is not a note, in the language of the decisions, payable in money. "Funds" may embrace stocks, bank notes, specie, and every description of currency used in commercial transactions. *To be a note, it must be an unconditional written promise or order to pay a certain sum of money.*

3. In *B. v. G.* 13 Mass. 158, the writing was as follows:

"Boston, 15th May, 1810.

Good for one hundred and twenty-five dollars on demand.

GILMA & HOYT."

The question here was whether the plaintiff could recover without showing any title to the promise declared upon, or any relation or connection with the debtor, from which a presumption might be drawn that the promise declared on was made to him. It is not a negotiable promissory note. If it were, and had the name of the promisee on the back, the possession of it would be sufficient *prima facie* evidence of the plaintiff's title. It is not a note payable to bearer, which would be sufficient evidence of a promise to pay the holder, unless suspicion was thrown upon his title by the maker. It is not, then, any contract known in the law which from its own force constitutes a promise to whomsoever shall produce it. *The payee must be named or definitely indicated.*

4. In *B. v. the B. and D. bank*, 6 Hill, 443, the indorsement was made with a lead pencil, and in the figures, "1, 2, 8," no name being written. Evidence was given that these figures were in Brown's handwriting and that he meant to be bound as an indorser. It was held that a person may become bound by any mark or designation he thinks proper to adopt, provided it be used as a substitute for his name, and he intend to bind himself. *Any written emblem whereby a party signifies his intention to be bound will constitute a signature.*

5. In *D. v. E.*, 34 Me. 96, suit was brought by the indorsee against the makers of a note payable to the Protection Insurance Company or order, for "\$271.25, with such additional premium as may arise on policy No. 50, issued at the Calais Agency." The court held that this was a simple contract for an unascertained and indefinite amount and was therefore not negotiable. It was also held that the plaintiff could not, by abandoning the indefinite portion, thereby render an instrument negotiable, which, in its origin, was non-negotiable. *The sum to be paid must be fixed and certain.*

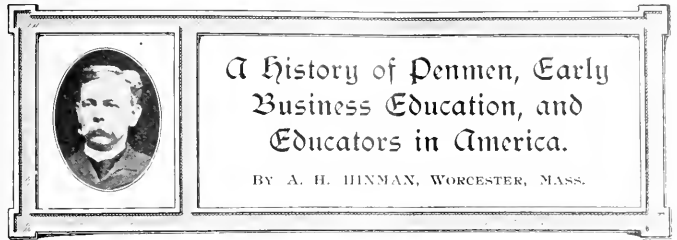
6. In the case of *S. v. S.*, 28 N. H. 419, an instrument in language as follows was in question:

"STRATHAM, March 28, 1846.

Due to Sophia Gordon, widow, ten thousand dollars, to be paid as wanted for her support. If no part is wanted, it is not to be paid.

STEPHEN SCAMMORRE."

The court held that above writing had none of the qualities of a promissory note, that it was an admission of a special agreement to pay Mrs. Gordon such sum as should be



## Platt Rogers Spencer

(Concluded)

Two leading characteristics of Father Spencer's nature were his great love for the art of writing and the richly imaginative quality of his mind. His imaginative nature manifested itself in his teachings, his lectures, and in his verses which enabled him to invest with a sphere of charming interest the art he loved. No other teacher has ever left so many poems inspired by the art of writing. Revering nature as the rightful master of all masters, one favorite direction his fancy took was in tracing in nature the similitudes to or prototypes of the forms in writing to which he was fond of recurring again and again in his charming verses—

"The floating clouds the sun's bright beam,  
The ocean wave, bud, leaf and sky,  
The opening flower, the rolling stream  
Are letters to the enraptured eye."

### Poems by P. R. Spencer

There is beauty in that letter  
Which my sister wrote to me;  
No hand can trace one better—  
More easy, plain and free.

With rose-leaf curves—her capitals  
Are shaped of graceful lines,  
And every speaking image bent  
With undulating vines.

The harmony of curve and slope  
Is graced by tasteful shade;  
Her heart seems in the picture work  
Her gentle hand has made.

She used to say "Dear Brother!"  
With a rich, ingenuous air;  
Now she writes the words so neatly,  
Her voice seems speaking there.

### Ode to the Pen

Sung in Mr. Spencer's writing classes in the log seminary, public schools and elsewhere. Tune, Auld Lang Syne.

Hail, Servant Pen! to thee we give  
Another pleasant hour—  
'Tis thine to bid our memories live,  
And weave our thoughts in flowers!

The pen, the pen, the brave old pen  
Which stamped our thoughts of yore,  
Through its bold tracings of again  
Our thoughts still freshly pour.

In school-day scenes and social bowers,  
It paints our visions gay;  
And yields to life's declining hours,  
A solace in decay.

Then by thy movements bold and true,  
Friend of the laboring mind,  
Light, shade and form entrance give,  
And glow through every line.

Friend of my thoughts, in lonely hours,  
Instinctively I turn to thee,  
And gems and sentimental flowers,  
Repose in friendship's rosary.

wanted for her support, to the amount of \$10,000. It was not evidence of any debt to any amount, since if no part of the money was wanted for her support, no part of it was to be paid. It was merely contingent whether anything would be payable. *Every note must contain a specific promise expressed or implied.*

When on the heart, a weary hand,  
Lies heavy—to thee I turn,  
And springing, as by magic wand,  
Hope's flickering light revives and burns.

Then to my bosom dear and true,  
Companion, guide and constant friend,  
I bind thee with the myrtle bough,  
No more to part, my faithful pen.

Faune, Honor, hang upon thy will,  
Heart breathes to heart, tho' sever'd wide,  
The Lamp of Love shines thro' the quill,  
And there the fires of Genius glide.  
—Old Spencerian Compendium, 1857.

### Closing Ode

OF INDIAN CREEK WRITING SCHOOL,  
MARCH 15, 1851.

Tune—Auld Lang Syne.

The pen shall never be forgot,  
True servant of the mind,  
Companion of life's greenest spot,  
In the days of "Auld Lang Syne,"  
And here within these hallowed walls,  
Its movements bold and free,  
Have stamped the finished thoughts of all  
And honored still shall be.

We cease to meet, we cease to greet,  
Bound as in sacred spell,  
Our pleasant task no more repeat,  
But say to all, farewell!

Farewell, that dear old leafless tree,  
That droops before the door,  
That sheltered us in childhood's glee,  
In sunny days of yore.

Farewell to all, we'll oft recall,  
Fond Memory's pulse shall swell  
Mid scenes and dreams within these walls  
Farewell to all! Farewell!

### Primary Ode to Writing

Tune—"Bonny Boat."

I'll do my best to learn to write,  
As well as read and spell;  
And then, a letter I'll indite,  
To little Mary Bell.

We used to play in summer day,  
Beneath the old elm tree;  
And though she now is far away,  
I know she thinks of me.

I know when Mary learns to write,  
Each letter will be fair;  
And twined in words with tendrils light,  
Like her own waving hair.

And all her thoughts will be as bright,  
And pure as pure can be,  
And when I do thy letter write,  
I know she'll write to me.

### Closing Lesson—Hiram, Ohio, March, 1859.

We part—but, whoso'er we go,  
We bear dear friends—a Speaking Power—in  
this Proud Art—thou still can't throw,  
Back to our friends affection's flowers,  
Due to those hallowed ties that bind—  
Heart to fond heart and mind to mind.

Blessings upon "the Art we love!"  
The mystic messenger of sense!  
Which—through the hastening eye can move,  
With words of pictured eloquence,  
Transmitting thought from clime to clime,  
Triumphant o'er space and time!

One wish—young friend!  
Life be to you a well-written page,  
Each letter perfect—full and clear,  
Linked in bright lines from age to age.

Such records Heaven approves full well!  
And such be yours, Farewell! Farewell!



Soon the untaught hand that guides the pen,  
 May sweep the curve in busier haunts of men;  
 Where each day's doings on life's active page,  
 Arrayed in light shall crown the well-writ page.

Give the young mind true Imagery—  
 Then will the hand obey;  
 To female taste the form it loves,  
 Such will not fade away.

### Ode - The Pen

Freely glide the Pen for aye;  
 Plain and truthful day by day;  
 As months and years shall glide away  
 Adown the stream of time;  
 Friendship's claim mementoes bright,  
 Poems, twined with lines of light,  
 Gems that head and heart indite  
 Pearl drops of the mind.

Busy Pen! to thee we turn,  
 For treasures old, in memory's urn,  
 Scenes endeared and thoughts that burn  
 Round Affection's home!  
 For names, by crumpled fingers trac'd,  
 For sentiments all bright and chased—  
 Of hearts that throbb'd at our embrace,  
 Hearts pulseless now and dumb.

Faithful Pen! 'tis thine to be,  
 The wand of Immortality—  
 The voice of lov'd ones speak through thee,  
 When, silent be their tongue;  
 Then praise by thy work—and pure!  
 Chase thoughts in beauty dress'd endure,  
 With diamond light greet either shore,  
 Upon life's current—flung.

Varied forms of noble ease,  
 With slope harmonious; and the whole  
 Shall honor the proud art by which  
 Mind speaks to mind, and heart to heart.

Distance may spread between us, friend,  
 But our hearts unchanged will be;  
 And our tongues will be the faithful pen,  
 Heard even beyond the sea.

"Let the pen glide like a gently rolling stream,  
 Restless, but yet unwearied and serene,  
 Forming and blending forms, with graceful ease,  
 Thus letter, word, and line are born to please."

"Art, Commerce and Fair Science, three,  
 Are sisters linked in love;  
 Thy travel air and earth and sea,  
 Protected from above,  
 There's beauty in the art that flings,  
 The voice of friendship wide;  
 There's glory in the art that wings  
 Its throbbings o'er the tide."

### Ode to Writing

Blest be "the Art" that kindly flings  
 The voice of love through space and time,  
 Gives friendship's offerings fireless wings  
 To walt their gems from clime to clime.

By it, through history's fadeless page,  
 The virtuous and heroic name,  
 In living lines from age to age,  
 Burns o'er our path in beacon flame.

Light of the World! it sheds the beams  
 Of knowledge broad as earth and sea;  
 And from the land of doubt and dreams  
 Leads truth and science pure and free.

Then hail, blest art! thy labors still  
 Shall bind our hearts in friendship's chain,  
 Servant of genius, mind and will,  
 All other arts are in thy train.

### Chroun Out as Copy to a Writing Class

I am gaining, gaining, gaining,  
 Still advancing day by day,  
 I am gaining, gaining, gaining,  
 But perfection's far away.

I am trying, trying, trying,  
 Still keep trying day by day,  
 Still keep trying, sometimes crying,  
 But perfection's far away.

Onward, upward, y et perfection  
 In the distance mocks me still,  
 Tears and labor, and my neighbors,  
 Up the chirographic hill.

"Vast Commerce, with her busy hum of men  
 Owes to the sword less homage than the pen."

Hold the pen lightly;  
 If you grasp it too tightly  
 Your hand is made weary  
 And your letters unsightly."

How pleasant is the task to dress  
 Our thoughts in forms of loveliness.

"The studious mind, determined to prevail,  
 Will from its programme strike the one  
 word, Fail."

Come, let us try the good old pen,  
 And glide it over the sheet again  
 Trying through each successive line,  
 To make its tracings more divine.

Guide well the pen! its magic touch can  
 bring  
 The gems of knowledge from the Mind's  
 plann'd wing.

O, bold and beautiful in sound and form,  
 O, captivates the eye, the ear it charms!

In 1862 Father Spencer met with a sad loss in the death of his wife. His intense sympathy in her long trying illness, together with the affliction of her death, so wrought upon him that he seemed never to regain fully his wonted spirit and vigor. As the Spring of 184 was beginning to open, his declining health obliged him to lay down his faithful pen. After an illness protracted through several weeks, but comparatively free from pain, on the 16th of May when it was expected that he would still survive some days or weeks, he peacefully passed away.

From the tributes to his memory we select the following from the gifted pen of his nephew, W. P. Spencer, as a fitting conclusion to his best sketch of a truly noble, useful, and beautiful life:

"A debt of gratitude is due to thee,  
 Great master of the Pen!  
 The beauteous forms, so bold, so free,  
 In all the walks of life we see  
 Amid the haunts of men.

"Wherever commerce spreads her wings,  
 To bear the wealth of trade,  
 This noble art its offering brings,  
 And on its record daily springs  
 The form thy genius made.

"The pen glides on, but others guide  
 Its track along the page;  
 But while time rolls its ceaseless tide,  
 Who loves this art will point with pride  
 To this its golden age.

"Nor less than in this peerless art  
 Dost thou in memory shine;  
 For thou wast kind and pure in heart,  
 In life's great drama was thy part  
 Played with a will sublime.

"Gone but too soon, Teacher and Friend,  
 Yet thou hast curst thy young  
 And lives in all thy hand hath penned,  
 The works of art with which we blend  
 Thy loved and deathless name."

### The Spencer Family

While to Father Spencer is due all the words of praise the world has given him Mother Spencer is also to be justly credited with being the strong guiding hand that aided the whole family to success. But for her magnificent management, character, and devotion to her husband, and the rearing of his numerous sons and daughters, all loyal, the Spencerian System would in all probability have fondered and gone down like other craft launched on troubled seas. She was a woman of massive build, dark olive complexion, of a magnetic force that worked as quietly but sturdily as the engine of an ocean steamship in carrying forward the cause. Her sons Robert, Henry

and Harvey were in her mold and physical likeness.

Mr. Spencer's poetic genius seems to have been inherited by his eldest daughter, Mrs. Sara Spencer Sloan of Chicago, wife of the late noted artist, Junior R. Sloan. Her poems, written in her most beautiful penmanship, would be an inspiration and delight to all would she allow them to be published. Father Spencer's love of the law seems vested in his youngest daughter, Ellen Spencer Nussey, widow of General R. D. Nussey. In the pulpits of many denominations she has delivered popular lectures. She is Dean of a Law College in Washington, D. C., the only woman who ever held such a position. She practices in the Superior Courts of the United States and is an attorney for clients in many parts of the world in matters relating to the government.

Of Father Spencer's sons, Robert, the eldest, an able representative of the science, philosophy, and art of teaching writing, has for over sixty years been recognized as one of the ablest founders and builders of commercial education in America. Several national business teachers' conventions have met in his Milwaukee college, and he is now the President of the National Commercial Teachers' Federation.

The third sons were twins, Henry and Harvey. Their close resemblance when children caused their mother to know them by different colored ribbons, and as men their close likeness was a puzzle to their many friends. Henry was of all the sons the most closely identified with his father in the systematizing of what, since 1860, has been known as Spencerian Writing. It was the writer's (A. H. Hinman's) privilege to be a special pupil of Father Spencer in the room at Oberlin, Ohio, where, in 1860, Henry and his father counseled together and prepared their first system of accurate, mathematical penmanship for business colleges and public schools. Six years later I became for five years the General Agent for the introduction of Spencerian copy books in western normal and public schools. Harvey A. Spencer was for many years an able teacher in leading business colleges and public schools and has taught large classes in southern cities as well as chirographic clubs in Washington and Baltimore. He is a man of fair means living in London and New York where he is a popular speaker at meetings for the upliftment of the honest middle classes.

Platt R. Spencer, Junior, the second son of Father Spencer, has for nearly fifty years been an able, artistic penman and teacher. His quiet yet artistic nature, much like that of his father, has won for him the love and admiration of thousands of pupils who have come under his tuition in the business colleges of Cleveland and Detroit. Last and not least, but greatest of all the Spencers as an artist penman, is Lyman P. Spencer of Brooklyn, N. Y., the youngest son. For over forty years all that has appeared in Spencerian publication has been the product of his matchless skill. The largest and most valuable piece of penwork in existence is from the hand of Lyman P. Spencer. It hangs for public view in the house of the American Book Co., 100 Washington Square, New York.

W. A. Baldwin, a former Zanerian College student, is now policy writer for the Conservative Life Insurance Company, Los Angeles, Calif. Mr. Baldwin recently favored us with a three page letter written in rapid engraving script, such as insurance companies demand. Mr. Baldwin is a skillful penman, as well as an accomplished musician, and we are much pleased to learn of his success on the Pacific Coast.



## The Future of the Private Business Schools.

The following abridged report of the committee appointed to consider the question of the future of the private business schools, and to report thereon at the St. Louis meeting of the Private Commercial School Managers' Association, June 27 to July 1, was drafted for the committee by M. L. Miner, principal Miner's Business Academy, Brooklyn, New York. The report was received by the association with a rising vote of thanks to Mr. Miner.

In this paper, time will not permit a history of the work of the business school, nor was that subject assigned to this committee; yet, considering that the future cannot be determined but by taking into consideration the achievements of the past, it seems pardonable that the retrospective be a feature of the report.

In order that this report be not confined to the experience and observation of the members of the committee, who are all school proprietors, we have sought the opinions of others in different parts of the country, some representing other vocations and having more than a national reputation for being foremost in educational thought and commercial enterprises.

Letters were written to these contributors asking their consideration of this subject and stating what use would be made of their answers.

The Hon. John Wanamaker says:

Answering your letter, requesting my opinion of private business colleges, I am pleased to say that my observation and experience lead me to esteem highly the advantage to any city of such a school as the Peirce Business School of this city, and others of similar kind in other cities.

He speaks of the Peirce School. We have a letter from the manager of that school, Mr. L. B. Moffett, in which he says:

There are three facts that enter into your question. First: The population of all parts of the country is rapidly increasing, requiring, of course, more schools of all kinds. Second: The average young person is now given a better education than ever before and spends a greater part of his youth in school. This also increases the demand for schools. Third: The public free-school system of the country is endeavoring to keep pace with the constantly increasing demand for educational facilities, and it is now possible for a young man or woman to prepare for any vocation in life with little or no expenditure of money.

I believe that this question, so far as what I may term the "good" schools are concerned, may be answered unhesitatingly in the affirmative; but each school must stand upon its individual merits.

Mr. T. W. Roach, superintendent of Kansas Wesleyan Business College, says:

Yours of the 1st instant duly received. In reply as to the future of private business colleges, I will say that the educational world has begun to recognize in a "dazed" sort of a way that business education is of importance, and that it counts for much. The state will soon provide for a business education that will be equivalent to the ordinary business college. The regular private business colleges must offer something better and higher than given by the

state or go out of business. The result will be that we will have a few worthy schools where the higher grades or post graduate courses will be given in commercial branches, including shorthand and typewriting.

Mr. Charles E. Benton, Ph. B., proprietor of a business school in New Bedford, Massachusetts, says:

As in the past the private business schools found a work to do that was not being done by the public schools, so will they in the future fill an otherwise unoccupied field of usefulness.

A very short but pertinent analysis comes from Edward P. Fingersoll, D. D., secretary of the American Bible Society:

I cannot judge of the trend of things so well as yourself, but I should say analogically that the private business school is needed just as much as select schools, academies and colleges. There is a class of mind that will be better taught in the private schools. I believe that the public and the private business schools will have a wholesome effect upon each other; a wholesome competition is of great value.

William McAndrew, principal of the Girls' Technical High School, of New York City (this school is a part of the public-school system), writes as follows:

I would say that one mark of what the future of private business school is to be may be seen in the cut at the head of your letter, showing a school, which started a very short time ago with a very modest beginning, now occupying the whole block. Helley's growth shows the same thing; that there is a growing demand for practical, direct training for business, and that if it is under the management of live, active men, it is bound to succeed.

I believe that the private school of every sort will, during the lifetime of the present generation, always find clientele.

The next letter is from President Charles W. Eliot, of Harvard University.

In reply to your inquiry of April 11, I beg to say that private business schools seem to me to be institutions which supplement the work of the public schools for young people who have had no access to good schools, or have been obliged to leave school at too early an age. The supply of belated pupils of this sort is likely to continue for many years; but the gradual improvement of the public schools will in time diminish the supply.

Mr. John J. Egan, proprietor of the school bearing his name in Hoboken, New Jersey, (and may I add that it is one of the best schools in the east), has this to say:

The commercial development of this country has called and will continue to call for the type of office worker which is the especial product of the business school, as distinguished from the graduate of the high-school four-years' commercial course. The business school, in my opinion, is not in competition with the four-years' course in the public high schools, but it is in very active competition with the one- and two-year high-school commercial courses. It adapts its course of study to the actual requirements of the business world, omits those subjects which are valuable in themselves but not absolutely necessary.

For the commercial or shorthand school of the three-months variety I see no future, and there should be none. There are now too many of these schools.

Mr. A. D. Witt, who conducts the Miami Commercial College at Dayton, Ohio, says:

The universities, colleges, and high-school officers have come to regard commercial education as an absolutely necessary part of the education of the enterprising business life and who have property interests to protect.

Some higher institutions are providing extended courses, covering three or four years, but time and money preclude all but a few from taking these courses.

This large body must continue in the future, as they have in the past, to rely on the private business schools for their training, and as the demand for these graduates is constantly increasing, the graduates from these schools must therefore keep pace with the demand.

I speak, therefore, with confidence of the broad and profitable field ahead for the business college.

In 1896, the regents of the state of New York passed a law providing state direction of the profession of accountancy and established a standard for those in the profession to be recognized as "certified public accountants." Soon after, the New York University in New York City established a department co-ordinate with its department of law to provide a course that would lead to the degree of "Bachelor of Commercial Science." This department is known as the "School of Commerce and Finance." Professor Joseph French Johnson is the dean of this school and his opinion of private business schools is given in the following letter:

The private business school has been the pioneer in commercial education. It has succeeded because of the public demand for the kind of instruction it offered. At the present time the public high schools are undertaking to do the work that has hitherto been done by the private school. But my observation leads me to think that instruction in the high schools is not yet so thorough or practical as it is in our best business colleges. That fault may, and probably will, be remedied. Nevertheless, it seems to me that the private school will still have its clear field of usefulness.

We have heard from school men, college presidents, and leaders of commercial affairs. The last letter is from the great leader of commercial affairs of this great commercial nation and that is the Honorable George B. Cortelyou, the retiring Secretary of Commerce and Labor at Washington:

While the future of any individual private business school, as of any other enterprise, necessarily depends largely upon the intelligence applied to its management, there can be no doubt that there is abundant room for the extension of the work of schools of this nature. As the commerce of the United States, both domestic and foreign, is rapidly increasing, the opportunities for profitable engagement therein are constantly broadening and a larger number of persons is annually entering its field. Whatever will enable young men to take up commercial pursuits with superior equipment must necessarily enhance their prospects of success. I believe that business schools and schools of commerce in the United States whose teachings are practical and adapted to current conditions will steadily find a larger patronage and a greater field of usefulness.

We have before us the opinion of six business-school proprietors and six otherwise engaged; of these latter, three are in the highest educational positions of the country; one is the great commercial king, the statesman and man of affairs; another has achieved great fame as a gospel preacher, and because of his business ability was chosen to one of the highest positions in connection with the greatest religious enterprise of the world; the other began his

*The Business Educator increases interest in Penmanship and Business Education, and therefore aids all engaged in commercial training.*



career by taking a course in a New York city business school, became a stenographer and reached the topmost round in the ladder of commercial education and is now assuming control of the greatest political function in the greatest nation of the earth.

Each speaks from a different view-point, but there is a general unity in their conclusions; they acknowledge that the private school has been the pioneer in commercial education, that it is more readily adapted to current conditions than the ponderous machinery of a board of education can possibly be; that better results can be obtained by a short course in a private school than one of the same length in any public school; and perhaps the most encouraging thing that could possibly be said to this body of school proprietors, that there is grander and nobler work ahead for the progressive school that seeks continually to broaden its scope and raise its standard.

Emphasis may especially be given to the fact that the success of any school depends almost entirely upon the personality of its manager or managers.

Every great enterprise, whatever the nature of it, has been a growth around a man or a few men of energy who have been its nucleus. Harvard University was set in motion through the masterly mind of Governor Winthrop, who was incited by a desire to have his sister come from England and become a resident of the new world. She hesitated because there was no school to educate her children, so the governor put forces into motion that brought Harvard into existence, and it has been growing ever since. The fame of our national government, ever increasing in glory as the centuries roll, and admired by every nation of earth, was the product of a few masterly minds stirred to activity by the exigencies of the hour. The great inventions of the present century came about in the same way.

The growth of our manufacturing and commercial industries is multiplying opportunities for men, quick of thought and adroit of hand. For the past five years, there has been an increasing and unsatisfied demand for such, despite the great number of graduates from all kinds of institutions.

What was the cause of the terrible disaster on East River on June 15? Incompetent men in commercial positions. Why are we obliged to endure the "bridge crush" in New York City? It is because commercial conditions are outgrowing the men in charge of affairs.

The work of the private business schools is but fairly begun. If they fail to advance or cease to exist, it will be the result of incompetent management. But we are not desiring or expecting to see failures except with that variety known as "fakes." The sooner they close their doors, the better it will be for the community which sustains their parasitic life.

There was a time when Spain thought that she had achieved the zenith of glory and adopted the motto, "Ne plus ultra," nothing beyond; subsequently, Columbus discovered the new world and other prospects opened before them and they realized that their motto was narrow and inappropriate. They dropped the "ne" and it was made to read, "Plus ultra," something beyond.

Thus may it be with the private business schools of the United States, SOMETHING GREATER BEYOND.

Respectfully submitted,

N. L. MINER,  
JEROME B. HOWARD,  
JOHN E. GILL,  
Committee.

## News Notes and Notices.

Mr. A. H. Stevenson, of the Bryant & Stratton Business School, Buffalo, N. Y., now has charge of the commercial department of the Boise, Idaho, High School.

We congratulate the people of Boise for having secured the services of so capable and faithful a teacher as Mr. Stephenson. Our best wishes follow him in his new field of labor.

Mr. G. B. Jones, formerly of Catskill, N. Y., has been engaged as supervisor of penmanship in the Lockport Public Schools. Mr. Jones has had about twenty years experience in teaching, holding excellent testimonials from school officials and patrons as to the character of his work, having received instruction from such eminent penmen as Flickinger and Kibbe.

H. K. Durkes is the new teacher in the Hall Business University, Youngstown, O. Mr. Durkes was formerly a student in the Zanerian, and we wish him much success in his new field.

H. G. Ranney, Northampton, Mass., has charge of the commercial work in the Britain [Conn.] Commercial College, the position having been made vacant by Miss Nina P. Hudson, whose marriage announcement has been elsewhere in THE BUSINESS EDUCATOR. Miss Hudson possesses unusual ability as a commercial teacher, and not every one would be able to follow her successfully, but we believe Mr. Ranney will be able to meet the conditions and maintain his reputation as a successful commercial teacher.

C. A. LeMaster, formerly of the Drake Business College, Jersey City, now has the principalship of the Drake Business College, Chicago, Ill. Mr. LeMaster reports that they have an enrollment of nearly 400 students, and that their prospects for next year are most excellent. Mr. LeMaster has just directed THE BUSINESS EDUCATOR with a good-sized club, "and I expect," he states, "to put in some good licks for THE BUSINESS EDUCATOR this year, which is not to doubt the only journal devoted to penmanship and business education."

Claude A. Monroe, formerly of Tyner, Ind., is now teacher employed in the Wisconsin Business College, Racine, Wis. Mr. Monroe is quite a skillful penman and is also a teacher of most of the commercial branches.

M. A. Albin, with whose pen work our readers are quite familiar, and who has until recently been connected with the Metropolitan Business College, Minneapolis, Minn., has opened a school of his own in Portland, Ore., known as the Multnomah Institute. Mr. Albin reports that prospects are exceedingly flattering. He has secured elegant new rooms, constructed and arranged especially for his use, and has equipped them handsomely. The unique name of the institution is an Indian name, which is also the name of the county in which Portland is located. It is full of legendary Indian suggestion, and as much of a favorite among the people of the Northwest as Minnehaha is with Minnesota people.

Mr. Albin will be assisted by a sister, who is a professional teacher of several years' experience.

Howard Champlin, who formerly had charge of the writing in the public schools of Cincinnati, Ohio, now has charge of both writing and drawing in the public schools of Bellevue, Ky., Lockhart, Hartford, Carthage and St. Bernard, Ohio. He also has charge of the penmanship in the Cincinnati Y. M. C. A. night school. Surely he has enough on his hands to keep him busy and we should judge that his salaries amount to even more than the sum he received while supervisor of the work in the Cincinnati schools.

S. E. Leslie, penman in Eastman College, Poughkeepsie, N. Y., favors THE BUSINESS EDUCATOR with a handsome club and accompanies the same with a splendidly written letter in the Mills style. It comes closer to Mr. Mills' own work than any we have yet seen.

Our highly esteemed co-worker, W. N. Ferris, is giving the good people of Michigan an opportunity to enjoy his superb oratory. Even though this is presidential year, and although Michigan is naturally Republican in politics, Mr. Ferris is creating a great deal of enthusiasm. We certainly wish for him success in this campaign, because we believe it means success and good government in Michigan.

Mr. N. C. Brewster, formerly of Elmira, has opened connection with the Public High School a School of Business, Short-hand, Typewriting, etc., at Wellsville, N. Y. The school will occupy the auditorium in the High School building. Mr. Brewster writes that prospects are very good. He is an experienced commercial teacher and a skillful penman, and will no doubt arouse interest and accomplish much good in that city.

Alan Pressley Wilson, who last season had charge of the department of English and Correspondence in the Morse Business College, Hartford, Conn., has entered the ministry of the Methodist Episcopal Church, and is at present located at No. 165 Edmondson Ave., Baltimore, Md.

The Mueller Business School, Mr. D. D. Mueller, President, and Mrs. Mueller, Principal, is a new commercial school of Cincinnati, O. Mr. and Mrs. Mueller are widely and favorably known in the commercial teaching world as wide-awake, enthusiastic, progressive teachers, having devoted fourteen years to teaching in Cincinnati, where their students are numbered by the thousand. The success of the school is assured, and we wish it all that it may merit. Cincinnati is getting to be a large city, and there is ample room there for a first-class school.

Francis G. Allen, of the Shoemaker-Clark School, Fall River, Mass., renews his subscription to THE BUSINESS EDUCATOR in the following encouraging words: "We enclose herewith our check for \$1.00 for THE BUSINESS EDUCATOR for one year, beginning with the September issue. We feel that no teacher should be without it, and get along without THE BUSINESS EDUCATOR. Our school opened up Monday morning with an enrollment twenty per cent ahead of last year."

## Interesting News Items

Have you noticed the famous names and the splendid work in penmanship in this year's EDUCATOR? Has it occurred to you that THE EDUCATOR but four years old, in its present form, and that it is but nine years since it made any pretensions to be more than a school paper advertising the Zanerian Art system? Does it not strike you that such growth is the result of right methods and intense devotion to correct principles, both business and professional? Will you not indicate your appreciation by clubbing us?

Miss Cora E. Holland, formerly of the Meversdale (Pa.) Business College, is now with the Central Business College, Denver.

G. E. Creits has charge of the commercial department of the Oklahoma State Baptist College, Blackwell, O. T.

Miss Margaret H. Shick, a Drexel graduate, is in charge of the shorthand department of the Jacobs Business College, Dayton, Ohio.

Mrs. Bishop, the efficient teacher of shorthand and typewriting in Childs' Business College, Pawtucket, R. I., is now with the Heffley School, Brooklyn.

Harry R. Carson, a recent graduate of the Lincoln (Neb.) Business College, has joined the faculty of the Lincoln High School.

When Sherwin Cody's series of articles on English begin in these columns, you may be sure that you are not getting a meal of warmed-over potatoes. His material will be

fresh, not mere extracts from articles appearing concurrently in other journals. He can afford to do this because he is paid cash for his work. You know how to show appreciation of such enterprise.

Miss Mary S. Small is in charge of the Woburn (Mass.) High School commercial work this year.

Arthur Taylor succeeds A. H. Holmes in the commercial department of the Shortridge High School, Indianapolis, and Mr. Holmes resumes his old position in the Grand Rapids (Mich.) High School.

T. P. Twigg, for many years in charge of the commercial work in the Central High School, Detroit, is succeeded by J. P. Jones, who for two years has been in charge of similar work in Muskegon, Mich. Mr. Jones is one of the very strong men of our profession.

John A. White has been re-elected in Moline, Ill., at an increased salary. No more upright, sturdy, or progressive commercial teacher can be found, and the Moline people are to be congratulated that they can retain him.

A. M. Stonehouse, Lexington, Ind., has charge of the commercial work in the Danville (Va.) Military Institute.

B. F. Smith, Port Jervis, N. Y., will teach the commercial subjects in the Worcester (Mass.) Business Institute this year.

E. G. Brandt, last year in charge of the commercial department of the Pottsville (Pa.) High School, is a member of the Bardett College faculty, Lynn, Mass.

Joel Hadley, a recent graduate of the Marion (Ind.) Normal School, is the commercial teacher in the Pequot Business College, Meriden, Conn.

David A. Jayne, Wilkesbarre, Pa., a graduate of the State Normal School, will be the principal of the commercial department of the Elyria (Ohio) Business College.

F. F. Von Court, last year with Brown's Business College, Sioux City, Iowa, is with the Central Business College, Denver.

Miss Caroline O. Farnsworth, who for several years has been in charge of the commercial work of the N. Des Moines High School, has accepted a position in the Eagan School, New York. Mr. Eagan obtains one of the finest lady teachers in the country. She will have charge of Benn Pitman shorthand and touch typewriting.

O. T. Johnston, a Zanerian, and a good one, too, follows J. B. Plummer in the Mountain State Business College, Parkersburg, W. Va. He was with Darling's Business College, Fergus Falls, Minn., last year.

Roy F. Snyder, Easton, Pa., a graduate of Lafayette College, has been chosen for the shorthand work in the Mahanoy City (Pa.) High School.

F. B. Hudson, for many years the effective commercial instructor in St. John's Military School, Manlius, N. Y., is now with the K. M. & S. Schools, Trenton, N. J.

Miss Luella R. Lyon, Waterbury, Conn., has been chosen to open the commercial department of the N. Gracysbury (Vt.) Academy this year.

J. G. Osborne, last year with Cedar Valley Seminary, Osage, Iowa, has bought the Bath (Me.) Business College.

Miss Irene Van Kleeck, a Cornell graduate, last year in the Keanoke (Va.) High School, has been elected to take charge of the commercial work in the Oshkosh (Wis.) High School. Oshkosh is to be congratulated, and so is Miss Van Kleeck.

H. W. White, Brown's Business College, Bridgeport, Conn., goes to the Le Mars (Iowa) High School for commercial work. He is one of E. A. Hill's boys, of Simpson College, Indianola, Iowa.

V. A. Crosthwait, New Market, Iowa, has been employed by Platt's Commercial College, St. Joseph, Mo. He is a recent grad-

uate of the Shenandoah (Iowa) Normal School, where M. E. McMahon is handling the commercial work.

J. P. A. King, a recent graduate of the Worcester (Mass.) Business Institute, is one of the faculty of the Drake Business College, N. J.

C. E. Hutchinson, a Colby College man; of Haverhill, Mass., will have the development of the new commercial department in the Barberton (Ohio) High School.

Miss Blanche E. Simpson, South Bend, Ind., a graduate of the South Bend Commercial College, has been chosen to open the commercial department in the Shellina (Mo.) High School.

Wm. Chambers, for eight years in charge of the graduating department of the Detroit Business University, is in charge of the junior commercial work in the Troy (N. Y.) Business College.

Do you teach office work? Have you read M. D. Day's articles in the September and this number of THE EDUCATOR? If not, you are not quite fair to yourself or to your students.

H. T. Kelly, a recent student of the Zanerian, will handle commercial work in the Lebanon (Pa.) Business College this year.

W. W. Robbins, recently of Columbus, Ohio, is to be the principal of the Poplar Bluff (Mo.) Commercial College this year. Miss Emma Duncan, Powellsville, Ohio, will handle the shorthand work.

J. C. Estlack, Vashiti, Texas, has been chosen as principal of the Cape Girardeau (Mo.) Commercial College, and Miss Sue Gossliart, of Odessa, Mo., will have charge of the shorthand.

Mrs. Wolcott, formerly Miss M. J. Dixon, is to be associated this year with Miss Elizabeth Campbell, Danvers, Mass., in the commercial work of the Somerville (Mass.) High School. Mrs. Wolcott, at the time of her marriage, held the position now occupied by Miss Campbell, and was commonly regarded as the most effective lady teacher of commercial work in New England. Her professional friends will welcome her to their ranks.

The Legislature of Georgia passed a law last summer providing state uniformity of common school textbooks. A sub-committee of educators taken from different parts of the state passed on all books submitted and made a report to the main commission. In accordance with this report the commission has recently adopted for exclusive use in the grades the following books published by Ginn & Company: Bacon's Arithmetics, Wentworth's Practical Arithmetic, and Frye's Geographies.

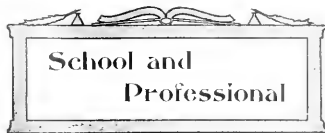
Professor William M. Davis, of Harvard University, has lately been elected Corresponding Member of the Imperial Geographic Society. Dr. Davis is well known through his text-books on physical geography published by Ginn & Company.

Mr. A. N. Noritz, Villisca, Iowa, formerly with the Minnesota School of Business, Minneapolis, will be in Canton, Ill., this year in charge of the commercial work in the high school.

Miss Sara Deming, a Ferris girl, last year in charge of commercial work in the Kainin Valley Seminary, Adrian, Mich., goes to Helena, Mont., to take charge of the commercial work in the high school there, at a salary of \$100 a month. We pray that the women are not keeping pace with the men?

Herbert M. Rublee, a graduate of the Jackson (N. C.) Business College, has been engaged with Brown's Business College, Bridgeport, Conn.

H. B. Lehman, the well known penman who has been at the Chicago (Ill.) Business College for some years, has been engaged to teach writing in the Central High School of St. Louis, Mo. Mr. Gray, a former teacher of bookkeeping in the Chicago Business College, will succeed Mr. Lehman as teacher of penmanship in that institution.



Call's College, Pittsburg, Pa., issues a good catalog of thirty-six pages. In it we see some excellent specimens of penmanship from a former pupil, Mr. William Bauer. With Bauer at Call's, Stine at Smith's, and Burtner and Keaser in the High School, the penmanship interests of Pittsburg are being looked after as they should be.

In the September number of the South Bend, Ind., Commercial College Reflector we notice that the College has had built to order a large, fine dormitory and boarding hall expressly for their out-of-town students. This bespeaks progress and prosperity for that well and widely known institution.

The Georgia Normal College and Business Institute, Abbeville, Ga., catalog reaches our desk promptly each year. Everything indicates that this institution is gaining a well-deserved, extensive reputation in the South for excellent work along practical educational lines. Mr. and Mrs. Kuhl, with whom we are personally acquainted, are not only thoroughly qualified in their lines, but are sincere, enthusiastic, thoroughly trustworthy people.

"The Illustrated Bee," Omaha, Nebr., August 4, 1904, contained a fine full-page photo of Mr. H. B. Boyles, President of Boyles' Business College, together with a readable article upon business education in and about Omaha and Boyles' new building for his school.

The Davis Business College, Toledo, O., is issuing a green-covered, to-the-point catalog in the interests of that institution. Mrs. Davis and Thurber E. Davis, widow and son of the late M. H. Davis, are manifesting commendable courage and judgment in their endeavors to carry on the institution after having visited the Davis Business College he said money could not induce him to start a rival institution, which speaks for the institution and the gentleman himself.

D. S. Hill of the State Business College, Minneapolis, Minn., a recently organized institution, reports that everything points towards a booming school. Their equipment is of the very finest, and they are sparing no pains to make the school a splendid success. Mr. Hill encloses specimens of ornamental penmanship, which are very creditable indeed and rank him high as a penman.

Frank A. Wolfhope has purchased the Elliott Commercial College, Martinsburg, W. Va., and will hereafter conduct the school under the name of the Martinsburg Business College.

Dranghon's Practical Business Colleges continue to branch out. The last school organized was at Knoxville, Tenn., which was opened on July 2nd.

On September 15th the company opened a school in Paducah, Ky., having absorbed the Smith Business College at that place. On October 4th, the company will invade North Carolina for the first time. It will establish one of our schools at Raleigh. With the establishment of the Raleigh school, Dranghon's Chain of Colleges will have fifteen links.

Northwest Business College, Bellingham, Wash., is the title of a sixteen-page folder catalog, in which we find the well known and familiar faces of Aug. Wilson and W. F. Glesseman. From the catalog we are pleased to note that these two persons have joined hands for the purpose of conducting a school which was established in 1891 at Lynden, and which was later moved to Whatcom, Wash. No one will be missed more at our annual conventions than our old-time and true friend Glesseman. We



sincerely hope to see him with us now and then, but above all we wish for him the health and prosperity he so richly deserves. Here's to the new institution and its able corps of teachers.

The Woodstock, (Ont.) Business College was purchased last July by A. P. Gibbon and M. J. Brophy, who will continue the institution under the same name.

These gentlemen opened school September 1st and report that their enrollment was much larger than they expected it would be. THE BUSINESS EDUCATOR extends best wishes to the new management of the institution.

G. W. Stanley, who formerly conducted Stanley's Business College, Thomasville, Ga., has purchased the Southern Lanier Business College at Macon, Ga., and is now conducting this institution under the name of Stanley's Business College, having discontinued the school at Thomasville.

E. W. Gold, formerly connected with the Butte, (Mont.) Business College, in connection with W. N. Cassmore, formerly with the Richmond, (Ind.) Business College, have joined forces and opened a new school in Seattle, Wash., known as the Seattle Commercial School. They report very flattering prospects for their fall work. It is their intention to conduct a high-grade institution, and they have secured very desirable quarters which they have furnished with fine solid oak, flat-top office desks for the students, and with other furniture to correspond.

We acknowledge receipt of same with very attractive advertising literature from the new institution.

*Hymeneal*

Mr. and Mrs. Edwin Thomas announce the marriage of their daughter  
Viola May

to  
Mr. William C. Henning  
on Tuesday afternoon, August the ninth  
nineteen hundred and four  
at their home  
Iowa City, Iowa

At Home  
after August 22nd, 1904  
157 Fifth Avenue  
Cedar Rapids, Iowa

Mr. and Mrs. C. E. Cramer  
announce the marriage  
of their daughter  
Annie Ervilla  
to  
Scott E. Leslie  
on Wednesday August 10th, 1904  
Amsterdam  
N. Y.

At Home  
after August Fifteenth  
Poughkeepsie  
N. Y.  
110 Mansion St.

Mr. and Mrs. G. P. Kaszussen  
announce the marriage of their daughter  
Ida Estella

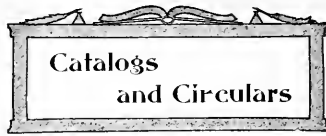
to  
Mr. Wesley W. Knisley,  
Wednesday, August the tenth,  
nineteen hundred and four,  
Trufant, Michigan.

At Home  
after September tenth,  
Grinnell, Iowa.

Mr. and Mrs. Henry Williams Hudson  
announce  
the marriage of their daughter  
Nina Pearl

to  
Mr. Lemuel Franklin Noble  
on Wednesday, August the twenty-fourth  
nineteen hundred and four  
Saint Johnsbury, Vermont

At Home  
after September the tenth  
13 Richardson Court  
South Framingham, Mass.



The School of Commerce of the Grand Prairie Seminary, Chicago, Ill., Stephen B. Van Benthuyzen, Director, issues a 32-page, purple-backed, profusely illustrated catalog of that institution.

W. A. Thompson, Pontiac, Mich., the show card mail instructor, is issuing a convincing, 16-page circular of his practical art specialties.

The Capital City Commercial College, Madison, Wis., issues their 20-page catalog in the form of a railway time table folder, and a most effective piece of advertising. It is indeed, showing far more originality and ability in catalog making than is evidenced by the most of the advertising literature received at this office.

Banks Business College, Philadelphia, Pa., issues a modern, 48-page, cream-colored and covered catalog with red side titles, and large Roman type, quite out of the ordinary, and very effective.

The Kirksville, Mo., Business College, A. H. Burke, Principal, is issuing a 24-page, 6 by 8, grey-backed catalog, which gives one the impression of a good school.

One of the best illustrated school circulars received at this office came from the Lawrence, Mass., Commercial School.

"Queries" is the suggestive title of a 76-page booklet, containing questions and answers by the query class of the Omaha, Neb., Commercial College, issued by Rohrbough Bros., Proprietors. The questions and answers in this booklet have been selected from the many that have come before the class, which has been conducted for some years by Mr. M. G. Rohrbough.

"Faces and Facts," by Haverhill, Mass., Business College, is the striking title of a unique, sixteen-page, profusely illustrated circular containing portraits of students and information of that institution.

Tiarnell & Foote, Proprietors of the Holyoke, Mass., Business Institute, are issuing an ideal, good-sized, eight-page school journal entitled "The Business Institute Advocate."

"The Traveler" is a neat, newsy, little 12-page journal of information, inspiration and exhortation in the interests of the Commercial Text Book Co., Des Moines, Ia.

"The Old Reliable" Gem City Business College, Quincy, Ill., issues this year a 64-page catalog containing enameled paper with great variety of beautifully printed illustrations, comprising script, portraits, and school views. This is the most creditable piece of advertising we remember ever having received from this institution. The cover is in mottled blue with embossed script title in gold.

The Shoemaker-Clark School, Fall River has issued a typewritten list of some of their former students now in remunerative positions. It is more than eight feet long.

The tenth annual Commencement Exercises of Wilson's Modern Business College, Seattle, were held Aug. 12. We wish we could have accepted the invitation to be present.

"What Do You Lack?" is the name of a most effective advertising folder issued by the Wilkes Barre, Pa., Business College, printed in two colors. It is well worth sending for, because of its suggestiveness.

The Commercial Text Book Co. has issued a very neat little booklet in the interest of their publications. They call it "The Traveler," and it will be sent to teachers free. It contains many helpful hints on teaching.

The Wilmington, Delaware, Business School, W. H. Beacom, Proprietor, issues a thirty-two page catalog, which for quality and size, is about as near our ideal as any we have seen for some time.

"Yes or No?" is the title of a thought-inspiring leaflet advertising the Rhode Island Commercial School. This institution has also got out a most ingenious device representing the most intimate of the White House, and making a most effective play on the words "push" and "pull."

The fortieth catalog of Peirce School, Philadelphia, has just reached our desk. It is a quiet, substantial volume of 144 pages, containing a very interesting historical sketch of the founding and development of this now internationally famous school. It gives the names of 1830 students enrolled last year. Its careful syllabi of courses and subjects of study should be in the hands of all who aspire to thorough, worthy work in commercial education. The verbatim report of Secretary Leslie M. Shaw's address last December, at the annual graduation exercises, is alone worth all that could probably be necessary to send Mr. L. B. Moffet, the Business Manager, for a copy of the catalog. Send him ten cents in stamps and we believe that, although it evidently cost a great deal more to issue this publication, he will have pleasure in sending it to you.

The American Book Company issues a fifty-six page, five by seven, gray backed catalog of the well known Williams & Rogers commercial school publications.

The Peterson College, Scottsdale, Pa., is issuing a profusely illustrated catalog of that institution, the script and half-tone illustrations being of the kind that win students.

L. B. Sullivan, the hustling principal of the Civilian Department of the University School, New Orleans, La., issues a good, twenty-page, blue-covered circular announcing the merits of that institution.

W. F. Caldwell, Principal of Brown's Rockford, Ill., Business College, knows how to put out attractive, student-bringing advertising literature.

The Ellis Publishing Company, Battle Creek, Mich., issues a 4-page catalog descriptive of their printing establishment and "Learning by Doing" publications.

The Selvidge Business College, Ardmore, I. T., and Gainesville, Texas, issues a well illustrated, green-backed, creditable, 32-page catalog in the interest of that institution.

The Rutland, Vt., Business College, L. J. Egleston, Proprietor, issues a splendidly planned, printed, and illustrated catalog of 36 pages in the interests of that practical school.

The Merrill College, Stamford, Conn., issues a College journal on plate paper, making it an expensive but excellent medium for first-class half-tone printing.

When it comes to getting up interesting, first-class school journals, the Scranton, Pa., Business College easily takes rank with the best.


"College Record" is the title of a 32-page, 6 by 9 circular, issued by and in the interests of the Grand Island, Neb., Business and Normal College, A. M. Hargis, President. It's a good thing.

One of the most attractively covered, little 16-page booklets received at this office came from Atkinson Business Institute, Reno, Nevada.

Advertising literature has been received from the following: Wilson's Modern Business College, Seattle, Wash.; Greer Business College, Braddock, Pa.; Western Normal College, Shenandoah, Iowa; Actual Business University, Fremont, Ohio; American School Furniture Co., Chicago, Ill.; Rider-Moore & Stewart College, Trenton, N. J.; Lansing, Mich., Business University; Koach Business College, Beaumont, Texas; and the Zeth School, Altona, Pa.







## The Success Circle.

A Department of Encouragement, Inspiration, Progress, Health, Etc.

Conducted by L. M. THORNBURG, Paterson, N. J.,  
Commercial High School.

### Factors of Success.

A friend of mine, once a failure, but who is now headed successward, has kindly asked me to place before our Success Circle readers the following stirring article to young men by Mr. Archer Brown, the reading of which, in *The American Boy* two years ago, spurred him to right action and proved the turning point in his idle career.

#### CONQUERING DIFFICULTIES.

Every youth would like to attain success, honor, and influence. But nearly every one fails. Why? Because there are difficulties in the way. What are these difficulties? The things that prevent achievement—the hard things. What is the customary way of treating them? To dodge them or slur them. Why should that be the common way? Because it is the easy way, of course. Put down in a little book the hard things that you dodge or slur in twenty-four hours, and study them a little. You are in school, and the first thing that strikes you in the morning is a difficult problem in mathematics, science, or translation. There are a dozen different ways of getting around it, all easier than to conquer it. You are in an office, and a knotty question in accounts comes up. It will take an hour to master it, but only a minute to get an older head to help out. You are at home, and suddenly some trifle irritates the temper. Every one knows it is easier to indulge than to control it. A sudden temptation comes among a group of good fellows. To yield is easy; to resist is hard. So it follows that surrender to obstacles is the rule, successful resistance the exception.

But here and there a young man does overcome. He triumphs, and we recognize a master. He acquires the conquering habit, and presently we find him rejoicing in the strength that comes from repeated and easy victories. After that his course through the world, in whatever vocation he engages, is natural conquest, and the fellows who weakly yielded when difficulties arose are the material he builds on.

There seem to be two ways only of dealing with hard things. First, is to succumb. Yield to the tired feeling. Give up mathematics because it's tough. Drop history because it's dull. Give up the fight for the top in business because it takes so much effort. Abandon the desire of religious life because it is hard to resist sin. Follow this line of surrender two or three years; then examine your backbone. Test your mind, your moral strength, your conscience. See how some who in business by achievement has been weakened until you are an incapable, perhaps forever, like most of the lunk-heads around you.

But try first the other thing. Grapple the first difficulty that comes up. Wrestle till you down it, if it takes till break of day. Get on top of it with both feet. First

the bear, then the lion, then Goliath. (David worked up by degrees, to the giant.) Master the problem in mathematics, and know the joy of victory; the hard things in other studies, and see what tonic to the mind; the hardest thing in your day's work at office or shop, and see how strong you will be for the next day; the temptation that assails you, and feel the joy of deliverance. Master your lower nature, and know what it is to have God's approval.

Do all this faithfully until it becomes a habit. Then see how strong your mind has become, how secure your conscience, how you jump ahead in your work, how you grow to be a master of men. The world yields to such a spirit as that.

Commence to-morrow morning the obstacle-conquering habit. If it fails you in a year or two of honest effort, go back to the habit of surrender before difficulties, and take your place with the great mass of men who wearily hold aloft the banner of defeat.

#### HELPFUL OR HELPLESS—TO CARRY OR BE CARRIED.

A disinterested observer of the world will note the singular fact that a small remnant of mankind carries all the rest on its shoulders. For every man of means, of influence, of power to help, there are nine (perhaps ninety-nine would be nearer the mark) to lean on him. The business he has built up employs scores or hundreds, who in turn support dependent families. The brain work he does affords capital which hundreds who do not use their brains live upon. His moral character is the standard and guide for many who follow instinctively where a strong man leads. So, among the other things which a young man must decide for himself is whether he will carry or be carried; whether he will be helpful or helpless; whether he will be in his particular sphere a leader or a trailer.

The habit of helplessness begins early. It grows, and with many men becomes fixed before the voting age. The first symptom is the dodging of the responsibility, the

effort to unload on to somebody else. If you have concluded to join the helpless class, or (what is the same thing) don't care, I will tell you how to go about it.

In business let others do all the thinking and planning. Let your wheel run along in the first rut you happen to strike into. Never do a thing not required. Never surprise an employer with a display of genuine intelligence and interest in your work. Never broaden your mind by study, and self-improvement in idle hours. The sporting page and the criminal news in the daily paper ought to be enough mental food, and sundry sports can fill in the rest of the time. In time you will wonder why other men are getting to the front, and you are away in the rear. But you will have abundant company in the rear places, and the fellow at the front will be lonesome because there are so few of him. So you will be consoled.

If still in school, study with sole reference to getting through. Never mind how the history or science or mathematics or languages may fit into the great plans for life. Then when the spring fever comes and the studies are wearisome, trace the question of giving up school and "going into business."

In the home let father or mother or brother do every helpful thing, you throwing yourself a dead weight on the others to be carried. Let others plan and execute everything. Speak of it as "um," never as "we." If, feebly, you wonder how it is done if it succeeds, criticise it if it fails.

In society take the position you happen to drop into. Let parents or accidental circumstances settle that for you. Never have a live plan or inspiration yourself, but gaze vacantly on while others carry forward the movements that refine and cultivate.

In politics let "um" do it. Let the saloon or the corrupt gang rule the city. Because it takes thought and effort to down them. To think out your own opinions in public affairs and act upon them ought not to be expected if you have dedicated your life to a career of helplessness.

But perhaps you will decide that you have powers which, if trained and directed with conscience and with steady purpose, will enable you to lead, instead of to trail after; to help, instead of to be helped; to carry your ninety-nine, instead of being one of the ninety-nine to hang upon a stronger man.

If so, you must accept responsibility. Cultivate strength rather than weakness. Think your own thoughts. Form—with the aid of good counsel—your own plans. Execute with steady purpose. When the tired feeling comes on, summon that ready and commanding help, the will. If the backbone develops signs of weakness, take for a tonic or stimulant a few bracing chapters out of the biography of Lincoln, McKinley, Gladstone, or any other man who, with God's help and a great aim, has achieved results. You will in due time take your place in the small and select company of the world's helpers.

Mr. Thornburg in his sleeping tent, Rancho, Bella Vista, Cummings, California, where he spent part of the summer.



"We can seductate the will-power that it will focus the thoughts upon the bright side of things, and upon objects which elevate the soul, thus forming a habit of happiness and goodness which will make us rich."

"Every repetition of an act makes us more likely to perform it again; and there is in our mechanism a tendency to perpetual repetition until one becomes a slave to his own habitually repeated acts, and he is as irrevocably chained to his deeds as the atoms are chained by gravitation."

Enclosed find list of subscriptions and the necessary to perform the same. I like your paper and think it has no equal in its line.  
J. C. ESTLACK,  
Roberts School, Bowie, Tex.



*Specimen of my plain business  
manship.*

*Myra Dickenhance*

*Specimen of my plain business  
writing*

*R. R. Stowers*

SPECIMENS OF BUSINESS WRITING BY STUDENTS OF J. F. CASKEY, ELLIOTT SCHOOL OF BUSINESS, WHEELING, W. VA.

**Criticisms.**

C. E. DONER.

C. T. A., W. Va. Your movement is good. Now get it well under your control in making small letters and figures. You have an excellent teacher.

W. H. D., Ont. Your movement exercises show that you have a good movement. I want you to practice the small letters *thoroughly*. Notice little things in making figures.

B. H., W. Va. You have done well in four weeks' time. Use good ink and a good pen. Make your elliptical exercises more compact. By the end of the year you will not know your present style of writing.

W. B. L., Okla. T. Use heavier and better paper, and a good pen. You have some movement but it is a little wild yet. Make the elliptical exercises more compact. Practice thoroughly on the small letters. But don't neglect movement. Keep on.

O. C. M., Mich. Glad to get your practice work. You write a good hand now, but I see you are determined to make it better. Your movement exercises are good. No special criticisms. Get down to business on the figures and small letters.

C. D. P., Texas. Your movement exercises are well made, which is to say your movement is good. Now do your best on small letters and figures. Get your movement under your control.

R. R. S., W. Va. I like your work. Your figures are good. Your exercises show a well controlled movement. This year's practice will mean a great deal to you. Keep right at it.

E. U., W. Va. For your age you do exceptionally well. You are a good student. Your movement is good. Get it well under your control. I'm interested to know how much you will improve this year.

R. I. W., W. Va. How much you have improved during the last year! Are you not glad you got away from the old copy-book

way of writing? Your movement exercises are good. Now give the small letters careful attention.

*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*  
*H. O. Weesling*  
*1904*

*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*

*Ed. C. Ardiner*



114 Grand Avenue, Kansas City, Mo.

**Lesson No. 2.**

Have you mastered the work given in the first lesson? If you have not, possibly you did not put forth the proper effort—didn't give it enough time—probably not enough thought, as well as practice. As thinking makes the man, so thinking makes the penman. Unless you have made improvement by means of your practice on last lesson and are very well pleased with the results, it should be thoroughly reviewed before taking up this one. By asking if you have mastered the work I don't mean to convey the idea that you should be able to make letters perfectly. We don't jump into great skill by cogs, by making one letter perfect before attempting another, but gradually, by improving all letters together. Increased skill on one letter helps, in a way, all the rest.



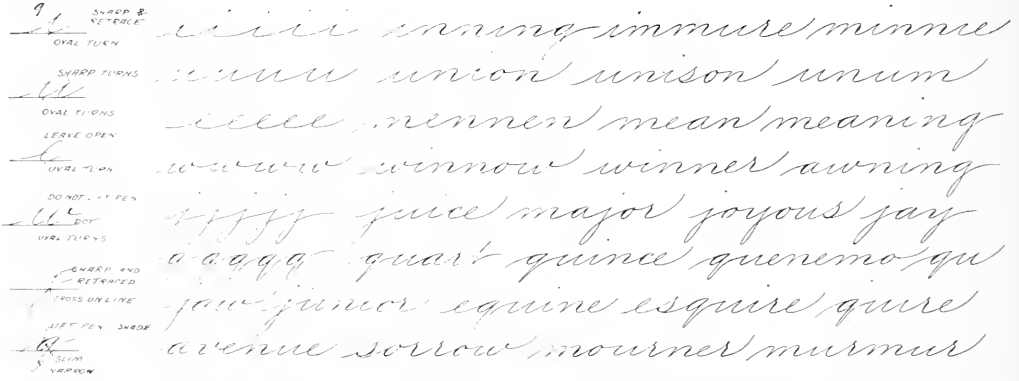
**Are You Converted to Penmanship?** The point is not *how* were you converted, but *are* you converted? Do you feel a burning desire to be a good penman? Do you enjoy following the labyrinth of curves and shades that constitute ornamental penmanship? Do you think about it during the day and dream of it at night? Are you giving yourself over unreservedly to the shrine of penmanship? Are you wrapped up in it? Do you love it? If you readily assent to all these questions, you should have no great difficulty in making a fine penman. But, if you don't feel that way the chances are you will not make very much progress until such a time as you do feel like saying "Amen" to the foregoing questions. One day in my younger years there came to the little country school house where I learned the rudiments of what I know, an itinerant teacher of writing, who exhibited some of his specimens and announced that he was organizing an evening class at a neighboring school. Some flourished birds and shaded writing constituted his display, but it was sufficient to accomplish my conversion to penmanship. So thoroughly was this done that I could think of little else during the afternoon. On my way home my mind was full of plans by which I might persuade my father to allow me to attend. Imagine my glad surprise when I learned on reaching home, that the teacher had been there and I had been enrolled. Being of tender years and having no brothers or sisters to go with me my father went. Pens, ink, paper, and a little hand lamp constituted my outfit, and what a novelty and joy combined was that first night's experience. I wrote my first specimen with a great deal of heart palpitation, and I'm not sure whether I misspelled "specimen", or whether my father corrected me and had me write it over. Little thought had I when the announcement was made that a prize would be given to the one making most improvement, that I had any chance for it. But how I did practice during the next few weeks (the term of 12 lessons were given two or three a week). My work was not in vain for at the last evening the committee decided that I was entitled to the prize. I didn't stop then, but kept on with my practice. A little later I procured a copy of Gaskell's Guide, and a year's subscription to the Penman's Gazette. These rekindled the smoldering embers; they have never since gone out.





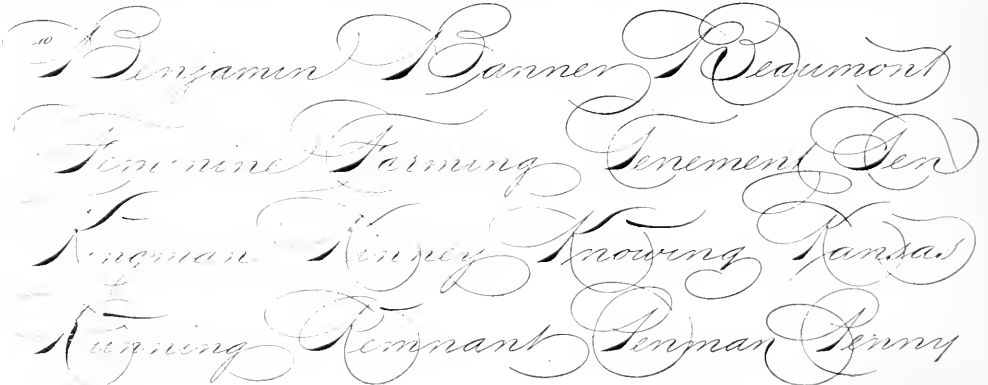
My teacher since then has been "everybody", all penmen and penmanship periodicals have contributed to my aid. Allow me to say that he who aspires to become a penman, must read penmanship literature and procure work from different penmen. Don't be so narrow as to think you can get along without the inspiration of others' work, not so stingy that you refuse to pay them the very reasonable price they ask for it. It will be worth ten times the cost to you.

**Scope of Movement.** The average student of business writing has not sufficient scope to do good ornamental work. Movement exercises, same as used for business writing, should be practiced, making them as large as the movement will permit. The muscle should be elastic enough to permit of making them three spaces high, that is, crossing two lines on the paper and touching the fourth one above the base line. In addition to such exercises practice liberally on all the exercises of number 7 of this lesson, keeping the arm on the table. I do not advise much whole arm movement.



**Touch.** Beginners in ornamental work usually have trouble with the pen. It has a tendency to stick in the paper, spatter ink, etc. Pressure on pen is too heavy. Ease up and touch paper lightly. Practice and care will overcome the difficulty. Even penmen sometimes have difficulty in getting touch when changing to a finer pen. Don't always blame the pen for being scratchy, for it may be your heavy touch.

**Keep Specimens of Your Work.** The average student is prone to discouragement. They are in such constant touch with their own work, see so many errors, that they are likely to underestimate the improvement they do really make. We all need encouragement; it is hard for us to accomplish much without it, and we don't usually get it without merit. Hard work, rightly directed, usually accomplishes good results, and good results produce inward satisfaction as well as praise from others. As a means of realizing the full extent of your improvement I suggest that you lay away specimens of your writing once a month and compare specimens at those periods.






**Copies of This Lesson.** Practice them in order according to numbering, devoting a liberal amount of time to 6 and 7. Work hard with these shades and hair lines. Don't persuade yourself to believe you are making them right when you are not. Study and criticize until you see just where you stand.

Notice the shading of small letters on No. 9. Lower loops are made with combined movement. I use largely muscular movement (with a little finger) on them. Study the instructions attached to the letters on left of plate.

All of your spare time for a month can be spent profitably on these copies and reviewing last lesson. Do your best at any rate.

### Like a New Queen.

"THE EDUCATOR of the New Year is like a 'New Queen' among a hive of bees. It stirs up the drones of penmanship." Slingerlands, N. Y. FRED NEHREIAH.



**The Card Writer**  
Writes cards at 15c. per dozen. Any Style, any name. Fine and sure to please. Order today.

Mt. Morris, Ill.

### Broadens and Strengthens.

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,  
FREDMAN TAYLOR.

### Francis B. Courtney

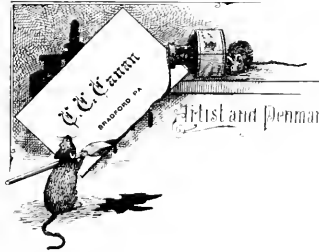
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Send for Samples and Price List  
Good grade of Student's Practice Paper, either wide or ordinary ruling, \$1.25 per 1000 sheets.  
ONE DOZEN CARDS elegantly written in my best style, 25c. Tambllyn's Glossy Black Ink Powder, for one pt. of fine ink, 25c. Powder for bottle of fine White Ink, 25c.

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Hand cut cards— Per 1000 Per 3000 Per 5000  
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3-Ply Superfine " 1 10 3 15 5 00  
3-Ply Colored or Tinted " 85 2 40 3 75  
Free! Send for catalogue of printed Bird & Emblem cards.

W. McBEE, 19 Snyder St., Allegheny, Pa.



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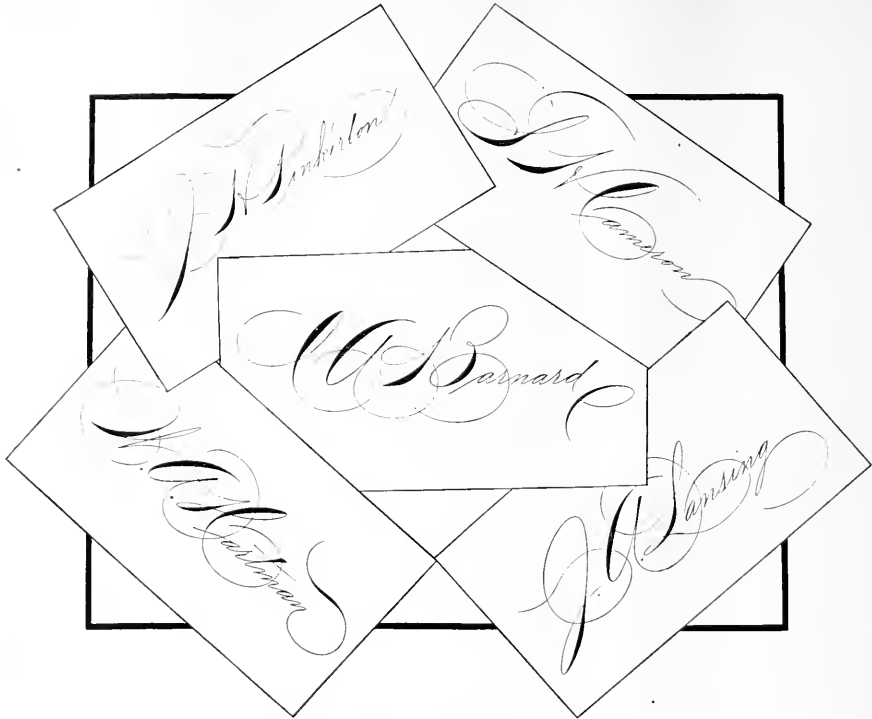



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**MILLS'S Correspondence School of Penmanship**

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.

**Parents Chank Teacher for Introducing the B. E.**

M. W. Blankinship, of the Zion Business College, Zion City, Ill., who has been favoring THE BUSINESS EDUCATOR with some good sized clubs, writes: "The parents of many of my pupils are thanking me for introducing the valuable B. E."

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F. B. Courtney has no superior as an all-round penman; his card writing is particularly dainty and beautiful. This is what he says about our blank cards:

"Your assortment of cards is excellent. The colored ones especially are unique and catchy. The quality adds tone to the writing. You deserve a large sale and I believe you will have it when writers generally know that they can secure the best in the market from you."

English Bristol, 13 colors, per 1000 ..... 90c  
Norway Wedding Bristol, White, ..... \$1.15  
per 1000 .....  
Sample 100, assorted, by mail ..... 25c

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50 DUNKLEE ST. CONCORD, N. H.  
BEST FOR YOU.

**PENMANSHIP TAUGHT BY MAIL**

Lessons Weekly with Red Ink Criticisms of practice work. Personal attention to each student. Copies fresh from the Pen. Finger Movement quickly broken up and Muscular Movement made easy. Correct forms of letters taught, clear instructions for every copy. Beautiful copies, graded to suit individual. Keep up your practice and improve after you leave school. No failures. A good hand guaranteed or money refunded. Six months course in Business Writing, \$5 00; Ornamental, \$7.00. Diplomas free. One of our superior pen holders and a package of our smooth writing Business Pens given free to each student. We also teach Pen Lettering, Round Hand Script and Artistic Card Writing.

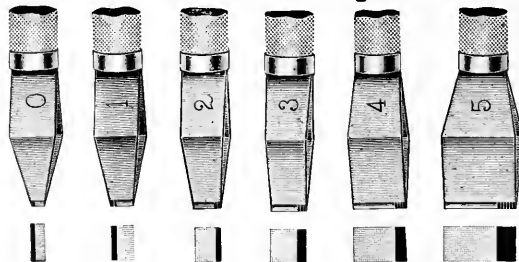
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HARMAN & ELLSWORTH,

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We Manufacture These Pens, Also FAUST'S SHADING-PEN INKS and FAUST'S PATENT MYOGRAPH.

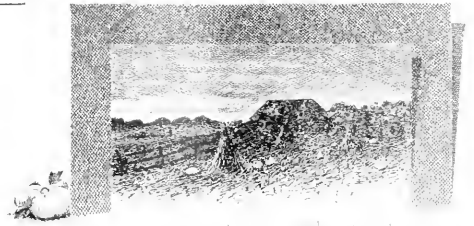
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We have just issued a fine, large, illustrated catalogue. Send for it.

**AUTO PEN & INK MFG. CO., 40 DEARBORN ST, CHICAGO.**



*October*



*A haze about the  
village rises  
The late October hills are dim  
With smoke! In wind-blown rolling lines  
The bonfires fumes go surging  
The leaf strewn streets of town*



GEMS IN LINE AND SHADE, BY C. C. CANAN, PENMAN ARTIST, AND AUTHOR, BRADFORD, PA.

**The Old Camp House.**

BY C. C. CANAN.

The old log house was bright and warm,  
The dancing light around us played.  
We sat in silence, free from harm,  
Amid the noise the wild wind made.

Our hunting coats were stacked away,  
The rattling windows, square and small,  
Were faintly seen in trim array,  
The flashing light dim on them all.

The old brick chimney, glowing bright,  
The rattling windows, square and small,  
The noisy pines, the stormy night,  
Were with us, yet were lost to all.

We sat in silence, each alone,  
Nor heard the waves dash on the beach.  
While tender memories of home  
Flashed with the fire in minds of each.

Dear friends of home, your faces glow  
To-night at Mooshead in the rain;  
In flames that weirdly come and go,  
And flashing bright, expire again.

**Thorns and Flowers.**

A beautiful book of poetry by C. C. Canan. Printed on best paper; bound in white with embossed gold title; silk cord; twenty-four pages. Contains thirty-five selected gems of poetry. Even if you have not been interested in poetry you will appreciate this book. It is worth many times its price of 25c.

**Artistic Alphabets,**

A book containing ten masterpiece alphabets and many examples of high grade penmanship. Price 75c. Circular for stamp.

**C. C. Canan,**

251 Congress St. Bradford, Pa.



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*The School Advertising.*

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Attractive, Artistic, Space-saving, Eye-catching, Dignified, Correct.  
150 CAPTIONS IN SCRIPT AND LETTERING, WITH FIGURES AND EMBLEMATIC DRAWINGS. **FREE CATALOGUE**  
ANY HEADING MADE TO ORDER AT STOCK PRICES. DRAWINGS AND CUTS FOR ALL PURPOSES.

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**Embossed Stationery** (with name of school), put up in handsome special boxes (24 sheets and 24 envelopes), in various grades and shades, sold as low as 25 cts. a box and upward, in 100 box lots.

**Studo Writing Paper.** White wove, 10 and 12 lbs., 8 x 10 1/2, put up in half-ream packages of 500 sheets.  

1/2 ream (500 sheets)	10 lb., 45c.	12 lb., 50c.
1 ream (1000 sheets)	10 lb., 80c.	12 lb., 95c.
5 reams, per ream,	10 lb., 75c.	12 lb., 90c.
50 reams, per ream,	10 lb., 70c.	12 lb., 85c.

**Practice Paper.** \$1.30 per ream of 900 sheets; \$1.20 a ream in 5 ream lots.

**Artist Penmen's Paper.** \$2.00 a ream of 1000 sheets; \$1.50 a ream in 5 ream lots. We have improved the quality of this brand of paper.

Case lots (about 500 lbs.) of paper are shipped from mill by freight. Less than case lots are shipped from New York by express.

**Typewriter Papers,** put up in boxes, 500 sheets to ream; 8 x 10 1/2, 34 cts. a ream and upward; 8 x 13, 43 cts. a ream and upward. Send for free samples of papers.

**Stenographers' Note Books,** No. 1. FOR PENCIL, 2 cts. each in 1,000 lots; \$2.50 a hundred. No. 3. FOR PEN, 3 1/2 cts. each in 1,000 lots; \$4.00 a hundred.

Size, 160 pages, 4 1/4 x 9 in. Larger sizes in proportion. Send 6 cts. each (for postage) on sample books.

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Advertisers and Publishers will thank you for mentioning The Business Educator



## Portraiture

BY P. W. COSTELLO, Scranton, Pa.  
(Comment by C. P. Zaner).

We have here an excellent example of the art of portraying likeness and character in pen portraiture. Frequently the beginner in this line of work lays too much stress upon line, as though the ability to make skillful lines is the primary essential in portraiture. This is not the case. Lines are but servants of *light* and *shade*. Therefore, if you can become successful in this line of work, study carefully the play of light and shade upon the features. To do this, nearly shut your eyes and squint at the example so as to obscure details, and then carefully study the location and character of lights and darks. If you will look again you will see that this portrait is neither light nor dark, but gray or middle-tone in character. You will see that but a small portion of it is light and but a small portion dark. It is these dark and light places you must learn to see before you can hope to represent them. Learning to see is of more importance than learning to make lines. Send us your efforts so that we may see how well you are doing.

## Specimens Received

Some excellent specimens of business and ornamental penmanship have been received from J. A. Buell, secretary of the Ked Wing (Ninn.) Business College. Mr. Buell not only writes well, but evinces ability, which if developed to its fullest extent, would make him one of America's foremost penmen.

Some specimens of ornamental penmanship received from M. Davis, penman in the Capital Business College, Salem, Oregon, indicate good ability. Mr. Davis is evidently giving this work considerable attention and secures some very effective results.

A letter written in a business hand, full of individuality, is at hand from Mr. E. H. Fearon, who has charge of Toland's Business University, Mankato, Minn. Mr. Fearon is a strong man, and his handwriting discloses it.

Mr. J. A. Elston favored us with a recent specimen of his penmanship after a month's careful and thoughtful study and practice from the *Compendium and Theory of Penmanship*. The improvement he has made is more than ordinary, and his penmanship therefore looks quite professional.

Some unusually bold, intricate, ornate penmanship in white ink on violet cards is at hand from the skillful pen of Mr. H. O. Keesling, proprietor of the Lawrence, Mass., Commercial School. Mr. Keesling does not allow his school managing duties to interfere with his penmanship.

Mr. J. F. Caskey, teacher of penmanship in the commercial branches in the Elliott Commercial School, Wheeling, W. Va., recently favored us with some specimens of his students' work, among which was one written by Mr. Herman Nolte, a fifteen year old boy. It, like a number of the other specimens, has a professional swing to it. It indicates that Mr. Caskey aims at and secures something more than mere readable writing; namely: accurate writing. Form and movement are combined in a manner highly complimentary to all concerned.



## Teachers Wanted!

We want men and women teachers of all the commercial and shorthand branches—beginners as well as experienced teachers. We can find plenty of vacancies, no trouble to do that—but to find teachers for these places is more difficult.

**Keep your name registered with us at all times**—you never can tell when lightning may strike in the form of a fine offer for you.

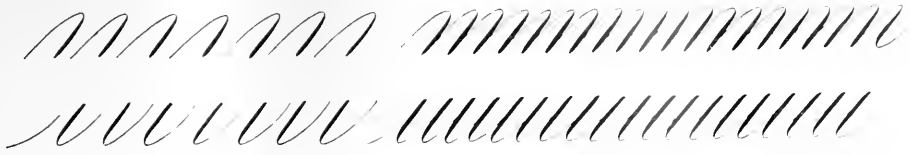
**We offer free Registration** to a limited number of teachers until further notice. Write for blanks.

### The Kinsley Commercial Teachers' Bureau,

Wm. J. KINSLEY, Manager.

245 Broadway, New York.





## Lessons in Engrossing Script for Beginners. Number Two.

BY H. W. KIBBE, 181 TREMONT STREET, BOSTON, MASS.

Make the element given in this lesson between head and base lines and as large and as small as possible. We prefer to make lower turns without lifting the pen, and when good paper is used there will be very little trouble in keeping the lines clear, and some time is saved. Both ways have advantages and disadvantages. These elements when used to make *m*, *n* or *u* should be connected at near the middle, and we usually lift the pen at the angle. Wedgeshaped shades must be avoided.

## == Stereotyped == Business College == English ==

"I have to break a stenographer of that stereotyped business college style, as I call it, before I can trust her to write even the simplest note without dictation," said a prominent business man the other day.

The thoughtful business man is making a great effort to get away from those lifeless forms that make a business letter so stiff. He wants simple, natural, easy, correct and effective English, and he is willing to pay for it.

My "Good English Form Book in Business Letter Writing" contains over a hundred simple, natural letters of the kind a business man likes, and besides it contains "Points on Correct English" (gist of grammar in four pages), "Points on Punctuation" (brief summary for everyday use), Spelling Reminders at the bottom of every page, a number of Actual Business Letters corrected in notes and rewritten as model letters, and a vast amount of suggestive information in notes following the letters intended for dictation and copying purposes.

However short a commercial course may be and however little can be made of a systematic study of English, this book of mine, used for dictation and copying exercises indispensable in learning shorthand and typewriting, will get the student into the atmosphere of good English, a liking for correctness will be cultivated, and the student will use the book every day after getting a position. It is the kind of book a business man would like to have his stenographer own.

Mr. C. C. Rearick of the Standard School of Chicago, has dictated the letters twice over to his classes already, and says: "This is the best brief manual on letter writing, and the ONLY good dictation book in existence."

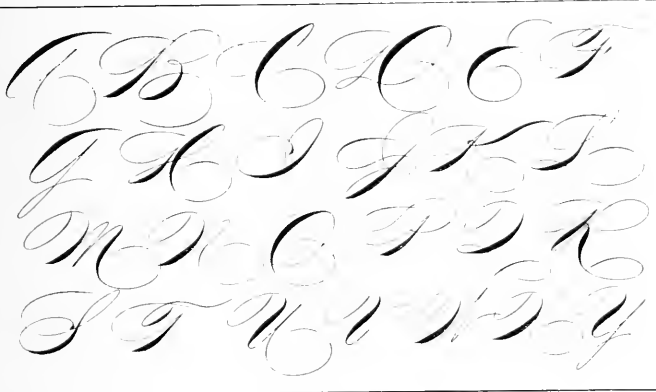
Many important adoptions have already been secured.

Cloth, 12mo, 75 cents. Special price to teachers for examination, 50 cents.

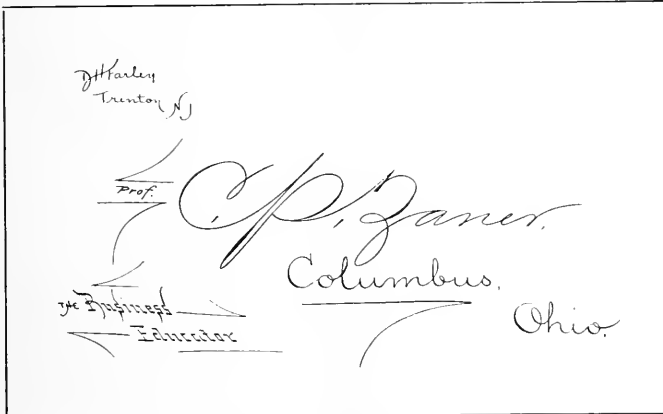
**SHERWIN CODY,**

School of English

623 Opera House, Chicago.



BY C. W. RANSOM, KANSAS CITY, MO.



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Specialists for all kinds of Commercial work furnished—FREE!  
Are you a Specialist? We have a place for you. Write now for full particulars.  PROMPT!  RELIABLE!

WARRENSBURG TEACHERS' AGENCY, WARRENSBURG, MISSOURI.

Advertisers and Publishers will thank you for mentioning *The Business Educator*



### Lesson No. 6.

We have here two designs known as "cut outs" among newspaper artists. Usually the decorations are in pen and ink, and a halftone set inside the lines work. This makes a much stronger printing plate, as the screen or halftone would cut the black pen lines and make them look gray. Study the decorations are in pen and ink, and a halftone set inside the lines work. This makes a much stronger printing plate, as the screen or halftone would cut the black pen lines and make them look gray. Study the decorations are in pen and ink, and a halftone set inside the lines work.

This makes a much stronger printing plate, as the screen or halftone would cut the black pen lines and make them look gray. Study the decorations are in pen and ink, and a halftone set inside the lines work.

Lessons will be criticised through the columns of this journal, if return postage is enclosed.

We have filled

**MANY POSITIONS**

in the

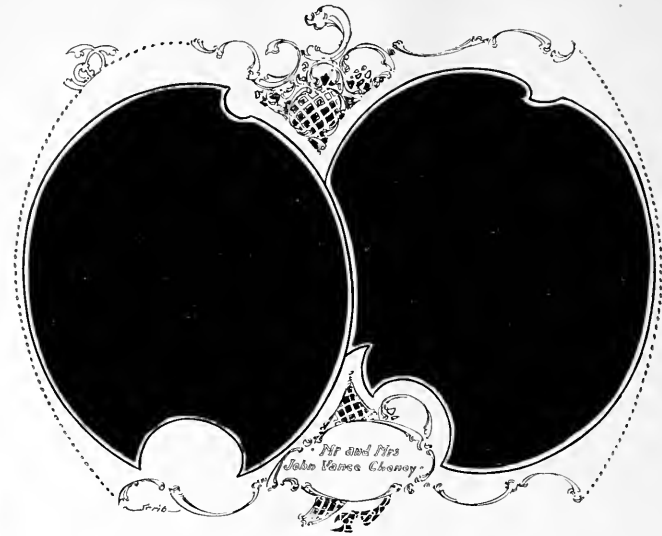
**BEST BUSINESS COLLEGES**

during the past season and still have PLENTY OF PLACES for

**FIRST CLASS TEACHERS.**

FREE REGISTRATION if you mention this paper.

**Continental Teachers' Agency,  
Bowling Green, Ky.**



### 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, Ills.,**  
Offers the best instructions in the various branches of Penmanship and Drawing. Write today for full particulars.

## A BARGAIN IN BLANK CARDS.

I have purchased the entire salvage stock of the Poundsford Stationery Co. of Cincinnati, O., the result of their recent \$70,000 fire. While they last they go to first come at the following prices:

100	15c.
500	50c.
1,000	80c.
5,000	80c.
10,000	70c.
20,000	60c.

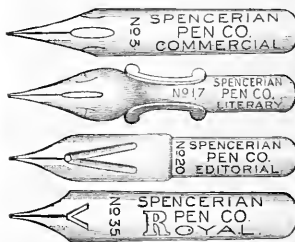
Here is a chance to get some of the finest cards obtainable for fine penmanship. Please state whether ladies' or gents' size is desired. Samples Free. Address

**A. J. STEVENSON,**

18 Lafayette St. HOME CITY, 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



### To Know How to File

- Documents
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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, Muskegon, Mich. Branch at Chicago in the Marquette Building.



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Modern Commercial Bookkeeping,	\$2.25
Modern Commercial Banking,	1.00
Modern Commercial Penmanship,	.50
Williams's Commercial Law,	1.25
Williams's English Grammar,	.75
Clarke's Shorthand,	1.25
Yours Truly, { Graham, Benn Pitman, Gregg, }	1.50
Guide to Touch Typewriting,	1.00
Shorthand Dictionary,	.50
New Business Speller,	.25
New Business Correspondence,	.25

Prices on the following supplies will be quoted on request.

Shorthand Note Books,  
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# OURS ARE BOTH

If you have not bought all your Books for next year, or if you are not FULLY SATISFIED with those in use, write for our catalog and confidential price list.

Billed to Schools for Examination at half price.

## The Commercial Text Book Company

DES MOINES, IOWA.

### How About Your Penmanship ?

Do you wish to improve your BUSINESS WRITING; to become a fine ARTISTIC WRITER; to know all about CARD WRITING; to learn ENROSSING; or to take a practical course in LETTERING? Then write for my new book "How to Become a Good Penman." It's free and tells all about how you can learn by mail.

F. W. TAMBLYN,  
1114 GRAND AVE. KANSAS CITY, MO.

### 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.

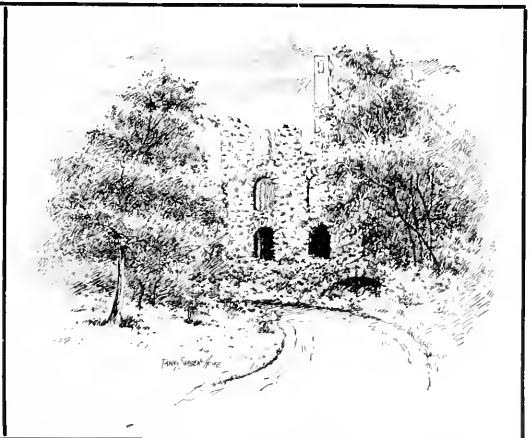
WM. O. PRATT, Manager



### 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.



Pen Sketches near Fairmont Park, Philadelphia, by Mrs. Charlton V. Howe, with whose work our readers are not unfamiliar. More to follow, too.

## Book Reviews

"Little Helps to Legibility" by S. H. East, Indianapolis, Ind., containing suggestions for writers of the Ben Pitman system of Phonography, is the title of a sixteen-page, five by seven booklet, the price of which we do not know.

"A Dog of Flanders" by Ouida, printed in the easy reporting style by the Photographic Institute Company, Cincinnati, Ohio, is the title of a forty-page, five by seven book, price twenty-five cents. This is a companion book to the many that are being issued regularly by this progressive firm. It is needless to say that the printing, engraving, paper, etc., are first class.

McKee's Shorthand Magazine, the publication of which has been suspended for the past eight months, is again before us in its familiar dress of orange. The subscription price is fifty cents per year.

"Steel Square Pocket Book," by Dwight L. Stoddard, issued by the Industrial Publication Co., N. Y., is the title of a cloth-bound, three and one-half by five and one-fourth, one hundred and twelve page book. It is profusely illustrated with drawings by the author of the Carpenter's Square, illustrating its use and possibilities, and is a most valuable, concise and exhaustive book. Mr. Stoddard's name is a familiar one in the penmanship world, having followed penmanship professionally some years ago, and he still does considerable work in that line.

The Grand Valley Magazine, Volume I, Number 1, July, 1904, one dollar a year, E. B. Moore, Editor and Publisher, Grand Junction, Colorado, is the name of a new magazine to be issued monthly in the interest of the people in and about that section of the country. The same strikes us as being a publication of more than ordinary merit, and if we mistake not, its influence and patronage will extend far beyond the confines of the state in which it is published.

"Thorns and Flowers," by C. C. Canan, is the title of a twenty-four page, white cover, gold-embossed book of poems; price twenty-five cents, published by the author at Bradford, Pa. Mr. Canan in this little booklet has given evidence of more than usual poetic ability. These poems reveal more of an artistic temperament than is common among penmen. By them we are reminded of the poetic ability of another penman who has left a lasting impress on the penmanship world—Father Spencer. This book reveals a wider horizon than is usually accredited to penmen. The poetry is good because it is of the heart rather than of the lip. We wish for the book the sale it merits. No true lover of penmen, penmanship and poetry should fail to secure it.

"Good English Form Book in Business Letter Writing," Sherwin Cody (published by the author.) This is a very practical and suggestive volume of 123 pages. While it gives model letters, it aims chiefly to instruct by the object method. Therefore incorrectly written letters appear which are amended correctly, the errors being carefully pointed out by the author. Some incidental drill in spelling is afforded and a little practice in original punctuation, but we do not think that either the spelling or the punctuation is sufficient to serve as a substitute for the more extended drill found in some text-books. The principal purpose, however, is excellent, and no teacher or student of Business Correspondence will regret having a copy of this book at hand for reference and study.

"Meaning and Practice of Commercial Education," Cheesman A. Herrick, Ph. D., (The Macmillan Co.) In a volume of 378 pages, Dr. Herrick presents one of the first comprehensive and serious contributions to the literature of a great modern movement in education. In his first chapter he shows that methods of education necessarily change with the times, and that economic conditions have naturally and



normally evolved this mode of preparation for one field of life activity.

The second chapter is one of the best in the book. It discusses the possibility and value of commercial education, and Dr. Herrick is no apologist for the cause to which he brings his well-trained powers. It is well worth the moderate price of this publication to have within easy reach the



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 WUNT PEN CO., Camden, N. J.**

## Lessons in Wash Drawing and Engraving.

E. L. BROWN, ROCKLAND, MAINE.

Ornate initials always add to the effectiveness of type matter when good taste and judgment are used in designing. Elaborateness is not necessary in designing initials, as the simplest composition is often times the most effective. The design given in connection with this lesson is presented as a study in line and wash drawing, and not as the most practical style of initials in the way of elaborateness and proportions.

First make a pencil outline, then trace in waterproof ink, applying the washes next in order. Study the values critically, noting the molding of the features in the grotesque mask, as well as the ornaments. Add successive washes until the desired tones are obtained. All the high lights are represented by the white cardboard. The solid black on the face and other parts of the design were added with a pen filled with India ink.

ammunition provided in this chapter for the annihilator of those self-styled theorists whom old Gorgon Graham calls "a lot of second-class fools who carry a line of something they call culture, which bears about the same relation to education that canned corned beef does to porterhouse steak with mushrooms; and who shudder a little at the mention of business, and moan over the mad race for wealth, and deplore the coarse commercialism of the age." Dr. Herrick's attitude is well illustrated by an experience he relates. "An inquiry after the welfare of a family elicited the following response: 'Tom's turned out "fine,"—he's got to be an actor; Bill's an artist, and Melindy's a "swell" music teacher; but John, he never amounted much,—but he could make to support the others.' We have too much the spirit of these remarks in our estimate placed on careers."

Chapters three, four and five contain a succinct and instructive review of commercial education abroad.

Chapter six will excite the most comment among our readers, for it is a thirty-page survey of the history of the private commercial schools in this country. Dr. Herrick, naturally, approaches this subject as an outsider and has had to gather his information second-hand. It is not surprising, therefore, that he ascribes undue honor to some who are dead and gone, and that he gives insufficient or no credit to others more to be praised for originality than some whose memories have been banked with verbal pinks and roses, Gates Ajar, Anchors, etc. It is to be regretted that the author did not make a more liberal use of the results of Edgar M. Barber's profound research on this subject, which results were given in a remarkable paper read at the E. C. T. A. convention in 1902. In our opinion, the history of commercial education as developed among the private schools of America is yet to be written.

The remainder of this interesting book is devoted to an exposition of the work done and projected in secondary and higher institutions of learning in this country; and to statistical suggestions containing questions, bibliography, etc. The bibliography is invaluable, being by far the most comprehensive and carefully selected list available.

"The Brooks Budget of Business Writing" by W. Brooks, Toronto, Ont., is the title of a forty-eight page book containing seventy-eight lessons in practical business writing, with instructions accompanying each lesson. This is one of the best and most concise compendiums we have had the pleasure of examining. It is intensely practical, and merits the large sale which we understand it is enjoying.

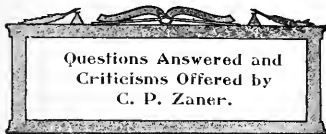
"The Gregg Writer," Chicago, Ill., price fifty cents a year, is a welcome monthly visitor to our desk. It is always chock full of shorthand information as well as news items and enthusiastic articles. It is a terse, timely journal, invaluable to all Gregg Writers.



*Copy made by the penman  
power-making all things new.*

—Tennison.

GEMS IN LINE AND SHADE, BY C. C. CANAN, BRADFORD, PA.



**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.

The Seattle Commercial School, Seattle, Wash., E. W. Gold, Principal, and M. W. Cassmore, Associate Principal, reports an excellent opening. In their new quarters they will have glass partitions between the rooms, hot and cold water in every room, rest-room for ladies, oak furniture, steel ceilings, fire-proof building, hard wood finish inside, view of the Sound and Olympics, hall for dances on the next floor, vault in the basement for their money, etc., etc.

I send specimens of writing from our grades. Can I reasonably demand the same perfection of movement from these lower grades as you expect from high school? If not, should I criticize as faulty the efforts they make for form?

MISS EMMA WOODMAN,  
Traverse City, Mich.

The work you submit is along the right line. You are accomplishing considerable good. You are combining form and movement to a greater extent than is generally

secured. It is my opinion that your pupils strive for form at the expense of freedom in the movement exercises. I would encourage a trifle more freedom at the expense of accuracy.

No, you cannot reasonably demand the same perfection of movement from pupils in the lower grades as in the high school or business college. You can, however, strive for the same freedom, but with less speed, and secure results that will not seriously suffer by comparison.—EDITOR.

H. L. J., Alliance—Your letter and lettering is perhaps the best ever received at this office for one of your years. You can easily become a master in engraving, and should do so following the lessons now running in THE BUSINESS EDUCATOR. Let us hear from you from time to time.

R. S. A., Baltimore—You can easily become a fine penman. Do not allow your movement to run away with you, but tame it so that it will produce turns or angles at will. Some of your turns in the small letters are too rounding, while others are too angular. First turn in the small *n* is usually too rounding, the second one is too angular. Watch the little things and success is assured. Send work regularly for criticism and win that certificate. You can do it.

R. C. J., Oakland—You write well, even though you are left-handed. If all right-handed people wrote as well as you do, poor writing would be a thing of the past. Fall into line, follow Doner's or Currier's lessons, and win that certificate THE BUSINESS EDUCATOR is now offering.

N. A. B., Ala.—Your practice is in the right direction. Considering the fact that you have had but little time to work upon the lessons before submitting your practice, you have done exceptionally well. Make the retracing ovals more compact and watch carefully the little things, such as turns and angles. You will need to watch your small letters more closely than your

capitals. Practice faithfully and systematically and send work regularly.

C. S. C., Springfield, O. Yes, you can become a penman, and a fine one, too. Watch carefully to make the turns equally rounding and the angles equally sharp. You write too rapidly for professional purposes, in other words, for accuracy.

C. D. P., Lone Oak—You start out well, persevere and you will win the certificate. There is nothing poor about your practice; it's good. It can be made better by exercising a trifle more care, which you are no doubt doing, not having had many days to practice upon the lesson before submitting your specimen. Watch the details closely. Curve both sides and both ends of the little "o" equally. Come again.

**Mexico Speaks**

Inclosed find twelve subscriptions to the best penmanship journal in America, with remittance for same. THE BUSINESS EDUCATOR is the leading journal now, as it surely has reached the top of the ladder.

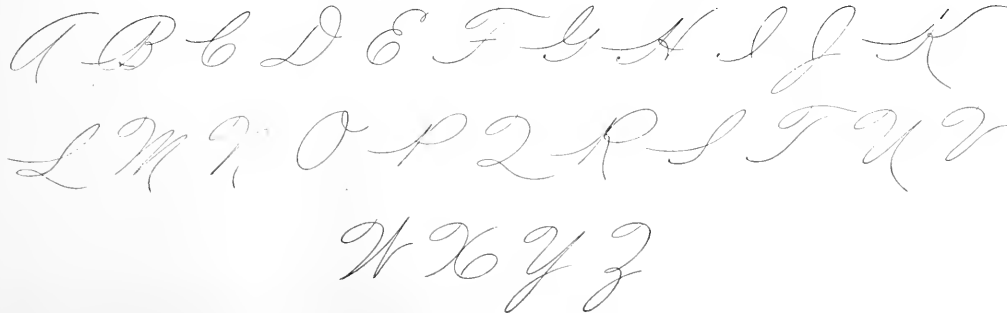
G. CORTES,  
Mexico City, Mex.

**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.

BUSINESS CAPITALS BY A. J. KARLEN, VILAS, S. D.





Flourish by A. R. Burnette, Penman in the Big Bowling Green, Ky., Normal School and Business College.

## The Teacher's Duty

BY L. MADARASZ.

There is a steady demand upon schools for more useful, available, and practical education, for technical training, for such knowledge as shall be of direct use in business life. This is all well and proper, provided it be not forgotten that the larger purpose of school work is to open the mind, awaken the faculties, enlarge the capacities and discipline the powers of the student, giving him ability to master all subjects, rather than to store his mind with information or qualify him for one occupation. That he should be trained to one calling is unquestionably wise, but whether that is work for the public schools is another question, and before everything else should come the work best calculated to give breadth and strength to the mind, and make it self-supporting, self-helping, resourceful, and of good habits. It is not to be treated as a cold storage warehouse, in which may be piled away all information of prospective value, to be drawn out in the future in a good state of preservation. The exercise of the powers in youth, while the mental habits are forming, is not so important for the

value of the knowledge acquired as for the development of the mind itself, as a farmer in hitching up his colt for the first time cares less for the load he hauls than for the effect of the trip on the colt. Information comes fast enough to a mind awake to discern it and able to value it. What is wanted is the power of persistent, consecutive thought, the power to reason, compare, reflect, and choose. This it is that makes men self-reliant, and strong, and successful. The advice or knowledge received today may be of little use tomorrow under changed conditions. Nothing that is simply in the grasp of the memory is an absolutely safe dependence. There must be the power to assimilate and originate. No craftsman's skill is a reliance in these days of industrial change. The carefully perfected trade may become superfluous and its possessor obliged to find other means of livelihood. The man of today with his multiplied wants and responsibilities, must be broadly resourceful. What did Aristotle, Seneca, Caesar or Solomon know about the facts of the world, compared to even the school-boy of today? And yet they would be great men, leaders and rulers of men, if they stepped upon the earth today. Not a fluent knowledge of facts, but a capacity to use facts, should distinguish the well educated man.

*Spencerian Compendium*  
of  
*Penmanship*

We have on hand a very limited number of copies of the New Spencerian Compendium of Penmanship in book form — the last of the edition of the greatest of all compendiums of penmanship.

The initial cost of this work was upwards of \$10,000.00 and no more will be published, as the cost is too great and the demand too limited.

It contains the cream of the instruction and skill of the Spencerian Authors when they were in their prime, and is a penmanship library in itself — an inexhaustible source of inspiration for the pen worker.

He who intends doing anything with penmanship cannot afford to have it.

Although not generally known, this work is the constant companion of the leading penmen. A few years ago Madarasz had two copies and offered to sell one for \$12.50, but stated that \$50 would not buy the other.

We positively have secured the last of the edition, and no more can be had at any price. Many think a copy will be worth \$25 in a few years from now.

That the book may be doing good work, we have concluded to sell some of them for \$7.50 per copy by express, or \$7.95 per copy prepaid. Later the price will have to be advanced. Now is the time to secure a copy of this never to be parted with book.  
Address, ZANEK & BLOSER, Columbus, O.

## Card Writing

### IS MY SPECIALTY

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 oblique pen holder, 10c.  
**W. A. BODE,**  
 27th St., S. S., Pittsburg, Pa.

## ESTERBROOK'S NEW PENS No. 702 No. 707



MODIFIED SLANT OR "MEDIAL" WRITERS.



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.

THE ESTERBROOK STEEL PEN MANUFACTURING COMPANY,  
 26 John Street, New York. Works, Camden, N. J.

## Diplomas

WE ARE LEADERS in the line of high grade DIPLOMAS and CERTIFICATES for schools and colleges. Our designs cannot be excelled in harmony and artistic beauty. Diplomas furnished filled out complete, or in blank form. Catalogue, showing the finest line of stock Diplomas on the market, mailed free. Resolutions Engrossed—Catalogues Illustrated.

HOWARD @ BROWN,  
 Rockland, Maine.

## Diplomas

Penmanship Copy  
 REPRODUCED IN FIRST CLASS STYLE BY  
 Franklin Engraving and  
 Electrotyping Company  
 346-350 CLARK ST. CHICAGO

## FINEST PENMANSHIP SUPPLIES OBTAINABLE.

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.

### PENS AND HOLDERS.

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

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# The Business Educator

NOVEMBER, 1904

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ONE DOLLAR A YEAR

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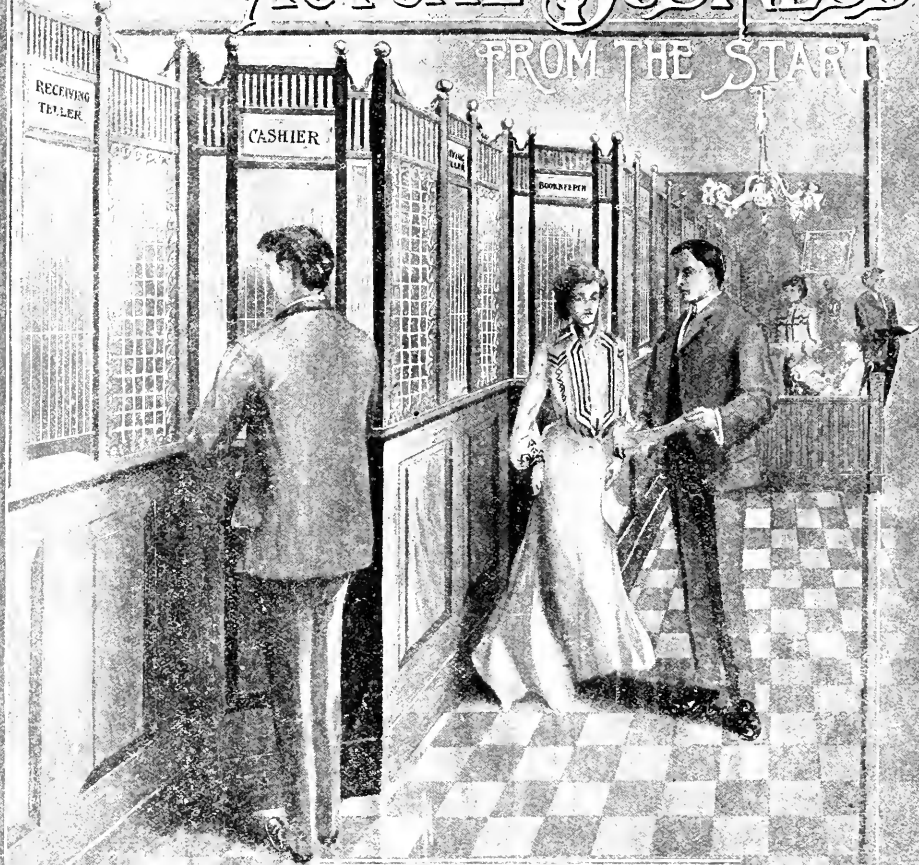
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# HE IS HAPPY

For last year he was on duty six days (from 8 a. m. to 5 p. m.) and three evenings each week all the year, at \$100 a month, in a small city, with unpleasant working conditions. Of course he was a fine teacher — he wouldn't have received \$100 a month otherwise. But we are after just that kind of men. So we placed him in a new position, where he receives \$154 a month, being on duty from 8:30 a. m. to 3:30 p. m. during school days, Saturday forenoons, and three evenings each week during the fall and winter. Besides, he receives \$5 each week for one hour's evening teaching in an outside institution. Is it strange that he is happy?

## Would You Like to Be Happy?

Then enroll with us *at once*, for possible January or *emergency* engagement. We had 34 emergency calls in September, ranging from \$50 to \$150 a month. We filled some, but most of them we had to let go for lack of properly qualified teachers. These positions were in both private and public schools, scattered from San Francisco and Seattle to Philadelphia, New York, and Massachusetts. Besides, we have already been asked to "get a line" on good teachers for next year, and we are scanning the horizon.

We charge no enrollment fee. Our commission charge is the same as in all other regular Teachers' Agencies. We have established a reputation for extended acquaintance with school officials, intimate familiarity with commercial work *as it is done in the best schools today* (the manager is teaching from 8 a. m. to 1 p. m. every school day, with three assistants, in a High School of 500 pupils and 19 teachers), prompt service, fair and square dealing with both teachers and schools, and success in "getting there". We have placed more than 60 teachers (the majority at from \$75 to \$150 a month) within the last seven months. Prospectus and blanks for three two-cent stamps. Is it not absurd to delay registration, when it costs you nothing? when you have all to gain and nothing to lose?

Write to us. Do it now.

A CORRECTION. On page 51 of our Prospectus, we have erroneously said that Mr. C. W. D. Coffin is the Manager of the Department of Commercial Publications for the American Book Co. The statement was made under a misapprehension of facts. Mr. J. E. King, one of the most deservedly popular men in our profession, has charge of the commercial publications for this great Company, and Mr. Coffin's activities (which have been remarkably successful) have been confined to selling these popular books. We regret the error very much, for these two gentlemen have been our valued friends for many years.

### The National Commercial Teachers' Agency

A Specialty by a Specialist.

E. E. Gaylord, Manager, Prospect Hill, Beverly, Mass.

## What System of Shorthand is Most Extensively Taught?

During the last month at least two firms publishing shorthand text-books have made the claim, each for itself, of having the largest following in the schools. One asserts that its books are used by "more than half the schools in the United States and Canada teaching shorthand," while the other "enjoys a larger sale than all other systems combined."

Perhaps each thinks it is right; both can hardly be. Perhaps neither can prove its claim. Such self-complacent statements are very easily made, but *can they be shown to be true?*

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Send for an examination copy of the new text book, "The Phonographic Amanuensis." Adopted in hundreds of schools since the opening of this school year.

### THE PHONOGRAPHIC INSTITUTE COMPANY,

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JEROME B. HOWARD, Manager.

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There were not more than twenty schools using

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Today more than half the schools in the United States and Canada teaching Shorthand are using GREGG SHORTHAND.

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We have never yet received an order for Gregg shorthand that was not duplicated - many times. One order for our books always means another - and more.

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There must be something inherently strong in a system that reaches such widespread popularity - and there is; it must effectively accomplish the purpose for which it is intended - and GREGG SHORTHAND does.

We should like to put in the hands of every progressive school manager and teacher a copy of our booklet "About Gregg Shorthand." A postal card will bring it. If you are not interested it will arouse an interest to your advantage; if you are interested, it will be valuable in pointing out the way to conviction.

THE GREGG PUBLISHING COMPANY

CHICAGO



# ISAAC PITMAN'S SHORTHAND

## Practical Results

"I was placed in charge of the Isaac Pitman Department at The Miller School on the 4th of April. At that time not one student had registered to enter that special department, it being a new feature, and naturally there was a great deal of skepticism as to the length of time it would require to complete the course in the 'Pitman' department. I have never made any claims for the Isaac Pitman system that it was a 'three months system,' 'easy to learn,' etc., but I may here state that at the expiration of six weeks study on the part of one student, she was able to write at the rate of sixty words per minute, new matter. At the end of three and a half months two students had acquired a speed of 125 words per minute, and were transcribing letters and legal forms neatly and with a fair degree of accuracy upon the typewriter. These same students are now in our Model Office class from which they will graduate in due course of time. The students mentioned are not special cases, but they represent what can be done by the average student studying Isaac Pitman system of phonography. Our evening class work has been quite as successful. We teach three nights a week and have pupils writing new matter, 70 to 90 words per minute at the end of the fourth month."

—Miss Emily E. Barbier, The Miller School, New York.

Write for "Which System" and a sample copy of  
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for Isaac Pitman Writers and Teachers. *2f*

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Publishers of "Isaac Pitman's Shorthand Instructor" \$1.50. Exclusively adopted  
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# THE BUSINESS EDUCATOR

VOLUME X.  
NUMBER 3.

COLUMBUS, O., NOVEMBER, 1904.

Professional Edition, \$1.00 a Year.  
Penmanship Edition, 65 cents a Year.

## THE BUSINESS EDUCATOR

Entered at Columbus, Ohio, Post Office as Second Class Matter.

Published Monthly (except July and August), by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a Year (Foreign Subscriptions 30 cents extra); Students' Penmanship Edition, 65 cents a year, (Foreign Subscriptions 20 cents extra).

C. P. ZANER, Columbus, O. - Editor.  
E. E. GAYLORN, Beverly, Mass. - Associate Editor.  
E. W. BLOSER, Columbus, O. - Business Manager.

Address all communications to Zaner & Blosser, Columbus, O., except those relating to the departments, which may be sent to Mr. Gaylord.

**Two Editions.** The BUSINESS EDUCATOR is published in two editions: The Teachers' Professional Edition contains 48 or more pages, 16 of which are conducted on the Department plan and specially suited to the needs of teachers, principals, and proprietors. Colored title page. Price \$1.00 a year.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the sixteen pages devoted to the Departments of Commercial Teaching. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engraving, Pen Art, and Lesson features in the Professional Edition. Price 65 cents a year.

**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.

**Rates to Teachers, Agents, and Club Raisers** sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

Considering that THE BUSINESS EDUCATOR 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 in subjects relating to Business Education are found only in THE BUSINESS EDUCATOR, you will readily see that it 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.

## Then and Now.

Before THE BUSINESS EDUCATOR, with its departments relating to commercial teaching came into existence, we had three penmanship periodicals, each giving attention to practical writing, miscellaneous penmanship, pen drawing, and news items; an occasional article upon some phase of business education, reports of conventions, and papers read at these meetings.

There were practically no paid contributors, and nothing connective in plan or policy concerning this part of the journal except to accept any chance contribution that happened along, if it were to be had free.

The establishment of the departments in THE BUSINESS EDUCATOR marked a new era in the journalism of commercial education. This has involved an outlay in cold cash for each number published many times greater than previously spent in a whole year. This, however, is but the result of our determination to place commercial journalism on a par with other educational publications, and above if it is within our abilities. For, as you have doubtless observed, many brains are cooperating in the production of our journal.

To maintain this pace which we have set for ourselves, three important things are essential: brains, energy and money. A careful inventory of our ten, complete, overflowing numbers each year soon convinces you that no small amount of forethought, push, and capital are required to plan and to publish a journal like THE BUSINESS EDUCATOR.

That the profession is recognizing and appreciating this is evidenced by the support that is coming Columbusward. For the same we hereby express our appreciation, and pledge anew our efforts for better journalism in the interests of our profession.

## To All Penmanship Teachers.

### A Welcome Awaits You at Chicago, Christmas Week.

The time is drawing near when the grand family reunion of our brethren will take place in Chicago. There is no event which comes into our lives as co-workers and teachers that gives one more pleasure and lasting comfort in recollection than these annual gatherings of our brethren. Methods of teaching vary so much and the desire of all is so strong to know and use the best ways of reaching results, that each teacher owes it to his pupils and to himself professionally, as well as socially, to glean from his brethren the strength of their experiences. During my many years among penmen, I have noticed those grow strongest as penmen and famous as teachers, who mingle most among their brethren. It broadens a teacher's view of the work of teaching, to see earnest men present their methods in ways often new and interesting. Our meeting at Chicago Christmas week is to be full of teaching work by as many earnest men as possible. Plans will be made to enlist general discussions upon position, movements, whole-arm, forearm, finger, and combined, sitting and pen holding drills, and their applications to letters, lines and pages. In fact it will be a teachers' meeting, not partitioned off to a few, but where all who come will find their ideas wanted, and opportunities made to give them. I know that teachers want the methods of others, and have the weak and strong points of their own judged by their brother teachers, and to this end the plans for the meeting are being carefully considered. The pleasure of social meeting and greeting and the living for days with opportunities for general and private social exchange of views from early morn till late each night, gives one a fullness of satisfaction and benefit that is felt for many months. Every introduction to a brother brings the warm hand clasp of genuine affection, and opens at once the welcome exchange of views regarding good methods which each are seeking. In fact it is not a question of affording to attend the coming meeting, but a far greater question, can one afford to remain away? The Penmanship Committee, Mr. Crandle and Mr. Faust of Chicago and Mr. Kenshaw of Philadelphia, are whole souled good fellows, who will be interested in you, and I am sure I shall do everything in my power to secure for all brother penmen in every way, a profitable and pleasurable time, educationally and socially.

Hoping to meet a large gathering, and extending with this an urgent request for your own presence at the meeting, I remain,

Cordially and fraternally yours,  
A. H. HIXMAN,  
President of the National Penmanship Teachers' Association.



## Two Editions—Their Demand and Reception.

For a good many years, a number of journals have been issuing two editions in order to reach two classes of readers, and to satisfy a consequent demand; for instance, the "Scientific American." In December, 1895, "The Penman's Art Journal," then under the management of Ames & Kinsley, announced the adoption of the two-edition feature, being the first to do so in penmanship journalism.

The almost unanimous suggestion of our many staunch personal and professional friends during the past year has been: "You have now the best journal devoted to penmanship and commercial education, but we find it difficult to secure you as many subscriptions as we think you deserve, on account of the price you have to charge for your high-grade product."

They asked us to give them the penmanship features of our journal for their students, for by so doing, we could quote a lower rate than would be possible for the journal containing all of the features. To reduce the price without dividing into two editions, meant that the profits were to become too small to continue improvements from time to time which is our policy; either that, or to cheapen our product, neither of which we

were willing for a moment to consider.

As a consequence, the two editions have been the result. We are determined to make each as perfect as possible, and to avoid to the greatest degree, conflicting folio numbers, and other misfit features not infrequently seen in two-edition journals.

Two editions enables us to reach two classes of students and teachers. All penmanship and art features appear in the students' number and the department features appear in addition to these in the teachers' number. Thus each gets that for which he subscribes, and does not need to pay for that which he does not desire.

The result has been that our friends are doing just as they promised—"clubbing" us as never before. Many more have pledged their future patronage as soon as they redeem their promises made previously to their knowledge of our two-edition and certificate features. Letters of congratulation and commendation, concerning our product and our progress, are daily visitors. Just as this is being written, a letter from one of America's foremost business educators, is received and contains the following paragraph:

"I think your methods of getting business, and taking care of it when

you once get it, are the same as mine. That is the reason why prosperity is coming your way."

And therein lies the secret of true and lasting success; to get business and then to take care of it. That is precisely what we aim to do. The progress we have thus far made and the pace we have set is a fair criterion by which to judge our future.

Personally, we are on good terms with our co-workers, complimenting them upon their product, and wishing them all and more than they deserve.

### Doner and Currier.

The lessons now running in THE BUSINESS EDUCATOR, by Messrs. C. E. Doner and W. N. Currier are attracting a great deal of attention. More young people are following from the lessons than have ever followed similar courses in our journal. Young people are fortunate in being able to secure instructions and inspiration from two such capable, enthusiastic, straightforward teachers and penmen. Those who have not done so will do well to begin without delay and forward practice regularly for criticism, as both have consented to criticize worthy pupils' efforts.

### Best Advertising Medium.

A leading advertiser, whose advertisements have been appearing in all the journals of the class to which ours belongs, has just written as follows: "Your paper brings me better returns than any other." Other careful advertisers are also finding out that THE BUSINESS EDUCATOR is the best advertising medium of its class.

The following was written by a penman who is not as well known as he should be, or will be later on. Who is he? We have secured his consent to offer a dozen of his best written cards to the first five persons who guess his name. Send your guesses to the publishers, Zaner & Bloser, Columbus, Ohio.

Penmanville, Jan 6, 1905

Zaner & Bloser

Gentlemen, I take much pleasure in mailing you this as a specimen of my business penmanship.

Hoping that it will please find that I may hear from you again, I am,

Yours truly,

James M. Woodson





PROGRESSIVE  
LESSONS IN

# Business Penmanship

BY

Supervisor of Writing  
in the Beverly,  
Mass., Public  
Schools.

*C. E. Doner*

Work for criticism  
should be mailed  
to Mr. Doner by  
fifth of each  
month.



In my last lesson I urged upon you the desirability of trying to make your practice pleasurable, thinking that it is pleasant and profitable work.

There is a law of compensation which gives to each mind that upon which it exercises itself. While you are working, whether it be at chopping wood, studying arithmetic, or practicing penmanship, learn to throw your whole soul into every effort. I do not mean that you should strain every nerve and muscle, but that you should place yourself in a calm, energetic, *I will win* state of mind. We can discipline ourselves to such way of working, until our easy, reposeful, yet forceful, manner of doing anything will accompany every effort. When you practice penmanship, *think* penmanship. Prentice Mulford said, "When you are tying your shoe string, think shoe string."

Times of discouragement will come. Sometimes you may think that your every effort is in vain and that you are making no improvement. If you ever feel this way while you are in the midst of your practice, I would urge you to lay your pen down and do something else for a while. Later, then, you could take your pen up again and go to work with renewed effort and persistency.

I want you to put lots of snap and vim into this work. Study every letter and exercise critically. Get a good, usable, controllable arm movement, and I'm sure a fine business style of writing will be yours for a life companion. And not only this, the beautiful certificate offered you is something worth working for. See that you get one. Now is the time to do your hard practicing. Here is a good motto for you to keep in mind, "Do it now."

When ever you think you need more movement go back to lesson one and practice on the exercises thoroughly.

1 *v v v v v v v v v v*

2 *x x x x x x x x x x*

3 *win win win win won won*

4 *c c c c c c c c c c*

5 *came came came came came came*

6 *name name name name name name*

7 *mine mine mine mine mine mine*

Plate 12

You will find the wide spacing between letters as given in lines 1 and 2 to be of great help to you. Glide hand and pen freely between the letters. In the letters make the downward strokes firmly to the line. Then try medium spacing as in the words in line 3 and so on through the plate. Notice the little dot in the r and w, also the c. Study details while you practice.

1 *r r r r r r r r r r*

2 *s s s s s s s s s s*

3 *mire mire near near more more*

4 *same same issue issue muse muse*

5 *vein vein vice vice vise vise*

6 *r r r r r r r r r r*

7 *run run error error mirror eye*

Plate 13

Here we have more wide spacing. Notice closely the first and last strokes of the single letters r and s. The little shoulder in the r in line 1 (the stroke that runs nearly vertical) should be straight—make a point just before coming to the line. Notice particularly the ending stroke in all the words—give it the right curve. The r in line 6 is used a great deal. See how it is made.



vvvvvvvv vvvvvvvv vvvvvvvv  
 xxxxxxxx xxxxxxxx xxxxxxxx  
 rrrrrrrr rrrrrrrr rrrrrrrr  
 cccccc cccccc cccccc  
 eeeeeeee eeeeeeee eeeeeeee  
 ssssss ssssss ssssss  
 rrrrrrrr rrrrrrrr rrrrrrrr

Plate 14

Review the letters by joining a number of them together. See that you use a free movement of hand and pen. Nothing is gained by using the fingers and a slow laborious motion. Watch downward strokes—make them firmly to the line and all of them on the same slant. It is well to count for some of these letters. For instance, in joining the small *v*, count 1-2—glide 2—glide 2—glide 2—glide 2, etc.


1   
 2 *l l l l l l l l l l l l l l l l*  
 3 *l l l l l l l l l l l l l l l l*  
 4 *b b b b b b b b b b b b b b b b*  
 5 *h h h h h h h h h h h h h h h h*  
 6 *k k k k k k k k k k k k k k k k*

Plate 15

A strong and well-made loop above the line adds considerable to business writing. Weak loops are like weak characters, they have a bad effect on what is next to them. Practice the exercise thoroughly in line 1. Count 1uh, 2uh, 3uh, 4uh, etc. Then make the exercises and loop in line 2 with arm movement, in and out of the sleeve. See that the upward stroke is curved, the downward straight, and the lines clear and smooth. Count for the *l* in line 3, thus, 1-2 curve or 1-2 finish, with a slight pause as you say 2, make downward stroke straight to the line. Count for the *b*, 1-2 dot finish or 1-2-3 finish. Count for the *h*, 1-2-1-2-3, pausing a little at the first 2. Count for the *k*, 1-2-1 loop-1-2, pausing slightly at the first 2 and at the loop. In making the loops above the line use very little finger motion, if any. By using arm movement in and out of the sleeve a strong loop can be made.

1 *line line line*  
 2 *linen linen linen linen linen linen*  
 3 *bane bane bane*  
 4 *beam beam beam beam beam beam*  
 5 *hewn hewn hewn*  
 6 *home home know know home home*



### Plate 16

In lines 1, 3 and 5 make the spacing wide between the letters—not in them. In lines 2, 4 and 6 write the words as you would the medium spacing between letters. Notice curves, angles, downward and ending strokes, etc. Make curves at the top in *n*'s and *m*'s and on the line in *r*'s, *u*'s and *w*'s. Point the small *a* at the top. Close the *o*. Watch these little things and you will improve your writing in legibility as well as in giving it a good movement effect.

49-34-76-21-56-39-42-71-89-67-24-92-34-78

1492 1781 1967 1146 1289 1567 1349 15649

106721 114962 396782 465489 316472 764289

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@ @ ✓ ✓ ✓ # # # \$49<sup>00</sup> \$840<sup>00</sup> \$44<sup>00</sup>

20¢ 40¢ 98¢ 79¢ 67¢ 30¢ 75¢ 94¢ 24¢

\$767<sup>80</sup> \$942<sup>31</sup> \$340<sup>90</sup> \$547<sup>20</sup> \$764<sup>50</sup> \$850<sup>40</sup>

### Plate 17

Don't neglect the figures. Write the figures in groups, as given in this plate. These signs, etc., you ought to become familiar with and be able to make them as well as the figures. The practice of checking off an amount as given in the fifth line is used in business. Make the dollar sign, then the figures, and then check it. The downward stroke in figures 1, 4, 5, 6, 7, 9 should be on the same slant—watch this.

### Criticisms.

S. O. C., S. Dak. Your movement is splendid, but the application of it to real writing is not so good. Spend more time on small letter practice—you need it.

D. L. H., Wis. Never saw better movement exercises—they are excellent. Give more attention now to small writing and the figures and let the exercises rest awhile. I must show your work to some of my public school pupils.

A. M., R. I. Your movements are well made. Now see that you can apply it as well to small letters. Give more time to figures. It will pay you.

E. E. B., N. J. You are beginning nicely for your first work of this kind. Give more time to the movement exercises, and then see how you can apply your movement to letters, words, etc. Study detail.

C. S. C., Ohio. I am glad to get your practice work. Practice more on the movement exercises. Make the ellipses more compact. Use a little better ink if possible. Put all the time you can to penmanship—it will pay you.

M. T. F., Ia. Try to use better ink. You need movement in big doses—go to lesson 1 and practice on them. Hold your pen level on the paper. You have a good chance to make lots of difference in your writing—transform it into a model hand if you can.

W. O. C., Ill. Your movement is good enough for now. Get right to the small letters with a vengeance. Notice little things closely. Send your first specimen, please.

T. J. S., Ia. Your movement exercises look nice, but you have made them slowly. You need to loosen up the muscles of the right arm. I don't think you will have any trouble with the small letters, except you might make them too slowly. Get more real arm movement.

M. N. F., Ia. Am glad to have you both join our company for the certificate. You are brothers, I suppose. Your movement is pretty good. Get it nicely under your control. Practice the movement exercises in lesson 1 occasionally.

B. A. H., Pa. I like your movement exercises. I think you will do well with all your work on the lessons. Let me see something good from your pen from the October lesson. You need not enclose a stamp. Send me your first specimen.

E. P., Pa. Your movement exercises are beautifully made. I wish you would now try to master the small letters. I want to see your general writing.

H. B. H., Pa. I am glad you intend to follow the lessons. Your movement is quite good, but your writing is not so good. Get down to business on the small letters. I would advise using a fluid ink and paper with not so hard a surface. Good quality of paper with a fairly smooth surface is best.

W. W., Pa. You need more work on movement exercises. Do not press so hard on downward strokes. Work for a light, free and easy arm movement. Use a smoother paper.

F. W. B., Pa. What you need most is plenty of intelligent practice. Give more time to movement exercises. Do not press on downward strokes. Keep on, you are starting nicely.

A. H., Maine. You are starting off in good shape. Now and then give some time to movement exercises. Try to apply your movement to the small letters. Study the copy carefully. I think you will enjoy the work when you get nicely started.

E. W. S., W. Va. Your movement is good, and I see you apply it quite well to your general writing. Slant the movement exercises more. You are starting to master penmanship at a good age—it will be a source of pleasure to you all your life.

R. N., Mo. Sorry you have been sick. Your exercises are quite good, but you need to develop more freedom of arm movement. Put steam back of your pen, and you will win.

W. H. G., R. I. You are starting off in fine shape. Keep right on. Get down to solid work on the small letters.

E. W. D., Mich. I have looked over your work with unusual interest. It is some of the best I have received, if not the best. If lots of good hard practice will make a first-class penman you will certainly become one. Where did you study penmanship?

D. S. W., Pa. You are starting out nicely. Your movement exercises are well made. Give some time to figures, and try to master a good, plain, rapid business figure.

J. D. P., W. Va. You are starting off all right. Keep on. You have a teacher who knows how to teach penmanship thoroughly. I see a great many in Wheeling are after the certificate.

H. G. R., Md. Your work is good. It shows that you already have had good training. See how much more you can improve this winter.

M. B., W. Va. Your first lesson is well done. Just keep right on and I'm sure you will come out all right for a certificate.



# Lessons in Practical Writing

BY

TRENTON, N. J.  
Rider-Moore  
and Stuart  
School of  
Business.

Wm. Currier

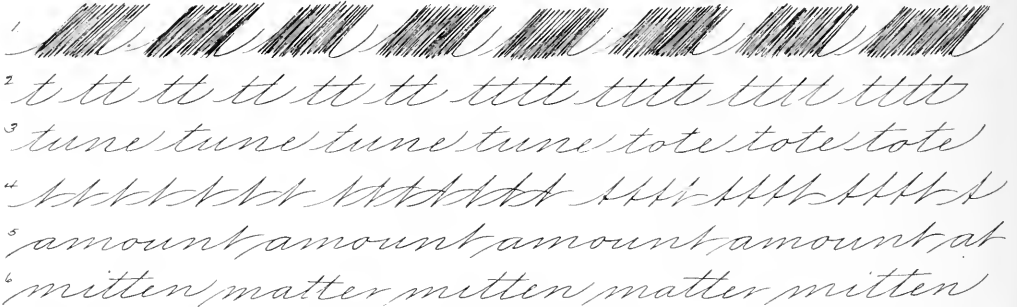
Students' Speci-  
mens criticised  
through the  
B. E.



## Plate 15

Practice the straight line exercise until the arm moves freely back and forth in the sleeve from the shoulder. Always bring down stroke of *t* line No. 2 to base line before making turn. Curve last line of No. 4 downward gracefully. Study errors to determine causes.

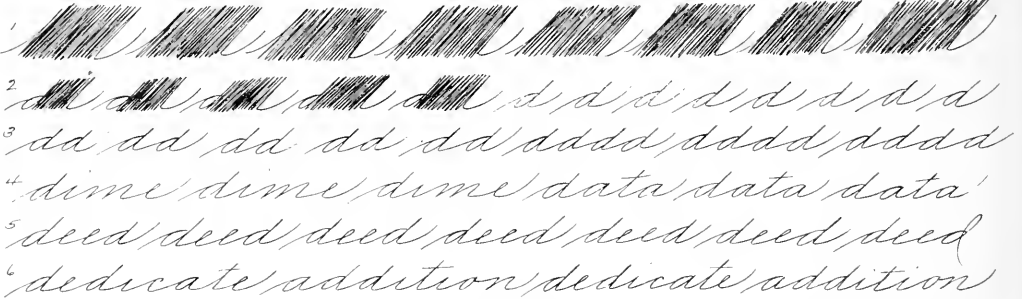
### Plate 15



## Plate 16

This is quite similar to previous plate. Give attention in this lesson to slant of down strokes and finishing lines. Study and practice.

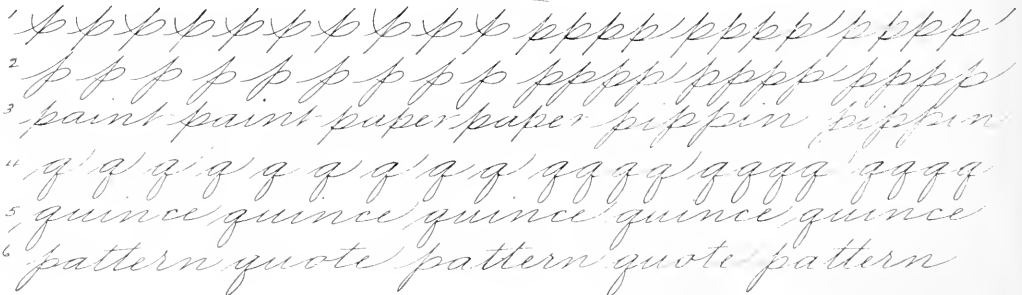
### Plate 16



## Plate 17

Keep down stroke short in making the *p*. For line No. 1 lift the pen. Try to have up strokes and down strokes cross just above the base line. The loop of the *q* should be well slanted and have lines meet on the base line.

### Plate 17







## Plate 20

We have now reached a new way of applying the arm movement. This is the reverse movement. Practice No. 1 until you can make the lines smoothly and easily. For the *M* the arm moves backward and forward and rolls gently to the right. It is very necessary that the down strokes be straight in order to retrace them readily.

### Criticisms.

L. N., Livingston, Mont. Your work is good. Keep at it. Capital *A* is open too much at the top. Would suggest that you make lower case letters a little larger.

Boone, Ia. Small *s* should be sharp at top. Watch retrace on small *r* and *r* carefully, also aim to finish words without compound curve. I like your work and hope you will continue your practice regularly.

W. B. L., Yukon, O. T. I should advise you to procure some good paper. Practice large movement exercises until you can get a light, strong line. Small *m* and *n* should be well rounded at the top. Review frequently and I shall look for rapid improvement.

### Sermons or Supplementary Copies by Francis B. Courtney. Comment by C. P. Zaner.

We get out of life just what we  
put into it the world gives for us  
just what we have for it.

It's simply a matter of even exchange; a matter of balance as it were. Is your account square, or is it on the debit side? Begin early to place something to your credit. A good hand writing is a valuable asset which no young man or woman can well omit placing to their credit in the account of life. It brings dollars to its possessor and radiates joy to all who read it, for good writing gives pleasure to both writer and reader.

This face in early youth smooth,  
fair, and beautiful year by year be-  
comes the index of her mind! What  
one reads in the face, one may be sure  
is a reflection of the soul of the indi-  
vidual! It takes time to carve the  
lines and furrows, hateful, malicious,  
mirthful, patient, sweet, vindictive.

Nature has her way of doing things which no one can permanently conceal. Her laws are inflexible and fixed. They may be studied and read, but not understood. You can learn to read character, but you cannot know character. Like mind and electricity, it is a subtle force not understood. You can know, however, how to develop character and nothing will aid you so much as the learning to read character in the face as in an open book. Begin to-day. Start with the mirror.



# Practical Business Writing

## As Applied to Business Forms

*Nina Pearl Hudson Noble*

SOUTH FRAMINGHAM, MASS.



Though many may not have the opportunity to give Commercial Law the time and thought it should have, yet there are a few definitions, a few ideas that should be understood by all. In the next two lessons, we shall endeavor to devote our time to some of the most important which can be fixed in the mind by rewriting.

Indorsement is the writing of a holder's name on the back of the paper for the purpose of transferring it. Blank indorsement is used more often than others.

Negotiable Paper is any written instrument representing a certain amount of money due at a certain time which may be transferred.

A contract is a valid agreement between two or more parties to do or not to do a certain thing. It may be written, symbolical or verbal.



**Little** Writing, rightly taught, **Cess Chan** and at the right period of **Criminal** life, can be acquired within a reasonable length of time. As now taught, writing is learned one way in the primary grades, and unlearned in the grammar grades. Form is gotten during the first years, but it is form by the drawing process, and is therefore not worth much when it comes to real writing.

For free, practical writing, form must be not only in the eye and mind, but in the muscle as well. To get it into the former, study is necessary, but to get it into the muscle, *practice*, not drawing, is necessary.

The muscle can be trained and subdued only through right practice, which, in writing as in most things, consists of proper training upon exercises preliminary to actual work. This preliminary training should cover at least some months before an attempt should be made to use the newly acquired art.

The old adage, "If it is worth doing, it is worth doing well," should apply to writing as well as to other things. If people must be taught to write, then it is little less than criminal to fail to teach them to write well, particularly when it would take less time to do so than it now requires to teach poor writing.

Besides, the right kind of writing can be used to advantage in school life as well as after. Much writing is now demanded in the upper grades, therefore, pupils should be prepared to meet the need by being taught the proper mode at the time when other studies are not so numerous.

Devote more time to the teaching of writing during the years from ten to twelve, and less will then be necessary before or after. This is the age of concentration and we must begin the work of conserving and utilizing energy in the schools. As now taught, writing dissipates rather than conserves energy. Let the good work be begun.

**no** Do not misunderstand  
**One** either us or the question.  
**China** Do not conclude that the teaching of children to write before they are old enough to learn rightly is the only thing wrong, the righting of which will remedy all the other ills which affect the art. All we have been attempting to do is to point out that the first wrong committed in the teaching of writing is in attempting to teach the art to pupils too immature to acquire it, and that the results of such teaching are far more serious than has generally been believed.

Following the right beginning at the right time will come other problems, which, while less serious, are none the less essential to successful and finished writing.

Form, which involves slant, angularity, rotundity, size, proportion, style, etc., must still receive serious attention. Movement, whether the extremes of exclusive finger or exclusive arm action, or a compromise of both, shall be taught and used. Method, whether form or movement shall be taught, first, or simultaneously, whether small or capital letters shall be presented first, and whether class or individual instruction shall



## Editor's Page

be given, are a few of the many things which need to be given attention, as they all enter into the question of successful teaching and successful writing.

There is, therefore, no one thing so all important, as there is the all importance of a number of things, the neglect or ignorance of any one of which affects the whole and affects seriously the end.

Our plan is to neglect no essential and to give to each its due attention in the evolution of a correct method of teaching and mode of writing. The prominence we have thus far given to the primary evils of teaching children has been to center attention upon an evil which has been overlooked and unsuspected. That and nothing more.

**no** We are not pessimists.  
**One** We are not hobbyists.  
**Way** We are not one-ideaists. We are not of the opinion that there is but one way of teaching writing or but one way of writing successfully. We believe that writing may be taught by a great many ways and yet taught successfully. We believe that the methods of successful teaching of writing are so numerous that no one who pretends to teach at all should fail to teach the art fairly well.

We are so optimistic and confident about teaching the art and getting practical results, that we care but little whether small or capital letters, or figures are presented first, and whether many or few exercises are given. Given the opportunity to present good, plain forms, with free and easy movements, we can promise practical results by an indefinite number of routes called methods.

Not only do we believe in multiplicity of methods in teaching the art of arts, but we believe in an infinite variety of styles of writing—all plain, all practical, all rapid, all suited to the various types of individuals who use them.

It matters but little whether your writing is sharp or round, tall or running, large or small, heavy or light, slanting or vertical, but it does matter whether it is good or poor. Quality counts more than kind.

It is good teaching and good writing we are advocating. Style and manner are subordinate to excellence.

The idea that there is some one method of teaching, some one mode or movement in writing, and some one style only that is right, is not our idea. We have opinions, it is true, as to what we think is best, but we also concede "that there are others."

The world is broader to-day than it was yesterday. It moves. So must we or ere long we shall find ourselves behind, and the worst is we shall not realize it.

Better teaching and better writing is our creed; not some one way for all, but the best for each.

## Our Public School Friends.

Mr. Doner, whose lessons are now running in THE BUSINESS EDUCATOR, and who is supervisor of writing in the public schools of Beverly, Mass., is preparing a special article for THE BUSINESS EDUCATOR, which will appear ere long, and which will doubtless be of special interest to our public school friends. This penmanship revival is not confined to public schools, but is spreading through the other schools as well. It would seem that poor writing was about on its last legs, or at least poor teaching.

Through a press clipping we notice that Mr. J. L. Howard, supervisor of writing in the Malden, Mass., public schools, has been successful in securing the consent of the Board of Education to change from the vertical to the slant. They still teach the vertical to the children, but he hopes by another year to have a slight slant adopted throughout the grades. He also secured permission to introduce movement and capital exercise slips in connection with the books he is using. These are forward steps, which indicate that Mr. Howard is awake to the demand of the times, and is doing his part in developing the writing in the public schools of Malden.

## Partial Contents of the Teachers' Professional Edition.

ASSOCIATE EDITOR'S Page.

COMMERCIAL GEOGRAPHY, by Frank O. Carpenter, Boston.

BUSINESS CORRESPONDENCE, Carl Lewis Altmaier, Drexel Institute, Philadelphia.

DEPARTMENT OF BUSINESS PRACTICE, by Associate Editor, E. O. Folsom, and F. J. Hillman.

PRACTICAL MATHEMATICS, W. E. White, Gem City Business College, Quincy, Ill.

COMMERCIAL LAW, W. H. Whigam, Chicago.

TYPEWRITING BY Miss Stella Smith, Simmons College, Boston.

BUSINESS ETHICS AND BUSINESS COLLEGES.

HISTORY OF BUSINESS EDUCATORS AND PENMEN.

ASSOCIATION ANNOUNCEMENTS, ETC.

TYPEWRITER FIELD NOTES.

PROGRAM OF THE PRIVATE COMMERCIAL SCHOOL MANAGERS' ASSOCIATION.

INTERESTING NEWS ITEMS.

SCHOOL AND PROFESSIONAL.

THE MARCH OF THE PEDAGOGUES.

NEWS NOTES AND NOTICES.

CATALOGS AND CIRCULARS.

YE OLD TIME PENMANSHIP.





## Opening Exercises.



When we consider the great value of inspirational influences and the lamentable need of something to stimulate self-activity among young people, it is a matter of profound regret that commercial schools generally have no regular opening exercises, and that even in public schools too frequently these exercises consist of a dry formalism without life or earnestness, and therefore valueless as an appeal to dormant aspirations.

School exercises should be opened every day by a brief reading from the Bible, followed by at least a concert repetition of the Lord's Prayer. Less than this cannot be done in the interest of what ought to be the highest purpose of every school—the building of character.

We know a man who reads the book of Matthew daily. It is one of the best of the four synoptic gospels, as a presentation of our Saviour's life and teaching. By reading a dozen verses each morning, it can soon be completed. The book of The Acts may well follow, with selected chapters from the writings of Paul. To many students this would be the first connected Bible reading to which they ever listened. Omitting the inevitable moral and spiritual value to be derived, the importance of this undertaking merely as a literary exercise cannot be over-estimated. The ignorance regarding the Bible is shocking to those who reverence the great Book, and the lack of knowledge regarding it is the cause of unspeakable humiliation to thousands of young people who know that they ought to be informed about it. A few minutes of daily reading will accomplish wonders and will secure, in after years, the heartfelt gratitude of many who will long since have forgotten "cross multiplication" and most of the "word-signs."

Then, too, besides the New Testament readings that we have indicated, what a mine of glorious truth is to be found in the Old Testament—Joshua 1; Psalms 19, 23, 24, 103; Proverbs—especially chapters three and four; Ecclesiastes 12; Isaiah 53 and 54;—but space forbids a further enumeration.

**General Reading** But besides the Scriptural lesson and the Lord's Prayer (we use three or four minutes only in this part of our opening exercises), there should be a daily reading from some good inspirational book; such as Dr. Marden's *Pushing to the Front*, or *The Young Man Entering Business*; *Letters of a Self-Made Merchant to His Son*; or from occasional addresses like Edward W. Bok's *The Keys to Success* (found in "Modern Eloquence"); Andrew Carnegie's *The Road to Success* (published in "The Empire of Business"), and similar addresses that can be found by scores when one's attention is on the alert for

them in his daily reading—unless he is satisfied to feed his mental hunger on the husks of "yellow journalism."

We mix this purely inspirational reading with that which treats of business strategy and which presents the essentials of success in the concrete form of a business story. For this purpose—for the man who has sufficient ballast not to be discomfited by the presence of a good deal of slang and some rather irrelevant "spooning"—the following are excellent: Calumet K, Roger Drake, The Banker and the Bear, The Short Line War, The Octopus, The Whip Hand, The Daughter of a Magnate, A Link in the Girdle (now running in the Saturday Evening Post), and many of the short business stories that appear currently in The Saturday Evening Post, Collier's, McClure's, and other periodicals. We have but ten minutes daily for our opening exercises. No time is wasted.

But let no one deceive himself in thinking that he can do this noble work effectively unless he *lives* what he tries thus to teach. Pompous "elocution" is neither necessary nor tolerable. Vanity and superficiality, sham and pretense in actual life are not consonant with the accomplishment of the high purpose we have in mind here. Young people have eyes, ears, heart, and brain. The reader may fool himself but he cannot hoodwink them. Emerson wisely said, "What care I what you say when what you do stands over my head, and thunders in my ear so loud that I cannot hear what you say?"

The principal factors in the remarkable success of L. M. Thornburn along this line are his earnestness and his example. But if you truly love the welfare of your students and earnestly desire to arouse in them aspirations toward a success not measured by dollars alone, *try it*: no matter how haltingly and timidly, *if only you are in earnest.*

**Memory Gems** A time-honored method of teaching great principles and waking latent ambition is to have students memorize the well-phrased ideas of notable writers. We all know how invaluable these gems of truth are, not only in their moral suggestiveness, but also as a stimulus to original thought and wise action.

In teaching quotations, we repeat a phrase or a line and then have the class repeat it with us, in concert, to avoid the appearance of setting a task, and to encourage the timid; always being careful not to give more at a time than the average memory

can carry. Advancing in this way, a little at a time, it is easy to deposit in the minds of one's students, within a few months, along with the reading mentioned before, a great fund of immortal inspiration.

The material is everywhere, but the teacher can make his own compilation from books of quotations obtained from the local library.

We say to our class, "What does Franklin say about economy?" and they answer, "Beware of little expenses; a small leak will sink a great ship."

"What did Solomon think of the importance of sticking to one's business?"

The answer comes in concert, "Seest thou a man diligent in business, he shall stand before kings; he shall not stand before mean men."

You want to teach the importance of concentration, and up bows Owen Meredith with a thought from Lucile:

"The man who seeks one thing in life and but one

May hope to achieve it before life be done;

But he who seeks all things, wherever he goes,

Only reaps from the hopes which around him he sows

A harvest of barren regrets."

Or, perhaps it is an exhortation to action rather than contemplation:

"No noble things not dream them all day long,

And so make life, death, and the vast forever one grand, sweet song."

Perhaps it is, instead, a talk on getting around in the morning, and Solomon tips us with "Yet a little sleep, a little slumber, a little folding of the hands to sleep; so shall thy poverty come as one that travelth, and thy want as an armed man."

And when we want to impress the value of pure thinking, how like a good Samaritan comes the little monitor, "Our thoughts are ever forming our characters, and whatever they are most absorbed in will tinge our lives."

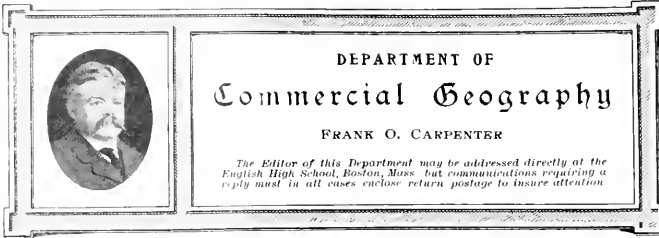
How inspiring Lowell's word: "Be noble; and the nobleness that lies in other men sleeping, but never dead, Will rise in majesty to meet thine own."

And here is a beautiful crystal from Whittier's "Snowbound":

"Yet Love will dream and Faith will trust (Since He who knows our need is just) That somehow, somewhere, meet we must. Alas for him who never sees The stars shine through his cypress trees! Who hopeless, lies his dead away, Nor looks to see the breaking day! Across the mournful marbles play! Who hath not learned, in hours of faith, The truth to flesh and sense unknown, That Life is everlord of Death, And Love can never lose its own!"

The teacher who honestly and earnestly makes a fair test of the suggestions here given, will find compensation so great that no amount of cynical sneering from the indifferent, the shallow, or the self-seeking will ever again prevent him from exercising the glorious privilege.

*Commandments in all Phases is Found in the B. E.*



## Textiles.

Man's second great need, after his food is procured, is for clothing, which he uses for warmth, protection, and ornament. This clothing is made either from the skins of animals or the fibres of various plants. Skins were used for ages before man learned the art of weaving fibres into cloth, and the degree of his civilization is shown by his skill in cloth-making. The fabrics made for clothing are also used for shelter, as Arab tents, Indian teepees, for awnings, table linen, bedding, etc. Early man wrote his books and drew his pictures on skins and linen. The best paper of today is made of linen fibre, and the college graduate receives as proof of his education a diploma carefully written upon a parchment made from sheepskin. It is not the things of the world but ourselves that are new.

In the Science of Commerce the various fibres and fabrics used for human clothing and other needs are grouped together under the name of:

### TEXTILES.

Textiles are divided into two classes:

- A. Textile fibres and fabrics, as, cotton, flax, wool, silk, and the cloth made from them.
- B. Semi-textiles as leather, paper, rubber, etc., fabrics made of felt, hair, moss, etc.

#### A. TEXTILE FIBRES AND FABRICS.

Textile fibres are those which can be woven into cloth or twisted into ropes, twine and nets (Textile means woven). Textile fabrics are either mineral, vegetable or animal.

**Mineral.** The only mineral that can be woven is asbestos, much used for fire protection. It was first used by the ancients who named it asbestos—fireproof. Spun glass can be woven but is not yet commercially important.

**Vegetable.** Vegetable fibres are of five kinds:

1. Seed or surface fibres, as cotton, and kapok.
2. Bast (or bark) fibres, which are the fibres which form the inner fibrous bark of various exogenous plants as, flax, hemp, ramie, jute.
3. Structural—leaf and stem fibres, mostly from endogenous plants as, manila (hemp), sisal (hemp), New Zealand flax, rattan, bamboo, palmetto, luffa fibre (which is exogenous), raffia.

### 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.

**NOTE.** The word hemp should not be used with manila, sisal, or other plants none of which are like hemp, which is a bast fibre. Manila and sisal are distinct fibres.

4. Wood fibres. Those obtained by splitting the wood of plants into fine splints or threads used for baskets or matting, etc., as willow, ash splits, rattan, etc.
5. Fruit fibres, as coir fibre, which is made from the fibre surrounding the cocoanut (really a seed fibre).

**Animal.** Animal fibres are of three kinds:

1. Hair, as human hair, horse hair, goat hair, bristles, rabbit fur.
2. Wool. The hair of the sheep, Angora goat i. e. mohair, camel, llama, alpaca, vicuna.
3. Silk. A thread made by the silk worm, spider and some shell fish.

#### B. SEMI-TEXTILES.

Semi-textiles are those fabrics which are *not* woven but are like textiles in being flat, thin, light, flexible and are largely used for clothing, upholstery, etc. They are of three kinds:

1. Matted fabrics—felt, paper.
2. Skins—leather, furs.
3. Rubbers—rubber, gutta percha—all fabrics made from the gum or resin of plants.

There are two stages in the preparation of textiles.

1. Production of textiles as:—
  - a. *Growing* the plants or raising the animals which yield the textile fibres.
  - b. *Separating* the vegetable fibre from the rest of the plant and taking the hair from the animal.
  - c. *Packing* the fibre in bales or bags.
  - d. *Transporting* the fibre to the mills or place of manufacture.
2. Manufacture of textiles:—
  - a. *Cleaning* the fibre by washing, scouring, decarbonizing, etc.
  - b. *Carding*—combing the raw material until the fibres lie parallel to each other, with all dirt and foreign substances removed.
  - c. *Spinning*—twisting the fibres into a "yarn" or thread.
  - d. *Weaving*—process of plaiting the fibres into a cloth.
  - e. *Finishing*—processes like sizing, printing, dyeing, napping, sponging, brushing.
  - f. *Packing* in rolls, boxes and cases.
  - g. *Transporting* to place of sale.

Textile fabrics are graded and valued according to the length, strength,

fineness and elasticity of the "staple." Staple=fibre, therefore long staple = long fibre, short staple = short fibre.

The preparation of semi-textiles is of course similar to that of textiles in many respects as, *a.* Production of the raw material, *b.* Rolling or matting into a flat web or fabric, *c.* Finishing; but the processes of manufacture are so varied they can not be classed together as textiles are.

#### ECONOMIC USES OF TEXTILES.

The most important use for textile fibres is the manufacture of cloth or woven fabrics. For this all kinds of fibres are needed as the textures vary from the most delicate linen lawn or India muslin to the coarse and heavy burlap, and sacking made from jute, or the stout water-proof Irish woolen frieze.

#### VEGETABLE FIBRES.

There are very many plant fibres in the world which are suited for textile work but few are as yet of commercial value which have been tested by experience and found good. For example, many common weeds in the United States, as milkweed have a stronger and better fibre than jute, of which millions of dollars worth are imported yearly. To make these weeds of value commercially, however, would require much study and special machinery for preparing the raw fibre. Ramie (pronounced ram'y) for example, is a fibre in many respects better than cotton but for which no cheap method of degumming was devised until lately, and is new on the market and expensive.

The fibres are of two kinds: 1. *Commercial* fibres, those tested and of permanent market value. 2. *Native* fibres, those used only locally or of occasional or special use and are not yet thoroughly tested.

Vegetable fibres are classified according to use as:—

- A. *1. Fabric fibres*, used to make cloth by weaving, cotton, flax, ramie, jute, manila, coir, New Zealand flax.
2. *Substitutes for cloth*, made of bast fibres by stripping them and pounding together, as Kapa cloth, papyrus, lace bark, Cuba ribbon bast for millinery and cigarette wrappers.
- B. *Netting fibres*, used for laces, nets and hammocks, cotton, flax, ramie, agave, New Zealand flax, and native fibres of many kinds.
- C. *Cordage fibres*, a. For ropes, twine, cords, and lines, cotton, flax, manila, sisal, sunn, Mauritius and bow string hemp, New Zealand flax and coir.
- b. Tie material, rough twisted, mostly native fibres, as palm leaf fibre, peeled bark, seaweed, raffia.
- D. *Plaiting fibres*, used for—
  1. Clothing or dress, wheat, rye, barley and rice straw for straw hats, palm leaf strips for Panama hats, Cuban bast, rushes.
  2. Matting and thatch roofs, Chinese and Japanese grass and straw, bark.
  3. Baskets, willow, ash splints, palm leaf strips, grass.
  4. Furniture, chair bottoms; wil-

- low, rattan, ash splints, rushes.
- E. Paper material.
1. Textile papers from textile fibres in raw state or from cotton or linen rags.
  2. Bast papers—Japanese paper, mulberry and rice papers.
  3. Palm papers—Palmetto and Yucca papers.
  4. Bamboo and grass papers—bamboo, corn stalks, esparto.
  5. Wood pulp or cellulose from spruce or poplar by sulphite or ground wood processes.
- F. Brush fibres—Tampico (used instead of bristles), palmetto, broom corn, piassaba, Scotch broom plant, etc.

- G. Filling.
- a. Wadding, batting, as cotton lint for cushions, bedquilts, etc.
  - b. Feather substitutes for pillows: cotton, kapok, milkweed.
  - c. Mattress and furniture filling; tow, waste textile fibres, straw, Spanish moss, crin vegetal, corn husks.
  - d. Calking fibres for vessels, casks, etc.; oakum, and various grasses.
  - e. Stiffening (used in making "staff" for buildings at Chicago and St. Louis fairs) in plaster instead of cows' hair, palmetto fibre and New Zealand flax.
  - f. Protection in transportation of glass, china, furniture, fruits, etc.; waste textile fibres, seaweed, excelsior, shavings.
  - g. 1. Packing for steam valves and machinery, as cotton waste and asbestos.
  2. In bulkheads and walls of war vessels to stop leaks; corn pith, cellulose and coir.

Animal fibres used as textiles are either the hair of animals or a hair-like thread which is made of a gummy substance pressed out from the animal's body, as from silk worms, spiders and some shellfish.

Animals in warm countries usually have one kind of hair,—thin, straight, hard.

Animals in cold countries usually have two kinds,—

a. *Hair* which stays on the animal all the time and is straight, hard, smooth, thin and stiff.

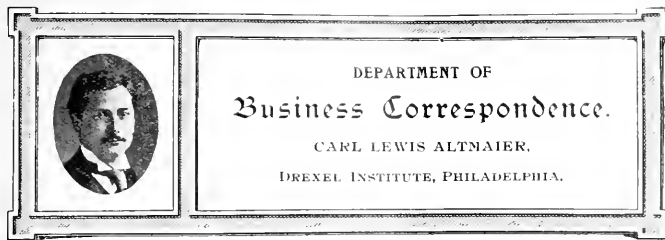
b. *Wool* which falls out in summer and grows new in cold weather. It is curly or crinkly, soft corrugated, elastic. This elasticity distinguishes wool from other textile fibres. The curl or crinkle gives a springiness like a coiled steel wire.

Wool grows between the hairs and forms a thick soft blanket which is waterproof and a perfect protection against cold. In some animals as the sheep and Angora goat, centuries of breeding have produced an animal that has no hair, and the wool is very long, soft and fine.

1. *Hair*. The hair of animals is used for *brushes*, as hog bristle brushes, camel's hair paint brushes, *mattress filling*, as curled horse hair, and for *plaster stiffening*, as cow's hair.

2. *Wool*. The wool of commerce is obtained chiefly from sheep, but the wool of the camel Cashmere and Angora goat (mohair), alpaca and

(Continued on page 24.)



The present article will partly illustrate, by a few selected letters, some of the points which have been previously discussed.

Probably the commonest fault the teacher will have to correct on the part of the student is the fault of brevity. Every student begins the writing of business letters with the one idea that the "be-all and the end-all" of a letter is brevity. His idea of brevity, however, is likely to be a curious conception. The result, therefore, is that his letters at first are a disjointed combination of crude sentences "signifying nothing." For example, a class is requested to write a letter embodying the following data:

You have received a letter, dated the 7th, from Frank Richards Hion, N. Y., ordering 500 pairs of No. 1 Overalls. Write an acknowledgment and inform Richards that you have sent the goods by Merchants' Fast Freight. Express the hope that the goods will be satisfactory.

The student's idea of a brief letter will be manifested in a production somewhat like the following:

NOVEMBER 9, 1904.  
MR. FRANK RICHARDS,  
Hion, N. Y.

DEAR SIR:  
Yours received. Have sent by fast freight. Hope it will be satisfactory.  
Yours, etc.

Such a letter is colorless, blunt, and altogether discreditible. With a few more words it may be made smooth, courteous, and complete. For example:

NOVEMBER 9, 1904.  
MR. FRANK RICHARDS,  
Hion, N. Y.

DEAR SIR:  
Your letter of the 7th instant, inclosing order for 500 pairs of No. 1 Overalls, is received. We have forwarded the goods by Merchants' Fast Freight, and trust that they will give you satisfaction. Thanking you for the order and soliciting farther favors, we remain,  
Yours very truly,

The letters which follow are examples of actual business letters as written by men of intellectual grasp and business experience. These letters passed between the parties named, in the awarding of the \$16,000,000 loan recently made by the City of Philadelphia. The circumstances were these: Messrs. J. & W. Seligman & Co.'s bid for the entire \$16,000,000 was accepted by the City of Philadelphia. Many individuals in the City of Philadelphia, through The North American Company, made bids for small amounts. Mayor Weaver was desirous that these individual bids should be recognized.

He asked Messrs. Seligman & Co. to sell bonds to these bidders, which they agreed to do. The following is Mayor Weaver's letter to The North American Company informing it of this fact:

JULY 12, 1904.  
THE NORTH AMERICAN COMPANY,  
Philadelphia, Pa.

GENTLEMEN:  
At my request, Messrs. J. & W. Seligman have kindly consented to offer you the amounts of bonds that you bid for, at 102 and interest, as follows:

\$10,000
100
77,000
23,000
5,000
73,400
146,700
700
10,000
150,000
1,000

I have done this for the purpose of encouraging individual bidding for municipal bonds.  
Yours very truly,

It will be seen that the letter is a complete record of the transaction referred to, and is a specific offer which may be accepted and made legally binding. I can imagine many a student disposing of the whole matter in a single sentence; e. g., "I beg to inform you that Messrs. J. & W. Seligman have consented to sell you the bonds you ask for." That, of course, is a much briefer way of dispatching the matter, but it is rather indefinite and not a proposition which could be accepted without further negotiation.

This offer was then accepted by The North American Company, which had made The Investment Company of Philadelphia its financial agent for the payment of these bonds. It then became necessary for The Investment Company to inform Messrs. J. & W. Seligman & Company of this fact, which they did in the following letter:

JULY 14, 1904.  
MESSRS. J. & W. SELIGMAN & CO.,  
Philadelphia.

GENTLEMEN:  
In accordance with the agreement between the Mayor of the City of Philadelphia and your Firm, to sell to The North American Company \$87,500 of the "City of Philadelphia \$16,000,000 Thirty-year Miscellaneous Improvement Loan" at a price of 102 and interest, we are authorized by the North American Company to pay you for these bonds in full as soon as you notify us of date of payment and amount of interest. We inclose herewith a copy of Mayor Weaver's letter to The North American Company as forwarded to us by The North American Company.

Yours very truly,  
THE INVESTMENT COMPANY OF PHILADELPHIA,  
By..... Treasurer.

(Continued on page 24.)



## Department of Business Practice.

BY THE ASSOCIATE EDITOR.

### Handling Correspondence.

One of the most important features of a course in business and office practice is the drill it affords in the composition of letters, and the systematic handling of both incoming and outgoing correspondence.

In our own work we have intercommunication practice, and incoming mail is distributed among the boxes of a post office, one of which is assigned to each student and each office. In the early stages of the work, all incoming mail is examined before being delivered, in order that no foolishness on the part of distant correspondents may be allowed to slip through; although this precaution is somewhat relaxed after we are satisfied that our correspondent schools examine their outgoing mail carefully.

A dating stamp is used to show when the letter is received, so as to meet complaints from those whose mail was held on the teacher's desk before being sent to us.

In one office we use the vertical file, with numeral index. Here we file with the original, copies made on the rotary letter press; or carbon copies. In the other offices, the letter book is used for copies of outgoing letters, and the flat file for incoming mail.

Practically all outgoing correspondence in our offices is dictated to advance students in shorthand, who transcribe it and submit it to the office manager for correction. It is then brought to the teacher, who, if he is satisfied with it, places his "approval" stamp on it. It is then returned to the office manager for accompanying enclosures, and is finally brought to the teacher's desk unsealed.

Everything is examined by the teacher before the letters are sealed and enclosed in large envelopes ready for the mail. We use imitation stamps and we are very particular about the placing of stamps correctly on outgoing letters. We have even gone so far as to use a canceling stamp, showing the date of the departure of the mail.

We believe thoroughly in the importance of the drill in correspondence afforded by carefully-conducted business or office practice, and we believe enthusiastically in the co-operation of the office practice and shorthand departments.

Our readers will be pleased with the following statements on this subject from two well-known successful commercial teachers. We invite concise explanations of the methods followed in other schools.

**E. O. Folsom, Fitchburg (Mass.) Business College.**

Intercommunication business practice may add greatly to the strength

of a business course, or it may be nothing more than a mere burlesque of proper business practice. It is my purpose to comment briefly upon a few matters which I consider to be of prime importance if we would attain satisfactory results.

I have known several schools to make satisfactory work an impossibility by trying to accommodate too many other schools. Mail coming to our offices from other schools should be attended to not later than the next day after it is received. If our offices are so crowded with work that orders and shipments must lie on the counters from one week to one month before being attended to, the pupil at the other end will, in many cases, have finished his work before receiving replies to a considerable part of his outgoing mail, thus depriving him of much of the benefit to be derived from this work, and eliminating from our own work that virtue which should pervade every nook and corner of a business school—PROFIT-NESS.

It has been my plan to distribute the incoming mail personally each day in order to form some idea of how much work of a foreign nature each pupil shall have to attend to during the day, and, also, to learn something of its nature. I find it especially desirable to examine carefully the mail coming to our offices each day. The pupil in charge should be instructed concerning the proper routine for the day's work. I believe that correspondence pertaining to errors should have our first attention. If an invoice is returned to us with the claim that an extension is incorrect, the claim should be investigated promptly, corrections made, and a reply be written so that the pupil in question will have been retarded in his work only the minimum amount of time. After matters of this nature have been attended to, orders, shipments, etc., (depending upon the nature of the office) should be handled. After this, work of a miscellaneous nature may be disposed of. Of course, if there are enough pupils in an office, this work can all be done at one time, but, in many cases, there are but one or two pupils in an office and a fixed routine is a requisite. I follow the above routine with the interests of the pupil at the other end in mind. It has been my experience that pupils dislike to attend to letters pertaining to errors, and if permitted to do so, will often lay these letters aside for several days, if not for all time.


I require my pupils to prepare all outgoing papers for the day and bring them to my desk for approval at one time. After approval, the letters are copied in a letter-book and all papers are finally enclosed in envelopes, unsealed, and placed in a receptacle for that purpose. I in-

sist that my pupils write their names and addresses in the upper left hand corner of their envelopes. I have never made use of a cancelling stamp, etc., but I know that some do use them, and their use may make the work more business-like.

Before sending the work to the various schools, I hurriedly inspect the contents of each envelope paying attention to only the mechanical part of the work. One can see at a glance whether proper folding has been observed, or whether a draft which the letter mentions has been enclosed, or whether the said draft is properly indorsed. I believe that it is within the province of each school to see to it that all this work be done properly before being mailed. I do not, at this time, verify all computations such as invoice extensions, etc., as errors of this nature should be found by the one receiving the paper and the said paper be immediately returned for correction. I have found that if pupils have been properly drilled in addition, multiplication, etc., and are then properly impressed with the responsibility of their work, errors of this nature will be few. I find it an excellent plan, however, during our daily drill in rapid computations to occasionally take the invoices and account sales which the offices have made out and which are ready to be mailed, and dictate them to the class, requiring the class to make extensions. Any errors of the officers will be detected in this manner and we may have the faulty papers rewritten.

I have found 6 by 9 envelopes the most convenient for enclosing the work to be sent to various schools. After weighing these packages on small scales for a number of years in order to ascertain the required postage, I became imbued with the idea that the sense of weight had become so highly developed in my arm that I could balance the packages in my hand, and determine the necessary postage, with accuracy. After putting this theory into practice for a few months I received an envelope, one morning, from one of our correspondent schools. On opening the envelope, I found several pieces of paper, each representing the upper portion of an envelope, on each of which appeared a "postage due" notice. They bore silent, eloquent, testimony to the fact that I had misjudged my ability, and others had been vexed by my shortcomings. I immediately made amends, and, ever since, my scales have remained in commission. From the amount of business practice mail which has come to me during the past, on which the school with which I was connected paid from two to six cents postage for each package, I am led to believe that others are laboring under the same delusion that haunted me for a time. I have never been able to devise any method which has resulted in diminishing the postage expense to any extent. Of course, light stationery may be used, but light paper usually means poor paper, and poor paper means poor work. It would seem that those schools desiring to use this system must expect

(Continued on page 24.)



DEPARTMENT OF

## Practical Mathematics

W. E. WHITE,

GEN CITY BUSINESS COLLEGE, QUINCY, ILL.

### V Discount Problems

#### FOR RAPID CALCULATION CLASSES

The previous lessons of this series have been devoted to problems and methods for adding, multiplying, computing interest, and averaging of different kinds. The present lesson completes the series, and will be devoted to trade discount and bank discount—the first relating to a method of grading prices among dealers, and the second, to the allowance made to a bank when negotiable paper is sold to it.

#### TRADE DISCOUNT

In adjusting prices, dealers are obliged to meet several conditions, which at first thought one would think almost impossible. Some customers buy in large quantities, others in small; some buy on long time, others on short, and still others for spot cash. Aside from this, prices are apt to fluctuate on account of increase or decrease in cost of raw material or of manufacture, and competition must be met. The wholesale dealer must set prices on his goods so they may be properly classified and described in his catalogue. These varying conditions are all successfully met by a series of discounts, the first being taken from the catalogue price, the second from what remains, the third from what then remains, etc.

EXAMPLE.—A dealer offered a wagon for 10% and 5% off his list price of \$80, and finally made a further allowance of 2% for cash payment; what was the net cost to the customer?

FIRST SOLUTION		SECOND SOLUTION	
\$80	list price	1.00	1.00
8	less 10% of \$80	.10	.05
72	first offer	$.90 \times .95 \times .98 = .8379$	
3.6	less 5% of \$72		80
68.4	second offer		Net price \$67.0320
1.368	less 2% of \$68.4		
67.032	net price		

In the above, note that each discount is taken from 100% and the product of the remainder is the net % "on" instead of "off." Multiply this by list.

Dictate the first three columns of the following, and require the net cost of each item and the total of the entire bill.

articles	prices	discounts off	net cost
24 @	4.50	10, 5, 2	90.49
18 @	3.75	50, 10	30.38
63 @	2.25	33 $\frac{1}{2}$ , 10, 5	80.80
65 @	4.80	20, 10, 3	217.90
72 @	7.50	50	270.
42 @	1.75	net	73.50
84 @	1.60	10, 10, 10	97.98
12 @	1.15	12 $\frac{1}{2}$ , 20	34.86
93 @	6.90	33 $\frac{1}{2}$ , 2	419.24
21 @	1.25	20, 5	19.95
66 @	3.46	net	228.36
54 @	2.85	50, 3	74.64
48 @	1.10	16 $\frac{1}{2}$ , 5, 2	40.96
33 @	6.45	33 $\frac{1}{2}$ , 5, 2	181.65
12 @	4.60	12 $\frac{1}{2}$ , 8 $\frac{1}{2}$	44.28
15 @	10.	20, 20, 10	86.40
54 @	8.30	25, 10, 2	296.48
66 @	9.	net	594.
81 @	5.50	5, 5, 5	381.96
45 @	3.25	33 $\frac{1}{2}$ , 5	92.63

Grand total 3356.46

within reasonable limits—not more than four or five.

#### BANK DISCOUNT

When a note is offered to a bank for discount, the banker looks not so much on the face of the paper as on the sum that will be due at maturity (usually 3 days later than indicated in the note), for this is the amount he can legally collect from the debtor. From this sum he retains the simple interest at the rate of discount from the date of discount to the date of maturity, and pays the balance over to the discounter.

When a note draws no interest, the sum due at maturity is its face; but if the note bears interest, then the face plus the interest is the sum due.

The following steps should be carefully followed when computing bank discount.

1. Find the date of maturity, grace included.
2. Compute interest (if any) at given rate; add to face.
3. Find exact days from date of discount to maturity.
4. Compute interest at rate of discount on amount due for the term of discount, which is the bank discount.
5. Subtract the bank discount from the amount due; the remainder is the net proceeds.

EXAMPLE.—A note for \$500 is dated June 5, 1904, and due in 6 months, with grace, interest 6% from date. It is discounted at 8% at bank, August 13, 1904. Find bank discount and proceeds.

#### SOLUTION

\$500.	face	From June 5, 6 months
+ 15.25	int. 6.1 mo.	forward is December 5,
515.25	amt. due Dec. 8	plus 3 days is December
— 1.340	bk. dis., 117 da., 8%	8, date legally due.
501.85	net proceeds	From August 13 to Dec-
		ember 8 is 117 days, the
		term of discount.

The following list of notes was discounted at a bank at 6% on April 1, 1904. What was the net proceeds of the entire list?

face	rate	date	term	due	face	term	amount	net
of	of	of	of	including	plus	of	of	proceeds
note	interest	note	van	grace	interest	discount	discount	of each
550	5%	3 14	2 mo.	5 17 1904	559.00	46	554.41	550.56
285	8%	2 13	90 da.	5 16 1904	285.00	45	290.49	288.71
700	6%	5 17	6 mo.	11 20 1904	709.00	233	722.35	693.34
190	4%	3 14	2 yr.	1 14 1906	190.00	255	228.01	195.41
430	9%	3 9	9 mo.	12 12 1904	439.35	255	459.55	439.83
850	8%	2 8	60 da.	4 11 1904	850.00	10	860.00	860.46
679	5%	9 28	3 yr.	10 1 1904	679.00	183	781.13	757.31
510	4%	7 4	7 mo.	1 3 1905	510.00	277	523.12	497.97
900	7%	11 4	30 da.	12 7 1904	900.00	250	905.28	868.04
543	6%	9 7	4 mo.	1 10 1905	543.00	284	554.43	527.90
668	10%	9 27	3 yr.	9 30 1904	668.00	182	808.96	812.60
510	9%	2 19	80 da.	6 7 1904	510.00	67	520.58	514.77
696	5%	12 9	5 mo.	5 12 1904	696.00	41	714.29	705.93
843	4%	3 18	90 da.	6 19 1904	843.00	79	851.74	840.50
742	5%	4 23	3 mo.	7 26 1904	742.00	116	751.58	737.05
780	6%	8 1	8 mo.	4 20 1905	780.00	19	814.33	809.02
966	7%	1 16	60 da.	12 8 1904	966.00	181	985.21	936.92
739	8%	7 5	2 yr.	7 8 1906	739.00	98	837.77	843.72
385	12%	12 8	10 mo.	10 13 1904	385.00	193	423.89	410.25
421	8%	4 1	30 da.	7 7 1904	421.00	97	426.09	417.23
529	6%	9 4	5 mo.	8 15 1904	529.00	136	544.20	530.19

13267.71

The dates shown in the 3d and 5th columns of the above are expressed by numbering the months, instead of giving their names; thus, "3 14" is March 14, 1904, etc.

When the time is given in months, as in the first item, count forward to the same day of the month in which the debt falls due, and then add the grace; thus, from March 14 forward 2 months is May 14, plus 3 days for grace gives May 17 as the day the debt is legally due.

When the time is given in days, as in the sixth item, count forward the given number of days, regarding the exact days in months passed over; thus, from February 8, 1904 (leap year), forward 60 days takes us over 21 days of February, 31 of March, and 8 in April; hence April 8 plus the grace is April 11, due date.

The teacher should dictate only so much of the above list as he thinks the class can finish in the time at its disposal.



DEPARTMENT OF

## Commercial Law

W. H. WHIGAM, CHICAGO

Crane Manual Training High School.

**Notes**

- Definition
- Form
- Liability
- Parties
- Kinds of Notes
- General Provisions
- Accommodation Notes
- Judgment Notes
- Collateral Notes
- Maturity
- Interest
- Where Payable

*Notes*—This is one of the early forms of negotiable paper, made so by statute. By reading the note one sees that it is an absolute promise to pay.

*Definition*—A note is written evidence of a debt, coupled with an unqualified promise to pay.

the maker does not pay at maturity, I will."

*Parties*—The capacity of all parties to negotiable paper is the same as that of parties generally in contracts. The original parties to a note are two in number: the one, the maker, who issues the obligation and promises to pay; the other, the payee, to whom the payment is to be made.

*Kinds of Notes*—An individual note has but one maker. A joint note has several makers; as, "we promise to pay," or "we jointly," or "we jointly but not severally," would be examples of joint notes; so, also, would one reading, "I promise to pay," signed by several makers, be a joint note. The makers agree to be held together. A joint and several note is one

to accommodate B by the loan of a certain sum of money but may not have the ready funds; however, his credit at the bank may be good, so he gives A his note for which no value is given. B now presents the note at the bank for discount and is accommodated with the use of the money. He is supposed to pay the note when it falls due; if he does not, the maker will be obliged to redeem it. Had B held the note until due, he would not have been allowed to collect, for there was no consideration.

*Judgment Note*—A judgment note is an ordinary note to which is added a power of attorney enabling the holder to have judgment entered without the initiatory steps of serving a summons and having a trial. To the power of attorney is generally added a waiver of homestead exemptions, and, commonly, a stipulated sum as attorneys' fees is named. The advantages of such a note are all in favor of the holder. The judgment clause facilitates collection.

(Form of Judgment Note on page 27.)

*Collateral Note*—This is also an ordinary note to which is added a certificate stating that the maker has deposited with the payee certain collateral securities, together with certain rights as incident thereto. It is a quick and safe way to realize ready money. For example, A desires to borrow from a bank five thousand dollars, and to that end deposits with the bank one hundred United States Bonds as security. The bank is abundantly secured and A is not obliged to sell his bonds to realize the necessary money. The certificates usually give the holder the right to sell the securities in case the principal obligation is not paid.

Form of Collateral Note on page 27.)

*Maturity*—The maturity of a note is usually determined as a certain time from the date of the note. The maturity may be stated in lieu of time; as, "Nov. 1, 1904, I promise to pay." If the paper reads "On or before a certain time," it is optional with the maker as to the time of payment except that it becomes absolutely due at the designated time of maturity. If no time is stated, the note is due and payable on demand.

*Interest*—A note is a written contract and is affected only by the terms clearly stated. If no mention is made of interest, it is non-interest bearing. In order to draw interest, it must be so stated; as "with interest at 6%," "with interest," "with use." All notes draw interest after maturity whether so stated or not. Interest would begin at that date even though the note reads "without interest."

*Where Payable*—The note given at the beginning of the chapter is non-interest bearing. It is the duty of Shaw to find the holder and tender payment. If he fails to do so, interest at the legal rate commences. If a place of payment is named, the tender must be made at that place.

\$500.00.	Chicago, Ill., Jan. 1, 1904.
<i>Five months after date. I promise to pay D. C. Meyer, or order.</i>	
<i>Five Hundred and no-100.....</i>	<i>Dollars.</i>
No. 1.	J. P. Shaw.

In the above described paper J. P. Shaw is maker and D. C. Meyer is payee. The note matures June 1, 1904, without grace, and would fall due on June 4, 1904, if grace were allowed by the law of Illinois. It is not an interest-bearing contract but will begin to draw the legal rate at maturity, if not paid at that time. It is the duty of Shaw to tender payment to the holder, but the holder may demand payment at the maker's place of business. Meyer, the payee, may sell and transfer his interest in the above agreement by writing his name on the back of the paper. It is a negotiable promissory note as it contains all the necessary elements. Point out the necessary elements and indicate the non-essential terms used. (See October EDUCATOR for essentials and non-essentials.)

*Liability*—The maker of the note is absolutely liable for its payment. Failure to demand payment at the due date will not excuse him. There is no liability on the part of payee; however, if he indorses and transfers the paper he becomes conditionally liable. That is, in substance, he says, "If

signed by two or more parties as makers, generally reading "we or either of us promise to pay." The holder may proceed against any one or all to enforce collection. Joint notes are by statute law of most states made joint and several to facilitate collection.

*General Provisions*—The law merchant carries presumption of consideration, therefore, no statement relative to value is necessary. The use of the words "value received" is of long standing but they may be omitted without affecting the paper. The date is not an essential element, but as the maturity is usually computed from the date of the paper, it is convenient. If omitted it may be supplied by parol evidence. Notes bear interest only when so stated. If, "with interest," is included, the legal rate is meant. Any rate not contrary to law may be agreed upon. If the paper is silent as to the place of payment, it is the duty of the debtor, the maker, to seek the creditor and tender payment. If tender is not made on the due date, interest will begin.

*Accommodation Notes*—A may desire



## Economy in Movements and Method in Practice.

"Politeness is the oil which lubricates the wheels of society," some one has truly said; we may, with equal truth, say: "The oils which lubricate the wheels of the business office are Method and Economy."

We who have taught long know to our regret how the average student's labors and difficulties are multiplied by the lack of methodical habits. The typewriting room is the place of all places in the commercial school to train them in this respect, not only in order to obtain the best results in the particular study of typewriting, but also to prepare them for their work generally.

Method in cleaning the typewriter; method in learning the keyboard; method in *practising* will result in the very greatest economy of time and energy. To teach a student how to clean the type, and then require him to clean them only at irregular intervals, is of scarcely more value than to leave him untaught. For one who uses the typewriter daily, whether in school or out of it, the day's work should begin by cleaning the machine. This is generally considered a distasteful task, and, for that reason, neglected until the condition of the machine is such that it requires a professional repairer to overhaul it, or, at least, an hour or more of the operator's time to clean it. Not realizing that this could be avoided by cleaning the typewriter daily, the operator looks upon the cleaning as a tedious, disagreeable duty, which takes much more time than can possibly be spared from the business of the day, and it becomes a "bug-bear."

This attitude might be prevented if the "cleaning habit" be formed early in the typewriting training, and systematically followed up by the teacher during the whole school course. To further illustrate my point, let me tell the following, which took place not long ago in the office of a friend:

"Miss B— tells me that I must buy a new typewriter," said my friend; "this one is old and does very poor work. Will you look at it?"

"What is wrong?" I inquired of Miss B—, and I sat down in front of the typewriter.

"Oh, the letters are so blurred," she replied. "I think they are worn out."

An examination showed me that some of the type were badly worn and that all of them were very dirty.

I also found that the "guide pieces" were worn through at the inner edges; when I explained that this could be avoided by sliding the "guide pieces" beyond the writing points, she said:

"I know that, but I never can remember to do it until after I have written over them."

I then asked her if she ever cleaned the type.

"Yes, indeed, once in a while I have a great cleaning time, but it takes so long to do it and it is such a dirty piece of work that I cannot spare the time to do it often."

All of which shows that Miss B— did not lack knowledge, but *method* in its application.

In typewriting, speed and accuracy are the ultimate aims, but agility of the fingers is not by any means the prime factor in the attainment of speed, nor will simply the committing of the keyboard insure accuracy. The necessary movements should be carefully calculated then each reduced to the shortest possible length. Having done this, each movement should be slowly and carefully practised by the student until the correct habits are formed, and then the movements may be combined and practised with increasing speed.

It is my opinion that in the class room the writing period should begin with the cleaning of the typewriter, followed by finger gymnastics, keyboard practice, and lastly, writing exercises.

### THE FIRST LESSON.

In the first lesson the manipulation of the keyboard should not be gone into, but a careful drill should be given as to the mechanism and the uses of the carriage release key, the indicator and scales, the line space lever and line space gauge, the marginal stops and the paper guides, and then

*Cleaning.* Teach them to dust the top of the cabinet or typewriting table, and the exterior of the machine. When I say "teach them to dust," I mean, teach them to dust with the fewest possible movements, and by count, thus:

"One—Draw the cloth across the desk, from right to left, with one firm motion.

"Two—Draw it back, from left to right, but a little further in, so as not to go over the same spot twice,"—and so on, counting each movement until the whole surface has been dusted. This is the first lesson in "Economy of Movements." At first, the novelty of the exercise will amuse the students and they will enjoy it as

a huge joke, and by the time this phase of it has worn off, they will have acquired the habit not only of dusting, but of dusting quickly. The movements in cleaning the type and in cleaning and oiling the carriage rods or ways, may all be done in the same way—by count, taking plenty of time for them in the beginning, then, day by day, limiting the time until the whole can be done within two minutes (the putting on and taking off of gloves to be included in the two minutes). Time tests in cleaning will rouse the spirit of rivalry and keep up the interest until this necessary practice has become a fixed habit. I have never known students to object to this part of the work when done in this way—on the contrary, they seem to enjoy it. Not only do they acquire the greatest quickness and precision in this, but they learn to calculate economy in time and energy in everything they do, and they will never sit down to write on a typewriter that has not first been cleaned and oiled.

After the instruction in cleaning, give instruction as to the putting in of the paper, proper margins, and the *position of the paper guides*, etc. Conclude the lesson with finger gymnastics.

### SECOND LESSON.

Two minutes for cleaning.

Three minutes for finger gymnastics.

Memory drill.

Do not use the typewriter for this lesson, but give the two hand-positions, having the students use charts. Write *u* on the blackboard, then explain that from this key the distances to five other keys must be calculated and their direction learned; treat the eight finger positions in like manner, writing each on the blackboard, all in different colors if possible. On another part of the board, write *u* once more, show the direction and distance of *y*, then write *y* in its relative position, and instruct the students to practice sliding the finger from *u* to *y* and back to *u*. After this has been repeated a number of times, add *j*. Point out on both double and single keyboards the direction and distance that the finger is to travel. Then have the students practise the three letters—*uyaju*; you illustrating on the blackboard, while they (watching your finger) follow your movements on the charts. One at a time, add *b, m, n*. The exercise should be *uyaj* (ten times) *uyaju* (ten times) *uyajuh* (ten times) *uyajuhmu* (ten times) *uyajuhmnu* (ten times). Continue, taking up each finger in turn, and practising until the three banks of small letters have been carefully studied and practised. Require the students to memorize these and to bring in a chart, written from memory, at the next meeting of the class.

### THIRD LESSON.

Five minutes for cleaning and gymnastics.

*Keyboard Practice.* (A good lesson in economy may be given by requiring the students to number each sheet, and to hand all sheets to the teacher, whether correct or incorrect, the cor-



rect ones only to be passed or approved, but all to be filed as a record of each day's work. Continually press home the lesson that neither materials nor energy should be wasted.

After the gymnastics, request the students to put the papers into the machines; examine them as to margins, marginal stops, line space gauge and guide pieces. This will impress the importance of these things upon the students, and give you an opportunity to help those who have forgotten the instruction in the Second Lesson. When all is ready, have them place the hands "in position" on the keyboard, and repeat the lesson as given under "Memory Drill," adding, however, the space bar after each group of letters (using, of course, the opposite thumb). A whole period may be devoted to this practice, and the teacher may go from desk to desk inspecting the finger position and operation of each student. Keep the students on "keyboard practice" for two or three days, then give them the

#### FOURTH LESSON.

1. Two minutes for cleaning and oiling the machine.

2. Three minutes for finger gymnastics.

3. Ten minutes for "Keyboard Practice."

4. Words. Select about one hundred words, from four to fifteen letters in length, which will contain all the letters of the alphabet, and have the students write three or four lines of each, watching their operation carefully and drilling them in maintaining the hand position, and releasing the keys quickly after striking them; watch also the fingering, the line spacing, and the use of the thumbs.

#### Commercial Geography - Continued from Page 19.

vicuna, llama, is of the highest quality and value.

Wool is used as a textile fabric fibre and is of little commercial use or value except to be made into cloth or yarn for knitting. Its peculiar value for cloth is due to its felting properties. The wool fibre is covered with scales like saw teeth (3000 to the inch) and which fit into each other and interlock. In a moist heat if the wool is beaten or rolled, the fibres shrink into a dense, hard fabric called felt. The "fulling" of wooled cloth is really a partial "felting" of the cloth after it is woven. The felt hats of commerce are made from rabbit fur which has the same felting properties.

The varieties of woolen fabrics are endless and the uses are as manifold. The best domestic wool raised is a very short stapled merino raised in Saxony and Silesia. The best wild wool is the hair of the vicuna, a wild animal that lives on the highest Andes and must be killed to obtain the wool. It is too scarce to be more than a curiosity and the commercial vicuna cloths are made from wool. Vicuna wool is finer and softer than the best merino, showing that nature unaided can produce a finer wool than man can breed after centuries of effort.

The processes of wool manufacture would require a volume instead of a magazine article and can not be mentioned here. They however must follow the cardinal principles of all textiles, viz: carding, spinning and weaving, which are of course the same for all fibres.

The silk of commerce is chiefly obtained from the silk worm cultivated or wild, but certain shellfish produce a silk which is of good quality. Spider silk is good but the spiders will not spin "to order" as the silk worm does and it is not a commercial product. Artificial silk is made in Europe of good quality from a solution of certain gums, and cellulose.

Mercerized cotton, made by dipping cotton, stretched tightly, into a solution of caustic potash, very closely resembles silk in lustre and softness, while its cheaper cost makes it a most popular fabric and for several years the mills have not been able to supply the demand for this beautiful fibre. Ramie fibre is more beautiful and durable than the mercerized cotton. It is the closest rival of silk and when it is better known the commercial demand for it will be very great. At present its high price prevents its common use.

The great subject of Textiles could profitably occupy a dozen numbers of this department, and the editor must again express his regret that he can give it but a single paper. Teachers desiring a detailed study of the fibres should get the United States Government "Catalogue of Useful Fibre Plants of the World," Superintendent of Documents, Washington, D. C., price 30 cents; and "Textile Fibres of Commerce," by W. I. Hannan, published by J. R. Lippincott, Philadelphia, price \$3.00. The United States book is the best.

#### NEW BOOKS.

A new outline blank of great value for map drawing for Commercial Geography pupils, has just been issued by the Commerce & Industry Co., 50 Bromfield St., Boston, room 21; the first of a new series of outline maps planned by them. Teachers interested should write for sample copies. Price in blocks of 50 maps, 50 cents per block net.

#### Business Correspondence - Continued from Page 19.

The completeness of statement in the foregoing letters will, I think, be apparent to the reader. Clear expression, accuracy, and completeness of statement are more valuable than any other qualities in a business letter. The talent for accuracy in affairs may be distinct from literary talent, and, although one may be unfamiliar with the classics, he may be able to write a good business letter.

The following specimens of actual letters written in business are interesting because of their originality and their unique style. The first was written by a man who had just taken charge of an office to which he had been transferred. It speaks for itself and is as follows:

DEAR SIR:

In assuming charge of this office, I find an antiquated and dilapidated machine, which was at some remote period classed as a typewriter. It has now reached the stage where the mere sight of it is painful, and to hear it in action is to hear a runaway wagon on a Belgian pavement. It has, in addition, an unpleasant though picturesque habit of bunching all the letters of a word at one point, and of ringing the alarm bell after the operator has hammered on nothing for a minute. My predecessor has worn off all the enamel. Kindly allow us the privilege of writing you a letter on a modern instrument, and oblige.

He secured the typewriter.

The other was by a romantic young lady in answer to an advertisement for a clerk. It was as follows:

DEAR SIR:

Realizing that life is a stern reality, that the happiest and best people are the busy people, that to be self-supporting is to be not only in touch with this fin-de-siecle life, but in a manner, as it were, independent of it, that like Jack Borne, I have decided that instead of standing around with a akimbo it would be better to be engaged in some useful occupation, and I therefore desire to make application for the position you advertise in this morning's paper.

She did not secure the position.

#### Business Practice - Continued from Page 20.

to incur a reasonable postage expense and consider that the increased efficiency of the school is ample recompense for the extra outlay.

Some teachers write to me that it is useless to endeavor to have all of our pupils' accounts checked; that errors will creep in. But why can we not? To do so we must be prompt and willing to correct all errors that are reported, and we must be untiring in watching the work and seeing that nothing, especially in the offices, is being slighted. If all the teachers in a circle of schools engaged in intercommunication work have a uniform understanding and are determined to maintain the highest degree of accuracy possible, we shall find that when a pupil makes a remittance to balance his account, the account at the other end will show the same balance; that when we receive a monthly statement from our banking correspondent, enclosing canceled vouchers, our account will agree with the statement, after allowing for drafts issued and not yet paid. We shall also find that the work, under these conditions, is a delight to both teacher and pupil. However, when teachers permit their pupils to order, "as much general merchandise as our wholesale office can spare," or, "three carloads of merchandise," or to draw sight drafts upon our commission firm and send these drafts directly to said commission firm instead of to a bank or some third party, for collection, or when the pupils attempt to make C. O. D. shipments over a railroad and expect the Company to make the collection instead of sending drafts with bills of lading attached to some bank or other collection agency, or when these same teachers continue to perpetrate a multitude of other monstrosities upon their unoffending brethren, we can, perhaps, best preserve our own mental equilibrium and at the same time guard our pupils' interests by severing connection with the schools presided over by these teachers.





F. J. Billman, Springfield (Mass.) Business College.

Business Ethics and Business Colleges.

One of the most valuable features of our commercial course, in my opinion, is the intercommunication practice, if conducted properly. This means that several schools should be thoroughly organized with definite plans and rules for carrying on the work, in the first place, and that each school must maintain a high standard.

The value lies, not so much in what is learned about bookkeeping and business transactions, as in the opportunities it affords to teach routine, or system. I acknowledge that the practice is extreme valuable in the first connection, but it is a simple matter to teach a person how to make correct entries for certain business transactions, as compared with teaching him to do his work systematically, and system is the backbone of office work.

In presenting the following brief outline, I shall confine my attention almost wholly to the Office Practice, as I have but little time at my disposal, and that department offers better opportunities to bring out the one or two points that I wish to make. I confess at the outset that my ideal is seldom attained in actual practice, but we come as near it as we are able.

The incoming mail is opened by the manager twice each day, at the beginning of each session, is examined, and stamped thus:

RECEIVED Sept. 24, 1904
A. M. .... P. M. ....
REFERRED TO OFFICE.....BANK
STUDENT BY J. H. SMITH.

This arrangement enables the manager to see just how the transactions are being carried on, and to make suggestions where they are needed. The letter, or whatever it may be, is marked plainly as to time of its receipt, enabling the manager to determine whether or not it receives prompt attention. It also shows, not only to which office it is referred, but also the name or number of the student whose duty it is to attend to it. It does away, therefore, with the excuse "I thought Mr. Jones was going to attend to it." If an order, or some similar regular communication, the student gives it proper attention, places his name upon it and passes it along for record, etc. If a reply is needed, the letter remains unfiled until the reply has been approved by the manager. The incoming letter being submitted to the manager with the answer. If in an office where we use the vertical system of filing, a carbon copy of the reply is filed with the letter. Where we use the flat file, we use the letter press. Communications which have received attention are filed immediately. Those which for any reason are held over, are left in a basket, so that the manager may see readily if they are not receiving proper attention.

At the close of the day's work, all communications are delivered to the manager unsealed, for final examination. After they have been examined, they are placed in large envelopes properly directed to the schools with

The September "Cosmopolitan" contains the most concise and yet fairly comprehensive description of the Louisiana Purchase Exposition we have thus far read, and it is certainly the most remarkable, inasmuch as it represents one man's labors with the assistance of two stenographers and one photographer. It covers one hundred and forty-four pages, and was done in eleven days.

Under the department heading of "The Education of the World," the editor, John Brisben Walker, the man who performed this prodigious intellectual task, after reviewing and commenting upon the educational exhibits in general, has the following to say concerning Brown's business college exhibit and the business of teaching morality or ethics in such schools:

There is a large hall in one corner of the Education Building, which shows the business college with its courses of typewriting, bookkeeping, et cetera, in full operation at certain hours of the day. It is a private institution, having fifteen branches scattered throughout the West; and fifty of its best pupils have been sent to St. Louis to take a sort of World's Fair postgraduate course, and at the same time exhibit for a certain number of hours the actual operations of a business college.

After going carefully over the system, I ventured the inquiry:

"Do you give a course in business morality?"

The look I received was one of surprise. Evidently the idea of a course in business morals as forming a part of a commercial education was a new one to the head of this institution—or rather, I should say, institutions. Then, after a moment's pause, he replied that that was an impossible thing to teach, that it had to be born through generations of right living.

Yet if this proprietor of business colleges had taken a course in psychology at any of the leading universities, he would have learned that business morality is one of the teachable things. If he had been a real business man and had been at the head of establishments employing numerous young men, he would have been aware that of all things taught at business colleges it is the one thing above all upon which most stress should be laid. An hour a day would not be too much to give for lectures on business morality and business ethics, if necessary to produce the desired result. Employing many young men, and having an opportunity to hear from others of their experiments in breaking youth into business life, I should say that about nine young men out of ten who fail are lacking in a high standard of business morality. This business morality may come in a lack of persistence in doing work well; it may

which we do business. These envelopes go to the school office, where they are weighed, the proper postage affixed, and mailed immediately. Mail should never be held over if it can possibly be avoided.

I have never been convinced that a post office in school is desirable and we do not affix mock postage stamps to our letters or attempt anything in the post office line.

come in a lack of willingness to do work at an important time; it may come in downright graft; it may come in a willingness to take advantage.

There are a thousand ways in which it makes itself manifest, but sooner or later its presence is detected as certainly as a piece of litmus-paper placed in the soil shows the presence of the acid which turns it red. The young man presently finds himself out of a position. He knows that he is a capable man in many directions. He perhaps understands that he does good work; but he does not comprehend that this almost intangible something, known as Business Honor, is at the bottom of the willingness to dispense with his services. The prediction may be ventured that before the next great exposition shall be held, business colleges will have progressed sufficiently to teach Ethics, or Business Morality, or whatever you choose to call those things which in reality do more to advance a young man to true success than mere proficiency in some special branches.

It is almost unnecessary to state to the readers of THE BUSINESS EDUCATOR that John Brisben Walker is a reformer; a practical, successful business man; and one of the foremost and most fearless men of the day. His comment and criticism cannot therefore be lightly considered or easily brushed aside.

The first question that came to our mind after reading the article, was the answer to the query "Do you give a course in business morality?" a representative one; such as the average business educator would have made? Doubtless, right here, men eminent in our profession would find cause to differ, as some of our leading schools have courses in ethics, and others equally successful and esteemed have none.

Can Business Ethics be taught? Is it the province of the average business school, with its already overcrowded curriculum, to add that of ethics? Some say, yes; others, no.

Those who have such a course, or who favor it, doubtless feel that the criticism is too sweeping, while those who believe that the matter of ethics is one which belongs to the public school and to the more tender, formative years of boyhood and girlhood, and so argue; or, as did the one who answered the queries, endeavor to prove that morality is a matter of breeding and not of training.

It is unfortunate that the editor of the Cosmopolitan did not interview a Ferris or visit an Eagan institution before he ventured so sweeping a criticism. By so doing he would have found that Ethics is not a foreign subject to many in our profession, and he would also have learned how strenuously the hours and minutes are occupied in mastering the subjects of accounting, shorthand, typewriting, penmanship, plain English, practical mathematics, and spelling. Perhaps he would have been surprised, also, to learn that Commercial Law, Commercial Geography, and Business Ethics were actually a part



of the daily program of many business schools.

The appeal in this number by our Associate Editor, for a portion of each busy day in business schools, public as well as private, to be devoted to devotional and other moral, uplifting exercises indicates at least that there is a wholesome division of opinion upon this subject. And, after all, may it not be probable that business educators have gone to the other extreme of education to which too many were subjected when boys, that of cold, stiff-backed piety, the remnants of that which farther back was known as Puritan passion for piety.

The old education, as is now well known and very generally recognized, was pious and intellectual at the expense of the moral, the physical, and the practical. May it not be that the new education—the practical and commercial—is omitting something of the old that made for character building and uncompromising integrity? May it not be that the successful business school of the future will find it necessary to complete the youth's education in moral integrity, as it now finds it necessary to complete his education in spelling, mathematics, English, and penmanship?—Either that or the public school must do its work more thoroughly than it has in the past or is doing it at the present.

The subject is a big, broad, important one. Excellent men, convincing arguments, and conscientious opinions are to be found on both sides of the question as to the wisdom and need of the subject of Ethics in the average business college curriculum. Whether it shall be taught by precept or example, or by both is your question to discuss and solve. Be brief and to the point, and the space in these columns is yours for an expression of opinion.

### Sadler Builds.

Mr. W. H. Sadler, president and founder of Sadler's Bryant & Stratton Business College, Baltimore, Md., which was destroyed in the great fire, has bought buildings 803 and 805 Hamilton Terrace, on which he will erect the future home of the college.

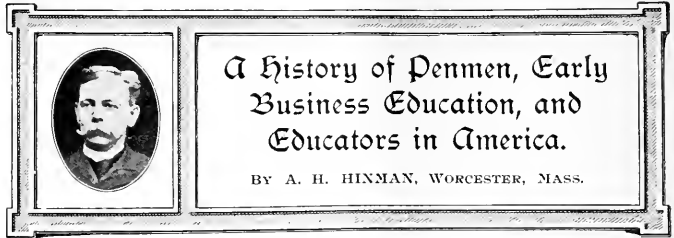
The purchase price of the two properties was about \$30,000. The site for the new college is 60 feet front, with a depth of 140 feet. Architects are at work on the plans for the building, which will be one of the finest of its kind in the country. The college was for 39 years established on North Charles street, near Baltimore street, and the construction of its new home is designed to mark its fortieth anniversary.

Mr. Sadler says he is convinced that the proper place for a school in the Baltimore of the future is where the surroundings are quiet and easiest of access by street cars. The college opened this fall with the largest attendance in its history, and has been unable to supply the demand for the services of its students, showing that as a center of business education, Baltimore has lost nothing by the fire.

### Best of Its Class.

Enclosed find \$1.00 for THE BUSINESS EDUCATOR one year. I have examined all the leading journals devoted to business education, and find that yours is the best of its class.

W. S. BARTON,  
Elliot Com'l School, Clarksburg, W. Va.



Henry W. Ellsworth.

In preparing this history it is the purpose of the writer to refer to the men who have been specially prominent in the educational work of business and penmanship and to show what have been their aims and efforts in working for themselves and humanity.

One of the most earnest of the life long writers in penmanship is Mr. Henry W. Ellsworth of New York City. He was born 68 years ago on a farm in Western New York where he worked and attended country district schools till the age of 18 and later continued his education in the Academy at Fredonia, N. Y. He has ever been a student and a devoted writer for the improvement of methods by which the youth of the land could develop good penmanship. During his early education he was obliged to copy the writing of the various teachers, who, before the time of copy books, set copies for their pupils, and as these teachers knew nothing of rules of writing their copies were unsystematic.

At Fredonia Mr. Ellsworth came under the tuition of a Spencerian teacher who taught the rules and principles of writing which so fascinated Mr. Ellsworth that his writing improved rapidly and his interest grew so strong that he soon became able to take charge of penmanship and bookkeeping in the Fredonia Academy.

About 1858 he became a teacher of writing and accounts in the Lockport, N. Y., public schools, and the next year was engaged by Bryant & Stratton to teach in the Detroit link of their chain of schools. The following year he was transferred to the

New York B. & S. College.

In 1861, believing that the then prevailing styles of writing with flourished, complex capitals, and the long loops of small writing, could be simplified and made more practical, he decided to prepare a series of copy books, selecting simpler capitals, and reducing the length of loops from four to five spaces in length to thirds, and was the first to make this change which was later followed by other publishers. He published the first text book on penmanship in 1862. In '63 he prepared and published script lines in white on a black back ground, which were the first published.

In 1866 he published the first Journal devoted to penmanship, which he named "The Writing Teacher," and continued its publication until 1872. This paper was followed by the Penman's Art Journal which was started by A. H. Hinman in 1874 in Pottsville, Pa., and later transferred to Mr. D. T. Ames of New York.

In 1867 Mr. Ellsworth developed the copy book tracing method with dotted lines for pupils to follow and which was later adopted by other publishers, who used faint red and blue lines. The curling of the leaves of copy books suggested to Mr. Ellsworth the idea of using loose leaves. He therefore cut off the binding and perforated the edges of the leaves which were bound with a loose string so that the leaves would bind flat, also that the leaves might be removed for exhibition or preservation. This plan Mr. Ellsworth carried into his bookkeeping publications, and the idea has been later developed into the loose leaf ledger and other publications now coming into popular use.

As the crowning feature of Mr. Ellsworth's life work for the benefit of business colleges, public schools, teachers and their pupils, he published in 1897 his "Illustrated Lessons and Lectures" which is the most exhaustive treatise on writing known to the writer.

Mr. Ellsworth has always placed success and benefits for the masses before his own pecuniary gain, yet has continued to prosper even in competition with publishers having greater capital. He has raised a family of eight children and has a prosperous business. His skill in smoothness and accuracy of writing at the age of 68 years has the fluency of penmen of thirty. He is a most companionable man and commands the high esteem and warm regard of all who know him.





Commercial Law—Continued from Page 22.

Form of Collateral Note.

**\$500.00**

**Albany, New York, Nov. 2, 1904**

*Ninety days after date, for value received, I promise to pay to*

**The Albany National Bank,**

**or order, FIVE HUNDRED  $\frac{00}{100}$  Dollars, and interest, at the rate of 6 per centum per annum for such further time as said principal sum or any part shall remain unpaid, having deposited herewith as Collateral Security Five Shares of C. B. & Q. Ry. Preferred Stock, Certificate No. 7324,**

*with authority to sell the same, or any collaterals substituted for or added to the above, without notice, either at public or private sale or otherwise, at the option of the holder, or holders, on the non-performance of this promise, said holder or holders applying the net proceeds to the payment of this note and accounting to me for the surplus, if any; and it is hereby agreed that such surplus, or any excess of collaterals upon this note, shall be applicable to any other note or claim against me held by said holder or holders. Should the market value of any security pledged for this loan, in the judgment of the holder or holders hereof, decline, I hereby agree to deposit on demand (which may be made by a notice in writing sent by mail or otherwise to my residence or place of business) additional Collateral, so that the market value shall always be at least ten per cent. more than the amount of this note; and failing to deposit such additional security, this note shall be deemed to be due and payable forthwith, anything hereinbefore expressed to the contrary notwithstanding, and the holder or holders may immediately reimburse themselves by the sale of the security as aforesaid; and it is hereby agreed that the holder or holders of this note, or any person in his or their behalf, may purchase at any such sale.*

*E. G. ROSENFELT.*

Form of Judgment Note With Waiver.

**\$100.00.**

**Columbus, Ohio, Oct. 5, 1904**

**Six months after date I promise to pay to the order of H. W. WILLIAMS, ONE HUNDRED  $\frac{00}{100}$  Dollars, with interest, and without defalcation or stay of execution.**

*And I do hereby confess judgment for the above sum, with interest and costs of suit, a release of all errors, and waiver of all rights to injunction and appeal, and to the benefit of all laws exempting real or personal property from levy and sale.*

*(Signed)*

*G. A. DAVIS.*



## The Iron City.

In October, when nature was out in bloom, and stern winter was not yet in evidence, we visited the City of Iron—the wealth creating city of Pittsburg, Pa. As the guest of Mr. Charles J. Smith, proprietor of the famed Iron City College, we were shown a right royal time, such as he alone can show, and the city famous for its smoke, but we also found it famous for its beauty. Its parks, located about the city, and its residence districts as well, we found to be most charming indeed. The views, from these elevations, of the Monongahela and Allegheny rivers, the suburban towns of Homestead, Bessemer, and a dozen others, and of the industrial plants such as no other city can show, were indeed interesting and inspiring.

The city proper is undergoing vast changes and being greatly improved. Sky scrapers are numerous, the Frick building being one of the finest office buildings in the world. Its interior is marble and mahogany, and its vault with safety deposit boxes is said to be the finest in the world. Its watch-like, circular doors with the machinery under plate glass and in full view, each weighing thirteen tons, are revelations of delicacy and strength combined.

Visiting the Iron City College, we found between 500 and 600 intelligent students in attendance under the guidance of a corps of instructors whose efficiency is easily seen in the order and industry every where evident.

In the shorthand school located in the new, modern Bessemer Building, we found the most costly office and other furniture we have ever had the pleasure of inspecting in a school. The office looks like a richly furnished reception room, and such in fact it is. Every thing is compact and made to fit.

Industry was every where prevalent—idleness was not in sight. The click of the seventy-five typewriters in a room by themselves was the only noise aside from dictation and recitations. Earnestness was the prevailing mood.

The Iron City is a good school—a fine school—and brother Smith may well be proud of it.

## Announcement Concerning the National Commercial Teachers' Federation.

CHICAGO, ILL., Oct. 18, 1904.

The Executive Committee of the National Teachers' Federation wish to call especial attention to the next meeting of the Federation, which will be held in the Chicago Business College, 67 Wabash Ave., Chicago, Ill., December 28, 29, and 30.

A full and complete program of live topics, which will be of interest to every Business College, principal and teacher, has been arranged. A number of the most prominent Business College men as well as prominent business and professional men, will take part in the program.

Several matters of very important business will come before the Federation, and a large attendance is earnestly desired.

Arrangements have been made in the "Palmer House" for special rates. Rooms on the European plan can be had for 75 cents per day and up.

A completed program, together with detail information, will be given in the next number.

F. B. VIRDEN,

Chairman Executive Committee.



The Williams Manufacturing Company, of Plattsburg, N. Y., is pushing the Wellington Typewriter vigorously. An aggressive general agency to cover Ohio and Indiana, and general offices for the large Eastern cities are plans soon to be carried out. It will be a good idea to get in touch with the Wellington.

The Monarch Typewriter works occupy a splendid five-story building in Syracuse, more than two hundred feet long and fifty feet wide. The whole typewriter world is looking for announcements from this new company. Like practically all of the newer machines, the Monarch is a "visible" writer, and it is a beauty.

At the new factory of the L. C. Smith & Bros. Typewriter Company in Syracuse, the first one thousand machines are being assembled. Parts for the next five thousand are now being machined. It is expected that the highly improved writing machine which the Smiths are making will be placed upon the market within a few weeks.

Their factory, which is a model plant in every respect, is rapidly coming into complete working order, and the first of the year will undoubtedly see new machines coming through at a very rapid rate.

The Syracuse newspapers announce the donation of a three-story mechanical laboratory building 200 feet long and 50 feet wide, to Syracuse University by Lyman C. Smith, president of L. C. Smith & Bros. Typewriter Company.

The building is to be of model factory construction and will be operated in conjunction with the Lyman Cornelius Smith College of Applied Science founded and equipped by Mr. Smith about three years ago. Work on the laboratory building is already begun and the foundations will be completed this fall.

The members of this firm of typewriter manufacturers have befriended Syracuse University in many ways. A recent instance was their donation of a four-oared racing shell to the University navy, which, the way, was established through their efforts, in order to encourage the Syracuse oarsmen to compete in the four-oared event at the annual regatta on the Hudson, in which Syracuse freshmen andVarsity crews were both victorious last summer. Syracuse has never been entered for four-oared events but will compete next year.

The Postal Typewriter people scored a great hit recently by having an illustrated write-up of their plant and product in The National Magazine for August. We venture to think that our readers do not realize what a large plant this comparatively new machine is made in. Its price, coupled with its simplicity and utility, make it an attractive machine.

The Smith-Premier people keep right on sawing wood. President Woodruff sees to it that it does not seem to bother him that he was not made Republican nominee for governor of New York. As a former commercial school graduate, he enjoys being business Premier and the typewriter aristocracy quite as much as being the political premier of the New York democracy.

## Program for the Private Commercial School Managers' Association.

MONDAY, DECEMBER 26, 1904.

10 to 11 A. M. Reception and Enrollment of Members.

11 to 12 P. M. President's Annual Address.

Report of the Secretary-Treasurer.

Report of Committee on Constitution and By-Laws.

Report of Committee on Memorializing Federation as to time of holding meeting.

2 to 5 P. M. Unfinished business and Reports of Committees on general subjects.

THURSDAY, DECEMBER 29, 1904.

9 A. M. Special Session for the election of officers.

FRIDAY, DECEMBER 30, 1904.

9 to 12 A. M. Report of H. M. Rowe's Committee on the American Commercial Schools Association.

Report of the Committee on Mrs. Sara A. Spencer's paper read at the St. Louis meeting.

Report of R. C. Spencer's Committee on "Bill to go before Congress."

2 to 5 P. M. Unfinished business and reports of Committees on special subjects.

SATURDAY, DECEMBER 31, 1904.

9 to 12 A. M. Unfinished business and reports of Committee on special subjects.

## COMMITTEES.

1. Constitution and By-laws: F. C. Clark, Springfield, Mo.; Chairman; C. F. Sherman, Mt. Vernon, N. Y.; W. H. Carrier, Anderson, Ind.; W. D. Clark, Newport, Ky.

2. Committee on Memorializing the Federation on time of holding meetings: Jerome B. Howard, Cincinnati, Ohio, Chairman; John B. Gregg, Chicago, Ill.; C. E. Fulgum, Chicago, Ill.; W. I. Staley, Salem, Oregon.

3. The Legislative Committee: F. B. Virden, Chicago, Ill., Chairman; Court F. Wood, Washington, D. C.; Chas. J. Smith, Pittsburg, Pa.

4. The American Commercial Schools Institution: H. M. Rowe, Baltimore, Md., Chairman; and Associates to be selected by him.

5. Committee on suggestions contained in Mrs. Sara A. Spencer's paper presented at the St. Louis Meeting: Sara A. Spencer, Washington, D. C., Chairman; Jerome B. Howard, Cincinnati, Ohio; N. P. Hefley, Brooklyn, N. Y.; H. M. Rowe, Baltimore, Md.; M. L. Miner, Brooklyn, N. Y.

6. Bill to go before the National Congress: R. C. Spencer, Milwaukee, Wis., Chairman; and Associates to be selected by him.

There will also be reports from twenty other Committees on special subjects relating to the Private Business Schools.

MRS. SPENCER, Pres't.



Beautiful work from the Michigan Engraving Company lies on our desk. The quality of the work, its great variety, and the exceptionally low price excite our interest, for the manager, Mr. W. S. Stitwell, has supervised the engraving of some very particular work for us, and it was beautifully done; besides, it is really a pleasure to do business with a man so cordial and fair as Mr. Stitwell is.

"Success" recently paid Sherwin Cody \$100 for a special article on Business Correspondence. Is not that a hint at least of what is in store for our readers, who are to have five special articles from his pen, beginning with the February number? Send in your suggestions and invite your friends to do likewise, for we are continually looking out for what is best for our readers. No second-hand material is good enough for the constituency of THE EDUCATOR.

The Lima (Ohio) Business College has doubled its floor space. W. H. Peters has charge of the shorthand department with Estella Smith as assistant, and I. F. Clem has control of the commercial department.

THE TRAVELER desires to be of service to those teachers who wish to take a broader view of an important branch of a noble profession. We shall be glad to place on our mailing list the names of teachers

who advise us that they wish to receive **THE TRAVELER** regularly. The Commercial Text Book Company, Des Moines, Iowa. Enough said, if you know anything about the little visitor, or the royal fellows who are behind the business.

A. L. Gilbert, of Milwaukee, has recently incorporated his school, for \$1000, with a fine set of men for directors. Mr. Gilbert is one of the commercial school men of whom Milwaukee may well be proud.

A recent booklet, with a blazing Sioux Indian on the handsome cover, reminds us that Brother G. A. Golds, of the State Business College, Minneapolis, is still on the land and actively making the living. May true success be his portion!

Simmons College, the new school for women, in Boston, opened with nearly 400 students. This is where Miss Stella Smith, the able conductor of our Typewriting Department, is teaching.

Gooley College, Wilmington, Del., opens with a fifty per cent increase in attendance this year, and it is not strange, when one is told that the famous Du Pont Powder Company of that city has graduated from that school as bookkeepers and stenographers. If any other commercial school in the land has an employment department the management of which affords such a record as this, we should be delighted to publish the good news. So far as our knowledge goes at this date, R. J. Maclean takes the blue ribbon.

L. C. Horton of the Horton Business Institute, Trenton, N. J., has got out a practical Spelling Blank, which ought to find a good sale everywhere.

The new Fresno (Calif.) Branch of Chesnutwood's Business College, Santa Cruz, is opening well, with H. E. Watson in charge.

What did you think of our October number? Wasn't it a hummer? Did you ever journal a number of any other penmanship journal that gave more to a student for the low price we ask? Clubs are thumping our mail box with music like the "long roll" that used to call to battle. We enjoy it. Yes, really! It is plenty fun if it stimulates us to greater efforts for you and your students.

W. N. Ferris ought to be pretty well acquainted with Michigan by this time. He is one of those glorious descendants of the Revolutionary fathers who do not know when they are ticked. Michigan is hopelessly Republican, but Brother Ferris loyally to the firing line as cheerfully as though he carried the Flag of the Sun instead of the colors of the Bear. Democratic nominee for Congress in '92, for State Superintendent of Public Instruction in '02, and for Governor this year, it is plain that our eloquent friend and co-laborer is clear to the hearts of a large constituency. Neam, if we cannot conceive of a more valuable method of advertising the Ferris Institute, and the Hammond Publishing Company, of which he is a valued stockholder. He is for his health and his family's; may he live long and prosper.

L. C. McCann, of Mahanox City, Pa., is sending out a fine penmanship circular to his constituents. Beautiful penmanship is far from being dead, and Brother McCann is one of the liveliest men who handles the quill with skill.

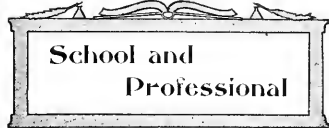
J. P. Wilson goes the limit in aggressive advertising in a recent number of the Seattle Post-Intelligencer, taking a full page. The people who read the notice must have been in a tremendous hurry, or blind to the enterprise of a very wide-awake school manager. By the way, the half-tone cut that adorned the page reminded us very strongly of some of the polished lords of Wall Street. Brother Wilson is fond of using the phrase "the wild and woolly West." We now have our innocent eyes opened. He was giving us badinage all the while. Well, here's good luck to him, anyhow, "for he's a jolly good fellow."

O. C. Dorney, of the American Business College, Allentown, Pa., is setting a rapid pace for the people thereabouts in the matter of creating an office atmosphere in his schoolroom. He has just installed a most comprehensive system of filing

cabinets. Friend Dorney cannot abide musty, dusty, old ways of doing things.

E. H. Norman, of the Baltimore Business College, made the stroke of his life when, during the great fire, he had the business foresight and presence of mind to close an alliance with the Baltimore Y. M. C. A. You ought to see the handsome announcement that has just been issued by the Y. M. C. A., and the even more handsome things they say about Mr. Norman. Here is another case where both parties are to be heartily congratulated, for those who know Mr. Norman intimately need not be told that he is an example of the Southern gentleman at his best.

L. J. Egelston, Rutland, Vt., sends out one of the homeliest (in its true sense) and most effective little cards that has reached our desk. You ought to get one of these, for the farmers boys will vote "a corker," for sure.



On Thursday evening, September 18th, sixty-eight young people graduated at Patrick's Business College, York, Pa. Commencement exercises were held in the High School building, and Mr. W. H. Sadler, the well known business educator and publisher of Baltimore, Md., was one of the principal speakers.

The Marion, O., Business College is now owned and managed by Mr. E. D. Cron, of Cadiz, O. This school was purchased some four years ago by Miss N. J. Lammers, and through her persistent and untiring zeal the institution was built up and placed upon a good foundation, credit for which is due to Miss Lammers, who retired from her active work because of failing health. We wish Miss Lammers renewed health, and the institution continued and increased prosperity.

From the Eclectic Business College, Jour. Albany, Ore., we learn that Mr. L. W. Karlen, of Glas, S. Dak., is the man that instituted that institution. Mr. Karlen is a young man of unusual ability in penmanship lines, and we hereby congratulate the good people of Albany for having in their midst such ability.

Bliss College No. 2, opened in Newark, O., September 12th with an enrollment of sixty in day and night school. The college in this city opened September 6th with an increased enrollment of 40 per cent over any previous year. This increased attendance is the result of a well known quality, Bliss hustle.

Mr. E. E. Admire of Detroit, and S. McFadden of Bliss College, Columbus, O., organized and opened the Metropolitan Business College, located in the fine "New United Bank Building" on the West Side, Cleveland, O. Their opening attendance this fall was upwards of a hundred, which speaks well for the new institution.

Mr. M. C. Fisher of the Fisher Winter Hill Business College, Somerville, Mass., reports a large opening as concerns the attendance of their school this fall.

A. G. Sine, of the Mountain State Business College, Parkersburg, W. Va., has sold his Cumberland (Maryland) branch-school to Messrs. J. W. Smith and B. F. Shaffer, former teachers of his. The new proprietors will operate the school, which is in a highly prosperous condition, under the name of The Tri-State Business College. Messrs. Sine and Smith, in the ownership of the Cumberland school will enable Mr. Sine to devote his whole time and attention to the further upbuilding of his splendid school located in Parkersburg.

The Holyoke (Mass.) Business Institute opened school with an attendance far beyond the expectations of the proprietors, Messrs. Tarnell and Foots. Their attendance is crowding them out of their present

quarters and they are now looking for larger ones. We realize that it is unpleasant to move, gentlemen, but under such circumstances we believe you will not complain.

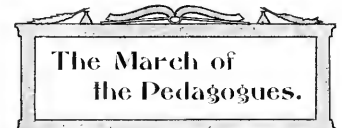
W. C. Buckman, of the Victoria (Texas) Commercial College, and J. A. Provinsky, of the Williams Business College, Oshkosh, Wis., have just opened the Central Commercial College, La Grange, Texas.

E. A. Zeliadt, formerly of the Cream City Business College, Milwaukee, Wis., is now connected with the Minnesota School of Business, Minneapolis, Minn. Mr. Zeliadt reports that they have one of the largest and oldest institutions of the kind in that section, and that they are meeting with much success.

L. B. Darling, formerly of the Elyria (O.) Business College, intends opening Darling's Private Business College in the same city on November 1st.

We have never received a letter written in a more practical business hand than the one which recently came to hand from our former pupil and friend, Mr. E. K. Sebring, Wilkensburg, Pa. Mr. Sebring is an expert accountant and withal swings a pen of practical proficiency rarely equalled in the business office and never excelled.

Mr. J. F. Fish of the Northwestern Business College, Chicago, reports the largest attendance in the history of the school. He says all are working hard, and as a natural consequence, are doing well. Prosperity with Mr. Fish means prosperity for others, as evidenced by the good-sized bunch of Business Education Cards which he has ordered in his own name to be distributed to his students each month during the coming year.

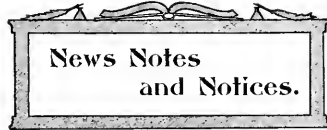


E. Odoerkerk, of Albion, Mich., goes to Windsor Institute, Montevideo, Minn., this year to handle the commercial work there; W. J. Cable is the principal of the new Dunkirk (N. Y.) School of Business, and Geo. W. O'Brien, of Syracuse, will handle the commercial work, while Miss Kathleen R. Wheeler, formerly of Ottawa, Canada, will have the shorthand department; Carl Hughes, Ocean Grove, N. J., takes charge of the commercial department of the Kearny (N. J.) High School; V. E. Neilson, Denmark, Kan., returns to the Long Beach (Calif.) Business College; Miss Caroline T. Wilbur, Hopkinton, Mass., goes to the High School, Meriden, Conn., for commercial work; W. H. Whigham, for years in the Metropolitan Business College, Chicago, is the latest "big" accession to the ranks of the public school workers. He has bookkeeping, history, and economics in the Crane Manual Training High School, Chicago; Miss Esther Dacey, Lexington, Mass., will have the commercial subjects in the Ipswich (Mass.) High School this year; Dr. Edmund L. James, recently President of Northwestern University, Evanston, Ill., has gone to a more lucrative position at the head of Illinois University, which this fall had an entering class of 1,000. Doctor James' many friends among commercial teachers will wish this eminent pioneer in commercial work for high schools and colleges all possible success in his new field; F. Edwin Walter, a graduate of the Dorchester (Mass.) High School, under W. L. Anderson, has been chosen to handle the commercial subjects in the East Providence (R. I.) High School, a compliment to Mr. Walter, who is not nineteen years old, and to his well-known instructor, Miss Mae Comfort, Rochester, N. Y., goes to Cook Academy, Montour Falls, N. Y., for commercial work; I. G. Murray is one of the recent additions to the staff of the



Hazleton (Pa.) Business College; F. J. Cox, recently of the Eastern Shore Business College, Salisbury, Md., has taken a position with the R.M. and S. Schools, Trenton, N. J., while Mr. M. T. Skinner, formerly of the Salisbury school, has closed it and has accepted a position in Jersey City, N. J.; Claude Monroe, Racine, Wis., will help handle the young people who enroll in the new Chariton (Iowa) Business College, recently opened by J. W. O'Bryan, of Ottumwa, Iowa, as a branch of his Ottumwa school; P. E. Cooper, Auburn, Ky., and Harry Boland, Atlanta, Ga., are teachers in the branch of the Rochester (Pa.) Business College, recently opened at Anbridge, Pa., by J. H. DePue; Wm. Chambers, for eight years at the head of advanced bookkeeping department of the Detroit Business University, has taken charge of the initiatory work in the Troy (N. Y.) Business College, at a good salary; Charles F. Gruenbaum, Marysville, Ohio, a Valparaiso (Ind.) graduate, goes to the Lima (Ohio) Business College; J. E. Leamy, the talented Zanerian who went from Troy, N. Y., to Burdett College, Lynn, Mass., was recently elected supervisor of penmanship in the Nahant (Mass.) schools. Nahant is a famous little place of rare scenic attractiveness, lying on a promontory projecting into Massachusetts Bay at Lynn. It is the home of Senator Lodge and many other wealthy and aristocratic sons of The Old Commonwealth. Mr. Leamy gives one-half day each week to this sideline; K. W. Nickerson, of Woodstock, Ont., goes to Lawrence University, Appleton, Wis., as an assistant to W. W. Williams, the Director of the Department of Commerce; W. A. Arnold has resigned his position in Temple College, Philadelphia, to accept an excellent place with his former superintendent, Mr. A. H. Bigelow, Lead, S. D., as principal commercial teacher in the Lead High School; Mrs. I. S. Skinner, for two years in charge of the commercial work of the North End High School, has been elected to a position in the Boston Schools; C. D. Ferrara goes to the Hansen Military Academy, Fulton, Ill., where the Associate Editor took his initiatory degree in commercial teaching. When we think of that experience, we are reminded of the quotation, "Sweet are the uses of adversity." If St. Peter can overlook the pedagogical sins of the year, we feel hopeful of being passed through the Gate; J. B. Knudson, of Burdett College, Boston, will handle the shorthand work in the Boston Y. M. C. A. evening classes; Mr. Arthur N. Allen, of Rochester, Ky., has accepted a position as Principal of the Shorthand Department of the Hastings Business College, Hastings, Neb.; Miss Hester V. Barber, of Hancock, Ia., has been employed as teacher of Shorthand in the State Business College, Minneapolis, Minn.; M. H. Bowen, of Bristol, Tenn., succeeded E. R. Zimmerman as Principal of Macfate's Business College, Columbus, S. C.; S. G. Broadwater, formerly of Warrensburg, Mo., is now located with the McDonald Educational Institute, Cincinnati, O.; D. E. Deming, of New Kirk, Okla., is with Hoffman's Business College, Chicago; E. C. Hardin, of Melder, La., resigned his position as Principal of the business college of that place to accept a position with the New Albany Business College, New Albany, Ind.; K. U. Hankins, formerly of King's Business College, Raleigh, N. C., is now at the head of the shorthand department of Jason's Business College, Fresno, Cal.; E. G. Jones, of Covington, Ky., Webb Moulder, of Smith Grove, Ky., C. E. Stretcher, of Ellwood, Ind., Thomas Mackill of Big Rapids, Mich., L. K. Milburn of Whitesville, Ky., are with Douglas's Business Colleges, McKeesport, Pa.; M. M. Murphy, of St. Albans, N. H., has a position with the Butte Business College, Butte, Mont.; J. E. Porter, formerly of Dallas, Tex., has charge of the Commercial Department in the Beaver College, Wilmar, Ark.; R. W. Nickerson, of Woodstock, Ont., Canada, has accepted a position with Prof. W. W.

Williams, Appleton, Wis.; J. W. Walton, formerly of Covington, Tenn., is now located with Prof. M. H. Lockeyer, Lockeyer's Business College, Evansville, Ind.; J. H. Blankenship, of Lafayette, Tenn., has been employed by the Ivy Business College, Denton, Tex.; Miss Nellie G. Davis, formerly of Sebree, Ky., has recently been elected principal of the commercial department of the Agricultural School at Jackson, Ala.; Mr. Edwin Leibfreed, of Philadelphia, has been appointed instructor in the commercial branches in the Mustreton, Mich., High School; M. S. Cole, formerly with the Bowling Green, Ky., Business College, is now Principal of the Shorthand Department of the Marion, Ind., Normal and Business University.



G. T. Wiswell has returned to the Westbrook Commercial Academy, Olean, N. Y., having been connected with this same institution three years ago.

Miss Florence Bacchus, London, Ontario, is a new teacher of shorthand in the Rutland, Vt., Business College.

The growth and popularity of the Isaac Pitman shorthand since the issue of the Twentieth Century Revision is evidenced in the large number of prominent schools now teaching this method. It is interesting to note that beginning with January 1st, 1905, the New York Board of Education have *entirely* rescheduled for the Day and Evening High Schools of Greater New York the Isaac Pitman "Shorthand Instructor," for a period of five years. Another school published by the Isaac Pitman Sons of 31 Union Square, New York, which is receiving considerable attention at the present time, and which has also been adopted by the Board of Education for five years, is Charles E. Smith's "PRACTICAL COURSE IN TOUCH TYPEWRITING."

Paul G. Duncan, a graduate of the Gem City Business College, has been employed as Principal of the Commercial Department of the Rushville (Ill.) Normal and Business College.

W. C. Stevenson, formerly with the Jacob Tomlin Institute, Port Deposit, Md., is now Dean of the School of Commerce and Finance of the James Milliken University, Decatur, Ill. Mr. Stevenson reports that his new position is very satisfactory in every way.

Mr. N. G. Marshall, who has for some years been principal of the commercial department in the High School at Canton, O., is now instructor in the commercial department of the Pittsburg Central High School. Mr. Marshall is a competent, genial man, and we bespeak success for him in his new field of labor, and congratulate the graduates of Pittsburg for having secured his services.

J. E. Plummer, formerly of the Mountain State Business College, Parkersburg, W. Va., is now connected with the Marshall Business College, Huntington, W. Va. Mr. Plummer is a staunch friend and supporter of the BUSINESS EDUCATOR, and recently favored us with a good list of subscriptions.

Mr. R. N. Marrs, formerly of the South-west, but now of New York City, continues his crusade against poor writing by organizing classes among public school pupils in and about New York City. He recently organized a class of 241 at Perth Amboy, N. J. This is not an unusual size, but about the average. When it comes to organizing classes on a large and successful scale, Mr. Marrs takes the lead.

We learn that the Western School of Commercial Shorthand is having a very successful year, their attendance being 50 per cent greater than it was last year at this time. E. H. McGowan, a former Zanerian student, has charge of the penmanship. L. W. Peart, formerly of the Stockton (Cal.) Business College, has recently been added to the faculty.

M. S. Cole, formerly of the Bowling Green (Ky.) Business College, has accepted the Principalship of the Shortland and Typewriting Departments of the Marion (Ind.) Normal College and Business University.

Mr. Francis B. Courtney, of the LaCrosse (Wis.) Business University, was recently employed to give expert testimony upon handwriting in the courts of Grundy county, Iowa.

Enclosed find \$1 for which please renew my subscription for another year to the Teachers' Professional Edition of THE BUSINESS EDUCATOR—the educational journal of journals.

The department feature of your journal is alone worth many times the subscription price as a journal devoted to penmanship and education. I think it has no equal—W. C. WOLLASTON, LaCrosse, Wis., with Wisconsin Business University.

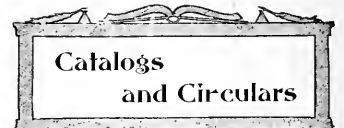
The S. S. Packard Publishing Company, New York City, reports an unusually large sale of their book on English, an advertisement of which appeared first in the September BUSINESS EDUCATOR. Before the month was half over they had received orders from many quarters, even from Scotland, as a result of such advertisement. The commercial text book business is assuming large proportions, and English for commercial purposes is receiving the attention it has long since deserved, as evidenced by the demand for the book in question.

Mr. W. N. Phillips has engaged with the high school of Tacoma, Washington, where he will have charge of the Shorthand and Typewriting departments, using Barnes' Shorthand for High Schools.

Typewriting is introduced this year into the St. Louis High Schools, shorthand having been taught several years. Barnes' Complete Typewriting Instructor has been adopted as the text-book.

The partnership existing between Harmon & Ellsworth has been dissolved, Mr. E. F. Whitmore, of Easton, Pa., having secured Mr. Harmon's interest. The firm reports a very prosperous business.

Mr. A. J. Stevenson, formerly of Home City, Ohio, has opened a studio for engraving, engraving and printing in the Grand Opera House Building, Cincinnati, O. Mr. Stevenson reports that his studio work impresses us by his dealings as being thoroughly reliable.



The Berlin, Ont., Business College, issues an excellent prospectus of twenty-four pages in the interests of that meritorious institution. The cover is brown with bronzed title and a sea-brown half-tone illustration of the building mounted in the center, presenting a very pleasing and harmonious effect.

The Beaver Co. Commercial College, Beaver, Pa., W. P. Pollock, Principal, is issuing a very good catalog of thirty-six pages.

The Bliss College of this city puts out advertising literature, which, for attractiveness and originality, is unexcelled, the latest evidence of which is a four page circular recently handed us.

The catalog of the National Business College and School of Correspondence, Quincy, Ill., J. R. Hutchinson, General Manager, is before us. It contains forty pages, which are well filled by half-tone illustrations of the rooms, students, signatures, etc. It is printed on sea-brown, flexible paper and printed on first-class plate paper. It conveys the impression of a good job school.

The State Business College, Minneapolis, Minn., G. A. Golder, President, greets us with a red-backed, gold-embossed catalog of twenty-four pages, containing an excellent faculty list. G. A. Golder being President, C. S. Atkinson, Vice President, and M. A. Albin, Secretary. D. S. Hill is



Principal of the Commercial Department and instructor of Penmanship. The catalog is attractive and to-the-point.

The Curtiss Business College, Minneapolis, Minn., under the management of Geo. H. Zinnel, Secretary, issues a "rattling" good catalog printed on the best of plate paper in double-tone, sepia-brown and with excellent vignette, half-tone illustrations of the school rooms. The text is straight forward and sincere, giving one the impression of an excellent school.

The new Albany, Ind., Business College, I. G. Strunk, President, issues a school journal which compares favorably with the better sort received at this office.

"The Southern Educator" is the title of a very large, sixteen-page college journal issued by and in the interests of the Southern Normal School and Bowling Green Business University, Bowling Green, Ky., B. H. Cherry, President. It is interesting because of their nature and size, are unusually effective, and they indicate that this educational institution is assuming unusual proportions and attaining a wide influence in the South.

The Huntsinger Business School, Hartford, Conn., issues a green-covered, full black embossed catalog, printed in black and green, containing thirty-six pages of plate paper, with unique and varied half-tone illustrations depicting most graphically the methods and nature of instruction given in that well-known, high-grade school.

The Wheeling, W. Va., and Bellaire, O., Business Colleges issue a twenty-eight page, gray-backed catalog of good quality in the interests of those institutions.

The Northwestern Business College, Spokane, Wash., issues a green-backed catalog of forty-eight pages in the center of which is a beautiful, double-page, half-tone illustration of the details or rapids in that city. In it we also see the familiar face of Mr. E. A. Cast, the well known penman and business educator.

Covered in white, with title in gold and yellow, the Blair Business College, Spokane, Wash., presents a clean, dainty appearance. By it we recognize the work and countenance of our excellent and former pupil, E. F. Timberman.

The Y. M. C. A., Detroit, Mich., is sending out a neat, well illustrated announcement of twenty-eight pages. We notice that Mr. H. B. Smeltie has charge of the Book-keeping work and Mr. F. McFarland has charge of the Shorthand and Typewriting.

The Taylor School of Business and Shorthand, Philadelphia, issues a yellow, crepe-like covered catalog with headings printed in orange, in the interests of that growing school.

The Wisconsin Business University Manitowish, Wis., favored us with a neat and unique folder advertising that institution.

The Rasmussen Practical Business School, St. Paul, Minn., issues a catalog to the public in a twenty-page, brown-covered catalog.

The Kenosha, Wis., College of Commerce, O. L. Trenary, Principal, publishes a fifty-two page, letter-size, yellow-backed, cream-colored catalog, containing a great variety of attractive illustrations. It is a half-tone illustration of a handsome new building occupied by that institution. The catalog is above the average received at this office.

"The Speed-Giving Qualities of Gregg Shorthand," published by the Gregg Publishing Co., Chicago, Ill., is the title of a twenty-four page booklet, devoted strictly to the subject implied in the title. Of course, you will want to see it.

A word or two about "Words" is the title of a neat, little, eight-page circular, issued by the same company.

Trainers' Private School, Perth Amboy, N. J., is issuing a four-page, to-the-point, circular advertising that institution.

Barton Mallory of the Indiana Business College, Elkhart, Ind., sends some work in the way of exercises in business writing, which discloses excellent ability. His work upon the small letters is excellent. He has it in him to make an expert penman.

Mr. G. A. Golder, President of the State Business College, Minneapolis, is sending out a very pretty, gold-embossed, cream-colored circular containing extracts from an address entitled "The Stenographer in Demand."

"Yocum's Business College Reporter," catalog edition, issued by the Yocum's Practical Business Schools, located at Massillon, Wooster, Urichsville, Mansfield, Findlay, Coshocton and New Philadelphia, is one of the best things we have seen in that line. It is thoroughly original in its make up, well printed, profusely-illustrated, compactly arranged and artistically covered. It bespeaks a line of practical schools.

Cornwall Ont., Commercial College, Geo. F. Smith, Principal, issues a maroon-covered, sixty-eight page catalog fully up to the average received at this office. Cornwall is to be congratulated for having in its midst such an excellent school.

The Yearbook-Marshall Publishing Co., Cedar Rapids, Ia., is publishing a descriptive catalog of the price lists of their various series. It is more than ordinarily attractive and interesting. It is covered in bright red and profusely illustrated with large, half-tone illustrations of the public offices, stock and shipping rooms, printing department, etc. After looking through this catalog one's idea enlarges as to the volume of business done by this progressive publishing company. We found it unusually interesting.

Beautifully titled, "The Book-keeper Stenographer and Telegrapher," Volume I, No. 1, 1904, published by the Fraunhaim Business College, reached our table recently, and we found it quite interesting.

The Miami Commercial College, Dayton, O., A. D. Witt, Principal, issues one of the best catalogs we have seen this season. It is tastily gotten up upon deckel edge, rag-like paper with headings and initials in red. It is needless to say that the literary part of this catalog is well done and that it represents a school recognized for its thoroughness and long standing, having been established in 1890.

Barnes Commercial School, Denver, Colo., E. C. Barnes, President, issues a catalog covered in brown and printed on yellow and white paper, which is thoroughly modern in make up. The quality of the paper is good and the tone of the text is high-fit expressions of a high-grade school, which it is.

The Michigan Business College, Detroit, Mich., James C. Walker, President, Winifred Osborn, Vice President, Geo. E. Withee, Secretary, favored us with its new catalog, printed on green paper and covered in a mottled green, vellum-like paper. The general impression is that the only thing that is green about the school, being a first-class institution in every particular.

The Columbus Business College, Columbus, O., J. E. Joiner, Principal, is issuing a creditable school paper of four pages.

The Lansing, Mich., Business University Journal, H. J. Beck and C. A. Wessel, Editors, is an interesting four page paper, containing the likenesses and signatures of these well and widely known educators.

The Parsons, Kans., Business College Journal is before us, and it indicates that its President, James Parsons, is leading a bright and progressive institution in that land of progress and plenty.

The National Business College, Koanoke, Va., E. N. Coulter, President, is sending out an attractive sixteen page circular with a graceful artistic title on the Dennis order advertising that institution.

The American Business College, Minneapolis, Minn., greets its patrons with a twenty page catalog covered in gray with oblong opening in front cover through which is shown the American flag in colors, making it suggestive, as well as attractive. J. J. Hagen and J. L. Hallstrom are two well-known penmen connected with this school.

T. M. Williams of the Actual Business College, Allegheny, Pa., is sending out an intensely yellow, four page circular.

The Hammel Business College, Akron, Youngstown, and Lorain, O., is issuing an attractive four page circular.

The Schuykly Seminary, Reading, Pa., issues a forty-eight page catalog of that institution, in which we find information relative to the commercial department of which W. P. Steinhilber is Principal.

A unique catalog printed in three colors, black, red and green, is received from the Garden City Commercial College, Missoula, Mont., E. C. Reitz, Principal. The catalog contains seventy two pages of high-grade book paper with numerous illustrations therein. In it we see excellent illustrations of a fine, new, residence-like building for the school. Mr. Reitz is not very large physically, but he is a big man in energy, having overcome unusual obstacles in the evolution of his school.

Wilson's big, modern Business College, Seattle, occupies a fine page in the Seattle Sunday Times of August 21st, 1904. This paper contained forty-eight pages, finely illustrated and compared in every way with the better class of journals in the line.

The British American Business College, Toronto, Ont., Wm. Brooks, Principal, issues a nicely covered, well-printed catalog of thirty-two pages, advertising that popular, practical school.

The Cedar Valley Seminary, Osage, Ia., issues a neat circular advertising the commercial department, J. H. Davis, Principal.

Brown's Galesburg, Ill., Business College journal is an eight page, well-illustrated and printed school paper.

One of the very finest and most original catalogs in point of paper, printing and illustrations, from the Central Business College, Denver, Colo. The printing in this catalog is superb and the decorative backgrounds to the portraits and other half-tones are among the finest we have ever seen. Brother Arnold must be having substantial prosperity to afford such a beautiful catalog.

The Cambria Business College, Johnstown, Pa., W. J. McCarty, President, is sending out a creditable, thirty-two page, green-covered catalog advertising that institution.

The Campbell College, Holton, Kans., is sending out a special Bulletin of twenty-eight pages advertising the commercial and shorthand departments of that institution.

The Mountain State Business College, Parkersburg, W. Va., is greeting its patrons with a fiery red-back catalog of seventy-two pages. The catalog like the school is big and substantial, and gives one the impression of the thorough and the practical.

In the catalog of the New Jersey Institute, Bridgeton, New Jersey, considerable space is given to the announcement of the commercial department of that well established institution, Mr. Hastings Hawkes, Principal. A business course is now the rule rather than the exception in all educational institutions.

The Bingham School, Nebane, N. C., is sending out a neat, little circular of sixteen pages.

"You Can Not, You Must Not" are the catchy titles of a pink-colored folder recently received from the National Business Training School, Sioux City, Ia., W. A. Beyer, President, and H. E. Reister, Secretary.

The Southern California Business College, Los Angeles, Calif., backed by Hood and Holmann, Proprietors, is sending out a creditable eight page college journal.

An attractive, well-printed and illustrated folder is at hand from the Illinois Business College, Springfield, Ill. J. T. Stockton is the skillful penman of the institution.

"Next," with a picture of an old-time spelling class, is the suggestive title of a sixteen page circular advertising the well known "Spelling and Letter Writing" text book, published by the Practical Text Book Co., Cleveland, O., the script models of which are from the skillful, graceful, practical pen of Mr. C. E. Doner, whose lessons are now running in THE BUSINESS EDUCATOR. This circular has some special and spicy reading in it, which you should heed if you are interested in the subjects of spelling and letter writing.



Paris, Feb. 3, 1738.

The Dearest M<sup>r</sup>. Stephen Augustus, one of the  
 Britannick Majesties Messengers, being Order'd to  
 Constantinople, will have occasion for Money to de-  
 fray his Charges, &c. I please to furnish him w<sup>th</sup>. the  
 sum he shall require at said place, taking his Receipts,  
 and yo<sup>r</sup>. Druggists for y<sup>e</sup>. Value, shall receive due Honour  
 & Praise.


I am, Sir, very b<sup>y</sup>. Servant

A Mons. Mons.  
 Solonier,  
 Bang, a Merne  
 L. Lomax.

This represents the work of a master penman who lived and "flourished" two hundred years ago. How times have changed. Style has made this work obsolete, but withal there is an old time excellence about it that still charms the lover of the graceful. It is well for us to stop now and then to compare the work of the masters of those days with the best efforts of those now living. Skill, as is shown, is no new fad, but an old, old fascinating accomplishment which no one can inherit but which each must acquire. Will the work of the present day masters seem as ancient to the scribes of two hundred years hence as this seems to us? Will we seem such back numbers then as the author of the above seems to us? Doubtless greater changes shall take place in the future than have taken place in the past, and no one can now foresee how we shall seem then. The active forces which make for progress and which have ever been in existence will still move on, making us and our present work, the best though it may now be, appear antiquated. Why not give your pupils a glance at the work of the past by putting it on the board and by giving them a little history in connection with it. Interest will be created and enthusiasm aroused. In this way we can get a lesson from the past and inspiration for the future.







## The Success Circle.

A Department of Encouragement, Inspiration, Progress, Health, Etc.

Conducted by L. M. THORNBURG, Paterson, N. J.,  
Commercial High School.

### The Keynote.

"I Can and I Will!!!" Have you ever said these words to yourself with a firm conviction that you were speaking the truth—with the strong feeling that needed no other proof? If so, you then felt within you a thrill which seemed to cause every atom of your being to vibrate in harmony with some note in the grand scale of Life, sounded by the Real Self. You caught a momentary glimpse of the Inner Light—heard a stray note of the Song of the Soul—were conscious for the moment of YOURSELF. And in that moment of ecstasy you knew that untold powers and possibilities were yours. You felt that you were in touch with all Strength, Power, Knowledge, Happiness, and Peace. You felt that you were equal to any task, capable of executing any undertaking. For the moment there was no fear in the world for you. All the universe seemed to vibrate in the same key with your thought. For the moment you recognized the Truth.

But alas, the spirit of doubt, distrust, fear and unfaith called you again to earth—and the vision faded. And yet, the remembrance of the sight, the echo of the sound, the remnant of the new-found strength, is with you still. You find that memory to be a stimulus to great efforts, a comforting thought in times of weakness and trial. You have been able to accomplish much by the aid of the lingering vibrations of the mighty thought.

Many of us have made use of this inner strength without realizing it. One day we were sorely distressed and made the demand, and lo! it was answered. We knew not from whence came this new-found strength, but we were conscious of the uplift, and felt more confidence in ourselves. The next time we *confidently* demanded the aid, and again we were answered. We acquired that which we call confidence and faith in ourselves, and were carried over many a dark place and started on the road to Success. Our repeated success caused us to think and speak of our "luck," and we grew to believe that we had a "star," and took chances and risks that others would not dream of. We dared. We made some apparent failures, but we soon came to know them as only lessons leading to *ultimate* success. The "I Can and I Will"

feeling carried us over rough places safely, and we got to simply *know* that we would "get there" in the end.

Talk with any successful man, and, if truthful, he will admit having felt, from the time of his first success, that he had some sort of "pull" with Fate, some "lucky star," some special Providence operating in his behalf. He grew to *expect* results, to have confidence in things turning out right, to have faith in *something* of which he knew not the nature, and he was not disappointed. Things seemed to work in his favor—not always just in the way he expected, sometimes in an entirely different way—matters seemed somehow to straighten themselves out in the end, so long as he kept his "nerve." He did not know the source of his strength, but he believed in it and trusted it just the same.

Let us wake up and recognize this Something Within. Let us begin to understand this "I Can and I Will" feeling. Let us cherish it if we have it, and cultivate it if we have it not. Do you know that we are young giants who have not discovered our own strength? Are you not aware that there are powers latent within us, pressing forth for development and unfolding? Do you not know that earnest desire, faith and calm demand will bring to us that which we require—will place at our hand the tools with which we are to work out our destiny—will guide us in the proper use of the tools—will make us grow? Do you not know that Desire, Faith and Work is the triple key to the door of Attainment? There are possibilities before us, awaiting our coming, of which we have never dreamed. Let us assert ourselves—take up the key, unlock the doors, and enter our kingdom.

To accomplish, we must be possessed of earnest desire, must be as confident of ultimate success as we are of the rising of tomorrow's sun—we must have Faith. We will find that Desire, Confidence, Faith and Work will not only brush aside the obstacles from our path, but will also begin to assert that wonderful force, as yet so little understood—the Law of Attraction—which will draw to us that which is conducive to success, be it ideas, people, things, yes, even *circumstances*. Oh, ye of little faith, why do you not see these things?

The world is looking for these "I Can and I Will" people. It has places for them.

The supply does not equal the demand. Pluck up courage ye unfortunate ones—ye doubters—ye "I Can't" people! Begin the fight by abolishing Fear from your minds. Then start to climb the ladder of Attainment, shouting "I CAN AND I WILL" with all your might, drowning out the sound of the "buts," "ifs," "supposings," "you can'ts" and "aren't you afraid's" of your wet-blanket friends at the foot of the ladder. Do not bother about the upper rounds of the ladder; you will reach them in time, but give your whole attention to the round just ahead of you, and when you have gained a firm footing on that, then look to the next one. One round at a time, remember, and *give your whole attention to each step*. Climb with Desire, Confidence and Faith inspiring each step, and the task will soon become a pleasure. You will be conscious of some mighty force attracting you upward and onward as you progress. And don't try to pull some other fellow off the ladder—there's room enough for both of you—be kind, be kind.

If you fail to feel the "I Can and I Will" vibrations within you, start in today, and say "I Can and I Will"—THINK "I Can and I Will"—ACT "I Can and I Will," and get the vibrations started in motion. Remember that as one note of the violin, if constantly sounded, will cause the mighty bridge to vibrate in unison, so will one positive thought, held constantly, manifest itself both in yourself, others and things. So begin to sound the note today—this very moment. Sound it constantly. Send forth a clear, glad, joyous note, a note of Faith, a note of coming victory. Sound it over and over again, and soon you will become conscious that the vibrations have commenced, and that the mighty structure of your being is quivering and vibrating to the keynote: "I CAN AND I WILL."

["Keynote" is one of a series of popular essays from Nuggets of New Thought, written by Mr. W. W. Atkinson, editor of the New Thought Magazine, New York City, and is recommended especially to those who fail to accomplish things from the lack of a "do it" habit.]

### Time.

Were I to give to you to-day.

A lesson that would last for aye,  
And serve in every age and clime,  
It would be this: Improve your time.

Your days at school that seem to go  
With laden wings so dull and slow,  
Swift as a meteor, alas!  
With all their freight of prospects pass.

And gone, they ne'er return again,  
Our supplications are in vain  
That ask for chance to use once more,  
The moments that have fled before.

Then sternly strive to make your mark,  
While daylight lasts; for comes the dark  
The long, dark night, when you must tell  
If you have used your daylight well.

—J. H. Dean.

Do you hear the buzzing of the busy B. E.'s  
as they wing their way to every nook and corner  
of the globe?

*Specimen of my plain business  
penmanship.*

*J. F. Caskey.*



This is a portrait of the gentleman who is responsible for the excellent results produced in business writing by the pupils of Elliott's Commercial school, Wheeling, W. Va., Mr. J. F. Caskey. We know of no more enthusiastic teacher, and, moreover, his enthusiasm extends to and includes Arithmetic, Commercial Law, Bookkeeping, etc. This much cannot be said of all, but it can be said of a greater number today than ever before. Mr. Caskey swings a pen of more than average freedom and accuracy as shown by a specimen in this number.

### The School Graduate in Politics.

What will the great army of school graduates do for the disturbed politics of the time? The public has given them years of training in preparation for citizenship, and, while it may not look to them for immediate guidance, it does expect intelligent and patriotic interest in affairs, and an early development of capacity to deal with the questions perplexing and dividing its counsels. These problems must be solved by dispassionate analysis and calm judgment. The people are willing to do the right thing at all times if they can know it, but they cannot know it without clear mental vision, the habits of accurate thought, and the power to discern and separate the truth and error that are generally mixed in all debatable questions. Unfortunately, there is too much of the hop-skip-and-jump method of reaching conclusions where patient and accurate analysis is needed, and the evil effects are plainly seen in our changing politics. The voter who follows the turn-about

plan, because times are never as good as thinks they ought to be, or is diverted by any circumstance that may touch his prejudices or his pocket, is a vexation and impediment in public affairs. He doesn't support a policy long enough for it to reach its legitimate results, and subjects the country to all the evils of instability. If there are enough of them to control elections, business interests will be subject to some kind of annual upheaval. They are of the type of people who live in emigrant wagons, always moving to a new country. From their power the country prays to be delivered, and its escape should come, and is coming, by the help of the bright-eyed legions now under drill in the public schools.

L. MADARASZ.

### 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

STUDENTS' SPECIMENS WHICH SPEAK FOR THEMSELVES, J. F. CASKEY, TEACHER, WHEELING, W. VA., THE ELLIOTT COMMERCIAL SCHOOLS OF WEST VIRGINIA.

*Specimen of my plain business  
penmanship!*

*Hermann Nolte!*

*Specimen of my plain business  
penmanship.*

*C. T. Abrams*

*Specimen of my plain business  
writing*

*Elsa Ulfvig.*



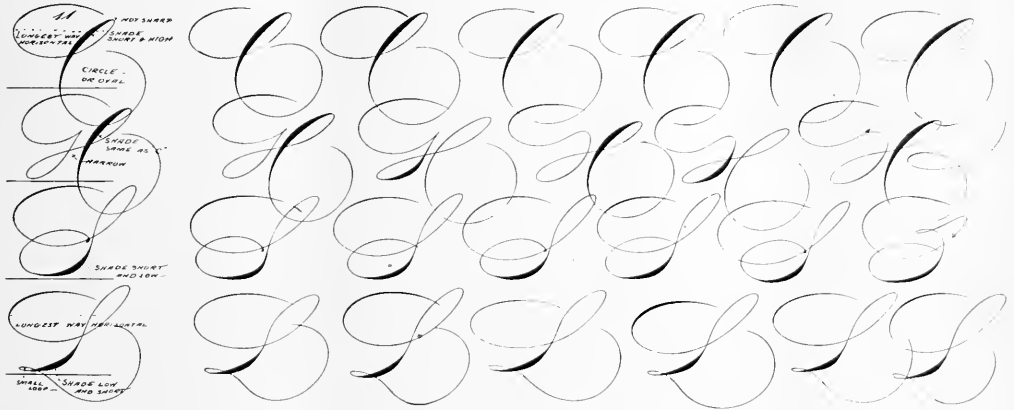
101 Grand Avenue, Kansas City, Mo.

**no. 3**

Are you practicing regularly and faithfully, or spasmodically and impatiently? I find it a *habit* far too common among students to be in such a hurry to get to the end that they slight work. Too much skimming and changing from one thing to another. The best results come from thorough work as we proceed. Follow a plan of practice and do not leave a letter or exercise until some improvement can be seen.

**A Fixed Purpose**

If you have made up your mind to become a good penman, accomplish it. Don't be a "wisy-washy" sort of being who can't stick to a thing long enough for a reasonable person to have cause to expect success. A stubborn determination to succeed in an undertaking usually removes the barriers and makes success comparatively easy.



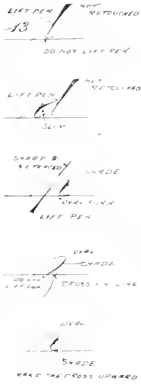
**Practice Attains Unto Perfection**

Practice does not make perfect, no matter how many times we may have heard it said, or how often we have written the copy, "Practice makes perfect." Did you ever hear a penman who amounted to anything say he had attained perfection? Not if he told the truth. With increased skill, always comes increased knowledge of the subject, so that our ideal continues in advance of our skill.

**Intelligent Practice**

While practice attains unto perfection, intelligent practice will develop a higher degree of perfection than careless, unthoughtful practice. This is an era of brains, as well as labor. I have heard it said that it takes a fool to learn to write, but people are realizing that the statement is erroneous.





TTTT Tuning utter turned statement  
ddddd deed indeed discard candid  
abtain sitting getting adding muddy  
ppppp penman penny pension pepper  
zzzzz zuman zeeman wizard you've  
www examine mining maximum  
expense extent expound constitution d  
decity diamond penmanship daded

### C's and D's and How to Make Them Square on Cop

Few professional penman understand how to make t's and d's square with one stroke of the pen. Some even go so far as to assert that it can't be done. There recently appeared in one of the Penmanship Journals an Ornamental Writing conducted by one of our leading penman. In his instructions concerning small t and d, he said, "Do not delude yourself into believing that they can be made square with one stroke. It is time wasted to attempt it, as they must be retouched." This same gentleman is an A-1 penman, whose work I greatly admire, but he is wrong on the above point. I never retouch them, those in the copies of this lesson being made with one stroke only, without retouching. I will give \$500.00 to anyone who will watch me write, if I fail to convince them of the truth of my statement.

To make them square, set the pen down at the upper right hand corner of the letter, then bear on the pen with a rather heavy pressure, moving the left nib of the pen over the left and keeping the right nib where it was first placed. After making the top in this way as broad as desired, gradually descend, relaxing the pressure until you finish at the base with a hair line. By working from the above suggestions and making a careful study of every motion made, you will in a short time learn to make them. I would not convey the idea that it is easy to learn, for it is not, but anyone who will practice thoughtfully and in an experimenting manner, can learn it. The p's are made square at the bottom in a similar way, but they must be made quickly and the pen raised from the paper almost instantly.

Communion Cinnamon Commencement  
Linman Hammond Homer Summer  
Summons Summertime Sinner Sunny  
Sanping Lambert Livermore Sensing

### All Right for Kelchner.

L. M. Kelchner is an expert in all branches of penmanship. If he does not know good cards, who does? This is his testimony:—

"Your cards are all right."

L. M. KELCHNER.

English Bristol, 14 colors, 90c. per 1000.  
Norway Wedding Bristol, white, \$1.15 per 1000.

F. S. HEATH,

50 Dunklee St., Concord, N. H.

All Right for You.

### Sends His Dollar and Good Words.

I hand you herewith \$1.00 for the renewal of my subscription to the Teachers' Professional Edition of THE BUSINESS EDUCATOR.

It affords me pleasure to bear witness in this connection to the mingled profit and delight of which your truly inspirational pages are a never-failing source. The evolution of your journal marks an upward spiral of exceeding grace and beauty, and the aspiring student finds himself lured to follow you up the shining way which is ever wending worthward.

A. C. PECK,  
Manitowoc, Wis.

### For Sale

AT A BARGAIN, if sold at once. A well established business college of sixteen years standing. Modern equipment, excellent reputation, present and former students well pleased. A healthful location and a field of over 60,000 population to draw from. Practically no competition. Proprietor wishes to go into other business.

Address,  
B. B., Care BUSINESS EDUCATOR.



This style of script is sometimes used by penmen and engrossers for filling in the body of resolutions and data on diplomas.

Troy Business College

PRACTICAL ENGROSSING SCRIPT BY F. W. MARTIN, TROY, N. Y.

BLANK CARDS AND PAPER.

Send for Samples and Price List, Good grade of Student's Practice Paper, either wide or ordinary ruling, \$1.25 per 1000 sheets. ONE DOZEN CARDS, elegantly written in my best style, 25c. Tamblin's Glossy Black Ink Powder, for one pt. of fine ink, 35c. Powder for bottle of fine White Ink, 25c.

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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? Find POSITIONS, too, everywhere, FREE! Have placed THOUSANDS. Perhaps can place YOU, too! 6,742 testimonials received from pupils! SAVE THIS AND WRITE. J. H. GOODWIN, Expert Accountant, Room 976, 1215 Broadway, NEW YORK, N. Y.



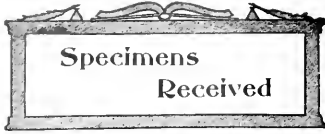
MILLS'S Correspondence School of Penmanship. Is an exclusive school of penmanship. If you feel the need of improving your writing you should send stamp at once for full information concerning our school. Address, E. C. MILLS, 195 Grand Ave., Rochester, N. Y.



It's the next best thing to attending the day school at the Northwest Business College. Our Business Training is DO... as well as to KNOW. Special drills in Penmanship and Book-keeping by Mr. W. F. Gossettman. Book-keeping and Arithmetic by Mr. August Wilson. Thirteen years a pioneer Business College man in Whatcom County. Tuition: per mo. \$4, three mo., \$10, 6 mo., \$18. Gregg shorthand and Touch Typewriting by Miss Myra M. Griffith. Most of the young stenographers in this vicinity have been her students. Ask them. Tuition: per mo. \$5, 6 mo., \$25. Men's Term and Wed. even. Telegraphy by a specialist. Five eyes per wk. Tuition: six months course, \$20. Extra classes and teachers provided as soon as necessary. Investigate our course. Interest a friend. Elegant Catalog, beautifully addressed, for the asking. Card Writing, Engrossing, etc., in order. Northwest Business College, Public Library Building, BELLINGHAM, W.N., Phone Black 2952.

A GOOD THING IN ADVERTISING. STRICTLY MODERN, AND UNUSUALLY EFFECTIVE. REDUCED ONE-HALF IN ENGRAVING FROM FLIER RECEIVED AT THIS OFFICE.

WE LURE NO VICTIMS WITH THE WEB OF SOPHISTRY. Our Special School Rates are the lowest. The Endorsement of our Patrons is the Highest. DESIGNING & ENGRAVING for EDUCATIONAL INSTITUTIONS IS OUR SPECIALTY. SEND FOR SPECIAL PRICE LIST. MICHIGAN ENGRAVING CO. 212 PEARL ST. GRAND RAPIDS, MICH.



An unusually strong, accurate arm-ovement specimen of business writing is before us in the form of a letter from Miss E. Vellie, supervisor of writing and drawing in the Osage (Ia.) public schools. She writes an unusually practical hand, and we hope in the near future to present some of her work to the readers of THE BUSINESS EDUCATOR.

A letter in a good business hand is at hand from our friend E. J. Ferguson, who is pleasantly located with the North Georgia Agricultural College, Dahlonega, Ga., where he has charge of the commercial department of that institution.

A letter written in a masterful hand is received from Mr. B. A. McKinney, of the Massey Business College, Richmond, Va. Mr. McKinney is one of our foremost commercial teachers, being the possessor of a good English education, with an excellent hand writing. Moreover, he is a true Virginian in manners, and a hard worker.

R. A. Cepek, Chicago, Ill., enclosed some specimens of business, ornamental and engrossing script which show much more than ordinary talent. It would not take this gentleman long to get into the ranks of the professionals, his work being bold, smooth and accurate.

Specimens of business writing from students of the Hefley school, Brooklyn, N. Y., are among the best received during the past month. The work is so uniformly good that we do not care to particularize by mentioning names. If the pace set in the beginning is kept up during the year, the results are going to speak louder than words.

Mr. J. W. Donnell of the Cornwall (Ont.) Commercial College, submits specimens of students' work which show the right kind of training. Mr. M. Thompson writes an unusually neat and individual hand. The work shows thorough drill on movement. Come again.

G. L. Caskey, penman in the Modern School of Business, Cleveland, O., and who swings an unusually clever pen, recently favored THE BUSINESS EDUCATOR with a handsome list of subscriptions. From the size of the list we should judge that the Modern School is having an unusually large attendance.

Mr. A. L. Peterson, Holdrege, Nebr., submits specimens of penmanship, both business and ornamental, which show considerable skill and discernment, the fact that he could become, by proper practice and instruction, a very fine penman.

Miss Maybelle V. Hale, Portland, Conn., submits a specimen of business penmanship which discloses an unusually practical hand, the result of attending the Huntzinger Business College, Hartford, Conn., under the instruction of Messrs. B. M. Winkelman and R. A. Wheeler, both of which have been through the Zanerian.

Miss Julia Bender, teacher of penmanship in the Wesleyan University, Buckhannon, W. Va., favors us with an occasional letter written in a splendid business hand. Miss Bender is a conscientious, enthusiastic teacher of practical writing. Miss Bender earned her splendid hand writing by intelligent and persistent practice, and not by nature or talent. It is all the more creditable to her.

Some splendidly written cards, copper plate style, have been received from H. B. Patterson of the Commercial High School, Patterson, N. J. We were not aware that Mr. Slater possessed such a high order of skill in this line of work. His cards very closely resemble the work of a first-class engraver. Mr. Slater states that he is frequently crowded with orders to such an extent that he finds it difficult to secure time to fill them. It pays to cultivate this style of work.



*N. H. Wright*

Mr. N. H. Wright, Penman in the Old Reliable Bryant & Stratton Business College, Louisville, Ky., whose portrait and signature appear herewith, is a Hoosier by birth and a Kentuckian by adoption. As his countenance betrays, he has not adopted that for which his fair state is famous, and which makes the nose blossom as a rose, nor even that which makes for blessedness, a fair woman, and for which Kentucky is renowned, but ere long, no doubt he, too, will have conquered and been conquered in the contest which love wages in every normal breast.

Mr. Wright graduated from the Zanerian and swings a practical, skillful quill. It is needless to say that his influence is raising the standard of excellence in that excellent school, and that the writing he is producing on the part of his pupils is such as is in demand in the business world. His talents and efforts, however, are not confined to the pen, but he handles other commercial subjects as well.

Mr. Wright is all right. May he live long to right the writing of thousands and to write right himself. May that smile for which he is noted never come off, and the sunshine of his disposition continue to encourage those with whom he comes in contact.

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### The Profession's Loss.

C. C. Canan has passed to the spirit life. Canan, the penman, is no more among us. His easily-recognized, welcome, precisely-written letters have ceased dropping in our mail box. They have been frequent visitors the past year, and they will be greatly missed.

Thursday morning, September 29th, 1904, at the home of his parents, Bradford, Pa., the spirit of Clinton C. Canan freed itself from a frail body, and his pens are now idle. For more than fifteen years he suffered from an attack of appendicitis which at that time was little understood and consequently unsuccessfully treated. About three years ago his condition became critical and a surgical operation was performed but without avail. A second operation was resorted to which did little good, if any, following which other complications, such as Bright's disease, dropsy, etc., developed and finally caused his death.

Last spring he wrote us regarding business and professional matters, and in his quiet, reserved manner, said his condition was becoming such he did not expect to live more than through the summer. How well he timed his departure! How heroically he wrote and wrought, none but his immediate friends can know. We who saw the strong lines become frail knew that strength was failing, but the end came as a shock, as his last missive came but a few days before the end, and with no intimation of his serious condition.

Mr. Canan entered, and graduated from, the Zanerian in 1893. He was then twenty years of age. We soon recognized in him special art talents, which, with his patient, persevering practice and moral tendencies, convinced us that his position and rank as a penman was destined to be something more than mediocre. For some time we have recognized that as a penman and artist combined he was unexcelled, and that he had few or no equals as an accurate, artistic penman. This is a distinction and deserved honor which falls to the lot of but few people, and to none more worthily than to the late C. C. Canan.

From the Zanerian he went as a teacher of penmanship in the Cleary College, Ypsilanti, Mich., where he remained about two years. He was then employed by Mr. A. N. Palmer to teach penmanship and pen art in the penmanship department of the Cedar Rapids, Iowa, Business College. The work he did there reflected great credit upon him as a penman of extraordinary skill and as an artist of more than usual talent. He next taught penmanship in Shissler College, Norristown, Pa., where he became incapacitated for work and in which city the surgical operations



*Penman, Artist, Poet*

*When all crimson and gold  
Slowly home to the fold  
Do the fleecy clouds flock  
To the gateway of man* — R. K. Taylor —



were performed. Two years ago last spring we visited him after his first operation and found him optimistic as to his condition and uncomplaining, even when the physician and nurses had no hope of his recovery. His calm, cordial, cheerful conversation at that time will never be forgotten.

As a penman, he ranked with the famed A. D. Taylor. He was equalled by no living penman in delicate, accurate free-hand ornamental penmanship, and was an artist far above the penman's standard. His art was not confined to the pen, as he painted in oil and water colors. The fact, however, that he did much of his beautiful and skillful work during the past two years, and until within a few days of the end, is what appears most wonderful. How one so weakened and enervated by sickness and pain could accomplish what he did toward the end, is beyond our comprehension. It is strong evidence that spirit, not flesh, ruleth; and that a cheerful, firm, unwavering disposition can accomplish that which on the part of all else would fail.

But Canan was more than a penman and artist. He was a poet of splendid ability, considering the fact that he was yet a comparatively young man and had accomplished so much in other lines, leaving so little time to satisfy literary longings. But illness brought enforced absence from usual schoolroom duties, and, as idleness had no place in his untiring

disposition, he turned to poetry and as a result developed such ability before he departed that he surprised his many friends when he published his modest, little, white-covered volume entitled "Thorns and Flowers." The introductory poem so well bespeaks his own mission in life that we give it here:

**"Thorns and Flowers."**

"Thorns ;  
Oh, not thorns,  
Just rambling, wayside flowers,  
Gathered in verdant bowers,  
With much pleasure,  
Far from strife,  
And may their fragrance brighten,  
Their goodness sweeten, lighten,  
In a measure,  
All of Life."



Another poem so well expressed his boundless energy that we cannot refrain from again letting him speak to you from the printed page:

**"Idleness in Humanity."**

"A drifting ship upon the wave,  
To idleness an abject slave,  
Content to be the one to lean,  
With no desire for man's esteem.  
Ambitionless to all about,  
The stolid mein of stupid clout,  
A derelict on seas of fate,  
And lost to words that may berate.  
The world has need of active men,  
Who wield the shovel or the pen,  
But he who will not sow or reap  
Might just as well be fast asleep.  
Wake up and do; it is the day  
Of doing something in your way,  
It may be small at very best,  
But do it well with hearty zest."

Penman, Artist and Poet; these were his by right of acquisition and of which any one might well be proud, but he possessed that which outshines them all and, lasting and living ever, outweighs them all—uncompromising morality and manhood. Never a word have we heard against his integrity and morality. His, short, full, artistic life may well serve as a model for us to emulate.

CANTON, O., Oct. 6, '01.

DEAR FRIENDS:  
Poor Canan has passed away. The best known, perhaps, of all the Zuercher students, he will still live in the hundreds of specimens from his artistic brain and pen.

"Green be the grass above thee,  
Friend of my youthful days;  
None knew thee, but to love thee,  
None named thee, but to praise."  
J. M. HOLMES.

## Portraiture

By P. W. COSTELLO, Scranton, Pa.  
(Comment by C. P. Zaner).

### How to Secure an Outline.

In order to give the home student in portraiture a tangible knowledge of how portraits are made, we have had reproduced herewith, the penciled outline sketch of the portrait before it was inked with the pen. Both were reduced about one-half in engraving. This outline (as are practically all the outlines of the portraits made by Mr. Costello) was made free hand from a photo, and doubtless somewhat larger than the photo. To be able to sketch in a free hand way, unaided by anything other than the eye, requires ability not acquired in a day. It represents the true art of portraiture. The eye training developed in this securing the outline aids in locating the lights and shades, as mentioned in the preceding lesson, as well as in seeing and depicting the character so essential in this work. First, endeavor to secure the general proportions of the head; that is, the relative height and width; next endeavor to locate the eyes as concerns the distance from the top of the head and chin. From this, locate carefully the nose, mouth, ear, shoulders, etc. Outline the hair around forehead, etc. Next locate and block in the masses of light and shadow. Do these things before attempting to draw the exact shape of the eyes, nose, etc.

Secure generality first and detail last.

Mr. Costello does not always secure a likeness at first, but when he fails he persistently attempts again, and continues the attempt to either correct, or re-draw entirely, until he succeeds.



*George Cleveland*

Not only is it well to endeavor to sketch freely from photographs, but like Mr. Costello, you should draw freely and continually from life in the manner suggested herein, and herewith shown. Success at first will no doubt be but a tame affair. Later on failure rather than success will become the rule, but if you persevere, in time success rather than failure will become the rule. Send some of your efforts for inspection, criticism and suggestion.

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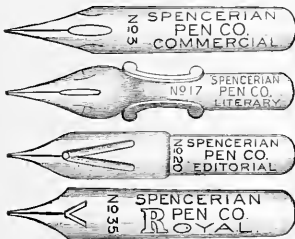
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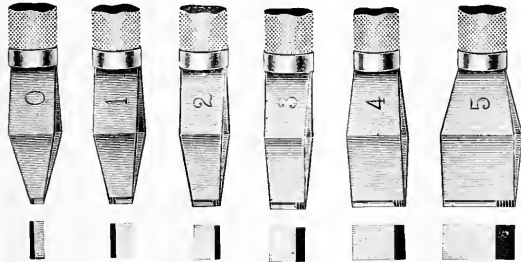


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**Lesson Number Seven.**

For this lesson we will study the effects produced on Ross paper. This paper is a chalky-like cardboard, mechanically ruled, and comes in many different styles; some with one set of lines, others with double lines, horizontal, oblique and perpendicular, etc. etc. This paper can be had at first class art stores, and costs about fifty cents a sheet, 12 x 17 inches. In working Ross paper, be careful not to get finger marks on it, as it will show in engraving.

First lay off a design on paper, then transfer with carbon, and be very careful to trace only where you wish to work. Use a pocket knife to scratch the white places, and a lithograph pencil for darks. You can use pen and ink, but lithograph pencil is more suitable and clean. Work carefully and slowly, be sure you know what effect you want before going ahead, as it is impossible to erase on this Ross paper.

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**The Kind of English Business Men Require.**

There seems to be a great deal of misconception on the part of commercial school teachers as to what business men really require in the matter of English. This is due partly to the fact that teachers are trained as teachers rather than as business men. They have not had the real business experience, though their lives and thoughts are never very far from the business office. Not being business men, they are afraid to dictate to the business world, but humbly take what the business world lays before them. For example, the dictation books in use in the schools are made up of actual business letters taken from letter files. None of them offer model letters which may be models to the business man himself as well as to young pupils.

But the fact is, the average business letter is not the kind of letter the business man really wants. He wants something much better. He is himself a slave to the worn-out, stereotyped phrases which are so widely used, but he knows that these phrases make his letters stiff and repulsive to the reader. Yet every business college teaches all these obsolete forms with such persistence and success that the ordinary graduate is incapable of writing a simple, natural, effective letter.

Sherwin Cody is an authority on business English, accepted by the best business houses in the country, such as Marshall Field & Co., Lyon & Healy, etc., etc. He has been a business man himself, and he gets his living by writing letters which will get business. At the same time he is accepted as a scholarly authority in all the leading universities, where his books on literary composition are standard (such as Chicago University, Northwestern, Vassar, etc.)

His new book entitled "Good English Form Book in Business Letter Writing" is the only book published which contains letters for dictation which are accepted as models by business men as well as educators, and without a stereotyped phrase in them. This volume is especially prepared for the use of business college teachers, and is crowded with helpful suggestions on the teaching of business English. You will want at least one copy for desk use. Price, 75 cents; to teachers for examination, 50 cents. School of English, 623C Chicago Opera House, Chicago.

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## Book Reviews

"Pitman's Commercial Speller," Isaac Pitman & Sons, Publishers, No. 31 Union Square, N. Y., price 30c., is the neatest little spelling book we have ever had the pleasure of beholding. It is intended mainly for a book of reference for stenographers, Commercial, Normal, and High Schools, containing abbreviations, foreign phrases, table of foreign money, directions for punctuation, and the use of capital letters. It is a spelling book pure and simple, without definitions, with the exception of the last few pages, which are devoted to abbreviations, etc. It contains 16 pages, covered with maroon colored cloth with gilt side stamp. It is compact, and yet the type is large, and the spaces quite open, making it one of the most easily read small books we have seen.

"Business Writing and Lettering" by H. D. Phelps, Principal of the Business Department of the Montana College of Agricultural and Mechanic Arts, Bozeman, Mont., is the title of a fifty-page book on the subjects named in the title. It contains a graded series of lessons in plain, rapid actual business writing, together with lessons in practical lettering. The instructions are sensible and to the point, and the copies represent actual business writing rather than model business writing.

"Words-Exercise Book," for use in writing the words and containing exercises on "discriminated" and "homophonous" words, prepared by Rupert F. Sokelle, published by the Gregg Publishing Company, Chicago. This is a blank book of 80 pages, containing ruled lines for words and sentence writing with place for corrections by the instructor. The book is intended primarily to accompany the work entitled "Words" reviewed in these columns not long since, and impresses us as being something original and practical. It contains a great many word-and sentences which have been selected with much care, and its use will aid greatly in learning to write correctly very puzzling words.

"Practical Speller," Glenn & Byrne (Byrne Publishing Co.) This is a handy little pocket volume, involving the use of the most commonly misspelled words in dictation exercises. The plan is not new, but the work is well arranged, and the book will appeal to many as a most effective method of handling the "spelling problem."

"Inductive Bookkeeping and Business Practice," Hookland & Hayward (published by the authors). One would think that but little excuse could be given for a new treatise on bookkeeping, but this work is its own justification. Those who know S. S. Hookland and W. R. Hayward need not be told that they know the subject of bookkeeping from both the theoretical and the practical point of view, and the book itself bears on every page the hall-mark of intimate familiarity with schoolroom conditions. While we positively believe in a considerable amount of theory, or drill on fundamental features of bookkeeping work, before introducing the business papers that generate entries in an actual office, we think we have seen no more judicious admixture of theory and practice than is here given. Besides, the inductive presentation of the subject is exceedingly painstaking and thorough. Ample rulings, with three-color plates; careful explanations suited to the student mind; comprehensive instructions for finding errors; a good drill in correspondence, good arrangements of exercises for practice in solving problems peculiar to bookkeeping work, and a peculiarly lucid style—these are some of the incidentally worthy features of the publication. It will appeal to many as one of the very best things yet published for introductory work, though, naturally, every one will want to modify it here and there by introducing his own pet method of presenting certain phases of the subject. The arrangement which admits elasticity as to the use of offices or purely desk work is valuable. We advise our readers to go through this publication from cover to cover.

## Lessons in Wash Drawing and Engrassing.

E. L. BROWN, ROCKLAND, MAINE.

We present in cut herewith a specimen of brush shading as applied to engrassing purposes. In this class of work much care is necessary to obtain evenness of tone, which is essential for the best effect, especially in shading letters similar to those in the words, Designing and Engrassing.

First pencil out the design with the greatest care. The initial D contains considerable study. Do not be satisfied with weak, "sleepy" curves, so common in the work of beginners. Note the arrangement and shading of the different ornaments, and see that all the darkest shadows appear on the right. Outline the spaces to be washed on the face of the letters as well as on the under shade, then proceed with the brush work. Aim for transparent washes, and leave all the high lights. Patch up slips of the brush here and there with Chinese white. Always use water proof ink on lettering to be shaded in water color.

The shading at base and right hand side of letters must be free from spots, and in order to obtain clearness and transparency in tone, the washes must be added quickly. Make the wider shade first, fitting the drawing board so that the color will follow the brush.

Mt. Morris, Ill.

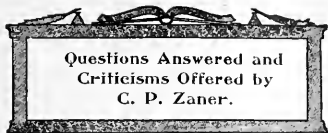
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Questions Answered and Criticisms Offered by C. P. Zaner.

(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.

At what age should pupils begin to use muscular, forearm movement?

C. C. SHURTZ,  
Dennison, Ia.

Your question is one that many are now asking. It depends largely upon the kind of writing taught as to when movement should be started. If small writing is required for lesson work from the time the child enters school, movement cannot be taught and used successfully in such writing until after the child has entered the grammar grades. If the child, however, is allowed to write large enough he can then employ forearm movement from the beginning, such as blackboard writing and pencil writing, if the letters are made about one inch high. Further information along this line will be found in our September, October and November editorials.

J. C. K., Niagara. Your practice is systematic, and in that particular it is excellent. Your movement, however, is not free and forceful enough. You allow your fingers to aid too much in the work and do not, on the whole, write rapidly enough. Keep the fingers from acting in the simpler forms, and avoid either breaks or kinks in lines. Your ornamental work is entirely too slow. Let us hear from you regularly.

C. S. C., Springfield, O.—Make your retracing exercises more compact. Try to make the strokes as close and regular as the thread on a spool. You have a tendency to make the second part of the small "u" and "n" smaller than the first part. Some of your small letters look as though they might have been made a trifle too hurriedly. The top of the small "a" is a trifle too pointed. Your figure "2" at the base line should have an angle. Some of yours are so rounding that they look like a miniature duckling riding on its front end on the blue line. Seriously, you are doing well. That certificate is yours if you keep up the keeping up have set. Practice faithfully, watch details and you'll win. Your work is strong and rapid and fairly accurate to start with. Heed our criticisms, and the future will take care of itself.

N. A. B., Dantzler, Ala.—Your specimen is good and it has been filed awaiting your future progress. Work faithfully upon movement exercises. Practice systematically and regularly. Send more of your practice for criticism. Stick closely to the copies, following them line for line.

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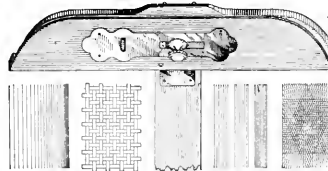


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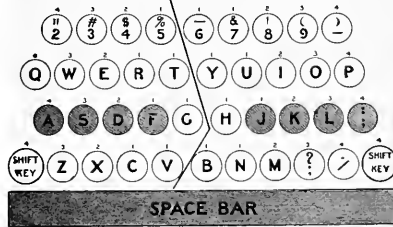
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**Two Editions.** THE BUSINESS EDUCATOR is published in two editions: The Teachers' Professional Edition contains 48 or more pages, 16 of which are conducted on the Department plan and specially suited to the needs of teachers, principals, and proprietors. Colored title page. Price \$1.00 a year.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the sixteen pages devoted to the Departments of Commercial Teaching. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features in the Professional Edition. Price 65 cents a year.

**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 purports 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.

**Rates to Teachers, Agents, and Club Raisers** sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

Considering that THE BUSINESS EDUCATOR 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 in subjects relating to Business Education are found only in THE BUSINESS EDUCATOR, you will readily see that it 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.

## Holiday Greeting

Thanksgiving is just past, and we hope you have enjoyed it. Prosperity seems a most welcome visitor indeed this Presidential year. And we wish you one and all a share of it.

Christmas is not yet at hand but will be passed ere we visit you again, and we therefore now wish each and every one of you a right Merry Christmas indeed. And, moreover, we wish that you may carry the merry cheer and plenty with you throughout the coming year.

## Professional Certificate

After carefully considering the matter, we have concluded to offer a Certificate for Professional Penmanship to those who desire to work up to a higher degree of proficiency than is expected of students in business colleges. Already a number are working for it. This is something young penmen will do well to strive for, as it is very generally recognized that Columbus is headquarters for fine penmanship.

For this Professional Certificate a charge of \$1.00 instead of 50 cents will be made.

These certificates can be secured by following either Messrs. Doner's, Currier's or Tamblin's lessons, and by measuring up to the Columbus standard in penmanship matters.

## Chat Official Program.

What are you thinking, what are you doing about the matter of an official program of the National Commercial Teachers' Federation? Is it not high time to have one? Would you not like to have between two covers a complete, authentic report of the various meetings, and a copy of each paper read there? Would you not prize it above any other professional book?

You can have it, if you talk for it, and work for it, and pay for it. Those who have attended the meetings since the membership fee was raised from one to two dollars annually, have paid for the report only to see the money used for other purposes. It would seem that there were but one of two courses to pursue by those in authority, which is to either publish the report as was promised when the annual fee was doubled, or return to the dollar rate.

We would rather pay annually \$5.00 and get an official report than to pay \$1.00 and get none. And there are many more who would prefer to do the same. But it can be published for two dollars.

The dignity of our profession deserves a record of the proceedings of its National Association. Now is the time to begin. Delay means loss of prestige at home, at Washington, and among other educational associations and institutions.





## Penmen—Chicago.

Now is the time to plan so as to be in attendance at the National Penmanship Teachers' Association in Chicago Christmas holiday week. A royal good time awaits you—let us make it an ever-to-be-remembered time. Everything indicates a most interesting and enjoyable time. This is the annual festival of and for penmen—make it a big, glorious success by being there, by preparing to take part, and by adding to its social cheer.

The program committee is a competent and earnest one, and the result is a fine feast for feather swingers.

Penmen and penmanship are receiving more attention today than ten years ago—they are both in demand. Be there and become acquainted with the leading penmen of the world as well as with the men who employ penmen, and who are usually on the lookout for ability.

Socially, professionally, economically, you'll be the gainer by being in attendance at the greatest gathering of its kind in the world.

Come, let us have a good time!

## The Golden Age.

This, without question, is the age of gold. Some say it is the rule of gold, but be that as it may, it still remains true that this is the golden age. Not only is this true of that which relates to material wealth, but of that which relates to well-being in education, advancement, and character.

This is the golden age because wealth is created as never before in the history of the world. Wealth is not only created, but no small portion is consecrated to the service of mankind in manifold ways. Never in all history has wealth poured so lavishly into the coffers of hospital, asylum, school, and library as at the present day.

This is the golden age because education was never as free and the chances to secure it so numerous as at present. Ignorance is now a crime, whereas in the times of Columbus it was the rule.

This is the golden age because of the opportunities offered one and all, unless it be those too old to recognize and grasp them. Every where, in all lines of effort and human endeavor, opportunities await young men and women of worth. Opportunity, like golden leaves in autumn, are strewn about us, and await our gathering.

Too frequently we look afar for some opportunity to seize which shall bring us fortune. Unfortunately these usually prove as fleeting as the proverbial rainbow pot of gold.

Young man and young woman, you are overlooking opportunities about

you at the present time, which, if recognized and grasped, will lead you on to success.

The opportunities we have in mind are mere fragments compared with the finished whole, but they lead successward as surely as the needle points northward. One of these is the opportunity to learn to spell, punctuate, capitalize, and construct sentences well. This, alone, is a lever which pries open many opportunities which lead ultimately to enviable positions. Another opportunity that awaits quick-witted youth is that of simple, rapid, accurate mathematics. Great, long, abstract problems are not in demand, but short, sure, quick numbers are. Still another opportunity is at your door—writing. Good writing is now within the reach of all. And no other element of an education will unlock the door of so many opportunities as a good handwriting.

Look well, therefore, about your own door for opportunities before looking afar for some imaginary golden way to immediate success. The fair mistresses of bookkeeping and shorthand lure many young men and women past the opportunities previously mentioned, only to disappoint as does the pot of gold at the end of the rainbow.

Do not misunderstand us. No one values bookkeeping and shorthand more highly than we do, but while acquiring them see to it that you do not neglect the fundamentals of an education, business or any other. It has been well said again and again, and truthfully so, that mathematics is the foundation of bookkeeping, and language is the foundation of shorthand.

Be not thus deceived. Look well to the old but ever reliable three "R's"—Reading, Riting, and Rithemick, now known as practical English, writing, and mathematics. These form a trinity at once invincible and aggressive. With these as a foundation you can withstand the usual tests given apprentices or office assistants, and they serve as well to push on to other positions and promotions which were impossible without them.

Be wise. Look to your three R's. THE BUSINESS EDUCATOR will help.

## Good for Philadelphia.

Mr. Charlton V. Howe, the premier of engrossing script, and the skillful, able advocate of simplified writing, through the influence of Messrs. Patten and Flickinger, has been appointed assistant teacher of penmanship in the Evening Central High School of Philadelphia. No more capable, conscientious and progressive teacher could have been found for the place. We shall look forward to results of high order on the part of those who receive his instruction. We congratulate the pupils who may come under his charge as possessing opportunities enjoyed by but few.

## The Guessers

The specimen of business writing that appeared on page eight of our November number called forth quite a few guesses as to who wrote it. The following named persons were the lucky ones, correctly guessing the name of the author of the specimen, S. M. Blue, and one dozen written cards were sent to each by Mr. Blue, as agreed:

- W. H. Vigus, Westerleigh Collegiate Institute, New Brighton, N. Y.
  - John M. Peterson, Eastman College, Poughkeepsie, N. Y.
  - G. E. Miller, Mt. Morris, Ill.
  - J. A. Elston, Canton, Mo.
  - J. M. Holmes, Canton, Mo.
  - J. C. Estlack, Cape Girardeau, Mo.
  - G. F. Roach, Beaumont, Texas.
- Numerous other persons who guessed, but missed, believed the following named penmen to be the writer of the specimen in question: N. H. Wright, E. B. Courtney, C. S. Jackson, E. W. Blosser, A. R. Burnette and D. B. Winters.

## A Penman's Banquet

From President Hinman we learn that the penmen are to get together Wednesday evening at some place yet to be determined upon and have a banquet all to themselves with a "heap of fun" thrown in afterwards. The price will be popular. It will not be a matter of three dollar and fifty cents, as another attraction, and, an additional reason why you should be at Chicago. Be sure to bring a little after dinner speech with you.

Only those who have attended similar meetings and banquets know of the goodwill and joy which abounds there. Petty jealousies are thrown aside, many of them forever.

## Program National Penmanship Teachers' Association

### TUESDAY, DECEMBER 27

- 9:00 A. M. Registration of Members.
- 9:15 A. M. President's Address, A. H. Hinman, Worcester, Mass.
- 9:20 A. M. "After the Lesson, What?" M. D. Fulton, Auburn, R. I.
- 10:15 A. M. "Incentives to Effort," discussion opened by C. R. Tate, Cincinnati.
- 11:00 A. M. "Practical Writing Lesson by A. N. Palmer, Cedar Rapids, Iowa.
- 11:45 A. M. "For What Should the Blackboard be Used?" General Discussion opened by J. C. Strassburger, Milwaukee.

### WEDNESDAY, DECEMBER 28

- 9:00 A. M. "Plans for Getting Work From Pupils," J. K. Renshaw, Philadelphia.
- 9:15 A. M. "Lesson in Engraver's Script," H. G. Healey, New York City.
- 10:30 A. M. "Organizing and Teaching Itinerant Writing Classes," Bert German, Sandusky, Ohio.
- 11:00 A. M. "The Science of Accurate Writing Demonstrated," A. H. Hinman, Worcester, Mass.
- 11:45 A. M. Speed Contest, by all members present.

### THURSDAY, DECEMBER 29

- 9:00 A. M. "Business Penmanship," C. N. Crandle, Chicago.
- 9:15 A. M. "The Underlying Principles of Lettering and Ornamental Writing," C. P. Zaner, Columbus, Ohio.
- 10:30 A. M. Discussion, "How to Get Results in the School Room"—Subject opened by D. S. Hill, Minneapolis, Minn.
- 11:45 A. M. "Automatic Shading Pen Lettering by the Auto Man," C. A. Faust, New York City.

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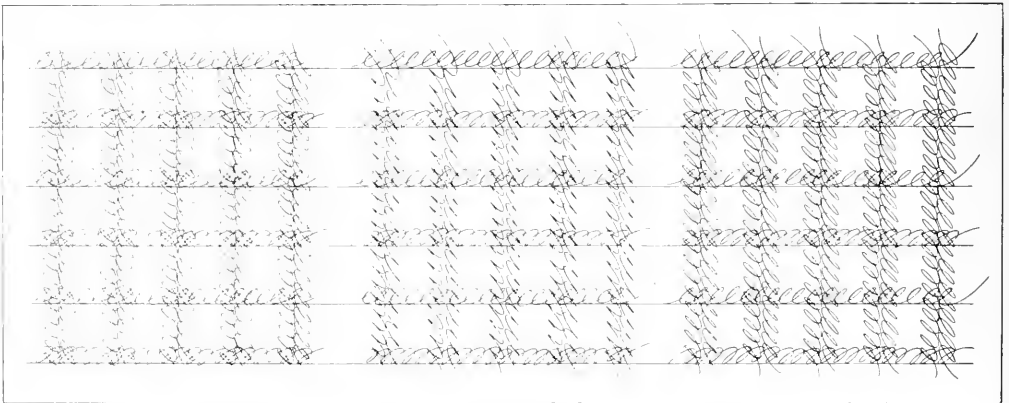
## Plate 20

These are good words, using what letters we have thus far taken up. In line 2, second word, is what is known as the final *d*, made with a loop. Curve the downward stroke and make it quickly. What is known as the final *t* is used in the last word in line 3. Study the copy, observe, and study it again.

1 the them then that than thee  
 2 did did mind aided need end  
 3 up map coupe patience patient  
 4 abscond absent abrupt abolish p  
 5 onward outward overrule opinion  
 6 want wisdom expression prudent

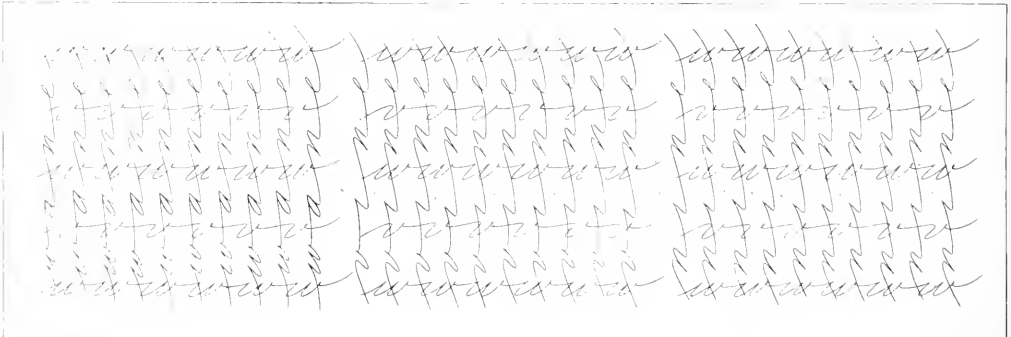
## Plate 21

This is what I call the small *c* exercise. It is valuable for establishing a free and easy movement used in writing small letters and in writing words of small letters. Look at them closely. See how closely together the little *c*'s are made. Give them the right slant and end with the right kind of stroke. The exercises across the lines in the middle are what I call the small *u* and *m* exercises. Practice faithfully on this plate.



## Plate 22

This is a good review on the *r* and *rr*. Notice where the letters come in the words in going across the lines. One object to be gained in writing across the lines in this way is that it is valuable in teaching spacing in and between letters. Give the plate careful attention.





## Plate 23

You will find that the practice on the exercises and words in Plate 21 and 22 will be of great value and help to you in writing the words in this plate. Write these words without taking the pen from the paper.

nevermore nevermore nevermore  
 nonsense nonsense nonsense  
 minimum minimum minimum  
 mammon mammon mammon  
 vivarium vivarium vivarium  
 worrisome worrisome worrisome  
 cassimere cassimere cassimere

### Criticisms

- E. W. A., Pa.—Send me your practice work from the lessons each month so that I may offer criticisms if needed.
- C. T. A., W. Va.—You are doing well. You make your illipical exercises too nearly round.
- S. G. B., Ohio—Glad to get your practice work. You are doing well. Keep at it. Make your elliptical exercises lighter.
- S. O. C., S. Dak.—Glad to get your letter and practice work. Give as much time as you can to penmanship. It will pay you. You are doing well. Go for the smaller letters vigorously.
- C. S. C., Ohio—Glad to get your letter. I appreciate what you say. You are doing quite well, but let me suggest that you ought to write with a free, light movement. You bear down too heavily on your pen. Keep the weight off of your hand and arm and write with a lighter movement.
- E. W. D., Mich.—I am greatly pleased with your practice work. You seem to have more than ordinary ability for penmanship. I shall answer your good letter later on.
- L. B. D., R. I.—Your practice work pleases me. Keep right on, but be careful not to work too hard. Learn to save yourself, and yet do faithful work.
- H. L. D., Wis.—Your work pleases me. I would suggest that you slant your elliptical exercises a little more. You seem to have excellent ability for penmanship. I recommend the Zanerian to you. Why don't you take a course in the Zanerian and become one of the best penmen in the country and then supervise the work like myself? If this appeals to you, start by saying "I can and I will."
- W. H. D., Can.—You are doing good work. Keep at it, and often say to yourself *I will win*. You have made wonderful progress.
- J. C. F., W. Va.—You are doing well. Keep at it, and make your small a more nearly pointed at the top.
- M. N. F., Ia.—Give more time to movement exercises, especially like those in the October number. Try to get a good usable movement and then try to make your exercises and letters more accurate.
- M. T. F., Ia.—You need more work on movement. Work to make your exercises and letters more nearly like the copy. Study the copy closely. Get a good usable, controllable movement.
- H. B. H., Pa.—Your work is better this month. Don't end your letters and words with a dot, but end the stroke while the pen is in motion. I hope to see more improvement next time.
- W. W., Pa.—You still need more movement. You write too slowly. Put more steam back of your pen. I'll look for a lighter-smoother line next month.
- F. W. B., Pa.—You write too heavy. Don't press on downward strokes. Give some time to movement exercises and learn to write with more movement. See what you can do with this on the next lesson.
- B. A. H., Pa.—Your work is good. As soon as you can, learn to write with a faster movement. You write rather slowly, don't you? Keep right on.
- A. H., Maine—You are doing better. I can see an improvement in your work. Glad you will have more time this month for practice.
- H. B., W. Va.—You are improving. I have no special suggestions to make. Keep at it.
- A. M., R. I.—You are doing fine. Your small writing and figures are better. Success to you in your practice.
- W. O. C., Ill.—Your work is good. Reduce your small letter writing—it is too big. Did I receive your first specimen?
- C. D. P., Tex.—You are doing well considering your hard work. See how much improvement you can make this month.
- E. P., Pa.—You are doing first rate. Keep right on and see how much better you can do this month. I'm proud to have some one send me work from Carlisle, for that is my home town.
- A. G. J., Nebr.—You have done well on lesson 1. Let me urge you to keep right at it so as to win a certificate.
- H. G. K., Md.—You are a gem—not of the ocean but of Baltimore. Your work is nicely done. Would you not like to work on a smoother paper? I think I should.
- K. B., N. J.—I am glad you intend to follow the lessons. Send me your practice work each month for criticism.
- H. B. S., N. J.—Glad to get your practice work. You need more careful work on movement. Make your elliptical exercises more compact, but *don't press on the downward strokes*. Send me some more movement work with your next lesson.
- J. S., Minn.—Your work is quite good. Use a blue-black fluid ink. Practise carefully on small letters and figures.
- L. P. S., Pa.—You are starting out nicely. Try to write lighter if you can.
- L. E. S., Md.—Your movement exercises are too heavy. Get a lighter touch if you can.
- E. W. S., W. Va.—You are doing well. Keep on and you will come out all right.
- R. R. S., W. Va.—Your work pleases me very much. You seem to have natural ability for penmanship. You ought to make a good one.
- L. C. T., Fla.—You need more practice on movement exercises. Then try to apply a free, easy movement to your general writing.
- E. U., W. Va.—You are doing well. Keep right on.
- D. S. W., Pa.—Your work is good. I have no special criticisms to make. You seem to have more than ordinary ability.
- K. W., W. Va.—I can see an improvement in your work. Make your figure "8" by beginning with the curved stroke first—as is the dollar sign.



Plate XVIII

1. OOOOOOOOOOOOOOOOOOO

2. *o o*

3. 2222222222222222

4. x x x x x x x x x x x x x x x x

5. Quart Quart Quart Quart Quaint

6. Kimena Kimena Kimena Kimena

Plate 24

The lower loop letters are not difficult. Slant the letters well and aim to have the beginning of downward stroke straight. Never use the abbreviated form at the beginning of a word.

Plate XXIV

1. *o o*

2. *j j*

3. *g g*

4. *y y*

5. *q q*

6. *h h*

Plate 25

Words should be practiced quite freely and rapidly in order to get a light, strong line; but don't scribble. Here where a good movement makes work a pleasure. The top z is like the small n in the first division. That part of it straight and curved loop.

Plate XXV

1. jug jug jug jug jug jug jug

2. gang gang gang gang gang

3. quay quay quay quay quay

4. young young young young you

5. *m m m m m m m m m m z z z z z z z z z z*

6. zinc zinc zinc zinc zinc



## Currier's Criticisms.

F. J. S., Boone, Ia. - Your work this time pleases me exceedingly. You are on the right road. Practice large movement exercises frequently.

E. J. McC. - Your movement is free enough. Study form more and take plenty of time to do each line justice. Keep it up.

L. R. N., Mont. - I am well pleased with your last lesson. Don't get minimum letters too small. Keep movement uniform—don't hurry.

E. E. W., N. J. - You write with a strong movement, but I would a lighter line and that you write more compactly. Practice the ellipse. Study details closely.

E. B. S., Pa. - The last lesson shows much improvement. Keep at the movement exercises incessantly. I want to see you get a certificate.

## Sermons or Supplementary Copies by Francis B. Courtney. Comment by C. P. Zaner.

A young man may have many friends but he will find none so steadfast, so ready to respond to his wants, so capable of pushing him ahead as a little leather covered book with the name of a bank on its cover.

Well put, "A friend in need is a friend indeed," is the little leather covered book. All praise to the bank book. It is a modern product and a modern need.

In the bank book of life we enter deeds, energies, and thoughts as deposits instead of money. A good handwriting, or a poor one, is recorded there. A good one goes on the credit side; a poor one on the debit. Need I say more?

Time, the inexorable master, does the chiseling on each human countenance. But the soul of every person is back of the graver's hand and Old Father Time, if inflexible, is just to each and all. Time never graves a line we have not earned.

You cannot think or do evil and escape punishment. Your acts will tell in time for good or evil. Your writing, too, will tell. If it is good it will grow grace lines in the countenance from holding the grace lines on paper. Good writing is a delight, while poor writing is a displeasure. Poor writing adds burdens to the reader and thereby shortens life. Do you wish to rob mortals of life? Then write well and you'll lengthen rather than shorten same. Try it.



# Practical Business Writing

## As Applied to Business Forms

*Fred Seal Emerson*

SOUTH FRAMINGHAM, MASS.



This is a continuation of Lesson IV. In practicing, keep good position, free movement of arm. Pay close attention to your writing. Keep even margins.

Protest is the formal declaration made by a notary public of the demand and refusal to pay. Notice must be given to all those who will be held liable.

A check is an order drawn upon a bank or banker and made payable immediately. Checks have no days of grace and are negotiable if bearing the words "or order" or "bearer".

Interest is what is paid for the use of money. Usury is the exacting of illegal interest. Legal rate is the rate allowed in law when no agreement exists.



## Quality of Paper.

There is a striking difference in the quality of paper used by students in their penmanship practice. This is particularly noticeable to one who receives practice work, and even specimens, from students and penmen from all parts of the country. Some of this paper is high grade in quality, much of it is good, and not the smallest portion is poor. Now and then we receive practice written on paper that is so soft and cheap that good work on it is out of the question, even with an expert, to say nothing of improvement at the hands of a student.

As a student, desirous of learning to write well in the shortest possible time, or to write the best possible hand, use a good quality of writing paper. Weight amounts to less than quality. Dealers very frequently emphasize the weight of paper as though that determined the quality. Be not thus deceived. Price and profits are the determining factors.

The paper should be white, neither grayish nor a muddy yellow, smooth, firm, and not flimsy. Study paper as well as penmanship and your writing will be the better for it. You can tell whether the stock of which the paper was made was good or poor by holding the paper toward the light. It should be clear rather than cloudy or muddy. Paper should have a rattle to it rather than a limp-like condition.

Price, however, alone will not determine the suitability of the paper for penmanship practice. Be sure it is of the right kind as well as of the right quality. Paper may be good in quality but too rough or too smooth for the best results in good writing.

Use your eyes and judgment in selecting paper for practice and improvement in your penmanship.

## Striving for Success

Thousands of young men and women are now working to win that Certificate of Proficiency THE BUSINESS EDUCATOR is offering to all who learn to write well. How many will persevere until they possess it remains to be seen. It is within the reach of all who prize it highly enough to work for it.

Remember, we do not limit you as to time. You may have six months or a year, or two years if need be, in which to win. Do not therefore become discouraged if improvement seems slow. "Stick to your task," and follow your instructor's advice. Whenever he thinks your work is good enough have him so certify and send it to us for inspection. If we concur, you may then send the fee of fifty cents and the Certificate will follow. If your work, in our estimation, is not good enough the weak parts will be pointed out and more practice may then follow until success is yours.

And remember the success is of double nature: You win, first, a good handwriting, which is worth at the least calculation one thousand dollars, and you also win a certificate which is worth at least its weight in gold. Do you not now feel that you ought to put forth every effort to win? Suc-



## Editor's Page

cess leads to success. Success in the winning of a good handwriting will lead to the landing of a successful position.

Young man, young woman, opportunity is already knocking at your door. Are you ready? Are you getting ready? If not, "get busy," and keep busy until you win. Success is sure if present opportunity is utilized.

Write us if you have no teacher to encourage you. Failure is out of the question if you practice intelligently.

Success follows striving.

## White, of Quincy

The series of lessons, "Articles in Practical Mathematics," by Mr. W. E. White, of Quincy, Ill., which were concluded in the October number, were something out of the ordinary. Nothing of their nature, typographically and otherwise, have heretofore appeared in a journal of this class. Mr. White set the type himself in Quincy and sent us electrotypes from which the pages in THE BUSINESS EDUCATOR were printed. We hereby express in a public way our appreciation of his efforts and hope to have him with us again sometime in the future.

## Thornburgh

As you have perhaps noticed, our widely known and greatly beloved co-worker, Mr. L. M. Thornburgh, has been striking some high and helpful keys in his "Success Circle" department. Are you alive to the work he is doing? Why not use his page as a basis for some morning opening exercise, or for some Friday afternoon talk, to awaken and enthuse the souls under your charge and influence? Thornburgh is a specialist in moral awakening, as thousands of successful young men can testify. We bring you his message each month. Absorb it and then let your pupils have it and all will be the happier and more successful for it.

## Commercial Geography

Who said Commercial Geography was a dry, unyielding, impracticable subject? Not so under the teaching of Mr. Frank O. Carpenter, whose articles are being read and studied by live commercial teachers. The subject keeps expanding under his marshalling of facts, both animate and inanimate. Even though he does wander a good distance from what has heretofore been considered "commercial" geography, he never loses himself, nor do you lose interest when he takes these side excursions. No other department in THE BUSINESS EDUCATOR is looked forward to with more interest than that of Commercial Geography.

## Correspondence and Typewriting

The departments of Correspondence conducted by Mr. Altmaier, and of Touch Typewriting by Miss Smith are both interesting and helpful. Of all subjects which should

concern penmen, correspondence is pre-eminently at the head. It is his "mouth-piece" in the truest sense of the word. And who else but the stenographer should be equally interested? Miss Smith knows how to teach touch typewriting, and, moreover, she is in love with her subject. And she is in love with it because she knows it, and has tried it, and it has not been found wanting. You want more of it under her manipulation. He must be a dull or self-satisfied teacher who does not find something of interest in correspondence and typewriting as presented in THE BUSINESS EDUCATOR.

## Mr. Camblyn

The lessons in Artistic Writing by Mr. Tambllyn is awakening no small interest. Not a few young penmen are following his course of lessons with the determination of becoming expert professionals. You'll do well to begin the work even now if you have not already done so.

We have planned to give those who complete this work a *Professional Certificate*, announcement concerning which will be found elsewhere in this number. Read it. In the meantime follow faithfully and enthusiastically the work as he presents it in his graceful manner.

## Partial Contents of the Teachers' Professional Edition.

ASSOCIATE EDITOR'S PAGE.

COMMERCIAL GEOGRAPHY, by Frank O. Carpenter, Boston.

DEPARTMENT OF BUSINESS PRACTICE, by Associate Editor, E. O. Folsom, and J. F. Hillman.

COMMERCIAL LAW, W. H. Whigam, Chicago.

TYPEWRITING, by Miss Stella Smith, Simmons College, Boston.

COMMERCIAL EDUCATION, by President Hadley.

REPORT OF N. E. H. S. C. T. ASSOCIATION.

BUSINESS ETHICS AND BUSINESS COLLEGES.

HISTORY OF BUSINESS EDUCATORS AND PENMEN.

ASSOCIATION ANNOUNCEMENTS, PROGRAMS, ETC.

HIGH SCHOOL REQUIREMENTS, E. S. Colton.

TYPEWRITER FIELD NOTES.

INDIANA ASSOCIATION REPORT.

BUSINESS EDUCATION IN SCOTLAND.

HYMENEAL.

NEWS NOTES AND NOTICES.

THE MARCH OF THE PEDAGOGUES.

SCHOOL AND PROFESSIONAL.

CATALOGS AND CIRCULARS.





## How to Apply for a Position.

**Conditions** In this discussion we refer especially to written applications made by teachers for professional positions. The candidate should not forget the conditions under which he is striving to make a favorable impression. The many elements of that indefinable factor called personality are practically all wanting when the application is not made in person. Bearing, tone, expression, size, vivacity, earnestness, energy, sincerity, reserve, approachability, breadth of character, ideals, dress, etc.—all must be guessed at when the applicant merely writes, and so extreme care should be used, for some slips in a written application will not be so readily overlooked as they would be if, in a personal interview, several of the foregoing qualities had been demonstrated.

Good paper; good writing—whether on the typewriter or with a pen; correct form; accurate spelling, capitalizing, punctuating and paragraphing; clean-cut English,—these all are essentials of a fundamental character. Then, too, the facts to be presented, the style of treatment, and the order in which they are taken up, are matters of moment. Though not the only way, nor necessarily the best way, the following outline may suggest an effective method of setting forth the information desired by practically every employer.

**Education** Briefly give the names and locations of the schools from which you have been graduated, with definite information as to the nature of the work you did in each. Name other schools that you have attended and explain the nature and amount of work you did. A disposition to generalize on this topic will very justly be regarded with suspicion. Be brief, but be explicit. If you write well, be sure to send specimens of your best work—just enough to show your range, without duplication. Remember that it takes an expert to do ornamental writing that really helps the writer. Unless you are very sure of your attainments, a good business hand is the safest medium. Since you are a commercial teacher, you will tell honestly just what systems of bookkeeping you are familiar with, not merely those through which you have skimmed. You will say which system you can handle most effectively. Be sure to make it clear whether you have ever handled business and office practice as taught in the average commercial school, and name the commercial subjects that you consider your specialties (do not have too many); those that, though not specialties, you think you can teach successfully; and all subjects that you have studied with sufficient thoroughness to teach in an emergency.

If you teach shorthand, do not fail to name your system, and if it be a Pitman system, specify whether it is Benn Pitman or Isaac Pitman, or some author of a modified method of presenting the principles of the given system. Do not say you teach Touch Typewriting, unless you really do.



The fact that you are trying to learn how to operate the machine by touch, yourself, is not a warranty for saying that you can teach this method. The fact is, the woods are not exactly full of real teachers of touch typewriting.

**Experience** Name the schools with which you have taught long enough to have become identified with the policy of the institution; tell what you taught, and why you discontinued your work there. Do not think to pull wool over anybody's eyes by saying you quit because the term was out, or to get a better position—unless you show that you really did get a better position. Of course it is unnecessary to mention schools with which you were connected for a very brief period, particularly if you think that your discontinuance was due to an unfair interpretation of the conditions under which you were to work. *The principal thing is to transmit to your would-be employer an accurate account of just what education and experience have enabled you to do.* That is what he wants to know and all he usually cares to know.

If you have had business experience, you will do well to state in detail what it was. But do not get the erroneous notion that seems to possess some minds; namely, that business experience is equivalent, or superior to, teaching experience as a preparative for acceptable work as an instructor. There is no more lamentable pedagogical sight than a self-assured instructor trying to force on his students some particular application of a principle as the only way, instead of implanting the principle itself, leaving to the exigencies of the future the many applications that may be made. Generally there is no more narrow person than the one who has "been there." He knows it all. The author is a theoretical tyro beside him. The special looms so large before him—being held close to his eyes—that the general is shut out. Isolated instances outweigh broad principles. Business experience, especially if it be varied, is a valuable corrective and supplement to theoretical training and schoolroom experience, but veteran school managers look with hesitation on the application that over-emphasizes the importance of this qualification.

**Personality** Under this head do what you can to make up for the handicap of distance. Tell your prospective employer your age, weight, height, health, color of hair (if you have any), color of eyes, nationality, church preference, habits as to tobacco, intoxicating drink, etc., whether married or single, whether you take part in athletics, or sing, or play any musical instrument (especially important in high schools and private institu-

tions other than commercial schools), whether you are a successful disciplinarian, etc.

**General** This topic affords an opportunity to cover anything that you want to include but that does not properly fall under any of the other heads; such as, willingness to teach in the evening; preference as to the nature of work to be done; ability as a solicitor; length of notice required before you could accept a position; salary you require, etc.

**References** Send copies of your best testimonials, not the originals. Do not send a ream of such documents, as is sometimes done. A few good letters are far better than many ordinary ones, and little is gained by duplication of testimony. But probably the best thing an applicant can do is to have some influential acquaintance—if he has one—write directly for him to the prospective employer. Do not lay too much emphasis on your recommendations. It is well to have them, but so many of them are partial or misleading that most school officials go behind them to verify what they say, if there is sufficient interest aroused in the candidate to justify the labor this requires.

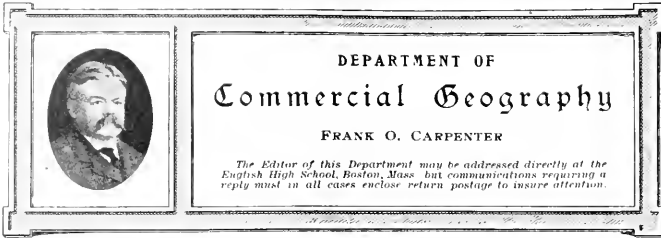
**Caution** Above everything else be perfectly frank. Do not equivocate. While temporary advantage may sometimes be gained by a lack of frankness, in the end the result is far worse than if the truth had been told in the beginning; for it is one thing to get a position and quite another thing to hold it, not to mention filling it. Do not, therefore, tempt Fate to humiliate you, by overstating what you can do. A sad time of reckoning is sure to come, and with practical commercial school managers that hour often arrives with surprising suddenness.

**Judgment** Use your best judgment in selecting the position for which to apply. Do not take long chances. If your experience has been wholly in a small school, be cautious about giving assurances as to what you can do in a large school. If you have had only public school experience, you will do well to obtain a position as an assistant under a tried and trustworthy commercial teacher before "going it alone." We have known college trained men, of long and successful public school experience, to buckle under the pressure of conditions in an up-to-date commercial school. Nothing quite so effectively increases a public school man's respect for a commercial school as to have to attempt to get results in one, under modern conditions.

Send your photograph—the best one you can get—and include postage for its return; send also a stamp for return of your testimonials, if you desire to have them sent back. Have your copies perfect in form, with the best possible results, if done with carbon, or even if an original typewritten copy.

If you are not reasonably sure of the standing of the school to which you are submitting an application,

(Continued on page 19).



## Food and Textile Industries.

Second only to the great subjects of Food and Textile products, is the human industry that is required in the production of food and clothing.

Early man was a savage and might have been a savage today if nature had continued to supply abundant food within easy reach.

The necessity of seeking food, as has been said, was the first impulse that forced ancient man to take the first steps on the long pathway of civilization. At first all man's energy was devoted to food getting and when he had eaten all the food in one spot, he and his family moved to another which seemed attractive. From such aimless wanderers were developed the nomadic pastoral tribes like the Arabs and for centuries they roamed over the surface of the earth. Finally they learned to plant a few grass seeds, in a rude way, and the science of agriculture was begun.

The same natural conditions which forced early man to plant those grass seeds, which he found to be useful for food, also compelled him to obtain his clothing. Cold, heat, storm, all made clothing desirable. At first men used the skins of animals, but finally some one wiser than his fellows learned to plait the reeds and grasses and the textile industry was invented. From such humble beginnings came the splendid industries of today, each new hardship, difficulty and trial serving but to make brighter and stronger the intelligence needed to overcome them and succeed. To develop this trained mind must have been the plan of evolution from the first far off times. Truly "the life is more than food and the strength of the body than raiment."

### FOOD INDUSTRIES.

As has been explained before, a large part of the men on the earth spend their entire time and labor in producing food or in preparing it for human use. These myriad activities fall however into the following classes:—

1. Preparing the soil.
2. Planting the seed and cultivating the plant.
3. Harvesting the fruit.
4. Storing the raw food material.
5. Manufacturing the raw material.
6. Transporting the finished product.
7. Distributing it to the consumer.

NOTE—The following descriptions will be suited chiefly to the raising of cereals,—the main food crop.

1. Preparing the soil.  
Man learned by experience that the

soil must be broken into small, loose, particles that the roots of the plant may easily penetrate the ground in search of food and moisture.

Ancient man dug a shallow hole in the ground into which he put his grain seed. Next he drew a furrow for the seed with his stick. As he learned the use of metals he shod his stick with bronze and iron, and so more easily broke up the soil. When he learned to tame and raise domestic animals and train them to serve him, he fastened a cord to the middle of his stick and made the animal pull it and so dig the furrow deeper with less labor for man, while the man holding the top end of the stick directed its course. This was the ancient plough and one finds it constantly represented on the old Egyptian and Assyrian carvings, just a curved stick drawn by the animals. The modern plough only differs in its lines. The essential principle is unchanged, and if we should go over the world we should find all these stages of evolution of the plough in use somewhere in the world to-day. So with the reaping, all the main processes were developed by primitive man ages and ages ago.

It remained, however, for the United States to invent and construct the marvels of modern agricultural machinery to which our present supremacy in wheat and corn raising is due.

NOTE—If fertilizer is used it is generally put on the ground first and ploughed under.

- a. Breaking the soil coarsely by spade, hoe, or plough.
- b. Pulverizing the soil by tooth or disk harrows.

NOTE—If fertilizer is used it is generally put on the ground first and ploughed under.

2. Planting and cultivating.
- c. Sowing seed by hand or by a machine called a drill.
- d. Covering the seed with earth.  
When the seeds have sprouted and grown into plants.
- e. Irrigating—supplying water by ditches.
- f. Hoeing by hand or cultivating by machine.  
The object of hoeing is to kill the weeds and throw earth about the roots of the plant to give food and support to the stem.
- g. Spraying with liquids to kill insects.

When the fruit or grain is ripe:—

3. Harvesting.
- a. Reaping—cutting down the grain or stalks.
  1. By hand with a sickle, scythe or "cradle."

2. By machine, reaper, and harvester.
- b. Binding—tying into a sheaf, or shock.
- c. Threshing—beating the grain from the husk.
  1. By hand with a flail.
  2. By a threshing machine.
- d. Winnowing—blowing the dust and bits of husk, called chaff, away from the grain.
4. Storing the grain.

After the grain is threshed it is either put in sacks or is stored loose, i. e., in bulk in the farmer's barn. When sold it is taken to the grain elevator which is located at convenient points on the nearest railroad or lakeport. It is there graded, and mixed with grain of equal grade from other farms. It is then shipped by rail or water to the flour mill or exported abroad.

The method of preparing the soil is the same for other vegetable crops as well as for cereals, the planting is much the same, except that the seeds are not sowed by hand broadcast but put carefully in hills or rows. The cultivating is by hoe or machine cultivator. Irrigation is similar. Harvesting is done usually by hand as the fruits, berries, nuts, etc., are larger in kernel than the grains and can be injured by rough handling, oranges, peaches, strawberries. Grains if in a dry place keep good for long periods and are stored as described. Pulpy fruits and vegetables keep only a short time and are stored in refrigerating rooms at a temperature near the freezing point.

5. Manufacturing.  
Manufacturing a food product is to change the raw material into a form fit for human use, as, *milling* wheat into flour, *canning* salmon, corn, and peas, *drying* raisins, apples, dates, macaroni, *smoking* ham and bacon, *distilling* liquors and *flavoring* extracts, *pressing out*, wines, olive and cotton seed oil, *heating* or "rying out," lard, oleomargarine oil, jellies, *baking* flour into bread, crackers, etc.

6. Transportation.  
Cereals are transported in bulk or in sack or in barrel, fruits, vegetables and nuts, in sack, barrel, or crates, flesh foods in refrigerator steamships and cars—milk in cans or bottles, tea in chests.

7. Distribution.  
Foods are distributed or sold the world over in a few ways—

1st. In all places except the smallest, there is a central square, called a *market place* where the sellers of food products display their goods and purchasers go to buy their food from these dealers in the open air i. e.; do their marketing. In large cities this square is often roofed over and the foods are sold from stalls or booths in *markets*. 2d. Grocery and provision stores, which are really branches or substations of the great central markets for the convenience of the public. 3d. Travelling hucksters or pedlers who carry the foods through the streets, usually attracting customers by shouting out their wares or calling from door to door.

TEXTILE INDUSTRIES.  
Next after the food industries in importance, come the textile or cloth-



ing industries. They follow the general lines of industry as follows:

1. and 2, viz., the planting, cultivating, are the same as that of food.

3. The harvesting is done usually by hand as picking cotton, shearing sheep, plucking feathers, tapping rubber trees, removing hides etc. Of plants the stalks or stems are used for fibre, where the seeds or fruit of food plants were used.

4. The storing of fibre does not require usually unusual care. Protection from sun, and rain and insects is all that is needed in most cases.

5. The manufacture of textiles differs much from that of foods. The principal processes are these:—

a. Of textiles, extracting the fibre in a somewhat tangled mass, as in picking the cotton, retting and heckling the flax, shearing the wool animals, reeling the silk from cocoons, of semi-textiles, getting the rubber in lumps and the hides in the flesh, tearing or grinding wood and rags into paper pulp.

b. Cleaning the fibre from foreign substances—as the ginning, scouring, and carding of textiles, the washing and rolling of rubber, the scraping and tanning of hides, the beating of paper pulp.

c. Twisting or spinning the textiles into threads or yarns.

d. Weaving or plaiting the yarns into cloth.

e. Finishing the textile cloths by printing, dyeing etc., and the semi-textiles by vulcanizing the rubber, currying the leather, calendering the paper etc.

f. Cutting the fabrics into the forms needed for clothing or other uses and sewing, gluing or riveting them the parts together into the finished garments etc.

6. Transportation—

The packing of textile raw materials is usually in bales, bags and boxes—of raw semi-textiles in bags, and rolls,—of finished goods in boxes, crates, rolls. The actual labor in transportation is the same for all kinds of goods.

7. The sale of textiles is usually different from the sale of foods. As textile goods are not perishable, they are not so likely to be crowded together in one spot or to be sold at the market places except as the throng of customers might attract. In great cities however all lines of business tend to centralize into "areas of trade" for convenience to buyers. The travelling dealers are few as the goods are too heavy for the peddlers to carry and the constant unwinding of the goods to show them is likely to injure the goods and prevent a sale.

The produce exchanges for foods, the stock, cotton wool and leather exchanges are really markets for the dealers in foods and textiles where they buy their stocks of goods.

Similar to these are great local and national fairs—ranging from the local cattle shows or county fairs, to the famous annual fair of Nijni Novgorod in Russia and the international expositions of Paris, Chicago, Buffalo and St. Louis. These are all really markets for the exhibition of goods and the sale on the spot or later of

the countless products there displayed. If the food and textile products, and their allied industries were taken from such fairs there would be little left from which to form an exposition.

The last industry to be noted here is the manufacture of agricultural tools and harvesting machinery in which the United States has made such a marvellous advance in the last fifty years and now surpasses the world.

Equally valuable and important are the various forms of textile machinery to which the steady and irresistible advance of American textile fabrics in world favor and the world markets is largely due. In this, however, we have the spur and danger of a skilled, tireless and hostile competition from the English, French and German manufacturers of textile goods and machinery.

There is one industry of immense importance in textile and semi-textile industries, viz, the manufacture and use of dye-stuffs and colors. In this line Germany stands unrivalled and alone. So far in advance of the world is she in this art that there is really no competition among the nations that is really of commercial importance or likely in the near future to seriously injure her supremacy in this line.

A curious line of industry in connection with textiles and foods is the production of adulterants of food substances, imitations and substitutes for the real things and of textiles, the substances and devices for sizing and loading the fibres or fabrics to increase their weight or to make the cheap fibre appear like the better one. Tens of thousands of men and millions of dollars spent annually, represent the labor and capital employed in this way.

It is worth while for the teacher to refer to this point sometimes as an example of the tendency of mankind to spend an enormous force of mental and bodily energy in producing "something just as good" when the same effort would make "the real, the pure, the true" commodity so cheap and so good and so common as to be within the reach of all and need no imitation or substitute. For example, almost all of the true Sea Island cotton, the very best cotton in the whole world, is sent to France to be used to mix with silk and to be sold as pure silk goods, when the Sea Island cotton made up into delicate laces and muslins by our skilled textile workers would sell for prices as high as those of silk and be popular, serviceable and valuable and no fraud would be done.

But the editor must close—The old Greek myth is a reality and is very pertinent here, the "textile" myth of the three Fates.—Klotho (in this case the editor) spins the yarn. Lachesis (the limits of space) measures off each man's portion, while the remorseless Atropos with the shears (the publisher) cuts off the thread.

#### NEW BOOKS

The editor has before expressed his high approval of Trotter's "Geography of Commerce" as the best

text book of Commercial Geography now on the market—the only "Geography of Commerce" fairly entitled to the name. While the editor believes absolutely that the human side and human use of things is the true way to teach this science, and not the Philadelphia group or subject method on which the Trotter is based, there is no book as yet on the market based on the human or Boston method, and a book so good and so scholarly as the Trotter and so inter-fused with Dr. Herrick's learning must do good work in the hands of an earnest teacher.

Dr. Herrick's new book on "Commercial Education" (Macmillan) also published this past summer, written merely to help lift the level of Commercial education in the U. S. and to put into our hands in a single book what we should spend years to obtain independently, is a book for each teacher's personal desk and study—and should be widely read.

NOTE: Whatever may be the wisdom or judgment of the editor's criticisms of books in this column, one thing is sure. They are made without fear, request or favor of either publisher, bookseller or author and are the editor's honest opinion.

Teachers should follow each month with great care the current magazines for valuable articles as *World's Work* for November, *Cosmopolitan* &c.

(See "Special Notice" on page 28.)

#### Associate Editor's Page.

you will do well to look up its standing, by writing to the local public school officials (with stamped, self-directed envelope for reply, of course), the minister of your denomination, or one of the banks—though your local banker may be able to obtain this information more easily than you. Better yet, would be the opinion of some professional acquaintance who is familiar with the standing of commercial schools, although you should not expect anyone but a rather intimate acquaintance to give you an outspoken opinion on such a matter. We know a young man who wrote to a school manager, applying for a position, and requesting that the manager send him some references as to his (the manager's) financial responsibility. Of course you will not, if you are a young teacher, attempt to get your information in that way, particularly if you are the one who is seeking a favor. In short, use good common sense.

Then, if you receive

**Business Honor** favorable consideration, be upright in your subsequent action. Do not get "sick" because you have learned of a more remunerative opportunity, and you want to be free to take advantage of it; do not, at the last moment change your mind and decide not to teach; do not, as soon as you reach the place, begin to find fault with the city, the school, the students, the methods, and everything else; be cheerful, willing, earnest. Try to find out how you can hold business and get more business. Adapt yourself to the conditions you find. While you accept your employer's money, be loyal to his interests. If you cannot improve his methods, quit him; or, at least, keep your own counsel until you do leave him.



## Department of Business Practice.

BY THE ASSOCIATE EDITOR.

### Equipment of the Wholesale Office.

Probably no office is of more general value than the Wholesale Office, in a well-managed, up-to-date commercial school. To be sure there is always the question, in equipping this or any other office, shall we use only that which is sanctioned by long-established usage, or shall we use the newest devices? Shall we be merely reflectors of others' practice, or shall we lead? A moon or a sun?

We believe the schoolroom no place for fads, but a wholesome middle ground between musty old-fogyism on the one hand, and ephemeral radicalism on the other, is possible; a ground broad and progressive enough to admit forms of books, devices, and methods that meet, or are likely to meet, the approval of enterprising business men.

We have, in our Wholesale Office, a curious mixture of the old and the new, the card invoice tickler, the card sales ledger, and the vertical system of filing correspondence being the newest and best features; but our space this month will not admit an extended explanation. The following statements from well known schools are purposely brief, but are practical.

#### R. E. Long, The Packard School, N. Y. City

In our Business Practice Department, in order that our students may become familiar with the various methods of posting used in business, we use the regular Ledger, the loose-leaf Ledger, and the card Ledger in our different offices. Besides the foregoing books, we use the following in our jobbing houses: Sales Book, 2 columns; Purchase Book, 2 columns; Cash Book, 3 columns; Check Book; Pass Book; Trial Balance Book; Copying Book; B. B. and Shannon Letter Files.

#### S. S. Bookland, Banks Business College, Philadelphia.

We have three Wholesale Offices in our Department, of which I will describe only one. In this, we are using what is known as the Safe-Guard System, outlined by the Safe-Guard Co., of Chicago. The set consists of a Cash Book, Journal, Sales Ledger, Purchase Ledger, General Ledger, Sales Ledger Proof Book, Purchase Ledger Proof Book, and Statement Book. The Sales Ledgers are of the Boston skeleton order, arranged to extend the balances at the end of each week. The Cash Book and Journal have special columns on both sides for Sales Ledger, Purchase Ledger and General Ledger items, besides special columns for Merchandise, Cash Discount, Bills Receivable, Bills Payable, Interest, and Expense.

In connection with these books, we use, in this office, Bills Receivable and Bills Payable books with Ledger Title columns, an ordinary Invoice Book, and the duplicate carbon

scheme with recapitulation sheet for sales record. Our filing arrangement is alphabetical, the usual loose-leaf file being used for letters and the "Bankers" accordion file for filled orders. The Arch Shannon file is used for daily statements. On account of the greater difficulty of taking impressions in the old way, and consequently the greater need for practice, we use the brush and blotter instead of the cloth, or bath, plan in copying letters. The card index, in separate trays for Sales and Purchase Ledgers, arranged alphabetically, is used in this office, the card system being also used for registering terms extended to customers, and used in the billing department.

All letters and orders are registered and checked off when answered or filled. At the end of each day, the Bill Clerk recapitulates his sales and files duplicate sheets with recapitulation sheet in binder. The Sales Ledger Clerk then posts to his Ledger from the duplicate sheets, the Bills Receivable book and the Sales Ledger columns of the Journal and Cash Book, proving his Ledger against the Sales Ledger controlling account in the General Ledger. The invoices received are pasted into the Invoice book, amounts extended and footed. The purchase Ledger Clerk similarly posts to his Ledger from the individual invoices, the Bills Payable book and the Purchase Ledger columns of the Journal and Cash Book, proving it up against the Purchase Ledger controlling account in the General Ledger. The Head Bookkeeper enters total of the recapitulation sheet, the Invoice book, the Bills Receivable book, and the Bills Payable book in the Journal, debiting or crediting the Sales or Purchase Ledger, as the case may be, and posting same to accounts in the General Ledger. We use the pads with numbered checks without stubs in connection with a loose-leaf check register and Banking Ledger, instead of the ordinary Check book.

It is our aim to have as much variety in offices as possible, and, consequently, not all of the most up-to-date devices are used in one and the same office.

#### R. M. Browning, Sadler's Business College, Baltimore, Md.

GENERAL VIEW.

General Ledger, Sales Ledger, Journal, Sales Book, Cash Book, Check Book, Bills Receivable Book, Trial Balance and Proof Book, Filing Cabinet, Desk Files, Rubber Stamps, and Stationery (Bill Heads, Letter Heads, Order Blanks, and Envelopes). A detailed description of this equipment is presented as follows:

*General and Sales Ledgers*—Regular two-column book form.

*Journal*—Four columns as follows: Sales Ledger Dr., Sundries Dr., Sundries Cr., and Sales Ledger Cr. Footings posted weekly.

*Sales Book*—Ordinary two-column form. Footings posted weekly to debit of Sales Ledger account and credit of Merchandise account in the General Ledger.

*Cash Book*—Four columns on Debit side as follows: Sales Ledger Cr., Bills Receivable Cr., Merchandise Discount Dr., and Cash Dr. Two on the Credit side as follows: Merchandise Dr., Cash Cr. Footings posted weekly to the General Ledger. Items in Sales Ledger column posted daily to the various accounts in the Sales Ledger. Items in Cash Dr. and Cr. columns, except those that also appear in special columns, are posted daily to the General Ledger.

*Check Book*—Balance and record therein cash proof each day. Balance with Bank account on Friday of each week.

*Bills Receivable Book*—We use the following money columns: Bills Receivable Dr., Discount Cr., Sales Ledger Cr. Footings posted weekly to the General Ledger. Sales Ledger items posted daily to Sales Ledger.

*Trial Balance and Proof Book*—We require each week, in addition to the Trial Balance, proofs of Bills Receivable Account and Sales Ledger Account. These proofs are recorded in this book, signed by the student in charge, and approved by the Manager of the Department.

*Filing Cabinet*—Alphabetical section for Filled Orders, Ticker sections for memoranda of bills due us and Bills Receivable, and Blank section for cancelled checks. We use ordinary Box Files for Receipts. Desk Files are used for Unfilled Orders, daily memoranda, and un paid bills.


*Rubber Stamps*—Our office is supplied with the following: Dating Stamps for receipting bills and stamping orders, giving date received, when filled, etc., and an ordinary stamp for endorsing checks, etc.

*Books*—The books in all our departments are made to order, full Demise, and of the very best material, bound in heavy boards, covered with canvas, and labeled on back. The stationery is of like high-grade material with the office imprint.

*Purchases*—All purchases are made on cash terms and bills are held on file till paid, when the net is charged to Merchandise account from special column in Cash Book.

*Orders*—Filled on the day they are received. When an order is received a copy is made on one of the department order sheets, which is passed to the shipping clerk, who fills it as nearly as he can from stock, and returns it to the bookkeeper. Extensions are then made on the order sheet and from it the Bill and Sales Book entry are made. A memorandum of the bill is then placed in the Ticker File under date due. The Department Order Sheet is then filed with the original order. If only a part of the goods ordered are in stock, the balance of the order is treated as cancelled. We are aware that this is not the method employed in actual business, but owing to the transient character of the office help, we have found it quite unsatisfactory to conduct this part of the work otherwise.





DEPARTMENT OF

## Commercial Law

W. H. WHIGAM, CHICAGO  
Crane Manual Training High School.  
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### Essentials of Endorsement.

Kinds of endorsements :

- a. Blank.
- b. Full.
- c. Qualified.
- d. Restrictive.
- e. Conditional.
- f. Waiver.
- g. Guarantee.
- h. O. K.

#### ESSENTIALS

The essential part of an endorsement is the signature of the endorser. The usual signature of the endorser should be given. If the name of the payee is incorrectly spelled, the endorser should write it as given and then follow it by the proper signature, also indicating that both signatures are in fact but one. Any writing showing the intent of the endorser, is sufficient. Whatever extra writing is used other than the signature must be words of transfer. In conclusion the endorsement must be by the payee or a subsequent holder and must follow the tenor of the instrument.

The law merchant does not permit of a partial endorsement. The endorsement is completed by delivery.

#### KINDS OF ENDORSEMENTS

There are several forms of endorsements; viz., blank, full, qualified, restrictive, conditional, waiver, guarantee, and O. K. endorsements. The

first three are in general use, the others are not so frequently used.

**Blank**—This endorsement consists simply in writing the signature of the endorser on the back of the paper. A blank space should be left above the signature. The instrument is now payable to bearer, as the holder's name is not designated. If lost or stolen, it might be put into circulation to the loss of the proper owner. The paper may now be passed from hand to hand by mere delivery; however, an endorsement should be demanded, for each endorser adds credit to the instrument. If no endorsement is required, the transferrer assumes only the common law liabilities.

**Full**—An endorsement in full includes the names of both the endorser and the endorsee. Negotiable words are not necessary. If the instrument is negotiable, it will continue so until words expressly denying this appear in some endorsement. Blank endorsements may be filled out and thereby become endorsements in full. Writing may be added to an endorsement provided it does not change the liability of the endorser. If there are several endorsements in blank, the last holder may make any endorsement one in full and reject the following ones, or he may fill out each one so as to show a record of full endorsements from the payee to the present holder. An endorsement in full cannot be changed by a subse-

quent party to one in blank. Blank and full endorsements are known as absolute endorsements. The liability of the endorser is subject to demand and to the usual protest and notice of the same.

**Restrictive**—If the holder desires to transfer, yet wishes to restrict the circulation of the paper, it may be accomplished by showing such intention in his endorsement. The usual form is to name the endorser and use the word "only." The object of such an endorsement frequently is to vest the title in one for the benefit of a third person, or to show that the endorsee is simply an agent of the endorser.

**Qualified**—In this endorsement the endorser escapes the liability as known to the law merchant, in that he does not guarantee the payment of the paper. He cannot thus escape the common law liability. The usual form is to include the words "Without recourse," written above the endorser's signature. The endorsement may be either in full or in blank.

**Conditional**—In a conditional endorsement the holder parts with possession, but does not pass a full title to the endorsee. The condition may be either precedent or subsequent; as, "Pay to A when he arrives at 21 years of age;" "Pay B unless I give you notice not to pay."

**Waiver**—An endorsee may not desire to accept a transfer of the instrument unless the endorser is willing to waive some of the requirements incident to making the liability of the endorser absolute, and, if so, he demands a waiver endorsement. The usual form is, "Demand, protest and notice waived" following this with his signature.

**Guarantee**—This is an endorsement frequently given in which the endorser guarantees the prior endorsement. It is frequently used by banks.

**O. K.**—This is an endorsement of identification. A received a check from B. If A is not acquainted at the bank and has no means of furnishing identification, he asks B to O. K. the check. B does this by writing the letters O. K. above his signature on the back of the check. Any one may now secure the money from the bank but he is generally requested, however, to endorse the name of the payee on the check. This is not an endorsement of transfer. It is made by the maker of the check.

#### FORM OF ENDORSEMENTS

Blank	Full	Restrictive	Qualified	Conditional	Waiver	Guarantee	O. K.
E. L. COE.	Pay to the order of A. B. Jones, E. L. COE. or Pay A. B. Jones, E. L. COE.	Pay to A. B. Jones only; or, for my use; or, on my account. E. L. COE.	Pay to the order of A. B. Jones without recourse. E. L. COE. or Without recourse to me, E. L. COE.	Pay to A. B. Jones, Oct. 1, 1904, unless I direct you not to do so. E. L. COE.	Pay to the order of A. B. Jones and I hereby waive notice, demand and protest. E. L. COE. or Notice, demand and protest waived. E. L. COE.	The above endorsements are hereby guaranteed. E. L. COE.	O. K. E. L. COE.

#### WHAT THE LAW DECIDES

(a) In I N. Y. 213, the acceptor paid a draft as an accommodation to the drawers, who failed and did not reimburse him. He then discovered that one of the firm of drawers had forged the endorsement of the payee, who had no interest in or knowledge of the draft. The acceptor then sued the collecting bank for the return of the money as warrantor of all previous endorsements. He failed, since a payee cannot always demand genuine endorsements on his paper if such signatures could not benefit him.

(b) A note, payable in New York, was made and placed in circulation in Indiana, where the makers of the first endorsement lived. It was held that

(Continued on following page.)



## Practice

It is a waste of the student's time and strength to require him to write line after line and page after page of words. I not only have practised in this way myself, but I have carefully watched other students, and the practice is not warranted by the results. In it there is nothing which appeals to the intellect, nothing to hold the attention. The intelligent student, while he writes, allows his thoughts to become absorbed by other subjects and he gains little from the practice; but to the student of undeveloped mental faculties such practice is positively harmful—he sits, mechanically striking the keys, each hour becoming more and more as a dumb, unthinking animal. It would be as wise, in order to teach an emigrant how to use a broom, to tell her to sweep a floor, and, because sweeping it once was necessary and helpful, to compel her to continue sweeping it all day. The mental and physical condition of either at the end of the day would be the same.

Who are our students? What has been their former training? In what are we to train them? How must we approach them? Let us divide them into three classes: First, the college graduates, the men and women who are self-educated, and educated foreigners not acquainted with our language; second, the grammar and high school boys and girls; and, third, the illiterate ones of all ages and conditions.

Those of the first class will require reasons before following our instructions, and these reasons must be such as will stand the test of analyses, or the students will do one of two things—they will become dissatisfied and withdraw from our classes, or ignore us altogether and follow their own inclinations, which, since they have not the time to perfect a system, will invariably result in sight writing, with all its faults and inconveniences.

The second class, the grammar and high school boys and girls, are restless. Instead of the power of concentration and the sense of personal responsibility of the first class, we see by their sparkling eyes that "mystery and mischief" constantly dwell in their ever active brains. We must take advantage of these conditions and give them such work as will arrest their flitting ideas; hold their attention to one thing long enough for them to see the advantages of control and concentration, but not so long as to benumb and

perhaps stifle the faculties—which the general custom of "word practice" certainly does, if it holds them at all.

The third class are those who, actuated by the desire to improve their mental and material conditions, voluntarily take up this study. As a substitute for the training of the first two classes, they have the keenness and good sense which contact with the world has ground into them.

These three classes of students, unlike as they appear, have all one thing in common—the power to reason. In the first and third classes this power is well developed, in the second class it is in course of development. Therefore, in teaching typewriting, we must eliminate every feature that will not require the reasoning faculties. This brings us to

### THE VALUE OF SENTENCE PRACTICE

"Why do we use words for practice?" "Why not begin with sentences?" These are the questions asked by teachers who have begun to realize the conditions. It is not practicable to begin with sentences. There are too many things for the beginner to keep in mind. To become familiar with the simpler parts of the machine, to learn the location of the letters, to learn to control the weaker fingers, and the proper force with which to strike each letter, to keep in mind the spacing between words and at the end of each line—all these details will so fully occupy the student's mind that it would be folly to have him begin typewriting with sentence practice. Enough words must be written to illustrate the mechanism and operation of the typewriter, but just so soon as these are understood and mastered sufficiently to be performed automatically, the "word practice" should be discontinued. Shall we introduce sentences at that point? No, for by so doing our operators will invariably become sight writers.

It is very difficult to arrange sentences which will include every character on the keyboard; for that reason the sentences generally given so early are simple. The student practices much on a few letters and acquires considerable speed. Thus he gains speed in the use of some characters and not of others. Later, when letters are to be written, although many of the characters which he has already learned will be repeated, some new ones are introduced. By this time he has acquired the habit of quick writing, conse-

quently he strikes quickly what he believes to be the new character, but, fearing that he may have struck the wrong one, he lifts his carriage, looks in dismay at the error, pulls the carriage back and strikes the correct letter. This is repeated again and again; each time that it occurs the student becomes more nervous and excited, and is finally thoroughly discouraged. In course of time the student's nervous system is seriously affected; he is a sight writer (for in his discouragement he has abandoned all efforts to write the characters by touch); he writes by "spurts," pauses frequently to look at errors, or imagined errors, and there is no hope that he will ever overcome these habits. These are the dangers of introducing sentences too early.

In my opinion the whole keyboard should be perfectly committed before sentences are used. When sentences are introduced, they should be of such a character as to make them worth remembering—proverbs, lines of poetry, historical facts, statistics, business laws, etc. They should be practised for further training in correct fingering, hand position, and confidence in touch writing. Each sentence should illustrate the use of some part or parts of the machine, and should be so arranged as to include in the exercise every character on the keyboard. Such sentences are of lasting benefit.

### Commercial Law—Continued from Page 21.

the contract of endorsement in such case is governed by the law of the place where made, and not by that of the place where the note is payable. 15 Ind. 33; 81 Ky. 636; 77 N. Y. 573; and other cases.

(c) A note bore two endorsements. When it fell due, one of the endorsers tendered two months' interest in advance to the payee and it was accepted. It was held that the acceptance of interest by the payee was an extension of the time of payment and the other endorser was thereby released. 102 Wis. 41. *An extension of time, either actual or constructive, if made without the consent of endorsers, releases them.*

(d) A note was endorsed as follows: "Pay to the order of

Mary W. Gaylord."

The payee sent the note to her son to be sold for her account. The son pledged it to a bank as a security for a loan. It was held that endorsement in the above form was notice to the world that Mary W. Gaylord had not yet parted with title to the note, and that the bank acquired no title or interest even though it took it in good faith believing it belonged to the son. 74 N. W. Rep. 215. *The endorsement must show, directly or by implication, to whom title is transferred.*

### Head and Shoulders Above the Rest.

Enclosed find remittance for which please renew my subscription to THE BUSINESS EDUCATOR one year. I think it is the foremost journal of its kind in the world. I have watched it grow in a few years to be head and shoulders above the rest.

MORTIMER J. GROSS,  
326 W. 24th St. New York City, N. Y.

## President Hadley on Commercial Education


The following address was delivered at the opening session of the annual meeting of the New England High School Commercial Teachers' Association, at New Haven, Conn., Oct. 21, '04. The italics are ours.—ASSOCIATE EDITOR.

It is a great pleasure to assist in welcoming the members of your association to the city of New Haven; alike on account of the men who come here, and on account of the significance of the organization itself.

Among the many educational movements of the nineteenth century, none has been more marked than the development of professional training. At the beginning of that century such training was confined almost entirely to the schools of theology, law and medicine; and even in these schools the course of study was far less adequate than it is today. But in the last hundred years we have witnessed the rise of schools of engineering in its various forms—military, civil, mechanical and electrical. We have seen professional training established in the manifold applications of chemistry to the industrial arts. We have observed the establishment of colleges of mining and of forestry and of scientific agriculture. We have accepted colleges of the fine arts—architecture, painting and music—as an integral part of the educational system of the country. We have founded trade schools which enable the mechanic or operative in almost every line to become instructed in the theory as well as the practice of his calling. And not less noticeable than the increase in the number and variety of these schools has been the improvement in their course of study. They have become at once more theoretical and more practical—more theoretical in giving the pupil a profounder understanding of the subject with which he deals; more practical in enabling him to use that understanding better for his own service and that of his fellow men.

### COMMERCIAL TRAINING

The work of commercial training has witnessed a similar widening and a similar improvement. At the beginning of the nineteenth century we had practically no courses of business preparation at all. At the middle of the century such courses were few in number, and for the most part superficial in their aim. Today they claim a place in the educational system of every state, and make good their claim by a progressive widening of scope and improvement of method. I do not mean that we have as yet learned exactly how we ought to prepare boys for business. If we had there would be no need for an association of this kind. The chief reason for the existence of such a body as this is the essentially progressive character of the development of education which it represents. We are all of us making experiments



DEPARTMENT OF

## Business Correspondence.

CARL LEWIS ALTMAYER,  
DREXEL INSTITUTE, PHILADELPHIA.

In the last article a few letters were given, which illustrated some of the good and some of the bad qualities of a business letter. The following further specimen, which is an actual letter, as letters are sometimes written even in business, is submitted for criticism:

MESSRS. BROWN & SONS,  
Philadelphia, Pa.

GENTLEMEN:  
Yours of recent date at hand and beg to acknowledge the receipt of your favor. The matter will be attended to and the goods reach you at the appointed time.

The above letter was written in acknowledgment of the following letter:

MESSRS. JOHNSON & CO.,  
Syracuse, N. Y.

GENTLEMEN:  
Please send us one thousand yards of silk similar to sample inclosed. We expect to pay no more than we did for our previous order, namely fifty cents per yard. We desire the goods delivered to us one week from the above date.

By referring to the response it will be at once obvious, I think, that the answer is about as vague and unmeaning as it could possibly be. Taken by itself it is absolutely opaque. With no more words than the writer used it might have been written so as to show on its face every detail of the transaction.

For example:  
MESSRS. BROWN & SONS,  
Philadelphia, Pa.

GENTLEMEN:  
We acknowledge receipt of your order of the 2nd instant for one thousand yards of silk at fifty cents per yard, similar to sample you enclosed. The goods will be delivered by June 9.

Yours very truly,  
Two-thirds of all the letters which pass through the post offices of the world are written by and sent to people who speak English. There are substantially 500,000,000 persons speaking colloquially one or another of the ten or twelve chief modern languages, and of these about 25 per cent., or 125,000,000 persons speak English. About 90,000,000 speak Russian; 75,000,000 German; 55,000,000 French; 45,000,000 Spanish; 35,000,000 Italian, and 12,000,000 Portuguese; and the balance Hungarian, Dutch, Polish, Flemish, Bohemian, Gaelic, Roumanian, Swedish, Finnish, Danish and Norwegian. Thus, while only one-quarter of those who employ the facilities of the postal departments of civilized Governments speak English as their native tongue, two-thirds of those who correspond do so in the English language. This situation arises from the fact that so large a share of the commercial business of the world is done in English, and

even among those who do not speak English as their native language. Germany has officially recognized English as the most useful foreign tongue to be studied by German students. Two of the reasons which brought about this recognition are, first, that English is the most widely used civilized language in the world; and, secondly, that it is the most important for Germany's international trade relations.

The astonishing growth in the transacting of business by correspondence is due to various causes. First, to the wonderful railroad and steamship facilities; secondly, to the growth of the post office, its expansion with the ever-increasing needs of commerce, and the reduction from time to time of the cost of sending letters and other mail matter; and, thirdly, to the cheapness, certainty, and celerity with which business may in this way be transacted. Added to these is the valuable feature of the retention of the letter as a permanent record of the business operations concerning which it is written.

Everyone will write a better business letter who will bear in mind its importance from the point of view of the office and of commercial law. Frequently a letter and its reply are the sole evidence of important business transactions. If, therefore, either letter is incomplete, ambiguous or indefinite, it may give rise to misunderstandings and disputes which may not only be troublesome but may prove costly. For this reason letters which are offers or acceptances must be so written that the offer is a bona fide and definite offer and the acceptance a legal acceptance. It is this phase of the subject that prompts many business men to supplement by letter a full personal discussion of the business transaction in hand, and it is this phase of the subject, also, that necessitates the filing of all letters received and the preserving of copies of all letters sent out. The importance of keeping such records cannot be overestimated. Some people have such a faculty for misunderstanding the simplest directions that if they could not be confronted with the written evidence of what they had been instructed to do, one would often be compelled to doubt his own veracity and senses. There are, of course, various systems of keeping these records. The principles which govern the classification of these records, and the length of time they should be kept, should be explained by the teacher.



— some good, some not so good. We meet here to compare notes with one another, and see which lines show sufficient promise to give us the hope that our work in the next year or the next decade will be better than it was during the corresponding period of the past.

The special difficulties and dangers which beset the career of the commercial teacher you yourselves know so much better than I do that I shall not attempt to point them out. But I may be pardoned if I indicate for a moment two general dangers which beset the progress of professional training as a whole, and against which it is important for professional teachers in every line to guard themselves.

The first of these dangers is that in widening the sphere of professional education and carrying it down to an earlier period of school life, we may interfere with that substratum of general education which it is necessary for every man and every woman to have.

#### CLEAR UNDERSTANDING NECESSARY

I do not by any means believe that this is an inevitable consequence of the movement. On the contrary, I believe that the years of school life afford time enough for a grounding in the essential principles of knowledge requisite for the citizen and the essential principles of knowledge requisite for the business man. But to secure this good result and to avoid the danger which lies so close beside it we must walk warily and understand clearly just what we are doing. *We must make it plain to ourselves and to others that our school training in business, like our college training in engineering or in law, is a serious preparation for a specific work rather than an attempt to introduce a wholesale smattering of knowledge about that work into a general curriculum. The fundamental difficulty that we have to fight everywhere in modern educational development is this tendency to spread smatterings of knowledge so very thin that they become a mere whitewash of superficial information to cover an underlying blackness of ignorance.* According as our school management is good or bad, the existence of a commercial course can be made either a starting point for insisting that all pupils shall be taught to do elementary sums right before they take up that course, or a reason for excusing elementary teachers from making their pupils do sums right because arithmetic is somehow supposed to be the special province of the commercial course. In the former case the effect is salutary from beginning to end. In the latter case it is as bad as it can be.

#### THE MONEY-MAKING MOTIVE

Another danger inherent in the professional education of today, whether for business or for technology, for law or for medicine, is the undue emphasis which it may give to the motive of money-making as compared with some other motives which it is more important to develop for the sake of the individual and for the sake of the public.



F. E. LAKEY, President.

Our technical training has, as I said a moment ago, tended to become constantly more practical. And this is a good thing. If such training is worth anything at all it must teach the student to adapt means to ends. One important end which it must subservise is the end of making a living. But if we teach the pupil that this is the only end and that all other motives are to be despised in comparison with this one, we shall do him and do the public a great injustice. We shall train up a race of citizens who are capable of serving themselves and incapable of serving others. It is necessary in all ages of the world, and perhaps most necessary in the present age, to insist day by day and hour by hour on the importance of service to others as compared with service to one's own self. We must teach the pupil to do good work and expect to make money because the work is good, rather than to make money his primary object and to do good work only so far as good work seems to contribute to that end. In insisting upon this wide understanding of what is valuable and what is practical in professional training, we have a difficult task. We run counter to certain tendencies which during recent years have been very strong indeed. But if we have a right to claim the proud title of educators we must not be content to take tendencies ready made. It is not enough to swim with the stream when it goes the way we do want, and drift with it when it goes the way we do not want. We must be prepared to navigate our course independently—nay, to take measures to shape the very course and current of the stream itself toward the ends which we believe desirable for the nation. Thus, and thus only, can our calling make good its claim to the title of public service.

#### Marked Difference.

Prof. J. H. Hainer, Pennman in Curry College, Pittsburg, Pa., who recently favored us with a handsome list of subscriptions, writes: "Last year was the first we took THE BUSINESS EDUCATOR and our students were well pleased with it. I have noticed a marked difference in the penmanship of those who use THE BUSINESS EDUCATOR intelligently and those who do not."

## The New England High School Commercial Teachers' Association.

The second annual meeting of the N. E. H. S. C. T. A. was held in New Haven, Conn., at the Hillhouse High School, Friday evening, October 21, and Saturday, October 22.

The spacious assembly hall of the high school was comfortably filled with commercial alumni and their parents and friends, when, with possibly twenty teachers scattered through the audience, President Frank E. Lakey, of Providence, called the meeting to order. Notwithstanding these conditions, probably no gathering of commercial teachers was ever welcomed by a more distinguished group of men. President Hadley, of Yale University; Mayor John P. Studley; Mr. John D. Jackson, owner of the New Haven Register, and one of the solid business men of the city; and Supt. F. H. Beede, one of the most aggressive school executives east of New York—each and all extended a hearty welcome, in good old-fashioned New England style. President Lakey did the honors of the occasion in fitting fashion, and responded with a happy address.

Saturday morning practically all the visiting teachers were on hand bright and early for a drive out to famous East Rock, one of the show places of the city. We were taken in open landaus through the aristocratic residence section, to the summit of East Rock, by winding, corkscrew drives. On the top of this peculiar bluff, at an elevation of probably three hundred feet above the level on which the city is built, is a monument to the soldiers and sailors who fell in the Rebellion. Everyone who has ridden through New Haven on the railway has noticed this monument standing out against the sky. The whole bluff is a public park, lying perhaps one mile from the city, and affording a magnificent view of the harbor, the Sound, the city, and West Rock, a sister eminence on the west.

After a pleasant return drive, beneath the picturesque elms of the famous old university city, among the handsome Yale buildings, we alighted at the high school building, and almost at once business was taken up in earnest. This Association has a most commendable way of disposing of its business at the beginning, instead of putting it off to the very last, as some of the other Associations do, thus making it possible for a little ring to push its own interests. As a result of the brief and effective consideration of necessary business, Lowell was selected as the next place of meeting, and the following officers were elected: President, J. D. Houston, New Haven, Conn.; First Vice-President, J. H. Moore, Charlestown, Mass.; Second Vice-President, Miss Nora Wright, Providence, R. I.; Secretary, H. G. Greene, Winchester, Mass.; Treasurer, C. H. Atkins, Lowell, Mass.

At about eleven o'clock the regular program was taken up. Carlos B. Ellis, of Springfield, Mass., read an excellent paper on "How can we train a student's personality?" E. S. Colton, Jr., of Lowell, Mass., stirred things up by his vigorous plea for strict requirements and high standards in pressing public school commercial work. E. E. Gaylord, of Beverly, Mass., gave a brief argument in favor of intercommunication business practice in such New England high schools as were properly organized to take up the work with advantage; and G. W. Williams, of Melrose, Mass., answered Mr. Gaylord with a vigorous negative argu-





ment. It is to be regretted that Program Committees never seem to learn by the mistakes of their predecessors, and continually make their programs too long, so that discussion—the most valuable, if not the only really valuable, part of any educational meeting—is necessarily shut off. The noon hour had arrived, and this very interesting subject had to be dropped from further consideration.

The attractive restaurant of the Y. M. C. A. was the Mecca for the fifty or sixty pedagogue from twelve to one o'clock. There, from seventh story windows, they ate and chatted and looked out over the city. At one-thirty, President Lakey again called the meeting to order, and J. D. Moore, of Boston (Charlestown High School), spoke on the ground that should be covered in a modern commercial arithmetic: Miss Emma Thrasher, of the Springfield (Mass.) High School, treated with vivacity and thoroughness the subject, "The Value of Shorthand in the High School," and A. T. Swift, of Providence, gave a thoughtful presentation of the subject of commercial law, its scope, practical value, and the methods of teaching it.

This was a very successful meeting, due chiefly to the indefatigable efforts of F. E. Lakey and J. D. Houston. The organization fills a useful niche.

## Rowe on Ethics.

EDITOR BUSINESS EDUCATOR:

I have your request for an expression of my opinion on the subject referred to in your November number under the head of "Business Ethics and Business Colleges."

John Brisben Walker must not be taken too seriously. Any one who is familiar with the history of the private commercial schools knows that his criticisms are unjust and unfair. Mr. Walker is a rare specimen of that class of individuals with numerous bumps on their heads, who go through the world in a continual state of reproachful surprise that people generally do not see things exactly as they do.

All the great moral agencies from the earliest times, including all the religions and doctrines of the ages, have been endeavoring, with only partial success, to accomplish for mankind what Mr. Walker asserts should be the principal business of the business college. The millennium is not here.

Ethics as a science treats of human duty, right character and conduct. Practical ethics makes application of these principles in helping man to the attainment of right character and life.

There is a vast difference between ethics and religion. Religion is any system of faith or worship and relates to the spiritual nature of man and to the worship of a supernatural being. One of the great purposes of religion is to teach morality, and in this way it has accomplished great good in the world. Yet we find men of highest character and superlative virtue who are but slightly influenced by religious belief. Many of those are profound scholars and men of great learning who see things broadly, therefore it would seem that we cannot depend upon religion wholly to support a course in ethics.

Can ethics be taught? Certainly it can. It is being taught every day in the home, in the school, in the church, in the street, and in the business office. Notwithstanding Mr. Walker it is being taught, more or less, in every business college in the country. Civilization is teaching it, education is teaching it, the law is teaching it, and yet it will be many centuries before the doctrine of right living, of decency, of honesty, and of morality in all things will reach the



H. M. ROWE.

minds, the hearts, and the lives of everyone.

Bringing the question home to ourselves, the great question is HOW shall it be taught to be effective? How shall we teach it in our schools, in our homes, and in our lives to exert the greatest influence upon those about us. We can, of course, teach by precept and by example, but we must be careful as to how we present precept and set the example.

First of all we must beware of hypocrisy. Young people are lynx-eyed in detecting counterfeit morals and character, and especially when covered with the cloak of religion. One of the most vivid recollections of my boyhood relates to the distrust I felt towards a teacher of my class in Sunday school, and I have often recognized since the influence of judgments and perhaps prejudices formed at that early period of my life.

I would not condemn religious instruction in schools if it be general. We must not forget that this is a land of religious liberty and freedom of thought, and that in our efforts to inculcate good morals we must not offend those who may hold doctrinal views which vary from ours, and thus defeat the very object we have in view. Religious prejudices are very keenly developed in many young people because of home instruction and the beliefs which have been instilled in their minds from childhood. The true purpose of ethical teaching is to develop a proper appreciation of our duty to ourselves and to others, to do unto others as we would have others do unto us. Just as a true man lives and practices ethics unconsciously in his daily walk and conversation, without thought or effort, so will the true teacher of ethics influence others to the adoption of these principles and practices by an unconscious emulation of the virtues and graces which exhale from his life.

The commercial teacher has unusual opportunities for most effective instruction in ethics in the discussion of various commercial branches. Bookkeeping itself is a system of equities. Every day in the school-room brings instances that can be turned to teach a lesson in honesty, neatness, charity, and the humanities.

The commercial teachers of the country should not feel cast down by the criticism referred to. I am sure they are doing their duty to the full extent of their ability in endeavoring to develop the principles of truth and honesty as guiding rules of action for every young man and woman coming under their care. No body of teachers on earth are actuated by higher motives and by greater consecration to their work and to the opportunities that come to them for helping others to a higher and better life.

H. M. ROWE.

Baltimore, Nov. 1, 1911.

## Business Ethics

Although a young man in business college work, and therefore, perhaps not quite so well qualified to give an opinion on such an important question as many older ones, yet I feel called upon to take advantage of the opportunity to express my views on the subject of Business Ethics.

Business education is the acquiring of habits along commercial lines. These habits may be of two kinds, good or bad. Among the good habits may be classed neatness, accuracy, promptness, self-reliance, etc.; the bad habits are just the opposite of these. The good habits by themselves, however, will not assure a young man or young woman of success in the commercial arena. There is one other prime essential—honesty. Honesty may be hereditary, as our Business Manager friend's remarks would indicate, but it is my opinion that it is the outcome, of, to use Washington's words, "that little spark of divine fire called Conscience." Without a real live conscience, there could be no honesty. We can only have a live, active conscience by rearing within our sons that there is an ever-present, all-seeing God, and the closer we get to God the more acute does our conscience become. This fellowship with the Father can only be obtained through the reading of His Holy Word.

It is a lamentable fact that very few young people have any knowledge of the Bible. To be sure they have heard it read in the public schools, but in a dry, unfeeling way, a few disconnected verses here and there, the teacher hurrying over the devotional exercises as though she grudged the time spent in such a way. Then they hear it read in church once a week, if they happen to attend, but usually they are so much engaged in whispering to their lady or gentlemen friends, whichever the case may be, that they do not hear a word that is spoken. Where, then, are they to receive their knowledge of God's word? The business college must step into the breach and supply this instruction, if they would turn out good, honest, upright, manly graduates.

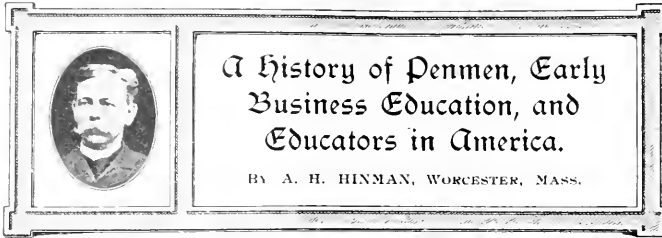
For a year, or perhaps two, from 50 to 150 young men and ladies are under the influence and guidance of the proprietor of each business college. They look to him as an example of a business man; they are influenced by his views, his opinions, his thoughts. They are at the age when they begin to realize that life is before them. Their minds are open for the reception of knowledge that will form their character. What better opportunity could a good, Christian man desire to impress the necessity of a strict adherence to moral integrity. It is a well known fact that unless young men and women embrace Christianity during their school days, the chances are fifty to one that they never will. Solomon says, "The fear of the Lord is the beginning of knowledge." Therefore, there could be no true education where such an important requirement is omitted. But precept alone will never have the desired result. "Actions speak louder than words," is an old but true saying. The instructor must live what he preaches, or his words go for naught. To do so perhaps, will win sneers from the shallow minded, and lose him students, but he will be well rid of such students and will not be under the necessity of graduating those whom he cannot conscientiously recommend.

HARVEY B. HAYES,

McKeespott, Pa.

## A Correction.

The Program of the Private Commercial School Managers' Association which appeared in our November issue should have been signed Enos Spencer, Pres't, instead of as printed: "Mrs. Spencer, Pres't." Enos, your penmanship and our "specs" are rather dim.



## Daniel C. Ames.

No other penmanship expert during the past thirty years has stood as prominently before his profession and the world as the subject of this sketch, Professor Daniel T. Ames. He was born in Vershire, Vt., in 1831, and gained his early education in the district schools where he exhibited unusual excellence in the making of quill pens and in their use in producing superior penmanship. With his grandmother's receipt for making ink, by steeping white maple bark in a solution of copperas, he kept the school supplied. At the age of fifteen, while attending Chelsea Academy, near his home, there came to the Academy to teach a writing class, Professor Lyman, a celebrated traveling writing master. He shared a room with Mr. Ames who regarded him as a man equal to Goliath in greatness. The next year there came an exceptionally accomplished plain and ornamental penman, O. W. Smith, then called the Spencer of New England, who taught the class with the assistance of Mr. Ames, who became his special pupil and who received a full course in plain and ornamental penmanship. With the skill and confidence gained Mr. Ames felt that he could boldly announce himself as Professor of Plain and Ornamental Penmanship, and for two winters following he taught the neighboring village schools and special writing schools evenings.

At nineteen he entered Topsfield, Mass., Academy as a student, also as Professor of Plain and Ornamental Penmanship, and there remained four years preparing to enter Dartmouth College. His writing classes in Topsfield and surrounding towns gave him the means to attend the Academy and graduate. In 1857 he returned to his father's farm where he divided his time between farm work and the study of law, under the guidance of Judge Cobb of Stratford, Vt. While conducting a number of petty law suits, involving book accounts, Mr. Ames concluded that a lawyer could well afford to become an expert accountant. With meagre means, yet faith in Providence, and pluck, he entered H. G. Eastman's Business College at Oswego, N. Y., as a teacher of Writing and student of Book-keeping.

In 1862 Mr. Ames went to Syracuse and opened Ames' National School of Business. The conspicuous features were large telegraphy and stenographic departments to meet the great demand from the Government on account of the war.

To Mr. Ames the credit seems due of starting the first School of Stenography in connection with a business college. This Syracuse College soon became the second largest in the United States with an enrollment of over seven hundred students in 1867. This phenomenal success excited the

greed of Messrs. Bryant & Stratton who sought to absorb the college into their chain of schools. Failing to negotiate, they sought to frighten Mr. Ames with their claim that within five years they would own or crush every business college in the country. Mr. Ames would not be coerced and a chain B. & S. college was started and after a competing school war of one year Mr. Ames sold his school to his competitors.

Soon after this Mr. Ames was admitted to the bar and entered upon the practice of law. In 1869 he removed to New York and became associated with Professor Henry W. Ellsworth in the publication of writing books. Living in New York he became impressed with the possibilities of conducting a large business in designing and engraving, and in 1873 he established that business at 205 Broadway. There and at 202 and 203 Broadway the business has been highly prosperous for over thirty years.

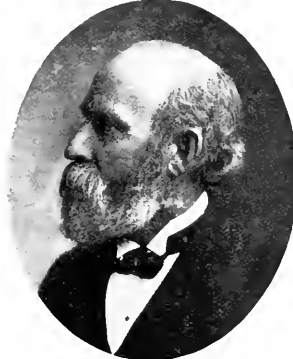
In March and April, 1876, A. H. Hinman started in Pottsville, Pa., the Penman's Art Journal which, before the third number, was transferred to Mr. Ames in New York. For over twenty years Mr. Ames made the Journal the greatest penmanship paper the world had ever known. During this time the arts of photo-lithographing and photo engraving came into use which enabled Mr. Ames to reproduce and give to penmen the products of his engraving, writing and flourishing skill, also that of the most skillful penmen of the time. This gave to students of pen art, throughout this and other countries, models of art and skill that were not only a revelation to penmen but produced a revolution that resulted in improved work coming to the Journal from all directions. Mr. Ames' love of his art, loyalty to his profession and aspiration to assist struggling penmen, caused him to invest tens of thousands of dollars in re-

producing in the Journal, the meritorious work of others, and his own, for the benefit of aspiring penmen. With a dozen engraving artists employed at high salaries he would sometimes produce engraved pieces prepared for societies valued in the hundreds. In addition to this he has prepared for the profession and artists works in lettering and designing of the highest order. There are no similar works to be compared with Ames' Alphabet, Ames' Hand Book, and Ames' Compendium. Besides these, Ames' copy slips have had a large sale. For many years after 1876 The Penman's Art Journal was the only organ of commercial schools and teachers associations. Nearly every detail connected with the Journal, including the answering of all communications in longhand, (before typewriters) keeping the books, soliciting advertisements, editing, besides keeping in touch with progressive penmen and commercial teachers, was all done by Mr. Ames outside of hours connected with his engraving establishment; also his public work as an expert in questioned writing. For more than twenty years Mr. Ames was the active editor of the Journal with one ever constant ambition to do everything possible for all aspirants and toilers in every department of the wide realms of the penman's art.

Mr. Ames' work as an expert in questioned hand writing began soon after his arrival in New York when the winning of a case in a large bank suit and against long noted experts, gave him a strong local standing. Then came a case of National importance, the Cadet Whittaker investigation at West Point, and subsequent court martial at New York. He was soon after employed in the celebrated Morey Garfield's letter forgery in which his efforts were so highly appreciated that the National Republican Committee refused to pay his bill of \$150,000, unless he would make it double that amount. Mr. Ames' fame becoming National has caused him to figure in almost all of the great cases in the United States and Canada during the past thirty years. He has also rendered opinions in two celebrated cases abroad,—that of Evelyn Hurlbut in London, and the Dreyfus case in Paris. He has been called to investigate and give testimony in over 1300 cases, in many of which life or death depended, and in others millions of dollars worth of property were at issue. The largest amount involved was in the celebrated forgeries against the estate of James G. Fair of San Francisco, involving \$20,000,000.00. Another was a forged will conveying mining property to the value of \$13,000,000.00, of A. J. Davis of Butte, Montana.

Mr. Ames' vast experience as an expert in questioned hand writing, together with his thorough knowledge of the law connected therewith, has exceptionally well qualified him to prepare his latest work "Ames on Forgery" which is a masterpiece and the result of an immense amount of labor in crystallizing the experience of thirty years.

During Mr. Ames' frequent trips to California in connection with the Craven-Fair case, he became so enamored with the climate and beauties of the Golden state that he resolved to make it his future home. He accordingly purchased a hundred acre fruit ranch in the famed valley of Santa Clara. In the spring of 1896, after closing his business in New York, he removed to the town of Mountain View, Cal. There in the land of sunshine and flowers, among many warm friends, he lives in the enjoyment of ease and comfort which he has richly earned through years of devoted service to the world and humanity.





# FEDERATION ANNOUNCEMENTS

A glance over the various programs in this number of THE BUSINESS EDUCATOR will convince any one of the intellectual and social feast in store for all who attend the meeting at Chicago holiday week. The fun begins on Monday evening and doesn't end until Thursday evening; three full days and more of fellowship, exchange of views, demonstration, etc.

Let us all turn out and honor Uncle Robert with the largest gathering of the kind ever held. Honor yourself by being there. Ferris alone will be worth the price of admission to hear, to say nothing of the other eminent men on the Federation and Association programs. The feast is in every way worthy the expense, time, and effort.

## Program National Commercial Teachers' Federation

CHICAGO BUSINESS COLLEGE, DECEMBER 26, 27, 28, 29, 1904

MONDAY EVENING, 8 TO 10 O'CLOCK.  
Reception at Palmer House.

TUESDAY, P. M.

Address of welcome, Hon. C. S. Deneen, Chicago, Ill.

Response to address of welcome, Hon. N. W. Ferris, Big Rapids, Mich.

President's address, Robt. C. Spencer, Milwaukee, Wis.

Memorial from Business Manager's Association asking for change of time of meeting, Jerome B. Howard, Cincinnati, Ohio.

WEDNESDAY, P. M.

"Business Training from a Banker's Standpoint," Henry S. Henschen, Cashier State Bank of Chicago.

"Citizenship," Judge Orrin N. Carter, of Cook County Court.

"Systems of Commercial Education," Prof. W. A. Scott, Dean of School of Commerce of University of Wisconsin.

THURSDAY P. M.

"The Educational and Practical Value of Penmanship," C. P. Zaner.

"Correlations of the Branches of Study Embraced in the Curriculum of Commercial Schools," Hon. W. N. Ferris, Big Rapids, Mich.

"The Educational and Practical Value of Shorthand and Typewriting," A. C. Van Sant, Omaha, Neb.

"Organization and Management of Commercial Schools," Charles R. Barrett, Chicago, Ill.

"The Importance, Place and Possibilities of a Course in Business Ethics and Morality in the Curriculum of the Educator," A. D. Wilt, Dayton, Ohio.

Discussion, lead by Mrs. Francis Effinger Raymond and A. B. Parish, Grand Rapids, Mich.

THURSDAY EVE.

Experience meeting—free to all.  
Election of officers and selection of place of meeting.

It is hoped that Hon. Lyman J. Gage of New York City will be secured for an address.

## Program National Business Teachers' Association.

TUESDAY, DECEMBER 27.

9:00 A. M. Reception and Registration of Members. Report of Executive Committee. President's Address. Query Box. (See list queries at end of this program.)

10:00 A. M. Bookkeeping and Business Practice—A Symposium. How to Introduce Bookkeeping in the New Student. A. W. Dudley, Des Moines, Iowa. How to Excite the Student's Interest in Bookkeeping. S. S. Hookland, Philadelphia, Pa. Practical Business Practice. H. M. Owen, Decatur, Illinois. Where the Emphasis Should Be Put in the Bookkeeping Work. A. L. Gilbert, Milwaukee, Wisconsin. General discussion.

11:00 A. M. English—Business for the Business Man. Josephine Turck Baker, Chicago, Illinois. The Problem of English in the School. Frances Effinger-Raymond, Chicago, Illinois. Why English is So Poorly Written. Sherwin Cody, Chicago, Illinois. Discussion. G. A. Rohrbough, Omaha, Nebraska; G. W. Brown, Peoria, Illinois. General discussion.

WEDNESDAY, DECEMBER 28.

9:00 A. M. Roll Call. Query Box. (See list of queries at the end of this program.)

10:00 A. M. Arithmetic. What Must Not Be Omitted in the Teaching of Business Arithmetic? W. N. Ferris, Big Rapids, Michigan. What Attention Should Be Given to Teaching Arithmetic? Richard Nelson, Cincinnati, Ohio. Discussion opened by W. H. McCauley, Des Moines, Iowa; W. E. White, Quincy, Illinois.

11:00 A. M. Commercial Law—A Symposium. The Pedagogy in Law. J. A. Lyons, Chicago, Illinois. What to Teach in Law. B. F. Williams, Des Moines, Iowa. How to Teach Law Profitably. E. W. Spencer, Milwaukee, Wisconsin. General discussion.

11:30 A. M. Methods in Teaching Rapid Calculations. G. E. King, Cedar Rapids, Iowa; L. C. Horton, Trenton, New Jersey. General discussion.

11:50 A. M. Business Meeting, Election of Officers, etc.

THURSDAY, DECEMBER 29.

9:00 A. M. Roll Call. Query Box. (See list of queries at the end of this program.)

10:00 A. M. What I Do for the Boy in Addition to Text-Book Training. C. M. Bartlett, Cincinnati, Ohio. General discussion.

10:30 A. M. Filing Correspondence. R. A. Simpson, Chicago, Ill.; F. A. Beecher, Cedar Rapids, Ia.

11:00 A. M. System. Discussion opened by T. J. Williams, Oshkosh, Wisconsin. Problems in Higher Accounting. W. H. Whigham, Chicago, Illinois. General discussion.

QUESTIONS FOR QUERY BOX.

When the time for query box arrives as shown by the program any member may call for the discussion of any of the following questions, or propose any others that he may wish.

1. Should a student be required to use pen and ink in all bookkeeping work?
2. When should the student be given as much as a trial balance?
3. What bookkeeping instruction should be given by lecture?
4. What are the weakest points in the bookkeeping course?
5. What educational preparation is necessary for successful commercial teaching?
6. What will the commercial school of the future be?
7. What subjects would you include in the commercial course?

8. Do you find intercommunication business practice satisfactory?

9. Would you use an arithmetic with answers or one without answers?

10. Do you teach parliamentary law in the commercial course?

11. What is the best method of making corrections in the books?

12. Should the books be closed before the statement is made or the statement made first?

13. How do you interest a lazy boy in his studies?

14. Why should advertising be taught in commercial schools?

15. How can English and advertising be combined in an overcrowded curriculum?

16. How can a teacher create interest and enthusiasm in the class room?

17. Should every entry be checked before a pupil posts?

18. What are the essentials of an Audit?

19. What instructions, auxiliary to text, relating to bookkeeping, business customs, usages and forms, should be given by lecture and discussion?

20. What do you consider the weak point in the ordinary business course?

21. In which branch do you experience the greatest trouble in graduating students?

22. Which branch or branches in a business course is treated less clearly and fully than you consider necessary and in what manner might it be improved?

23. What do you do with a boy who makes his entry first and thinks afterwards?

24. Should the bookkeeping course begin with theory or practice?

25. Which do you introduce first, the cash book or journal?

26. How do you meet the general educational deficiencies of the average student?

27. How do you secure interest in penmanship classes?

28. How do you teach practical billing?

29. How do you teach spelling?

30. What value should the commercial school attach to commercial geography?

31. Should the commercial school demand an entrance examination?

32. How much office work should a commercial school attempt to teach?

33. To what extent should manner and morals be taught in a commercial school?

34. What place has ornamental penmanship in a commercial school?

## Program

### National Shorthand Teachers' Association, Chicago Business College, Chicago, December, 27, 28, 29

MONDAY, 8:00 TO 9:00 P. M., DECEMBER 26, At Palmer House, reception and registration of members.

TUESDAY, 9:00 A. M., DECEMBER 27.

1. President's Address, W. O. Davis, The Davis Shorthand and Business School, Erie, Pa.

2. Secretary's Report, W. I. Tinus, Chicago Business College, Chicago.

3. "The Essential Qualifications of the Ideal Shorthand and Typewriting Teacher," J. Clifford Kennedy, Underwood Typewriter Co., New York City. Discussion: "From the Standpoint of the Teacher," Stephen D. Van Benthuysen, Principal School of Commerce, Grand Prairie Seminary, Chicago, Illinois. "From the Standpoint of the Business College Principal," G. W. Brown, President Brown's Business



Colleges, Jacksonville, Ill. "From That of the High School Principal," B. D. Parker, Principal New Trier High School, Wilmette, Ill. General discussion.

1. "What is Required of Shorthand Graduates and Wherein They Fail to Meet the Demands of Business," Walter J. Durand, Employment Department, Birmingham Typewriter Co., Chicago. Discussion led by John S. Bromley, Head Stenographer for Armour & Co., Chicago.

2. "The Handling and Correction of Transcripts," led by Mrs. Katharine Isbell, Brown's Business College, Terre Haute, Indiana, and Mrs. Laura J. Bailey, Barnes Business College, St. Louis, Mo., General discussion.

WEDNESDAY, 9:00 A. M., DECEMBER 28.

1. Section Meetings for the Writers of the Leading Systems of Shorthand. Subject: "Methods of Teaching the Early Lessons in Shorthand. Time and Attention Required for the Principles Taught, to Give the Best Foundation for More Advanced Work." (Illustrated.)

9:45 A. M.

2. "Some Questions Concerning the Development of Rapid and Legible Writing," W. E. McDerment, Verbatim Reporter, Ash-Bloch College, Chicago. Discussion led by Alva O. Reser, Official Court Stenographer, La Fayette, Ind.

3. "In What Manner and to What Extent Can a Shorthand Teacher Correlate English and Shorthand Instructions During the Period Devoted to Shorthand?" Hervey D. Vories, Ex-State Sup't. of Public Instruction for Indiana, and President of Vories Business College, Indianapolis, Ind. Discussion led by Frances Ehinger-Raymond, The Gregg School, Chicago, and Chas. T. Platt, Egan School of Business, Hoboken, N. J.

4. "Beginning and Advanced Dictation; Matter and Methods Employed," illustrated by a class in shorthand from the Metropolitan Business College, Chicago. Discussion led by S. H. East, Shorthand Training School, Indianapolis, Ind.

THURSDAY, 9:00 A. M., DECEMBER 29.

1. Section Meetings for the Writers of the Leading Systems of Shorthand. Subject: "Methods of Developing Speed and Legibility After a Study of the Principles Has Been Completed." Illustrated. Rapid writing demonstrated.

9:45 A. M.

2. "Training in Practical Office Work as a Finishing Part of a Shorthand Course," W. F. Caldwell, Principal Brown's Business College, Rockford, Ill. Discussion led by Geo. P. Lord, Principal Salem Commercial School, Salem, Mass., and Worthington C. Holman, Advertising Manager Shaw-Walker Company, Chicago.

3. a. "Method of Conducting a Typewriting Department," illustrated by a class from the Chicago Business College—Miss Susannah Massey, Chicago Business College, Chicago. General discussion.

b. "A Class in Touch Typewriting Composed of Teachers, and Suggestions to be Used in Teaching," Miss Elizabeth Van Hook, The Chicago School of Shorthand and Typewriting, Omaha, Neb. General discussion.

4. Election of officers.

#### System Section Meetings

As indicated in the foregoing program, provision is made for the meeting in separate sections of the writers and teachers of the various systems of shorthand. Thus, writers of the Graham system will assemble in one room, Benn Pitman in another, Gregg in another, and so on. While uniform subjects have been assigned for the various sections, the discussions and illustrations therein will have special application to the systems represented. If the attendance in any section is not large enough to warrant those present carrying out the program, they can attend the section that seems to meet their requirements best.

A chairman will be selected for each section to preside at the meetings and cooperate with the executive committee in securing competent persons for the subjects assigned. The chairmen, and sections for which arrangements have been completed, are as follows:

Benn Pitman—F. E. Raymond, Lock-year's Business College, Evansville, Ind.

Cross Eclectic—Frances H. North, Wisconsin Business University, La Crosse, Wis. Dement—Isaac S. Dement, Dement Publishing Co., Chicago. In the above list Graham—H. L. Andrews, the Martin School, Pittsburg, Pa.

Gregg—Thos. P. Scully, Bartlett Commercial College, Cincinnati, Ohio. Isaac Pitman—P. B. S. Peters, Manual Training High School, Kansas City, Mo. Munson—A. C. Van Sant, The Van Sant School of Shorthand and Typewriting, Omaha, Neb.

Publishers, writers and teachers of shorthand who are interested in the formation of sections not included in the above list should communicate with R. A. Grant, Chairman of Executive Committee, Yeaman High School, St. Louis, Mo., or W. O. Davis, President, Davis Shorthand School, Erie, Pa., and other sections will be formed if there is sufficient demand.

#### Expert Typewriter Operators

While no demonstrations in rapid operating by the touch method are scheduled on the evening program, arrangements have been made for several of the most expert typewriter operators in the country to attend the convention. These operators will be pleased to give demonstrations for any who may desire to see this kind of work.

#### Exhibition of School Work

It is hoped that a large number of progressive teachers will contribute to an exhibit of pupils' work in shorthand and typewriting. The work placed on an exhibition should, if possible, represent three stages of progress—beginning, middle and terminating of the courses. The papers should all appear in the condition they are turned in to the teacher by the pupil; errors marked, references to text-book, and relevant hints indicated in red ink. The typewriting portion should include specimens of transcription, copying, manifold and mimeographing. It is expected that the exhibits will show errors, because such errors and their treatment will comprise the educational value of the exhibit.

#### Typewriters and Text Book Exhibits

In a typewriter exhibit room may be found the standard makes of machine in charge of a representative of each company, and also an expert operator. In the room for the exhibit of textbooks may be found the leading systems of shorthand, typewriting and the text books used in commercial schools; also the various magazines published in the interest of shorthand typewriting, penmanship and commercial education.

The exhibit rooms will be closed during the sessions of the convention.

#### An Invitation

All teachers and persons interested in Shorthand and Typewriting are cordially invited to become members of the Association and co-operate in making the Chicago meeting the greatest gathering of its kind ever held in America.

#### National Business Teachers' Association.

WATERLOO, IOWA, October 19, 1901.  
TO THE TEACHER OF COMMERCIAL BRANCHES.

Are you planning to attend the next meeting of the National Business Teachers' Association to be held in the Chicago Business College, December 27-29? If you are not, you are going to miss the best meeting this association ever had. Our Executive Committee has prepared an excellent program, bristling full of good things. They have left plenty of room for general discussion in every box. We want everybody to feel free to express himself.

If you attend the meeting, you will be made welcome and made to feel at home. New members will be especially looked after. President Spencer, of the Private School Managers' Association, writes us that their meetings are arranged so as not to conflict with the meetings of the Business Teachers. This assures the presence of a large number of excellent men who have been kept out of our meetings in the past.

Come prepared for a good time and a profitable time and don't go away disappointed. Encouraging words are coming to us from all parts of the country. The Chicago meeting is bound to be a great success. We want you and you need the help of the association. Special railroad and hotel rates will be secured.

Be on hand early Tuesday morning as we are going to begin on time and keep things moving throughout the three days' meeting.

Hoping to meet you personally at Chicago, I am,

Yours truly,

A. F. HARVEY, President.

#### Incorporation of the American Commercial Schools Institution

I beg leave to announce that the committee on the American Commercial Schools Institution, which was authorized to proceed with the incorporation of the institution at the last meeting of the Federation will report to the coming Chicago meeting that the institution has been incorporated, and a preliminary organization effected. All commercial teachers and school proprietors should therefore come to the Federation meeting, prepared to take an active interest in developing the plans of the institution. All schools that desire to become affiliated with the institution will have the opportunity, and all teachers who may desire to take up the teachers' training courses will have the same fully explained to them.

It is proposed, if possible, to organize the Advisory Council, which represents the affiliated schools, and to further the details of the organization as much as possible.

H. M. ROWE, Chairman.

#### Special Notice.

In response to letters asking advice on Commercial Geography I have advised many to get THE BUSINESS EDUCATOR for last year and this containing my articles. That is no longer possible as the editor of 1903-04 is exhausted and the September number of the Professional editor of 1901. It has been suggested that they be reprinted in pamphlet form containing all the articles for the two years. This will require that the book be set up again in different form, and as it would be largely a book for teachers the sale would be limited. All persons who would be willing to buy a copy of the booklet at 50 or 60 cents per copy are requested to send their names by letter or postal card as soon as possible. If enough replies are received to cover the cost of production the articles will be printed.

FRANK O. CARPENTER.

#### The Best.

I have never received a journal that pleased me so well as the present copy of THE BUSINESS EDUCATOR. It is simply fine, and an one who cannot get one dollar's worth of good from it during the year has not much of a taste for writing or commercial education. Any one course of lessons being now run in it is going to be worth all I pay for the whole journal this year.

H. O. WARREN.

Ashtabula Business College,  
Ashtabula, Ohio.

#### Appreciative Words from Canada.

THE BUSINESS EDUCATOR, in my opinion, is the best Business College paper issued anywhere, in that it is worth more to students attending business schools than any paper published so far as I am familiar with the different papers.

J. W. WESTERVELT,  
Prin. Forest City Business College,  
London, Ont.



## Argument for a Strict Requirement and High Standard for Passing in High School Commercial Work

E. S. COLTON, LOWELL, MASS. NEW ENGLAND HIGH SCHOOL COMMERCIAL TEACHERS' ASSOCIATION, NEW HAVEN, CONN., OCT. 21-22, 1904

In making my argument for a high standard I shall base my statements naturally upon feasible and workable plans of my own experience in the four different schools where I have taught, and which cover all the conditions of the various sized New England High Schools.

In the first place allow me to present the necessity of the equality of the various courses in a school. I believe the Commercial Course should be equally as hard as the other courses in the school. I also believe that it can be made their equal in educational value, it should be their equal in the length of time required to complete it, and the teaching force should be comprised of men and women who in their special lines of work are the equals of their co-workers in other lines.

The course in every way should be treated with equal consideration and be given equal prominence with the other courses. If you will pardon my personal references, I would state that the Lowell High School has eight courses, all of which are so equally arranged as to the value of the subjects, that pupils may interchange freely, by substituting a study of some other course for one in their own course, and yet cover the required number of subjects for a diploma.

You will notice that I shall speak in a very general way to cover all the conditions arising in various localities, and various sized schools. Allow me to speak of the class of students we receive, and our duty to them, as bearing upon the high standard and strict requirements. Since the advent of the Commercial Course in our High Schools we notice a certain class of boys who would naturally drop out of the school before the first year of their course is completed, now remaining in the Commercial Course for three or four years, showing that the course has a certain mission in keeping that class of boys off the street and in school, until they are better fit for employment and can make better citizens. This class of students would not remain in our school a year should they elect a classical or the old time general course.

It is the commercial novelty which holds him, and you can crowd that student in the commercial subjects without complaint. He must not form an idea that they are easy, and that the other subjects are dry. Now since the moral good done by our commercial course is so great in retaining the boy who might be on the street were there no commercial course, I say that we must not require so much in our first year as to completely discourage that boy and drive him away to work in a shop, or

to spend his father's hard earned savings in a commercial school, because our public schools should serve just that boy.

In trying to raise the standard of requirement in our course we must bear in mind that we owe a duty to society to provide for boys and girls who have not considered the matter of any higher education than our school can give. To let them go before they complete the course leaves the work for someone else to do, or for the student to learn his lessons in life by hard knocks if he ever learns them.

It is my private opinion that an ideal first year's work is produced not by multitudinous requirements, but by requiring accuracy, neatness, honesty, promptness, cleanliness, attention to details in the few subjects, and the average amount of ground covered in them.

The committee of nine of the N. E. A. Commercial Section mapped out a course in which commercial subjects were given about 50 per cent. of the time, and academic subjects the other 50 per cent. I think that a very fair treatment of the relative subjects, but I do believe our teachers of the academic studies should commercialize them, and we find they do in Algebra, Geography, French, and German, and the subject of English is one where the commercial teacher may work in his specialties.

I think the academic studies should be all they are in the academic courses, with specialties and commercial features added.

It is often felt by the teacher in the small High School where some one hundred students attend, that it is not possible to do with, or require from, the thirty or forty students taking the commercial course, any work that would compare with the work in a school of one thousand pupils where three or four hundred elect the commercial course. This is a sad mistake. I know from my experience in schools of both sizes that so far as the work goes, it is simply one division to handle instead of five in a subject, and any teacher who is experienced and alive can make his course as interesting and attractive to the forty pupils as he can if he has four hundred requiring the help of other teachers. The requirements can be made just as great in the small High School as in the large one, provided the teacher is one with experience in the commercial world, and has not simply stopped going to school himself, and commenced teaching. I believe it is wise to begin to teach under the direction of an experienced workman, for your own faults will be made known to you, and will not cost you your position, nor the students' misdirected instruction.

The success of high standards in the small High School and large High School are alike due to the successful management of the schools, and ability of the teaching force.

It is possible that some of you before me today would like to have me state just exactly how much work ought to be done in each subject in order to call it a high standard, and since I have intimated that it is

equally easy to obtain good results in the schools of any size perhaps you would think all students in all schools ought to reach the same goal in order to pass. As to the former I've long passed the time where I hoped to grind all my students out alike, and as to the latter, you will learn by teaching in different places that the average boy and girl are much the same, but that the factory cities and the suburban residential cities contain children whose environments are widely different, whose ambitions are different, and whose time to do their work is not the same, and the best way to know how much to require of your boys and girls, is to try your class and see how the average student comes out. Every school is of course able to produce similar results in quantity, but as to quality of work, that is where the standard of requirement seems to differ. Let us take the subject of English, the subject of most importance as a basis for any course. In Lowell the students in our commercial course have four years of English precisely like the boys and girls who are taking the college course: our English teachers meet once a month, reports on the work done are compared, and many papers of students of various courses are read and discussed. Teachers who handle the commercial students have some special features to present in addition to the regular work covered. The work of teachers of Commercial Correspondence comes under the head of English, and such teachers attend these meetings. Every teacher in the Commercial Department demands good English in his or her subject, either in oral class work or in written papers, and for any inability to properly construct good expressions when working in the Law or Stenography classes, or in the Book keeping or Correspondence, that pupil is referred to his or her teacher in English for special instruction. Everything is done by the faculty to promote good English, and to see that it is used, our standard is high and we get good results, and allow me to suggest that this playing into one another's hands on the part of the teachers, in requiring the best of any subject in so far as it pertains to their own, is a most successful method, and cements the relations of the separate subjects, and teaches careless students that good English is not over when the recitation in English is dismissed, nor good writing forgotten by those who do not teach it.

Good Writing—Well, I suppose I should warn up every teacher, principal, and supervisor, if I should permit myself to say things about penmanship, but I would travel a greater distance than from Lowell to New Haven to say a few things about good writing, and I don't need to let vertical, slant, backhand, or medial, be the only things to discuss, simply because style does not make the writing as it only too often makes the man or woman.

My friends, in Lowell there is no limit to the standard of requirement in writing. True, we don't get a bit better result than you do in your own school, but we have a high standard and all teachers make good use of it. The excuse that one cannot write well is not available, for my boys and girls come to me to learn to write well, I never expected them to come to me knowing how to write, and soon we understand each other.

Mathematics is a subject which I dare not say too much upon, as you are to hear from one this afternoon who knows more about figures than I do. However, I suggest that you impress upon your first year students that accuracy is what makes a mathematician and inaccuracy unmake him.



On November 1st, the Fox Typewriter Co., Ltd., will open a branch office in Kansas City, Mo., occupying the entire store at 107 E. 10th St.

The Underwood Typewriter seems to be meeting with much favor in high schools, St. Louis having just added forty to their department. It is said that more Underwoods are used in the high schools in New York and Brooklyn than all other makes combined. We are informed that the Underwood was awarded the grand prize at the St. Louis World's Fair, being the highest award made, and not shared by any other typewriter. J. Clifford Kennedy has had charge of the Underwood exhibit at the Fair and will probably take up school work with the company at the close of his engagement at St. Louis.

The Fox Co. has just recently put a new manager in at Topeka in the person of Mr. F. A. Robinson, who has previously been connected with the Underwood agency at Topeka.

Mr. Harry M. Ballard, Chicago Manager for the Fox Typewriter Co., Ltd., has lately been promoted by that company to the position of Field Manager, and assumed his new duties October 15th.

### Interesting Meeting of the Indiana Business College Association in East's Shorthand Training School, Indianapolis, Indiana.

The business college proprietors and teachers of the various schools in the state of Indiana had an interesting meeting in Indianapolis, Saturday, November 5. Quite a large number of people who are interested in business colleges were present who had some interesting discussions.

Mr. M. H. Lockyear, from Evansville, announced the topic, "Shall the business college be under state control?" This was thoroughly discussed after an excellent talk on the subject by S. A. Drake, of Lafayette, who gave it his opinion that it would not be to the best interests of the private schools to be under state control. Mr. Enos Spencer, from Louisville, Ky., was present, who also gave a very interesting and helpful talk on the same subject.

There was also a great interest taken in the subject, "Would a certificate from the state to the student be an advantage to business colleges?" It was the general opinion and the trend of the discussion that the business colleges would be much better if they did not affiliate in any way with the state schools or be supervised by any who may be put in office by the state. There was, however, a committee appointed by the president to which all agreed, to look after the final examinations of all pupils who desire a certificate of proficiency. This committee is to formulate a plan for these examinations of business college graduates.

A lively discussion was also entered into by the members of the association on, "How do we regulate prompt attendance and prevent tardiness in school?" The experience of the various teachers and principals was given and many good helpful thoughts were advanced.

Mr. East, the proprietor of the school at which the Association meeting was held, was tendered a unanimous vote of thanks for his kind interest in the meeting and his efficient entertainment of the members of the association.

The national meeting that is to be held in Chicago during the holidays was also discussed, and earnest invitations were extended to all to meet there and become members of the national association. The

principal topic in the afternoon was, "How do we advertise?" in which a number of excellent suggestions were made. The association in Indiana is growing and good meetings are being held; they are perhaps not frequent enough to get the greatest amount of benefit. The association has been meeting twice a year, usually in the springtime of the year and once in the fall.

### Business Education in Scotland

Not long since Wm. Bruce, Principal of Bruce's Business College, Dundee, Scotland, requested that we mail him some of the leading school catalogs of this country, which we did. Referring thereto he says: "All of these show a high degree of efficiency, both in the get-up of the catalogs, and the work the business colleges are doing. Business Education in the states seems to be many ages in front of this country in that regard. The popularity of the courses with the young men and women generally. However, the business education that is imparted here, though not so ambitious as in the United States, is yet of a thorough nature, and is growing in popularity year by year.

Ten years ago when I opened this institution, there was not a single Business School in this city. Now there are five, all striving for supremacy, and all claiming to be the best."

Mr. Bruce is as modest and frank as he is impartial regarding the relative merits of commercial education in Europe and America. His last sentence, however, indicates that in matters of competition and advertising, our friends across the waters have somehow caught the spirit of a good deal of the advertising that is done in this country, and that the rivalry between competing schools seems to be about as strenuous there as here. The general spirit, however, of the communication under question evinces no bitterness toward competitors, and on the whole bespeaks progress and practicability on the part of Mr. Bruce.

*W. J. Mearns*

In September our good friend E. H. Bean, of the Central Commercial College, Denver, Colo., took upon himself a life partner in the person of Miss Florence Timmons, of King City, Mo. We have it from good authority that Mr. Bean secured a most companionable wife, and we know from personal acquaintance that she has secured a most desirable husband. Here's to their prosperity and happiness.

Alice B. Bearley,  
Henry E. Wycgal,  
Married,  
October ninth,  
Nineteen hundred and four.  
Providence, R. I.  
Residence, 17 Lake View Ave.,  
Cleveland, Ohio.

Terrence Clay Cavanaugh  
Rebecca E. Curran  
Married,  
Wednesday, October the twelfth,  
nineteen hundred and four,  
Sacred Heart Church,  
New Haven, Conn.

At Home,  
19 South High Street,  
November first,  
New Britain, Conn.

Mr. T. Everett Miller  
Miss Laura M. Weirick  
Married  
Tuesday, October eighteenth, nineteen  
hundred and four.  
At Home  
after Thursday, October twenty-seventh  
1841 East Tuscawara Street  
Canton, Ohio.

If a boy cannot add a column of figures in bookkeeping, his teacher of arithmetic extends a most enticing invitation to improve by an assignment of extra work in addition. We find quick mental arithmetic drill given in connection with the algebra very helpful.

In mathematics if figures do not come right they are made to come right before we go further, the standard of perfect—past present—and future—is demanded in mathematics. I always tell my pupils that figures never could be 70 per cent. right or 50 per cent. wrong, it is either right or wrong. When you balance your cash or draw up a balance sheet, its right or its wrong. I am almost ready to believe that the marking system in percentage, now so much in vogue in our schools, does not help us to teach accuracy, exactness; nor morality for that matter, for what is the use of placing our approval upon things which are not 100 per cent. right in this world, when we know such practice will not be admissible in the next. And now may I call to your attention the necessity of good figures, that matter falls to the lot of the teachers of writing, and again there is no limit to the standard, and we use many schemes for obtaining good figures.

In stenography and typewriting I believe in demanding and obtaining accuracy in every detail, and not passing students who are not qualified, that is the only way to establish a reputation for high standards. Now since the Commercial Novelty is the attraction in our course, let Commercial Ideas, and Commercial Features prevail in the non-commercial studies. Let us hear our languages spoken in a commercial rather than the technical. Let our Mathematics be Commercial, and let our sciences be Commercial. Mr. Gilly's paper read at the N. E. A. on Commercial Chemistry and Physics expresses my idea of how the academic studies should meet the strictly commercial studies half way in trying to blend and make the ideal course. I shall over-run the time allowed me for this paper were I to talk of the standard upon each individual subject which may be placed in a Commercial Course, but I would like to encourage all teachers in Commercial work to strive for the highest ideals in order to show our academic brethren that our course is a strenuous one, and when the higher institutions of learning make it possible for us to fit for them from our special course we can easily meet the requirements because our standard is high, and we are ready. Should you as heads of departments and you as specialists teaching the branches for which you especially trained, insist upon the highest standard for an ideal, from the beginning, you will find at the end of their course the students will meet your requirements with seeming ease.

Let me say that unless each and every duty of a student from his entrance to his exit, is fulfilled with accuracy in every detail, he is failing to form the habits that are necessary to turn out work which will meet the high standard. Not a solitary problem in mathematics is to be left undone, not a paper in the bookkeeping passed by unexamined, not an error in shorthand unnoticed, nor a mistake in typewriting corrected by erasure, have things right, that is what your requirement wants to be for students to be able to reach the high standard which you have decided upon, for passing in the various subjects.

If we would have the course recognized as equal in educational value to the other course in the schools, we must make the requirements of a high order. I cannot imagine it possible that any school would permit pupils in the commercial course to graduate with out fulfilling the complete requirement of the course, and if this course is as difficult and valuable educationally as the other courses, certainly pupils will not select it because it is easy, but rather because of its peculiar and special merits which fit the student for something which no other course can do.

## News Notes and Notices.

Mr. G. E. Gustafson, formerly of Randolph, Kans., and more recently of Columbus, O., is the new commercial teacher in the New Britain, Conn., Commercial College. Mr. Gustafson is a fine young man, and will doubtless give satisfaction in his new field of labor.

Mr. S. E. Bartow, Albany, N. Y., the well known expert penman, has received a silver medal for work exhibited at the World's Fair.

The wide-awake proprietor of the Lawrence, Mass., Commercial School, Mr. H. O. Keesling, is conducting a series of lessons in practical business writing in the "Lawrence Telegram" teaching newspaper of that city. The lessons occupy about one-fourth of a page. This is the best advertising scheme we have seen for many a day.

Mr. Adolph Mohler, formerly of Dawson, Minn., is now Principal of the Shorthand and Commercial Departments of the Alexandria (Minn.) Business College.

Mr. Chas. Etzler, penman and commercial teacher in the Gilbert Commercial College, Milwaukee, Wis., writes a splendid business hand. He is a graduate of the Gem City Business College, Quincy, Ill., and an experienced public and commercial school teacher.

Mr. J. S. Curry, who travels the country over, exclusively in the interest of the shorthand publication of The Barrows Brothers Co., of Cleveland, is now making an extended western trip. He reports several fine adoptions of Day's Manual, Columbian Edition, also of The Dictation Manual, recently issued by The Barrows Brothers. He is one of the most conscientious and faithful laborers in the shorthand field, and thinks there is no book equal to Day's Manual. Judging from the great satisfaction this book gives wherever used, we believe he is quite warranted in feeling thus. We wish him all success.

Mr. O. K. Webley, who has been teaching in the Carlisle, Pa., Commercial College, has opened the Keystone Business College in Chambersburg, Pa. We wish him success.

Miss Annie B. Carpenter, formerly of Shelbyville, Ky., is teaching commercial work in the public schools of Louisville, Ky. The Board of Education of that city in her election have added to their already strong commercial force a most capable and conscientious teacher.

We have been informed that the well known Esterbrook Steel Pen Mfg. Co., Camden, N. J., has been awarded the grand prize at the Louisiana Purchase Exposition at St. Louis. Enterprise and merit are sure to win.

Some strikingly handsome work has come to our desk from the Michigan Engraving Company, of Grand Rapids. They are making use of a new process that they call Letter-Press-Litho, for imitation work on letter heads, covers, etc., and the results challenge any added to their already product is not expensive.

Thursday evening, October 6, a very pleasant reception was given to D. G. Boleyn, on his return to Brown's Business College, Peoria, from his strenuous and successful summer as assistant to Mr. Brown in his exhibit at the Fair. D. G. Boleyn's success in this difficult work marks him what all his intimate friends have long known him to be; viz., one of the best commercial teachers in the country.

G. A. Golder, of the State Business College, Minneapolis, is certainly a hustler to get out advertising. His latest is a hand-somely prepared "Subpoena," commanding everyone to appear instantly at his excellent school. We hope it may draw like a mustard plaster.

Did you get one of those Michigan Engraving Company booklets in its "Joseph's Colors in many colors"? We think Mr. W. S. Stillman, the manager, is an advertising genius. If you don't think so, or if you don't know, just ask him for his The-Open-Door-in-China envelope. Their ad is in another column.

The most suggestive of recent contributions to pedagogical literature on arithmetic is a monograph entitled "The Outlook for Arithmetic in America," by David Eugene Smith. If you will mention THE EDUCATOR to the publishers, Ginn & Co., of Boston, will send you a copy free.

Allan E. Herrick, of the Manchester (N. H.) High School, recently gave us a constructive address on Commercial English, before the New Hampshire State Teachers' Association.

The Associate Editor was honored recently by being asked to address the New Hampshire State Association of Academy Teachers on the subject, "The Best Method of Teaching the Commercial Subjects in the Academy." He made many very pleasant acquaintances.

At noon Tuesday, October 25th, 1904, Miss Helen Isaacs and Mr. Leroy Ackley were married at the home of her parents, Mr. and Mrs. E. K. Isaacs of Los Angeles, Calif. The press notices indicate a pretty and pleasant wedding.

Messrs. F. O. Gardiner and R. V. Dixon have purchased the Stockton, Calif., Business College, and have also established a branch school in Oakland. They began in Oakland with an enrollment of twenty-five students, but now report that they have seventy-five are in attendance. Undoubtedly these capable and energetic gentlemen will succeed in building up two splendid institutions. As our readers are well aware, both of these gentlemen are highly skilled in penmanship, and for this reason the penmanship work in these institutions will no doubt be of a high standard.

A. F. Foote, of the Holyoke, (Mass.) Business Institute, recently favored us with a good-sized club, and from his letter we learn that they recently leased new quarters for their school and had them remodeled to suit their convenience and work. They are also having manufactured expressly to order office fixtures and desks. Their equipment will then be first-class, and will measure up with the best in that line.

Mr. W. N. Phillips is located in Spokane instead of Tacoma, Wash., as announced in the November BUSINESS EDUCATOR.

## The March of the Pedagogues.

Miss Edna R. Hartman, of Baltimore, has taken hold of the commercial department of the Manhattan (N. Y.) High School. Glen W. Hunt, of Little Falls, N. Y., has engaged with Huntsinger's Business College, Hartford, Conn.

H. A. McKimmon, a recent graduate of the Shenandoah (Iowa) Normal School, has begun teaching in the Bucyrus (Ohio) Business College.

C. T. Cragin, well known among the old-time commercial teachers as an admirable good fellow and an excellent teacher, has gone into actual business. His many friends will wish him great success.

Archibald Cobb, for many years connected with Bank's Business College, Philadelphia; and, since the death of Mr. Banks, the principal of this large school, has resigned his position.

G. F. Eckels, for several years in charge of the commercial work in the Cheltenham High School, Ashbourne, Pa., has become Secretary and General Manager of the Pocono Pines Assembly and Summer Schools, with his winter office in the Fidelity Mutual Building, Philadelphia.

Ira Richardson, Park Rapids, Minn., takes Mr. Eckels' place in the Cheltenham High School. Mr. Richardson was formerly a well known and very successful teacher of Greek shorthand and commercial subjects, in Minneapolis.

Miss Harriett Beaumont has been chosen an assistant in the Atlantic City (N. J.) High School.

D. W. McMillan has been re-elected at an increased salary for the commercial work in the Princeton (Ill.) High School.

J. A. Mathias has engaged with the Drake Business College, Orange, N. J.

## School and Professional

Mr. H. D. Buck of the Scranton Business College has purchased his partner's interest, that of Mr. A. K. Whitmore.

P. M. Bridges, of the Metropolitan Business College, Dallas, Tex., informs us that they have enrolled about one hundred students since September 1st. He also reports that they are now pleasantly housed in their new building, which is a model of beauty and up-to-dateness. He states that they are succeeding in building up a splendid institution, and that everything is moving like clock work.

F. W. Patton, who until recently has been connected with Wood's School, New York City, has embarked in business on his own account, having recently established the Patton School at Madison Ave. and Eighty-sixth St. Mr. Patton writes that he has a nice little school which is rapidly growing. New York is a large city, and we doubt not that there is room for another good school such as Mr. Patton is conducting. Success to you, friend F.

N. C. Brewster, whose time ago opened the Wellsville (N. Y.) Business School, states that he was very fortunate in securing Miss Millicent H. Knapp for the head of his shorthand department. Miss Knapp has had sixteen years experience in Elmira, N. Y., in one school, and is regarded as one of the most capable teachers of shorthand in the country. Mr. Brewster states that his school is gaining nicely in attendance, and that the future looks bright for his institution.

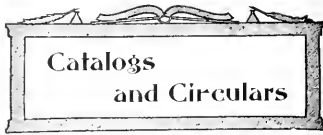
The Alma College Commercial School, Alma, Mich., E. D. Pennel, Principal, is one of a number of similar institutions that place THE BUSINESS EDUCATOR upon its supply list for all commercial students. Mr. Pennel is an expert penman himself, and produces splendid results on the part of his pupils. He is one of the most progressive teachers of whom we have knowledge. No wonder the commercial department of Alma College is doing well.

The Hazleton, Pa., Business College recently moved into the Y. M. C. A. Building, where they have much larger and better equipped rooms. They have consolidated their night school with that of the Y. M. C. A., making both the stronger for it.

L. E. Stacy, of the Salem (Mass.) Commercial School, reports a very prosperous condition of things in that institution. He states: "We have a great school, full to overflowing, and more coming."

It is hard to predict when prosperity will reach its highest mark, especially when such capable and energetic men continue to push as they are in Salem.

We learn that the National Business College, Roanoke, Va., E. M. Coulter, President, is meeting with much success, the attendance being larger than ever before in the history of the institution. This is but a just reward for a good man and a good school.



The Kinsley Studio, No. 245 Broadway, N. Y. City, is issuing a twenty-four-page, well-printed, profusely-illustrated circular advertising stock cuts for commercial college purposes. It's a good thing, containing many excellent ideas. You ought to see it.

"The Budget" is the title of a very interesting, eight-page journal, published by the Elyria, O., Business College Co.

"Evidence" is the title of a pink-covered, red-bordered, splendidly printed, 4 by 9 page booklet issued by and in the interests of the Georgia Normal College and Business Institute, Abbeville, Ga.

"Pen and Ink Art," Belton, Tex., for October is before us, and is chock full of ideas along the line of lettering, drawing, etc.

The Knoxville, Tenn., Business College and School of Shorthand publishes an interesting catalog of that well known institution.

The International Business College, G. E. McMill, Principal, San Antonio, Tex., publishes a line-backed, twenty-four-page catalog advertising that institution.

"Are You Seeking the Best?" is the title of a well illustrated catalog from the American Business College, Pueblo, Colo. In it we see an attractive street scene of that city, indicating a city above the average in beautiful business buildings. Pueblo does not seem out of the world when looking down Main street. It's strictly in it.

The Excelsior Business College Company, Youngstown, O., is mailing attractive advertising literature in the form of catalog, booklets, folders, etc.

One of the best circular letters received at this office came in the form of a subpoena from the State Business College, Minneapolis, Minn., G. A. Golder, President. It's certainly out of the common run of circular letters, and will no doubt surprise many who receive it.

The prettiest titled booklet received at this office for many a day is at hand from the Arthur J. Barnes Publishing Co., St. Louis, Mo. "A few facts regarding the Superiority of the Touch System of Typewriting and the Barnes Method of Teaching it," explains its mission.

"Pen and Ink Art," price \$1 a year, published by the Embree Printing Co., Belton, Tex., is an enthusiastic, thirty-six page, profusely-illustrated journal devoted exclusively to penmanship and pen art. Mr. C. D. Scribner, the pen artist, whose lessons are now running in THE BUSINESS EDUCATOR, is the editor. It is gotten up somewhat on the order of the Penman and Artist, published some years ago by us, and from which THE BUSINESS EDUCATOR was evolved. It is chock full of ideas, and we wish the journal the success its promoters deserve.

The Martin School, Pittsburg, Pa., issues a catalog of good quality. It contains a

large number of half-tone views of the sky scrapers in Pittsburg, together with numerous views of the school room. Quality seems to be the key note of the catalog.

The Richmond, Ind., Business College is publishing a unique catalog printed in red ink, green with a large folder attachment, illustrating the graduating exercises and classes of that institution during the past ten or twelve years.

The Coleman National Business College, Newark, N. J., is issuing an up-to-date circular of eight pages. The new catalog of this school indicates that the management is awake to the demands of the time, and are endeavoring to meet them by conducting a first-class school, and by letting the public know of it through first-class publications.

Something out of the ordinary, is the Minot, N. Dak., Business College red-backed circular recently received.

The firm of Isaac Pitman & Sons 31 Union Square, New York City, issues a well-printed, thirty-six page catalog advertising their shorthand specialties.

The Battle Creek, Mich., Business University, publishes an attractive, twelve-page circular giving one the impression of a good, up-to-date school.

The San Francisco, Calif., Business College issues an attractive, well-printed, profusely illustrated catalog of forty pages. The proprietors, C. E. Howard and A. S. Weaver are wide awake, hustling school men. They have on their faculty list three expert penmen besides themselves, Messrs. Bridges, Decker and Rogers. Penmanship in that institution is no lost art, and the young man or woman who attends that school and does not learn to write well has lost the opportunity of his life for learning a practical hand.

Bruce's Business College, Dundee, Scotland, favored us with its catalog and other circulars which indicate that business education is receiving the attention it deserves across the waters. The booklets are of excellent quality, to the point, and well printed. On the whole, they are above the average in quality received at this office.

The Tri-State Business College, Cumberland, Md., is the successor to the Mountain State Business College. The catalog recently received evidences ability, as well as hustle — two essential factors for success.

The Red Wing, Minn., Business College issues a cameo-like covered catalog of about forty pages with numerous illustrations of school room scenes, making it a piece of practical advertising. Mr. J. A. Puell, Secretary, has decorated some of the pages, including the title, with his pen work.

The largest and most costly catalog recently received is at hand from Wilson's Modern Business College, Seattle. The yellow-tinted, half-tone illustrations are quite attractive. The large double page half-tone of the Assembly Room with a seating capacity of probably one hundred and fifty pupils at individual desks is likely to attract prospective students. The art work in the catalog is high grade and modern.

"The Budget," published by the Sadler-Rowe Co., Baltimore, Md., is again a welcome visitor with its thought-laden product. If you are a commercial teacher you ought to read it. It is published and mailed free of charge.

Souvenir of McPherson College, Faculty and Instructors, 1901, is the gilt title of an artistic, gilt-edged portfolio of that institution and faculty. In it is the familiar face of Prof. S. B. Fahnestock, well known in the profession as one of our most expert penmen and progressive commercial teachers.

One of the prettiest covered, most appropriate sized, and modestly priced catalogs is at hand from the College of Ohio, Business College, II. H. Beck, Principal.

Advertising literature has been received from the following: Conestoga (Pa.) Business College; Illinois Business College, Sedalia, Mo.; Eagan School of Business, Hoboken, N. J.; Rutland (Vt.) Business College; State Business College, Minneapolis, Minn.; National Business College, Quincy, Ill.; Anderson (Ind.) Business College; Salem (Mass.) Commercial School; Nebraska Business and Shorthand College, Omaha, Neb.; Rutland (Vt.) Business College; and the Kassussen Practical Business School, Stillwater, Minn.

"Possible Penmanship" is the unique title of a novel series of slips on writing, each one representing a week's work in the average business school by J. B. Mack, Moncton, N. B. Mr. Mack, although greatly interested in shorthand, seems to have lost none of his skill and enthusiasm in penmanship since publishing the National Penman.

"Card Writing and Penmanship Souvenir," by Willard McBee, Allegheny, Pa., is the title of a profusely illustrated booklet containing a great variety and number of flourished cards, signatures, etc., from such penmen as N. E. Moore, Canon, Stone, Mills, Bode, Zaner, and others.

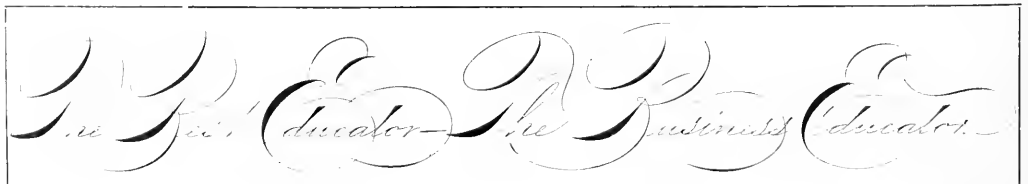
"Elliott Commercial Schools, Wheeling, Charleston, and Clarksburg, W. Va.," is the red embossed title of the dark green catalog issued by W. B. Elliott, the proprietor. This catalog measures up with the best received at this office. The illustrations indicate well equipped schools. The page and portraits entitled Our Pittsburg Colony indicate the outlet for many of their graduates. Up-to-dateness is stamped on every page. The only criticism we have to offer is that the borders are a trifle heavy.

Auto Pen and Ink Mfg. Co., 40 Dearborn St., Chicago, Ill., is sending out a large, splendidly illustrated and printed 64 page catalog, advertising their various pen specialties. This well known firm is building up an extensive business, mainly because they have what is in demand, and are doing an honest and conscientious business. If interested, you will do well to secure it.

The Providence, R. I., Bryant & Stratton Business College prospectus is before us, and a fine one it is. The quality is high-grade, the text is straightforward, and the illustrations are excellent. That modesty which is becoming education is everywhere observed in the getup of this catalog. We have but one criticism, which is that the beautiful pen vignettes deserve to have been printed with a darker tone of ink, if not of a different hue. Their artistic and technical qualities will not be fully appreciated by the average reader.


Butcher's Business College, Beaver Falls, Pa., issues a wide-awake, profusely illustrated catalog indicating an up-to-date school.

Mr. H. A. Franz, of the Practical Business College, Red Wing, Minn., reports a greatly increased attendance this year, and that the number of pupils is rapidly growing. Mr. Franz is a skillful penman, and is interesting his pupils in the certificate THE BUSINESS EDUCATOR is now offering to ambitious young men and women.









## The Success Circle.

A Department of Encouragement, Inspiration, Progress, Health, Etc.

Conducted by L. M. THORNBURGH, Paterson, N. J.,  
Commercial High School.

The following splendid article is contributed by Mr. E. D. Baker of San Francisco, Cal., a thoroughly practical business man whose success is the result of believing and doing.

### Seeing is Believing

Doubtless many of you have said, or heard said, when some remarkable thing was told of or prophesied, "Oh well, when I see it I will believe it—not before." Now if everybody had taken that view of things we would have nothing new, progress would be impossible; and the man or woman who carries that saying into effect will be left far behind in the race.

To accomplish Things, to be Things, you want to reverse the old saw: Believe and See. Do you suppose Columbus would have discovered America; Newton, the laws of gravity; Franklin, the laws of electricity; Fulton, the laws of steam, and a thousand other examples, if they had all wanted to *see*—before believing. Why, they knew—believed strong enough to *know*—everything was all plain to them and was a success.

What we want to do is to see mentally; have everything in our minds all worked out—*believe*. Do you want to be strong—see yourself strong. Do you want success—see riches, opulence and plenty. Do you want health—see it. "As a man thinketh, so is he." Don't see weakness, poverty, sickness. You waste just as much energy seeing negatives, and they hurt; the same energy used differently, helps; and the man who sees the bright, cheerful and prosperous side of life, gets it; and others see it, and see that *you* see it, and have it. If you keep seeing dark pictures, keep in your mind doubts, get blue, discouraged and disheartened, you will never be on the bright side. Do as all our successful men do, and have done—See! See! See! See success in whatever direction you desire; believe it and it will be manifest.

Christ said, "Thy faith has made thee whole." Faith is belief: have faith in yourself and in the power God has given you. Do you suppose for one minute He would put us here, give us the powers He says He has, then allow us to be failures spiritually, mentally, physically and materially. If you see it that way, you must see Him a failure; you must doubt Him and His word, for "the earth and the fullness thereof is yours."

No, friends, every one of the Great Prophets has taught the same thing. For ages, long before the birth of Jesus Christ, the same principles have been inculcated in a little different language; and we all agree that the sayings of the man Christ are practical and good enough to live by and die by.

Now, when an unpleasant situation faces you, whether in your physical or material condition, just try (try earnestly) to see it changed. By yourself—in the silence—see yourself strong, well, the pain gone; see your material matters change, improve and prosper. Believe, have faith and you will see—just as Napoleon, Grant, Edison and all successes did and do. We want to drop a lot of old ideas—ideas we hang on to because they *are* old. We have a kind of reverence for them and we must disabuse our minds of that very idea; we must keep up with the procession in the realm of thought just as much as we do in the realm of business. Everywhere new things, new systems, new ideas, new ways are being adopted to save, to multiply and to depart from the old way. And it is just so in the thought realm. We have been traveling along in the old rut so long that it seems impossible to get out; but you have it to do, and you must get your mind into a new system of thinking. Don't wait to see with your external eyes before you will be convinced, or believe, but adopt a new idea, and say, "I *do* believe" and I *will* see"; "I *do* have faith that I will succeed, and I *will*."

### Some Life Thoughts.

BY RALPH WALDO TRINE,

Author of "In Tune with the Infinite."

#### A Sort of Creed.

To live our highest in all things that pertain to us;

To lend a hand as best we can to all others for this same end;

To aid in righting the wrongs that cross our path, by pointing the wrong-doer to a better way, and thus aid him in becoming a power for good;

To remain in nature always sweet and simple and humble, and therefore strong;

To open ourselves fully and to keep ourselves pure and clean as fit channels for the Divine Power to work through us;

To turn toward and keep our faces always to the light;

To do our own thinking, listening quietly to the opinions of others, and to be sufficiently men and women to act always upon our own convictions;

To do our duty as we see it, regardless of the opinions of others, seeming gain or loss, temporary blame or praise;

To play the part of neither knave nor fool by attempting to judge another, but to give that same time to living more worthily ourselves;

To get up immediately when we stumble, face again to the light, and travel on without wasting even a moment in regret;

To love all things and to stand in awe or fear of nothing save our own wrong-doing;

To recognize the good lying at the heart of all people, all things, waiting for expression, all in its own good way and time;

To love the fields and the wild flowers, the stars, the far-open sea, the soft, warm earth, and to live much with them alone, but to love struggling and weary men and women and every pulsing living creature better;

To strive always to do unto others as we would have them do unto us.

In brief—to be honest, to be fearless, to be just, to be kind. This will make our part in life's great and as yet not fully understood play truly glorious, and we need then stand in fear of nothing—life nor death; for death is life.

Or, rather, it is the quick transition to life in another form; the putting off of the old coat and the putting on of a new; a passing not from light to darkness but from light to light, according as we have lived here; a taking up of life in another form just where we leave it off here; a part in life not to be shunned or dreaded or feared, but to be welcomed with a glad and ready smile when it comes in *its* own good way and time.

#### The Nobler Part

"To follow after what you deem is right.

To live according to your highest light.

For freedom and humanity to fight,

To dare speak out the thoughts within your heart.

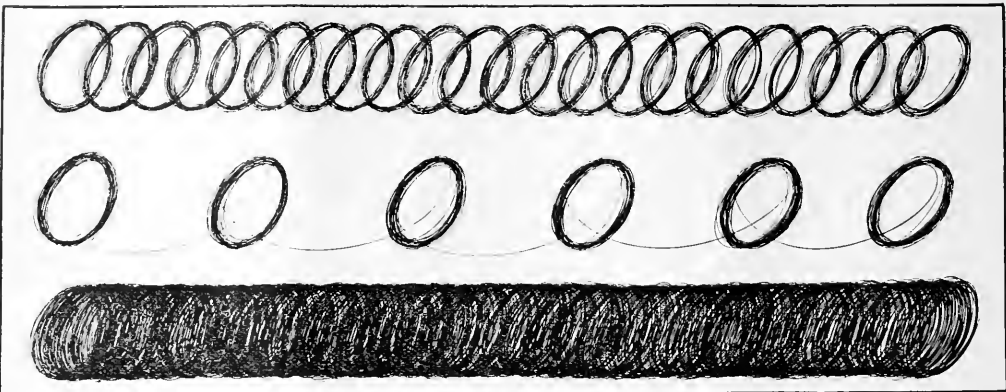
"To persevere, despite the sneer of fools,

To speak, despite the isms and the schools,

To stand for Truth, despite accepted rules:

This is the nobler part."

Let us learn to be content with what we have. Let us get rid of our false estimates—set up all the higher ideals: a quiet home; vines of our own planting; a few books full of the inspiration of genius; a few friends worthy of being loved, and able to love us in turn; a hundred innocent pleasures that bring no pain or remorse; a devotion to the right that will never swerve; a simple religion, empty of all bigotry, full of trust and hope and love—and to such a philosophy this world will give up all the empty joy it has. — Prof. David Swing.



HIGH GRADE MOVEMENT EXERCISES BY W. A. BODE, PITTSBURG, PENNA.

Rules for Small Letters.

- 1. A space in width should be the same as in height.
- 2. Short or minimum letters (i u n m r r r w e c o a r s), should be uniform in size or height.
- 3. Extended letters (t d p l b h k j y z g q f) should be uniform in slant.
- 4. Spacing between letters should be wider than in letters, and between words wider than between letters.

BUSINESS CAPITALS BY MISS JULIA BENDER, TEACHER OF PENMANSHIP IN THE WESLEYAN UNIVERSITY OF WEST VIRGINIA, BUCKHANNON, W. VA.

Business Capitals Julia Bender

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



104 Grand Avenue, Kansas City, Mo.



### Lesson No. 4 - Perseverance

The pathway of life is strewn with failures in all professions and occupations. There are various reasons, doubtless, and often a combination of them, but one of the principal missing elements of success is inconstancy of purpose, a lack of perseverance, minus the "staying" quality. For such characters we have little but pity. We slun them, business men can't use them, society doesn't respect them. They are worthless weaklings.

It is silly and cowardly to complain that you can't learn to write well because your father before you wrote a scrawl, and his father before him could neither write nor read. It lies within the power of every young person who has a good eye and steady nerve to become a good artistic writer.

What's the price, do you ask? What's the price of anything worth having? I answer, "Toil." Do you carry the price? Did you ever stop to think what might have been the condition of our penmanship today, if Spencer, Gaskell, Zaner, Blosier, Palmer, and other leaders, had said "Oh I can't." Though they each found many obstacles and discouragements, they persevered until success was theirs.





17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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William Miller's Miller's Miller's Miller's  
 Hannah Hammer's Hammer's Hammer's  
 Blaming Blaming Blaming Blaming Blaming  
 Hunch Hunch Hunch Hunch Hunch  
 Furry Furry Furry Furry Furry  
 Going Going Going Going Going  
 Young Young Young Young Young  
 Hymnal Hymnal Hymnal Hymnal Hymnal

Remember this, what you really covet, and have a ghost of adaptability for, if pursued *in earnest, intelligently and patiently* will become yours. Do you covet a fine handwriting? Is your desire strong enough to urge you to unremitting practice and study? Then the good handwriting is yours as surely as you live. Study the copies and see to it that your practice is somewhat experimental. By this I mean, learn through experiment the best way for you to accomplish results. I use *combined* movement in making loop letters, but, if you find you can make them better in some other way, for goodness sake, do it that way, regardless of how another may do. Try all ways, select the best and stick to it. Study the instructions attached to the letters, compare your letters with the copy, and if anything is wrong, learn at once where it lies, for in locating our mistakes we half overcome them. An error unseen can never be rectified, hence educate the eye to see mistakes—cultivate a critical eye.

Announcement Annunciation Annunciation  
 Annunciation Annunciation Annunciation  
 Annunciation Annunciation Annunciation  
 Annunciation Annunciation Annunciation  
 Annunciation Annunciation Annunciation

GRACEFUL, DELICATE, BUSINESS WRITING BY F. W. MARTIN.

Rochester Business University  
 Attend the American Art College  
 during a part of your summer  
 vacation. Messrs. Zaner & Bloser.



What stronger breastplate than a heart untainted?  
 Thrice is he armed that has his quarrel just;  
 And he but naked, though locked up in steel,  
 Whose conscience with injustice is corrupted.  
*Shakespeare.*

SPECIMEN OF ENGRASSING SCRIPT BY RUDOLPH A. CEPEK, CHICAGO, ILL., WITH NATIONAL LIFE INSURANCE COMPANY.

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  
 James D. Todd

CAPITALS BY JAMES D. TODD, WOOD'S COLLEGE, NEWARK, N. J.

I consider THE BUSINESS EDUCATOR undoubtedly the best paper published to-day for any commercial teacher.

G. P. ECKELS,  
Com'l Dep't, High School, Ashbourne, Pa.

### Christmas Cards

Illuminated in five colors. 12 cents each, \$1.00 per dozen.

**SAMUEL D. HOLT,**  
Penman and Designer,

931 Chestnut St., Philadelphia.

**WANTED** One copy in good condition of Ames Compendium of Practical and Ornamental Penmanship. State price. Address P. care BUSINESS EDUCATOR, Columbus, Ohio.

### Judicious Advertising Pays

as THE BUSINESS EDUCATOR has well proved. One dozen neatly written cards, 15c. Two dozen, 25c. Get 2 dozen and receive gratis one each of my joker cards. I have a variety of twelve. They'll make you laugh.

**L. E. SCHMITT,**

2040 E. Baltimore St., Baltimore, Md.

### Attention, Public School Specialists.

2927 DETROIT STREET,  
LAKELWOOD, O., NOV. 14, 1904.

Doubtless this will help you recall a motion made at the Cincinnati meeting of the National Penmanship Teachers' Association, which made provision for a competitive exhibit of pupils' work from public schools at the Chicago meeting.

As yet I have seen no mention of the matter in any of the journals and being an interested party I take the liberty to request you to call attention to it as I felt it will be beneficial from a pedagogical standpoint.

The motion as I recall provided that every specimen must show the writer's name, age, the date, and the numbers of minutes required to write the specimen.

Trusting this will not be too late for the December issue, I will close, hoping to see you at the Chicago meeting.

Fraternally yours,

E. F. MURRISH.

[Such motion was made and carried and it is earnestly desired that a large exhibit may be made.—EDITOR.]

## Wanted

A young man to have charge of the Business Practice Department of a first-class, long established Commercial College of the very highest standing, located in a middle state, near the Atlantic coast; one who is strong in business arithmetic. One having had some business experience preferred. Character must be of the best. Send photograph, testimonials, state experience and salary for twelve month year, and write fully about yourself in *first* letter to save time. Position to be filled January 1. In replying, please do not overlook requisites in this advertisement. This is a position for a young, enthusiastic teacher. Address,

"GOOD SCHOOL,"

Care BUSINESS EDUCATOR.

## For Sale

BUSINESS SCHOOL in an Ohio city of 45,000 population. Many small towns and excellent surrounding country from which to draw. Did over Ten Thousand Dollars worth of business last year. Good reasons for selling.

Address, "OPPORTUNITY,"

Care BUSINESS EDUCATOR.

Advertisers and Publishers will thank you for mentioning The Business Educator



Some students' specimens in business writing from the Cornwall, Ont., Commercial College, indicate that the pupils are following very faithfully the instruction given in THE BUSINESS EDUCATOR, and that they are receiving the right kind of instruction from their teacher. The best specimen submitted is that from Miss Martha Harrington.

A bundle of specimens from the sixth, seventh and eighth grades of the public schools of Beverly, Mass., C. E. Doner, Supervisor, is before us. They are excellent and compare favorably with much that is received from business colleges. The movement exercises are not alone good. The small letters are unusually plain and free from stiffness. The best specimens were submitted by the following: Guy E. Nickerson, Mabel A. Scher, Dora Graut, Sarah Traffon, Hazel F. Jewett, Mauda Haskell, Oliver Bromley, Earl Felcht and Roland D'Entremont.

C. A. Braniger, the well known penman in Strayer's Business College, Baltimore, Md., sends a number of splendidly written cards. As a practical business penman Mr. Braniger is hard to excel, with his ornamental writing is also very creditable.

E. M. Finkler, an enthusiastic friend of THE BUSINESS EDUCATOR of New Orleans, reports that he is doing a great work in that city in the way of card writing, executing penmanship, etc. Mr. Finkler has made great improvement in his penmanship in the last few years.

L. Faretta, Concord, N. H., encloses some ornamental writing which shows that he has made very rapid progress during the past year. If he keeps on, it is only a question of time until he will rank with the few finest penmen in this country.

A splendidly written specimen of penmanship is at hand from Mr. J. E. Slinde, Treasurer of the Excelsior Business College Co., Youngstown, O. He reports an excellent school, due in part to their new location, which was the best obtainable, and to the work done on the inside of the school. Mr. S. has charge of the commercial department, and Miss Isabel McGrath, President of the school, has charge of the shorthand department.

Some bold and original flourishing, pen work, etc., is at hand from Mr. O. H. McLendon, of the McLendon Business College, Hattiesburg, Miss.

B. O. McAdams, Principal of the Commercial Department, Newark, (N. J.) Business College, encloses \$1 for the Teachers' Professional Edition of THE BUSINESS EDUCATOR, and favors us with some samples of his ornamental penmanship, which show that he has a splendid command of the pen. The work is bold, dashy and quite pleasing, having in it the evidence that Mr. McAdams could become one of the very finest penmen in the country should he give it the necessary attention. Mr. McAdams states that this year promises to be one of the best for their school in the way of attendance and results. Two new teachers have been added

to their faculty—J. R. Stroud and Miss Mary St. Clair. Mr. Stroud is a recent graduate of the Gem City Business College, Quincy, Ill. Surely the well-known Gem City College is well represented in this institution, since two others of their faculty are graduates from this institution.

A. K. Merrill, Saco, Me., renews his subscription to THE BUSINESS EDUCATOR, and furnishes us with a page of his superb, original penmanship, as well as a number of splendidly written cards. Mr. Merrill's work is quite accurate, smooth and strong, and fine as it is, seems to be getting better right along.

A recent letter from our old-time friend, D. L. Stoddard, Indianapolis, Ind., reveals the fact that he still writes a splendid hand for one not following penmanship professionally. Not long since an engrossed set of resolutions from his pen appeared in the papers of Indianapolis, indicating that he is still doing work in that line as a side issue to that of his trade, that of an expert carpenter. This is but a further evidence of the fact that if you once master penmanship it will stay with you through life.

E. D. Clark, of the Marion (Ind.) Normal School, sends a number of splendidly written cards, all being written with white ink on colored stock. Some of the cards are exceptionally pleasing and show that Mr. Clark has considerably more than ordinary talent in handling the pen.

Mr. F. E. H. Jaeger, Director of the Commercial Department of the West Bay City, Mich., High School, mailed us a large package of students' work after two month's practice, having changed from vertical to slant. The work throughout is unusually good, and the work of the following named pupils is exceptionally good: Bertia Brunner, Dan Hayes, Lotta McMorris, Lotty Billings, Basil Boss, Ethel Kummer, Barron Wetherly, Effie Hanson, Henry Spear and Tillie Sweeney. Had some of the specimens been written in good black ink we should have had the same engraved. The

work is very legible, easy in execution, and uniform.

Mr. W. S. Seyler, of the Hazleton, Pa., Business College, submits specimens of students' work, which indicate that they are following very faithfully the work given in THE BUSINESS EDUCATOR, and that if they keep up the pace set, certificates for excellence will be forth-coming in due course of time. Those whose work is exceptionally good are as follows: Mary E. Farley, Pearl Shelly, Lillian Saunders, Lena Altmiller and Ella Andreas. Who says the girls cannot learn to write?

## 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, N. Y., cloth, 50c. Address,

GEO. A. DEEL, Poughkeepsie, N. Y.

## The Best is None too Good for Me

For nearly twenty years I have sought for the best material for fine penmanship, and believe I have found it in the cards offered below:

Norway Wedding Bristol, white, \$1 15 per 1000  
English Bristol, 13 colors, .90 per 1000

By express, not prepaid.

For 10 cents, I will send you a full line of samples and throw in three or four cards hot from my pen, showing these cards to be unequalled for brilliant shades and dainty hair lines.

F. S. HEATH,

50 Dunklee Street, Concord, N. H.

It is None too Good for You

# IT PAINS US

to be obliged to write to a school principal and tell him that we have no teacher on our list who exactly fills all of the requirements for a vacancy. We've had to do this very thing several times lately, and we'll continue to do it until we secure a sufficient number of teachers with the right qualifications so that we can conscientiously fill all of the places sent to us. And hence this advertisement. We want teachers; we want good teachers, experienced and inexperienced; we want them with all sorts of combinations, (we've filled vacancies for teachers of shorthand and Latin, shorthand and algebra, etc.) Calls for teachers are coming to us daily from everywhere, Maine to Honolulu. We must have good teachers for these positions.

**Free Registration** So confident are we that we can place practically every good teacher and well-prepared graduate that we make the following offer: We will waive the \$2 registration fee and allow this to be paid with our 4 percent. commission one-half in 30 days, one-half in 60 days after beginning work). This offer applies only to those who, after investigation, we accept as suitable candidates for our lists.

Keep registered with us the year round—to secure a place if you're now idle, or to better your position if you're employed. Probably the "hurry-up" call of last week, that gave us pain to answer and say we had no candidate on our lists who met all of the requirements, was exactly the opening in slay, work, climate, etc., for which you've been lunging and hoping for years. And "sometime" you are going to begin to look around for just such a place. If you had been on our lists the place would have been yours. It might have been the turning point in your life had you secured it. This is the whole story. Write today. It costs nothing, so don't delay.

The School Exchange Department is maintained to sell school property and to aid in forming partnerships. Some choice bargains are offered. Write for information.

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*Kansas.*

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

WM. O. PRATT, Manager



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**Cuts** made from drawings ordered from me will be furnished at

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Guaranteed First-Class. SEND COPY for estimate.

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**OF YOU AT YOUR OWN HOME** in six weeks for \$3 or RETURN MONEY. Fair enough? **LIBRA POSITIONS, too, EVERYWHERE, FREE!** Have placed THOUSANDS. Perhaps can place YOU, too! **6,712** testimonials received from pupils! **SAVE THIS AND WRITE.** J. H. GOODWIN, Expert Accountant, Room 976, 1215 Broadway, NEW YORK, N. Y.

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We have filled **MANY POSITIONS** in the

## BEST BUSINESS COLLEGES

during the past season and still have **PLENTY OF PLACES** for

**FIRST CLASS TEACHERS.**

**FREE REGISTRATION** if you mention this paper.

**Continental Teachers' Agency,** Bowling Green, Ky.

**Teachers Wanted:** Teachers for Graham Shorthand, of Book-keeping, Penmanship and Managers for branch schools. Now have 15 schools established, and will open more. Address, **DRAUGHON'S PRACTICAL BUSINESS COLLEGE Co.,** Nashville, Tenn.

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AND MODERN ART. 1000 A YEAR-10¢  
A COPY-SAMPLE FREE-SEND FOR ONE  
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## ANNOUNCEMENT

Concerning the Work of the Late C. C. Canan

Any one desirous of securing the Works and Scrap Book Specimens of the late C. C. Canan, may now do so at the following prices:

Artistic Alphabets (formerly 75 cents),	50 cents
Thorns and Flowers,	25 "
Gems in penmanship (last book),	25 "
Scrap Book Specimens,	25 "

NOW is the time to order ere the editions are exhausted.

Address all orders and make all remittances payable to

**MRS. T. CANAN,**

251 Congress St., BRADFORD, PA.

Advertisers and Publishers will thank you for mentioning The Business Educator



**Portraiture**  
 BY P. W. COSTELLO, Scranton, Pa.  
 (Comment by C. P. Zaner).


**Lines.**

We have here a fine likeness of a great poet. It is not too much to say that the technique used is poetic in its pleasing qualities, and in its faithful portrayal of a likeness. How soft and yet effective is the result.

The poet to express thought clearly needs to know something of the technic of language, commonly called grammar. The artist in order to express faithfully a likeness, needs to know something of the technic of expression. In this instance it is a knowledge of lines. See how skillfully they have been executed and how orderly they have been arranged. To the casual observer, they lack system and appear to have been made without any thought whatever as to their arrangement and direction. But behind this seeming disorder and carelessness there is a system and method. If you will look again you will find that most of the lines cross at an angle of about thirty degrees. Some, however, cross at right angles. None will find cross at an angle so acute as five or ten degrees. They range from thirty to ninety. Notice how soft the outlines of the beard and hair are, and of the eye brows as well. Note particularly how the bottom part of the picture has been vignette'd. Beginners are apt to chop this part of the picture off very abruptly.



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**The Card Writer**  
 Writes cards at  
 15c. per dozen.  
 Any Style, any  
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 sure to please. Order today.

**M. Morris, Ill.**

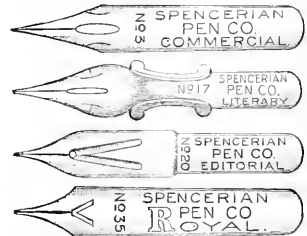
**How About Your Penmanship?**

Do you wish to improve your BUSINESS WRITING; to become a fine ARTISTIC WRITER; to know all about CARD WRITING; to learn ENGRAVING; or to take a practical course in LETTERING? Then write for my new book "How to Become a Good Penman." It's free and tells all about how you can learn by mail.

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 1114 GRAND AVE. KANSAS CITY, MO.

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Select a pen for your writing from a sample card of special numbers for correspondence. 12 pens for 10c., postpaid.

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Dangor, Me. Mar. 5-11.  
Received of Howard H Brown  
Nine Hundred Five Dollars  
On account.  
J. R. Bannert.

FROM THE NIMBLE PEN OF F. B. COURTNEY, WISCONSIN BUSINESS UNIVERSITY, LA CROSSE, WIS.

Every issue of THE BUSINESS EDUCATOR is worth a dollar to any one interested in penmanship and the commercial branches. The penman who cannot get inspiration from it is certainly "no good."

J. E. PORTER,  
Penman Beauvoir College, Wilmar, Ark.



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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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Just the thing for an Xmas gift. A fancy **Aluminum Card Case**

- 3 1/2 x 2 inches with your name beautifully engraved on cover as shown in cut, and one dozen ornamental or plain written calling cards, either white, 29c
- black or assorted colored cards, all for late and great hit, Joker Cards assorted, written, per doz ..... 20c
- 1 doz. white, black or assorted colors, written 15c
- 1 aluminum case with name engraved ..... 29c
- " " " not engraved ..... 15c
- 1 doz. cases with name engraved ..... \$1.50
- " " " not engraved, ..... 1.00

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### Engrosser Blakeslee Dead

West Hartland.—Charles H. Blakeslee, who had done the engrossing on Yale diplomas for many years, died November 2, aged 45 years. He was one of the most expert penmen and engrossers in the state of Connecticut. He was unmarried.

### Watch Out

THE BUSINESS EDUCATOR,

Columbus, Ohio.

GENTLEMEN: There is a young man, Richard St. Clair, a deaf mute, who is said to be going all over the country working business colleges. He has a typewritten letter on my business letterheads with my name signed, recommending him as being worthy of help, and stating that I have assisted him. The amounts vary. He claims sometimes that I gave him \$26 to aid him to attend a medical school in California. In a letter just received, he claims that I gave him \$50 to aid him in attending a deaf and dumb school in California. He is using this letter and visiting schools all over the country, asking them to take up a collection. I am just in receipt of a letter from Kearney, Nebraska, stating the above facts in substance. Have also had letters from business college men in Kansas, and one from Missouri, all asking me about the man. I know nothing whatever about him, and have no idea how he secured my letterheads. I think that something should be done to prevent him "working" any more business colleges, and I do not wish to have my name used in any such way, so I write to ask if you will insert a notice in THE BUSINESS EDUCATOR, stating that he has no letter from me nor any authority to use my name.

Very truly yours,  
 KING'S BUSINESS COLLEGE,  
 Per J. P. King, Pres.,  
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 W. F. GIESSEMAN.

**Lessons in Wash Drawing and Engrossing.**

E. L. BROWN, ROCKLAND, MAINE.

This design was first drawn in pencil, then outlined in waterproof ink. The best waterproof ink, in fact the very best ink for nearly all purposes that we know any thing about, is Bourgeois' French ink. The tinting was done in a reddish brown made with lamp black and a few touches of vermilion. When properly mixed this combination of colors produces a rich, pleasing tone. The flat surface around the initial 'f' is red, formed of equal parts of vermilion and Indian red. Study the light and shade values, and keep your washes clean and transparent. Mix the color with very little water in laying on the darkest tones.

The effect of color work is lost in engraving, and the student must bear this fact in mind in copying from half-tones, as about one-half of the contrast in light and shade values is lost in reproduction.



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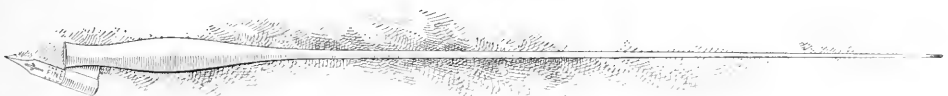
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Advertisers and Publishers will thank you for mentioning The Business Educator



Lesson No. 8

You will need for this lesson a pan each of Chinese white, Paynes Gray, and lamp black, and one or two Sable hair brushes, numbers 2 and 8, also a slab to mix colors on. Buy these at any art store at a trifling cost. Colors average about ten to fifteen cents a pan, brushes twenty cents each, slabs twenty-five or thirty-five cents each. Lay out this design in pencil, making no extra pencil marks, and keep the card board clean. Do not use the eraser much, as it spoils the surface for wash. In laying on the brushes, use the larger brush, and float it on freely. Do not 'pit or patter,' or make it specky. Have confidence, and float it on freely. Try all color on a piece of paper first, then you can tell the depth of same. Take a good supply of either color, lamp black or Paynes Gray on the slab, add a little water until it is thin enough to work freely. Try to get good smooth washes. The Paynes Gray will reproduce light, and the lamp black will reproduce dark. Blues photograph light, and umbers, reds, browns, etc., photograph dark. Bear this in mind, when you are working up a design. Try to get good contrast and sharpness in work. Do not be afraid to allow darks and lights to face each other. Outline with pen some of the decorations first. Work carefully. If you should run over on a letter with the wash, retouch with the white, but try not to use too much white. A little experimenting will put you on the right track. Always draw the design at least three times the size you wish to reproduce it, face what you can do with this. This kind of work is intended for half tone reproduction and should be worked up strong.

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"Commercial Law" by D. Curtis Gano, LL. M., published by the American Book Co., is the title of a three hundred and ninety-nine-page book, substantially bound, devoted to that phase of commercial law which is most likely to be of value to the business man, and to the teacher of commercial law in business and high schools. The order of presenting the subjects is specially arranged for the convenience of the teacher and student. Actual cases decided by the courts are given instead of suppositional ones. Legal forms form a large part of the latter part of the text book. Its glossary and index are both extensive and complete, making it a book easy for reference, as well as a text for the student. As a condensed, clear presentation of practical every-day law, and as a text for its presentation, the book seems a model one. Mr. S. C. Williams, the well known commercial teacher in the Rochester Business Institute, assisted in its compilation.

"Business Correspondence in Short-hand," Isaac Pitman & Sons, No. 31 Union Square, New York, price 75c. This volume comprises Nos. 1, 2, 3, and 4, and contains eighty-eight pages, and is bound in the usual Pitmanic manner. It is intended for self instruction, as well as for use in schools, and is of special value to Isaac Pitman students and writers.

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Mr. P. W. Clark, whose portrait appears above, and a specimen of whose penmanship appears herewith, was born in Delaware a third of a century ago. We first met him in 1880 when he entered the Zanerian and from which he graduated the following year. While here he not only acquired a beautiful handwriting, but the right of way to the affections of Miss Clara L. Ashton, one of the best looking and most skillful lady penman it has ever been our pleasure to instruct or know. As a consequence, they were married and are now conducting Clark's School of Business in North Tonawanda, N. Y. From what we have heard we have every reason to believe that the institution is a prosperous one and that success and happiness are theirs. Mr. Clark, some two years ago, attended Madarasz's Summer School and added to his

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**Questions Answered and Criticisms Offered by C. P. Zaner.**

(INTENDED FOR SUBSCRIBERS ONLY.)

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, as well as of those who contribute thereto.

**Pleased**

Mr. M. J. Okerlund, Tampa, Fla., writes as follows:

"I am pleased with THE BUSINESS EDUCATOR, especially with the editorial pages and the penmanship work. I am in charge of the Commercial Department of the Hillsborough County High School. Our course is open to such pupils as have completed the grammar grades, and requires two years' work. First year: Commercial Arithmetic, Commercial Geography, Spelling, Penmanship, Business Correspondence and Bookkeeping. Second year: Bookkeeping, Commercial Arithmetic, Commercial Law, Spelling, Shorthand and Typewriting. What do you think of the course? Does it strike you as being too full?"

I think your course is an excellent one and not too full, because you have in it a strictly commercial course—nothing else. You are sticking to your text, and by so doing you can handle more of the commercial work than if you were to incorporate

therein those things which properly belong to other departments, and which, if done thoroughly there, are out of place in your department. Success to you.

J. F. B., Minneapolis, Minn. You are improving nicely. Endeavor to shorten the shades in your ornamental capitals and to thicken them a little near the center. Study carefully the forms found in the Spencerian Compendium, a copy of which you ought to possess. Some of your work is getting to be exceptionally fine. You should use India Ink for your roundhand work. Come again.

J. C. K., Niagara. Don't shade movement exercises. Second turn in *n* too narrow; last turn too large. Second half of *w* too narrow. Small *a* too narrow also. Figure 5 resembles 3. You use too much finger movement. Practice more upon movement exercises. Cultivate a more elastic arm action. Study form more closely. Persevere. You are improving.

C. S. C., Springfield. Your small *e* exercises is not executed easily enough. You are curving the back of the *c* too much. Many of your connecting lines also curve too much. Let the movement from left to right be more direct. You make *s* and *r* unusually well. On the whole you are doing well.

C. H. N., Cumberland—You are certainly improving. Watch very carefully principles in the small letters, retaining principles where there are turns and angles where there are angles. Learn to conceal your pen liftings. The upper loop of *L* is too large. Shade of *H* is too long. Study form closely. Watch endings as carefully as beginnings.

C. D. L., Sinking Spring—Your work shows first-class practice. The certificate is yours if you keep up the pace you have set in the beginning. Your *o*'s are too round backed. Your *o*'s are not rounding enough. Your *a*'s sometimes resemble *o*'s—close them carefully. Make both down strokes in *u* of

same slant. Close small *s* at the bottom. Watch slant of last down stroke in *a*. Don't hurry too much in your practice.

R. K. Y., Iola, Kans.—Your practice shows splendid freedom and a good beginning. Study form closely. Practice more systematically. Don't hurry. Learn to be deliberately without being slow. Work more upon compact exercises. Come again.

**H Tribute to the Memory of the late Joseph M. Shepherd.**

BY CHARLETON V. HOWE

Joseph M. Shepherd of La Grange, Missouri died suddenly at La Belle, Mo., where he was engaged as a contractor superintending the building of granitoid walks. He was well and honorably known by all with whom he was associated and he leaves many friends to mourn their loss. Early in the seventies, he took a course of penmanship in the Gem City Business College of Quincy, Ill., and afterwards became an itinerant teacher and organized classes in writing in La Grange, Mo., and other places near by. I had the honor of being in his classes at three different times, the first time at the early age of seven, and it was his instructions that laid the foundation to my future success as a penman. He represented several well known publishing houses at various times and introduced their systems of writing in the public schools throughout the country. In his death, the penmanship profession has lost a shining mark and a man who was an honor to the profession.



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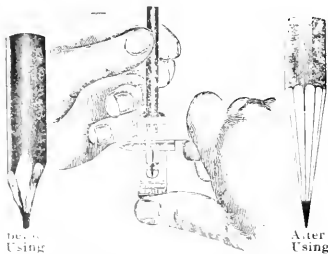
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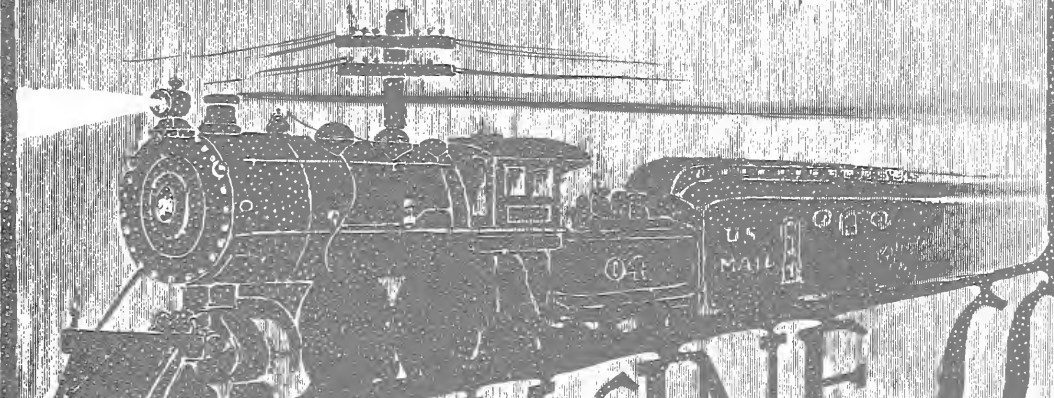
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JANUARY, 1905



# THE BUSINESS EDUCATOR

*Teachers' Professional Edition.*  
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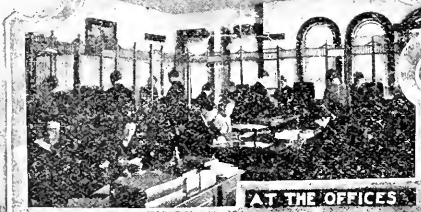
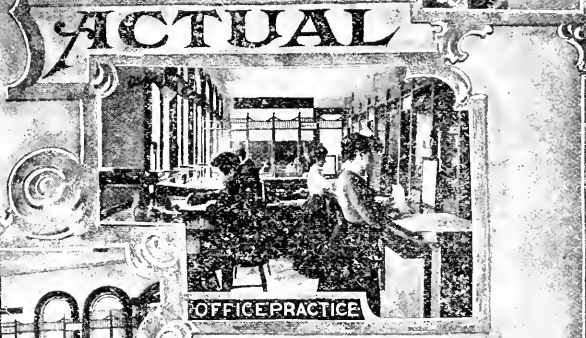
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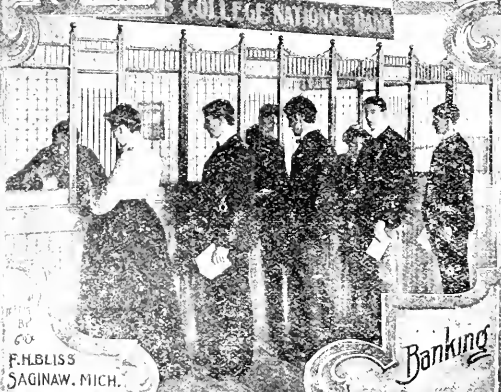


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# BUSINESS



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FROM THE **START.**



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18 Boylston St., Boston, Mass., Nov. 28, 1904.

Mr. E. E. Gaylord, Beverly, Mass.  
Dear Mr. Gaylord:

Last summer, when we decided to move into new and enlarged quarters in Boston and to erect a building and open a branch school in Lynn, we considered carefully what would be the best method of obtaining the high-grade teachers we would need, with the greatest economy of time and trouble in the process.

Our experience with Teachers' Agencies had not been wholly satisfactory, but having had a long, intimate acquaintance with you, and feeling the utmost confidence in your experience, judgment, and integrity, we decided to place the matter in your hands as Manager of the National Commercial Teachers' Agency. As a result, we engaged five of your men--three without a personal interview.

We never had so little trouble in settling the question of competent teachers--always a subject of vital importance to the welfare of the school--and we never enjoyed greater personal interest than you showed in completing the task you undertook, to the entire satisfaction of both the teachers and ourselves.

Your plan is unique and highly satisfactory, your acquaintance is national, your experience as a teacher qualifies you for sound judgment, and your well-known reputation for candor, integrity, and executive ability should commend your Agency to all who need such service as it can render.

We wish you unlimited success.

Yours very truly,

WE skim the cream. The best schools and the best teachers are on our list.

Requests for teachers meet immediate, courteous, careful *personal consideration* by the Manager, who is in the harness every school day, teaching the commercial subjects; acquainted, therefore, with conditions as they are today, not merely as they were ten years ago--an "is-er", not a "has-been".

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The work is much more than a mere self-instructor for the home student who wishes to improve his penmanship. It is also intended for the teacher of writing and for the one who wishes to prepare as such. Movement is explained, analysis given, exercises presented, copies and instructions written in such a logical manner that it is difficult to determine what might have been added or omitted.

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 unquestion-

ably 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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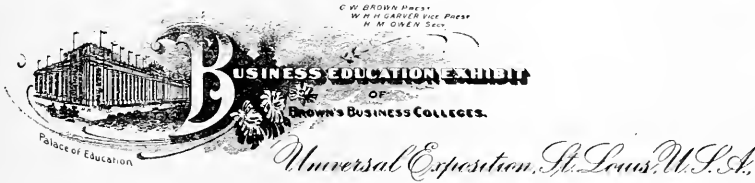
You cannot teach writing in its fullest and most practical sense without having seen, studied and practiced from this book. It explains the philosophy and mechanism of writing as has never before been attempted, and all in all, represents the author's latest and best efforts in both skill and thought.

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# COMMENT NEEDLESS!



October 17th 1904.

Mr. John R. Gregg,  
 The Gregg Publishing Company,  
 151 Wabash Avenue,  
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Dear Mr. Gregg:

It is with great pleasure that I inform you that the Business Education Exhibit of Brown's Business College Company at the Louisiana Purchase Exposition has been honored with the "Grand Prize," which is the highest award.

This award may justly be regarded by you as reflecting credit upon Gregg Shorthand, as your system of shorthand is used in the fifteen schools represented in the exhibit; and the students who gave the demonstrations before the Jury and the public were writers of the system. The Jury appeared to be particularly interested in the demonstrations of high speed writing in Gregg Shorthand, and in the recording of different languages in the system, which were given by Mr. Raymond P. Kelley.

You are welcome to make any use you may deem fit of this announcement or this letter. Gregg Shorthand is now taught in all of our schools but one; and each year deepens our faith in its great superiority in speed and legibility over the old-time systems which we formerly used.

Wishing you continued success, I remain

Very truly yours,

Have you seen our new booklet, "The Speed-Giving Qualities of Gregg Shorthand"? It's yours for the asking. If you are a teacher, ask for the "Proposition".

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—From the *Globe and Commercial Advertiser*, Nov. 24, 1904

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# THE BUSINESS EDUCATOR

DESIGN BY G. S. HENNER, SON

VOLUME X.  
NUMBER 3.

COLUMBUS, O., JANUARY, 1905.

Professional Edition, \$1.00 a Year.  
Penmanship Edition, 65 cents a Year.

## THE BUSINESS EDUCATOR

Entered at Columbus, Ohio, Post Office as Second Class Matter.

Published Monthly (except July and August), by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a Year (Foreign Subscriptions 30 cents extra); Students' Penmanship Edition, 65 cents a year; Foreign Subscriptions 20 cents extra.

C. P. ZANER, Columbus, O. - - - - Editor  
E. E. GAYLORD, Beverly, Mass. - - - Associate Editor  
E. W. BLOSER, Columbus, O. - - - Business Manager

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The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the sixteen pages devoted to the Departments of Commercial Teaching. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features in the Professional Edition. Price 65 cents a year.

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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.

## Hail to the New Year!

Here's to nineteen hundred and five! May it be a year of *peace, plenty, and progress*, to all. To that end let us each and all labor, confidently believing that it will come true if we merit it. Let each new day bring its duties, its pleasures, and its reward. Let us each labor for the general good of our profession, and for the welfare of each engaged therein. By so doing and living, nineteen hundred and five will prove to be all that we anticipated, and more.

Here's to you and your's, and yours to be; to each and all a cordial, optimistic, fraternal greeting.

## Clubs.

Friends, do not forget that this is the season of the year for new students for you and subscriptions for us. See to it that each new student is made acquainted with the merits of THE BUSINESS EDUCATOR. And better still, see to it that he subscribes. Let us visit him monthly to encourage and enthruse, and to assist you in your endeavors to awaken interest in the art, so many only half believe they can acquire.

We shall do our very best to cheer, to instruct, to inspire and thus supplement your efforts. We are specialists, devoting our energies to the upbuilding of the art of writing. We need your support in order that we may support you in your labors for less labored writing.

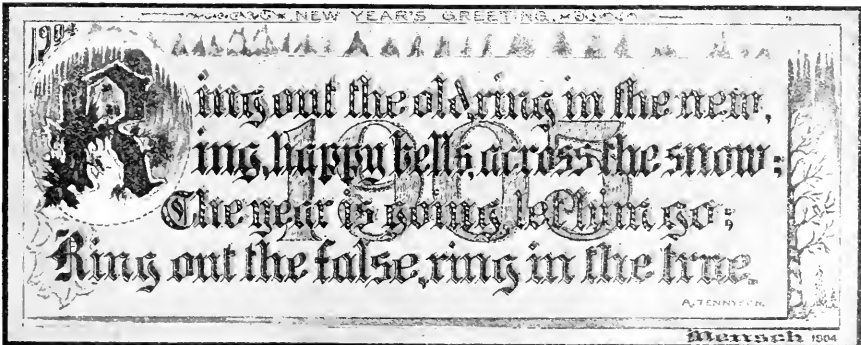
## Why Not You?

This is the way the progressive, hustling, skillful O. T. Johnston, penman in Sine's big Mountain State Business College, Parkersburg, W. Va., plans and conducts his penmanship work outside the regular class lesson. We will quote from his letter:

"I am getting along well with my work, in fact FINE. I am enclosing a club for THE BUSINESS EDUCATOR, and after the holidays I hope to make it unanimous by seeing that all students are on your books. I believe I have the best system of conducting my *out-of-class* work. I have a penmanship grade register in which I enter every student's name. Then I rule one column for each plate in Doner's or Currier's lessons. Every student must prepare *one* page from each plate, label their plates, whether Doner or Currier; and date them September, October, November, etc. I collect these papers before each practice period. If papers are O. K., I stamp them and register the grade; if not, I use red ink. In the evening I return all plates, or pages, either to be re-written or filed away.

The students take much interest in their work, and they know more definitely what they are accomplishing. Before a student is entitled to graduation he must have all those plates up from the time he entered school until he leaves."

It is needless to add that O. T. is getting results. Why not you do likewise? Do you know of anything better? Success is closely allied with system and enthusiasm. Johnston has both. The young people under him may thank their "lucky stars" for having been placed under his instruction. And the best of it all is that Mr. Johnston is *growing*; he doesn't know it all. He has a future, as he already has a creditable past.



A MERRY

CHRISTMAS

from the

Tracy Business College.

W. Martin

### Public School Penmanship.

C. E. DONER,

SUPERVISOR OF PENMANSHIP IN THE PUBLIC SCHOOLS OF BEVERLY, MASS.

Who would not like to see better penmanship in our public and high schools? Is it not true that the penmanship in the majority of our public schools is very unsatisfactory? Why is this?

I desire to state, in a few words, one or two things that I think are the cause, in part, of these unsatisfactory conditions; and also to give a thought or two that may possibly help in their improvement.

#### TOO MANY CHANGES.

We all know that there have been several changes in the style of penmanship in our public schools within the last few years. In the attempt to decide which style might be best to teach children, changes have been made from the slant to the vertical and from the vertical to the slant and medial. Superintendents of schools and School Committees have been, and are being, influenced by copy book publishers, relying upon their judgment in the matter, and thinking that they would have a book that would cure all the bad effects of former conditions and meet every demand of present conditions. But, alas, after the books have been adapted and in use for a year or so, along comes another copy-book publisher with his books, representing a little different style of penmanship and claiming for them superiority over all others. Changes necessarily have to be made sometimes, but does it not seem wrong to allow this sort of thing to go on year after year? Are we not doing an injustice to teachers and pupils? Think of the evil we inflict upon children in requiring them to change their style of penmanship so often. Is it any wonder that so many parents are displeased with their children's penmanship? Is it any wonder that the boys and girls do not write better on entering the high school, the business school, or the counting room?

It is not my purpose to find fault with what has been done in the past, but rather to give expressions to a thought or two which in my judgment would suggest some improvement over past experiences, though I do not have anything new or entirely original.

#### ONE STYLE CLEAR THROUGH.

Why would it not be well to teach one style of penmanship in the Public Schools from the first to the ninth grades inclusive, and thus have harmony in style and slant of letters throughout all the grades? In other words, the style and slant of penmanship taught in the first and second grades should also be taught in the eighth and ninth grades, and so on through the high school. While recently instructing one of my new fifth grade teachers in the use of the arm movement in making certain exercises, she told me that she practically understood the method, having received such instruction from the supervisor of penmanship in the city where she taught before coming to Beverly. I told her that I was very glad, indeed, that a teacher could go from one city to another and have the same ideas in teaching penmanship. I believe that if the supervisors of penmanship would get together occasionally and decide upon a regular course of instruction to be used in the several cities represented, that in time, practically all the cities would establish the same course and method of instruction in teaching penmanship. Thus, when a pupil changes his residence and has to attend another school in some other city, by this plan, his style of writing would undergo no radical changes.

A school principal in a recent conversation with me, said, "I think it is wrong to teach vertical penmanship in the first grades and slant penmanship in the upper grades." And certainly it seems so to me. How much better it would be when the child enters upon his first year of school life to teach him a plain, simple style of penmanship, and continue this without any change until he finishes his schooling in the ninth grade. If this could be done, — and I believe we are coming to see that it is the right course to pursue, — who would dare say that all of our boys and girls on entering the high school would not be writing a plainer, easier and more rapid style of penmanship?

#### COMPETENT SUPERVISION DESIRED.

Also, would it not be highly advantageous for every city to employ the services of a competent supervisor of penmanship, one

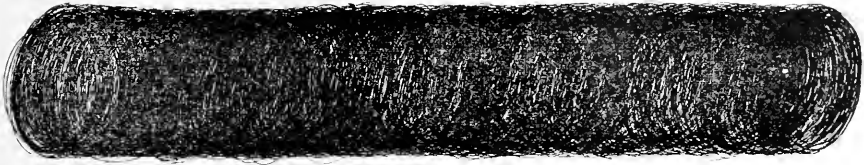
who thoroughly knows his business and who would conscientiously serve the cause of good business penmanship? It seems that the day for the supervisor of penmanship is at hand. Each year we hear of more and more new cities employing his services. The fact of the matter is that wherever a good supervisor is employed in the graded schools better results in penmanship are being obtained than in the cities where no supervisor is employed. His mission should be to grade the lessons properly and to instruct the grade teachers how to teach penmanship intelligently and how to write well themselves. "Abundant Service," should be his motto.

#### START RIGHT.

In my judgment a style of penmanship on a slant of from 65° to 75° is best, and for this reason: It admits of more movement than the vertical, and movement writing nowadays is what is demanded of young men and women. Arm movement penmanship ought to be taught in every public school from the fifth grade, on through to the ninth. Supplementary movement exercises could be given even in the first and second grades with pencil, and in the third grade with ink. Right here I wish to say that vertical penmanship usually develops into a backhand slant that is slow and awkward. Individuality in penmanship — which certainly ought to begin to manifest itself in the eighth grade — is desirable. Vertical penmanship does not admit of this individuality, except that it develops into a style that is scrawly and ungraceful. This is not theory, but a fact. As long as the pupil writes slowly, he can write a style that is practically vertical, but teach him movement and his penmanship will lean. To illustrate, when you walk slowly your body is vertical to the floor, but start to run, which is adding movement, and your body will lean. So it seems to me that it is best to teach a style of penmanship that leans somewhat to the right of the vertical in order that arm movement may be brought into use. And by so doing, would it not be reasonable and right to begin in the first grade to teach the kind of penmanship, as in style and slant, that is to be taught in all the other grades? This is the plan pursued in the Beverly schools.

I shall be pleased to learn through the columns of THE BUSINESS EDUCATOR what other teachers and supervisors of penmanship are thinking and doing on this most important subject.





BY A. C. HOLMQUEST, PUPIL OF C. E. LOWDER, PENMAN IN METROPOLITAN BUS. COL. MINNEAPOLIS, MINN.

	<p>PROGRESSIVE LESSONS IN</p>	<p>Business Penmanship</p>	
	<p>Supervisor of Writing in the Beverly, Mass., Public Schools.</p>	<p>BY</p>	<p>Work for criticism should be mailed to Mr. Doner by fifth of each month.</p>

I have just a few words to say to you before you begin your practice on this lesson. Lay your holder down, sit back in your chair in a restful position and read these few words.

First, I want you to see and think that this work is a process of development. To learn to write beautifully requires a great deal of study of form and an endless amount of practice. Do not expect to write a good hand in an hour, or in a day, or in a month. But if you *persist*, a better handwriting is coming all the time. There must be many imperfect efforts before there can be perfect results. Even though you do fail many times to produce the results you would like to see, even though there are periods when you seem to have gone back or seem to be doing worse than at the start, yet by *persistent* effort all the time you will keep advancing toward a more perfect style of penmanship. How did you learn to walk and talk? Did you ever go to a walking teacher or a talking teacher? Did you not learn to walk and talk after ten thousand failures? So in practicing penmanship, there will be many failures, but because you fail many times to make the letters and exercises as you would like to see them, that should not, or ought not, keep you from constant, persistent effort to win out in the work. I desire to have you see that, in your effort to make a good penman out of yourself, it requires a great deal of form study (mental practice) and a great deal of right arm muscle practice. The eye must be trained to see and the muscle to execute. But, advancement comes only through many failures. Before you begin work I wish to leave these two words with you, *desire*, which is proof of ability to accomplish, and *persist*, which is to continue in a course against many failures. Herein lies the secret of your success in mastering this course of lessons.

Now for work—try to make it pleasant. See that you have a good pen, a good holder, and good clean ink, and a wet sponge to keep your pen clean. Assume a good square position at your desk. Keep your paper a little to the right of the centre of your body and tipped so that the right edge of the paper and the right arm run nearly parallel. Keep the weight off of the right arm—I do not mean that you should lift it up from the desk—but allow the weight of the arm only to rest on the desk or table.

Plate 24

First look carefully at the exercises in lines 1 and 2. I think they will bear close inspection. Practice on them faithfully, for they are the foundation exercises to the loops below the line. Use all arm movement—drawing the arm in the sleeve—and the pen toward the centre of the body on the muscle in front of the elbow—in making the loops below the line. They should be made quickly. Be critical with your own work. Study, compare, practice.

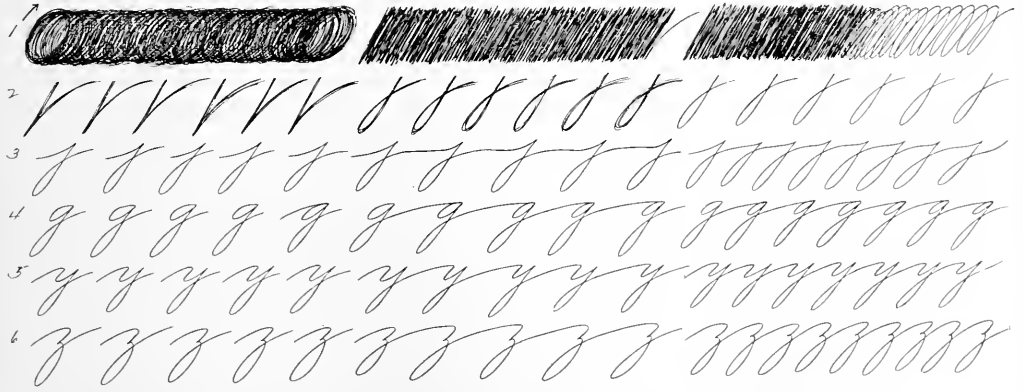


Plate 25

As I have said before, I believe in a great deal of practice on wide spacing between letters as given in lines 1, 3, and 5. This kind of practice is what gives you strength of movement in gliding across the page, and also in joining the letters when the narrower spacing is used as in lines 2, 4, and 6. Plate on following page.

1 joy joy joy joy  
 2 joy joy join join joy joining  
 3 gain gain game  
 4 gain gain game game gaining  
 5 your your zone your  
 6 you your zone yours yours truly

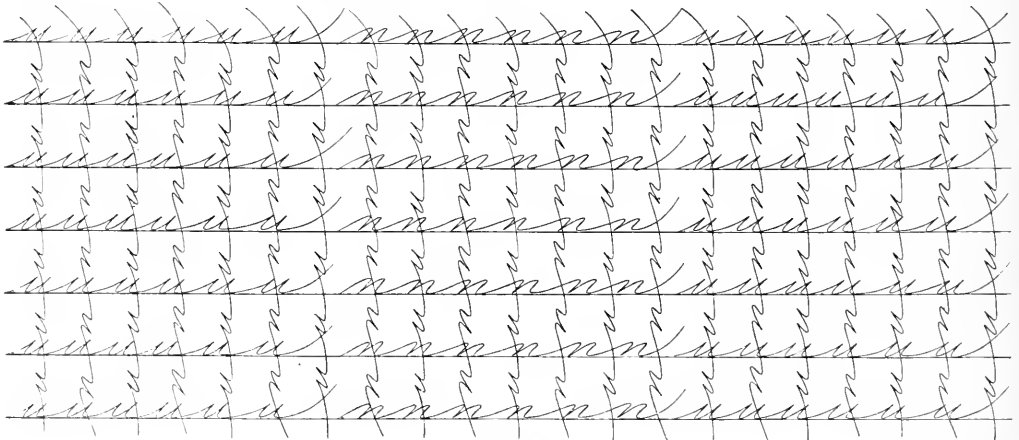
**Plate 26**

You may continue your practice on words using the loops below the line. Some prefer to abbreviate the *r* and *g* as given in the words "joyous" and "yielding." I most always abbreviate the *r* and *g* when they come at the end of a word. Of course the abbreviated form necessitates raising the pen, and some prefer to make the loop and thus avoid this raising. The *z* and *j* should never abbreviate.

1 joyce joyous jocund jumping  
 2 gamut gammon gaiety goodness  
 3 yard yarn youth yielding yell  
 4 zany zenith zincous zygomatiz  
 5 majesty majestic wagon teamen  
 6 they injury eyes wizen wizened

**Plate 27**

Study this plate closely. See where the letters are placed in writing across the lines. I would urge you to make both downward strokes in the *u* and *n* firm and straight to the line and not far apart, and then glide with a light, free movement to the right. Keep the weight off your right arm so as to get the free glide between the letters.



**Plate 28**

Look carefully at the words written cross-wise. Before you begin to practice on any plate, first study it closely. Get a mental picture of the way the letters are made, then by persistent practice you will be able to execute them properly with the pen and the right movement.

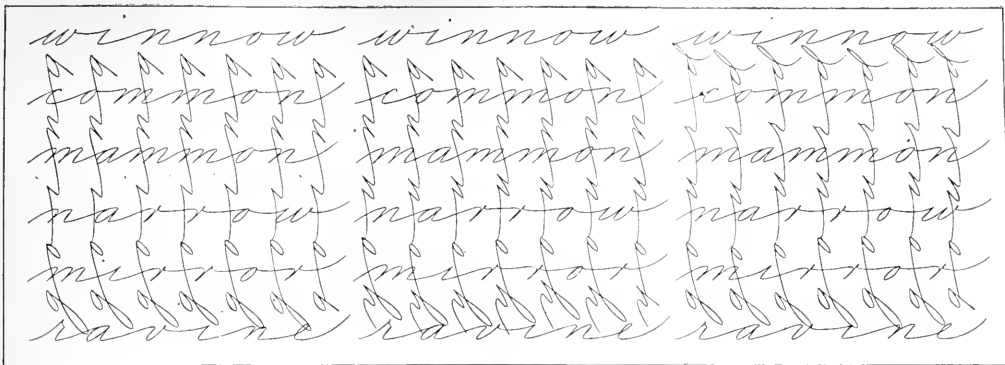
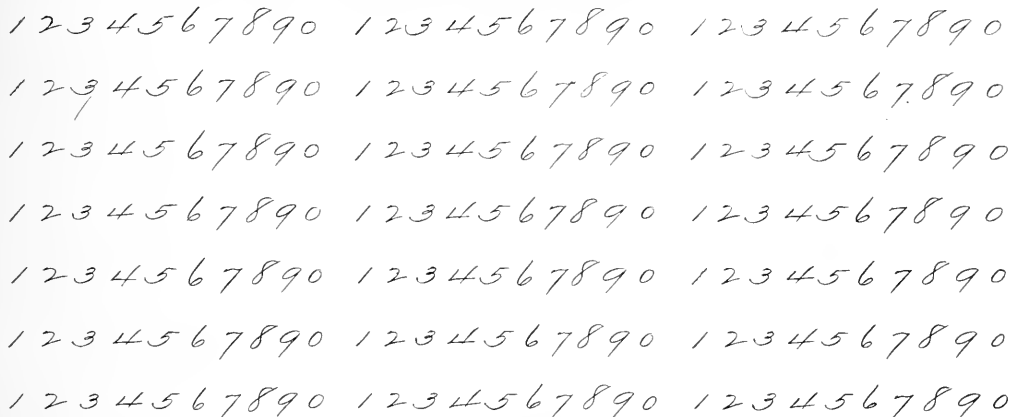


Plate 29

Try grouping the figures in this way, being very careful to keep them directly under each other, so that you could add the columns if you wished to do so. *Learn to make figures with a light, quick movement.*



**Criticisms.**

E. W. A., Pa. You have a good movement in writing small letters. Don't make your ending strokes so long and try to make your letters more accurate.

C. A., W. Va. You are improving nicely. I would suggest that you make your ending strokes a little shorter.

W. F. C., N. Y. Glad to get your work. You make small letters more accurately than the average beginner. Dilute your ink a little — it is too black.

M. B., W. Va. You are doing well. Your small letters show strength of movement, and that is what I like to see.

H. L. D., Wis. Don't make the dot in the small c and r too prominent. Your work is good, but try to make it better next month.

E. W. D., Mich. Try to make your small letters a trifle smaller — you are making them a little big. I have showed some of your work to my high school pupils — they think it is fine.

M. N. F., Ia. You are doing better work. Your small letters show movement and they are more accurate. Keep at it with determination.

A. G. J., Nebr. I like your work this month. Your small letters show better movement and are more accurate. Send more of your work for me to see.

W. W. K., Mich. Use more arm movement in making your exercises — they don't show freedom enough. Don't make spacing wide in small n's, u's, m's, etc., just between.

R. N., Mo. Your work is better. Send me more pages. Last month one man sent me forty pages. Give all the time you can to penmanship — you'll never regret it.

W. O' C., Ill. Your small letters are better but they are too large. Reduce them a little, and try to make a clean, clear, smooth line.

J. D. P., W. Va. You are improving. Notice little things about the small letters. Close the small a and make it pointed at the top.

C. O. S., O. You are doing better, but you need more good movement practice, both for capitals and small letters. You'll come out all right by the end of the course.

D. H. S., Mass. Glad to get your work. You need to practice on movement exercises *thoroly*. Get up lots o' steam with your arm and pen and then try hard to apply your movement to the making of exercises and letters. Send more work. You need not notify the editor.

F. C. S., Ill. Your work shows movement. Keep on creating movement and applying it to all your written work. Study little things about exercises, words, and letters, and try to make them more accurate.

T. J. S., Ia. You still need more real arm movement. Get lots of steam back of your pen, especially in making the exercises, then apply it to making of letters, etc. Break away from your old habit of slow writing and learn the new.

R. W., W. Va. Now I can see improvement. You are putting in some good hard licks on your penmanship, arn't you? That's right, keep it up.

E. E. W., N. J. Glad to get your work. You are a Thornburgh pupil, arn't you? Follow his instruction and you will become a good penman. Your work is a little on the rough yet, but you'll soon improve. Come again.

J. W., N. Y. I am pleased to get your work. You need more practice on movement. Use a better ink — a blue-black fluid is good. Always use a good pen. Get lots of your work to criticise. Keep at it, and I am sure you will win a certificate.




	<h2 style="margin: 0;">Lessons in Practical Writing</h2> <p style="margin: 0;">BY</p> <p style="margin: 0; font-family: cursive; font-size: 1.2em;">W. C. Currier</p>	
<p style="margin: 0;">TRENTON, N. J. Rider-Moore and Stuart School of Business.</p>	<p style="margin: 0;">Students' Speci- mens criticised through the B. E.</p>	

Plate 26

Writing, to have a commercial value, must be written legibly at a fair rate of speed, hence one can readily see after a few weeks' studious effort, that the easiest and best road to that end is through a free movement. Exercises 1 and 2 are excellent for precision and neatness. Master them all before proceeding further.

Plate XXVI

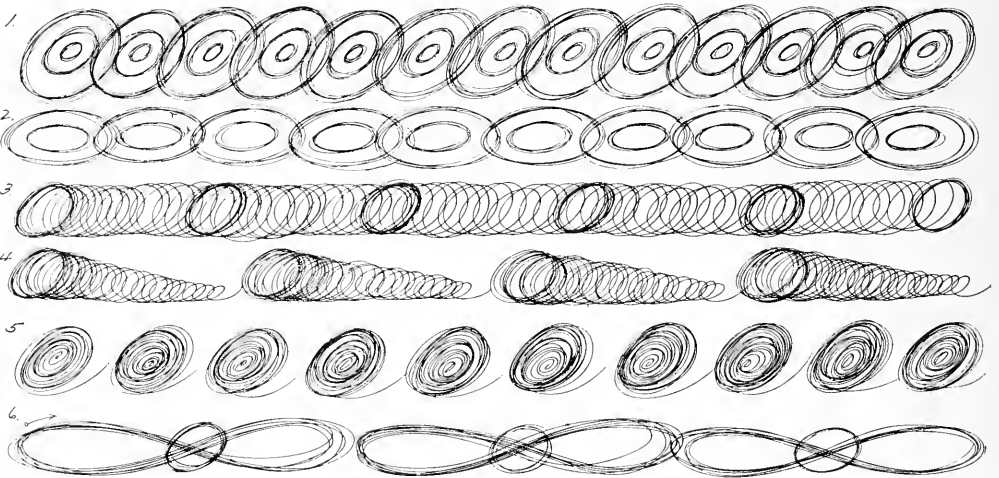
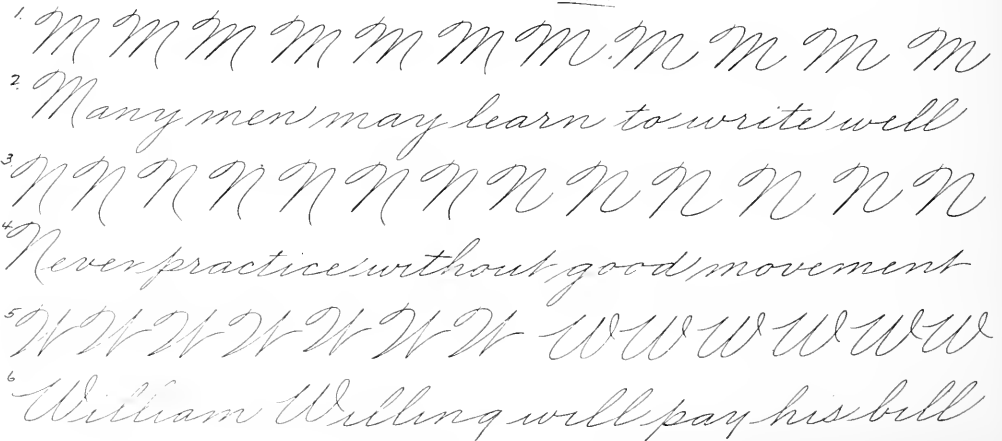


Plate 27

This plate reviews three important letters. The second form of W in line 5 is a popular one among rapid writers. In the sentences, be sure to maintain a uniform, definite slant.

Plate XXVII





### Plate 28

The *I* and *J* are considered difficult capitals. Practice movement exercises assiduously before attempting them. The important stroke is the first one in both cases. Curve it well, and have the downward line, or stem, quite direct. Study as you work.

#### Plate XXVIII

1.

2.

3.

4.

5.

6.

7.

8.

### Plate 29

Lines 4, 5, and 6 will furnish some excellent practice to strengthen the connective lines. Write these two, and even three, lines to the space.

#### Plate XXIX

1.

2.

3.

4.

5.

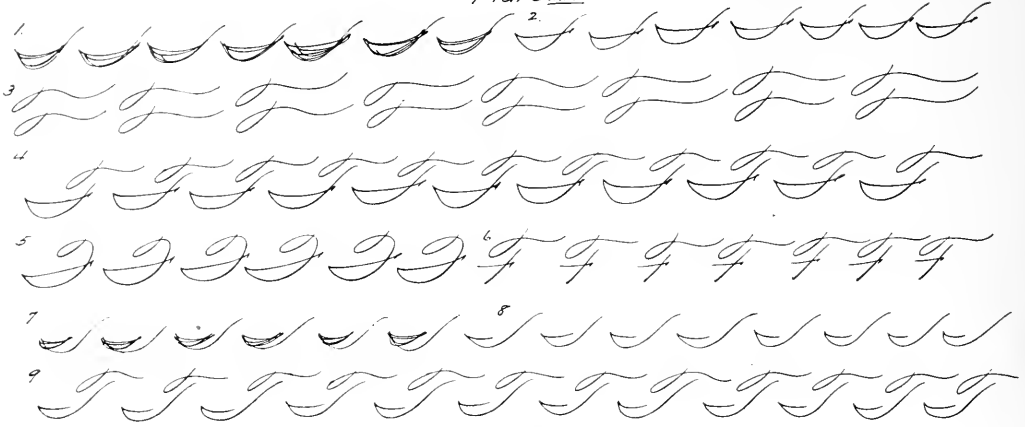
6.

### Plate 30

For beginners, the angular form of *F* and *T* are troublesome. The stem is a double or compound curve. Always pause at the angle before finishing. - Have the cap close to the stem but do not have it touch at any point. -



Plate XXX



Criticisms

L. R. N., Mont. — Try to have minimum letters uniform in height. Yes, you are getting nearer the certificate. Work is fine.

E. E. W., Paterson — You have carried out suggestions to the letter and profited thereby. Capital *I*' is not quite strong enough. Keep on.

E. J. M. C. — Check speed and study form more. Don't scribble. Figures are fine.

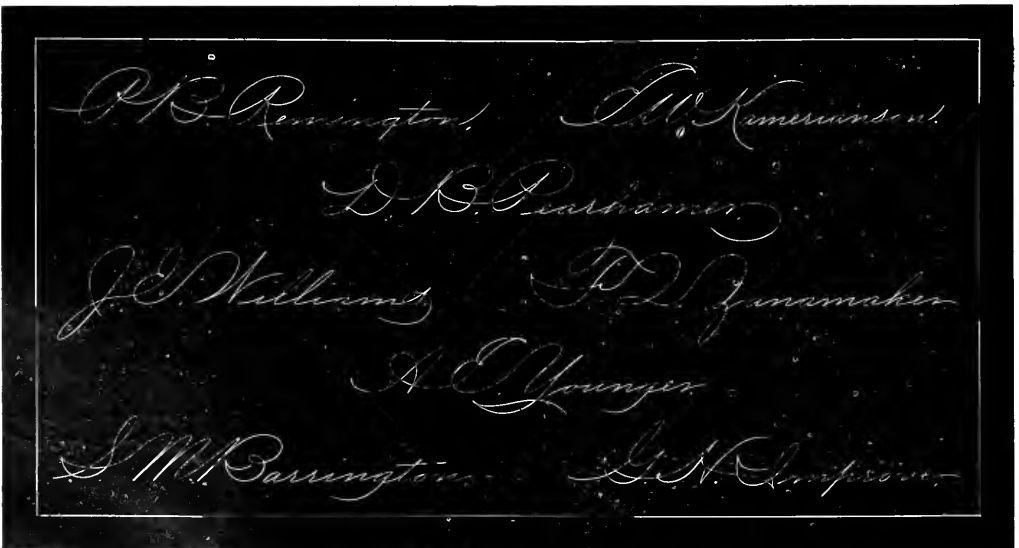
T. J. S., Boone, Ia. — Practice more on capitals. Your movement is not quite strong enough. Small letters are very neat.

E. B. S. — Doing well. Practice faithfully to get better connective lines in small letters. Movement needs lots of attention.

C. H. I., N. J. — Glad to get your work. It is well done. Small *m*'s and *n*'s are not quite round enough.

W. D. G., N. J. — Your figures are the best I have received. Capital *A* is too wide. Keep at it and you will surely succeed.

PROFESSIONAL BUSINESS PENMANSHIP BY MR. S. M. BLUE, COLUMBUS, OHIO, PEN PUSHER IN THE OFFICE OF THE B. E.





# Practical Business Writing

## As Applied to Business Forms

Nina Pearl Hudson Noble

SOUTH FRAMINGHAM, MASS.



Good manners are not for state occasions but the natural garment for every day. Act well at the moment and you have performed a good action for all eternity.

Life is a great riddle and we must not allow the smallest fact to pass without understanding it. We shall have guessed just so much more of it.

Character is a mirror that reflects in after life the images first presented to it. Do not squander time for that is the stuff life is made of.



## A Good Hand, and Some Other Good Things.

No other one element of an education will do so much for its possessor in the way of securing a position when in need of one as good penmanship. Nor is it simply because it is an attractive art. Employers are attracted to those who possess it, but it carries with it other qualifications which make for usefulness and therefore for success. These by-products, as we might call them, or more properly speaking, reserve forces, may be enumerated in the order of their importance as follows: patience, perseverance, industry, care, determination, and observation. These are the qualities which develop good penmanship and are developed in return by it; for, as is now very generally conceded, we are helped by and while helping others; we get strength and skill by giving strength, power, and activity.

Valuable, however, as is a good handwriting, it of, and in itself, has but little power. Its real worth, its greatest value lies in the service it may render to its parent—language. For writing is but recorded speech. And in the proportion that good penmanship bespeaks also good language, it is truly serviceable and therefore truly valuable. Good penmanship gets the job but other qualities hold it.

The "holding" qualities of a position, besides the by-products and reserve forces previously mentioned, are first, spelling; second, capitalization and punctuation; third, construction of sentences; fourth, clear expression; fifth, quick and accurate in mathematics; sixth, loyalty; seventh, morality; and eighth, uncompromising character.

These hold the position, and utilize penmanship as a vehicle for their expression.

Young man, young woman, acquire a good hand writing, but, above all, acquire something for it to serve, for it to feed upon.

Bookkeeping, shorthand, and typewriting are all right in their time and place, but without the fundamental elements mentioned, they are of but little value. The difference between a \$5.00 a week and a \$25.00 a week stenographer, is not in the difference of their shorthand, but in the difference of their English as expressed and transcribed on paper.

Good writing will get the job, but brains and faithfulness enable skill to hold it.

Give now, therefore, all of your thought and energy to getting a job, but give yourselves to preparation for holding it. The filling of the place is, after all, the mark of real worth.

Remember, therefore, good writing will get you employment when your experience is too immature to enable other qualities to exhibit themselves. To the young, therefore, it is of greatest worth, and should be eagerly sought as a surety against idleness in the beginning of actual business life, as well as an easy, graceful, attractive mode of expression.



## Editor's Page

### In Memoriam

John D. Odell

Tenantless, unresponsive, like a broken reed after the storm has passed, survivor of the allotted three score years and ten, the body of John D. Odell—teacher, friend, and man—has been borne to its last long resting place and his spirit gathered into the Boundless Deep.

Warm-hearted, generous, kindly, a loyal friend, an indulgent father, a devoted husband, and in all, through all, and beyond all of these relationships, a teacher consecrated to the highest and noblest ideals.

Born on a farm near Canandaigua, New York, seventy-one years ago September last, graduating from the State Normal School at Albany in the same class with the woman who became his life companion, conducting a commercial school in Toronto, Canada, and teaching for nearly a quarter of a century in the Packard School, his entire career, with brief exceptions while engaged in the business world, had been spent in the training of young men and women for commercial life.

To this man, whose kindly advice, rigid example, and insistent discipline have set in motion wide circles of influence, is due the tribute that he thought only of the littleness of his service and grew old, filled with sorrow at times, because he did not know, as no man can know, how wide and far-reaching had been his influence for good.

John D. Odell was a true teacher. He knew that no single method of teaching combined all the excellencies and excluded all the defects of good instruction. While profiting by the experiences of others, he was a teacher who introduced a generous variety into his modes of teaching, drawing largely, however, upon his own wide and careful observation in the capacity of both teacher and proprietor, never splitting his practice upon the rock of "patent methods," but one who never allowed his zeal or enthusiasm to deflect permanently his course from the pathway of wisdom and common sense.

Time, the Great Destroyer, has smote the frail instrument, the temporal abode of our dear friend, and the strings are silent. To none does that silence appeal more deeply than to the writer, who was his neighbor and his friend. Many are the hundreds, however, who knew Mr. Odell and loved him. To these the tendrils of love and affection stretch forth from his grave at Rochester, constantly reminding them of those parting words of another: "Farewell, and do not quite forget me after I am dead."

Suddenly stricken with apoplexy while still pursuing the career to

which he had consecrated his energies, he passed peacefully and painlessly away, as if in response to his own wish that there be "no moaning at the bar" when he put out to sea, and leaving to us the precious legacy of a memory shell-tinted with a richness like unto the purpled glory of a southern sunset sky.

EDGAR M. BARBER.  
New York, November 28, 1904.

[Death occurred November 25, at his home, 307 Lenox Ave., New York City. His widow and a daughter, Mrs. Dr. Ketcham, of Stamford, Conn., survive him.]

Mr. Odell was a superior teacher of writing, as well as of bookkeeping, his black-board work being almost perfect in its precision and delicacy. He was with the Continental Insurance Co. at Chicago, until the big fire. From there he went to Toronto and opened his business school, selling it and engaging as an accountant in Wall Street, N. Y., about 1880. From this position he entered the Packard School as Principal of the Theory Department—EDITOR.]

### Subscriptions

To the Students' Penmanship Edition of THE BUSINESS EDUCATOR may be begun, if desired, with the September, 1904, number. In that number Messrs. Doner and Tamblin began their lessons. Besides, September is the beginning of our volume for each year. We hope to continue to begin subscriptions with the September number, when desired, for a month or two yet. We cannot, however, begin professional subscriptions at that time as we are entirely out of the editions back of December.

### Partial Contents of the Coachers' Professional Edition.

ASSOCIATE EDITOR'S PAGE.

COMMERCIAL GEOGRAPHY, by Frank O. Carpenter, Boston.

DEPARTMENT OF BUSINESS CORRESPONDENCE, Carl Lewis Altmaier, Drexel Institute, Philadelphia.

DEPARTMENT OF TYPEWRITING, by Miss Stella Smith, Simmons College, Boston.

DEPARTMENT OF ARITHMETIC, E. E. Kent, High School, Springfield, Mass.

COMMERCIAL LAW, W. H. Whigam, Chicago.

DEPARTMENT OF BUSINESS PRACTICE, by Associate Editor, W. F. Cadwell, G. E. King, and R. O. Cook.

REPORT OF KANSAS SPECIAL TEACHERS' FEDERATION.

WHAT AN AMANUENSIS SHOULD BE ABLE TO DO UPON ENTERING A BUSINESS OFFICE, by Chas. H. McGuire, Salina, Kans.

BUSINESS AND LIVING, Francis H. Peavy.

COMMERCIAL EDUCATION IN PITTSBURG AND ST. LOUIS.

INSPIRATION.

CATALOGS AND CIRCULARS.

NEWS NOTES AND NOTICES.

TYPEWRITER AND SHORTHAND FIELD NOTES.

SCHOOL AND PROFESSIONAL.



## Observation Crips

**Abstract and Concrete**

Theory is one thing; practice, another. Truth, in print, is not nearly so impressive as truth in experience. To tell a boy that a rod contains five and one-half yards may create a definite conception, but to have him actually measure a rod will almost certainly do so. The abstract is ever debtor to the concrete for services rendered in fixing principles. We all listen more attentively to the minister's stories than to his dry theological dogmas. "From the known to the unknown" is gloriously recited as a golden pedagogical axiom, but, having recited it, many teachers cheerfully forget all about it in practice.

**History and Literature**

The birthplace of Whittier is less than an hour from Boston, but literally tens of thousands of pupils in and about the so-called Occidental Athens study "Snowbound" and rack their weary untrained brains in an effort to picture the scene just as it was, without having seen it. Wouldn't a trip there add reality, concreteness, and intensified interest enough to be worth while? Wouldn't the name of Whittier, and "Telling the Bees," and "The Garden Room" (for, of course, the Amesbury home would be visited) and "The Captain's Well," and a score of other things be impressed with ten-fold power? Why not let the concrete lend a hand? Why should not a class go to beautiful Mount Auburn to see the graves of Longfellow, and Lowell and Holmes? What added pathos is in "The First Snowfall," when, standing by the plain, low slate tombstone at the head of Lowell's grave, one sees what was in the poet's mind when he wrote:

I thought of a mound in sweet Auburn,  
Where a little headstone stood;  
How the flakes were folding it gently,  
As did robins the babes in the wood.

And how much more tenaciously the beautiful poem clings to our memory, if we see the little mound, and then, as we return, look with loving interest at the great square house amid its sheltering elms.

Why should not classes in literature, near enough to do so, be given the privilege that their teachers—when they are not too indolent—enjoy of taking a trip to the homes of Hawthorne, Emerson, Alcott, Irving, Steadman, Whitman, etc.? Why should not history classes visit the homes and the burial places of great men and the scenes of their mighty deeds? Would it not be worth while? Not a pilgrimage a thousand miles away, but more intimate knowledge of places near by.



**Practicing and Preaching**

But, you ask, what has all this to do with the work of a commercial teacher? He has little time and often less taste for either history or literature, and it is not an essential part of his daily work. True enough, but how about your law class? Did you ever bring before them actual contracts, articles of agreement or of incorporation, or examples of business paper? Not the so-called business practice paper, but "the real thing"? Why not? We remember to this day the impression made on our mind when our teacher of commercial arithmetic, O. P. Kinsey, of Valparaiso, Ind., brought an actual United States Coupon Bond to the class.

Did you ever take your law class where the laws are made? To the town meeting, the Council chamber, the State and National capital? Have you, with them, observed the interpretation of the law, in the police or justice's court, the district or superior court, and higher tribunals? Did it ever occur to you to take your law pupils to the police station, the county jail, the penitentiary, where one form of the interpretation of law is put into effect? Did you ever even go yourself (voluntarily, of course) to these places?

We recall the remark of the chairman of a certain school committee, who, in speaking of the kind of commercial teacher they wanted, said: "Of course we can't expect a man to know everything, but we do want a man who, if he doesn't know business, has at least sense enough to go out and learn it."

**Arithmetic and Bookkeeping**

We know that many teachers go on, year after year, teaching processes in arithmetic and bookkeeping that have no more relation to actual working conditions than our grandfather's parsing bore to the mastery of an easy style of composition. Why should not these teachers go out among the business houses of the city and find out how it is actually done? Let them then supplement their book teaching—their teaching of principles—by citation of methods in practice right at home. It adds to the confidence of students in their teacher, and it wins the esteem of hard-headed business men in the community. Not one business man in twenty-five, in large business

houses, averages his accounts just as we are taught to do it in our commercial arithmetics; and it needs only to be stated to be admitted that a large percentage of our text-book and business practice teaching is not much nearer actual practice. A bill of particulars may well be deferred for another article. Space and time forbid it here.

**An Example**

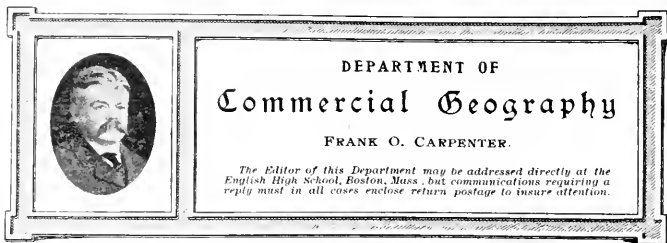
Since we have had high school teaching to do we have taken our commercial classes each year to visit places of interest in and about Boston. We have gone to large business houses, such as the home of The Youth's Companion; to the docks of trans-atlantic liners—the Dominion Line and the Cunard Line—where, by previous arrangement, we have been permitted to go aboard and inspect these vessels; to places of historic and literary interest, Bunker Hill, Faneuil Hall, Boston Public Library, Mt. Auburn Cemetery; to the homes of the great literary masters who lived in and about Boston; to the State Prison, the Legislature, etc.

**A Crip to New York**

This year our ambition to go a step further was allowed by our being allowed to take our senior class on an excursion to New York city, over the Boston & Albany Railway, by way of Worcester, Springfield, and the beautiful Berkshire Hills, to Albany; thence by day steamer down the Hudson—its banks blazing with the royal splendor of an eastern autumn—to the Western metropolis, where, after a night and a day, every hour of which was a chapter of Alice in Wonderland, to these youthful tourists, we took one of the famous Fall River Line steamers, and returned to Fall River, thence by rail to Boston and home—a three-day trip that to every student member of the party was worth more in all-round development and mind-awakening than a whole year of ordinary school life. Space forbids details here but in an early number, if teachers manifest any interest in the subject, we shall tell how we made arrangements for a special gear, for hotel accommodations, steamer staterooms, the automobile trip about New York, the visit to the Stock Exchange, etc.; the cost, the school room results, the effect on the community, etc.

The leading trunk lines are placing special facilities at our disposal, through their Boston agents, for making suggestions to teachers in different parts of the country, for similar excursions; though, of course, to the live, enterprising teacher, no more than the suggestion here given is needed. Let us hear from you.

*The Art of Virtuous Will is a Fine Acquisition.*



NOTE—The subject of foods and textiles already discussed in this magazine should be studied in the schools until the last of January. In February the subjects of Buildings, Fuels and Lights should be begun. It is the Editor's intention to devote the February and March instalments to those subjects. The geographical side of the work should be carried on at the same time, beginning with the pupils' own town or city, then the state, the U. S. and the world, studying the areas of production and trade, trade routes etc. Maps should be made in each case on outline maps and these written on various food and textile topics as previously explained. An interesting topic which should precede the study of actual trade is the subject of

#### MARKETS AND FAIRS.

In primitive communities, such as those founded by the pioneers in this country, every farmer is obliged to do everything for himself,—raise and spin and weave the wool, grow, thresh and grind the grain, cut and saw the lumber etc. all of which he does alone or with the help of his family. Social life does not exist at all. The families are solitary.

Soon, however, men find that certain services can be done by one man for the whole community, better than by each for himself. The two most important industries are the grinding the grain and sawing the lumber. The sawmill would not be common except where forests are heavy but the grist mill is universal in need and use. The mill would be located at some convenient place beside a stream which could give the power needed to turn the mill wheel or on some hill where windmills are used. To this mill the settlers go with their grain and while waiting for it to be ground talk with each other and

#### THE VILLAGE

the miller, and a local centre of social interest is begun to which the settlers go to learn and give news. Next the men who have fruit or vegetables or animals to sell take them "down to the mill" and there exchange them with their neighbors. This grows to be a custom, and some convenient level plot in front of or near the mill is selected for this bargaining, and a market or a market place is established. Next a special day of the week is agreed on and market day comes into favor. To this all people go, who have things to buy or sell. The farmers and their families look upon this weekly market as the only bit of social interest and relaxation in their lives. Then the miller, stimulated by the presence of the people on this regular market day, buys a few staple articles of common use as sugar, calico, nails etc. and gradually this trade, first carried on in the end of the mill, expands into the country

store where all sorts of goods are kept for sale. This becomes the permanent centre of interest for all. The store keeper is appointed postmaster, receives the mail, and thus the pioneer community comes into actual touch with the government.

The regular market day trade continues and deals only in perishable goods, mostly foods. The store keeper does not compete in this trade but does keep a small stock of eggs, vegetables etc. to supply customers who need them between market days. As trade increases the market men become more numerous, they choose particular places which are reserved for them and a line or circle of wagons is drawn up, and buyers go from one to another bargaining for supplies. Next a roof covering is put up to protect the goods from rain or sun. This is first a tent, then is made of permanent materials. Next the wagons are banished from this shelter, the dealers are assigned a certain space or stall and the type is developed from which the modern market building has evolved.

#### THE TOWN

As this trade develops various men are needed in different lines of work about the store or markets. These live in houses near the market place. A blacksmith and carriage shop finds work enough to exist, then a cobbler's and harness shop, and a village is formed. The social life grows and the church and school are built near the village center. As the village increases the single store is not enough but is first duplicated and then separate shoe and clothing stores split off from it, and the village becomes a town. Town officials are chosen and politics enter village life and thought. The general store and post office is the political storm centre at first and men and measures receive there the freest criticism and discussion.

#### THE CITY

As the town grows into a city manufacturing industries are attracted to it, the large amount of products make the freight desirable and railroad lines are built to it, and street railways, water, gas, sewers and the other benefits of modern life are installed. Gradually for convenience, trades and businesses of the same kind cluster together and we find trade areas of the city in different sections as, food and provision dealers, leather trade, dealers in wool and cotton, retail drygoods and clothing furniture stores, lumber and wood-working shops, coal and wood yards.

NOTE—The extension of this idea into the grouping of towns of similar industries together as textile towns, boot and shoe towns etc. in a state, and the massing of manufacturing in great areas, and the wheat and corn belts, the grazing lands etc. in the country should be shown and contrasted.

#### THE NATION

As these centres or areas of trade and production grow in importance, they come into commercial relations with foreign lands where similar staples are made. When the domestic demand for goods is satisfied, the surplus is sold abroad and the United States competes with other producing nations for the trade and markets of the world. Tariffs, duties, customs etc. are incidental aids or restrictions to prosperous commerce and trade. So this world trade is a direct growth from the simple barter exchange of the early settler or pioneer.

The weekly market day becomes bi-weekly and then daily as the population increases—and in Europe and to some extent in United States people go daily to the markets for supplies. Most of the goods are sold at the markets in the United States early in the morning, in summer about sunrise (i. e. the wholesale trading).

#### NATIONAL FAIRS

At harvest times the market days offer greater abundance of goods. People come from longer distances to the markets in the large towns. Specially fine cattle, fruit, vegetables are brought to be shown and admired and praised if not for sale. Friendly rivalry causes competition. To stimulate contests prizes are offered—special exhibitions are held—and the county fair or United States "cattle show" becomes an annual event, and the fair grounds and buildings permanent additions to the city or town. In some parts of the world these local fairs become national in interest and importance as at Leipsic, Germany, Mecca Arabia, and the world famous fair of Nijni Novgorod in Russia. At this fair held once a year, on a great plain, a hundred thousand people gather for a week or two from all over Europe and Asia and buyers from the rest of the world—Turk—Persian—Chinese—European—Arab—American—join in a great world market—an annual Babel. Everything of great value in the world, easily portable, can be seen and bought at this fair—80 million dollars change hands here in a single fortnight.

#### WORLD'S FAIRS

The national fair soon suggests the international and the world unites at the Paris exposition, the Centennial at Philadelphia, at Chicago, Buffalo, St. Louis in a display of all that human skill has been able to construct and invent and produce. National anniversaries are chosen for these events but they are only outgrowths of the spirit of commerce and trade. As the local fairs become popular amusements of all kinds take place at them as relaxation from the more serious duties of trade. So athletic contests become recognized features of these meetings. The horse race is as much a necessity for the New England fair as the ex-

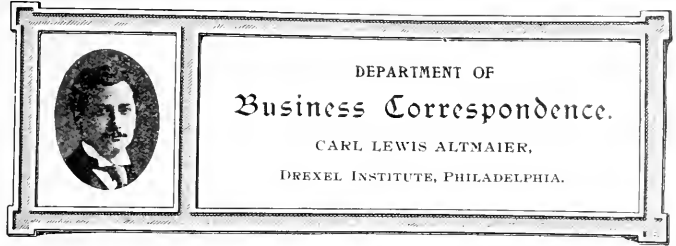
hibits of prize cattle or vegetables. Sometimes a particular form of amusement becomes perpetual like the circuses which wander about the country. These amusements grow in variety and number with the size of the fairs and reach their height in the Midway at Chicago or the Pike at the St. Louis fair where millions of dollars are won from the visitors and where it costs more to see the amusements than to see the fair exhibits. These great world fairs last for half a year and then the exhibits are carried homeward, stopping perhaps at some smaller fairs like Atlanta, New Orleans or the Lewis and Clark fair of 1905.

## COMMERCIAL MUSEUMS

Many of the exhibits of great value from far off lands are presented to the government of the state or city and become a permanent museum like the Field Museum at Chicago or the great Commercial Museum at Philadelphia. If such has been the past and is the present status of the market or fair or exposition, what remains for the future? Shall we have only imitations of the late fairs and attempts to surpass them in splendor or size or beauty, which is not likely to be the fact? The editor believes there is another phase of development more valuable still to mankind. This is the permanent exhibition lasting all the year. The great museums with their cases filled with weapons and clothing and curios of olden times are of value beyond estimate but the museums of commerce are more valuable still. But the display of the left over exhibits from the great fairs are but *dead* exhibits—like the dead shells tossed up at high water mark showing how far up the wave has gone, but are no longer in life i. e. in motion. So the future of these great expositions must be a living exhibit, changing with the times, renewed from year to year but alive and up to date always. There must be then permanent expositions in place of the transitory ones and these will undoubtedly come in the near future. First in the great commercial centres like Boston, New York, Chicago, San Francisco, there will arise exhibits of the commercial products in ordinary trade, the latest machinery will be shown there, new devices for transportation, heating, lighting etc. will be displayed. As fashions change the old exhibits will be removed or sent to the museums as landmarks of the past.

The old market with its individual stalls will be repeated in great exhibition halls, where tradesmen and manufacturers, and producers each with his separate space, shall all the year show his latest and best productions and attempt to win public favor. The advertising value of such permanent exhibits would be very great and no firm of importance would dare or wish to be absent from the exhibition. The quality of goods would improve for they would have, to bear the close test and comparison of other goods of the kind. The Philadelphia museum has the germ of this idea and is working it out bravely but it fails

(Continued on page 24).



As a part of a course in Commercial Correspondence the student should be required to make an intelligent and detailed study of the post office, its organization, and especially of all the facilities it offers to the public. The carelessness and stupidity of a large portion of the American public in using the post office is responsible for delays, disappointments, misunderstandings, mortification, and exasperation which might easily be avoided by the exercise of a little more care and intelligence in the writing and sending of a letter. For example, a magazine lately advertised for photographs of babies for a prize contest. Twenty-five per cent. of the packages sent had insufficient postage, and an average of a good twenty-five per cent. ignored one or another of the few simple conditions which were prerequisite to entering the contest, and were consequently debarred. The scope of the postal service of the United States terminates only with its territorial boundary and that of its Island possessions, and with such restrictions as Congress has seen fit to create, and its rivals as carriers, have found to its interest to maintain. It provides means for security and certainty in the conveyance of valuable papers, legal and otherwise, and articles of monetary worth, by the registry system; of money, both by postal order and registered letter, and of speedy delivery in all offices, whether free delivery exists in the office or not, and at hours before and after carriers usually make deliveries. It is not a detective agency, nor a general intelligence office, although post-masters are written to on all sorts of subjects, and often by people who want fifty dollars' worth of information for two cents, and frequently expect the post-master to pay the postage in reply, as he is supposed to receive his stamps gratis. It does not carry matter of an immoral character knowingly nor articles liable to injure its servants, or damage the mail. It assumes no responsibility for loss or damage, excepting in the case of registered packages, and in such cases to an amount not exceeding \$25 in value. It is not conducted for money-making purposes but for the benefit of the public, and its usefulness and the extent thereof can be increased only by the public sentiment which demands it, and which creates legislation. The post office: Dry and dull though its name appears, it possesses an interest of which few people are aware. While it is a gigantic business machine, its

operations are solely for the progress and happiness of mankind, and the business and sympathies of every man, woman, and child are linked to its operations. Wherever civilization goes, her hand-maid, the post, goes, opening the vent of hearing and making the air more vibrant than Rumor full of tongues.

"From Greenland's icy mountains,  
From India's coral strand"

come messages commercial and humanitarian. The post office with its billions of letters is an epitomized world. The mail bag, says a writer, is an epitome of human life. All the elements which go to form the happiness or misery of individuals—the raw material, so to speak, of human hopes and fears—here exist in chaotic state. These elements are imprisoned, like the winds in the fabled cave of Æolus, biding their time to go forth and fulfill their office, whether it be to refresh and invigorate the drooping flower or to bring destruction upon the proud and stately forest king.

In closing this series of articles a word should be said about the obligations and courtesy of writing a letter. The writing of a letter is sometimes an obligation and sometimes a courtesy. When the sender and the receiver are both directly interested, to write a letter is an obligation; when the information to be conveyed is of interest to only one of the parties, to write a letter is a courtesy. The first principle of courtesy is that the courteous person is willing to make some sacrifice in favor of the person whom he desires to honor; the opposite principle is to regard our own convenience as paramount to every other consideration. The most essential element of courtesy in letter writing is promptitude in making replies. He is a very careless business man, indeed, who does not answer letters promptly. It is therefore exceptional for the business man to be chargeable with neglect in answering letters. This is probably because he has more or less selfish interests to subserve. It is in our social correspondence that this fault and inconsiderateness most frequently occurs. Sometimes there is a good excuse for it, but frequently the answering of a letter is postponed through a pure spirit of procrastination. All the information necessary for the answer may be in hand, yet the writing of the letter is deferred, and when it is finally written half of the letter is filled with explanation and apologies which we

only half believe ourselves, but which we expect our friends to accept in all sincerity. We all recognize the advantages of carrying on business by correspondence. Do we, however, fully appreciate its possibilities in extending social courtesies and pleasures? We all like to receive letters, and I have no doubt many of us often watch for the letter carrier with as much apprehension and anxiety as Noah did for the dove. Are we, however, always as thoughtful as we should be in giving our friends that pleasure and satisfaction which we ourselves crave? Every child should have his writing desk and should be encouraged to write letters. It will not only be of the utmost value educationally, but will cultivate thoughtfulness, consideration, judgment, and sympathy. It has often been the vain wish of man to be in several places at one time. The post has brought about a realization of the consoling object of that wish. The post, too, has deprived separations of half their anguish. After all the goodbyes of parting friends are said, we hear the final request "write." The last words which fall from the quivering lips of the mother, as she bids God-speed to the son who launches into the unknown sea, are "Don't forget to write." These admonishing words should always ring in our ears, and we should never find it necessary to apologize to ourselves or our friends for our neglect, nor to excuse our indifference by lack of time.

### Write Them a Letter Tonight

Don't go to the theatre, lecture, or ball,  
But stay in your room tonight;  
Deny yourself to the friends that call,  
And a good long letter write—  
Write to the sad old folks at home,  
Who sit when the day is done,  
With folded hands and downcast eyes,  
And think of the absent one—  
Write them a letter tonight.

Don't selfishly scribble: "Excuse my haste,  
I've scarcely time to write,"  
Lest their brooding thoughts go wandering  
back  
To many a by-gone night,  
When they lost their needed sleep and rest,  
And every breath was a prayer,  
That God would bless their delicate babe  
To their tender love and care—  
Write them a letter to-night.

Don't let them feel that you've no more  
need  
Of their love and counsel wise;  
For the heart grows strangely sensitive  
When age has dimmed the eyes.  
It might be well to let them believe  
You never forgot them quite—  
That you deemed it a pleasure when far  
away,  
Long letters home to write. Then—  
Write them a letter to-night.

Don't think that the young and giddy  
friends  
Who make your pastimes gay  
Have half the anxious thoughts for you  
That the old folks have to-day.  
For the sad old folks at home,  
With locks fast turning white,  
Are longing to hear of the absent one—  
Oh, write them a letter tonight.

—Anonymous.



### The Writing of Letters—What Should be Accomplished in the Practice.

Up to this point our students are as the films in a camera; the impressions they receive are clear or not, depending upon the quality of the film and the experience of the photographer. A photograph, however, cannot be produced until after the impression on the film is fixed. I use the letter-practice as a "fixer."

To prepare for this "fixer" (of course, after all the work outlined in my preceding papers has been finished) I spend perhaps an hour in explaining the various methods of using the punctuation marks, giving illustrations, and exercises for practice—such as date lines, lines of poetry, sentences containing figures, etc. Before the writing of each exercise is begun, I try to impress upon the student its purpose; for instance, if the exercise is to illustrate the spacing after commas, the student is enjoined to practice carefully in accordance with the rule given as to the use of the thumbs and the number of spaces. I then ask the student to write the exercise until, by individual examination of his operation, I am convinced that my theory has been put into practice; then, and not until then, I change the exercise. I do not think it wise to require the students to write these exercises a specified number of times. Such a method is apt to result in much lifting of the carriage in order to keep track of the lines written, and so distracts the mind of the writer as to utterly set aside those things which the practice is meant to emphasize; in the end little will have been gained, and the time-wasting habit of unnecessarily lifting the carriage will have become forever fixed. Of course, correct hand-position and fingering should at all times be kept before the students as the all-important things to be accomplished.

When letter-writing is begun, the operator should be perfectly familiar with the use of the scales and marginal stops,—in fact, all the principles of the operation of a typewriter should have been mastered, and the student should write absolutely by touch.

That he may not be prejudiced in favor of any one form, examples of various forms should be shown him, and it should be made clear that form is purely a matter of individual taste; however, one form only should be selected for use in the letter-practice at this stage of the typewriting in-

struction. My reason for this is that nothing should be introduced which will in the least hamper the students in their efforts to write by touch. As far as possible, the mind must be intent on the one thing—writing by touch; now, if, with each new letter, the form be changed, the writer cannot maintain the necessary concentration. The mind demands some change in order to continue in intelligent practice, but this demand may be met by the new matter contained in each letter.

Not so much should the student think of getting a letter written, as of finding here an opportunity for the application of all the instruction which has gone before; here must he test his knowledge and the value of his former practice. But, he must be constantly made to feel that the letter-writing is simply the link which joins the keyboard practice to the advanced work. Great care should be taken to prevent the acquirement of speed at this juncture; if the student be kept too long on letter practice he will learn to write speedily, and when once speedy writing is begun, further instruction as to operation is made impossible; much that has been taught will be disregarded, and bad habits formed, and, on account of these, the greatest speed of which the operator might, with proper training, be capable, is jeopardized.

In all the work preceding the letter-writing, the student has been taught how to write by touch, a beginning has been made in the development of the muscles of the weaker fingers, he has learned how to control each finger and direct it by thought, and he feels perfectly at home with the machine. The most careful instruction and painstaking preparation may here be brought to naught; by permitting the student to attach too much importance to the product rather than to the manner of producing.

The operator should write correctly and slowly before he writes speedily, and so I use the letters for a "fixer" of correct habits of operation. It takes time and much practice to form all the time-saving and energy-saving habits, and, in order to keep down the speed until the student has practiced sufficiently to acquire these and also to have equally developed the strength of all the fingers, I pass on, after the "fixing" process, to more difficult matter.

To sum up: The object to be accomplished in the letter-practice in a typewriting course is *absolute confidence* in writing by touch.



## Department of Arithmetic.

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### Method of Teaching Arithmetic By the Use of Intelligent Analytical Solutions.

It is with some hesitation that I present this method of teaching commercial arithmetic, for I am fully aware that in the majority of the private commercial schools this plan is given no consideration. While it is not altogether new, it is hoped that its developing qualities will commend themselves to all teachers who wish to train students to think.

I do not believe that the entire time of each recitation should be given to this plan. About one-third of each period should be devoted to drilling the students on oral work similar to that which will be given later, and to developing accuracy and speed in the handling of all practical problems.

Many may condemn the plan as having no place in the classroom of a commercial school because it does not require the student to use at all times methods handled by business men. It is true that there is no time in their offices to solve problems by analysis. To them time is money and the correct results must be obtained by the shortest processes. But before the student can hope to fill any responsible position he must be trained to reason logically and quickly. By this system of analysis the student is compelled to reason out the steps and record them in logical order.

If this plan is given a thorough trial it will be found to produce results superior to blind rule work or the method of allowing the student to follow his own plan in the solving and recording of problems.

The student's mind naturally runs in the channel of the least resistance and he soon acquires the habit of guessing at the operations involved in the solving of problems. Upon securing a result it is compared with the answer. If incorrect, a different operation is performed with, perhaps, no better success. Again and again he tries to "fetch it" by guessing at the operations.

Many commercial teachers to-day are allowing the student to use this abominable "fetch it" plan, and to record the work in any form the student may choose. Part of the work may be in books and part on pieces of paper. If this work is taken up for examination it is a difficult matter to find the first operation and to follow the different steps involved because of irrelevant matter and a

lack of labels, signs, and explanations. The only explanation usually found is the abbreviation, "Ans.," written in a large bold hand close to the amount that happened to agree with the proper result.

It is the duty of every teacher to use methods that will exercise the greatest thought power, not those that will exercise the least.

This method is based on unit analysis, and if the student thoroughly masters the unitary method in the solving of problems in fractions and denominate numbers, little time will be consumed in presenting the different solutions for percentage work. The beauty and power of this system stands out prominently in the solving of complex percentage problems.

The chief feature in percentage problems in which two quantities are compared, is, that the relation existing between them is expressed in hundredths. One is the base of comparison and the other is to be expressed in hundredths of the base.

In those problems in which a certain per cent. of the quantity is to be found, the chief feature is that a definite fractional part of the quantity is desired. This fractional part is always a certain number of hundredths.

Percentage, then, may be defined as a system of fractions in which one hundred is always the denominator. Thus, in the expression 5%, the per cent. sign stands for the denominator and the five for the numerator of the fraction.

Since the per cent. stands for the denominator one hundred, and since one hundred is a power of ten, any per cent. may be expressed as a decimal or as a common fraction.

Any member of the class should be able to write correctly any per cent. in the form of a decimal or a fraction. If a large number in the class have studied percentage, give them the following per cents to write: 1/2%, 25%, 275% and 1000%. Upon examining the work they have placed on paper you will be surprised at the mistakes made by those who profess to have a fair knowledge of the subject. Now drill them on the following work by dictating the first column and having the students write each per cent. in four ways:

1%	.01	1/100	1/100
2 1/2%	.02 1/2	2 1/2/100	1/40
3 1/3%	.03 1/3	3 1/3/100	1/30
6 2/3%	.06 2/3	6 2/3/100	1/15
8 1/3%	.08 1/3	8 1/3/100	1/12
9 1/11%	.09 1/11	9 1/11/100	1/11

10%	.10	10/100	1/10
14 2/7%	.14 2/7	14 2/7/100	1/7
20%	.20	20/100	1/5
25%	.25	25/100	1/4
50%	.50	50/100	1/2
75%	.75	75/100	3/4
90%	.90	90/100	9/10
100%	1.00	100/100	1.
300%	3.00	300/100	3.
500%	5.00	500/100	5.
1000%	10.00	1000/100	10.

The class should be drilled also on the aliquot parts, until they know them instantly and can handle them rapidly. This drill may be varied by calling for concert work, then throwing out questions and calling on individuals.

Plenty of force and enthusiasm can be put into all of the drill work by keeping up a rapid fire of questions. Let the students feel from the beginning that you have mastered the subject.

At the outset it must be made plain to the student by the use of concrete illustrations that any quantity may be the base of comparison. The base is always represented by 100 hundredths. These concrete illustrations may be made by using chalk or paper. If a sheet of paper is used hold it before the class and ask the following questions:

How many fourths of the sheet = the sheet?

How many twentieths of the sheet = the sheet?

How many hundredths of the sheet = the sheet?

Tear the sheet into two equal parts. Take one of the halves and separate it into two equal parts. Hold up one of the halves and ask how many hundredths of it will equal it. Next, one of the quarters and ask how many hundredths of it will equal it.

Now, substitute per cent. for hundredths and ask questions similar to the following:

How many % of the sheet = the sheet?

How many % of 1/2 of the sheet = 1/2 of the sheet?

How many % of 1/4 of the sheet = 1/4 of the sheet?

How many % of 1/8 of the sheet = 1/8 of the sheet?

By using the same pieces of paper the following questions may be asked:

1/2 of the sheet of paper is what % of the sheet?

1/4 of the sheet of paper is what % of the sheet?

1/8 of the sheet of paper is what % of the sheet?

1/4 of the sheet of paper is what % of 1/2 of the sheet?

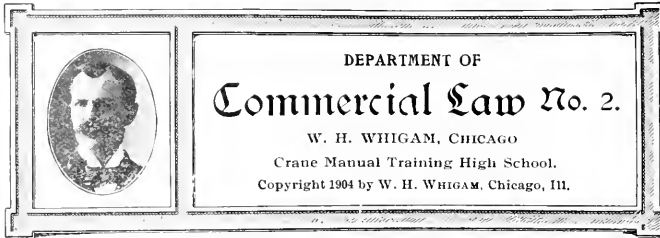
1/8 of the sheet of paper is what % of 1/4 of the sheet?

1/2 of the sheet of paper is what % of 1/4 of the sheet?

After you have drilled the class thoroughly on various concrete illustrations, use a variety of oral problems similar to the following groups:

- (a) 200 is what % of 400?
- 100 is what % of 400?
- 300 is what % of 400?
- 400 is what % of 400?
- 400 is what % of 300?
- 400 is what % of 200?

(Continued on page 24)



## Negotiable Paper

Conditions of Transfer.

Introduction.

Transfer in Good Faith.

Transfer in the Usual Course of Business.

Transfer for Value.

Transfer Before Maturity.

**Introduction**—Negotiable paper, since its inception, has afforded safe and ample means for the purpose of transferring values between traders. The endorsement is the usual means of showing the desire of the endorser to transfer title to the endorsee. The law merchant recognizes certain well-defined conditions as precedent to the transfer of title to another. If these conditions have been complied with, the endorsee is said to have a complete title. It frequently occurs that the purchaser has a better title than the seller. All conditions affecting the standing of the instrument when interpreted as between the original parties, cease when a proper transfer has been made. Negotiable paper is "a courier without baggage." The conditions of the transfer are as follows: (1) Transfer in good faith; (2) Transfer in the usual course of business; (3) Transfer for value; and (4) Transfer before maturity.

**Transfer in Good Faith**—In order to transfer a perfect title the utmost good faith must exist between the parties. The purchaser must have no notice, either actual or constructive, of any irregularity or lack of consideration existing between the original parties. If the note was lacking in consideration between the original parties, the purchaser would take the paper subject to these conditions, if he had notice. If the note was one of a series, so indicated, a purchaser of one of the notes not yet due would not be a purchaser in good faith if he knew that one of the series was due and not paid. Likewise the purchaser of a note on which an interest payment is due and unpaid would not receive full protection. Such paper is subject to defenses. If notice is had subsequent to acquiring title, it will not affect the holder's rights. After a transfer has been made *bona fide* and title is fully acquired, any defects are cured and a transferee may acquire full title, notwithstanding he has notice.

**Transfer in the Usual Course of Business**—The second element of transfer is that the title must be effected in the usual course of business. A purchaser for value is usually considered to be one who acquires title in the usual course of

business. The term "Usual course of business" means "according to the usages and customs of commercial transactions." A title acquired by legal process is not so acquired. It is subject to equities existing against the holder from whom the title was taken.

**Transfer for Value**—This expression means the taking of title for a valuable consideration. The term "valuable consideration" comes from the common law and in the law merchant is subject to the same tests as at common law. There is some doubt as to whether the holder of paper as collateral security is a holder for value so as to enable him to defeat equities existing between the original parties. An eminent jurist lays down the doctrine that receiving collateral in payment or as security for a pre-existing debt is receiving it for a valuable consideration. "Thus it may pass, not only as a security for new purchases and advances made upon the transfer thereof, but also in payment of, and as security for, the pre-existing debts. In this way the creditor is enabled to realize or to secure his debt, and thus may safely give a prolonged credit, or forbear from taking any legal steps to enforce his rights. The debtor also has the advantage of making his negotiable securities of values equivalent to cash. Otherwise, the discounts, by banks, of negotiable securities, are restricted, and credit and circulation of negotiable paper hampered." This is the general view throughout the country, with the exception of a few States.

**Transfer Before Maturity**—Negotiable paper is presumably payable at its maturity, and if not paid then it is open to suspicion. If equities are available against the present holder, they will be available against any subsequent holder who obtains title after maturity. If, however, a holder, in good faith intervenes before maturity, then a subsequent holder, although after maturity, will take the latter's rights.

**Transfer in Good Faith**—In *Merchants' National Bank v. Hanson*, 33 Minn. 40, the plaintiff sent for collection to one Luce, its agent, certain notes endorsed as follows: "For collections, account of Merchants' National Bank, St. Paul." Before their maturity Luce transferred them by endorsement to the defendant in payment of his own private debt. It was held that the defendant receiving them with the above indorsement uncancelled, and without making any inquiry, acquired them not merely

negligently but in bad faith and could not protect himself as a *bona fide* purchaser against the plaintiff's superior right. To be a *bona fide* holder one must take paper without motive, either actual or constructive, of any fraud, defect of title, or illegality of consideration in the transferor's hands.

In the 42 S. W. Rep. 1055, a certain note which was one of a series of five and so mentioned on the face of the note, was transferred before maturity to one who knew that one of the notes of the series was past due and unpaid. It was held that the purchaser of the first mentioned certain note took it subject to the offsets and defenses of the maker.

In *Miller v. Race*, 1 Burr. 452, a bank note was stolen and came to the hands of the plaintiff, and he was held entitled to it. But the Court of K. B. considered bank notes as cash, which passed as money in the way of business; and the holder, in that case, came by the note, for a full and valuable consideration, by giving money in exchange for it, in the usual course of his business, and without notice of the robbery, and on those considerations he was entitled to the amount of the note.

In *Grant v. Vaughan*, 3 Burr. 1516; 1 Black. Rep. 785, a bill of exchange, payable to bearer, was lost, and the finder paid it to a grocer, for teas, and took the change. The Court laid stress on the facts, that the holder came by the bill *bona fide*, and in the course of trade, and for a full and fair consideration, and that though he and the real owner were equally innocent, yet he was to be preferred, for the sake of commerce and confidence in negotiable paper.

## DEFENSES

**Introduction**—Real, Personal; The Distinction; Delivery; Incapacity; Void by Statute; Alteration; Lunacy; Fraud; Duress; Failure of Consideration; Payment.

**Introduction**—An objection to the payment of negotiable paper, based on certain facts, may be interposed by the one absolutely bound. The defenses offered may be against the instrument or they may be of a personal character. To fully discuss the question it will be well to classify parties as mediate and immediate, and defense as real and personal. Mediate parties are those who are separated by another party or parties and immediate as those standing next to each other in their order of liability. A real defense is a defense or objection to the instrument itself, while a personal defense is one arising out of the transaction and relates rather to the acts that caused the instrument to be issued than to the instrument itself. The following are real defenses: Delivery, incapacity, void by statute, alteration, and, perhaps, lunacy. The following are personal defenses: Fraud, duress, failure of consideration and payment.

**The Distinction**—Personal defenses are good and available between immediate parties or a line of parties with notice. They cease to be valid as soon as a *bona fide* party intervenes. Real defenses are good



against all subsequent parties whether mediate or immediate. Personal defenses are against the creative act, while real defenses are against the instrument; the former acknowledge the instrument but deny its standing; the latter deny the very existence of the contract.

**Delivery**—This is one of the essential elements of all negotiable paper, and to prove that an instrument never was issued with the authority or consent of the maker is to defeat the legal effect of the instrument. Paper stolen and put into circulation by the thief does not in any way obligate the maker. No subsequent holder has a valid claim against the maker.

**Incapacity**—This defense, when urged against the enforcement of a negotiable instrument, needs no discussion. Parties lacking capacity are not bound by their contracts. The minor is an example of this class.

**Void by Statute**—If the statutes of a state declare against the legality of an instrument, it cannot be enforced even by a *bona fide* purchaser. While usury is illegal according to statute, it is not necessarily a defense against a purchase in good faith. Notes given in consideration of wagers or gambling are frequently declared void by statute.

**Alteration**—If a material change is made in an instrument, the maker is released. The instrument is not the one signed and issued. Forgery is a real defense, for it lacks intent and consent on the part of the one whose name is forged.

**Lunacy**—This is not necessarily a real defense. But if the maker is an adjudged lunatic, his negotiable instruments are void in the hands of all subsequent parties so far as he is concerned.

**Fraud**—If fraud is resorted to in the transaction out of which a negotiable instrument is issued, it is a personal defense and good only between immediate parties or those having knowledge of it, but if fraud is practiced in the issuing of an instrument, it is a real defense.

**Duress**—When a contract is procured by resorting to force, the delivery lacks both intent and consent. It is therefore voidable but not void. Probably prompt effort should be made by the maker so that he would not be chargeable with negligence. Duress as a defense is always available against immediate parties and, at times, will constitute a real defense.

**Failure of Consideration**—Consideration as a defense is always presumed between immediate parties, but this presumption may be overcome. As in ordinary contracts, inadequacy is no defense.

**Payment**—This is an extinguishment of the contract and may always be offered as between immediate parties. If a transfer is made after maturity by the payee, the defense of payment is good against the subsequent party, because his transferor has no property in a contract which has already been extinguished. If, however, the payment is made before the maturity of the paper and is transferred before maturity to an innocent purchaser, the defense of payment will not be effective.

## Department of Business Practice.

BY THE ASSOCIATE EDITOR.

### Where the Loss Falls.

In every Business Practice department, where goods are sold to fictitious firms by the commission office and by students, and where goods must be bought by the wholesale house and by students, it is self-evident that somewhere in the circle a considerable loss will fall on somebody. There are various ways of disposing of this feature of the work.

In our own school, we have no business between the offices and the desk students. All business for our offices originates through intercommunication with other schools. Our commission house sells to fictitious firms in our Commercial Exchange, and, to avoid a constant loss here, we have the purchases made by the Commercial Exchange sold to a Collection Agency, which again represents imaginary firms. In the Collection Agency (a very arbitrary title, by the way) we keep only a check book and an invoice tickler. The latter consists of an open desk tray wide enough and deep enough to contain invoices, notes, acceptances, etc., without folding. This tray is provided with month and day guide cards. Invoices, notes, etc., are placed behind guide cards showing their date of maturity, and, as they fall due, checks are given to pay for them, signed by the student in this office. The bank account of this office is kept replenished by the teacher, whose supply of surplus cash comes from the amounts turned over to him by students in the beginning classes as they complete their various sets.

The Wholesale Office buys from the Collection Agency. Thus, eventually, the loss falls on the teacher, and none of the offices where books are kept needs to show a loss, or, at most, not an excessive nor a continued loss.

We append here some interesting comments from other teachers on the method in use in their schools, for disposing of this matter.

**W. F. Cadwell, Brown's Business College, Rockford, Ill.**

We look after this matter from the teacher's desk and I do not think it concerns the student at all. We must realize that there are some things in business which cannot be carried out to the letter in a commercial school. We do not and cannot produce the commodities which are supposed to be handled in our Business Practice Department. In business the wholesaler, jobber, and manufacturer, as well as many retail merchants, purchase, more or less, directly from the producer. They pay little attention as to what it costs the producer, their only concern being to buy in the market which offers them best prices. So it is with our students. It matters little to them whether the teacher or some

office in the school assumes the role of producer, and if so, whether or not a loss is sustained.

The Business Practice work in our school is handled somewhat differently from the plan used in many schools. Our students order goods from the wholesale houses and firms in the different schools under the Brown management. They receive price-lists from these schools and order what they can handle to the best profit. In disposing of their merchandise they sell in the best market, either directly or on commission. Like business men of great experience, they sometimes fall short of their expectations and lose on certain ventures, but if they are wide awake, they will usually profit. When a student is closing out his business, he sells his merchandise on hand at the best price he can get. Sometimes this is at private sale and sometimes at auction, and, of course, he is quite likely to lose on some of these goods just as would be the case in business, but he sells because circumstances are such that he must dispose of his business just as a business man in our block is doing today.

**G. E. King, Cedar Rapids (Towa) Business College.**

In our business practice and office training department, our business transactions are so arranged that the students in their business practice work are wholesale dealers in grain and groceries. As a part of their capital they are given a quantity of produce which they afterwards consign from time to time to our commission office for sale on account and risk. The major part of their stock of groceries is bought from our wholesale office or from other students in the same set of business practice work who make specialties of certain commodities and sell them at reduced prices to the members of the class. Part of this merchandise, bought of the wholesale office and from the students, is sold to various firms represented at our commercial exchange office, and the balance is sold through branch stores.

The prices fixed for the students are such that they are expected to realize a profit on all of the merchandise they handle. The commercial exchange disposes of the merchandise bought from the students, by selling it in job lots to the wholesale office and to the commission office. The commission office in turn disposes of the goods purchased from the commercial exchange office by consigning them to commission firms in other schools. Sometimes the commission office realizes a profit on the goods purchased from the commercial exchange and again this office suffers a loss. The prices fixed for our wholesale office are such that this office is expected to realize a profit,



It therefore naturally follows, in the course of the exchanges, that the wholesale offices, the commission office, and the students all realize a profit; and the other office, i. e., the commercial exchange, must suffer a loss. This loss is frequently made good by the manager of our business practice department by his purchasing from the commercial exchange office, job lots of merchandise at such prices as will enable this office to realize a nice profit.

In our banking department, we conduct a general banking business with all of the offices and students. The profits in this office are realized from the discounts on loans; income on fixed investments, collections and exchange.

Our real estate and insurance office usually shows a satisfactory profit excepting in the dull seasons of the year when the salaries, office rent, and sundry expenses exceed the commissions on real estate sales, renting of property, and insurance policies issued.

The transportation office is allowed one-half of the freight charges on both incoming and outgoing shipments; hence, if those exceed the office expenses, the office will show a profit.

#### R. O. Cook, Rochester, (N. Y.) Business Institute.

We use the following offices, besides the bank, in our Office Practice Department: Freight, Jobbing, Commission, Wholesale House and the Commercial Exchange. The first three are used exclusively for the intercommunication work with schools in other cities. The other two are for our own Business Practice in which no merchandise cards are used. Such cards are used only in the practice with other schools.

The Freight Office will be more than self-sustaining if there is a uniform rate of charge between the schools and they work on the principle that each one owns one-half of the road, as each will then be interested in the results from freight received and forwarded.

The Jobbing Office will show a gain or loss as any business would that depends largely upon the shrewdness of the buyer and the placing of goods on the market advantageously. For instance, we examine the price-lists of the different schools which are received each month, to determine where the best prices and discounts can be obtained on the merchandise we desire to order. The prices vary in different localities and a purchase made in this way and disposed of at current market prices will produce a percentage of profit that must inevitably yield a fair net gain. The feature of buying and selling is something that the student enjoys, and it should, I think, be taught in every business school.

About the same precaution should be taken by the manager of the Commission House; that is to say, refer to the price-lists to note where certain goods are selling best, and make shipments to that point, being sure that the goods are valued at or near cost prices. Of course we shall not realize a gain in every shipment nor is it desirable in our work of illustrat-

ing different methods which the student may be required to use. So I think, with a little care on the part of the one in charge, the loss or gain may be as large or as small as he may wish to have the books show.

Our Commercial Exchange is used to dispose of all papers to fictitious persons or firms and only a cash book is used in connection with this office. No record is made of purchases or sales so that the amount of losses is not shown.

The Wholesale House is for work connected with our own school business practice and all purchases are made from it. This Wholesale House buys as much merchandise as its needs require from the Commercial Exchange. So the gain or loss of this office is adjusted by purchase and sale as in any business.

I think it will readily be seen that the actual loss of the offices must be borne by the Commercial Exchange, or any office which represents fictitious firms, as such an office is almost indispensable in school work where there are various business practices, and consequently a large number of routine transactions.

#### Commercial Geography Continued from Page 10.

in the central point, viz: the exhibitors themselves must keep up the exhibit and bear the cost and labor of it—leaving only to the management of the exhibition the duties of care and oversight. When any goods or machine grew unsalable it would be replaced by the new and so the exhibit would be always the latest. Gradually the great wholesale houses would find it paid to have a branch office and clerk at the fair. For the same reason that trade now seeks common areas for saving of time so it would be convenient to have samples under one roof and if the use and convenience was once shown it would be demanded by all.

#### STATE MUSEUMS

Next after the permanent exhibits at trade centres, would come permanent state exhibits where the industries of the state, its resources, etc., would be shown. State after state would join the procession in earnest rivalry. Handsome buildings at the state capital or leading city would contain specimens of all the productions of the state from farm, mine, forest or factory—so that the exhibit would not only be a record of the state's commercial importance, but a thing of interest and pride to even the humblest citizen.

Not only will these exhibitions be of value for our own goods but soon foreign manufacturers and merchants would beg the privilege of showing their goods at the great centres beside the domestic goods and machinery until it will be possible for the American to see at these fairs everything that is best in the world markets, of use to him. So that a short journey, at slight expense, to the State Exposition or the "Palace of Commerce" as the French would call it, will show him what he needs to get or can find suited to his uses.

Admission to these shows will be free for the presence of the people will bring its own money value to the exhibitors. Again, nothing is so interesting to the people as such exhibits and they would spend their holiday time visiting them as they now do the museums. This economic interest would work improvement on other lines to the lasting benefit of people, state and nation.

The old days are gone, our nation and the world face new ideals—the captains of war are going out, the captains of industry are coming in. The world is already so busy with work it is becoming impatient with the waste of money and time in war and the Hague tribunal is an economic necessity of the future. Men will soon be too busy to fight each other except in trade. The Victoria Cross is the symbol of bravery in war. The Medal of Commerce will be the highest decoration in the future. To aid in bringing such a condition to pass is the duty, the privilege and the opportunity of the teacher of Commerce and Industry, and then if not before will he win the public confidence and respect his work deserves.

The Editor has described this line of study of markets and fairs for several reasons. First. The topic is itself of great interest and importance bristling with questions of why and how. Second. It is the line of evolution of industry that can be and should be taught in many subjects—as, the rise of the steel industry—the massing of agricultural effort, in great farms and ranches—the change of a community from an agricultural to a manufacturing one etc.

Lastly, because the study of what men have done is the best guide to what they will do and how they will do it.

It is worthy of note also that all the stages of development described in the first of this article from pioneer to politician, and from village to city are now taking place in the United States and the editor has personally seen almost every process in actual existence in different parts of the country, and therefore because the conditions are real, present, active, such studies are worth attention.

The Editor wishes his readers a Happy New Year, with a constant improvement in mind, body, and estate till "cast in a diviner mould, may the new cycle (1905) shame the old."

#### Arithmetic—Continued from Page 21.

- (b) 4 is what % of 3?  
3 is what % of 4?  
2 1/2 is what % of 5?  
5 is what % of 2?  
4 is what % of 1?  
3 is what % of 9?
- (c) 1/2 is what % of 1/4?  
1/4 is what % of 1/2?  
1/8 is what % of 1/2?  
1/4 is what % of 1/2?  
1/4 is what % of 3/5?  
2/5 is what % of 3/5?  
1/9 is what % of 5/9?

In the next number of THE EDUCATOR, I will present problems and their solutions in the order and manner in which they should be taken up in class.





## The Meeting of the Kansas Special Teachers' Federation

Successful Session Held in Parsons,  
Kansas, Business College, Novem-  
ber 25-26, 1904

The meeting of the Kansas Special Teachers' Federation was opened on the evening of November 25th with an invocation and address of welcome by Rev. W. S. Davis, pastor of the Presbyterian Church. Response was made by Prof. C. H. McGuire, of Salina, Kansas, which was followed by the address of the President, J. C. Olson, which brought forth enthusiastic applause.

Messrs. H. A. Anderson, of Salina, Will G. Price, of Wichita, and P. W. Errebo, of Pittsburg, were appointed as the committee on resolutions.

First on the program was a paper entitled "Co-operation of School and Typewriter Agency in Placing Graduates," Mr. Thornton.

Next on the program was a paper on "Bookkeeping and Actual Business: How Much and How Handled," by T. W. De Haven, of Wichita. Read by H. A. Anderson, of Salina. This was a splendid production and brought forth comment. The discussion was taken up by C. H. McGuire, Will G. Price and H. A. Anderson.

Next followed a paper on "How to Teach Shorthand and Make Successful Reporters," by Will G. Price, of Wichita. Discussed by C. P. Zaner, H. A. Anderson, Will G. Price and J. Clifford Kennedy.

This closed the program for the evening, followed by adjournment to meet at 9:00 A. M., Saturday morning.

**SATURDAY MORNING SESSION, 9:00 A. M.**  
On motion, the rules were suspended and a business meeting preceded the regular program.

The first thing brought before the session was the selection of a place of meeting for the coming year. Invitations were extended from Wichita and Salina. The Wichita Business College at Wichita, Kansas, was chosen as the next place of meeting.

This was followed by the election of officers as follows:

- T. W. Koch, Salina, President.
- Will G. Price, Wichita, Vice President.
- Hazel M. Wright, Parsons, Secretary.
- C. H. McGuire, Salina, Corresponding Secretary.

P. W. Errebo, Pittsburg, Treasurer.  
Next was the allowing of bills.



J. C. OLSON,  
President of the Parsons Meeting.

This was followed by the program. First was a paper on "Why Should Not the Woman Have Equal Pay with Man for the Same Work?" by Miss Marie J. Tooley, principal of the Shorthand Department of the Parsons Business College. Miss Tooley had a splendid paper, and it was much appreciated by the members of the Federation. Discussion by H. A. Anderson, Miss Jennie L. Craw and others.

"What an Amanuensis Should be Able to Do Upon Entering a Business Office," by C. H. McGuire, of Salina, proved to be one of the very best papers of the meeting. This paper was discussed by Will G. Price and others.

Next was a paper on "The Relations of Business Penmanship to a Commercial Education," by C. P. Zaner, President of the Zanerian, and editor of THE BUSINESS EDUCATOR, Columbus, Ohio. The discussion of this paper was partaken in by W. A. Jerrett, J. S. Underwood and others.

**AFTERNOON SESSION, 1:30 P. M.**

The first on the program was a paper on "What a Commercial Teacher Should Know of Psychology and Pedagogy," by B. F. Williams of Des Moines, Iowa. Mr. Williams handled his subject in a thorough manner. The paper brought forth considerable discussion by J. Clifford Kennedy, J. C. Olson, W. L. Musick, R. Scott Miner, C. P. Zaner, H. A. Anderson, Will G. Price,

J. S. Crosswhite and others. On motion, Mr. Williams was instructed to furnish a copy of his paper for publication for THE BUSINESS EDUCATOR and other leading publications.

Next was a paper on "How Much Education Ought a Penmanship Teacher to Have?" by H. A. Anderson, of Salina, Kansas. Discussed by Miss Jennie L. Craw, of Iowa.

This was followed by a paper on "The Importance of Touch Typewriting on the Visible Machine," by J. Clifford Kennedy, of Detroit, Michigan, representative of the Underwood Typewriter Company. The paper was fully discussed by H. A. Anderson, W. L. Musick, J. S. Underwood and Will G. Price.

Next was a paper on "The Shorthand Teachers' Qualifications and Responsibilities," by W. L. Musick of St. Louis. This proved to be one of the strongest papers presented at the convention and brought forth considerable discussion and comment. An invitation was then extended for the members of the Kansas Special Teachers' Federation to attend the National Teachers' Federation meeting at Chicago during the holidays, by Mr. C. Scott Miner of Chicago.

Invitation was also extended by Mr. B. F. Williams, of Des Moines, Iowa, to attend the Central Commercial Teachers' Federation Meeting, which meets at Omaha next May.

The Committee on Resolutions then reported the following which were adopted by the Association:

*Whereas*, many vital interests are now before this Federation and that blows should at present be struck in the right direction, in order that we make plain the sentiment of this body as affecting commercial education in our state.

*Whereas*, we recognize that permanent success must be based on merit, and

*Whereas*, many of our business colleges do not and will not depend upon their merits, therefore

*Be it Resolved*, that a committee of five be appointed to take definite action in the matter and petition the State Legislature to pass an act that will require the various business colleges of Kansas to maintain such courses of study and such methods of instruction as will enable them to graduate competent bookkeepers, stenographers and other office help, and

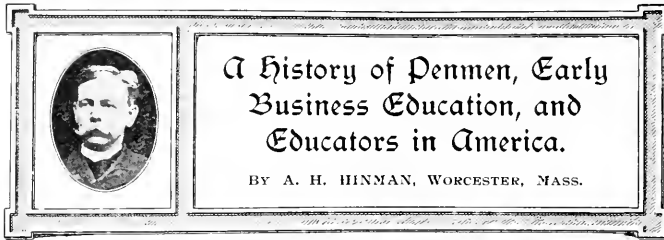
*Be it Resolved*, we extend our thanks to Mr. Olson for the kind treatment received while here.

With a few appropriate remarks by the president as the retiring presiding officer of the Association, the meeting adjourned to meet in Wichita one year hence.

The afternoon of the first day was spent by attending in a body the concert given by the great and only Sousa.

This is the room in which the Kansas Special Teachers' Federation held its meeting Nov. 25-26. The equipment cost over \$2,000.00. It is a finely lighted, practically equipped business school room. It is 55x75 feet.





## Mr. Orrin Reynolds

Among the earnest, capable and successful teachers of penmanship who have honored our profession during the past forty-five years is the subject of our sketch, Mr. Orrin Reynolds. It was Mr. Reynolds' good fortune in the latter part of the '50's to come under the instruction and inspiring influence of P. K. Spencer about the age of twenty, at Mantua, Ohio. He would attend the morning lectures of Mr. Spencer there, and then, with the copy for the day, would go to his home and in a shady corner behind the barn, where he constructed a board table, he would practice for hours to embody in writing the beauties his teacher had pictured on his brain through black-board illustrations and with his pen. A few years later through the recommendation of Mr. Spencer Mr. Stratton engaged Mr. Reynolds to take charge of the penmanship department of the Chicago Bryant & Stratton College. He was also aided in his work by Harvey A. Spencer. The day attendance was then, in 1864, about 500 students and the evening attendance about 300. At that time the writer was a bookkeeper in the city and, being a P. K. Spencer graduate, Mr. Bryant engaged me to work in the evening classes as an assistant to Messrs. Reynolds and Spencer.

Mr. Reynolds was a genial associate and a superior penman both upon the black-board and with the pen. In his methods of illustrating the beauties of writing he followed closely those of his famous teacher. As a bold, muscular movement writer he was the leading skillful rapid writer and most famous penman of the west. He remained with the Chicago College over twenty-five years both as a penman and as Mr. Bryant's confidential man as superintendent of the college. Mr. Bryant employed for several years a Mr. Morgan, an ornamental pen artist of great ability, and the walls of the great college and office were filled with over one hundred large expensively framed specimens of the combined skill of Reynolds and Morgan. A great loss to even the penmen of today was the burning of this famous gallery of pen art in the great Chicago fire.

During his quarter of a century with the Chicago College Mr. Reynolds endeared himself to many thousands of students. In a letter Mr. Reynolds sent me about four years ago there was exhibited smoothness and strength, showing still the strong natural freedom and skill of the famous master. Still true to his pen and profession he is, I am rightly informed, with Brother Elliott's famous business school of Burlington, Iowa.

## Mr. H. B. Capp

Another star in our profession is A. B. Capp, Superintendent of Heald's Business College of San Francisco. Mr. Capp is not

only a superior penman but an able, forceful, all-round commercial teacher. In about 1880 and for several years he was a celebrated teacher of penmanship in the Chicago Bryant & Stratton College. Inducements from Mr. Heald to go west and enjoy the glorious climate and opportunities of California took him to Heald's College. Mr. Capp is probably the best known penman and commercial teacher on the Pacific coast. For many years he has been Superintendent of Heald's College, the oldest, largest and leading college in the far west where his students by thousands appreciate his work and interest in their behalf. Mr. Capp has not only the high esteem of his students but he ranks among his teaching profession of the coast as an educator of the highest order. He once thought of returning with ample means gained through investments, but his devotion to his life's work retains him with Heald's College where he enjoys the work of equipping young men and women for success in commercial life.

## Mr. J. F. Mooar

Memory does not recall to the writer a high grade penman and teacher who has spent as many years in one school as Mr. J. F. Mooar, of the Bryant & Stratton Commercial School of Boston, Mass. For fully thirty years Mr. Mooar has, for their advancement, come into the lives of from four hundred to seven hundred students annually. He is a swift, bold, muscular movement Spencerian writer and was once a student under the famous Williams. He has taught in New England and possibly in the United States, more commercial students than any other teacher. Mr. Mooar is

A. B. CAPP.



a forceful and popular teacher, efficient in all departments of commercial school work, and the quality of the penmanship of his average graduates ranks with the best schools of the country.

Mr. Mooar is an all-round commercial teacher and was for many years at the head of the actual business work of the school. In every department of commercial school work he has been the strong aid to the principal in the school management as well as in advertising and financial affairs.

Mr. Mooar has for several years past been the superintendent of the school at the head of about twenty long experienced high salaried teachers. Due to his merits as a teacher and school manager, Mr. Mooar is probably the highest salaried commercial school man in the country. The responsibility of his position so occupies his attention that he never appears at commercial teachers' conventions, but in his own city and New England he has an army of grateful, devoted friends whom he has faithfully instructed, qualified and aided to business success.

## Mr. H. W. Shaylor

When professional penmen and aspiring amateurs in the art of penmanship during the past forty years have sought the finest specimens from the most skillful penmen of the country, they have not failed to write for the artistic lines of Prof. H. W. Shaylor, of Portland, Maine. Mr. Shaylor had the good fortune to start in life and pass his youth in Ashtabula, Ohio, for many years the home of P. K. Spencer. At sixteen he was trained by Spencer and soon began teaching writing in neighboring towns. Again in 1863 he attended Spencer's Log Cabin Writing Academy at Geneva, Ohio. Later he came under the training of John D. Williams, the Prince of Flourishers. He was engaged in 1864 by Mr. Stratton to teach in the Portland Bryant & Stratton College. In 1870 he began as a teacher of writing in the public schools. During the past fifteen years Mr. Shaylor has divided his school work between the teaching of writing and drawing. Many years ago Mr. Shaylor planned and wrote a series of copy books in simplified styles of writing which were published by Harper Brothers, of New York, and three million books were sold in the first five years. Later, in connection with Geo. H. Shattuck, of Medina, N. Y., they published Medical Slant copy books. His school work in drawing when taken in connection with colors affords unlimited development causing him to grow more absorbed in teaching art. His summers with palette and oil colors he spends in the mountains—sketching and painting from nature, and finds in this an unlimited source of inspiration and pleasure. This being lost in Art causes him to need to pray as Dr. Van Dyke says: "Give me an ideal that will stand the strain of human weaving into human stuff on the loom of the real, keep me from caring more for books than for folks, for art than for life. Steady me to do my full stint of work as well as I can and when that is done stop me, pay me what thou wilt, and help me to say from a quiet heart a grateful Amen."

## Best in the World.

Enclosed find list of subscriptions with remittance for same. I intend clubbing you as often as possible for I think THE BUSINESS EDUCATOR the best in the world.  
C. H. NIXON,  
Central Com'l College, Cumberland, Md.



## What an Amanuensis Should be Able to Do Upon Entering a Business Office

CHAS. H. M'GUIRE, SALINA, KANS.

My subject is stated thus: "What an amanuensis should be able to do upon entering a business office." I am glad it reads that way. I am glad it says "to do," and that office is modified by the word business. If I were permitted, I might make two changes in the statement of this subject, for I must confess that I was somewhat disappointed when I began a search into the history of that word amanuensis. The ordinary International Dictionary was extremely short in defining the word and made the simple announcement that an amanuensis is one who writes what another dictates. I have a friend who has developed that peculiar faculty known as automatic writing. While in a hypnotic or trance condition she writes messages purporting to come from the invisible spirit realm. This faculty would, according to the definition, justify me in calling her an amanuensis. On the other hand, if we compare the transcripts of a very large majority of shorthand writers with the matter dictated and insist upon the highest standard of accuracy suggested in the definition, how few there are who really deserve the title. In view of these facts, and with your permission I shall hereafter refer to that fickle specimen of human genius who inhabits almost every business office, as a stenographer. The other change, which I desire to suggest in order to make this subject more applicable to present-day conditions, is to insert the word modern, and call it a modern business office. There is a vast difference between the up-to-date business man and his office of ten years ago and the modern up-to-date business man and his office of today. There is a great difference in the conception of the two men. The man of ten years ago was less susceptible to advancement and system. His ideal was in the past, and the good record of last year was thought to be a direct result of his good methods; so why change them. The majority of business men today are working on a well-laid plan that is made with a view to the future of their business, and his office work is so managed that any improvement that will be of value in his business can be put in at any time and used to the best advantage. In fact, he is always on the alert to get the best there is to be had and use it in the best way. I may add, further, that this policy is not limited to methods and materials, but extends to include all employed help.

### THE TOUCH SYSTEM

What a stenographer should be able to do upon entering a modern business office. My first thought was to consider this subject solely in the light of my experience with stenographers and their actual practice, but before I had gone very far into recalling them, one by one, I must confess that in some cases, at least, I would have been compelled to admit that about the only thing that was being "done" in a really creditable manner was the employer. Many of them made good use of the "touch system" and were always ready to ask for an increase if it was not forthcoming. Speaking of employers, I am reminded to fulfill my vows and give that very important and unapproachable personage his dues. One of the most common subjects

chosen by a lot of inexperienced business philosophers is the subject of the duties of stenographers, bookkeepers, clerks, and other employees to their employers. Employees are the common target for good advice, and most of it is only very good advice.

Mr. Elbert Hubbard, Chief of the Roycrofters and boss Philistine, in his classic entitled "A Message to Garcia," has given us an essay on doing things, which I believe should be carefully read by every business man, employer and employee. It ought also to be used in dictation to every shorthand class graduating from our business schools. In the "Message to Garcia," a man was given a letter to deliver to the Cuban General, Garcia, and he took the letter and delivered it. He did not ask questions about how to proceed, or where he would find Garcia, or what he should do if he did not find him. No questions. He simply "made good" and delivered it. You will notice that the job was given to him without any restrictions, instructions or advice. He was given his work and told to do it, and allowed to do it. The secret of the success of many of the great business enterprises of the world lies in the talent of some one man at the head to get folks who can do things, and then let them alone to do them. It requires no more talent and genius in the man who "delivers the message" than in the man who is expected to keep hands off and let him do it.

### BOND AND BURGLARY

Employers can be as unreasonable and disagreeable as they please and it passes without comment. They can lose their temper every fifteen minutes, and fill the day with mistakes and abuse without a single protest. But, if the employee loses his temper once, when goaded beyond human endurance through some stress of circumstances, he is either discharged or taken on the carpet and severely lectured. In return for the pittance of from six to twelve dollars a week the employee is expected to devote the better part of a life to his work and give his energy, enthusiasm, and skill and all of his powers of mind and body. I once knew of a large department store, the general office books of which were kept by a lady stenographer, who also acted as chief cashier. No less than \$50,000 annually passed through her hands and it would be reasonably expected that she should receive a comfortable

salary. So, after she had worked for over two years at \$5.50 per week, her employer generously raised her remuneration to \$5.00 per week on condition that she furnish a bond for \$5,000. The young lady hustled around and got two friends of substance to sign her bond and presented it to her employer, who after reading it over, expressed surprise that it did not cover burglary from the safe. This the bondsmen declined to do, and so the poor department store proprietor went around feeling that at any time his safe might be looted and he would have no redress except the blue policeman and courts of law. This shows how very unreasonable some lady bookkeepers can be where their employers' interests are concerned. And, I may take this opportunity to drop a word of suggestion into the ear of some business college proprietor who may have a blank space for it. If we study the methods of our most successful men, we find that the secret of their success lies largely in their ability to train those about them to carry out the details of their business, and their power to duplicate themselves by trusted lieutenants.

### A ONE MINUTE SURVEY

What the stenographer should be able to do. It is their ability to *do things*, and take full advantage of opportunities, that makes them successful, and not the mere fact of their being college graduates. What we *do* depends upon what we *think*, and what we *think* depends upon what we are: our personal characteristics and attributes. If I were compelled to close my remarks within the short space of one minute as some of you would like, I would name the important personal qualities that go to make up the successful stenographer after the fashion of the advertisement for the ten-dollars-per-week variety, and say he must be a good speller, understand English, be industrious, sober, accurate, painstaking, neat, tactful, conscientious, rapid, honest, careful, methodical, systematic, intelligent, patient, courteous, truthful, cautious, resourceful, original, energetic, reliable, progressive—and anything more which you can conveniently add. The successful stenographer, upon entering a modern business office, will, at least, know enough about English grammar to chop off a group of words with a period in the proper place and call it a sentence. The young lady will know enough about spelling to refer to the dictionary for doubtful words, to the letters which have been received or any other available source for proper names, and to the atlas or gazetteer for geographical names. She will understand the use and importance of retaining a copy of all business letters that leave the office, whether instructed in each particular case or not, and know how to keep them systematically filed, either vertically or otherwise. She will understand the mechanism and adjustment of the typewriter well enough to keep from damaging it and to apply the necessary oil herself without sending for a repair man. She will be able to write some system of shorthand at the rate of 75 words a minute with accuracy and confidence and be able to transcribe the notes accurately on the machine at the rate of fifteen words a minute. She will never allow a letter or manuscript to go before the eyes of her employer until she knows, by reading it, that there are no careless mistakes and blunders. She will use the good judgment with which God has endowed her and anticipate the needs of her employer as far as possible. She will

CHAS. W. M'GUIRE





know the conditions which go to make an emergency and will prove herself equal to the occasion and help to set things right as quickly as possible.

#### WAITING AROUND FOR ORDERS

There may be other and important things which the stenographer should be able to do upon entering a modern business office, but with these qualifications the success of our stenographer is assured and by the best use of her common sense and her meager business knowledge, she will be able to take the first step toward becoming of great practical value. As a preface to a few further remarks about what a successful stenographer should know and be able to do, I wish to quote three sentences from the writings of Elbert Hubbard. "The world reserves its big prizes for but one thing, and that is initiative." "Initiative is doing the right thing without being told." "Next to doing the thing without being told, is to do it when you are told *once*." Nothing seems to be so disgusting to an enterprising business man as to have a stenographer continually waiting around for orders and directions. There is generally an almost innumerable collection of little things to do when the surface is apparently smooth, and the stenographer who watches the careful engineer as he improves the spare minutes in polishing up the parts which get dingy, and follows his example, is going to be rewarded in the near future. Some lack this good quality through natural laziness, and sometimes it must occur to the employer in about the same spirit in which it did to a neighbor out in Central Kansas.

This neighbor kept bees. He was one of those nervous, energetic individuals, easily excited and quite original in character. As a bee-keeper he was famous throughout the country. One day our friend was getting ready a new hive for the reception of a swarm, and with the help of two sons, who were both better adapted to hoeing potatoes, he was working fast and furious. Suddenly, as if the lives of the whole family depended upon it, he shouted, "Run, Herby, Run! Run to the barn and I'll tell you what I want while you're running; for God's sake bring me the screw-driver."

#### WHAT THOU HEAREST IN THY EMPLOYER'S OFFICE, TREAT AS THOUGH IT WERE NOT

A few months ago I was visited by a young woman stenographer who was greatly distressed because of the fact that she had met with dismissal by her employer. She said she had understood that I had made the statement that no really competent stenographer need be unemployed a week, and had come to ask me to "make good" that statement by securing her a good paying situation. She said she was competent, but was unable to retain remunerative employment — "Though goodness knows, I have tried often enough and worked hard enough to improve myself." I gave her a fair trial and found her to be a really good shorthand writer and an expert operator. Then I questioned her in regard to the nature of her previous employment, and I listened to a detailed account of the personal affairs and business troubles of one of our prominent business men, and the complete history of numerous crooked real estate deals on the part of a local firm.

I gave what advice I could on what I consider to be one of the first lessons in this profession and one that should be remembered by every stenographer throughout

his career. Boiled down into a short sentence the lesson simply is: What thou hearest in thy employer's office, treat as though it were not.

#### SERVICE

I am personally acquainted with a stenographer who holds one of the best paying positions in Duluth, Minn., and in an acquaintance of several years, I never knew her to appear in her office one single time when her manner of dress and items of jewelry would not meet with the entire approval of every sensible business man. She had a private room for her work, and such an ideal room of this character is seldom found. It was a model of system and neatness. I noticed that her note books were filled with outlines like print, and that they were all properly dated at the beginning of each day's work. Had the lady been called from the office at eleven o'clock some week-day morning, you or I could have stepped in, and in a few minutes have known just where to begin. If she had White's Yucatan Habit, she never gave evidence of it in her office, and she had few personal callers and those rarely by phone. She attended few "funerals" and she seemed to know just when to be at the office and at the same time always had plenty of time out. When her employer was away, the daily paper followed him as regularly as the trains ran, and this attention was never requested. She kept close watch of the office stationary supply and was never out of note books, carbon paper, or pencils. The aim of her life seemed to be service, in the highest, most useful and best way.

#### LITTLE HOPE FOR SELFISH CULTURE

I am not pessimistic in my views of life for I firmly believe that to-day there is more love than hate in the world, more laughter than tears, more joy than sorrow and more giving than receiving. Stenographers are growing better along with the others, and while the young man and young woman leaving school with ardent hopes for the promises of the future, shall see some of the brightest stars that shine in the firmament of their hopes set upon the shore of reality amid disappointments, there is a new light coming and these young people will see in clearer, brighter letters shining out as an electric sign to brighten the darkness of the future, the word "Service."

There is little hope for the world from selfish culture. The young man or woman who goes to college for his or her selfish ends, to satisfy ambition or vanity, or to gain social position, will have very little to give to others. It is learning and skill consecrated to the service of humanity that counts. The young man who does not feel throbbing within him the desire to be of service to the world, as well as a desire to gain his personal ends, has missed the true aim of education and power. The young man who is seeking a business education expecting to go out into the world for selfish, greedy gain, may well hearken to the fate of Shylock, Merchant of Venice. That relentless, merciless, revengeful character who is described as coming into court and stroking his knife upon the sole of his sandal.

"So I can give no reason, nor I will not, more than a lodg'd hate, and a certain loathing."

"Therefore, lay bare your bosom."

"Ay, his breast; so says the bond — Doth it not, noble judge? Nearest his breast, these are the very words."

"It is so. Are there balance here to weigh the flesh?"

"I have them ready."

"Tarry a little; there is something else. This bond doth give thee here no jot of blood; the words expressly are a pound of flesh; but, in the cutting it, if thou dost shed one drop of Christian blood, thy lands and goods are, by the laws of Venice, confiscate."

## Business and Living

FRANCIS H. PEAVEY IN THE PHILISTINE

I am invited to say a few words on the subject of "Business and Living." The two, in my opinion, go hand in hand. A first-class living is the fruit of a prosperous business; and a prosperous business available not unless it gives a first-class living.

I have been a close observer of successful men, and few do more than sprout, up to the age of thirty-five; and if by that time they have builded well and upon a sure foundation, their chances for success are more than even. Setbacks, disappointments and mistakes are frequently the making of men. Uninterrupted success, as a rule, is dangerous.

Honesty is, of course, the first, but not the only requisite; one must have application; be tactful and have good judgment in knowing when to seize an opportunity; and my observation is, that frankness — absolute frankness, where it is due — is one of the jewels to cultivate; it inspires confidence and divides the load that would otherwise be carried single-handed.

#### CREDIT FIRST AND LAST

Of all things, the most important for the merchant to nurse, cultivate and protect is his credit, and he should sacrifice everything else, commercially, for its preservation and maintenance. I cannot lay too great stress upon this advice. Money alone is limited in its purchasing power to its intrinsic value; credit is limited only by one's ability to judiciously handle it. The merchant can much better afford to lose his money than his credit; and he should never trade beyond his ability to promptly and cheerfully meet his obligations.

To successfully convert others, you must first convert yourself. Earnestness is a winner, and if honestly earnest, one forgets himself and his surroundings to accomplish the end in view; his eye and every movement will carry conviction with it.

#### CLOSET THYSELF

Communion with one's self is productive of good results. It weakens a man to ask for what he would not himself grant if the positions were reversed. Before undertaking an important negotiation, go to your closet, become yourself the other party, and argue honestly the point against your true self, and if you become convinced you would do what you are seeking to have done, you can better throw yourself with your whole force into the deal, and can invariably win.

The greater part of business is done on confidence; most men are honest, and it is the exception where one does not aim to be. Confidence begets confidence, and while men are sometimes betrayed, the always-suspicious man is to be pitied, and his path is a rugged one.

#### MASTER DETAILS

A young man in starting in life must first select the vocation best suited to his taste, and thereby more surely win success for himself and his business. He must be content to first germinate, and should master the details at each step. The boy who shins through his Freshman year had better go back and try it over; otherwise he will lack the necessary foundation to successfully or satisfactorily graduate. The same idea applies to business. Do well what you are given to do, and, if possible, do it better than any one else ever did it before.



Many failures could be averted if debtors would be frank with creditors; few men there are who would wreck others just for the sake of the wreck. Give preference to men who respect a moral obligation. Seek the acquaintance of the best people you can find, and absorb from them all the good you can. So long as you are self-respecting you are as good as any man, but no better than the poorest who is equally self-respecting.

Accept occupation at even a nominal salary. Business men give preference to employed applicants. Keep busy, and if there is the right stuff in you, promotion will be in order, or you will be sent for by some outsider who sees growth in you.

#### FROM THE RANKS

I employ a great many men; my managers have come up from the ranks; they are my best friends, and I am theirs. We are partners and I treat them as such. Our interest is a common one—the success of one means the success of the other. It cannot possibly be otherwise. No man is indispensable to a well-organized firm and a good manager will be educating boys to fill men's places; but no manager can afford to be other than kind to his boys and make their interests his; and he should encourage them to use their heads rather than their arms and legs.

The men of today must soon make way for the boys who are crowding them. A recent New York failure might have been averted by the injection of good young blood. Affability should be courted. Business has been turned elsewhere for the lack of it. A contract is a poor one if not of mutual benefit. It is unprofitable to take the last pound of flesh. In presenting a business proposition be very careful to do it at an opportune time.

I am a great believer in personality. When you want anything badly, go and see the man face to face. Don't waste paper and ink or time in talking through some other man.

#### CIVILIZERS AND EQUALIZERS

Opportunities are many for the right men, and if they do not arise, make them. When I began business, not a trans-continental line was in existence, and I saw the first rails laid in the Dakotas; today we have in our country 181,000 miles of railroad, against, I think, not to exceed 25,000 miles in any other country—and in no other country is freight carried as cheaply as here. Think of it! Last year cotton for the Orient was carried all rail from Texas to Seattle; and, in competition with our Minnesota pine, we have brought fir from Tacoma for buildings in Duluth; and in competition with Georgia, we have used shingles and other materials from Washington.

The transportation companies by land and by sea of today are the civilizers and the equalizers. No longer can famine exist in one part of the world with plenty in the other part. Flour has been sent from Portland, Oregon, to Hongkong, China, for ten cents a sack; and a few years ago, when Texas had a short wheat crop, we supplied the demand from Oregon. If the Orient will take our Pacific coast wheat and flour, it will give the states east of the Rockies a better market in Europe for these commodities.

Young men cannot or must not be blind to the fact that these vast transportation properties to succeed, must be well managed, and that some of the boys of today will be the managers of tomorrow. It will not be the laggard or the croaker, but the

young man who is not afraid to work overtime; who works as though he, himself, were the owner; whose hand is not raised against his employer, but whose every energy is bent to make a success of what has been entrusted to him.

#### FIFTY YEARS AND TO-DAY

Three or four of the largest banks in our country are today looking for men qualified to fill the position of manager. Similar conditions exist with many railway companies and other large enterprises. Remember, however, it takes a high order of man to succeed today. Fifty years ago physical courage was the chief requisite, but today, with the world as our competitor, where profits are figured by fractions, it requires brains combined with hard common sense and good moral character to successfully compete—and the merchant of today, who is keeping abreast of the times, must cultivate his mind as well as his pocket-book. Every man in this country has a fighting chance for success; the highest positions in the United States, England, France, Austria and Russia have been filled by self-made men, and there is room for more such men whenever they chance to appear.

The mineral developments in the west and far west are astounding, though only budding, and some men are prospering in every place. The Cripple Creek region mined but \$300,000 gold in 1891, against \$28,000,000 in 1903. Our great activity in the next decade will be on our Pacific coast. Our coast line is the greater on the Pacific ocean, and gives us the better right to its use.

The Yankee merchant penetrates to every corner of the civilized globe, and today he is furnishing most of the tools and machinery used on the Russian-Chinese railway.

The young men of this nation must see to it that China's "open door" is well patronized by our people, and that we lead, and not follow, other nations. It is far better for mankind that we exert our influence for commercial gain rather than to spend our time and energy in trying to discredit and destroy what other men have created. With the advent of steam and electricity conditions have changed, and we must accept them as they exist today, and not continue to employ the methods used by our grandfathers.

#### FROM THE HEART TO THE HEART

But success is only failure without a happy home and warm friends and a willingness to do one's part for the sake of humanity. We all, at times, have our troubles; our up-days and our down-days, but the average are in favor of sunshine. The world is all right if we do our part, but there is some good in every man—and why is it not better to seek out that good? I cannot think the world is going to the dogs, but believe it is growing better all the time. There is not a successful business man of my acquaintance who is not doing more or less for the cause of humanity; and the more intimately I know men, the better I come to believe them to be. I find almost everybody, no matter how poor, willing to do something for those less fortunate than themselves; sometimes they cannot give more than a flower, a smile or a kind word, but it is from the heart and goes to the heart, and if any of you gentlemen present had a struggle at the start, you know what a lift a kind word is.

Do not carry your troubles on your coat sleeve—most people are loaded with their

#### LIGHT UP WITH A SMILE

own—but light up with a smile; it will carry good cheer and make your load the lighter. Do not be in a hurry to get out of this world, thinking it is against you; it is only so because you think it is so. Some old people claim that crime is multiplying, and draw their comparisons between their country weekly paper of fifty years ago, that only gave the doings of the township, and the daily paper of today that gives the news of the world.

The more money a man makes, the more he should spend. He, himself, gets but a living out of it, anyway, but he should distribute it in trade channels so it will fall among the many; or he should help those who are honestly in need of help, but I deprecate charity that pauperizes. The man who gives us work is the man we should most bless. Doing good for others is the best remedy for the "blues." Say a good word to every boy who seeks employment of you. You, or your boy, may work for him some day.

#### DIVERSITY NECESSARY

To better equip one's self for his daily work, he should improve every opportunity for study. Cultivate the taste, if it was not acquired in early youth. It trains and rests the mind, and one should have diversity of thought.

Do not be like the Frenchman on whose tombstone in Paris is the epitaph: "He was born a man, but died a grocer." You cannot get beyond a shopkeeper, and will become a dwarf intellectually if you do not have other resources than a talent for money-getting. Poverty of mind is the greatest of misfortunes. One can be very poor in purse and still happy if he can enjoy good books. The environments of the public library are conducive to good morals and better intelligence.

Go past our public library any evening in the winter and you will find the reading-rooms crowded with old and young, quiet and orderly, who return to their homes better men for the evening thus spent.

To get the most pleasure and satisfaction out of life, one must do his part for his family, his church, his schools, the hospital and institutions akin, as well as his city, county, state and country. But one must do it intelligently, first investigating. We lose all the fun if we give quickly and thoughtlessly, just to get rid of it.

It is the fault of some to speak kindly only of the dead. It is far better to repeat, while they live, only the good things we hear about our neighbors; it makes everybody happy, and it certainly belittles one in his own estimation to do otherwise.

Some people are very pessimistic. I once gave a barrel of eggs to an institution, and received thanks for them if they were good.

One should find happiness in his home and in his office, and each day do the best he knows how.

#### "Inspiration"

"A journal of information, inspiration and exhortation," published by the Inspiration Publishing Co., Des Moines, Ia., \$1.00 a year, is the title of a thirty-two page medium sized journal somewhat on the order of "Success" without the illustrations. Mr. B. F. Williams, the well known and highly esteemed business educator of the Commercial Text Book Co., and the Capital City Commercial College, Des Moines, Ia., is the editor, and we therefore wish for "Inspiration" the success it and its editor merits.



## Commercial Education in Pittsburg, Pa.

The editor of THE BUSINESS EDUCATOR not long since spent a very busy and delightful day among the commercial schools of the bustling, wealth-creating city of Pittsburg. All in all, the commercial schools are doing good work and with less friction than in many cities, though competition is keen and strenuous.

At Call's College, Z. G. Call, President, we found an attendance of nearly 150 earnest pupils—not a small school considering that the institution is but four years old. Mr. Bauer is the penman, and is a favorite with all in the institution.

The Martin School, McConahey and Andrews, Proprietors, has an office on the first floor with well equipped school rooms above, and a daily attendance upwards of 250. Their night school numbers an even hundred, a finer evening class we never saw. Their earnestness soon enlists one's interest, enthusiasm and sympathy.

The Commercial High School, S. D. Everhart, Principal, is one of the finest public school institutions to be found any where. Having been started away back in 1872, it is one of the pioneer schools, if not the pioneer school of the kind in this country. Certain it is that they know how to teach business and to do business. The students are kept too busy to be troublesome, and the course is so arranged that pupils may graduate at any time that they complete the work, be it in two, two and one half, or three years. With such an institution presided over by some two dozen well-awake, well-prepared teachers, the commercial schools of Pittsburg find it necessary to do good work or be outdone by the heretofore "theoretical" but now thoroughly practical Commercial High School. Five hundred and ninety-nine students were on the roll.

The Reno Shorthand School occupies part of two buildings, and has a good attendance.

The Pittsburg Academy, J. W. Lyttie, President, has daily an attendance of between 400 and 500 in the different departments; Commercial, Shorthand, Academic, etc. We were here treated to the most enthusiastic, sincere, and we dare say strenuous opening exercises in the morning at 8:45 we have ever had the pleasure of witnessing. Mr. E. T. Overend, Principal of the Commercial Department, impressed us as being a very capable gentleman.

At the Curry School we were most cordially received by Mr. D. H. Hainer, the genial, efficient principal of the commercial work of the institution. One does not need to converse long with Mr. H. to discover that his heart is engaged as well as his head and hand in the noble work of teaching.

Duff's College, Wm. H. Duff, Proprietor, we found to be well filled with students all busily engaged, sustaining the term "Mercantile" which has been so long connected with that institution. Our regret was that some of the pictures by Mr. Duff's artistic pen work had been destroyed by fire some two years ago. But some later specimens show the genius still active and the taste still cultivated in matters pertaining to beauty.

We dropped into the Iron City College, Chas. J. Smith, Principal, at about 9:00 P. M. and found him dealing out a grade of wit, wisdom and oratory, not unbecoming a true orator, and not so fervent, to an audience of several hundred pupils and friends of the well known institution. We soon discovered that there was ample cause for the flowers, the oratory, and the orchestra as it was in honor of the 50th anniversary of the founding of the institution by his father. Such rich surroundings, and such an audience are not so often met in commercial schools. Then, too, such an occasion has come to but few now engaged in commercial work. Fifty years from now it will be a common occurrence.

The Zuercher Gold Medalist, Mr. E. W. Stein, was just passing through a sieve of

typhoid, but ere this appears in print he will no doubt be at work in the Iron City College as of old.

Thus endeth our day's sojourn in the commercial schools of Pittsburg.

## St. Louis.

A recent visit to St. Louis and to the Commercial Schools there revealed the fact that up to Thanksgiving time the Fair had operated very materially against the attendance in these schools the past summer and fall. Profitable employment and unusual attractions at the Big Show were too much for the ambitious to turn a cold shoulder to and as a consequence the schools suffered. But doubtless the middle of the present month will find hundreds, if not thousands, spending their money and time in the Business Schools.

We found the Mound City Business College, Geo. A. Hanks, Proprietor, to be a small but busy institution.

The Southwestern Business College, E. H. Fritch, Proprietor, is a substantial institution with an evening enrollment of two hundred and forty, the largest we saw in that city.

We did not see the Perkins and Herpel Mercantile College in session, but we were cordially received there and favorably impressed with what we heard and saw.

At the Barnes Business College we met our once-upon-a-time pupil and long-time friend, J. R. Anderson, who, by the way, makes a rattling manager for that high-grade institution. We found the attendance good, the equipment excellent, and the rooms in the modern Board of Education Building. The Barnes' conducts no night session.

The Columbia Commercial College is presided over by two earnest, capable men, Messrs. Chrisman and Goshert. They seemed to enjoy a good share of St. Louis patronage.

We failed to call at Hayward's Business College when it was in session and also failed to see our former pupil, Mr. S. E. Gutteridge, much to our regret.

The Jones & Henderson Business College, we found out from the center of population with evidences of prosperity in well-filled rooms, considering the attractions of the Fair.

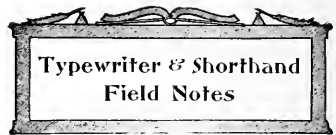
At the Bryant and Stratton Business College we met the genial proprietor, W. M. Carpenter, whom we had known by correspondence for a decade and a half. His school occupies expensive quarters and we found a large audience to greet us. Dr. Carpenter is a pioneer in the cause of commercial education and conducts a thorough institution.

We found the skillful H. B. Lehman instructing the boys and girls to write right at the Central High School, in a room devoted exclusively to writing.

At the new and elegant Yeatman High School we found R. A. Grant directing the commercial and penmanship work amid the finest equipment of specially designed furniture we have ever seen in a high or commercial school.

In a similarly built and equipped institution on the south side, the McKinley High School, we met the

wide-awake, genial principal of the commercial department, Mr. C. M. Simcoke. St. Louis has the reputation of the city of graft and we were pleased to see engrafted in her midst such magnificently built and equipped institutions, and to have engrafted in her system of instruction such progressive and practical methods of instruction. They still have and require the vertical, and in its rankest form at that, which was the most unprogressive thing we saw while there.



Mr. D. B. Holcomb, who has been in charge of the Fox Typewriter Co.'s business throughout Missouri and previously located at Sedalia, will have charge of the Kansas City office, and from that office work all the state of Missouri.

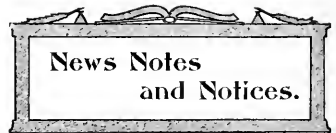
The Topeka, Kans., office of the Fox Co. will handle all the trade in the central part of the State, where the Fox is especially strong.

Mr. C. B. Fidler, who has been handling the Fox City trade in Chicago under the Chicago management, has been promoted to the manager of the Chicago office.

At the recent Kansas Special Teachers' Association at Parsons, the Remington and Underwood were represented by Mr. Thornton of Kansas City for the former and the ever-present, ever-green, ever-successful Kennedy, now of Detroit, where he is booming the Gutchess School, and making things go in the school line as has been his custom in the typewriting line.

The new Dictation Manual, recently issued by The Burrows Brothers Co., of Cleveland, round out to a fine completion, their shorthand series of text-books. We think this is the only house in the country that sends an experienced man the country through, talking nothing but shorthand. This one fact testifies volumes to the estimation in which the shorthand publication of this Company are held.

The Burrows Brothers Co., of Cleveland, announce as to be ready in the very near future, a revised edition of their Day's Shorthand Dictionary. This book occupies a unique position—inasmuch as it is handy for the pocket, retails at \$1 only, and yet is as comprehensive as the dictionaries costing several times this price.



Prof. M. B. Wallace, brother of the famous G. W., is at the helm of the St. Joseph Business University as Instructor in Penmanship and Commercial Branches.

Prof. J. C. Bryant, late of the Marysville, Mo., Business College, is now Educational Director of the Y. M. C. A. at St. Joseph.

Prof. J. D. Alexander, formerly with the Shenandoah, Ia., Normal, is now man of affairs at the Platt Commercial School, St. Joseph.

The many friends of Prof. A. S. Fries will regret to learn of his resignation as Director of Commercial Branches in the St. Joseph High School. For two years he has battled bravely against failing health but was finally forced to retire from the field of school

work, in which he has been a prominent figure for many years. At present he is in the south anticipating relief in a milder climate. Prof. L. C. Kusmisl, Instructor in Bookkeeping, has taken charge of the work as Mr. Fries' successor and his former position is filled by Roy V. Coffey, late of the Brown schools. The attendance of the St. Joseph school numbers about one hundred.

Mr. J. E. Fuller, the well-known shorthand teacher of Goldey College, Wilmington, Del., is a man who practices what he preaches. The commendations he has received from notable men for reporting their addresses are a prize worth having. We note that the lynx-eyed Business Manager of Goldey's is using this fact for all it is worth in the course of his advertising. It is a good idea. It is to be regretted that more of our teachers of shorthand are not also rapid writers of shorthand.

Miss Bessie Baker, of Abingdon, Va., is teaching for J. B. Madden, Annoton, Ala.

E. L. Warren, Rome, N. Y., is teaching Graham shorthand for E. P. Miller, of the Western Business College, Council Bluffs, Iowa.

A. B. Zu Tavern, recently of Monroe, Wis., has taken the commercial work in Chesnut's Business College, Fresno, Cal., succeeding H. E. Watson who has gone to Heald's, San Francisco.

C. H. Fulton, formerly of Chicago, has recently begun teaching for the Denver (Col.) Business University.

J. A. Phillips, Beaver Falls, Pa., is now teaching in the Lorain (Ohio) Business College.

D. S. Hill, who has been with the State Business College, Minneapolis, this fall, joined the staff of the Mankato (Minn.) Business College, Dec. 5.

One of the best written little folders recently received came from the Waynesburg, Pa., Business College, I. A. Zeigler, Manager.

The Columbia Commercial College Courier, St. Louis, Mo., is the title of a nicely gotten up four-page circular in the interests of that institution.

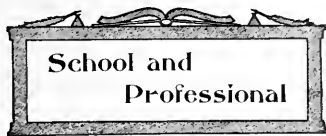
From the Chicago Law Journal we learn that Mr. D. B. Williams of that city has been granted the degree of C. P. A. (Certified Public Accountant) by the Illinois Board of Examiners.

Our old-time friend and student, Mr. L. D. Hook, Belmore, Ohio, is teaching the commercial branches and penmanship in the Ottawa, Ohio, Business College. Mr. Hook is a whole-souled, genial fellow and we wish him success. No one works more faithfully for his students than Mr. Hook.

We learn that the well-known penman, C. W. Ransom, of the Central Business College, Kansas City, Mo., was never kept so busy as he is now. They have the largest school in the history of the institution, 330 students being in attendance. As a result Ransom has no time for any other kind of penwork than card writing. Our readers will be pleased to learn, however, that they can secure cards from his pen. Please see his advertisement in another column.

Mr. A. D. Skeels, Temple College, Philadelphia, a staunch friend and supporter of THE BUSINESS EDUCATOR swings a pen more than usual grace and accuracy. His small letters are very delicate, graceful and accurate, revealing a command of the pen far beyond the average professional.

Mr. H. C. Russell of Kinyon's Commercial School, Pawtucket, R. I., favored us with a good-sized club, together with some sample lessons that he is giving his pupils. The lessons are photostatically copied and printed on practice paper with typewritten instructions beneath. They are somewhat out of the ordinary and are intensely practical. The small letters are executed with more strength and accuracy than is frequently seen, revealing the fact that Mr. Russell is a penman who must be reckoned with from this on.



## School and Professional

The Program of the Parents' Reception given at the Detroit, Mich., Commercial College, Thursday evening, Nov. 17th, indicates an enjoyable, instructive, well-spent evening.

The Holyoke Evening Telegram, Nov. 19th, contains an excellent write-up of the Holyoke Business Institute. The school moved in its new quarters. The institution is in a flourishing condition and its new location bespeaks an even greater prosperity than it has enjoyed in the past.

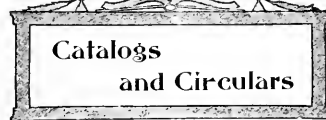
The Tubbs Business College, Charlelot, Pa., recently moved in new quarters especially fitted for the school's use. The commercial department is under the supervision of Mr. Ira E. Shaw, and the management of the shorthand department is under that of Mrs. D. C. Tubbs, Mr. Tubbs having charge of the entire school as well as the typewriting department. The institution is in a flourishing condition.

The Independent of Presque Isle, Me., on Thursday, Oct. 27th, 1911, contains quite a complimentary write-up of the Holton, Me., Business College.

Prof. W. Philip Steinhäuser, is teaching Graham shorthand in the Evening Educational Classes of the Railroad Department, Young Men's Christian Association, Reading, Pa., in connection with his work as Principal of the Commercial Department of Schuylkill Seminary.

We learn that Hantsinger's Business College, Hartford, Conn., was never before so prosperous as it is this year. The attendance of the day class is at present between 225 and 230. This means that President Hantsinger and his corps of able assistants are usually busy and evidently thankful and happy.

The Supply List of the New York Board of Education shows that the Isaac Pitman Shorthand has been exclusively adopted for use in the High Schools of the Boroughs of Manhattan, The Bronx, Brooklyn, Queens & Richmond, comprising Greater New York, commencing January, 1915, for a period of five years.



## Catalogs and Circulars

Temple College School of Business, Philadelphia, issues a well-illustrated, splendidly-written, artistically-printed, gray-covered, catalog, illustrating and describing the work of that well-known high grade and thorough institution. The catalog is as simple, direct, and lucid as the institution is practical and thorough.

The big, twelve-page journal entitled "The Southern Educator" published by the Big Southern Normal School and Bowling Green Business University, is received regularly and contains splendid advertising material. It is one of the biggest and best journals of its kind received at this office.

The Patton School of Business and Shorthand, J. W. Patton, Principal, New York City, is sending out a very neat four-page circular.

Draughton's Practical Business Colleges, now numbering twenty, are sending out a brown-covered, 6 by 9, 136-page catalog, advertising their various branches. In it are illustrations of these various schools

together with portraits of its numerous managers and principals. The red ink used in the catalog, in our opinion, gives it a cheap effect. The text is well gotten up.

Hoffman's Metropolitan Business Colleges, Milwaukee and Chicago, are sending out a modest-sized, beautifully-titled, 30-page, well printed and illustrated catalog, advertising these institutions.

The Burrows Brothers Company, publishers, Cleveland, Ohio, are sending out a beautifully gotten up prospectus advertising "The History of the United States and Its People" in twelve volumes, by Elroy McKendree Avery.

The Georgia Normal College and Business Institute, Abbeville, Ga., is sending out a couple of the finest calendars we have ever seen, both of which are highly colored and intricately cut by large and expensive dies. The one represents a couple of birds with a nest in a sea shell, and the other is that of a beautiful blonde maiden with a lattice work of purple flags and cat-tails behind and water lilies at the sides and below. If you want one be sure to enclose at least a quarter, as they are expensive affairs.

The Archibald Business College, Minneapolis, Minn., published a green-backed, gold-embossed, green-bordered, nicely illustrated catalog, giving us the impression of a good school. What more is a catalog expected to do?

The Mueller School of Business, Cincinnati, O., D. D. Mueller, President, Mrs. D. D. Mueller, Principal, is sending out an excellent 40-page, gray-covered catalog. It is bran new from cover to cover in text and illustrations, and is a straight-forward presentation of the work being done, and of the purposes of the school. The catalog clearly indicates the fact that Mr. Mueller not only knows how to teach shorthand and how to conduct a school, but how to write advertisements as well.

The Proprietor of the Kasussen Practical Business School, Stillwater, Minn., is a believer in beauty as well as in business, as evidenced by the large calendar recently received at this office. It represents one of the richest, bordering on the sublime, marine scenes we have ever had the pleasure of beholding. Our compliments and our thanks are hereby extended.

Some booklets for the users of their publications are at hand from the Sadler-Kowe Co., Baltimore, Md., which are up-to-date creations intended to catch the eye and hold the attention of prospective students. The illustrations partake of the society style, but the text is practical from the word "go".

Advertising literature has been received from the following: Rutland, Ill., Business College; The White School, San Francisco; School of English, Chicago, Ill.; Forest City Business College, London, Ont.; Logansport, Ind., Business College; Underwood Typewriter Co.

"Commercial Education" Volume I, No. 1, is the title of a 4-page leaflet published by and in the interest of the Seattle, Wash., Commercial School, M. W. Cassture, Editor. Its first impression is not inviting, but we found it chock full of very reasonable information.


"The Man Behind" is the suggestive title of a 4-page flyer with J. Clifford Kennedy's phiz on the back, that recently came to our desk from the Gutches Metropolitan Business College, Detroit, Mich., of which he is the bustling manager.

Spencer's Business College catalog, New Orleans, L. C. Spencer, Proprietor, came to our desk done up in a unique package in the form of a clever imitation of ye old-time, large-sized, prospectus, leather pocket-book. We found that it was made up of attractive illustrations, printed in colors on plate paper, giving us a better impression than we have ever had of that widely known school.

1. G. E. Miller      Yours truly,  
 2. C. W. Ransom      3. L. Madarasz  
 4. J. G. Christ  
 5. L. M. Kelchner  
 6. A. R. Burnette  
 7. Mrs. N. P. Hudson  
 8. P. W. Costello  
 9. J. E. Leamy  
 10. H. W. Funk  
 11. C. J. Connell  
 12. S. M. Blue  
 13. M. D. Fulton  
 14. M. A. Albin  
 15. C. A. Ramsey  
 Messrs. Janer and Blaser  
 16. The Business Educator, Publishers of  
 17. C. C. Lister  
 18. M. A. Albin  
 19. P. W. Costello  
 20. J. E. Leamy  
 21. W. C. Watson  
 22. J. M. Reaser  
 23. B. Kupferman  
 24. P. M. Bridges  
 25. H. A. Reneau  
 26. A. H. Hinman  
 27. S. M. Blue  
 28. H. T. Loomis  
 29. M. A. Albin

Key to Above Plate: 1, G. E. Miller; 2, C. W. Ransom; 3, L. Madarasz; 4, J. G. Christ; 5, L. M. Kelchner; 6, A. R. Burnette; 7, Mrs. N. P. H. Noble; 8, P. W. Martin; 9, J. E. Leamy; 10, H. W. Funk; 11, C. J. Connell; 12, S. M. Blue; 13, M. D. Fulton; 14, E. M. Huntsinger; 15, C. A. Ramsey; 16, P. W. Costello; 17, C. C. Lister; 18, M. A. Albin; 19, C. E. Lowder; 20, F. B. Courtney; 21, W. C. Watson; 22, J. M. Reaser; 23, B. Kupferman; 24, P. M. Bridges; 25, H. A. Reneau; 26, A. H. Hinman; 27, S. M. Blue; 28, H. T. Loomis; 29, M. A. Albin.





## The Success Circle.

A Department of Encouragement, Inspiration, Progress, Health, Etc.

Conducted by L. M. THORNBURGH, Paterson, N. J.,  
Commercial High School.

Among many articles on the tobacco habit that have come to my notice, not any contain more sensible and wholesome advice—advice hard to reject—than the one following, which appeared in *The American Boy*, four years ago, as one of a series of talks to boys by Mr. Archer Brown of Rogers, Brown & Co., New York.

A similar tactful treatment of the tobacco problem by teachers in school-room talks, should be the means of accomplishing much good. The use of tobacco, particularly, the cigaret among young school boys in our cities, continues to spread with alarming rapidity.

In planning "The Tobacco Habit" article before our circle at the beginning of the New Year, it is with the sincere hope that it will appeal strongly to the better judgment of our younger readers, at least, and thus serve to guard them against one of the greatest obstacles, in the pathway to the highest success:

### THE TOBACCO HABIT.

"When it comes, it comes to stay. Men rarely ever abandon it after the twenty-first year. Therefore take it for life, or quit it short. If you commence it, count that your final decision. But before deciding to make tobacco your lifelong companion, consider well some points:

"First, its advantages. A pipe or cigar or quid has narcotic effects that are counted pleasant. When the appetite is formed it is grateful to satisfy it. There are features of comradeship about smoking particularly. It is thought that a story can be better told and enjoyed in the blue haze of a smoking room on the train or steamer than in pure air or sunshine. It is a solace for the Irish laborer breaking stone or working in the trench, and for the lonely cowboy on the Western plains. Men in highly nervous employments, like night workers on newspapers, crave the stimulant and seldom go without it. It is not in the catalogue of admitted vices. Many excellent men smoke, some good men chew, and I have known truly pious and godly men who could be found a street car or bespatter a carpet with a misdirected shot at an inconvenient spittoon. In some countries smoking is practically universal, even the women joining. In this country a majority use tobacco in some form. So we are dealing, not with an abstract question, but one very near to the life of every boy growing into manhood.

"I say if it's a good thing, let us go into it. If analysis shows it to be

a bad thing, let us keep out of it. Anyhow, let us not drop into it by accident, or because some other fellow invites it, and then admit, as many a friend of mine has done, that we are caught in a trap of unbreakable habit.

"If reason and will and manhood are going to have anything to do with deciding the matter, there are some things that must be thought of. They are the disadvantages. All admit that the habit, once formed, is a master. What kind of a master is it?

"It is an unclean master. A clean mouth, sweet breath, untainted clothes, apartments free from stale odor are hard things for an habitual smoker to manage. This point needs no elaboration. But if a proof is wanted, I only ask a glance at the floor of the smokers' side of a ferry or the smoking car of a train, and a sniff of the atmosphere after a few minutes of the crowd's unrestrained enjoyment of the weed, and—what is quite as significant—a note of the contrast in appearance between the men who crowd these places, and those who seek cleaner floors and purer air.

"It is an unhealthful master. It corrupts the sense of taste, injures the stomach, deadens the sensibilities, causes cancers and heart trouble. I can count half a dozen personal friends at this moment who know, on physicians' authority, that further continuance of smoking means shortened days, perhaps sudden death. Only one or two, however, have been strong enough to give it up.

"It is an almost immoral master. Not in itself a necessary evil, it nevertheless promotes certain associations and leads in certain directions as to other habits which are unhealthy to the moral nature. Do you know a liquor soaker who is not fond of tobacco? Did you ever see a barroom or prize-fighting or gambling crowd or rough gang of any kind that was not smoking and chewing? To paraphrase a famous remark of Horace Greeley: "All tobacco users are not horse thieves, but all horse thieves are tobacco users." A lad who has learned to handle a cigar with grace has made a first-class start on a road that has more than one bad stopping place. If you think that is not so, let me ask you whether, if you were an employer and wanted a young man for a position of trust and growth, you would select the one with a cigar in his mouth, or the one who had decided not to use it.

"It is a hard master. It is more powerful than your judgment and will combined. The old fable, "I can stop any time I want to," is disproved by the earnest attempts of many a strong man you and I know.

"It is a costly master. Two seven-cent cigars a day only will in thirty years cost \$4,200, compounding annually at six per cent. I have the figures of the calculation before me. Most smokers spend twice that on themselves and friends. What would the sum named buy?

"A good home.  
"A superb private library.  
"Four journeys around the world.  
"Capital sufficient to start a business.

"A college education for two or three men.

"Five years' support in case of disability.

"The self-respect and ambition of a moneyed man.

"There are two kinds of money I would never spend on tobacco; first, the money I may have earned myself by hard work, and need for self-improvement, a start in life, or help of others; and second, that which my father has earned by work and self-denial, and gives to me."

### Cry Love's Way To Success.

Have you found, during the past year, that the fretting, fault-finding way has paid? If not, try the opposite,—love's way,—for the new year.

Love is the best lubricant, the only one that keeps friction from wearing out life's machinery.

Love will draw the world toward you and surround you with an atmosphere of success. It will bring to you all the good things that make the joy of living. Its opposite will drive them away.

Do you wish to lessen the burdens of others, to make light your own, and to increase your power for good,—then must you enlist under love's banner. It will always lead you to victory.

The secret of Christ's power over men lay in his great love for them. As flowers are drawn toward the sun, men were drawn toward him by the love which radiated to the utmost bounds of the earth.

The reservoir of love is inexhaustible. The more you give, the more you will have to give. It multiplies at the fountain, and returns to you tenfold. By trying to make others happy, you increase your own happiness. By trying to lift the burdens of others, your own grow lighter. You cannot give love without attracting it to yourself. This is a natural law.

The power to love is one of the greatest gifts to humanity. It generates the sunshine of the moral universe, without which life would be a desert waste.

Use this divine power without stint. Be prodigal of your love. Let it radiate freely. It will brighten the dark places. It will gladden the sorrowing. It will lift you above the petty, grinding cares that so soon corrode the mind and sap the energies. It is the golden key that will admit you to the palace of the true life.—*Success*.



Handwritten cursive letter 'b' practice, showing multiple rows of the letter written in various orientations and sizes.

BY WM. ANDRES, PUPIL OF REV. PIUS MEINZ, ST. JOHN'S UNIVERSITY, COLLEGEVILLE, MINN.

STUDENTS OF W. N. CURRIER, PENMAN IN THE RIDER-MOORE & STUART SCHOOLS, TRENTON, N. J.

Handwritten cursive letter 's' practice, showing multiple rows of the letter written in various orientations and sizes.

W. S. BAKER.

Handwritten cursive letter 'l' practice, showing multiple rows of the letter written in various orientations and sizes.

ANDREW SWEENEY.

Handwritten cursive letter 'r' practice, showing multiple rows of the letter written in various orientations and sizes.

ELEANOR F. DUCKWORTH



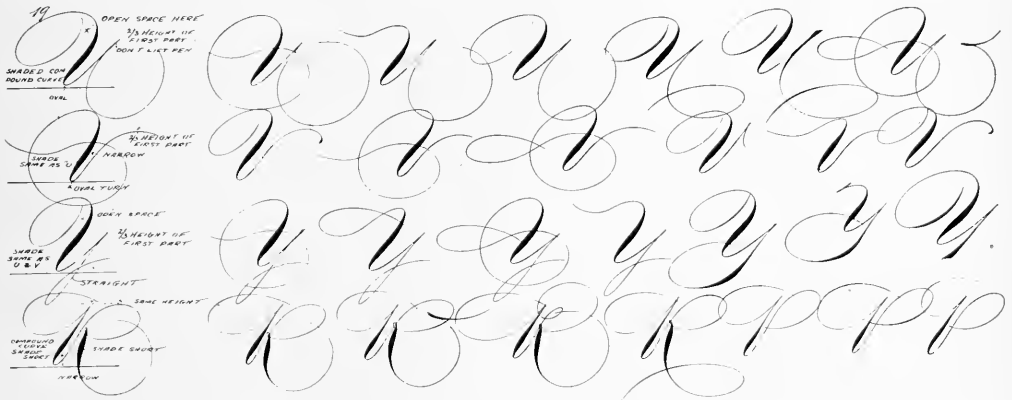
104 Grand Avenue, Kansas City, Mo.

No. 5

**The Nervous System, and Nerve Control**

It is not my purpose to attempt to deal with this subject in full. I leave this for specialists on the subject, but I do want to call attention to a few points wherein the nervous system bears directly upon writing.

The brain is the center of the nervous system, the different nerves radiating from it to all parts of the body. They are sympathetic, so that if one is affected it is immediately transferred to the brain, and others are thus affected by it. Therefore, the condition of the mind has much to do with the nerves. A troubled or excited mind is perceptible throughout the entire nervous system. To illustrate, a poor writer unaccustomed to the use of the pen, attempts to write and at once his hand begins to tremble, and the lines from the pen are shaky—when ordinarily the person is not nervous. Why the change? The mind is cognizant of inability to handle the pen skillfully, hence becomes troubled, thus troubling the nervous system. Again, the student of writing has gained fair control of his nerves in ordinary writing, but when his teacher looks over his shoulder, the nerves become troubled, having been notified by the brain that a critic is looking on; or he attempts to address an envelope, having a desire to show off his penmanship favorably, the nerves suddenly rebel and his very poorest work is the result. Why? The brain is aware of inability, a lack of confidence, an uncertainty, a wavering, or he is made angry in some way, and the whole nervous system is in turmoil, and not easily quieted. If he attempts to write while in this condition he does well if he makes the lines readable. Thus much of the nervousness complained of is not a general nervousness caused from exhaustion, ill health or old age, but a temporary, spasmodic nervousness that leaves almost as quickly as it comes.



**Weak Nerve Force**

Physiologies tell us they don't know what nerve force is. However, I believe every student of penmanship can understand the difference between weak and strong nerve force. Of shaky, zigzag writing, we say it is *weak*, and of smooth, unbroken writing, we say it is *strong*. The penmanship critic can tell the difference as easily as he can tell black from white.

In this I can speak only for myself, but I'm a firm believer in physical exercise as a nerve strengthener. From Steele's Physiology I quote the following: "The mind grows by what it feeds on. One who lolls on the sofa or worries through the platitudes of an idle or fashionable life decays mentally. His system loses tone, and physical weakness follows mental poverty. On the other hand, an excessive use of the mind withdraws force from the body, whose weakness, reacting on the brain, produces gradual decay and serious diseases. *The brain grows by the growth of the body. The body grows through good food, fresh air, and work, and rest in suitable proportion.*"

Many penmen avoid all physical exercise of the right arm, in the belief that it would be detrimental to their penmanship. This may be true, but with me the opposite is true. My strongest, dashiest work is done when I feel strong and vigorous after physical exercise. Hoing, chopping wood, carpenter work, farming, or, in fact, any kind of physical exercise of the arms, is good for my penmanship, provided, of course, it is not carried to exhaustion. When writing, after such exercise, I am sometimes a little unsteady at first, but I'm soon over it and can then write with strength and precision.

General Nervousness may be caused in many ways. Much of it may easily be overcome, while some can't. Loss of sleep is a great nerve disturber. Sleep is as necessary as food. It is scarcely necessary to mention food in this connection as few ever go long enough without food for hunger to affect the nerves, but many, too many, neglect sleep. Personally, nothing I encounter affects my nerves as loss of sleep.

We all know, in fact it is undisputed that alcoholic drinks, even in moderation, is very injurious to the nervous system, and racks it entirely when used habitually. Tobacco in any form, and narcotics are injurious. Many contend that an occasional cigar does no perceptible injury; possibly it doesn't, but I consider them injurious enough for me to leave alone. As for tea and coffee, if they do no harm, I'm sure they do no good. They are much like tobacco and liquor—just satisfy an acquired taste. I touched neither tea nor coffee once for five years, and though I occasionally drink a cup now, it is seldom. All nervousness caused by the above can be overcome by abstinence from the cause.

*Union Unanimous Unionville Unction*  
*Vigorous Vermin Virginia Vicious*  
*Younger Yeomanry Yankton Yours*  
*Remnant Ramona Panama Penman*

If you would have a steady hand, take care of the body, so that all conditions may be favorable. Then exercise the will power to the extent that it may assist in driving the pen with precision. Don't, however, expect to be absolutely steady of nerve every day, for that is impossible. Even the best penmen have their "off days" when nerves are unruly and refuse to obey the will. There is, however, nervousness as the result of ill health or inheritance with which some are afflicted, that seems beyond their ability to overcome. With any such I sympathize, and would recommend them to a competent specialist on such diseases.

**Harmony**

Most capital letters have but one shade, and no letter is often given more than two shades. Occasionally a letter looks well with more than two shades, but they should be so placed that they harmonize and balance the letter. Hair lines should be fine and uniform in size. They should cross other lines as nearly at right angles as possible, and when running parallel never close enough to conflict. Thoroughly master the work of this lesson even though it should require longer than you expect.

*V V V V V V V V V V V V V V V V*  
*W W W W W W W W W W W W W W W W*  
*X X X X X X X X X X X X X X X X*  
*Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y*  
*Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z*

*D. Knapp*

*F. A. Kitchin*

*H. C. Good*

*S. H. Jones*

*L. H. King*



**Best of its Kind.**

Enclosed find list of subscriptions with remittance for same. I have come to the conclusion that your paper is the best of its kind published, and will do all I can to increase its subscription list.

R. R. MILLER,  
Com'l Dept. W. Va. University,  
Keyser, W. Va.

**Wanted, Position as Solicitor**

With an A No. 1 school Several years' successful experience.

School must be straight as I do straight business on straight salary. No commission business with its evil consequences. References.

Address, "STRAIGHT,"  
Care BUSINESS EDUCATOR.



H. J. Ennis, Portland, Ore., renews his subscription to THE BUSINESS EDUCATOR and also encloses some specimens of very well executed ornamental penmanship. Mr. Ennis writes a style that is bold and graceful, and his work possesses marked individuality.

Mr. S. E. Leslie, Penman in the Eastman College of Poughkeepsie, N. Y., favors us from time to time with subscriptions, and with his last lot enclosed a package of cards from his skillful pen, which show a professional command that many would like to possess. Mr. Leslie's penmanship seems to be on the improve, his ornamental nearly equalling his business, which, as has been stated heretofore, is quite Mills-like in character.

A number of very well written cards, white ink on colored stock, have been received from Miles K. Staller, Mount Carmel, Pa. Mr. Staller swings the pen like a professional, many of the cards being exceptionally pleasing. Undoubtedly Mr. Staller could become one of the finest penmen in the country if he should give the work the necessary attention.

Mr. H. K. Williams, Portland, Ore., enclosed his subscription in a beautiful written letter, which for accuracy measures up considerably above the average received at this office.

**Teachers Wanted:**

In one of the largest Pacific Coast Business Colleges. One educated, moral, progressive, aggressive, teacher of Gregg Short-hand and Touch Typewriting. A man with a national reputation preferred. One educated, moral, progressive, aggressive teacher of Bookkeeping, penmanship, (all branches, including mechanical drawing), arithmetic, grammar, commercial law, etc. The man engaged for the bookkeeping position must be capable of doing modern engraving and designing. No person who does not possess the above named qualifications, is not of good address, and does not wear stylish, tailor-made clothes, need apply. Send photograph, give references, experience, etc., in the first letter. The positions will be open in August, 1908. Address, W. care Business Educator, Columbus, O.

*H. Leslie* FROM HIRAM TO POUGHKEEPSIE

A year or two ago a young man, then a student defraying his own expenses at Hiram College, Ohio, wrote me about my correspondence instruction in penmanship. He wrote to others also, but after carefully considering the matter he decided to enroll as a student of Mills' Correspondence School of Penmanship. He not only decided to enroll, but he did so and began work at once and worked faithfully. After finishing the business writing course he was so well pleased that he enrolled for the ornamental work as well. Through my instructions by mail he is now the penman of the great Eastman Business College at Poughkeepsie, N. Y. Mr. Leslie is giving excellent satisfaction as a teacher. Mr. Leslie says:

"I want to thank you most sincerely for the influence you used in securing me this position. I feel that it was wholly through you that I secured it. Prof. Gaines is a great admirer of your writing. I am following quite closely the course of business writing I took from you with my classes. I feel quite confident of success in this new position and am liking my work very much."

Mr. Leslie worked up his penmanship during his spare time only. You may be able to do as well. If I can aid you in securing a good position I shall be only too glad to do so. Many desirable schools are anxious for the students I train in penmanship. Send stamp for full particulars today, not tomorrow.

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

BY THE SKILLFUL A. D. SKEELS, TEACHER IN TEMPLE COLLEGE, PHILADELPHIA, PA.

*The successful teacher of penmanship must have more than the skill of the business writer. To obtain the highest results he must have the lighter touch and dash and art of the expert; and demonstrate to his pupils what can be done with a pen. He must gain their confidence, hold their attention awake, enjoin an interest and inspire a love for the beautiful in penmanship apart from its utility.*

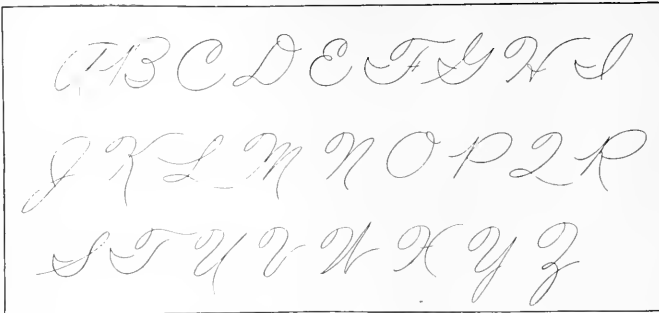
**DESIGNS**  
for every purpose  
**ILLUSTRATIONS**  
that tell the story  
**PENMANSHIP**  
absolutely right  
for engraving

DONE IN THE BEST MANNER  
AT A LOW COST TO THE  
PURCHASER

Satisfaction Guaranteed

**EXCELLENT CUTS**  
MADE FROM MY DRAWINGS.  
FURNISHED AT:  
10" AN INCH FOR HALF-TONES  
5" FOR ZINC ETCHINGS

SEND COPY FOR ESTIMATE  
G. S. HENDERSON  
106 W. 64<sup>th</sup> ST.  
NEW YORK



BY J. A. CARNEY, IRON CITY COLLEGE, PITTSBURGH, PA.

**Fills the Bill Completely.**

Enclosed find \$1 for the Professional Edition of THE BUSINESS EDUCATOR one year. I feel it a necessity, as I have never happened on anything which fills the bill so completely as your magazine.

J. A. FURSE,  
Sault Ste. Marie, Ont.  
Principal Furse Soo Business College.

**Francis B. Courtney**

**Handwriting Specialist**

Expert Microscopic Examiner of Forged and Questioned Writing.

LA CROSSE, WIS.,  
Care F. J. Toland.

**Only 30c** for an Aluminum Card Case with your name engraved on cover, bright and shiny, and 1 dozen cards written plain or ornamental. Terms to agents for red stamp. Address,

A. R. HAMPSON,  
163 Neil Street, : : Columbus, Ohio



Mt. Morris, Ill.

**The Card Writer**  
Writes cards at 15c. per dozen. Any style, any name. Fine and sure to please. Order today.

**WANTED:** A competent teacher of penmanship who can assist in some other department. Address, **DR. W. M. CARPENTER,** PRIN. BRYANT & STRATTON COLLEGE, ST. LOUIS, MO.

**STOCK CUTS**

*Business Institute* WASHINGTON

**NIGHT SCHOOL**

**TELEGRAPHY**

*Penmanship*

Spencerian and bank-note script; and lettering: 1 and 2 columns; 150 captions, 60c, 75c, \$1.00. Send for catalog.

**THE KINSLEY STUDIO,**  
245 Broadway, New York



**Why go to "COLLEGE" TO LEARN BOOK-KEEPING WHEN I WILL MAKE A First-Class Book-Keeper**

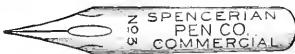
**OF YOU AT YOUR OWN HOME** in six weeks for \$3 or RETURN MONEY. Fair enough?

And **POSITIONS**, too, everywhere. **FREE!** Have placed THIRTY-SIX. Perhaps can place 100, too! **6,742** testimonials received from pupil. **SAVE THIS AND WRITE.** J. H. GOODYEN, Expert Accountant, Room 970, 1215 Broadway, NEW YORK, N. Y.

**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

**Are You the Man and Do You Want to Grow as We Grow?**

There must be a goodly number of men who read this paper, who are qualified for a position with us, and we want several of that goodly number.

We need men who want a broader scope for their energies, men who have the talent and have never had a good chance to use it.

The fruit of our business is not so ripe that it will fall into our hands. It must be hand picked. Every bit of it. What is it?

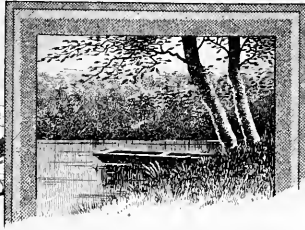
We are negotiating for several business schools. These properties are located in Eastern cities of 40,000, 300,000, 330,000, 375,000, and 1,500,000 population respectively. We need men who have the ability to become managers, principals and heads of departments, and who have money to invest.

If interested, write, giving your age, weight, height, experience, nationality, where educated, qualifications, single or married, send copy of letters of recommendation, photograph, state fully what subjects you can teach and which you prefer, state what salary you would expect and the very earliest time you could enter upon duties, the amount of money you would be able to invest and how soon the funds would be available.

As soon as we can ascertain fully about you and your work we will be glad to furnish you with proper information about ourselves and our plans. We shall treat all correspondence as strictly confidential and will ask you to treat our communications likewise.

Be sure to furnish explicit information as above requested. Enclose your letter in stamped envelope for remaining.

Address, **School Corporation,**  
Care ZANER & BLOSER, Columbus, Ohio.



*Pleasant it was, when woods were green,  
 And winds were soft and low,  
 To lie amid some sylvan scene,  
 Where the long drooping boughs between  
 Shadows dark and sunlight sheen  
 Alternate come and go.*



*Excerpt from Longfellow's Poem "Sylvan Scenery" by Wm. O. Pratt*

GEMS IN LINE AND SHADE BY THE LATE C. C. CANAN.

**IT IS \$3**

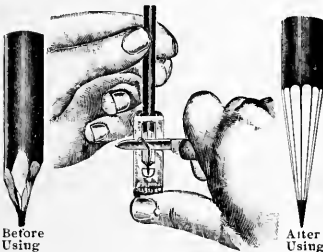
for a large cake of Korean Ink the kind that is perfectly black on shades—mellow and soft on elusive, but firm hair lines. It flows beautifully and is an incentive to beautiful writing. Your name written in ornate style and etching made for \$2. Cuts of any matter in script made to order—cuts that have vim and dash—Madaras quality.

BUY THE INK, and improve your Writing.

L. MADARASZ, 1281 Third Ave., New York.

**THE ARTISTIC PENCIL POINTER**

Guides your Knife and Makes a Beautifully Tapered Point.



A nicely finished practical device for the pocket or desk. Whittle as rapidly or carelessly as you may your pencil comes out with that beautifully tapered point which is admired by all but can never be perfectly produced with the unaided knife. THE MORE IT IS USED, THE BETTER IT IS LIKED. Over 100,000 in use in this and foreign countries.

Sent postpaid for 15c., two for 25c. Given free with every order for 1,000 cards. Samples for the asking.

STEVENSON'S STUDIO,

Suite 3, Grand Opera House Bldg., Cincinnati, 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



**SOMETHING NEW UNDER THE SUN!**

**PEN & INK ART**

A NEW MAGAZINE FOR TEACHERS-STUDENTS-ARTISTS PENMEN-DEVOTED EXCLUSIVELY TO PENMANSHIP-SKETCHING-LETTERING-AND MODERN ART-1100 A YEAR-10¢ A COPY-SAMPLE FREE-SHO FOR ONE ADDRESS: EMBREE PRINTING CO PUBLISHERS DELTON, TEXAS

**Positions Unfilled**

NOTWITHSTANDING our appeals (and they've been answered, too, by a large number of teachers) we still have more calls for teachers of commercial branches, shorthand, penmanship, etc., than we can fill.

We've been surprised at the number of between-season calls that have come to us November and December furnished them daily. Schools have increasing numbers of students and more teachers—still more teachers is the one daily cry.

If we're rushed now, how will we be fixed on January 1st, when the schools open after the holiday week? And we'll hate to open our mail next spring and summer when the avalanche-time comes. Hence our preparation, and appeals to teachers. Our list of good teachers enrolled grows daily, but we need more—always more.

**Our Free Registration Offer**

still holds good. We will waive the \$2 registration fee and allow this to be paid with our 4 per cent commission (one half in 30 days, one half in 60 days after beginning work). This offer applies only to those who, after investigation, we accept as suitable candidates for our lists.

It costs nothing to investigate and nothing to enroll. You may feel that you don't need our service to secure a place. That may be so; but there may be a dozen better places on our lists, all of which are open to you, ready for your choice. Our advantage is, we sweep the entire field. Don't delay. Write today for blanks.

Our School Exchange Department negotiates the sale of school property and forms partnerships; 27 schools from Maine to California for sale.

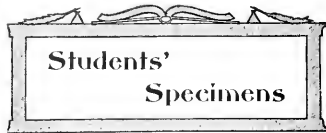
**The Kinsley Commercial Teachers' Bureau**

Opposite City Hall Subway Station

WM. J. KINSLEY, Manager

245 Broadway, NEW YORK

*Advertisers and Publishers will thank you for mentioning The Business Educator*



From the Cornwall, Ont., Commercial College we received a nice-sized package of students' specimens in business writing, indicating that more than usual interest is being manifested in this art in that school. The work throughout is good; it also indicates that the instruction given in that institution is very close to that being given in THE BUSINESS EDUCATOR. Among those whose work evidences exceptional care and freedom in movement may be mentioned the following: William Liddle, Mamie Blanchard, John L. Macnaughton, Francis McIntosh and Martha Harrington. Success awaits these pupils.

Mr. W. S. Seyler, Proprietor of the Hazleton, Pa., Business College, again favors us with a bundle of specimens indicating that a large number of his pupils are working faithfully and intend winning THE BUSINESS EDUCATOR certificate. Miss Alice Davis submitted work which indicates that she intends to see what the top looks like, and had her specimen been written in black ink the same would have been engraved. Miss Mary B. Gallagher and Mr. Arthur Kraus are also doing splendid work.

Mr. W. R. Hill, Crisfield, Md., submits specimens of business writing from three of his students, Messrs. Oliver S. Horsey, Joseph Sterling, and W. C. Holland, which indicate that all are getting the right kind of instruction, and that they are following him quite faithfully, thereby winning a graceful handwriting. It is only a question of time until these are going to capture THE BUSINESS EDUCATOR CERTIFICATE. And, what is still better, they are developing habits of perseverance, concentration, neatness and industry, which will stand by them in other things all through life.

C. E. Lowder, Penman in the Metropolitan Business College, Minneapolis, Minn., favored us with some movement exercises by his pupils, revealing the fact that he is delivering arm movement goods in first-class condition. The work of the following being exceptionally fine: Jessie Woodward, Beatrice Jones, Charles Dudley, W. C. Eickler and A. H. Holmquist. Our congratulations are hereby extended to all concerned.

We received a very creditable six-page calendar, which is the work of the students in the Osage, Ia., Public Schools under the supervision and instruction of Miss Bess Velie, whose artistic title page adorns the same. The same has been photo engraved and well printed on tinted cardboard. Each calendar contains class pictures and humorous drawings.

Mr. J. Scott Clay, Penman and Commercial Teacher in Bingham School, Nebane, N. C., favored us with a large package of specimens of students' penmanship which show a good movement throughout, as well as a fair form. Mr. Clay is a faithful, level-headed teacher, and his instruction necessarily partakes of these characteristics. Miss Margaret Clay set the best work, and enough to indicate that she could become a professional penman, which we hope she will. All the work sent is good.

Mr. Irvin F. Hague, teacher in Vocum's Massillon, Ohio, Business School, submits

some movement work from two of his pupils, Miss Pearl Albright and Miss Elizabeth Penman, which show unusually thorough training. The work is creditable alike to teacher and pupils, and we hope to present some of the same in an early number of THE BUSINESS EDUCATOR. Mr. Hague is an enthusiastic supporter of THE BUSINESS EDUCATOR and with it as an aid he is arousing enthusiasm and securing results of which he might well be proud.

Some of the best retrace movement exercises received at this office for many a day is at hand from Mr. M. A. Smythe, Teacher of Penmanship in the National Business College, Roanoke, Va. Moreover, this work was done by pupils four weeks after school opened. It is a pleasure to examine work of this character. We hope to present some of these exercises in an early number of THE BUSINESS EDUCATOR. They are highly creditable, alike to teacher and pupils. Some of the very best were from the following: A. M. Toler, G. C. Toler, E. H. Hampton, Fannie S. Dowdy, S. K. Snedegar, Marie Brosius, Frank A. Dillon, Grace Cheatham, Blanche Bowser, Minnie Lavender, E. S. Dennis, E. E. Ephinsy, R. F. Moore, C. S. Dowdy, G. D. Lindsey, C. A. Preston, Mack Harmon, M. Payne, Etta Webb, Grace Carpenter.

H. E. Wassell of the Aurora, Nebr., Business College, mailed us specimens of business writing from thine students of that institution, clearly indicating that practical penmanship is being taught there and that the pupils are acquiring it. Some of

the work received is among the best we have seen for some time. Among those whose work deserves a special mention are the following: C. L. McConaughey and E. L. Lee. Come again.

Several hundred specimens of students' practice upon figures and capitals are at hand by prepaid express from W. N. Currier of the Kider, Moore and Stewart's Schools of Business, Trenton, N. J. In all the years we have been examining specimens we have never seen as much good work from one school done at one time. The specimens are so uniformly excellent that if we were to mention names of all whose work deserve mention, this page would scarcely hold them. Most of the packages were devoted to figures and we have taken the pleasure of clipping three six-line specimens from the many full fonscap pages submitted, and engraved them for this number. They will give you a fair idea of the excellence of the work done. There were some better specimens, but the ink was not so engravable as the ones we selected. The uniformity of the entire page is not shown as we present them, which was one of the beauties of the work done by all. The pages are marvels of neatness and compactness, as well as plainness and accuracy. You will do well to write to Currier for some of the work his students are doing daily. They will give new inspiration of the possibilities of good writing on the part of every student who enters a business school. We hereby congratulate the school, the instructor, and the pupils upon the excellence of the work being done.

BY THE SKILLFUL, PRACTICAL A. D. SKEELS TEACHER IN TEMPLE COLLEGE, PHILADELPHIA, PA.

*Business Penmanship*

*No study is of more importance to the business student than penmanship. A well-written letter of application is the strongest recommendation he can offer where a personal interview is not granted. It commands the attention, wins the admiration and secures the favorable consideration of the employer. It is a passport to the best positions in the business world.*

## Headings

I have an unusually fine line of headings for business college advertising. Cuts of these headings I offer to the public for the first time at the following prices:

Newspaper, 50c; \$3 per doz Catalogue, \$1 each.

G. S. HENDERSON,

106 W. 64th St. New York.







## Book Reviews

"Gems in Penmanship," by C. C. Canan, is the latest work from this past master's pen, it having been in press when he passed from us. Price 25 cents. It contains sixteen pages of his work, comprising verses, notes, signatures, etc., in business and ornamental penmanship. It is covered in gray, and is well worth the price asked. Orders for it may be addressed to his mother, Mrs. Thos. Canan, Braiford, Pa., 251 Congress St.

"The Eaton & Burnett Theoretical and Practical Bookkeeping," by A. H. Eaton, Attorney-at-law, Consulting Accountant, and President of the Eaton & Burnett Business College, published by A. H. Eaton & Co., Baltimore, Md. It contains 258 pages, printed on fine book paper, and substantially bound in boards, with numerous script and other illustrations. It is especially arranged for use in business and high schools, as well as for self instruction, and as a reference book for the counting house. After examining the book we find it meets those needs most admirably. The classification of accounts is excellent and the work proceeds very carefully step by step from the simple to the complex, each succeeding step unfolding new information, thereby encouraging the pupil, and helping him as well. The script has the actual business swing to it, indicating that the one who wrote it is not only a skillful penman, but a practical one as well. The final chapters entitled "Characters and Abbreviations" and "Mercantile Terms" are especially valuable, the latter being one of the best we have ever seen.

"Pitman's Shorthand Reading, Lessons No. 2, by Isaac Pitman and Sons, New York

City, price 25 cents, is the title of the 62-page series of books in the well known Isaac Pitmanic shorthand, and which are intended to follow No. 1 series. The shorthand has been skillfully engraved and well printed, making it a hand book that is pleasing as well as practical.

"Mamel de Fonografía Española, by Guillermo Parody (adapted by Isaac Pitman Shorthand) published by Isaac Pitman & Sons, 31 Union Square, New York City. 120 pages, cloth bound, price \$1.50 postpaid. To any one interested in Spanish and Pitman shorthand this book would doubtless prove of interest and value. It appears to us to be one of the most ingenious, as well as one of the most practical presentations of shorthand we have ever seen, being somewhat out of the ordinary run of such books.

"Mack's Rational Shorthand," a Connective vowel system for everybody, by J. Barry Mack and Stella Vernon Gaskill, published by the Rational Publishing Co., Moncton, N. B., is the title of a new claimant for public favor and patronage in the shorthand world. Mr. Mack formerly published the National Penman, and has brought to bear upon the shorthand question the same skill and untiring industry that he brought to the subject of penmanship some years ago. As a result he has a new system, and while he does not claim that it is all new, he does claim to have produced a system that is better than the best. After giving it a trial in his schools he is convinced of its practicability and staying qualities. Its general appearance gives us the impression that it is composite of a number of systems. Those interested will do well to correspond with the publishers, as above.

"A First Book in Business Methods," by Wm. P. Teller, Credit Man, the Puritan Manufacturing Company, Kalamazoo, Michigan, and Henry E. Brown, formerly head of the Commercial Department, now Principal of the Rock Island (Illinois) High School. Published by Rand, McNally & Co., Chicago, New York, and London.

This is a new book, and if we mistake not is destined to be a pioneer work in the new

field of usefulness, that of the grammar grades in the public schools for which it is intended. The intention of the authors has been the creation of a course in business methods rather than in bookkeeping, and they have succeeded in their endeavors in a most admirable manner. All of the ordinary forms and documents used in business are here illustrated in facsimile. The first subject treated is that of Letter Writing, after which are fifteen chapters abridged as follows: Bills, Invoices, etc.; Banking; Promissory Notes, Interest, etc.; Drafts; General Postal Information; Petitions, Power of Attorney, etc.; Railroad and Express Business; Contracts, etc.; Merchandise Sales, etc.; Partnership and Insurance; Deeds and Mortgages; United States Land Surveying; and Wills and Settling of Estates. Following the regular chapters are a list of Signs, Abbreviations, etc.; also a list of Commercial Words and Phrases with Suggestions to the teacher and a very complete index. The book is substantially bound in boards and contains 272 pages. It is profusely illustrated, many colors having been employed in the printing, which is well done. It is such a book that every young person should possess.

We have filled  
**MANY POSITIONS**  
in the  
**BEST BUSINESS COLLEGES**  
during the past season and still  
have **PLENTY OF PLACES** for  
**FIRST CLASS TEACHERS.**  
FREE REGISTRATION if you mention  
this paper.  
**Continental Teachers' Agency,**  
**Bowling Green, Ky.**

## "JUST THE THING"

Say all Teachers of Shorthand who have Examined the New Book,

THE

## Phonographic Amanuensis,

A Presentation of Pitman Phonography, More Especially Adapted to the Use of Business and Other Schools Devoted to the Instruction and Training of Shorthand Amanuensis.

By JEROME B. HOWARD.

With a Prefatory Note by  
BENN PITMAN.

It is very complete and simple—in fact, just the thing.—L. H. Amrine, Central Branch, Young Men's Christian Association, St. Louis, Mo.

The "Phonographic Amanuensis" is just the thing that I have been wanting for a long time. I shall adopt it hereafter in my school.—C. E. Snapp, Principal, Portsmouth Business College, Portsmouth, Va.

The "Phonographic Amanuensis" is just the thing I have been wishing for for the past five years. It will render shorthand easier both for the teacher and student.—Sister Salome, St. Teres's Academy, East St. Louis, Ill.

I recognize in the "Phonographic Amanuensis" immediately as the book I have always wanted, and I have used it constantly since it reached me.—Anna M. Best, Brockton High School, Brockton, Mass.

Hundreds of others.

Cloth, \$1.00. Examination copy will be sent for forty cents to any teacher who will write mentioning the school with which he is connected, and the name of the text-book he is now using.

THE PHONOGRAPHIC INSTITUTE COMPANY,  
CINCINNATI, O.

## We Can Print

your catalog, booklet, announcement, circular, etc., in a manner which will attract attention where ever it goes. We have had 57 years in the printing business and know just how to go about it.

## Commercial School Work

is our specialty and we have every facility for turning out your work on short notice. Our prices are low in comparison with those of other printing houses doing the same grade of work.

## We Pay the Freight

on all orders east of the Mississippi and half the freight to all points farther west.

## Send for Booklet

telling what we can do for you and how we go about it.

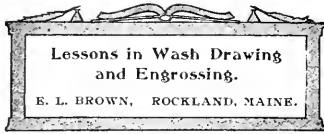
## Morrison Bros.

(Successors to A. & C. Morrill)

Designers, Printers and Publishers,

239 Essex St.

LAWRENCE, MASS.



## no. 9

**Illumination:** First in order is the material. Aside from the drawing board, T-square, pens, pencils, tracing paper, etc., the outfit should include an agate burnisher, to be used in enriching gold grounds, three or four red sable brushes, which have a pencil point when filled with color.

**Colors:** Gamboge, cadmium yellow, lemon yellow, crimson lake, rose madder, Indian red, vermilion, cobalt, Prussian blue, Hooper's green No. 2, burnt sienna, Van-dyck brown, yellow ocre, lamp black and Chinese white.

Gold which is the most convenient to use is called "shell gold," as it can be applied with brush like ordinary color.

Aluminum is used in preference to silver, as it never changes its lustre, and silver turns black after a time.

Parchment is used for the best illuminated work, but beginners should not attempt to work on parchment until they have had considerable experience in illuminating on paper. However, we will present an example of illumination on parchment later in the course, explaining how it was done. The student must bear in mind that the beauty of illuminated work is lost in reproduction, even the relative color values cannot always be shown in the black and white reproductions.

First lay off the initial *R* in pencil, and aim to obtain good drawing and proportions. When the sketch is finished transfer to the drawing paper by the usual tracing process. Mix the colors as follows: For the purple use Prussian blue and rose madder, and add Chinese white to give that raised, velvety effect. Red, vermilion and rose

madder, toned with Chinese white. The green should be of the pale olive shade, obtained by mixing yellow ochre and Prussian blue. Shell gold was used on this initial, applied with a brush as previously explained.

In applying the color it is necessary to obtain evenness of tone, and in order to acquire this result it is necessary to handle the color quickly. Do not let the edges dry before the color is carried to its proper place. The color should dry with a flat, velvety surface, and be free from streaks and spots. Cut the colors in with clear black lines. Use ruling pen and square for all straight lines. A Soennecken pen, Number 5, can also be used in the place of the ruling pen. Add the white lines last.

We trust that these few suggestions will at least interest the student in this fascinating art, and we will add that actual practice will do more for the learner than anything else. No matter how many essays you may read on the subject, you absolutely need the actual experience.

### Young Engrasser Wanted.

A desirable opening in an engrasser's studio for a young man with talent for penmanship as applied to the execution of Resolutions, Votes of Thanks, Diplomas, etc. Must possess integrity of character, industrious habits, and be willing to start at a moderate salary and work up. A promising future for a promising young man. Address with samples of work, stating age, qualifications and salary. Samples returned if desired.

C. L. RICKETTS,  
First Nat'l Bank, Chicago, Ill.

### Specimen of Wash Drawing

Fresh from the Brush.

If you are interested send 2c stamp for same.

**HY. C. WALKER,**

5585 Vernon Ave.

ST. LOUIS, MO.



We have on hand a very limited number of copies of the New Spencerian Compendium of Penmanship in book form — the last of the edition of the greatest of all compendiums of penmanship.

The initial cost of this work was upwards of \$100,000 and no more will be published, as the cost is too great and the demand too limited.

It contains the cream of the instruction and skill of the Spencerian Authors when they were in their prime, and is a penmanship library in itself — an inexhaustible source of inspiration for the pen worker.

He who intends doing anything with penmanship cannot afford to be without this work, and on the other hand, he who intends doing little or nothing with penmanship cannot afford to have it.

Although not generally known, this work is the constant companion of the leading penmen. A few years ago Madarasz had two copies and offered to sell one for \$12.50, but stated that \$50 would not buy the other.

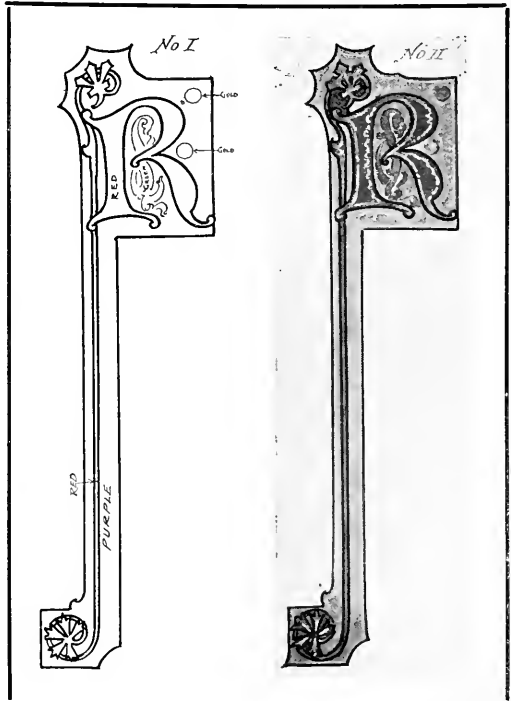
We positively have secured the last of the edition, and no more can be had at any price. Many think a copy will be worth \$25 in a few years from now.

That the book may be doing good work, we have concluded to sell some of them for \$7.50 per copy by express, or \$7.95 per copy prepaid. Later the price will have to be advanced. Now is the time to secure a copy of this never-to-be-parted-with book.

Address, ZANER & BLOSER, Columbus, O.

THE GREATEST OF COMPENDIUMS  
Address ZANERIAN COLLEGE, Columbus, O.

SPECIMEN OF AN ILLUMINATED ALBUM PAGE BY C W KUHN,  
BROOKLYN, N. Y. 357 FULTON STREET.





STRIKING CONTRASTS IN PEN TECHNIC BY MESSRS. P. W. COSTELLO, SCRANTON, PA., AND G. S. HENDERSON, N. Y. CITY.

**BLANK CARDS AND PAPER.**

Send for Samples and Price List.  
 Good grade of Student's Practice Paper, either wide or ordinary ruling, \$1.25 per 1000 sheets.  
 ONE DOZEN CARDS, elegantly written in my best style, 25c. Tamblin's Glossy Black Ink Powder, for one pt. of fine ink, 35c. Powder for bottle of fine White Ink, 25c.  
**F. W. TAMELYN,**  
 1114 Grand Ave. KANSAS CITY, MO.

**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.

**The Best is None too Good for Me**

For nearly twenty years I have sought for the best material for fine penmanship, and believe I have found it in the cards offered below:

Norway Wedding Bristol, white, \$1.15 per 1000  
 English Bristol, 13 colors, .90 per 1000

By express, not prepaid.

For 10 cents, I will send you a full line of samples and throw in three or four cards hot from my pen, showing these cards to be unequalled for brilliant shades and dainty hair lines.

**F. S. HEATH,**  
 50 Dunklee Street, Concord, N. H.

**It is None too Good for You**

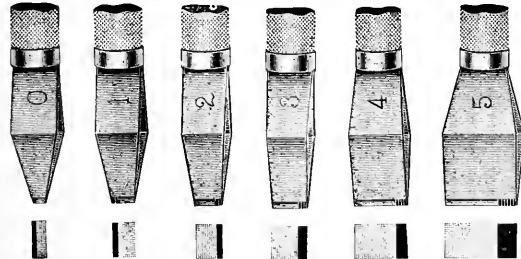


**To Know How to File**

- 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, Muskegon, Mich.**  
 Branch at Chicago in the Marquette Building.

**Faust's Automatic Shading Pens Are the Best**

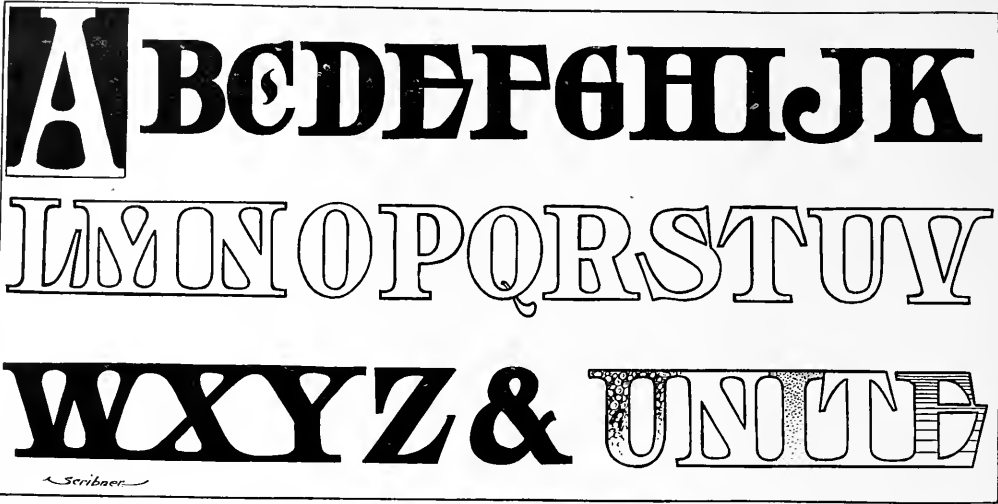


We Manufacture These Pens, Also **FAUST'S SHADING-PEN INKS** and **FAUST'S PATENT MICROGRAPH.**

We are wholesale and retail dealers in all kinds of Penmanship Specialties, Writing Pens, Cards, Card Board, Fine Inks, Oblique Holders, etc. Everything needed by students or professional penmen.

We have just issued a fine, large, illustrated catalogue. Send for it.

**AUTO PEN & INK MFG. CO., 40 DEARBORN ST. CHICAGO.**



### CAN YOU BEAT THIS?

1 dozen white or assorted colored cards neatly written or flourished, and an aluminum card case with name richly engraved for 25 cents. Postage 2 cents.  
 100 printed cards and case as above, 39 cents.  
 Joker cards 10c a dozen—with name 20c—each one different. One dozen jokers gratis with an order of two dozen written cards at 25 cts. Postage 2 cents. **L. E. SCHMITT,**  
 2940 E. Baltimore St., Baltimore, Md.



Hints and Helps in Lettering,  
 Designing, Etc.

C. D. SCRIBNER, Belton, Tex.

### 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.**

### Lesson No. 9

### How About Your Penmanship?

Do you wish to improve your **BUSINESS WRITING**; to become a fine **ARTISTIC WRITER**; to know all about **CARD WRITING**; to learn **ENGROSSING**; or to take a practical course in **LETTERING**? Then write for my new book "How to Become a Good Penman." It's free and tells all about how you can learn by mail. **F. W. TAMBLYN,**  
 1114 GRAND AVE. KANSAS CITY, MO.

In this lesson we have an alphabet somewhat new. It is based on the medial style. It can be used to advantage in a great many ways. It may be made quite compact, or open, and still retain the strength and character. Notice the middle bar of **E, F, G**, how it connects with the other perpendicular line, also that all the tops and bottoms connect, or unite. For convenience, let us call it the "United Alphabet."

Notice the second line of letters. In outline, they were all made free hand, no ruler being used. In the last word "Unite" you will find one or two ways of ornamenting, or finishing letters. You can also invent many more. The initial **A** suggests a good way to make a strong letter. Pencil all letters carefully first. Add ink sparingly and skillfully. Outline letters first, then fill in black with brush. This keeps surface of paper smooth. Outline the letters with a Gillott's 308 pen.

Try some of these free hand. Also try new words so as to get the letters to unite or go together well. Be particularly careful of spacing.



cards won first prize at No. 1903 State Fair, and they are but 20c per dozen. If you love fine penmanship, send today to **C. W. RAMSOM, 1312-14 Grand Ave., Kansas City, Mo.**

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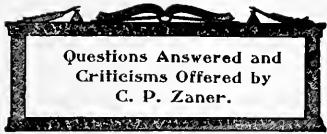
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## Questions Answered and Criticisms Offered by C. P. Zaner.

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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, as well as of those who contribute thereto.

**M. E. McC.** You are starting out well. Web turns and angles closely, being careful to see that each *n* contains three turns and one angle and each *m* four turns and two angles. Watch your *r* more closely, and the second part of *k*. Keep it up and sometime that certificate we are offering will be yours.

**J. J. T., Whipple, Ohio.** Your writing has many excellent points. Curve the down stroke in *o* more. Endeavor to keep the spacing between the letters uniform. Draw a pencil line along the top of the minimum letters after you have written a line and you will discover a few letters too large and a few too small. Keep it up and you will get that certificate in the course of a few months.

**F. F. P., Halifax.** Your penmanship could be worse and it could also be better. Your *n*'s are like your *u*'s. You lift your pen too frequently—it destroys the easy left-to-right motion of the hand in writing. Your capital *I* is unlike anything we have ever seen. Be sure to make turns where they belong, as in the top of the *n*, and your writing will be much better.

### ENGROSSING

**EDITOR:**—Is the final stroke of *j, j, z, k, q*, and *f* made up or down? Is there a demand for good policy engrossers?

If you mean by final strokes that part of the letter which is above the base line, will say that it is made upward, but if you mean the left side of the loop in *j, j, z*, etc., and the right side of *q* and *f*, will say that it is made downward with a slight shade near the end.

There is a constant and increasing demand for policy engrossers as well as engrossers along the line of resolutions, diplomas, etc. The question now-a-days is not that of finding employment, but of qualifying, as by so doing employment finds the one desiring it. I would encourage you to qualify yourself in this direction, as you already do quite well.

**C. S. C., Springfield.** Your pen was a trifle coarse, your small letters a trifle too large. Cultivate more of a running hand; pause at shoulder of small *r*, thereby emphasizing it a little more. You are improving nicely.

**L. B. S., Bucu.** Your specimen indicates excellent application. Your initial strokes are entirely too straight and your final strokes are a trifle too curving. Some of your work is excellent. All of it is good. A few of your turns as in *u* are too angular.

**J. A. B., Excellent.** You are getting right after the original. Try to be a little more deliberate and sure. Write a trifle more of the running style.

**A. H. P., Minneapolis.** Your movement exercises are excellent. Begin now towards applying your movement skill to the small and capital letters.

**C. J. S., Findlay.** You are on the right track. Curve your up strokes less in the small letters. Make the turns equally rounding. In finishing *O* and *A* raise the pen from the paper while in motion. The second upper turn of *n* is too sharp. More arm movement work on exercises will cure the ills your penmanship is heir to. You make a splendid beginning.

**A. C. N., Arkadelphia.** Raise pen in joining to *a* and thereby avoid a tedious retrace. Don't make small letters so rapidly. Professional penmanship is not written nearly so rapidly as business writing—only fast enough to keep the kinks out of the lines and to make it graceful. Pause longer at shoulder of *r* and finish of *r* and *m*. Shades a trifle high on fold of capitals. Small letters not as good as capitals. You'll get there.

**EDITOR:**—What is the best way to overcome jerking motions in writing?

Is not the movement used in shorthand in opposition to that used in longhand? L. D. H.

Jerking motions can be overcome by practicing upon movement exercises with neither a very rapid nor very slow motion. The aim should be for perfect freedom and control together with the greatest uniformity possible. They may be frequently overcome by pressing on the pen in making the up strokes of small letters, especially when the spacing is wide between the letters.

While shorthand is not the same as longhand, yet there is not enough difference to seriously impede the progress of either. Skill in one will mean additional skill in the other. Students in shorthand should take lessons in longhand, for the skill thus acquired will aid them greatly in writing better shorthand notes with less effort. Besides, those who write well will secure better positions and more pay than those who do not.

**I. W., Johnstown, Pa.** Your writing shows good faithful practice. A little more movement would improve it. In finishing a letter or word do not stop with the pen on the paper, but lift the pen while it is in motion. Watch turns and angles closely. If you continue your practice, there is no reason why you should not receive a certificate.

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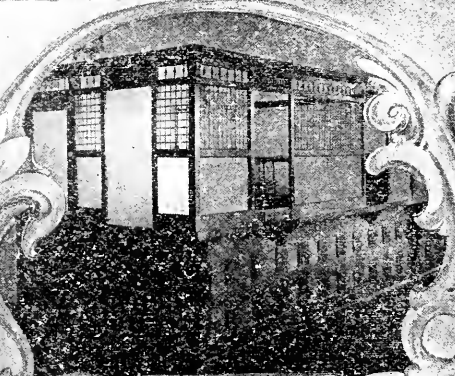
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SIGNATURES BY THE EDITOR.



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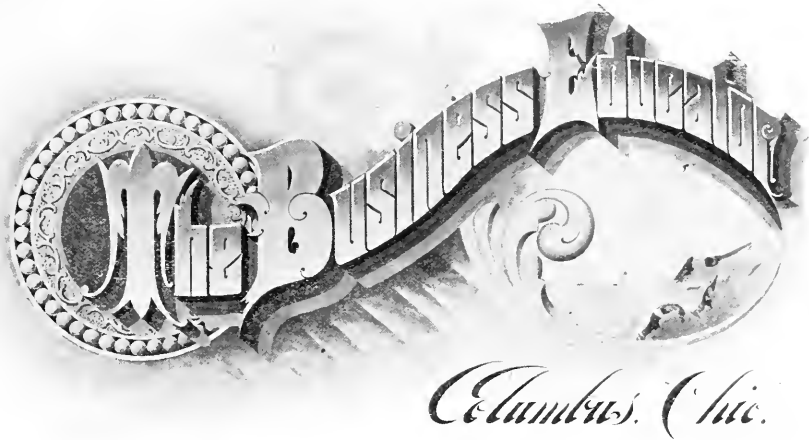
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VOLUME X.  
NUMBER 6.

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## THE BUSINESS EDUCATOR

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**Two Editions.** THE BUSINESS EDUCATOR is published in two editions: The Teachers' Professional Edition contains 48 or more pages, 16 of which are conducted on the Department plan and specially suited to the needs of teachers, principals, and proprietors. Colored title page. Price \$1.00 a year.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the sixteen pages devoted to the Departments of Commercial Teaching. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engraving, Pen Art, and Lesson features in the Professional Edition. Price 65 cents a year.

**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.

**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.

## Is it You ?

You would doubtless be surprised to know how many letters addressed to the publishers of this journal fail to make plain what was intended. It is surprising how few letters are received that give all of the required information necessary to fill the order properly, or answer it satisfactorily. It is astounding how many necessitate a letter of inquiry on our part to learn what was in the author's mind. Either the remittance does not agree with the things ordered, or the articles ordered are so vaguely described or incorrectly named that to fill it is guesswork, and to enquire entails loss of postage, stationery, and time on the part of the stenographer and one or two other employees about the office.

Not infrequently a half dozen heads will try to solve the riddle, be it in poor penmanship, poor grammar, indefinite description, or reference to former correspondence of doubtful date and character.

Sometimes it relates to expiration of subscription, sometimes to change of address; again it gives us thunder for that which the writer alone is to blame in confusing his order to us with that to some one else.

Usually it is cheaper in the long run to ferret out the error and fill the order satisfactorily to the one sending it, even though we are the loser in the transaction, than to create suspicion at the other end of the line.

It is also surprising how many write saying: "Don't stop my journal this month, but send it on and I will remit soon," little realizing what

such a transaction means to us. If we were to do as directed (and there are hundreds of such) we would first have to look up the subscription card; renew it; charge it on our books; make out a bill; dictate a polite letter of acknowledgment of the order with a soft apology for the enclosed reminder of a bill; read over carefully the typewritten transcript; sign, seal, stamp and mail it. If in due time he remits we must first extract the remittance, give credit on the book, dictate an acknowledgment, (as a rule the bill is not returned to be receipted as it always should be), look over the reply; and sign, seal, stamp, and mail it.

All of this for a dollar, and when the profit at best is only a small per cent. of the transaction! Is it any wonder that the head of one of us is turning gray and that the other is growing bald? Is it any wonder we are not millionaires?

With all and through all, however, we hope for fewer mistakes on the morrow, and aim to remain even tempered, optimistic, and of use.

With these letters of good intentions and expensive mistakes come many others, many, many more, with messages as clear as day, as cheering as sunshine, and as profitable as a clear conscience can stand.

Moral: Does the letter you indite cloud or brighten the brow of the reader? Does it create or destroy profit? Does it increase or lessen labor? Think it over.

In the meantime, we are mortal and make mistakes of our own. By and through your own mistakes we are learning to be more careful and to make fewer of our own.

The Teachers' Professional Edition of THE BUSINESS EDUCATOR contains, besides the usual Department Features, a very complete, readable, and profusely illustrated Report of the National Commercial Teachers' Federation. It also contains information as to how you can get the complete "Official Report."



PROGRESSIVE  
LESSONS IN

# Business Penmanship

BY

Supervisor of Writing  
in the Beverly,  
Mass., Public  
Schools.

*C. E. Doner*

Work for criticism  
should be mailed  
to Mr. Doner by  
fifth of each  
month.



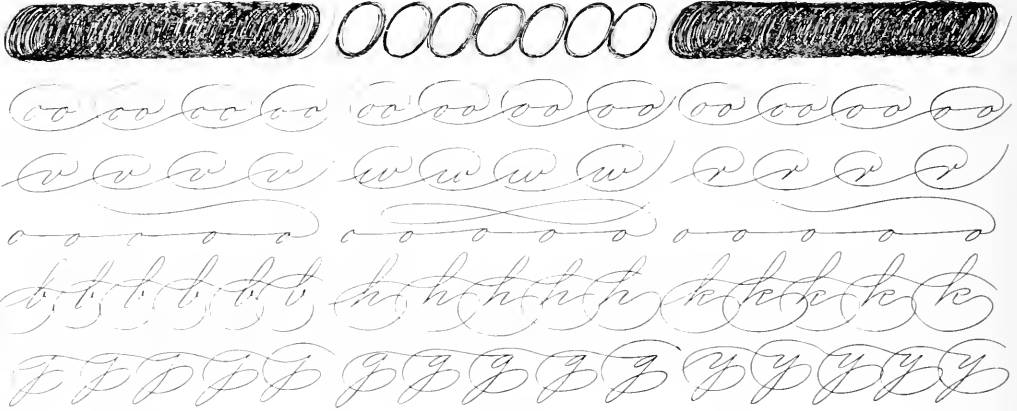
### Important.

Please read the following carefully. I want two pages from each person who is following this course of lessons, one of movement exercises and one of figures and writing. I mean from those who have been sending their work to me for criticism. Please understand what I want you to do. Make on one sheet of paper some of your BEST movement exercises—I am not particular what they are. On the other sheet give me some of your best figures and writing. You may write anything you choose. Sign your name and put the date on both sheets. This is to be your best work, understand. Leave one inch margin on both sides of your paper, so as to give the page a good appearance. Please send me this as soon as possible.

I have another word to say before you begin this lesson. It pleases me very much to hear from so many young men and women who are following this course. I appreciate the letters you write to me—I want you to keep on doing so. I am in this work to be of service to you, and to help you in learning to write a good business hand. Do your best at all times. We can't afford to be too easy on ourselves. Be a hard master to yourself. Even though you do fail some of the time, you will have the satisfaction of knowing and feeling that you have tried to do your best. If I fail or neglect to draw the best efforts from you I am not doing my duty by you. Don't be satisfied with fair work—make it the best. You know it is well for each one of us to have a HIGH IDEAL in life and constantly strive to attain unto this ideal. I like ambitious young men and women—we need more of them—young men and women who think, and observe, and who try to make the most of their opportunities. Don't, therefore, neglect this one opportunity you have in learning to write better. A good handwriting is a desirable companion for life. It is not too late for others to start on this course. Begin NOW, and send me your practice work.

### Plate 30.

This plate furnishes a general drill. You ought to be able to make the first line easily. See that the movement is perfectly free in throwing the exercise around the letters. Observe every detail. Cultivate a keen perception.



### Plate 31.

Preceding small letter practice, these exercises are of great value. In making the small n's and u's, be sure to make both downward strokes straight and firm to the line, stopping at the end of the second downward stroke, then making the curve.









## Plate 35.

Arranging the figures in this way affords a splendid drill. Don't neglect the figures—you can't afford it. You use many figures in bookkeeping work, etc.

4 796	94 827	396 562	4 876 504	76 492 785
9 621	41 392	671 2144	3 961 421	21 839 6744
2 762	92 839	742 395	6 742 843	92 541 839
8 491	76 418	504 789	2 316 402	87 217 548
7 834	52 741	713 691	7 822 516	62 739 484
4 397	46 875	912 732	9 751 264	21 642 549
2 462	54 783	207 376	4 641 562	92 376 427
5 274	39 415	712 634	5 402 786	20 951 394
9 741	24 764	207 219	7 824 672	91 745 648

## Criticisms.

B. B. Mich. Work for accuracy of form. The downward strokes in your small letters are not quite long enough—make them longer and firm to the line. Don't neglect movement exercises.

M. B. W. Va. You are coming along nicely. I can see a great improvement in your work. I would suggest that you make your loop lighter. Keep up intelligent practice.

S. O. C. S. Dak. Yes, hard practice will overcome many difficulties in learning to write. Stick to it—study the copy. The little shoulder in the *r* should be straight, then come straight to the line as in small *i*. Don't slant your *r* so much.

C. S. C. O. Glad to get your letters. Your last letter was well written. I would suggest that you write smaller, and try to write lighter. Keep up intelligent practice.

M. N. F., Ia. You are improving nicely. Your work shows better movement, and your form is more accurate. Keep on advancing.

B. L. E., Ohio. You are doing well. Try to make the small letters more accurate. Study the copy closely and try to equal it.

J. C. F., W. Va. Glad to see better work from your pen. What you need is plenty of practice—you're on the right road.

W. H. G., R. I. Glad to get your letter and work. You are doing well. Don't make the dot in the small *w* so prominent. Study details, and work for an accurate form. Your elliptical exercises are good.

J. E. H., Mo. You are improving but you need more movement work to strengthen your line—your line is weak. Plates 21 and 22 December number, are good ones to practice on for the small letter.

H. H., Ohio. Your work is a little in the rough, but promises well. Give plenty of time to movement—you need it. You make your small letters too slowly—get a better movement and then make them with movement. Stick to it.

D. E. S., Ohio. Your movement is good, but your form might be better. Study the downward strokes in writing—make them straight and firm to the line, for this is what makes letters stand out legibly.

W. B., Pa. Am very glad to get your practice work. You seem to start out pretty well. You need more work on movement—Don't neglect it. Study the figures closely.

E. B., Ohio. Your work is good. Your elliptical exercises are too nearly round. Be careful with the small letters—make them more accurate if you can.

H. B. H., Pa. You are doing better. I like the paper better than the rougher surface. Don't end your letters and words with a dot, but while the pen is in motion. Work for a lighter line.

F. W. B., Pa. Your work is some better, but you still need more movement. You write too slowly—put more steam back of your pen.

B. A. H., Pa. Your small letters are accurate, but you write slowly, don't you? Try to cultivate a freer arm movement. Don't neglect the movement exercises.

B. H., W. Va. You have made a decided improvement. Keep on and you ought to make a good penman. I admire nice writing don't you?

C. H. L., Minn. Glad to get your work. Make the elliptical exercises more compact. You do well with the small letters. Don't neglect the figures, and work to make your small letters more accurate.

C. K. K., Pa. You need more movement. Study the small letters in detail. Your small letter writing is quite good. Keep at it.

C. D. L., Pa. You need movement in big doses. Go back to lesson one. Establish a good arm movement, then apply it to written work.

A. M., R. I. Better work this month. Keep the good work up.

R. N., Mo. You are doing better work. Make your small letters smaller. Give all the time you can to penmanship.

C. D. P., Texas. Very good for the first trial. You have no reason to feel discouraged. Give what time you can to penmanship, and come again.

E. P., Pa. You are doing better work. Your line is nice and smooth, but your forms might be more accurate. Make all downward strokes straight to the line, then glide to the next letter.

J. D. P., W. Va. Your work is better, but get down to more accurate writing if you can. Practice lots.

N. W. R., N. Y. Pay more attention to the downward strokes in writing. They are the back-bone to all good written work, and they should be firm and straight to the line. You make your single letters too big, and write your words too small—be more uniform in this. Come again. Ask questions. I want to help you.

E. J. S., Wis. Glad to get your letter and work. Your movement exercises are beautifully made. You ought surely to get a certificate. You like THE BUSINESS EDUCATOR don't you? It's a fine Journal.

T. J. S., Iowa. Now you are improving. Your work shows more force back of it. Don't raise your pen so often in writing words, and keep it moving freely over your paper.

L. E. S., Md. Don't make your downward strokes so heavy. You seem to have a good movement, but your forms might be more accurate.

J. S., Minn. You need more work on movement—your line is a little weak. Your downward strokes need to stand out firm to the line.



- J. N. S., Md. Send me your practice work each month so that I can criticise it in THE BUSINESS EDUCATOR.
- H. B. S., N. J. You make the compact ellipse too nearly round. You are not careful enough with your small letter writing. Your ink seems too black.
- R. K. S., W. Va. You are doing nicely. Keep right on and try to become one of the best in the country.
- L. P. S., Pa. Spend more time on small letter movement exercises — you make your large exercises well. Practice wide spacing between the letters and make the downward strokes in each letter firm and straight to the line. The downward stroke in the small r — not the shoulder — should be longer.
- E. W. S., W. Va. Don't make the ending strokes so long in the small letters, and make the loop letters a little shorter. Your movement is good.
- J. J. T., Ohio. You do good work. I like the downward strokes in your small letters — they are firm and straight to the line. Keep right on with your good work.
- E. U., W. Va. You are improving. Make the ending strokes in the small letters shorter — they are too long. Don't neglect penmanship — it doesn't pay.
- H. P. W., Okla. You certainly ought to get a certificate. Your writing is very good. Why not try hard to make all your letters more accurate as to height, slant, etc.? Pay close attention to the downward strokes — they are the back-bone to good business writing.
- D. S. W., Pa. You do your work well. I have no special criticism to make. Keep right at it earnestly.
- E. E. W., N. J. Send all your practice work to me. You make a nice form, but your movement is a little slow — that will come later, however. See how much better you can do next month.
- J. W., N. Y. Your minimum letters are fine. Your extended letters are not quite so good. Work faithfully upon them. You curve the down strokes in z too much. You can become a fine penman. Come again.


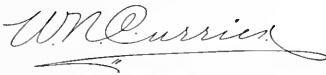



	<h2 style="margin: 0;">Lessons in Practical Writing</h2> <p style="margin: 0;">BY</p> <p style="margin: 0;">TRENTON, N. J. Rider-Moore and Stuart School of Business.</p> 	 <p style="margin: 0;">Students' Specimens criticised through the B. E.</p>
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Plate 31.

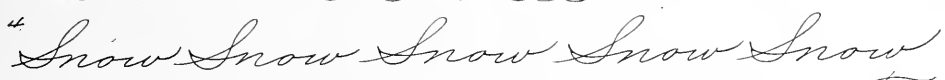
The S requires a well-controlled arm movement. The upward stroke should be a short one. The stem should be well compounded. Number 7 is made with a lateral motion of the arm. Be precise about downward strokes.


Plate XXXI


1. 

2. 

3. 

4. 

5. 

6. 

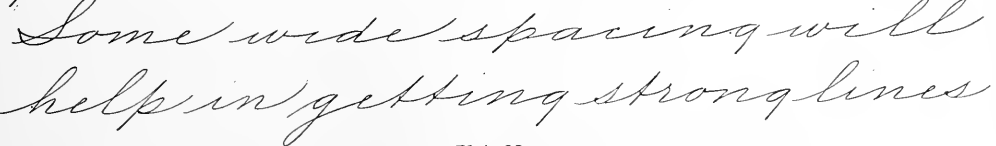
7. 

Plate 32.

The S is similar to G in the first stroke and loop. Have the angle well to the right and quite sharp.

Plate 33.

The P, B and R are an interesting group of the reverse or indirect action. Keep the stem straight and properly slanted, also have the stem retraced with the second up-stroke of each letter and carefully curved. Number 7 is a good exercise for uniform spacing and a strong, precise line.

Plate 34.

The forms given in this plate are ones which require a free, yet well-controlled, movement. Keep forms quite wide. Rotundity is a strong characteristic with these.





Practical Business Writing  
As Applied to Business Forms

Nina Pearl Hudson Noble

SOUTH FRAMINGHAM, MASS.



**Truths.**—Our subject for writing for the subsequent lessons is Truths. No one comes in contact with people more than the man or woman in business life. It is for this reason that one in the commercial world should study mankind and learn what features mark the successful man and woman. Right living and right thinking should be the first. We will note what truly great men and women write. In considering the *thoughts* expressed do not neglect your penmanship. Study the *symmetry* of form, the *unity* of letters, the *grace* of lines.

The first ingredient in conversation is truth; the next, good sense; the third, good humor, and the fourth, wit; and added to these, a pleasing voice.

It is not enough to do the right thing, but to do it at the right time and in the right way.

The proper business of friendship is to inspire life and courage.

Wisdom is profitable to others  
commonsense to one's self

Keep on going ahead, let others  
look for the footprints.

Money talks but never gossips



Sermonets or Supplementary Copies by Francis B. Courtney. Comment by C. P. Zaner.

The ability to write a good business hand is a recommendation in every office, and a common passport to commercial success.

Good penmanship is a recommendation, not alone because it is good in itself, but because its by-products or qualities—application, neatness, perseverance, system, attention to details, etc., one or all invariably accompany it. Business men have noted this fact and therefore consider a good hand a guarantee of other desirable qualities. The thinking, the writing, the engraving, the printing, and the distributing of these little, skillful, graceful, truthful sermonettes have cost no small amount of money. They were gotten out for your benefit, and for the general good and improvement of penmanship. Opportunity, it is said, knocks at every one's door once. This is your opportunity to recognize the importance and need of better penmanship. Will you pass it by, or take advantage of it? In the language of the day, "it is up to you."

A way is open for every man to reach the gateway of success if he doesn't stumble over the "ifs" in his pathway, and pause too often and too long to ask, "Why?"

Certain things must be taken for granted and acted upon at the moment without the delay which accompanies detail investigation. Certain other things need to be investigated—probed to the bottom, before being acted upon, no matter how long it takes. The necessary thing is to know, in an instant, which of these two courses to pursue. This discrimination marks the difference between success or failure. Some call it intuition, others call it business judgment, and many consider it nothing other than good horse- or common-sense. Do you possess it? Then you'll not stop to argue the necessity of acquiring a good handwriting.

That trait of character which Webster defined as an eager desire for attainment of something must be present in every youth who would make himself useful in the world.

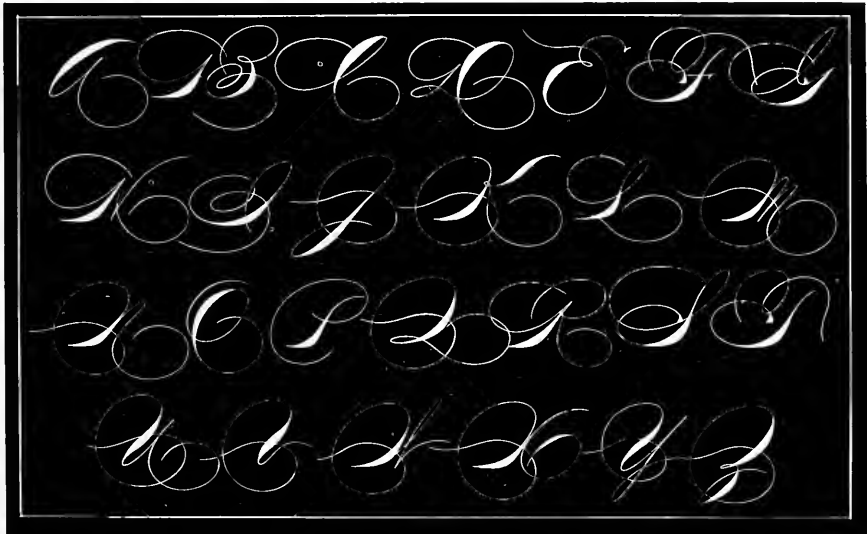
Eager to find or to shun work; to learn or to kill time; to conserve or to dissipate energy; to visit the Y. M. C. A. or the saloon; to seek advice or to avoid it; to smoke and drink or to save the money and morality spent therein; to use choice English or the latest slang; to write well or to idle the time required to learn, determines the true worth of any young man. Better take an inventory of your desires to know where you are and whither you are going.



Write Well and Your Services are in Demand!

Currier's Criticisms.

- E. E. W., Paterson. Capitals are quite good this time but small letters need more practice. Try to get uniformity.
- T. J. S., Boone, Ia. I feel confident you have done some conscientious practice. The top of small z is too large, also capitals M and N are somewhat stiff.
- L. R. N., Mont. I like the spirit of your letter. The lines are too light and irregular this time, but otherwise you are on the right road.
- E. B. S., Pa. You are still timid on the movement question, but you are improving steadily. Practice Plate No. 26 more.
- F. W. W., Pa. Shall watch your progress with much interest. Letters are too small and cramped. Work hard on Plate No. 26.
- C. H. L., N. J. Your work is the best I have received. Have no particular criticism to make this time.
- E. J. McC., N. J. Practice on capitals I and J more. Study details carefully. Improving fast.
- J. A. F., Mass. Try to be more systematic. Make line after line of each word or exercise. Practice movement exercises vigorously.
- W. D. G., N. J. Do not point cap of F and T upward. Base of capital J is too long. Small letters are fine.



OFF-HAND ORNAMENTAL CAPITALS BY MR. S. M. BLUE. THE HAIR LINES IN THIS PLATE ARE NOT AS DELICATE AS IN THE ORIGINAL COPY; THEREFORE, IT DOES NOT DO HIM JUSTICE.

B. E. means, be energetic; be earnest; business educator; and business education. The Business Educator stands for the same. Subscribe, and you will too.



## "It Is Up to You."

The making of a good journal is not the work of one or two people, but of many.

The editor may do much or little, but the most he can do is but a small part of what there is to be done.

Not infrequently it is the associate-editor, or the sub-editor, or the special staff contributors that do the important part, and the large part.

To the lot of the business manager, the advertising solicitor, the subscription getter belongs the palm for unrelenting, day-in and day-out endeavor.

Next in order come the agents or club raisers; to them no small portion of the success of a magazine like THE BUSINESS EDUCATOR is due. Not infrequently a word on their part means many subscriptions to the publishers. And in nine cases out of ten not a cent does he retain for his trouble. Indeed, he is usually "out of pocket" for postage, and money order, and time, all because he has helped to push a good thing along.

And last, but not by any means the least, comes the regular subscriber with his support direct from the pocket. Not infrequently he accompanies his remittance with a compliment and a suggestion. The first supports, the second cheers, and the last improves.

We wish more of you would be free to offer suggestions for the improvement of THE BUSINESS EDUCATOR. Let them be in the form of criticisms or suggestions; just so they do the work.

Why not you, right now, write us freely what you should like to see next year in THE BUSINESS EDUCATOR. Also, what you do not wish to see that we are now giving. Don't be afraid of hurting our feelings. We haven't any on this topic—only cold, calculating intellect.

We want to publish the best possible journal. With your help we can. Write today.

## A Handwriting, a Life Companion

Did you ever stop to consider seriously the fact that a handwriting, good or bad, is a life companion? Did you ever think of it as being a help or a hindrance all along life's pathway? Did you ever really recognize the full value of an accomplishment which makes of the act of writing a joy rather than a dread? Think what it means on the one hand to find writing a pleasure and something of which to be proud, or on the other hand, a task and something of which you are continually ashamed, and for which a constant apology is necessary but inadequate.

Good writing attracts attention as much as good clothes, good manners, or a smile. Did you ever compare good writing to smiles? But the comparison is not as far fetched as you may at first imagine. Good writing is graceful—is made up of graceful lines—and is the expression of ease in action, joy in execution, and satisfaction as a product. Its grace lines constantly radiate cheer,



## Editor's Page

inasmuch as every one admires good writing and enjoys looking at it. On the other hand, poor writing radiates gloom; causes the brow to lower and the frown to appear in one's effort to decipher it.

Good writing causes your letter of application to receive first and thereby best attention. Good writing frequently finds a special place in the employer's desk, and its writer a desirable position, while poor writing finds an early grave in the waste-basket. More poorly addressed and written letters of application, inquiry, and request go the way of the waste-basket unopened and unread, than you may judge or imagine. There are instances where not more than six of the best addressed letters have been opened out of a bunch of fifty in answer to an advertisement.

But to revert to the first thought suggested in the beginning, it is not a bad thing to think of a handwriting as a real companion; one who or that which is neither easily nor lightly won. Good writing requires no small amount of wooing and work to acquire, and like a worthy life-partner, is worth its weight in gold to any who may worthily acquire it.

As a young man, or a young woman, you cannot too soon divorce yourself from that poor handwriting, and begin the winning of a fair and faithful hand. But, like he or she who has been mismatched and is desirous of securing a divorce, but finds it both troublesome and expensive, so he or she who has acquired a poor handwriting, and is anxious for a divorcement from it, will also find that it will be somewhat difficult to get rid of inasmuch as something better must be secured to take its place.

For the same reason that in real life society's unfortunates seek the lawyer and the court to dissolve the bonds that bind and gail, so you, as a poor penman, will do well to seek a teacher and a school in which to get rid of that wretched, unprofitable handwriting. The time is now. The place is the best school you can attend. Or, if you are employed and cannot attend school, THE BUSINESS EDUCATOR is the next best means at your command.

## First and Far Reaching.

The course of study and practice you are now prosecuting, be it in bookkeeping, shorthand, typewriting, penmanship, or in all combined, represents your first, large, important investment of money, time, and effort.

No matter what the future may have in store for you, and no matter how large and important the transactions you may make or engineer, the one you are now making is fraught with greater possibilities and results

than any you shall ever again encounter.

What you do today, what you shall secure in return for your investment, will, in a large measure, determine the nature and extent of your future transactions and profits.

You are doubtless paying for your tuition (or some one is paying it for you) and thereby making of you a debtor, your time is certainly worth considerable, if it is ever going to be of value, and your effort is surely of enough importance to weigh something in the balance of endeavor.

In all, therefore, you are investing money for tuition; in time, perhaps nine months; and in effort, all, I hope, that you can intelligently direct and summon.

Your expenditure ought to be represented somewhat thus:

INVESTMENT	
Tuition for nine mos. Board and Room @ \$3.50 a week for 36 weeks	\$ 99.00
Clothes, laundry and incidentals	126.00
Earnest industry in endeavoring to learn at \$2.00 a day for 36 weeks, 5 days a week	360.00
<b>Total investment</b>	<b>\$612.00</b>

The question is, are you getting your money's worth? Are you getting some interest on your money and profit on your investment besides? If not, you are not striking a good bargain; not the kind that leads successward.

And if you fail don't blame the "other fellow" (the school), blame yourself, the cause of failure.

But I trust you are making good use of your money, time, and efforts, rather than investing the same in cigars, in a "good time," and in a saloon or on the street corner.

Now that you see that your investment is larger than you had, perhaps, calculated, see to it that your returns in knowledge and skill are equally large. If you do, then will returns all through life be equally profitable.

Do you excel in school? Then you'll excel in life. Do you apply yourself faithfully? Then will you prove faithful in life. Are you serving your best interests? Then will you serve the best interest of those entrusted to you later.

Far reaching? Yes, indeed. No other bargain you'll ever make will mean so much as the one you are now making. See to it that you allow no precious moments to pass unused; no unfair motives to enter into your transactions; no selfish impulses to ruffle your temper; no careless effort to spoil a page; no thoughtless act to mar a margin.

Graduate with such habits of thought and action, such knowledge and skill whereby you may realize handsome dividends all through life.

Don't think some other school is better or can do more for you; success awaits you where you are, not somewhere else. Be faithful and equal to your present task of getting a practical education and the cost, no matter how large it may now seem, will, in the end appear trivial, and will prove to be the greatest investment of your life.



# The Big Chicago Convention

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2ND VICE-PRESIDENT, W. O. DAVIS.....	Erie, Pa.
SECRETARY, J. C. WALKER.....	Detroit
TREASURER, C. A. FAUST.....	New York City

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### Business Section:

A. F. Harvey.....	Waterloo, Iowa
T. W. Bookmyer.....	Sandusky, Ohio
D. L. Musselman, Jr.....	Quincy, Ill.

### Penmanship Section:

A. N. Palmer.....	Cedar Rapids, Iowa
H. G. Heuley.....	New York City
C. P. Zaner.....	Columbus, Ohio

### Business Managers' Section:

J. A. Lyons.....	Chicago, Ill.
J. F. Fish.....	Chicago, Ill.
R. C. Spencer.....	Milwaukee, Wis.

## Private Commercial School Managers' Association.

### Officers.

President, Enos Spencer.....	Louisville, Ky.
Vice-President, D. I. Kowe.....	Milwaukee, Wis.
Secretary-Treasurer, T. W. Bookmyer.....	Sandusky, Ohio

### Executive Committee.

A. D. Wilt, Chairman.....	Dayton, Ohio
M. L. Miner.....	Brooklyn, N. Y.
J. G. Dunsmore.....	Stanton, Va.

## National Business Teachers' Association.

### Officers.

President, W. E. White.....	Gem City Bus. Col., Quincy, Ill.
Vice-President, W. S. Ashby.....	Bowling Green, Ky.
Secretary, G. E. King.....	Cedar Rapids, Iowa

### Executive Committee.

E. E. Gaylord, Chairman.....	Beverly, Mass.
S. C. Williams.....	Rochester, N. Y.
J. A. Hiber.....	Louisville, Ky.

## National Shorthand Teachers' Association.

### Officers.

President, H. L. Andrews.....	Pittsburg, Pa.
Vice-President, R. A. Grant.....	St. Louis, Mo.
Secretary, W. I. Timms.....	Chicago, Ill.

### Executive Committee.

Thomas P. Scully, Chairman.....	Cincinnati, Ohio
F. M. Van Antwerp.....	Louisville, Ky.
F. E. Haymond.....	Evansville, Ind.

## National Penmanship Teachers' Association.

### Officers.

President, F. F. Musrush.....	Lakewood, Ohio
Vice-President, Burt German.....	Fremont, Ohio
Secretary, J. K. Kenschaw.....	Philadelphia, Pa.

### Executive Committee.

C. R. Tate, Chairman.....	Cincinnati, Ohio
J. H. Bachtenkircher.....	La Fayette, Ind.
A. N. Palmer.....	Cedar Rapids, Iowa

## CHICAGO, THE NEXT PLACE OF MEETING.

### The Federation Meeting

Probably the largest attendance in the history of the Federation; the worst possible weather ever brewed; a program of exceptional interest, well carried out; social features of a high order, and harmony probably never before equalled—these are a few of the things that make the last convention of the Federation one of the most memorable of all of them.

The Palmer House, which was headquarters, was once the pride of the Windy City, but it has certainly fallen to second rank in external appearance, though its accommodations were quite as good as any that the Federation has ever enjoyed in Chicago. Rates were very reasonable, and the location was convenient.

Messrs. Gondring & Virden, our hosts, of the Chicago Business College, made us all welcome in their spacious rooms, and they spent much valuable time in looking after the

comfort and happiness of their guests. Some of us had not forgotten their hospitality on the occasion of our last meeting with them, about seven years ago.

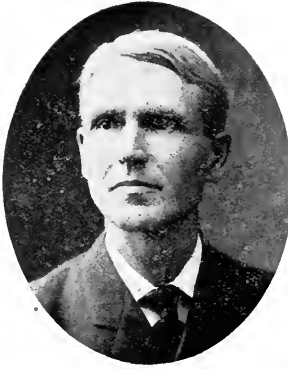
The addresses at the general meetings were of a high character and each of these sessions was largely attended. Robert C. Spencer presided with becoming dignity and expected ability. The Federation certainly heaped honor on itself when it chose this venerable, catholic-minded man and veteran commercial educator as its presiding officer last year.

The amendments to the constitution were well received, and, though tardily brought to vote, the will of the members, as emphatically expressed at the Detroit meeting four years ago, was finally embodied in the constitution, and henceforth everyone may have a part in the business affairs of the Federation, if only the president and the Executive

Committee will be fair enough to have the business meeting on the first or the second afternoon or evening of the convention, while the most of the teachers are present, instead of putting it off until the very last thing on the program, when many will have been compelled to leave the city without being permitted to express their wishes as to the choice of officers or a place of meeting. That there will be politics now as before goes without saying. No teachers' association that ever amounted to anything has got along without politics. It is not desirable that it should do so. The one thing that has been fought for during four or five years is the right of every member to have a part in the politics, to prevent a little ring from making a "close corporation" out of the organization, as is possible at present in the Eastern Commercial Teachers' Association.



DR. WILLIAM A. SCOTT.



HON. W. N. FERRIS.



MR. C. C. MARSHALL.



MR. F. B. VIRDEN.

A hearty, healthy rivalry between J. Clifford Kennedy and C. P. Zaner was settled by the ballots without heartburning or bitterness, simply because everybody felt that he had enjoyed "a square deal." The most forceful objection raised against the annulling of the former plan of electing the Federation officers was the prophecy that the larger sections would act as a body and control the elections. In view of that charge, we regret that sectional lines were drawn to the extent of one section's caucusing and pledging itself to sustain a given candidate. It will be far better for all interests if the contest for Federation honors is allowed to be settled by individual votes in open Federation meeting, unhampered by instructions from any of the various sections. We have harmony. Let us keep it.

#### The Reception

About one hundred members were present in the parlors of the Palmer House on Monday evening to enjoy the reception and the light refreshments that were served. Of course the most of those present were from Chicago and near-by points because the trains bearing many of the more distant teachers were delayed. Nevertheless, the reception was altogether successful, and started the convention off with its wheels nicely lubricated.

#### TUESDAY AFTERNOON

Governor-elect Deneen sent a representative to welcome the Federation to Chicago, and he did it well, although the very windows of heaven were opened in the morning to dump barrels of Lake Michigan water on our devoted crania, in the form of a driving rain; and while the welcoming rhetoric was rolling forth, old Boreas gripped the window frames and laughed as he rattled them till we could hear nothing else. Then W. N. Ferris, "who ran 165,000 votes ahead of his ticket, and he was on the wrong ticket, too," rose, amid spontaneous and loving applause, to respond. He met the rally that had been used in introducing him, by badinage equally playful. Then he launched into one of his characteristic enthusiastic, magnetic addresses with lofty thought and serious purpose. He dwelt on the importance of business education in its relation to providing women with self-support; he declared that we

must teach that education does not mean a chance to rest, to have a good time, to get along without work, but that it means better preparation for noble service; that we must get our joy out of living as we go along instead of waiting fatuously for some illusory tomorrow. He said business teachers in particular must relate mental training to material resources; and then he paid a high tribute to the artistic outgrowths of so-called commercialism in Chicago, ethical, musical, altruistic.

President Spencer was in good voice as he began to read his address—"The President's Message," as it was afterward called in allusion to its didactic and prolix character. He gave a statistical review of commercial education; an explanation of the purpose of the various kinds of commercial schools; and a criticism of soliciting children to leave preparatory schools for commercial schools before obtaining a proper foundational training. He reviewed the history of commercial schools and allied organizations from the time of Messrs. Bryant and Stratton until today, tracing the beginning of the Department of Business Education of the N. E. A., and following it through its various vicissitudes to its fall (!) into the hands of high school commercial teachers, in which low estate it now is. To rescue it from its abject condition, the president

suggested a National Board of representatives from the Federation and affiliated organizations, which representative body should presumably move on the works of the N. E. A., and, by a smothering fire of oratory and ballots, retake the important position, for what ultimate good purpose we do not know. Uncle Robert and his estimable sister-in-law, together with some other excellent people, cannot quite get away from the days of auld lang syne. We do not blame them, for their attitude is very natural to those who have accomplished work of such enduring worth as they have performed; but the children are growing up and they recognize that times change, therefore they are not especially disquieted because the high school commercial teachers have injected some life into an organization that was about to give up the ghost for lack of attention from its parents.

After commending the plan for an American Institution of Commercial Education in the District of Columbia, President Spencer described a plan for nationalizing commercial and industrial education and putting such institutions under the control of the Department of Commerce and Industry. He would have an amendment (easily accomplished!) to the Constitution, making it possible for Congress to enact laws for a national system of education, and making the right of elective franchise to rest on an educational test. He recommended a national Normal School for the training of commercial and industrial teachers, this institution to be located in the District of Columbia.

In closing, Mr. Spencer paid a lofty tribute to his father's immortal service in establishing a system of writing, and he complimented the press of our profession.

The address, though entirely too long, was thought-inspiring, broad in conception, and effective in treatment. However, the feeling of some of the auditors was unwittingly voiced by the editor of the *Phonographic World*, who, in prefacing a motion, said he congratulated those present on having lived long enough to listen to this address. A wave of appreciation, both audible and visible, swept over the three hundred listeners.

It was then announced that E. N. Miner, of the *Phonographic World*, had been appointed official stenogra-

ROBERT C. SPENCER.





pher and that he had agreed to publish a verbatim report of the proceedings for \$300. This arrangement was confirmed by the Federation. Each member will obtain a copy free, and others can obtain the report by submitting \$2 to the secretary of the Association of which they would like to be considered a member.

This is a move that has been promised for two years, but that has hung fire until this time. THE BUSINESS EDUCATOR has done all it could to promote the plan, believing that the thousands of commercial teachers who are unable to attend these meetings should have an opportunity to put themselves in touch with their profession by reading a report of the proceedings. While the professional press have done all they could to get out a fair resume of the proceedings, no publication could afford to issue a verbatim report, and the result has been very unsatisfactory to all concerned.

We now pay an annual membership fee of \$2.00, just as the members of the N. E. A. do, and we are to have a volume of the proceedings, just as we who belong to the N. E. A. do. By the way, the report of the St. Louis meeting of the N. E. A. last summer is in the members' hands now. We hope that the report of the Chicago meeting will make its appearance with promptness equally commendable.

A petition from the Private School Managers' Association, asking for a change of the time of holding the annual convention, was presented by the secretary of that organization, but it was overwhelmingly defeated.

### WEDNESDAY AFTERNOON

Judge Orrin N. Carter, of Chicago, delivered a splendid address on "Citizenship." Those who were fortunate enough to hear Judge Carter will have carried with them some of the moral ozone that is purifying the political atmosphere of Chicago and Illinois, and that made the election of Governor Deneen possible. Not only Chicago and the great State of Illinois are in need of a host of such sturdy men as Judge Carter, but every State and municipality in our Union is in crying need of just such concrete



A. C. VAN SANT.

manifestations of practical civic righteousness. We trust that some at least of those present who have never made any effort, through formal teaching, to instruct their students in the machinery and the duties of citizenship will be moved to make an effort in this patriotic direction.

Judge Carter was followed by Mr. Henry S. Henschu, cashier of the State Bank of Chicago, a former student of a Chicago commercial school. Mr. Henschu's remarks were practical and interesting, particularly since they came from a successful business man who had come closely enough in contact with a commercial school to be informed as to its policy. The verbatim report of his address will be read with interest, although not every one will agree with him in all particulars. For instance, he did not take the ground that all school men and most business men occupy; namely, that shorthand offers an exceptionally desirable stepping-stone for a business career.

Dr. W. A. Scott, Dean of the School of Commerce of Wisconsin University, read a thoughtful paper which commanded the close attention of all present. Our readers will remember the rather lively tilt a few years ago, in these columns, between Dr. Scott and Mr. L. L. Williams. Everyone

who heard this scholarly man was impressed with the idea that he was listening to a person entitled to his degree. The difference between gilt and gold is sometimes easily recognizable even to the uninitiated. We hope to publish this address in full.

The convention was honored by the unexpected presence of the Hon. Timothy L. Woodruff, formerly Lieut. Governor of New York (during Governor Roosevelt's administration) and now president of the Smith Premier Typewriter Company. We were all glad to hear his interesting and encouraging address, especially since he ascribes to his commercial school training a place of honor alongside his course in Yale, and further, because he is a son-in-law of the noted H. G. Eastman, founder of Eastman College, Poughkeepsie, N. Y.

At the close of this meeting, C. C. Marshall brought up the two amendments of which he gave notice at Cincinnati last year. Some lively discussion took place, and one member, in attempting to create sentiment against the measure, pointed out that the proposed amendment regarding the election of officers would make it necessary to change the entire constitution. Some one had the courage to "call this bluff" by asking the speaker to present a bill of particulars, when he weakened and admitted that he had not looked at the constitution for more than a year, and that he did not know of any specific instance of the kind he had referred to. The Secretary of the Federation then showed that there would be no change whatever beyond that effected by the amendment, and the amendment went through practically unanimously. The election on Thursday evening was held in accordance with the constitution as amended, and the result was gratifying to all concerned.

### The Complimentary Banquet.

"Why does a pug dog's tail turn up?" asked Timothy L. Woodruff, eminent politician, notable raconteur, and president of the Smith-Premier Typewriter Company. Then he answered his question, "To give the

A. D. WILT.

CHARLES R. BARRETT.

J. C. WALKER.

F. E. VAN BUSKIRK.





fleas a chance to loop the loop," and you should have seen the grinning of the very *bas relief* figures over the tall doors as they caught the point and winked at each other as much as to say, "He's the real thing in after-dinner oratory. This reminds us of old times." Then the jolly good fellow remembered a bit of a tilt in the afternoon meeting, with some fancy allusions to wire-pulling, machine-working, etc., so, feeling distinctly at home, he opened his heart to his "fellow politicians," and told them of the man who one evening crawled through a hole into a tree to escape a pouring rain, only to find next morning that the water had so swollen the wood that he could not get out. This poor man then began to think of all his sins, but when he recalled that he had voted for Bryan, he felt so small that he was immediately enabled to crawl out of the hole. Well, the acanthus leaves about the capitals of the massive pillars in the banquet hall fairly rustled as the gusty laughter reached them. The pillars were gilded, the diners were of the gilt-edged variety, and we were sitting in the banquet hall of millionaire Potter Palmer's famous caravansary; furthermore, the joke was told by a New York "gold-bug," so we had to appreciate the point.

Many and pleasant have been the dinners at which the older members of the Federation have sat down, but no one ever ate a good dinner on a large scale where there was greater harmony, more geniality, or a larger and more earnest hospitality shown than in the complimentary banquet given to the Federation and its friends by the Remington Typewriter Company. The great hall was attractively decorated with cut flowers, probably three hundred guests made merry during the physical part of the feast, an excellent orchestra played unusually good music, Host Van Buskirk, for his Company, was the gracious master of ceremonies, and the aftermath was easily up to the average, notwithstanding one or two of the speakers forgot that "brevity is the soul of wit." Robert C. Spencer, John F. Soby, H. M. Rowe, W. C. Stevenson, Mrs. John R. Gregg, Mr. Pennington, Manager of the Chicago office of the Oliver Typewriter Co., and Timothy L. Woodruff were the speakers.

During the speaking, C. P. Zaner

offered a resolution that a committee be appointed to prepare an expression of the appreciation of the guests, and that this testimonial be engrossed and presented to the Remington Company. The resolution was adopted unanimously, and President Spencer appointed C. P. Zaner, A. N. Palmer, and H. G. Healey.

The exercises closed about eleven o'clock, and, at the request of Mr. Van Buskirk, everybody arose and sang one stanza of "America" before adjourning. It was hours afterward that some of the happy throng could calm themselves sufficiently to go to bed.

The Federation has in the past been the recipient of many very gracious expressions of good will from the various typewriter companies, but undoubtedly everyone who attended the Remington banquet will agree that this great company in its welcome to its pedagogical friends maintained its high standard for thoroughness and good taste, and this is praise superlative.

#### THURSDAY AFTERNOON

An unusually full program occupied the attention of the loyal members who were in their places Thursday afternoon. The editor of *THE BUSINESS EDUCATOR* was the first on the program, with an address on "The Educational and Practical Value of Penmanship."

W. N. Ferris then gave an inspiring talk on the co-relation of the branches taught in commercial schools. It would be unfair to this distinguished friend of commercial schools to attempt to summarize his address here. We shall hope to have

MRS. JOHN R. GREGG.



the pleasure of publishing Mr. Ferris' paper complete. His remarks were quoted in the great dailies of the country and in several instances were made the subject of the cartoonist's pencil.

"The Educational and Practical Value of Shorthand and Typewriting" was the subject of a practical paper by A. C. Van Sant. Few who meet this amiable, earnest gentleman at our numerous conventions realize that he is already a long way past the allotted age of man; and probably few know that Governor Van Sant of Minnesota, who so effectually initiated the legal movements that resulted in dissolving the Northern Securities Company, is a brother of our own Mr. Van Sant.

Then followed two very interesting addresses by Charles R. Barrett, Supt. of the Chicago Athenaeum, on "Organization and Management of Commercial Schools," and by A. D. Wilt, President of the Miami Commercial College, Dayton, Ohio, on "The Importance, Place, and Possibilities of a Course in Business Ethics and Morality in the Curriculum of the Educator." Mr. Wilt survived the name of his address and made a good impression on his hearers. He is one of the pioneers whom we are all glad to see at our meetings.

Mr. W. C. Stevenson, President of the Department of Business Education of the N. E. A., invited everybody to be present at the next meeting, to be held in Asbury Park, N. J., next July, and told us of some of the extraordinary good things that are to be on the intellectual menu at that famous summer resort — among them John Brisben Walker, of the *Cosmopolitan*, who will tell what he meant by his comment on the teaching of business morals in the commercial schools.

#### THURSDAY EVENING

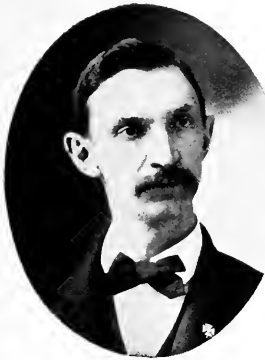
The result of the election is given at the beginning of this report. Invitations were received from the Spaulding Commercial School, Kansas City; Gem City Business College, Quincy, Ill.; from H. L. Andrews, Pittsburg, and from O. M. Powers, Chicago. It was decided that the next meeting should be held in the rooms of the Metropolitan Business College, Chicago.

DR. H. M. ROWE.



JOHN F. SOBY.





A. F. HARVEY.



W. E. WHITE.



W. S. ASHBY.

### Business Teachers' Association.

Reported by W. H. WHIGAM, Chicago.

The assembly was called to order by President Harvey promptly at 9 o'clock. His first announcement related to calling to order promptly at this time each day, a rule strictly adhered to during the meetings. Its worthiness needs no commendation.

In his address, the president emphasized the value and importance of membership in the Association. This meeting had plenty of live wires for all wide awake and progressive commercial teachers.

The query box proved to be a source of valuable information, and not the least important feature of the meetings, for it furnished live subjects to be discussed from time to time. It is a commendable feature inasmuch as it affords an opportunity to all to say something. It makes all members feel that they belong to the Association. It was a source of interest throughout the meeting. Discussions were entered into during the day by practically the entire membership.

In order to facilitate acquaintance among members of various sections, it was suggested that a Committee of Introduction be named, whose duties were obvious. The following were named by the chairman: White of Quincy; White of Moline; King of Cedar Rapids; Whigam of Chicago;

Wright of Philadelphia; Bookmyer of Sandusky.

Mr. S. S. Hookland of Philadelphia, being prevented from attending, sent a representative, Mr. J. K. Renshaw, who read Mr. Hookland's paper on "How to Excite the Student's Interest in Bookkeeping." This was one of the most interesting and valuable papers offered in this section during the sessions. It is worthy of careful reading by all. It will be published in full by THE EDUCATOR. This paper was quite thoroughly discussed by G. E. King, T. W. Bookmyer, Mr. Reigh, E. E. Gaylord, J. E. Plummer, J. A. Heiner, and D. I. Rowe, of Milwaukee.

Josephine Turck Baker presented "Business English for the Business Man." This was one of her usual forceful, practical, and comprehensive treatises on the subject of English, such as we expect and always get from the editor of "Correct English."

Frances Effinger-Raymond read "The Problem of English in the School," appealing for good, sensible, practical English. Train students to think correctly, and make the correct application. The business man wants the credit of well-worded English in

his correspondence. The letter sent out is a mirror of the writer. Her paper was well written and admirably read.

Sherwin Cody followed with "Why English is so Poorly Written." This practical paper was followed by an animated discussion, in which S. C. Williams of the Rochester, N. Y., Business Institute, was one of the most interesting participants.

Three papers could hardly have been presented that would have met with more nearly universal approval.

### WEDNESDAY.

The query box brought out animated discussion in regard to the trial balance, and whether the student should be permitted to copy his work, and whether the first record should be final.

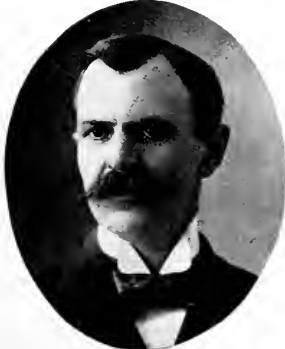
"What Must Not Be Omitted in the Teaching of Business Arithmetic," by W. N. Ferris, Big Rapids, Mich., came next. Everyone expected something good, and no one was disappointed by the able manner in which the subject was presented. The speaker emphasized the necessity of concentrating on few subjects, rather than to divide the time, considering questions that only a few will ever be interested in. "Teach students how to work; concentrate, not scatter; a few things well rather than many things indifferently."

The discussion was started by W.

JOSEPHINE TURCK BAKER.



W. H. WHIGAM.



SHERWIN CODY.





G. E. KING.



E. W. SPENCER.



J. A. LYONS.

E. White of Quincy, Ill., and followed by C. C. Marshall, S. C. Williams, and several others, all emphasizing the need of more oral work and less written work. In fact, it seemed to be the opinion that of the two, oral is by far the more important.

J. A. Lyons, of Chicago, needs no introduction. In his address on "The Pedagogy of Law" he said he conducted classes by the so-called lecture system, believing that illustrations should be used in the elucidation of principles. The speaker criticized the case method in its application in commercial schools, believing that the student should be able to draw his own conclusions from the presentation of facts unless he has sufficient time to make an exhaustive study of facts in different cases, which is practically impossible in commercial schools.

This paper was followed by Mr. E. W. Spencer with an article on "How to Teach Law Profitably." The speaker dwelt on the methods of commercial development with the history of customs and usages. He emphasized the value of law from the standpoint of citizenship. One who is versed in law understands thoroughly the injunction, "Do unto others as you would that others should do unto you." These able presentations called forth some animated discussion.

B. F. Williams, of Des Moines, was absent, so his paper was not read.

Mr. G. E. King, of Cedar Rapids, Iowa, gave an excellent talk on "Teaching Rapid Calculation." Rapid calculation should produce mental agility and closeness of conceptual accuracy first, and speed later. The second is naturally a resultant of the first. Those who had been appointed for discussion were not present, and the meeting adjourned on time.

THURSDAY.

The morning's work was introduced by discussing several query box questions. Mr. M. D. Fulton read "The Account Method of Beginning the Teaching of Bookkeeping." His presentation was a history of accounts: a very valuable historical production.

"Filing Correspondence," the next subject, was presented by Mr. R. A. Simonson of Chicago. His splendid paper and remarks were supplemented by a vertical cabinet file and card index.

Mr. F. A. Keefover of Cedar Rapids, Iowa, gave a short talk on "System," which he defined to be "doing of some things in some way." The system, if properly used, is a time and money saver.

W. H. Whigham of Chicago, followed with a talk and problem on "Higher Accounting."

The election resulted as indicated at the beginning of this report.

Report of the Penmanship Section

TUESDAY, DEC. 27, '04.

Note: This report is written from notes carefully and profusely made for THE BUSINESS EDUCATOR by the efficient Secretary, Mr. Mustash, now our worthy President.—EDITOR.

The Ninth Annual Convention of the National Penmanship Teachers' Association was a distinct success.

While not as largely attended as last year, nor perhaps as enthusiastic as one or two previous meetings, it was an unqualified success.

Of all the meetings which have preceded the one in Chicago, none have been quite as serenely harmonious from beginning to end as the one last held. In unity of good fellowship the meeting was all one could have desired.

Had there been more disagreements doubtless there would have been more enthusiasm and noise and a larger crowd, but something more than size determines success.

The first number on the program was a most thoughtful and practical paper by the brainy, energetic, magnetic M. D. Fulton of Auburn, R. I., entitled "After the Lesson, What?"

In no unmistakable terms Mr. Fulton condemned copy-book play and busy work for beginners. He advocated the teaching of writing in the High School, and believes that all written work should be criticised or

W. F. CADWELL.



J. A. HINER.



J. F. FISH.





J. K. RENSHAW.



A. H. HINMAN.



F. F. MUSRUSH.

complimented by the teacher. He also believes in and advocates big pencils and consequently big writing for the children, declaring: "Spare the big pencil and handicap the child."

"Incentives to Effort" was the title of a most helpful, practical paper by Mr. C. R. Tate, Cincinnati, O.

Telling and showing what former pupils had accomplished served as an incentive to many. Penmanship awards and certificates by the penmanship journals did much to arouse interest. Movement exercises in the form of scrolls, wheels, exercises, etc., aided to encourage. Sometimes an oblique holder would create confidence—once aroused the work could be carried on successfully. "Keep hammering away if you would attain success."

Discussion followed by Messrs. Keefover, German, Zaner, Criger, Renshaw, Barnett, Lister, Musrush and Healey.

The next number on the program was a "Practical Writing Lesson," by Mr. A. N. Palmer, Cedar Rapids, Iowa.

The speaker said he had seen much poor writing by a certain class of muscular movement writers and that some pupils made beautiful ovals but nothing more. Muscular relaxation necessary in the child; this can be secured by dropping the hand to the side of the body and then elevating into position and sliding the hand forward and backward. Go from movement drill to letter, slightly slacking the motion in so doing. Get the pupil to thinking about the form of the motion before starting upon the letter. Watch position and move-

ment rather than slant, start the movement with a driving exercise, in and out the sleeve. There must be a definite starting and ending point in every letter. No pupil will learn until his latent power is aroused.

WEDNESDAY FORENOON

The first number on the program, entitled "Plans for Getting Work from Pupils" by J. K. Renshaw, Philadelphia, proved a most helpful talk and paper.

Enthuse the pupil. Grade all work given. Keep within the pupil's grasp. See that the instructions are followed. Correlate writing and other branches. Secure fellow teachers' support. Develop easy and natural position. Consider neatness, quality, and quantity in grading.

Solid and sensible characterized the thought of Mr. Renshaw.

One of the most instructive lessons and talks before the convention was given by Mr. H. G. Healey, New York City, entitled "Lesson in Engraver's Script." One of the many illustrations accompanying this helpful talk may be found elsewhere in this number of THE BUSINESS EDUCATOR.

In part and in brief he said: It is the *one* style for which business men will pay a good price. It has been in use for many years and will continue in use for five hundred years to come. Variation in style not desired. It is solid, but well worth the effort. It is very commonly used in Europe. Fine pens necessary.

Mr. Healey advocates penciling the script first, then outlining it with pen and ink, and then filling it in solid. The accompanying illustrations show the method very plainly and were handed to the members of the convention to illustrate the subject.

"Organizing and Teaching Itinerant Writing Classes" was the topic assigned to and so ably handled by Mr. Bart German, Fremont, O.

Itinerant writing pays if handled wisely. Advertise for success. Begin opening night with some entertaining feature. An opening lesson was given. Three dollars for ten lessons was the charge he made.

Mr. German exhibited the largest exercises made with the pen ever shown at a convention, and the work was as fine as it was large.

President Hinman gave a very entertaining talk, profusely illustrated on the blackboard, upon the subject "The Science of Accurate Writing Demonstrated."

The twenty-six letters contain sixty-four upward curved lines and thirty downward straight lines. These form the basis of beauty and harmony.

The blackboards of the various sections of the building bore evidence of his knowledge and skill of his subject. Year after year his artistic chalk cheers and beautifies our meeting places. Long may it continue to do so.

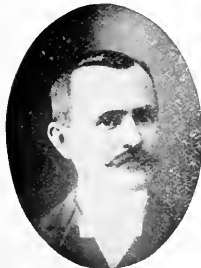
THURSDAY MORNING

The opening number of the program, "Business Penmanship," was tersely and convincingly presented by Mr. C. N. Crandle, Chicago, gener-

M. D. FULTON.

LETTERS ILLUSTRATING MR. HEALEY'S TALK.

C. R. TATE.





H. G. HEALEY.



BURT GERMAN.



C. A. FAUST.

ally recognized as one of our most level-headed members.

The subject is of great importance. Business men place great stress upon good writing. Out of one hundred calls for help which came under his personal notice, eighty-nine wanted good writers. Teachers differ as to style, but the most successful develop a pupil's individuality regardless of stereotype forms. Capitals should be relatively small and small letters should be rounding. The average boy does not like writing. Do not overwork beginners. Fifteen minutes is long enough for beginners. Exhibit work of each pupil weekly. Enthusiasm pays. The parochial schools are setting a high standard. A few minutes of carefully directed drill does much to develop good writing.

"Text Lettering" was Mr. Zaner's topic, and he treated it in its practical rather than in its most technical manner. Materials should be carefully chosen. India ink, Soennecken pens, and good cardboard or paper were recommended. Start by learning to make vertical lines equal in spacing and thickness. Advocated the Broad-pen Egyptian or Block alphabet for beginners.

The last, but not by any means the least, topic on the program was "Automatic Shading Pen Lettering by the Auto Man." C. A. Faust, New York City, also of the Auto Pen and Ink Mfg Co., Chicago. Faust is a master in his line, and knows the practical from the theoretical.

### The Penmen's Banquet.

On Tuesday evening at seven o'clock about fifty penmen banqueted at the Windsor Clifton hotel. Mr. Faust arranged for the same and a better time was never had. The menu was extraordinary for the price paid, fifty cents a plate. The toastmaster, Mr. W. J. Kinsley, New York City, was as full of Irish wit as of old, and a royal good fellow all told.

After the feast of victuals came the feast and flow of soul, President Uncle Robert Spencer being the first to be called upon for a speech. He proved as young in spirit and speech as the youngest, and shifted the subject to and on Mr. Palmer, who took up the thread of discourse and passed it on down the line to the writer, finally finishing the very sociable evening with Faust's rendition of "Dot Leetle Dog ob Mine."

Among the well-known penmen present we recall Spencer, Palmer, Hinman, Kinsley, Faust, Fish, Keefover, Renshaw, Lister, German, Criger, Westervelt, Sr. and Jr., Gaylord, Nettleton, Mustrush, Zaner, Fulton, Herrick, Stockton, Tate, &c., &c.

### Report of Committee on Penmanship Exhibit.

We, the committee appointed to examine the pupils' writing submitted by the Public, Parochial and Business Schools, beg to submit the following report:

While the work of all schools represented is very creditable and reflects great credit on both pupils and teachers in the schools represented, we find the work from the following schools especially meritorious: Among the public schools are Rocky River, Ohio; Lakewood, Ohio; St. Paul, Minn.; Lafayette, Ind.; Minneapolis, Minn.; St. Louis, Mo.; Kansas City, Mo.; Toledo, Ohio; Oberlin, Ohio; Lockport, N. Y.; and Fremont, Ohio.

The best work from private business schools was submitted by Bank's Business College, Philadelphia; Oberlin Business College, Oberlin, Ohio; and German's Business College, Fremont, Ohio. No work was submitted by the Parochial schools.

While the itinerant work was not included in the regular exhibit, the work submitted by Mr. German, of Fremont, Ohio, compared very favorably with the work of the above mentioned schools.

The large movement exercises work by Pearl Hawes, of Fremont, Ohio, was of such a high degree of efficiency that Mr. H. G. Healy, editor Penman's Art Journal, New York City, and Mr. A. N. Palmer, editor Western Penman, Cedar Rapids, Iowa, requested specimens to frame and exhibit in their respective offices.

We also desire to make especial mention of the writing by Jessie Ingham, aged 12 years, Carl Peterson, aged 12, and Dora Sweet, aged 14 years, whose work compares favorably with the work of many students of much more mature years.

We hope the interest in the displays will grow stronger as they are of pedagogical value to all teachers.

C. C. LISTER, Baltimore, Md.  
C. P. ZANER, Columbus, Ohio.  
W. J. KINSLEY, New York.

W. J. KINSLEY.



A. N. PALMER.



C. N. CRANDLE.





# The Official Report of the Federation

The commercial teaching profession is fortunate in now having the opportunity of securing a complete Official Report of the proceedings of the National Commercial Teachers' Federation comprising four sections all bound in one volume and delivered at one time, and not in piecemeal installments through our professional journals.

The Federation is to be congratulated for having finally arranged to have its proceedings published, and it is to be congratulated for having received such a generous offer from Mr. E. N. Miner, editor of the Type-writer and Phonographic Word, New York City, to publish it. The officers of the Federation who arranged and carried out the Chicago meeting are to be congratulated for having managed the finances so as to make the report possible.

## How to Get the Official Report

It is given free to members of the Federation. If you are a member you will receive a copy prepaid as soon as published. If you are not a member, you can secure the Report by becoming one by remitting \$2.00 to your State Representative, or to the General Secretary, Mr. J. C. Walker, Detroit, Michigan, care of the Michigan Business College. In remitting be sure to say which section you desire to become a member of (Shorthand, Business, or Penmanship,) and that you wish a copy of the Report when published. The Report is in one volume, comprising the four sections and the Federation.

The Report can also be had by remitting \$2.00 to the publisher, E. N. Miner, 337 Broadway, N. Y.

Enroll your name upon the membership of the leading organization of its kind, and then have the pleasure and profit of reading everything of importance said there, as well as of every important act performed.

Membership in the National Commercial Teachers' Federation is a sign of up-to-dateness, and you surely cannot afford to appear to be any less than that. Once your name is

upon the roll of membership, you will doubtless see to it that it remains there, especially after having read the complete official Report, or having attended the meeting in person. In the report you get all but the personal contact, whereas by attending you get the contact and one-third of the proceedings, as three sections hold sessions simultaneously, for as yet we have found no one who could divide himself into three separate selves and thereby attend all.

The moral is this: attend to get the personal contact—to size up and in turn be sized up or down, and then when you get home take your time to digest what has taken place by reading the Report.

"Do it now." Remit as directed, and be happier, wiser, and more progressive and prosperous.

## The Private School Managers' Association.

Through the kindness of Mr. N. L. Richmond, of Kankakee, Ill., and Secretary T. W. Bookmyer, of Sandusky, Ohio, we are informed that, aside from the reports of those members of the twenty-seven special committees enumerated in the official program, who happened to be present, the attention of the organization was taken up chiefly with the consideration of the report of the Committee on The American Commercial Schools Institution, of which H. M. Rowe is the Chairman. A good deal of progress was made in this matter. The charter, by-laws, and contract to be signed by commercial schools that desire to become affiliated with this Institution will be printed in Secretary Bookmyer's report. Those who are especially interested in this organization should write to Mr. Bookmyer, who will be glad to answer questions, especially from those who manifest a desire to join the Private School Managers' Association and, by their service and their dollars, bear a part of the burden that falls

on the pioneers of every worthy movement.

The election resulted as indicated at the beginning of this report. The next meeting will be held at Asbury Park, N. J., July 3-7.

## It's a Go.

"The American Commercial Schools Institution was incorporated under the laws of the District of Columbia in December, with H. N. Rowe, Enos Spencer, George F. Lord, Robert C. Spencer, John J. Eagan and John C. Monaghan, as incorporators. At Chicago, the contract of affiliation which was drafted by Dr. Rowe, was considered, and with one or two minor changes was entirely acceptable to the school managers present.

"The Board of Trustees of the Institution will be organized at the New York meeting of the E. C. T. A., at which time it is hoped that contracts of affiliation will be entered into between the Institution and a number of schools.

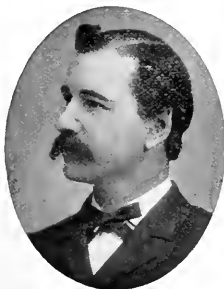
"One thing seemed to be settled beyond the question of a doubt, and that is the success of the project. At first, the purpose of the Institution was not well understood, but now that its plans are being developed, what at first seemed to be impractical is found to be entirely feasible. It is also becoming generally understood and appreciated by the school proprietors that something must be done to raise and maintain the standards of the private schools, if they are to continue as a controlling factor in practical education.

"After the arrangements for affiliation with the Institution have been completed the next work of the Institution is in organizing the teachers' training course. A remarkable interest has been shown by teachers in all parts of the country in this course. From correspondence received by Dr. Rowe and other information at hand, it is shown that there are hundreds of teachers anxiously awaiting the opportunity to take a four years teachers' course of high grade, leading to a Bachelor's degree. Just what this will mean to the cause of commercial education, and especially to the quality of instruction given in the private schools, is apparent to any thoughtful teacher."

F. A. KEEFOVER.



T. W. BOOKMYER.



ENOS SPENCER.





W. I. TINUS.



W. O. DAVIS.



H. L. ANDREWS.

## Report of the Shorthand Section

By Secretary **W. I. Tinus**

Meeting of the National Shorthand Teachers' Association, in the Chicago Business College, Chicago, Dec. 26, 1904.

Monday evening, December 26, 1904, informal reception in the parlors at the Palmer House. Although the weather was most unfavorable, a large number of members and their friends were present and all enjoyed a very pleasant evening.

Tuesday morning, December 27, 1904, meeting called to order, at 9:30 o'clock, by President W. O. Davis, Erie, Pa. President Davis then delivered an address which was well received by the members of the Association. In the president's address, he made two recommendations: 1st. That an Assistant Secretary be appointed by the Secretary to perform such duties as the Secretary might deem necessary to assign. 2nd. That the Association conduct a teacher's employment bureau for the members of the Association, and suggested that the vice-president would be the proper official to take charge of this work.

The Secretary's report was then read by the Secretary, Mr. W. I. Tinus, Chicago. In addition to the written report, Mr. Tinus called attention to the fact that his pupils had assisted him greatly in carrying on his work. After the reading, Mr. Thomas P. Scully moved that the report be accepted as read, and that a vote of thanks be ex-

tended to Mr. Tinus's pupils for their courtesy to the Association. The motion was seconded by Mr. H. L. Andrews, and the report accepted.

A characteristic and exhaustive paper on "The Essential Qualifications of the Ideal Shorthand and Typewriting Teacher," Mr. J. Clifford Kennedy, Detroit Mich. Discussion, "From the Standpoint of the Teachers," Stephen D. Van Benthuysen, principal of the school of Commerce, Grand Prairie Seminary, Onarga, Ill. In the absence of Mr. G. W. Brown, Jacksonville, Ill., the paper was discussed from the standpoint of the business college principal by Mr. L. A. Arnold, Denver, Col. Mr. H. L. Andrews, of Pittsburg, Mrs. Frances E. Raymond, Chicago, and Mr. Thomas P. Scully, Cincinnati, also took part in the general discussion.

Mr. Durand being out of the city, the next number was discussed by Mr. S. Bromley, head stenographer for Armour & Co., Chicago. Mr. Bromley was at some disadvantage on account of not hearing the paper read, the subject of which he was to discuss, "What is Required of Shorthand Graduates and Wherein They Fail to Meet the Demands of Business." Nevertheless, Mr. Bromley's long and extended experience with stenographers has made him so very familiar with their short-comings, that he found little difficulty in presenting the matter to the Convention in a most emphatic manner. He made many very pointed remarks, such as could not be misunderstood, and not the least important

of these was the fact that business college proprietors enroll persons in the shorthand course who are not at all qualified to take up the work, with the result that these students become misfits in every stenographic undertaking, and ultimately fail in the work. He drew some very positive conclusions from the suggestions made and his remarks were well received by his hearers.

"The Handling and Correction of Transcripts." In the absence of Mrs. Katharine Isbell, Brown's Business College, St. Louis, Mo., Mrs. Laura J. Bailey, Barnes' Business College, Terre Haute led the discussion on the above subject. The following persons also took part in the discussion: Mr. H. L. Andrews, Pittsburg; Miss Lolita L. Woodrich, Detroit; Mr. S. H. East, Indianapolis, and Miss Dora H. Pitts, Detroit.

Mr. Setby Moran, Ann Arbor, Mich. suggested that the High School teachers meet in the shorthand room immediately after close of the session.

Resolution from the School Managers' Association, concerning a change of the time of meeting, from holiday week to July, was then read. A general discussion followed in which the following persons participated: Mr. John R. Gregg, Chicago; Mr. Robert Spencer, Milwaukee; Mr. Thomas P. Scully, Cincinnati; Mr. H. L. Andrews, Pittsburg; Mr. S. A. Moran, Ann Arbor; Mr. A. C. Van Sant, Omaha; Mr. Jerome B. Howard, Cincinnati, and Mr. E. N. Miner, New York City.

J. CLIFFORD KENNEDY.

R. A. GRANT.

S. D. VAN BENTHUYSEN.





F. E. RAYMOND.



HENRY D. VORIES.



ISAAC S. DEMENT.

Meeting adjourned for the day.

WEDNESDAY MORNING, DEC. 28, 1904

Meeting of the various System Sections. This feature of the Convention proved a great success, and writers of the various systems took active part in these section meetings.

9:45, meeting called to order by the President, W. O. Davis.

Mr. W. E. McDermut, verbatim reporter, Ashland Block, Chicago, read a very well prepared paper on the subject "Some Questions Concerning the Development of Rapid and Legible Writing." The discussion of this paper was led by Mr. Alva O. Reser, La Fayette, Ind. In this discussion Mr. McDermut gave the members the benefit of his long and varied experience in the reporting profession, and it was one of the most instructive, as well as entertaining talks, made before the Convention.

Mr. Henry D. Vories, ex-State Superintendent of Public Instruction for Indiana, and President of Vories's Business College, Indianapolis, Ind., read a very carefully prepared paper, in which he gave his opinion as to how the Shorthand Teacher could correlate English and Shorthand instruction, during the period devoted to shorthand. Mrs. Frances Effinger Raymond, Gregg School, Chicago, led in the discussion of this paper. Miss Lillian Kohmer, Chicago, Mr. Jerome B. Howard, and Miss Charlotte Donders, Chicago, also took part in the discussion. Mr. Charles T. Platt was absent on account of illness. Mr. Platt extended to the Convention by letter, his

regrets at not being able to be present.

The next number, "Beginning and Advance Dictation: Matter and Methods-Employed," was illustrated by a short hand class, led by Mr. Alden S. Kinker, of the Metropolitan Business College, Chicago. Mr. Kinker first read a paper and then gave dictation from notes which he had previously placed upon the blackboard. The work showed that he had an excellent method of developing his students, and the number proved very interesting to the members. Mr. S. H. East, of Indianapolis, Ind., led in discussion of this number. Mrs. Raymond, Chicago, and Mr. A. C. Van Sant, Omaha, also took part in the discussion.

Mr. H. L. Andrews offered a resolution that the System Section meetings be continued on the program next year, and that the individual sections be allowed to select their own officers and arrange their own program. Mr. Andrews moved the adoption of the resolution. It was seconded by Jerome B. Howard, Cincinnati. Resolution carried. Meeting adjourned for the day.

THURSDAY MORNING, DEC. 29, 1904

System Section meetings held, as outlined on the program, from 9:00 to 9:45.

Convention called to order by President Davis at 9:45, promptly.

Mr. W. F. Cadwell, Brown's Business College, Kockford, Ill., not being present, the first subject on the program, "Training in Practical Office Work as a Finishing Part of a Shorthand Course," was omitted.

The next number "Methods of Conducting a Typewriter Department," by Miss

Su-annal Massey, Chicago Business College, proved very interesting and beneficial. Miss Massey read a brief paper outlining her methods and then illustrated the same with the assistance of one of her beginning classes. No discussion was entered into at the close of this exercise. Miss Elizabeth Van Sant, of Omaha, then gave an excellent discussion on the subject of Typewriting. It being inconvenient to use the machines, as suggested by the program, the class composed of teachers to illustrate her remarks, was omitted. At the close of Miss Van Sant's remarks, Mr. Miner, of New York, moved that a vote of thanks be given Miss Van Sant, for her efforts in preparing for the Convention, her instructive and helpful address. The motion was seconded by Mr. Scully, of Cincinnati. Motion unanimously carried. Mr. Kelley, Chicago, Mr. S. H. East, Indianapolis, Mr. H. L. Andrews, Pittsburg, Mr. Hall, Sedalia, Mo., Mr. Scully, Cincinnati, Miss Massey, Chicago, and Mr. Van Sant, Omaha, took part in the general discussion of this number.

Mr. Walter J. Durand, Employment Department, Remington Typewriter Co., who was to discuss the subject "What is Required of Shorthand Graduates and Wherein They Fail to Meet the Demands of Business," was requested at this time to give his address. Mr. Durand was called away from the city on Tuesday the 27th, and for that reason the number was postponed until this time. Mr. W. H. Howard, Columbus, discussed the subject and referred very often to the word tests. Mrs. Raymond, Chicago, asked for an explanation of the

THOS. P. SCULLY.



P. B. S. PETERS.



L. A. ARNOLD.





Jerome B. Howard.



Miss Frances H. North.



Miss Pearl A. Power.

word tests. Same was explained as used by Mr. Howard. The paper was further discussed by Miss Kelley, Mr. A. L. Arnold, Denver, Mr. J. Clifford Kennedy, Detroit, and Mr. C. P. Bentley, Moline, Ill.

**New Business**

The Secretary made a few remarks on registration and finance. He called attention to the fact that many of those present had not registered; that it was the desire of the Association to have all present register if possible; and further, that it would, of course, be necessary to be on the books of some section in order to have a vote on the election of officers, for the Section and for the Federation.

Mr. L. A. Arnold, Denver, suggested that the Secretary appoint an assistant to wait on those present who had not registered, and give them an opportunity to place their names on the roll. The suggestion was accepted without objection. The Secretary appointed Mr. Arnold as his assistant to perform this work. Mr. Arnold set about his duties immediately, and secured many new enrollments.

Mr. S. A. Moran, Ann Arbor, offered a resolution for a sub-section for the High School teachers. After reading of the resolution he moved the adoption of the same. Resolution seconded by Mr. Scully. Resolution adopted.

Moved by Mr. Scully, that we accept the recommendations made by the President in his address, in regard to the Secretary appointing an Assistant Secretary to assist in his work, and that the Vice-President conduct an Employment Bureau to aid

members of this Association only, who desire to secure employment. Motion seconded by Mr. Kennedy, Detroit. Motion carried

Remarks by Mr. Miner, New York. Mr. Miner suggested that an outline of the order of business be printed in the order in which it would occur, so that members might know when and where a particular subject or matter would come up. In response to a request made by Mr. Grant, Mr. Miner made clear that he was not finding fault with the particular outline in hand, but that he thought past methods could be improved upon along this line. His remarks were well received.

Moved by Mr. Miner, New York, that our by-laws be so changed that it will be the duty of the Secretary of this section to make arrangements with a local minister in the city in which we will next meet, to come into our meeting and before our President's address is delivered, to ask the blessing of God upon our proceedings. Seconded by Mr. Van Sant, Omaha, and E. K. Eberhart, Des Moines, Iowa. Motion carried.

Remarks by Mr. H. L. Andrews, Pittsburg, in which he moved that the Secretary be instructed to put Mr. J. Clifford Kennedy in nomination before the Federation. After remarks by various members, it was decided that Mr. Van Sant be requested to place Mr. Kennedy in nomination for the Presidency of the Federation. Remarks by Mr. Gregg, in which he emphasized the desire of the members that Mr. Kennedy's name be placed before the Federation in such a way as to insure election if possible. Mr. Miner also spoke on the possibility of

the election of our candidate. Mr. Kennedy thanked the Convention for their expression in favoring him as their choice of a candidate for the Presidency of the Federation, and assured the members that if elected, he would do all in his power to promote the interests of the section.

Mr. Miner, New York, moved that whoever is elected President of the section for the coming year, shall be the Official Editor of the official organ for the section. Motion seconded by Mr. East. Motion carried.

Mr. H. L. Andrews, Pittsburg, made some remarks and later put the same in the form of a motion to the effect, that in view of the considerable amount of work done by the Secretary, that a voucher be drawn to his favor for the amount of \$25.00, not in payment of services, but as an expression of appreciation by the Association. The motion was promptly seconded and President Davis placed the same before the Convention. At this time the Secretary took the floor and vigorously protested against any such steps being taken by the members, insisting that in doing this work, he was simply carrying out his promise made when elected to the office of Secretary, and that in no wise would he consider the acceptance of such a voucher and further that it would be setting a bad precedent to do so.

Mr. Scully, of Cincinnati, arose and insisted that the Secretary was endeavoring to create a wrong impression in the minds of the members.

After the Secretary was seated, Mr. Andrews again moved that as the Secretary would not accept a money consideration as

J. A. STEPHENS.



R. J. NELSON.



D. D. MUELLER.



## Book Men But Not Bookish Men.



F. W. NOSHER.



A. E. ELLIOTT.



R. SCOTT MINER.

an expression of the wishes of the Convention, that the President appoint a committee of three local members, to buy and present to the Secretary a suitable gift, duly inscribed, etc. The motion was seconded by Mr. Gregg, and unanimously carried. The President appointed on this committee, Mr. John K. Gregg, Mr. J. A. Stephens and Miss Susannah Massey.

Mr. East moved that a vote of thanks be given Mr. Miner for his interest shown us during the past year. Mr. Van Sant seconded the motion. Motion unanimously carried.

### Election of Officers

Mr. Gregg nominated Mr. H. L. Andrews, Pittsburg, for President. Seconded by Mr. Grant. The Secretary was instructed to cast the ballot for Mr. Andrews. Mr. Andrews made a few remarks in which he thanked the members for the honor they had conferred upon him.

Mr. Raymond, Evansville, nominated Mr. K. A. Grant for Vice-President. Seconded by Mr. Van Sant. Mr. Scully, Chicago, moved the nomination should be closed and that the Secretary cast a ballot for Mr. Grant. Motion was duly seconded and carried.

Mr. Gregg suggested that the members elect Mr. Timus as Secretary for the ensuing year. Seconded by Mr. Andrews, and unanimously carried.

Nomination for members of the Advisory Council, Mr. Moran nominated Mr. Van Sant, Omaha; Mr. Andrews nominated Mr.

Scully, Cincinnati; Mr. East nominated Mr. Moran, Ann Arbor. Without objection all nominees were declared elected.

Mr. Miner made his report on "Fraudulent Schools." Suggested progress and asked for continuance. Mr. Moran moved that the report be accepted. Carried.

Mr. Arnold, Denver, moved that the Secretary take the chair and that a vote of thanks be extended to Mr. Davis for his efficient services rendered the Association. Seconded by many. Secretary put the motion which was unanimously carried.

### CONVENTION ADJOURNED.

### High School Shorthand Section.

An informal meeting of the high school teachers of shorthand was held Wednesday afternoon, presided over by Mr. Selby A. Moran, of the Ann Arbor High School, Ann Arbor, Michigan. After some discussion it was determined to be the sense of the meeting, that in view of the special problems and difficulties of the high school teachers of shorthand, it would be advisable to organize a High School Teachers' Section, of the National Shorthand Teachers' Association. It was moved by Mr. D. W. McMillan of the Princeton High School, Princeton, Illinois, that Mr. Moran present to the National Shorthand Teachers' Association a resolution asking that permission be given to organize such a section. This motion was duly seconded and carried.

After further discussion it was thought

advisable to anticipate, in a measure, the action of the Association, and proceed to effect a permanent organization, which was done by the election of Mr. Selby A. Moran as president, and Mr. Harry G. Spellman of the Rockford High School, Rockford, Illinois, as secretary. On motion of Miss Dora Pitts of the Western High School, Detroit, Michigan, the president was given permission to choose such assistants as he deemed necessary to assist in the organization of the section and the arranging of a program for the next session.

After this election, considerable time was spent in a very helpful discussion of the various problems of the high school teachers. Among the questions discussed were: the amount of time given to the subject of shorthand, the correlation of English and shorthand, and the methods of conducting the work in typewriting. This discussion was participated in by nearly all of the teachers present. Sixteen high school teachers attended this first meeting, and before the close of the Federation meeting some twenty teachers had signified their intention of becoming members of the Section. It was decided to ask each member to contribute fifty cents to assist in defraying the necessary expenses of the organization.

After the chair had appointed Mr. E. D. Misner, of the McKeesport High School, McKeesport, Pa., and Mr. D. W. McMillan, of Princeton, Illinois, a committee to supply the several educational journals of the profession with reports of the meeting, the session adjourned.

## Book Men Plus Teaching Ability.

HOWARD VAN DUSEN.



JAMES S. CURRY.



J. E. KING.



People Who Possess the Convention Habit.



F. M. VAN ANTWERP.



J. A. WHITE.



JOHN R. GREGG.



N. H. WRIGHT.



TIMOTHY L. WOODRUFF.



W. H. HOWARD.

C. A. BLISS.

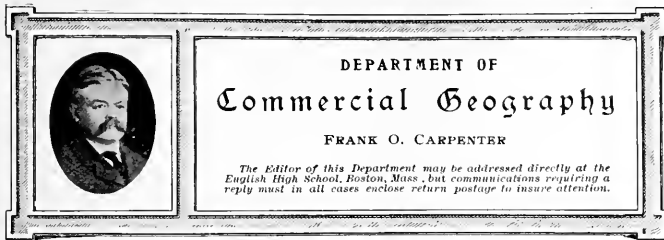


C. C. LISTER.



E. E. GAYLORD.





## Buildings and Materials.

Ancient man lived in the natural caves of the earth, hiding in the darkness for shelter and protection like the other animals about him. Modern man lives in comfortable buildings of his own construction, warm and bright with artificial heat and light. Between the two, stretches the long ladder of evolution up which men have slowly climbed to civilization. Architecture is the master Art; and building construction, the triumph of Engineering.

Primitive man, as we have shown before, first needed and worked for his *food*. Then, as the climate grew colder, needed and made his *clothing*. As the climate grew wintry, he suffered from lack of *shelter* and set himself to obtain it. At first he used the caves and rock crevices, when they existed. Where they did not, in the forest, he crept into dense thickets or under piles of debris. On the plains he dug holes in the earth or made rude shelters of leaves.

Then, lacking natural shelters, he learned to pile stones and sticks together to make an artificial cave, and the first architect and builder appeared, and built his first house. Through many painful efforts he learned the laws of physics and mechanics, the strength and strain of timbers, the durability and wear of stone and wood, and applied them. We use the same laws to-day, the same materials for building, but we have:

"Only turned the log a little,  
Only made the fire burn brighter,  
Made the sparks fly up the smoke flue."

Men first built houses for themselves and their animals, next homes for the rude images of their gods, then homes for their business, homes for their government and courts, homes for their children to learn in, homes for their relics, homes for other men, and lastly homes for ideas and thoughts. What do we call them to-day? Houses, temples, stores, court-houses, schools, museums, hospitals, libraries.

Each great race of men developed a system of architecture which suited the locality, the climate, the temperament of the people where it was used. So we have the great classes of Architecture:—1. The Egyptian and Assyrian. 2. The Greek, with its three orders,—the plain Doric, the dignified Ionic, the elaborate Corinthian. 3. The early Etruscan and later Roman, with its massive round arched structures. 4. Romanesque. 5. Gothic. 6. Renaissance. 7. Modern domestic architecture, like the Queen Anne and Colonial houses, 8. Modern commercial buildings, as typified by the towering office building of to-day,—a framework of steel with its face of stone.

Each style has its examples still on the earth to-day, seeming to resist all the ravages of time and nature. So we find the prehistoric strange carved rock temples of

India, the ruins of Palenque and Mexico, and the mysterious Druid rock circles. 1. The pyramids and obelisks of Egypt and Babylon, massive and simple and true—suited to the time when a man was taught "to ride a horse well, to throw a spear straight, and to tell the truth" and did them all. 2. Then the Parthenon, standing on the Acropolis at Athens, white in its marble beauty against the clear sky, the glory, the dream, the ideal of all time. 3. The Colosseum at Rome, still one of the wonders of the world, though a dozen great buildings have been built from it as from a stone quarry. 4. The castles of Mediaeval Europe. 5. The great Milan cathedral,—a flower in stone. 6. The Duomo at Florence, St. Marks at Venice, and St. Peters at Rome, alone, greatest, unapproachable, the monument built to a poor fisherman, who taught a bit of truth which he learned imperfectly from a passing Great Soul. 7. Belonging to no distinct class of Architecture, but like a lily growing from the dark mud, the outward expression of the love of a savage warrior chief, is the exquisite, the delicate, the marvellous beauty of the Taj Mahal, which even wild tribes respect in their warfare; and, lastly, the noble Court of Honor at the Chicago Fair, which the President of the Royal Institute of Architects in England said was "the grandest thing in Architecture the world has seen since the age of Pericles." This was called into existence for a moment, to serve as a splendid setting for an exhibition of the world's Commerce and Industry. It vanished in flames, as was fitting, and remains in memory as a perfect thing and a type and dream of what will be built in enduring stone and lasting beauty, for the homes of human industry. "When the war drums throb no longer, and the battle flags are furled, in the Parliament of Man, the Federation of the World."

### BUILDING CONSTRUCTION.

The different kinds of labor and industry employed in building are:

- A. *Masonry*—the art of shaping, arranging and uniting; a. stone, b. brick, c. plaster, to form the walls, etc., of buildings.
  - a. Stone masonry is of three kinds:—
    1. Stone cutting—making the stone in the form required for the building. Done by the stone cutter.
    2. Stone setting—building the foundation walls and putting stone in super structure. Done by the stone masons.
    3. Stone carving—shaping the stone into decorative forms—may be done both before and after stones are put in place in the building. Done by the stone carver, or sculptor.
  - b. Brickwork—artificial stone work. It is called bricklaying and is done by bricklayers.
- Terra cotta—a kind of brick made of fine clay much used for ornamental work.

- c. *Plastering*—the industry of making a wall from soft plastic material which soon dries or hardens to an artificial stone of different degrees of hardness. It is made of lime and sand, with hair added to hold it together, for coarse work or brown finish; and lime, plaster of Paris, and marble dust for fine work or hard finish.
  - B. *Carpentry*—the art of making all kinds of frame or structural work from wood. It is of various kinds; house carpentry, bridge carpentry, ship carpentry, etc. The strength and stability of the structure depend upon the carpenter.
  - C. *Joinery*—the branch of wood working which deals with what is called the "finish" of a house; i. e., the floors, the doors, windows, wainscotings, stairways, etc. This work is done usually in the United States by the carpenters or the men who build the frame. In large cities much of this is made in shops so that it can be put easily in place by workmen of little skill.
  - D. *Plumbing*, Gas fitting and electric wiring.
    - a. Plumbing—the system of piping by which fresh water, hot or cold, is supplied to a house, and the waste water and sewage is taken away from the house.
    - b. Gas fitting—the system of pipes to supply gas to the chandeliers or stoves where the gas is burned.
    - c. Electric wiring—the system of wiring used to light gas jets by electricity, to supply electricity for lighting by arc or incandescent lights, for heating or cooking, or to supply power for machinery.
  - E. *Heating and Ventilation*.
    - a. Heating—the supplying of heat by furnace, steam, hot water, or stove.
    - b. Ventilation—the supplying of fresh air to the house and the taking away the old, foul and used-up air.
  - F. *Hardware*—the necessary metal work, like locks, hinges, bolts, nails, etc.
  - G. *Painting, Decorating, and Glass setting*.
    - a. Painting—the covering of the walls or woodwork of the house with paint or varnish, chiefly to preserve the wall.
    - b. Decorating—artistic painting, like frescoes, the hanging of wall paper, etc.
    - c. Glass setting—putting plain glass in the windows, or the stained or mosaic glass.
- There are two kinds of artisans required in building:
1. Architect the man who draws the plan, (i. e., makes the design) of the building, and decides the materials of which it is to be made, writing out careful descriptions of materials and work to be done. These are called "specifications."
  2. Builder—the man who takes the plans and specifications from the architect and actually erects the building. He lays the material of all kinds, hires the workmen, and superintends them and their work. Special parts of the work, like the plastering, plumbing, heating, etc., are usually given to men to do on special contracts.
- The main stages in building construction are:
1. Excavating the ground for the building.
  2. Laying the foundations.
  3. Building the frame.
  4. Boarding and shingling the sides, and roofing.
  5. Putting in the pipes and wires for heat,



gas, water, etc.; i. e., the plumbing, gas fitting, etc.

6. Lathing and plastering.

7. Putting in the finish; i. e., to put in the windows, hang the doors, lay the final floors, etc.

8. Painting, papering, etc.; setting radiators and hanging chandeliers.

The money to be paid for the house is usually divided into eight parts, which are paid as follows:

1st. Payment when foundations are built.

2d. When the house is framed and boarded in.

3d. When the house is lathed and plastered.

4th. When the finish woodwork is in place.

5th. When the final heating and plumbing apparatus is installed.

6th. When the house is painted and papered.

7th. When the house is done, ready for use, grounds graded, etc.

8th. Thirty days after the house is finished.

NOTE. This delay is to protect the owner, as the mechanics have 30 days after the house is finished to apply a mechanic's lien on the house for unpaid wages.

## BUILDING MATERIALS.

Almost every material substance in the world is used for some purpose in building or decorating a house, but stone, wood, straw, leather, glass, paper, metal, are the ones generally used.

**Stone.** Every kind of durable stone in the world near civilized communities is used for building, but in the United States the most popular kinds are: granite, marble, sandstone, and slate, in many degrees of hardness and color.

Some kinds last unchanged for centuries, exposed to all kinds of weather. Other kinds, equally durable in interiors or in mild climates, crumble soon when exposed to the open air in the United States. Stone is so heavy and costly to transport that the serviceable stone nearest to the place of building is used. Stone is obtained from ledges of rock, part of the earth's crust. They are obtained by *quarrying*—the process by which the stone is cut or separated from the ledge. It is usually blasted from the parent rock in great masses by powder or dynamite. These are then split by hand into regular shapes, polished by hand or machine as necessary, and made ready for use.

Belonging with the stone are these substances: Brick, lime, cement, mortar.

**Brick** is made from clay, shaped in the common forms and burned in a hot fire. The clay is usually whitish gray. Brick is usually red, but modern makers produce light-colored varieties of great beauty.

**Lime** is made by burning limestone or marble in kilns. The product is quick-lime. Mixed with water it becomes slaked (or "slacked"), and mixed with sand, hardens to a stone.

**Cement** is of two kinds—a. Rosendale cement made by burning natural cement stones in kilns like lime kilns. When mixed with water these "set" or harden quickly. b. Portland cements are made by mixing pure lime and pure clay—ground fine and dried. These "set" more slowly but become as hard as marble or sandstone, and grow harder with age.

**Mortar** is a mixture of lime and sand or cement and sand. Cement is used below the surface where there is much moisture. Lime mortar above ground is generally used, as it is cheaper and easier to handle.

**Wood.** Wood is the most valuable of all the building materials and the most widely used by men. Its strength, lightness, durability, ease of working, and beauty make it universally popular. Wood is used for buildings, ships, furniture, tools, and fuel.

The use and value to man of wood depends on the ease and cost of obtaining it. In Italy wood is scarce, for example, and the houses are largely of stone, and posts for grapevines are often made of stone. In California and Oregon wood is so abundant that the magnificent redwood trees are split into grapevine props—a tremendous economic waste and folly, for which we shall soon begin to pay. Already in the East and middle West of the United States, wood is beginning to be more scarce and costly. White pine, once common for all purposes in New England, is now so scarce that it is used only for outside finish and for some furniture. White spruce and hemlock have to take its place—good woods, but vastly inferior in all ways to the white pine.

Building woods are of three groups:—

A. The *evergreen* class, or soft woods. These are

1. White pine, called usually "pine" or "Northern pine."
2. Georgia pine, called "hard pine, pitch pine" or "longleafed pine."
3. Carolina pine, called "yellow pine" or "Southern pine."
4. Spruce, of four kinds, black, white, Norway, and single. Norway spruce is called "white deal" in Europe.
5. Hemlock.
6. White Cedar.
7. Red Cedar.
8. Cypress.
9. Redwood.
10. Red fir or Oregon fir—"Oregon pine."

B. The *Hardwoods*.

1. Oak, white, red, English and quarter-sawn or "quartered" oak is used for fine finish and furniture.
2. Ash.
3. Hickory.
4. Locust.
5. Black Walnut.

NOTE. The roots of the Black walnut give "burl" used in cabinet work.

6. Cherry.
7. Birch.
8. Maple. (In old trees "curly or bird's-eye.")
9. Chestnut.
10. Butternut.
11. Beech.
12. Whitewood.
13. Sycamore—button-wood—planetree.
14. Apple and pear tree wood.
15. Boxwood.
16. Basswood.
17. Mahogany, red and white.
18. Rosewood.
19. Ebony.
20. Lignum vitae.
21. Teak.

C. Tropical woods, like the palm, (cocoanut) palmetto, rattan, bamboo, etc., are much used in other lands for building, but in the United States only the bamboo and rattan are used commercially. They are used for furniture, baskets, etc. The industry of cutting down the trees, and preparing them for building purposes is called *Lumbering*.

Trees in the woods are called *timber*, if large enough to be cut. When severed from the trunk they are called *logs*. When sawed into boards, scantling, etc., the wood is called *lumber*. When the larger joists are put into structures, they are again called *timbers*.

In the northern United States the lumbering is done very largely in the winter, in spite of the cold and short days, because, the absence of foliage and underbrush makes it easier to handle the trees and cut them, and it is easier than at any other time, to haul the heavy logs over the snow which then is deep in the woods. The trees are cut into logs and hauled to the side of the large streams or to "log yards" or landings beside railroad tracks.

In the spring when the snow melts, the logs are floated by the floods down stream to the mills, where they are cut into timbers, boards, shingles, laths, clapboards, etc., needed in building and shipped to the various markets as ordered.

If trees are cut down with care and the young trees below 10-inch diameter are left unharmed, it is possible to lumber a tract two or three times in a hundred years; i. e., once for each generation of men. Careless cutting of all trees is destroying our eastern forests very swiftly. The necessity of banding the forests carefully to provide for future needs has given rise in other lands to a science called *forestry*, which deals with all the problems of lumbering, reforestation, etc. In the United States our government experts are well trained but do not yet equal the German foresters. United States lumbermen as yet do not appreciate the folly of their present methods. Their motto seems to be that of the old French king:—"Give me peace during my day, let me have what I want regardless of others, and then after me the deluge." And from the melting snows in the spring and after great storms in the summer it is a true deluge that sweeps down the rivers from the barren hillsides, washing away the light soil and leaving only the rocky ledge or gravel beds where Nature herself with all her skill cannot grow trees again for hundreds of years.

**Iron and Steel.** Metals have been used for centuries, in building, for what is called hardware—as, nails, hinges, locks, etc., but it has remained for the United States builders during the last decade to develop a new type of structure,—the great office building. This is built of a skeleton or framework of steel with a thin wall or skin of brick or stone. The framework is planned and built without using the walls to give strength, and the curious sight is often seen of the walls of the eighth or tenth stories being put in place, while the lower stories show only the skeleton lines of the steel posts and girders. This kind of building is done by the engineer, not by the architect or builder, and at first the bridge engineers and workmen were the only ones who could do the work. The modern office building is so strongly made and bolted together that it could be rolled over and over, it is estimated, without being seriously injured. So they climb steadily upward toward the sky like new Towers of Babel, 25, 28, 32 stories high, with their offices accessible by swift-running elevators. These buildings are splendid monuments to the invention, skill, and daring of the Americans, like no other people in history except the nation of the lost Atlantis, whose sons we might well be and whose tireless nervous energy and rush we repeat to-day.

Longfellow in his poem, "The Builders," seems almost to have foreseen the steel office building, as he says:

"Nothing useless is or low,  
Each thing in its place is best;  
And what seems but idle show,  
Strengthens and supports the rest.

\* \* \* \* \*  
"Thus alone can we attain  
To those turrets, where the eye  
Sees the world as one vast plain  
And one boundless reach of sky."

The Editor has overruen his building contract with the publisher for space and will only copy the inscription on the old Roman houses and say to his readers: "Salve et Vale," "Hail and Farewell."





## Department of Typewriting No. 5.

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### How to Secure the Greatest Amount of Practice With the Least Fatigue to the Student

The acquiring of the technique which I have hitherto attempted to outline in these columns, engrosses the student's attention up to the point we have now reached in his training, but he has not by any means the requisite facility to begin especial efforts to increase his speed or to transcribe from shorthand notes. How shall we hold his attention during the practice which is necessary for such facility? If we put a typewriting manual into his hand and simply tell him to read the instructions and copy the forms, how does he go about it? He begins in the best of spirits, but he soon becomes tired, his thoughts wander to other things, he continually strikes the wrong keys, forgets to indent lines when beginning paragraphs, writes double space where it should be single, uses small letters where all capitals are required and vice versa; finally, he impatiently pulls out the sheet and begins once more; only to repeat the first series of mistakes, with many new ones added. Continued re-writing makes matters worse, and he is in despair; he turns the leaves of the book and looks agnost at sight of the amount of work still to be done. Discouraged in the thought of ever finishing, he determines that, by hook or crook, the next writing of this first paper shall be the last. Here our tragedy begins—it is the old, old story of Mephistopheles and Faust: Mephistopheles' whispermings beguile him at every line, and when the page is finished, our Faust is so delighted with his work, and so convinced by his Evil Genius, that a compact is then and there entered into, and together they start on that wild "Ride to—the End of the Book." There is no thought of gain from the practice, no care for the future—only the desire to go "on, on, on," and finish the book. In the end, of course, Mephistopheles wins, and the doom is sealed of young Faust and his constant companion—Evil Eraser.

Now, the problem seems easy of solution, does it not? Our Faust, it is obvious, fell under the influence of Mephistopheles because his mind was not well trained and sufficiently occupied. It is plainly our duty to supply this training and occupation that our Fausts may not have time to think of and seek the companionship of Evil Eraser. But *how* shall we supply these? "It is not possible," say many teachers. Aye, there's the rub! There are some men and women who lack experience—Time will cure *them*; there are lazy (it's an ugly adjective, but an honest one) men and women who pass for teachers—they, too, will be cured—some day they will fall asleep, the school proprietor will find them

napping and give them allopathic treatment; but who can tell of the fate in store for the person who teaches, not because he finds joy in imparting the little knowledge he has acquired and by helping his young students, but because—well, let me quote a certain teacher: "I don't care particularly for teaching" with a lift of the eyebrows and a scornful little smile, "but I prefer it to anything else that I have tried." I certainly shall not dare to prophesy the fate of these. However, to those who are not afraid of work the following may prove helpful:

Do not let a student know what his work is to be from day to day on the contrary always "keep something up your sleeve," and make him feel that your sleeve is a big one.

Do not require the student to follow the order in a manual, but select such parts as bear on one business subject, explain verbally the business customs in this connection, review the form or paper in detail, give the business reasons for the arrangement, explain the meaning and use of the documents, the importance of exactness, then have him go to work, with the understanding that each page is to be brought to you for criticism as soon as it is written. Realizing that it is to be criticised as to form, he will constantly be on the alert to cover all the points which you have brought to his attention; not being sure whether it must be rewritten or not, he will concentrate all his attention on the subject matter and not think solely of finishing as quickly as possible; yet, realizing also that you are to see it, he will not be careless in the mechanical part of the work. The student should carefully read each copy after it is written and mark his errors. To be able quickly to read and detect errors needs much training, and it should begin with the writing of sentences. Again, it is of the greatest importance that the students should feel that not a line written is destined for the waste-basket, but, on the contrary, whether correct or incorrect, that he is to receive credit for the work that he has done and that it is all to be kept as part of his school record. By numbering each sheet, it will be a very easy matter to keep track of the number of times that a form is written.

As to the "number of times" that an article should be rewritten, I think circumstances alone can help us to decide. There is no doubt that rewriting one thing many times is the best sort of practice, but individuals differ and "what is one man's meat is another man's poison." In a small class, where the students have about equal ability, it is easier and often perfectly safe to have each exercise written a specified number of times (of course, speaking only of the point in the work at which we have now arrived), but in classes where the ability of the students ranges from zero to

that of a genius, the temper of each individual must be taken into consideration, and the teacher should set a limit, though keeping the student in ignorance of that limit. With the majority of students, I have found it a good plan, after the third or fourth copy, to let *them* decide whether they will rewrite. On the question of form, margins, etc., I can usually work in two or three rewrites without making the student feel that he has made errors about which he need be discouraged or ashamed; after that, I can usually trust to his own desire to do good work, for the writing of two or three more copies; if still the work is not satisfactory (providing that his preparatory work has been done conscientiously and well), it is probably due to physical conditions, and I pass it, with the mental reservation that it is to be taken up again later in the course. At all events, it is always wise to keep the student in ignorance as to any limitations that the teacher may have in mind, and to keep constantly before him the advantages accruing from rewriting.

As each form, or set of forms on one subject in the manual is finished, supplementary matter, taken from various sources, should be given to further illustrate the style, use of the various parts of the machine, and also, in some of them, allowing the student to use his judgment as to the arrangement. This work should be so planned that no two students in the same class are working on the same matter, so that each student may feel that he is doing "special work," and he really is. If, from the very beginning, he is made to feel that his work is *all* of value—that it is all to be actually used, his interest will prevent the practice from becoming monotonous and irksome. However, this plan keeps a teacher working at a high pressure, and there are days when monthly reports, conferences, broken machines, or other accidents and interruptions, make it impossible to arrange for the supervision of "Special Work," and, for this reason, I make the student's typewriting manual the backbone of my work, so as to be able to fall back on it in time of need.

While holding back the students, in order that correct habits may become fixed, as suggested last month, variety in form will usually be sufficient to keep up a lively interest, but after a certain amount of form work is done, another change becomes necessary. Then the business method of circulating may be explained, and for several days much profitable practice may be accomplished; that is, have the students write, say, twenty-five circular letters; afterward insert the addresses of a series of envelopes. Letters containing confirmation of telegrams, the actual writing of telegrams, also cablegrams written on printed forms, and afterward, translated from the code, make interesting and very practical work for perhaps a week. I also collect all kinds of printed circulars and give them to the students as "Special Work," allowing them to use their ingenuity in the typewritten arrangement; always being careful to give the student the impression that it is an important piece of work, and it really is.

My invariable rule, with every change of form, every bit of work rewritten, every correction, every introduction of a new idea, and in all "Special Work," is to give the business reason for each. Not one page is written that is not thoroughly analyzed before it is written. Sometimes, time may be known by giving these analyses as class instruction, but the criticisms of the work when finished must all be individual and equally verbal.

These, then, are my methods of getting the greatest amount of practice with the least fatigue to the student. The student's interest is kept alive by not letting him know what his work is to be from day to day, but he knows always what he is working for, and he is always sure that I will have something to teach him.



## Department of Arithmetic.

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### Model Solutions and Methods of Conducting Recitations

In this issue of THE EDUCATOR, I will present model solutions, plans for recording work, and methods of conducting class recitations.

Each member of the class should be provided with two good pen-and-ink note books that open at the end. In the back part of each, all model solutions should be copied carefully and neatly. These solutions are for study and reference. While one book is in the teacher's hands for inspection, the other is in the student's hands for recording work.

In starting a class in percentage, place the following problems and their solutions on the blackboard and have them copied. The work assigned for the following day will be determined largely by the ability and previous preparation of the members of the class. In some cases the assignment should contain problems that will develop the ability to handle solution number three only. In other cases, the assignment might cover solutions three, four, and five.

Remember, your aim is not quantity but quality and accuracy.

Great care must be taken in grading the work properly and each day's assignment should be, not a definite number of problems which in many cases will overtax the student's ability to produce accurate work, but a number that he can solve without making any mistakes. Many teachers are prone to assign the problems in the order given in the text until exhausted, then to pass immediately to the next subject. Others assign problems dissimilar to those previously given or mix difficult ones with each day's work. The best plan is to begin with the simple, lay plenty of stress upon it, and then work gradually to the complex.

- I.
- Find  $\frac{3}{4}$  of 40
- I. 44 of the number—40.  
II.  $\frac{1}{4}$  " " " "  $\frac{1}{4}$  of 40 or 10.  
III.  $\frac{3}{4}$  " " " "  $3 \times 10$  or 30.
- II.
- Find 75-100 of 40.
- I. 100-100 of the number—40.  
II. 1-100 " " " "  $\frac{1}{100}$  of 40 or 4  
III. 75-100 " " " "  $75 \times \frac{1}{100}$  or 30.
- III.
- Find 75 per cent of 40
- I. 100 per cent of the number—40.  
II. 1 " " " "  $\frac{1}{100}$  of 40 or 4  
III. 75 " " " "  $75 \times \frac{1}{100}$  or 30.
- IV.
- 30 is 75 per cent of what number?
- I. 75 per cent of the number—30.  
II. 1 " " " "  $\frac{1}{75}$  of 30 or 4  
III. 100 " " " "  $100 \times \frac{1}{100}$  or 40

- V.
- 30 is what per cent of 40.  
I. 40=100 per cent of the number.  
II. 1=1-40 of " " " or  $\frac{25}{100}$  per cent of the number.  
III. 30=30 x  $\frac{25}{100}$  per cent of the number or 75 per cent of the number.

Many teachers do not believe it is necessary to record the expressions that follow the fractions and percents in the foregoing solutions. The fractions  $\frac{3}{4}$ ,  $\frac{75}{100}$ , and  $\frac{75}{100}$  per cent are number symbols and do not equal any concrete number. If the expression "of the number" were omitted from the first step in the first solution, the step would read 44-40. But 44 equal one unit, therefore 1-40. Some maintain that any per cent is concrete and will equal a concrete number. If the expression "of the number" were omitted from the first step in the third solution, it would read 100 per cent-40. Since the per cent sign stands for the denominator 100, then 100 per cent equals 100/100. This fraction is equal to one unit and the statement, 100 per cent-40, is reduced to the absurdity, 1-40. The expressions referred to are vital and absolutely essential in developing the reasoning powers. The conditions in each problem determine the expression to be used and the student should not be permitted to use some general one, such as, "of the quantity," for all problems.

To illustrate this point more fully, I will give a few equations with proper expressions and labels; following these, the same equations without expressions, then without labels. By inspection it will be seen that the first group comes under the head of intelligent analysis while the steps in the other groups are absurd and should not be used.

- (a)
- 3 per cent of the yearly sales=\$240, commission.  
125 per cent of the second number—1st number.  
20 per cent of the 2nd year's sales—2,000, increase.  
150 per cent of the original number=400, new number.  
20 per cent of the cost of house—\$1,000, gain.  
5 per cent of the cost of horse \$10, loss.
- (b)
- 3 per cent=\$240, commission.  
125 per cent—1st number.  
20 per cent=\$2,000, increase.  
150 per cent=400, new member.  
20 per cent=\$1,000, gain.  
5 per cent=\$10, loss.
- (c)
- 3 per cent=240.  
125 per cent—1st.  
20 per cent=2,000.  
150 per cent=400  
20 per cent=1,000.  
5 per cent=10.

Neat, accurate work with proper expression and labels should be exacted from each member of the class. If a student fails in this, he should be required to rewrite solutions.

While the solution for problem number five has not been used by teachers to any great extent, yet the unitary method of reasoning from many to one and from one to many applies to it as well as to the others. In this solution the students are prone to omit the expressions following the per cent signs.

There will be a tendency on the part of a number of students to solve problems hurriedly and to record the work rapidly and carelessly. As a result, many mistakes are made in solving and recording problems. No careless work should be accepted or tolerated, as it develops inaccuracy and is positively harmful. It is the duty of every conscientious teacher to impress upon the student the supreme importance of absolute accuracy in all arithmetical work. Perhaps unconsciously you have made the student believe that, if he has solved eight or nine problems correctly out of ten, he is doing good work. What will be exacted of him in the business world? Will the business man accept 80 per cent or 90 per cent of accuracy in figures in his office and call it good work? Does he want a boy who can figure 80 or 90 invoices correctly out of every hundred? The boy will soon learn in his first position that 80 per cent or 90 per cent of accuracy in figures is not good work, but absolute failure. There is no place for a ninety per cent bill clerk in any commercial house. Why not teach the boy this fact at once and then lead him to see that accuracy is the result of much painstaking work?

Accuracy is not the result of a great amount of rapid manipulation of figures in difficult problems but it is obtained by painstaking work in the solution of many simple and properly graded problems in which the chief effort of the student is to secure accurate results in every case.

To secure painstaking work the teacher should have all solutions recorded in ink, legibly and neatly, according to a definite plan. This may be given as follows:

I. Draw a marginal line in ink about a half-inch from the left side to serve as a guide line for the steps.

II. Place Roman numerals for each step to the right of and close to the line.

III. Place the number of the problem to the left of the marginal line and on the line with first step of solution.

IV. Make the work compact and use one line only for each step.

V. Leave one vacant line between solutions.

VI. Record all work in ink.

For home work for the first day assign eight or ten miscellaneous problems that will bring into use the different expressions and solutions that have been given. On the following day assign those problems at the beginning of the period to members of the class and have the solutions copied from the books on the blackboard. While this is being done, drill the others on a variety of oral problems similar to those given. This oral work should be carefully graded. After the work is copied, call upon each one in turn who has copied work to rise, read his problem, then read and explain each step of the solution. Some steps will require careful explanations, others will require none. While each problem is being explained, the others should follow



their book work carefully, checking all mistakes in lead pencil and grading each problem ten or a cipher. After all problems have been explained, each student should calculate his own grade for the entire work and record it in lead pencil at the close of the work.

During the remainder of the period, collect books, assign new work, and drill the class on written problems similar to those placed on the blackboard. By illustrations and explanations the class should be taught to solve them by the shortest practical methods without using steps.

### ORAL PROBLEMS

What is $\frac{1}{4}$ of 48?	What is 25 per cent of 48?
" $\frac{1}{5}$ " 60?	" 20 " " 60?
" $\frac{1}{3}$ " 90?	" $\frac{3}{4}$ " " 90?
" $\frac{1}{8}$ " 64?	" $\frac{1}{2}$ " " 64?
" $\frac{1}{2}$ " 70?	" 50 " " 70?
" 17 " 49?	" 142.7 " " 49?

30 is $\frac{1}{5}$ of what?	30 is 25 per cent of what?
14 " 1.4 "	14 " 20 " "
12 " 1.6 "	12 " $16\frac{2}{3}$ " "
18 " $\frac{1}{3}$ "	18 " $33\frac{1}{3}$ " "
25 " $\frac{1}{2}$ "	25 " 50 " "
15 " 1.7 "	15 " 142.7 " "

20 per cent equals what fraction?	15 equals what per cent?
40 " " "	2.5 " " "
60 " " "	3.5 " " "
80 " " "	4.5 " " "
$33\frac{1}{3}$ " " "	$\frac{1}{3}$ " " "
$66\frac{2}{3}$ " " "	$\frac{2}{3}$ " " "
30 " " "	3.10 " " "
70 " " "	7.10 " " "
90 " " "	9.10 " " "
$37\frac{1}{2}$ " " "	$\frac{3}{8}$ " " "
$62\frac{1}{2}$ " " "	$\frac{5}{8}$ " " "
$87\frac{1}{2}$ " " "	$\frac{7}{8}$ " " "
$83\frac{1}{3}$ " " "	5.6 " " "

Find $\frac{2}{3}$ of 60	Find $66\frac{2}{3}$ per cent of 60
" 3.5 " 90	" 60 " " 90
" 2.10 " 20	" 20 " " 20
" 2.5 " 60	" 40 " " 60
" 3.10 " 24	" 30 " " 24
" $\frac{3}{4}$ " 48	" 75 " " 48
" $\frac{3}{8}$ " 40	" $37\frac{1}{2}$ " " 40
" $\frac{7}{8}$ " 24	" $87\frac{1}{2}$ " " 24

20 is $\frac{2}{3}$ of what?	20 is $66\frac{2}{3}$ per cent of what?
40 " 4.5 "	40 " 50 " "
35 " $\frac{7}{8}$ "	35 " $87\frac{1}{2}$ " "
24 " $\frac{3}{4}$ "	24 " $75$ " "
33 " 3.5 "	33 " 60 " "
60 " 3.10 "	60 " 30 " "
15 " $\frac{3}{8}$ "	15 " $37\frac{1}{2}$ " "
40 " 2.10 "	40 " 20 " "

Find 10 per cent of 35.00	Find $83\frac{1}{3}$ per cent of 72
" 64 " 400	" 25 " " 488
" 82 " 300	" 81 " " 550
" 20 " 40	" 27 " " 1,000
" 71 " 900	" 39 " " 400
" 24 " 200	" 23 " " 800

6 is — per cent of 24	10c. is — per cent of 50c.
8 " — " 24	2c. " — " 10c.
12 " — " 84	8c. " — " 64c.
40 " — " 20	\$1. " — " 50c.
8 " — " 40	\$5. " — " \$1.
3 " — " 30	\$10. " — " \$2.
2 " — " 16	6 per cent is — per cent of 2 per cent.

$\frac{1}{2}$ of 50 is $\frac{1}{4}$ of what?
$\frac{3}{8}$ " 75 " 1.5 "
$\frac{1}{4}$ " 80 " $\frac{1}{2}$ "
$\frac{1}{8}$ " 72 " 1.10 "
$\frac{1}{8}$ " 60 " $\frac{3}{4}$ "
$\frac{1}{5}$ " 80 " 1.5 "
$\frac{1}{2}$ " 49 " 1.9 "
$\frac{1}{3}$ " 30 " 1.5 "
$\frac{1}{3}$ " 55 " 1.10 "



DEPARTMENT OF

## Commercial Law No. 5.

W. H. WHIGAM, CHICAGO

Craue Manual Training High School.

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### Additional Contracts

- Introduction.
- Letters of Credit.
  - How Used.
- Bonds.
- Warehouse Receipts.
  - How Used.
- Bills of Lading.
  - How Used.
- Negotiability.

**INTRODUCTION**—Business necessity has contrived and put into use a number of contracts that are sometimes classed as quasi-negotiable. This is not an apt designation. These contracts have not been afforded full negotiability largely because business necessity does not require it. The chief ones are letters of credit, bonds, warehouse receipts, and bills of lading.

**LETTERS OF CREDIT**—A letter of credit is an instrument somewhat similar to a draft. It is payable at the convenience of the purchaser and in the currency of the country where payable, but it is not primarily intended for negotiation. It is largely used by travelers.

**How Used**—For example, A is to travel in Europe. To take the currency (gold) of this country would subject him to the inconvenience of carrying it, to say nothing of liability to loss. Again, if required to change this currency to the currency of the country where he happens to be traveling, he would be charged with exchange each time. Instead of doing this, he goes to his banker, before leaving home, and buys a letter of credit. This letter is directed to, and payable at different banks in the several countries he intends to visit. In the course of his journey and as he desires the money to expend, he presents this letter at a specified bank and asks for a certain sum of money. The payment will be indorsed on this letter, and from this each subsequent bank can readily determine the balance due.

**BONDS**—A bond is an obligation in form and effect similar to an ordinary promissory note, but it differs in that the bond is under seal and therefore is not negotiable. Its transfer is governed by the common law of assignments. Bonds are chiefly issued in case of money borrowed by a municipality or by corporations. A fund is generally provided for the purpose of paying bonds when due.

**WAREHOUSE RECEIPTS**—So far as these instruments are concerned, their use is confined to places for storage of property for sale, notably produce and grain. When, for example, grain is delivered, a receipt is given. It is both a receipt and a contract, a receipt in that it recites the receipt of the property by the warehouseman, and a contract in that it contains an agreement to safely keep the property.

**How Used**—The warehouse receipt is a commercial instrument of great import-

ance. In the grain business millions of bushels are stored each year, for which warehouse receipts are issued and a regular storage fee charged. The grain is bought, sold, and delivered by means of transferring this receipt, which represents the title. The transfer of the receipt with the proper intent effectively conveys the title to the purchaser, but the liability of an endorser does not follow. The instrument, then, lacks this element of negotiability.

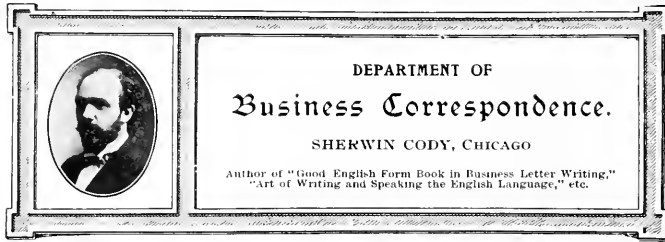
**BILLS OF LADING**—A bill of lading is an instrument issued by a common carrier upon the receipt of goods for transportation. The instrument is both an acknowledgment of the receipt of goods for transportation and a contract. As a receipt it is subject to parol explanation, while as a contract it is not.

**How Used**—The bill of lading is of great efficiency to afford facilities for the transfer of credit. The grain-buying business in the Western States is a good illustration. Warehouse receipts are used as collateral in much the same way. In indorsing a bill of lading, the usual methods of indorsement may be used. Conditional indorsements are frequently used. Another method is to indorse, directing the railroad company to deliver the shipment to the consignee upon the receipt of all charges. The use of these receipts may be further illustrated as follows: The buyer, having previously arranged with some banking house for a loan, goes into the grain country with, for example, five thousand dollars which he invests in wheat. The wheat is delivered to the railroad for transportation and a bill of lading is given. The buyer indorses the bill of lading to the bank and takes a draft for a portion of the value of the shipment. The draft is cashed and this operation is then repeated again and again. The shipments of wheat are sold and the proceeds of the sales turned over to the bank which deducts the various amounts of the drafts, and interest on the original loan. The buyer finally receives the balance as a profit. He is thus enabled to have in use a capital several times his first investment.

**NEGOTIABILITY**—These instruments do not possess all the elements of negotiable paper. For example, the guarantee of the indorser does not follow. A perfect title, however, is given, which is no greater than that possessed by the indorser. The guarantees of the common law exist in favor of the holder. The conditional guarantee of the law merchant is lacking.

#### WHAT THE LAW DECIDES.

In 6 S. W. Reporter 48, it is held that a bank purchasing a draft, with a bill of lading attached, and collecting the draft from the acceptors, warrants to the acceptors both the measure and quality of the goods mentioned in the bill of lading. North Carolina and Texas so hold, while Iowa refuses to endorse the doctrine.



## Proper Models for Business Letter Writing.

The ordinary teacher of business letter writing is at a disadvantage in one or two respects. First of all, he is usually a business college graduate who has drifted into teaching, rather than a successful writer of business letters in a commercial house, who, because of his superiority, has become a teacher. The successful business letter writer would be paid a much larger salary than the teacher gets. The teacher is therefore without experience in actual commercial writing.

At the same time the teacher is under the greatest possible pressure to lead his students to write letters that will please business men. He knows no better way to do this than to get letters from the files of business houses, and teach his students as well as possible to follow in the footsteps of the business man.

The result is that the business college is generally a follower, rarely a leader, in commercial correspondence.

The fact is, average business letters are miserably poor. They are filled with errors of all kinds, not only of punctuation, grammar, etc., but also of good business form. Business men have not made as much of a science of letter writing as they ought. They themselves need instruction, and they know it. Their clerks ought to be better educated than they are themselves, but they are worse.

In this series of articles I want to point out some of the ways by which a teacher can instruct his pupils in better methods than prevail in the average business house.

### THE EVIL OF COMMERCIAL JARGON

One of the worst features of the average business letter of today is that of wornout, stereotyped phrases, such as "Answering your esteemed favor of the 15th inst.," "referring to *same*," "in *said* invoice," "we beg to inform you," etc. Business schools teach this jargon as if it were a sacred part of commerce. All the letter writing books are full of it, and there is a stupid form for almost every kind of letter that is written. Students readily absorb these slang phrases and think when they have got them that they have mastered letter writing. As a result, the average graduate of a business college writes a stiff, impossible letter that the ordinary business man cannot use at all in common correspondence.

Now these phrases are bad, and most business men know it even when they use them. They use them by force of habit, but regret it when they do. This dead and alive language is a sort of make-weight for lack of thought, and obscures the meaning in the mind of the customer when he reads the letter. They therefore drive away any amount of business.

There is one remedy, and only one, for the business school teacher, and that is to banish them altogether. Never teach any of these stereotyped forms. Give the student as models, letters which are simple and natural and clear, and as conversational as possible.

There is now on the market at least one book in which letters of this kind may be found; and, starting with these, the teacher must rewrite all the letters he uses for dictation so as to avoid these formal phrases. Some of them may have their uses. But the student will learn them quickly enough from outside sources.

It is certainly very hard to get the average student to think for himself; but the good teacher will keep persistently at that object, nevertheless. He will give students the best of models, but prevent their slavishly following any of them. The student needs a guide; but he should be forced to compose for himself. Only so will he learn the elements of business composition.

The time for mastering letter writing in any commercial school is much too short; but the time being what it is, we must make the best use of it. And the fact is, an enormous amount may be accomplished if we go systematically about educating the mind of the pupil rather than trying to do everything through the reason. If every letter given him to copy when he is practicing at the typewriter, every paragraph dictated to him as practice in shorthand, and every form given him in the countinghouse drill, is simple, clear, concise, free from all jargon and wornout forms, the student will absorb a good style in letter writing without any instruction at all. But what do we find? A dozen of the leading letter writing books on the market present a collection of average business letters that are marred continually by errors of capitalization, punctuation, grammar, and phrasing. Many teachers know the shortcomings of these books, and of the model letters they have in manuscript for dictation purposes. And yet they go on using them, and send out students who are dear at \$5.00 a week, when by a little care they might make them of double that value.

The first step toward success in teaching letter writing is a complete reformation of the models of business letter writing used in all departments of the school, for it is absurd for one department to try to teach good letter writing when the usage of other departments counteracts all that good.

### DON'T GO TO THE OPPOSITE EXTREME.

In banishing the actual letters of real business, there is always the danger that a non-business educator will go to the scholastic extreme. He, himself, will write, and will teach his pupils to write "literary" letters, letters written in classic English. This has been tried before many times, and has always led to disastrous failure. A

business letter should usually be conversational in the extreme. Colloquial and even slangy phrases are allowable. A good business letter should produce precisely the same effect on the customer that a little conversation from a good salesman would produce, and should be in the sharp, effective, natural language of a salesman. Only a business man can write in that way. A teacher who has had little experience in business should not attempt to compose letters of this kind for model purposes. Rather let the teacher take real business letters and carefully correct them according to the most approved models. The use of actual business letters is a good idea; but they need to be thoroughly rewritten.

### Exactly what we mean.

Joseph Conrad, the novelist, was born a Pole, and through a wandering youth, was at twenty equally facile in three languages — Polish, French and English. He hesitated which to settle upon as his definite and final medium for the novels which he wished to write. He chose English — for the reason that English is spreading so rapidly into every nation of Europe, Asia, Africa and South America.

Yet we who are born with this wonderful matchless medium of thinking and talking, spend, and compel our children to spend, most of the time formally set apart for education in fustling with other languages, living and dead. And nowhere, at no school, academy, college, or university in America or England or Scotland, or other English-speaking country, is our language taught as the French teach their language to their children. Words, grammatical constructions, sentences, paragraphs, longer attempts at expression — all these are distinct personalities. To study them, to come to know them, is to learn not only accurately and forcibly to express thought but accurately to think.

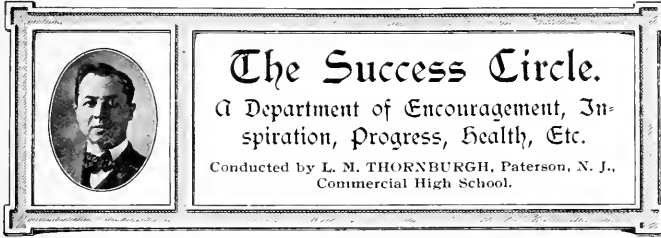
How many of us know exactly what the words we use mean? How many have ever thought about the matter sufficiently to know that they do not know?

To know many languages is really to have none. Really to have one language is to have the essence of all — their thought. — *Saturday Evening Post.*

### Commercial Law from Previous Page.

It is held in 29 Minn. 363 and 91 U. S. 92 that where the consignee named is the same person as the drawer of the draft, with bill of lading attached, as where the draft reads, "Pay to the order of ourselves," etc., the bill of lading must not be delivered until payment of the draft. If delivered on acceptance, the collecting bank will be liable for payment of the draft, and this is so even if consignor indorses the bill of lading in blank.

G drew a draft on H. & Co., but having no funds with H. & Co. sent them, as collateral for the advance, an order on P. & Co. for 150 bales of cotton. H. & Co. sent the order by messenger to P. & Co. who replied as follows: "Cotton referred to, for account of G., cannot be shipped until next week when we will deliver to you." On this assurance H. & Co. paid the draft. By time of delivery G. owed P. & Co. more than the value of the cotton and they refused to deliver. The court held that as their promise was without consideration they need not deliver. H. & Co. should have notified P. & Co. that they would not pay the draft or advance on the cotton until they had been promised that the cotton would be delivered, then the promise could have been enforced. Court of Appeals, N. Y., Feb. 5, 1901.



## Right Thinking a Success Factor

"Success is the result of a mental attitude," and the right mental attitude cannot fail to bring about the desired results. One with a receptive mind learns easily and he retains what he learns. He who thinks everybody has a "pick" on him will seldom advance; his mind is closed; he is antagonistic.

The mind should be open, active, ready and willing to receive impressions. One should picture in the mind what he desires to be in life, what he wants to make out of himself, before he can hope to reach the goal of his ambition.

You wish to invent and have patented a device the sales of which will net you large returns. Many fortunes have been thus made. Edison, Bell, Morse, Whitney, and many other great inventors have climbed the ladder of fame by making realities out of things which they first conceived as mental pictures. They made practical use of their ideas, and a fortune was the result. So will it be with us if we can invent what the people need, want and must have.

The beautiful piece of wood carving which I hold in my hand was done in his early teens by a promising youth who now receives a snug income by turning mental pictures into things that people need, want, and buy. He has developed artistic ability, he makes thoughts (ideas) things, and he is well paid for it.

You wish to draw a picture, to make a beautiful letter, to join the initials of your name in an easy, simple, graceful manner? You must originate in the mind or transfer from a copy not a vague but a distinct and accurate picture of what you wish to reproduce. If this concept is properly formed in the mind, little difficulty will be met in reproducing it on paper. The making of this correct picture over and over again leaves an indelible, a lasting impression, one that cannot be erased. That is the way to learn to write. You must see pictures, letters, combinations; your mind's eye must see these things as they really are before you can be an artist or penman. And before you are a success in this or any other line of endeavor you must picture yourself as you would like to appear when

successful. This plan, backed by earnestness, perseverance, patience and common sense will lead to the highest goals. Think right, do right, be right; know that what you are you will be. It is not always easy to keep on the right path of thought—it is hard work—but the goals hardest to reach give one the most comfort and satisfaction when attained. There are many sidetracks along the way that lure the weak to destruction. Only the strong, the brave, the successful are able to resist the temptations. Faith and confidence in one's self has opened the field of lucrative employment to many a discouraged youth who fully believed before getting into the right mental attitude that for him stenographic success—to write as reporters write—was an ideal dream. If you think you will fail, in all probability you will fail. *I can, I will, I am*, I want to be successful—these thoughts will make you what you wish to be if you will live them.

## An Asset in Life

How thankful I now feel to have this asset: When nearly everything seemed cold and dreary—yes, dark—something entered into my own life that caused the dark clouds to wear silver linings. It came like a voice from Heaven; it came from a friend. He said, "Cheer up, life is made up of trials and tribulations. You are having one of yours. I have had them, and I think I have come out of the battle stronger and better than ever. Don't you know your discouragements and stumbling blocks ought to be made stepping stones to higher and better things—things that I am sure you can do if you only trust in yourself?" These words came to me from one who often speaks to you in print. His wife and children had gone to bed. He and I sat alone on the veranda. The small clock said it was time for me to go home, yet I lingered. I was not sleepy; I was wide awake, for I felt the need of sympathetic words of counsel, friendship and good cheer. The cool evening breezes added to my comfort. The stars above sent a flood of light down upon us, and they all seemed to be winking words of encouragement to me. It was quite late. My friend took me by the hand and said, "Goodbye, my boy, five years from now I shall be anxious to see

you. I shall expect much of you." "I shall expect much of you," still rings in my ears. These words of expectancy coming from my friend removed the clouds of discouragement and changed my mental attitude. They set me to thinking. My attitude became one of hopefulness. Without knowing why I felt the words of my friend should be made true. They still urge me on, and I feel I ought to do better things, that I should accomplish more. Have you such a friend? Then heed what he says. Are you such a friend to any one? You should be.

## Our Companions

Friends are the jewels of life, and a good friend is to be valued above riches. The choosing of friends, of confidants, indicates our own character, and our companions have much to do with our welfare and our success.

## Planting Seeds of Self-help

All of us can sow seeds of helpfulness if we would only do it. Your own self may be very good soil. Sow seeds in your own self,—seeds of friendship, helpfulness, love. Be sure the seeds are of excellent quality and properly planted. Cull seeds from the fruits of the lives of others, get them from the immortal pages of history. Cast off the growing seeds that are hindering your progress—immoral words, looks or actions. Read the wise words of others; make them a part of yourself if they will help you to live a better life. Read to weigh and to consider, to broaden your views, to enrich your mind; read between the lines. Absorb the sayings of others that you may be led to think deep, to penetrate the innermost recesses of your own being; absorb the thoughts that will widen your sphere, deepen and enrich your life and cause you to grow. These thoughts are seeds of self-help—nurture them.

The right books will put you in the right mental attitude; they will tell you how to improve, to do something worthy, to be somebody, to make your mark in life. Next to friends books are your best and most loyal companions; they never change—their pages are always full of inspiration; they are faces of gladness that always greet one with a smile of welcome.

Every book you read, every friend you have, is a seed planted in your life that may grow to mighty dimensions. Both will influence you for good or evil. Select the seeds with care; guard the shoots while they are growing; shape them to become trees of energy, trees of success, trees of contentment and happiness. If you will do this, if you will put your whole heart into improving yourself by watching the seeds that mean so much to you, success will surely crown your efforts in whatever sphere of endeavor your services may find a welcome, and you will reap rich and abundant harvests from the great fields of life that present so many golden opportunities for advancement.

The foregoing articles were written by Mr. E. H. Craver, of Rutherford, N. J. Mr. Craver reflects himself in his writing. Ten years ago his situation in life was very much like that of many a young reader of this page—he was a news-boy, an errand-boy, and a school-boy, spending his spare moments practicing from a course of lessons in business writing in a penmanship journal. His continued and faithful practice won for him a prize book, "Character," by Samuel Smiles, and this book, together with letters of advice from time to time, had much to do in shaping his career and in contributing to the exemplary character which he is living.

During the past four years Mr. Craver has been principal of the Commercial Department of the Rutherford, N. J., High School, and is one of the most successful and promising young commercial teachers of my acquaintance.

Young readers might, with great profit to themselves, ask the question repeatedly: "What shall I be doing and what can be said of me ten years from now?"

STUDENTS



WORK A PAGE

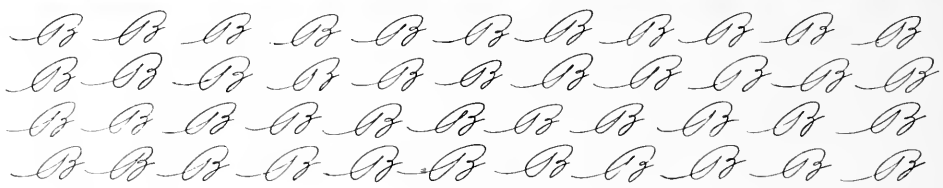
PUPILS IN MOUNTAIN STATE BUSINESS COLLEGE, PARKERSBURG, W. VA., A. G. SINE, PREST., O. T. JOHNSTON, PENMAN AND COMMERCIAL TEACHER.



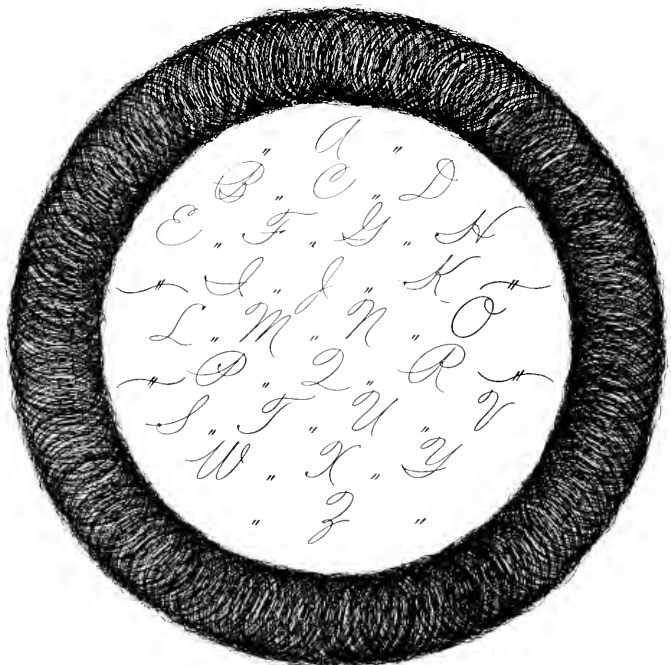
BY S. H. BATTIN.



BY F. W. FOGGIN.



BY MISS IRENE HALE.



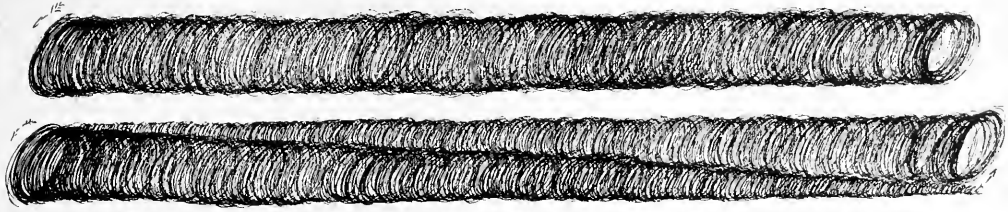
BY A. R. BURNETTE, PENMAN IN THE GOOD, BIG BOWLING GREEN, KY., BUSINESS COLLEGE AND NORMAL SCHOOL.

*The Mutual Benefit Insurance Co.*

*752 Broad Street.*

*Newark, N. J.*

BY R. A. CEPEK.



BY W. D. PUGH, PUPIL IN NATIONAL BUSINESS COLLEGE, KOANOKO, VA.

## Catalogs and Circulars

The Ohio Valley Business College, East Liverpool, O., favors us with advertising matter concerning that institution. We have known one of the proprietors, Mr. F. T. Weaver for many years, and have long since recognized him as one of our most efficient and reliable commercial teachers.

Darling's Business College Journal, Elyria, O., comes to our desk well laden with information relative to the new school recently opened. Success to the new institution.

An attractively gotten up eight-page booklet, printed in brown and green, is at hand from the Iowa Business College, Des Moines, Iowa.

The Scranton, Pa., Business College, H. D. Buck, Principal, issues a high-grade journal.

The Packard Budget, published by the students of the Packard Commercial School, looks more like a literary production than a business college periodical. It is a good thing and seems to be prospering.

Beautiful and marvelous are the scenes depicted in the booklet received from the Mendocino County Board of Trade, California. The marvelous wealth of that country still remains unestimated. The book is sent free by application to the Board of Trade, Ukiah, Mendocino County, Cal.

The best edited little school journal that reaches our desk is entitled "Commercial Education," and is edited by M. W. Cassmore, and published by the Seattle, Wash., Commercial School.

"Gilbert" is the gold embossed title of the brown-backed catalog received from the Gilbert Commercial College, Milwaukee, Wis. The catalog is one of the finest received at this office during the past year. It gives us a favorable impression of the institution.

The Stockton, Calif., Business College is mailing an attractive prospectus of that institution.

Pen & Ink Art, published by the Embree Printing Co., Belton, Tex., continues to arrive regularly, well laden with pen art information, instruction, and inspiration. We wish it success.

The Waynesburg, Pa., Business College greeted its patrons with a beautifully covered, twelve-page booklet concerning that modern school.

The Northwest Business College, Bellingham, Wash., Aug. Wilson and W. F. Giesseman, Proprietors, is sending out a well gotten up folder.

"How 25 Per Cent. in Time is Saved by Teaching Barnes' Sentence Method of Shorthand" is the title of another beautifully gotten up circular in the interest of Barnes' Shorthand, published by the Arthur J. Barnes' Publishing Co., St. Louis, Mo. The advertising that this firm is doing bespeaks merit in their goods and enterprise in their management, both of which are necessary for success.

The Commercial Student is the title of an oblong, unique school journal published by the students of the Lawrence, Mass., Commercial School. It is written on the typewriter and then duplicated by some process, making it the only journal of the kind that reaches our desk. It is quite original and the students are to be congratulated on its originality and get up. Subscription price, 10 cents, single copies, 2 cents.

School advertising literature has been received from the following: Santa Rosa, Calif., Business University; Forest City Business College, London, Ont.; Capital City Business College, Helena, Mont.; Business Department of the Frederick, Md., College; Eclectic Business College, Albany, Ore.

Holiday Greetings and Announcements, Commencement Invitations, etc., have been received from the following: Massey Business College, Jacksonville, Fla.; Earhart Business University, Whitewright, Texas; Capital City Commercial College, Des Moines, Ia.; Peirce School, Philadelphia, Pa.; E. M. Huntsinger, Hartford, Conn.; The Mueller School, Cincinnati, O.; J. W. Westervelt, London, Ont.; M. E. Bennett,

Braddock, Pa.; Graham School of Shorthand, Battle Creek, Mich.; The Hesser Business College, Manchester, N. H.; Wilson's Modern Business College, Seattle, Wa.

The Salem, Mass., Commercial School is sending out a very convenient desk calendar of twelve cards with complete calendar on the back for 1906 and '06. It will adorn our desk for the next twelve months.

The Gutchess Metropolitan Business College, Detroit, Mich., is sending out a very tastily gotten up and well-written four-page circular with embossed monogram in imitation of an invitation. It reads very much like Kennedy talks, and that means well.

The prospectus of the Spencerian Business College, Milwaukee, Wis., for 1905 is before us, and it is one of the best, if not the best, ever received from that well known institution. The illustrations show a well-equipped and well-attended school.

Mr. C. L. Eicholtz, New Oxford, Pa., is issuing a well-written, tastefully printed four-page, red-backed, envelope-size, booklet, advertising his card writing, sign painting, show cards, and china retouching.

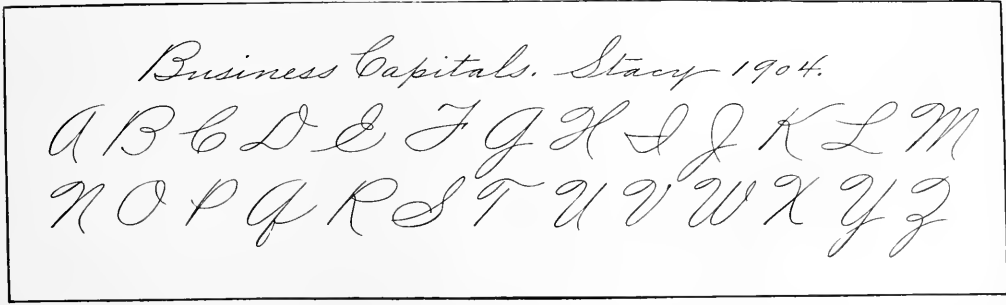
The Christmas number of the Parsons, Kans., Business College Journal, J. H. Olson, editor, is before us, and is an excellent advertising medium.

"Greater Coatesville" is the title of a pink-covered journal published in the interests of the Coatesville, Pa., Business College, H. Chauncey Clark, Proprietor. In it we recognize the likeness of Mr. H. C. Clark, minus the side-burns, whom we knew years ago in Erie, Pa. The journal is well gotten up.

The Gregg Writer, Chicago, comes to our desk regularly and always contains something of interest. In the December number we notice some timely editorials on the conduct of the Federation. The Gregg Writer is making improvements from time to time and is destined to be, as it already is, a journal of more than shorthand influence.

"About Writing" is the artistic title of an elegantly-printed, cream-colored, envelope-size, booklet issued by Mr. M. A. Albin, the well-known penman, in the interests of the Multnomah Institute, Portland, Ore.

BUSINESS CAPITALS BY L. E. STACY, SALEM, MASS., COMMERCIAL SCHOOL.





## Interesting News Items

M. F. Pratt, with the Union Business College, Philadelphia, for some time during the fall, began with the Packard School January 2.

H. L. Horton, who has been with his brother, L. C. Horton, in Trenton, N. J., is with J. J. Ginste, of the Ashtabula, Ohio, Business College.

Irvin F. Hague, for several years in charge of the business practice work in the Yocum schools of central Ohio, with headquarters at Massillon, has joined the faculty of the Spencerian Commercial School, Cleveland. Both parties to this arrangement are to be congratulated.

Miss Helen S. Henderson, recently a student in the Shenandoah, Iowa, Normal and Business School, has accepted a position with the Marion, Ohio, Business College.

S. B. Koopman, recently with the Peacock Military School, San Antonio, Texas, and formerly in charge of the commercial department of the North Dakota State Normal School, at Valley City, has been engaged to take charge of the commercial department of the new school that Morton MacCormac is opening in Chicago.

H. W. Memstreet, recently of Toronto, has taken hold of commercial work with G. W. Thom, Du Bois, Pa.

T. W. Owens, formerly of Sheboygan, Wis., is a late addition to the teaching force of the Scranton, Pa., Business College.

H. C. Nance, of Covington, Conn., has taken the place made vacant in the Y. M. C. A. School, Cincinnati, by the resignation of S. G. Broadwater.

The annual address to the students of Peirce School, Philadelphia, this year was delivered by Jas. M. Beck, the brilliant corporation lawyer, whose argument as Assistant U. S. Attorney General had much to do

with bringing about the undoing of the Northern Securities Company.

On January 6th, the badly decomposed body of N. S. Phelps, founder and president of the Ellis Publishing Co., was found in the Battle Creek river, near Battle Creek, Mich., Mr. Phelps' home city, and the scene of his meteoric career. He had been missing since the 29th of October. It is supposed that he committed suicide because of dependency over the loss of a fortune that he had made from the profits of the publishing concern as a foundation and more directly afterward in the promotion of the Malta Vita Pure Food Company.

We learn that the Butler, Pa., Business College is now one of the finest and best equipped in the state of Pennsylvania. We also learn that the school is progressing nicely and that twenty-four typewriters are being kept busy in the typewriting department. Mr. A. F. Regal, proprietor of the institution, certainly deserves much credit for the success he is achieving in spite of the many troubles he has had in the past. It will be remembered that he was one of the victims of the typhoid fever scourge that was epidemic in Butler some years ago, and that before completely recovering his school building burned. But Mr. Regal is evidently made of that kind of stuff that doesn't allow such matters to discourage him.



## Book Reviews

"Modern Business Punctuation," accompanied with "Exercises for Punctuation" by Benj. J. Campbell, published by the author, Roanoke, Va., impresses us as being one of the most intensely practical and usable books and exercises we have had the pleasure of examining. If you are interested in these subjects, you would do well to communicate with the publisher. If you are not interested, perhaps you had better he. We do not know the price.

"The Revised 20th Century Edition of the Isaac Pitman Shorthand Instructor," by Isaac Pitman & Sons, 31 Union Square, New

York City, 1905 Edition is before us, and like those which preceded it, is a model of the shorthand book making art. Price \$1.50. Isaac Pitman's shorthand has been making long strides of recent years in this country, owing to improved literature and text, and the enterprise of its publishers.

"Spelling, Language and Composition" by Mr. O. A. Hoffman, published by Hoffman-Metropolitan Publishing Co., Milwaukee, Wis., Metropolitan Block, is the title of a yellow backed, 5 by 7, ninety-two-page book devoted to the subjects named. From the number of recent books on these subjects, we are led to believe that there is an unusual demand for good spellers and for those who can use good language; hence, the demand for publications of this character.



BUSINESS SIGNATURES BY A. R. BURNETTEE, BOWLING GREEN, KY.

L. C. Kinner

M. D. Lanner P. C. Morris

Y. S. Homer

J. S. Homer D. E. Brunson

S. M. Barner



# Resolutions Neatly Compressed for

## LODGES AND SOCIETIES

IN ALBUM FORM OR  
SUITABLE FOR  
FRAMING

*S. Martin*

### News Notes and Notices.

At Christmas time the pupils of Elliott's Business College, Burlington, Ia., presented President Elliott with a handsome chair. They also presented Mr. C. J. Potter, the conscientious teacher of penmanship, a \$50 diamond stud as tokens of their esteem for their proprietor and teacher.

From the Springfield, Mass., Union, Saturday, Dec. 17th, 1904, we note that Capt. A. F. Foote, of the Holyoke Business Institute, was the toastmaster at the big banquet given by the D Co., 2nd Regiment, M. V. N., held in Hotel Hamilton, Holyoke.

The Metropolitan Business College, Minneapolis, Minn., G. M. Langum, proprietor, recently purchased the Practical Business College, of Red Wing, Minn., Messrs. Franz and Newcome, proprietors, and merged it into his own. Langum wanted his old teachers back and the only way he could get them was to buy the school. It was a complimentary deal on both sides.

Mr. E. H. Fearon, Principal of Toland's Mankato Business University, made us a Christmas present of a good sized club of subscriptions to THE BUSINESS EDUCATOR. He reports over a hundred students in the commercial department, with more coming. Mr. Fearon gets results in penmanship, as well as in other things. He is a well rounded and thoroughly grounded commercial teacher.

W. L. Morris, penman in the Tyler, Texas, Commercial College, recently favored us with a good list of subscriptions, and also enclosed a number of well written cards, ornamental style. Mr. Morris is making unusual progress in penmanship and we doubt not that he is the right man for the position he holds.

We were surprised to learn of the rapid growth of the Tyler Commercial College, which is only five years old, and which is now regarded as one of the largest commercial colleges in the Southwest. They report an enrollment of 900 pupils during the past year, seventeen states and territories being represented. The college now occupies its new building, which is a large and handsome structure, built especially for the permanent home of this institution.

Mr. A. H. Paton of Danvers, Mass., is now first assistant teacher of bookkeeping under Mr. Stacy in the Salem, Mass., Commercial School. Miss Florence C. Delano succeeds Mr. Paton in his former position. Mr. Paton is a young man who is destined to work up to the top in the commercial teaching profession.

G. W. Anderson, Prince Albert, Sask., Can., is about to open the first business college in the Saskatchewan Territory, the school to be known as the Prince Albert Business College. It seems that this country has a great future before it, many people from all parts of the world going there, and we certainly wish Mr. Anderson success in establishing an up-to-date business college in this new country.

The students of the Brazil, Ind., Business College, presented Messrs. B. A. and C. B. Munson and A. O. Kline each with a handsome Christmas present.

### Hymeneal

Dr. and Mrs. Chas. R. Starkweather, announce the marriage of their daughter Mary Ethel, to Mr. Alfred Franklin Foote, December Twenty-first Nineteen Hundred Four, West Cummington, Massachusetts.

THE BUSINESS EDUCATOR is one of my chief inspirations. I find nothing else in which I can get anything near the amount of help in my class room work. Long may it flourish—the inspiration and pride of our profession. S. G. BROADWATER, Warrensburg, Mo.



### Headings

I have some very attractive stock cuts of

Headings, Emblems, Initial Letters, Etc.

Let me know what you need.

I have no Catalogue, so do not write to me unless YOU MEAN BUSINESS.

G. S. HENDERSON,  
106 N. 64th St. New York.

### Compliment for Our Students' Edition.

I am much pleased with the Students' Edition of the B. E. I have thought for some time that it would be better if you issued a Students' Edition, as there is so much in the Professional Edition that is of no interest to the student. I congratulate you on the success you have attained in the first number. If you keep of the high standard you have set in this first number, you will certainly have a fine paper for the student.

A. W. COOPER,  
Camden, N. J.

Camden Commercial College.

DESIGNS  
for every purpose  
ILLUSTRATIONS  
that tell the story  
PENMANSHIP  
absolutely right  
for engraving  
DONE IN THE BEST MANNER  
AT A LOW COST TO THE  
PURCHASER  
Satisfaction Guaranteed  
EXCELLENT CUTS,  
MADE FROM MY DRAWINGS,  
FURNISHED AT 10¢ PER COPY  
10" AN INCH FOR HALF-TONES  
5", FOR ZINC ETCHINGS  
SEND COPY FOR ESTIMATE  
G. S. HENDERSON  
106 W. 64th ST.  
NEW YORK



~ Harry Worthington ~

Harry Worthington

Harry Worthington

Harry Worthington

Harry Worthington

Harry Worthington



HIGH GRADE PROFESSIONAL WRITING BY THE LATE C. C. CANAN.

**FOR SALE**

**GOOD BUSINESS COLLEGE** in excellent location. No injurious competition. 150 Day students enrolled. Occupies two floors in heart of the city. Rent practically free. Makes money the year around. Good lease. Teachers will remain if desired. Teach Gregg and Graham Shorthand. \$2,000 in good accounts. Will take them as part payment or let them go with the school. Inventory \$2,100 besides accounts. Fine opportunity for good man. Owner going in real estate and brokerage business. Good reputation. Will take whatever you say it is worth if you are reasonable at all. If you can come and see me and have any means, we can trade. Good bank references. Terms to suit purchaser. Will make oath to all representations. If you mean business, address **SQUARE DEAL**, Care Business Educator, Columbus, O

**LEARN TO ENGRAVE.**

In half an hour you can learn to engrave any name or initial on gold, silver, aluminum, etc., if you study and carefully apply instructions which accompany each order. I will send to any address, postpaid, 1 engraving steel, (ready for use) handle to same, 1 sheet of emery paper, 1 aluminum card case with your name engraved, (copy), 1 aluminum practice case, and instructions how to engrave, upon receipt of \$1.25, exp. or P. O. money order. Address A. R. WAPSWAN, 163 Neil St., Columbus, Ohio.

**CARDS! Blank, Written or Printed, 25¢**

Cards written in a skillful and beautiful manner. 15¢ per doz., Colored, 20¢ doz., Flourished Design, 25¢ doz., with Aluminum Case with name engraved, 10¢ extra. Agents Wanted. Terms for 25¢ stamp.

**CARDS PRINTED**

**100 VISITING CARDS 35¢**  
POSTPAID.

With Aluminum Case with name engraved, 10¢ extra. Agents' terms and 25 sample cards, 2¢ stamp.

Blank Card, 50¢, per 1000 for White, New Rainbow Colors, or Colored for white-ink. Samples 2¢ stamp or 15¢ per 100. Special prices in quantities.

**CARD CASES!!**

Beautiful Burnt Leather or Aluminum, with any name burnt or artistically engraved thereon. Free, 15, 25, 35 and 50¢, according to quality and design. Agents Wanted. Send quoted price for samples.

**STEPHENSON'S STUDIO,**

Suite 3, Grand Opera House Bldg., CINCINNATI, OHIO.

**The Best is None too Good for Me**

For nearly twenty years I have sought for the best material for fine penmanship, and believe I have found it in the cards offered below:

Norway Wedding Bristol, white, \$1 15 per 1000  
English Bristol, 13 colors, .90 per 1000

By express, not prepaid.

For 10 cents, I will send you a full line of samples and throw in three or four cards hot from my pen, showing these cards to be unequalled for brilliant shades and dainty hair lines.

**F. S. HEATH,**

50 Dunklee Street, Concord, N. H.

**It is None too Good for You**

We have filled

**MANY POSITIONS**

in the

**BEST BUSINESS COLLEGES**

during the past season and still have PLENTY OF PLACES for

**FIRST CLASS TEACHERS.**

FREE REGISTRATION if you mention this paper.

**Continental Teachers' Agency,**  
Bowling Green, Ky.

**WANTED—Teachers of Commercial Branches.**

*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 H. & B. imprint stands for excellence—Is it on your**

**Diplomas?**

Annual Catalog of Stock Designs Free—Send for estimates and sketches for special designs.

**Designing for all purposes.**

**Engraving, plain or in colors.**

**PROMPT SERVICE.**

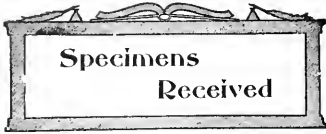
**LOWEST PRICES.**

**Howard & Brown, Designers and Engravers Rockland, Maine.**

**PENMANSHIP TAUGHT BY MAIL**

Finest pen-written copies. All practice work carefully criticised. Best instruction. Muscular Movement made easy. 24 lessons instead of 12. Keep up your practice and improve after you leave school. Business Writing, 6 months (24 Lessons), \$3.00; first 12 Lessons (3 Months), \$3.50. Ornamental Complete Course, including Card Writing, \$7.00. 250 Sheets large size Practice Paper, or 500 Blank Cards, 1/4 gross fine Business Pens and one good Penholder, Given Free to Each Student. Diplomas Free. We also teach Pen Lettering and Round Hand or Engraving Script. Your name on a Dozen Beautiful Cards for 20¢. Small specimen for stamp. Handsome catalogue free. Send for it today.

**Strayer's Business College, ELLSWORTH & WHITMORE, Philadelphia, Pa.**



Mr. M. E. Bennett, Supervisor of Drawing of the Braddock, Pa., Schools, favored us with the finest thing of the kind we have ever seen come from a supervisor in the form of a Christmas greeting to his friends and patrons, the same having been reproduced direct from the typewriter and the pen. The illustrations are modern and artistic, and the sentiment throughout the communication of a lofty character. We congratulate Braddock upon having such ability within her midst.

Mr. Henry P. Walker, Omega, Okla., favors us with a specimen of his business penmanship, which indicates that he has it within his power to become one of America's finest penmen. He writes unusually well, and what is still better, is ambitious to improve. He is now working with the view of securing the professional certificate issued by THE BUSINESS EDUCATOR.

Mr. A. R. Klotten, Cortland, N. Y., recently engrossed a handsome set of resolutions for the 2nd National Bank of that city upon the death of a former director, Emmet A. Fish. The Cortland Standard, Dec. 17th, spoke very highly of the merits of the work.

Some well written calling cards are at hand from J. J. Truitt, penman in the Gimble Bros.' Store, Philadelphia, Pa.

J. E. Thornton, Carrollton, Ga., favored us with a couple of specimens of business writing and a letter in a running hand, considerably above the average received at this office.

A good-sized bundle of specimens of business writing from the students of the Eagan School, Hoboken, N. J., dropped into our mail box. Among the many good ones submitted the ones written by Jennie Zimmerman, M. Fletcher and Sadie Limansky are deserving a special notice. As a whole the specimens are very good and unusually business-like in character. They point to the business office rather than that of the business college, inasmuch as they contain no shades and flourishes, nor even grace lines such as penmen usually cultivate. Madarasz is after the intensely practical, and judging from the specimens submitted, we think he has gotten it. The foolscap pages were filled from top to bottom with solid business writing done in from 72 to 84 minutes.

Mr. C. H. Blaisdell, teacher in the Shaw Business College, Portland, Me., enclosed with a list of subscriptions to THE BUSINESS EDUCATOR some oval exercises by one of his pupils, Mr. Alfred C. Turner. These ovals are among the best received at this office. Mr. Blaisdell himself writes a good strong hand.

Mr. S. E. Leslie, Penman in the Eastman Business College, Poughkeepsie, N. Y., favored us with a good sized package of specimens done by his students. The work sent is exceptionally good and represents the work being done in figures. We regret that the ink was not sufficiently dark to allow us to reproduce some of it. The best is from the pens of the following: W. J. Fuchs, J. E. Smith, L. A. Rosario, S. M. Hodson, C. W. Gillespie, and E. J. Sollar. It is a pleasure to examine work of this sort, and our congratulations are extended to the teacher, pupils, and institution.

### We Desire

To call your attention to the advertisement herewith signed "School Corporation." We have known the gentleman back of this enterprise for a number of years and we have never heard anything other than that which leads us to believe that he is an honest, conscientious gentleman. If you are interested in such a proposition we believe you would do well to investigate.



*W. A. Bode*

Whose portrait and signature appear herewith, is a native of Lancaster County, Pa. At the age of sixteen years he entered the First Pennsylvania State Normal School at Millersville, Pa., graduating therefrom at nineteen, and after teaching two years received a Life Certificate for teaching in his native state.

In 1900 he attended and graduated from the Zanerian in Penmanship and Drawing, completing also at the same time the Commercial Course in the Bliss Business Col-

lege. In 1902 he resigned his position to accept the Supervisorship of Penmanship, Drawing, and the Commercial Branches in the Public Schools of Greensburg, Pa.

Mr. Greider's success is due to thoroughness in preparation, and enthusiasm, and sincerity in presenting his work daily to pupil and teacher. He is tactful, faithful with the pen, practical in all of his work, and warm hearted. Success is the product of such qualities.

In 1904 he donated a gold medal to the Zanerian to be given June 1st, 1905, to the most deserving pupil of the year for progress made in Penmanship Art. His interest in Penmanship, desire to see excellence rewarded, and love for the institution which is devoted to the cause of good writing, has caused his generous impulses to contribute the medal.

His liberal schooling, interest in public questions of the day, and sterling qualities of character all unite to make him a power for progress in his daily school-room work, as well as in the city of his adoption.

**WANTED.** Two good teachers of McKee New Standard Shorthand. Write giving full particulars as to self.

**EASTERN SCHOOL,**  
Care Zaner & Bloser, COLUMBUS, O.



Your name on a pack of cards written very fine, 1 flourish, 1 set of Ornamental Capitals, 1 set of Business Capitals, 1 page of Signatures, 1 pack of samples and large premium list, all for 15c. Agents Wanted.

**W. A. BODE,**  
Pittsburg, Penna.

## Are You the Man and Do You Want to Grow as We Grow?

There must be a goodly number of men who read this paper, who are qualified for a position with us, and we want several of that goodly number.

We need men who want a broader scope for their energies, men who have the talent and have never had a good chance to use it.

The fruit of our business is not so ripe that it will fall into our hands. It must be hand picked. Every bit of it. What is it?

We are negotiating for several business schools. These properties are located in Eastern cities of 40,000, 300,000, 330,000, 375,000, and 1,500,000 population respectively. We need men who have the ability to become managers, principals and heads of departments, and who have money to invest.

If interested, write, giving your age, weight, height, experience, nationality, where educated, qualifications, single or married, send copy of letters of recommendation, photograph, state fully what subjects you can teach and which you prefer, state what salary you would expect and the very earliest time you could enter upon duties, the amount of money you would be able to invest and how soon the funds would be available.

As soon as we can ascertain fully about you and your work we will be glad to furnish you with proper information about ourselves and our plans. We shall treat all correspondence as strictly confidential and will ask you to treat our communications likewise.

Be sure to furnish explicit information as above requested. Enclose your letter in stamped envelope for returning.

Address, **School Corporation,**  
Care ZANER & BLOSER, Columbus, Ohio.



At a meeting of the  
**BOARD OF DIRECTORS**  
 OF  
**Pennsylvania Central Brewing Co.**  
 OF THE  
**CITY OF SCRANTON,**

held on the 9th day of September 1904.

++++ The following Preamble and Resolutions were unanimously adopted: +++++

**WHEREAS,**

We have heard of the death of our **ESTEEMED ASSOCIATE**

**EDMUND J. ROBINSON,**

a Director of this Company whose death occurred June 12th, 1904, and Whereas, the relations existing between the deceased and the members of our Board of Directors, render it proper that we should give expression of the pain which we feel in parting from him.

THEFORE, BE IT

**RESOLVED,**

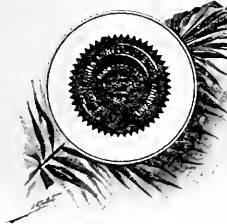
That in the death of **Edmund J. Robinson**, the Penna. Central Brewing Compy has lost an esteemed and valued Director, and that we tender our most heartfelt sympathy to his be-  
 reaved mother and family, and that in token of our respect, this resolution shall be spread at large upon our  
 minutes, and an engrossed copy thereof presented to his afflicted family.

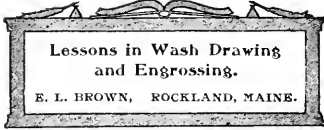
*Chas. Robinson*

President.

*W. G. Harding*

Secretary.





Resolutions are often engrossed in album form for presentation, the style being quite popular in the larger cities. We show here with an album page with an elaborated start word. This page is from an album gotten up on gray cardboard. Pencil the word "Resolved" and its decoration first, giving especial attention to the form and arrangement of the leaves and roses. Outline word "Resolved" in waterproof ink, or add the water shading to the pencil drawing, and ink afterwards. The original was shaded in purple, obtained by mixing Prussian blue and Crimson Lake. The high lights were obtained by adding Chinese white. After the washes are applied, add the engrrossing text, aiming for uniform spacing. Use a Soennecken No. 3 pen. Finish the letters with a common pen.

### Best of Its Kind.

It affords me great pleasure to have the privilege of renewing my subscription to the best paper of its kind published to-day—THE BUSINESS EDUCATOR. I would not do without it for many times the subscription price, and enclose herewith \$1.00.

J. C. OLSON,  
Pres. Parsons Bus. Col. Parsons, Kans.

### Now About Your Penmanship?

Do you wish to improve your BUSINESS WRITING; to become a fine ARTISTIC WRITER; to know all about CARD WRITING; to learn ENGRROSSING; or to take a practical course in LETTERING? Then write for my new book "How to Become a Good Penman." It's free and tells all about how you can learn by mail.

F. W. TAMBLYN,  
1114 GRAND AVE. KANSAS CITY, MO



BY MISS ANNA M. HALL, MCCONNELLSVILLE, OHIO.

**Warrensburg-Midland Teachers' Agency**

Main Office: Warrensburg, Mo.      Western Branch: Townsend, Montana.

SPECIALISTS FURNISHED FOR ALL DEPARTMENTS.  
Splendid opportunities offered the "UP-TO-DATE" teacher.

We cover the best field in the United States for the teacher backed by ABILITY.  
We recommend no others. Our Manual is free; write for it.

## FROM HIRAM TO POUGHKEEPSIE

A year or two ago a young man, then a student defraying his own expenses at Hiram College, Ohio, wrote me about my correspondence instruction in penmanship. He wrote to others also, but after carefully considering the matter he decided to enroll as a student of Mills' Correspondence School of Penmanship. He not only decided to enroll, but he did so and began work at once and worked faithfully. After finishing the business writing course he was so well pleased that he enrolled for the ornamental work as well. Through my instructions by mail he is now the penman of the great Eastman Business College at Poughkeepsie, N. Y. Mr. Leslie is giving excellent satisfaction as a teacher. Mr. Leslie says:

"I want to thank you most sincerely for the influence you used in securing me this position. I feel that it was wholly through you that I secured it. Prof. Gaines is a great admirer of your writing. I am following quite closely the course of business writing I took from you with my classes. I feel quite confident of success in this new position and am liking my work very much." Mr. Leslie worked up his penmanship during his spare time only. You may be able to do as well. If I can aid you in securing a good position I shall be only too glad to do so. Many desirable schools are anxious for the students I train in penmanship. Send stamp for full particulars today, not tomorrow.

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

ILLUSTRATION ACCOMPANYING MR. E. L. BROWN'S LESSON.

## "A TIME-SAVER,"

Say all Teachers of Shorthand who have Examined the New Book,

THE

## Phonographic Amanuensis,

A Presentation of Pitman Phonography, More Especially Adapted to the Use of Business and Other Schools Devoted to the Instruction and Training of Shorthand Amanuensis.

By JEROME B. HOWARD.

With a Prefatory Note by  
BENN. PITMAN.

"The 'Phonographic Amanuensis' will prove a great success and be a time-saver to the student who desires to be in a position to earn his daily bread at the earliest possible moment.—W. H. Crowell, 1000, S. W. Cor. 10th and Park Streets, Washington, D. C.

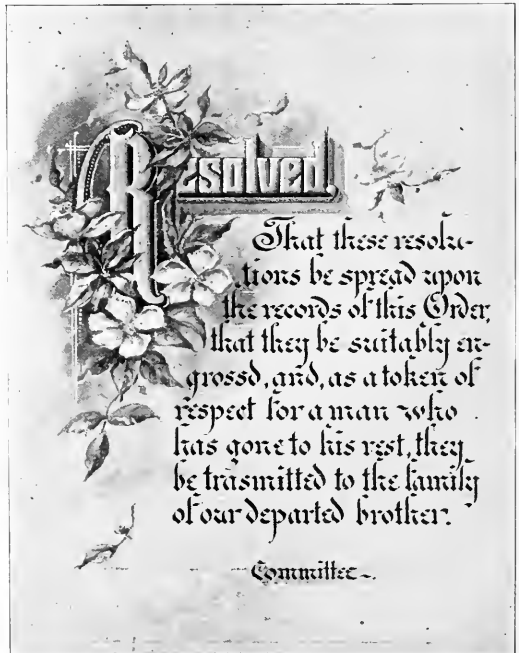
"The 'Amanuensis' supplies a long-felt need. It is the best thing I have seen published for the young phonographer and it will save months of work on his part.—Dr. J. W. Ellis, Plattsburg College, Plattsburg, Me.

I particularly like the early introduction of practical work and believe this will enable the pupil to acquire greater working power in a shorter time.—Minnie Harris, Mobile High School, Mobile, Ala.

Hundreds of others.

Cloth, \$1.00. Examination copy will be sent for forty cents to any teacher who will write mentioning the school with which he is connected, and the name of the text-book he is now using.

THE PHONOGRAPHIC INSTITUTE COMPANY,  
CINCINNATI, O.





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  
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ROUNDHAND ALPHABET BY H. G. HEALEY, EDITOR PENMAN'S ART JOURNAL, N. Y. CITY.

**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**

**Francis B. Courtney**  
**Handwriting Specialist**  
 Expert Microscopic Examiner of Forged and Questioned Writing.

**LA CROSSE, WIS.**  
 Care F. J. Toland.

*Ed. Banks*

1 doz. cards elegantly written. . . . . 10c  
 Lessons by mail a specialty—sample lesson. . . . . 10c

**BELFAST, MAINE.**

**Notice to Business College Men.**

I want a good man to join me in purchasing one of the largest and best money-making Business Colleges in the Central States. I have been employed by this school as assistant manager, and am thoroughly acquainted with the business in all its details, and know exactly what the school is making. Am also well known in that territory. The school has a fine equipment and clears at least \$5,000 per year. Present proprietor has made \$25,000 in the last five years. I have an option on the school, but have only \$2,000; about \$4,000 more will be required, and this will give investor a two thirds interest. Want to buy back enough of his interest in a short time to make me equal owner. Partner can be manager and control the business, if he is a good man. Want to correspond with men who have money and ability. Address,

**INVESTOR,**  
 Care Business Educator, COLUMBUS, O.

**HY. C. WALKER.**  
 5585 Vernon Ave., St. Louis, Mo.  
**LESSONS IN ENGLISH**  
**BY MAIL**  
 Send 2c stamp for specimens and circular.

**FOR SALE.**

Duplicates, Commercial Geography Exhibits; carefully labeled and keyed; Cereals and Products of many foreign countries. If interested, address

**Stephen D. Van Benthuyzen,**  
 School of Commerce, ONARGA, ILLINOIS.

**IT IS \$3** for a large cake of Korean Ink the kind that is perfectly black on shades—flow and set on elusive, but firm hair lines. It flows beautifully and is an incentive to beautiful writing. Your name written in grade style and costing made for \$2. Cuts of any matter in script made to order—cuts that have vim and dash—Madaras quality.

**BUY THE INK,** and improve your Writing.

**L. MADARASZ,** 1281 Third Ave., New York.

**POSITIONS GALORE.**

That's Irish—but the vacancies we have to fill are in schools where good English is required. And there is a constant and steadily growing demand for teachers of **Commercial Branches and Shorthand.** We receive many more calls than we can fill for both sexes, all ages, conditions, qualifications and salaries, and from all sections (if Maine to Honolulu can be called sectional)

**We Need Teachers** now and shall need many more when the spring rush begins. You may want a place in a hurry, if so, we're in a hurry to get you. You may wish to run up your lightning rod to see what strikes; if so, you're right in line for promotion as we're the promoters who are furnishing electricity in the shape of good vacancies.

**It pays to Keep Registered** with us, because we get frequent "hurry-up" calls that require prompt action on our part; and because we are often asked, months in advance of a new school year, to pick out a teacher for certain work. Hence early registration gets the pick of the places. *Write for Blanks to-day.*

**Free Registration.** So confident are we that we can place every good teacher and well-prepared graduate that we make the following offer: We will waive the \$3 registration fee and allow this to be paid with our 4 per cent. commission (one-half in 30 days, one-half in 60 days after beginning work). This offer applies only to those who, after investigation, we accept as suitable candidates for our lists.

**The School Exchange Department** is maintained to sell school property and to aid in forming partnerships. Write for information.

**Kinsley Commercial Teachers' Bureau**  
**WM. J. KINSLEY, Manager.** 245 BROADWAY, NEW YORK.



I think no commercial teacher should be without the best penmanship and business journal. I have tried all I ever heard of but find THE BUSINESS EDUCATOR far superior to any other. JNO. J. SCHMITT, Prin. Com'l Dept., High School, Port Huron, Mich.



**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.

**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

**BLANK CARDS AND PAPER.**

Send for Samples and Price List.  
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## Questions Answered and Criticisms Offered by C. P. Zaner.

**H. C. B., Reading:** Your small letters are a trifle too tall and narrow. Cultivate more of a running hand. The angles at the bottom of your *n*'s and *m*'s are not sharp and retracing enough. Curve the first down stroke in *o* more. The last upper turn in *m* and *n* is a trifle too narrow. You are doing splendidly. Keep it up.

**J. A. F., Roxbury:** You are doing nicely. Keep up the good work and you will be entitled to a certificate. Follow the lessons closely, sending your practice each month for criticism and suggestions. Watch spacing between letters. Some of your turns, especially your lower turns, are a trifle angular. The small *m* and *w* are inclined to be too large for the other letters.

**E. F. H., Pawtucket:** Your work is good. It is above the average received by us. Watch your turns and angles closely. Some of your turns are too rounding, while others are too angular. Think of the principles comprising the letters in sentence writing as well as in practicing letters. Keep up the pace you have set, and the certificate will be yours.

**Mr. C. F. Gubitz** inclosed his subscription to THE BUSINESS EDUCATOR in one of the most artistically written pages we have seen in many a day. He also enclosed a very daintily and effectively executed specimen of engraver's script, illustrating the fact that he writes both the engraving and the Spencerian styles exceptionally well.

**C. J. S., Findlay:** Last upper turn in *m* and *n* too angular. Close the small *o* and curve the first stroke more. Last turn in *n*

and *m* usually too rounding. In fact nearly all lower turns are more rounding than upper turns. Study form closely. You are improving. Your movement is good. Success will follow.

**C. S. C., Ohio:** I don't see much improvement this time. Loops too irregular in size. Curve down stroke in small *o* more. Work hard on loops. Curve down strokes in *z* less.

**M. B., R. I.:** Your work is considerably above the average received by us. Your loops are not as good as your minimum letters. Make them with a little more ease and freedom. Your small letters could be reduced a trifle in size. Keep up the good work.

**J. C. M., Md.:** You write quite well. I see evidence in your penmanship of unusual ability. You could undoubtedly become one of America's finest ornamental penmen. Your small letters are not as good as your capitals. You doubtless write too rapidly to write accurately. Learn to be more deliberate, but not sluggishly so.

**EDITOR OF THE BUSINESS EDUCATOR:**—I have a pupil in my class who writes left-handed and cannot do anything right-handed. Would you demand from him a change or not? What should be the position of the hand, the penholder, and the paper for a left-handed pupil? Please give me information regarding the above questions and oblige.

REV. PIUS MEINZ.

If your pupil is naturally left-handed in everything, and writes reasonably well with the left hand, and is averse to changing to the right hand, I certainly should not require him to do so. While script forms have been especially constructed to suit the right hand, yet they are easily acquired by any one with the left hand, evidence of which I have seen in pupils of my own who have lost their right hand after learning to write, and who have later on learned to write

equally well with the left hand. As a rule I believe it is well for the left-handed pupil to hold the pen and paper in the same relation to the left hand and arm, as the right handed pupil holds his to the right hand and arm. He can employ practically the same movement, and learn to write masterfully.

## Typewriter & Shorthand Field Notes

Interesting booklets and folders relating to shorthand have been received from the Dement Publishing Company, Chicago, Ill.

Miss Cecilia McCarthy, demonstrator for Mosher shorthand, did some effective advertising at the Federation meeting. She wrote an unusually neat and skillful style, and at a rate of speed quite high, reading copy back readily.

Notwithstanding the report to the contrary, Mr. Isaac S. Dement informs us that he has never severed his connection with the Dement Publishing Company. "Isaac" is a name in the shorthand world that must be reckoned with now-a-days.

The Abbeville, Ga., Telegraphy School is using an expensively printed, highly colored calendar as a means of advertising their school. The school is high-grade and prosperous, else such artistic advertising would be out of the question. Their equipment is first class and the instruction is of like character.



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Although not generally known, this work is the constant companion of the leading penmen. A few years ago Madarasz had two copies and offered to sell one for \$12.50, but stated that \$50 would not buy the other. We positively have secured the last of the edition, and no more can be had at any price. Many think a copy will be worth \$25 in a few years from now.

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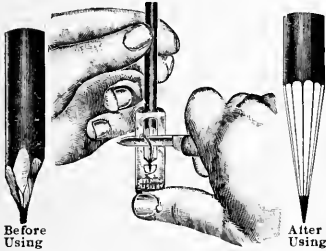
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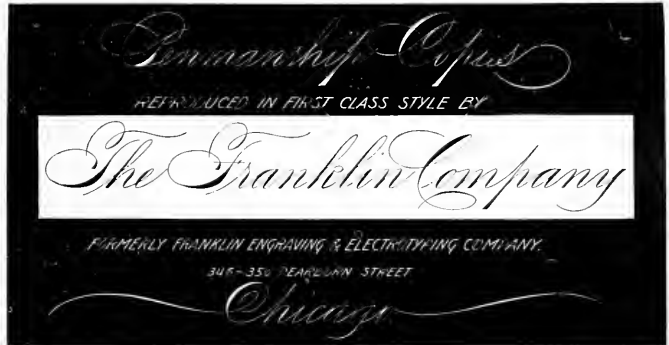


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TEACHERS' PROFESSIONAL EDITION

ONE DOLLAR PER YEAR

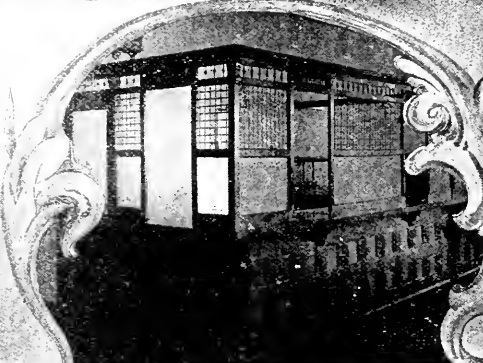


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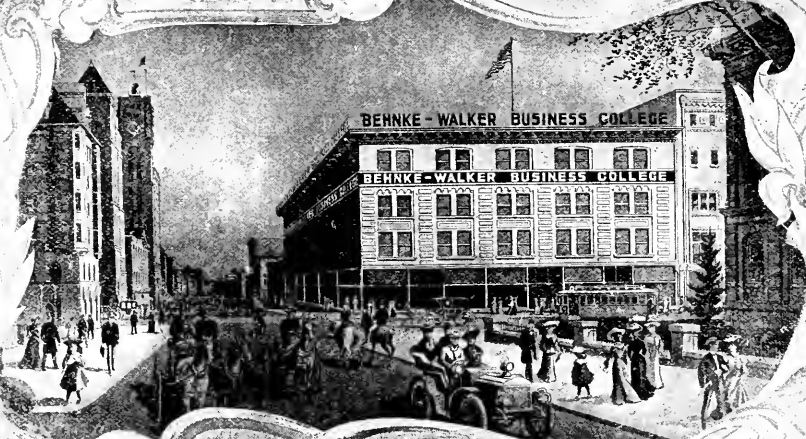


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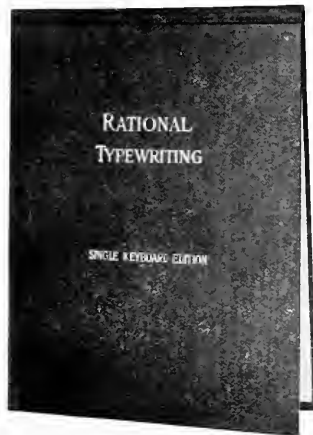
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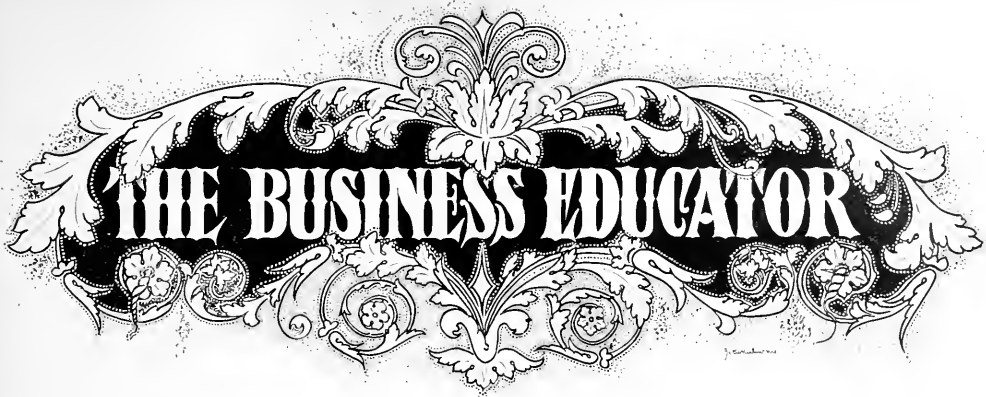
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VOLUME X.  
NUMBER 7.

COLUMBUS, O., MARCH, 1905.

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Penmanship Edition, 65 cents a Year.

## THE BUSINESS EDUCATOR

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E. E. GAYLORD, Beverly, Mass. - Associate Editor  
E. W. BLOSER, Columbus, O. - Business Manager

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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.

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## A Personal Letter From Mr. Doner.

DEAR MR. ZANER.

"Do you know that I hear regularly from about seventy-five persons who are following my course of lessons now running in THE BUSINESS EDUCATOR? I get some very fine letters, and it's encouraging to me to know that I am of some help to somebody. To be of real service to young men and women is an ambition of mine. I not only try to help them along in penmanship lines, but I try to drop other good seeds as I go along. To be a good penman, bookkeeper, or stenographer is quite essential in this day and age, but there is something far nobler than these—to be a true, honest, straight-forward man is the noblest."

Mr. Doner will doubtless blush to see this in print, but it is so characteristic of the man whose lessons we are publishing that we thought it too good to lock up in a dark letter file. Young men and women have a true friend in Mr. Doner, and one whose practical skill and knowledge measures up to the highest notch in our profession. No one excels him. Our readers are doubly fortunate in having him contribute to THE BUSINESS EDUCATOR. No other journal secures his work. And what is better still, he intends contributing a new course of lessons next year, beginning in September. And we want to say right here that whatever it will be, it will be the best that will appear that year in any journal.

Be sure to be with us, and bring your friends along. His course will be worth a hundred dollars to any one who will follow it faithfully. The one now running is proving to be a power in the hands of thousands who are working from it daily in many of our largest schools.

## No Permanent Subscription List.

We do not wish to imply by the above that we have no permanent subscribers, or that our subscription books are in an uncertain condition. What we mean is that when you have not renewed with remittance, we stop the journal after having sent you a bill and one or two polite

letters. We send no written notices to subscribers to the Student's Edition; only to subscribers to Professional Edition.

We do not believe in sending journals two or three years and then perhaps lose the good will and amount due by trying to collect and threatening to sue if the same is not paid. We pay as we go. We ask you to do the same. It is the only way to conduct a large subscription list without great loss and worry.

Therefore please renew promptly when notified, as we keep but few back numbers.

You may be interested in the fact that our subscription list is steadily growing, and that THE BUSINESS EDUCATOR is in a more prosperous condition than it has ever been.

## Change of Address.

If subscribers who change their address would inform us promptly of their old address as well as of their new, we would be saved a great deal of expense, and those failing to notify us promptly would be spared trouble in securing their journals. It not infrequently happens that by the time a subscriber informs us that he is not receiving his journal we are out of the numbers he is desiring. Write us some time before you make the change and then we will be sure to make connections each month without delay.

## Something out of the Ordinary.

We have on hand for the next number of THE BUSINESS EDUCATOR a most valuable article touching upon the Early History of Writing, the same being a new interpretation upon a portion of the Holy Scriptures, from the pen of the well-known and highly esteemed Lyman P. Spencer. This article demonstrates that Mr. Spencer's literary ability and style is scarcely second to his ability in skillful penmanship. Those familiar with his wonderful skill in penmanship will now realize that we have a classic for them in the literary line. It will appear in the Professional Edition of the April number of THE BUSINESS EDUCATOR.



Mr. S. M. Blue, the possessor of the accompanying physiognomy, the man who looks after subscriptions and a hundred and one other details in the office of THE BUSINESS EDUCATOR, the penman who addresses wrappers as but few others have ever done, the man who is something less than "six feet four," has been at work upon a series of supplementary copies for aspiring penmen, which will appear ere long, from month to month, in THE BUSINESS EDUCATOR. Mr. Blosser, the Business Manager of THE BUSINESS EDUCATOR, has had a "finger in the pie" in the wording, etc., of these plates. Those familiar with Mr. Blue's skill and Mr. Blosser's modesty will know about what to expect. The work in question is considerably better than any work Mr. Blue has ever turned out—it is up to the plate in quality that appeared on page eight of the November number. Get your pens in trim.

## Opportunity

"My employers having remarked that my writing was not up to the standard and would prevent my being promoted should an opportunity occur, I would be very much obliged to you if you would tell me how I could improve it."

The above is an extract from a letter recently received, and speaks an important truth between lines to the effect that good writing is admired and in demand. It also tells plainly that a poor handwriting stands in the way of promotion and serves as a stumbling block to progress and success.

Are you waiting to be told that your writing is in your way for promotion, or are you improving it so as to be ready when success raps at your door?

Be wise to-day. Court instruction rather than shun it. Practice during odd moments, and not merely during the writing period.

Neither think there is no demand for good writers, nor that you cannot learn to write "well" with normal expenditure of effort. There is a constantly increasing demand, and all can learn to write a plain, rapid hand, such as the business world calls good, and for which it will pay a fair wage and give the one possessing it the preference over the one who does not.

One success leads and paves the way to another. Success in a large measure is made up of a succession of minor but none the less important successes. A good handwriting is a success, and even though you may consider it a small one, it leads un-

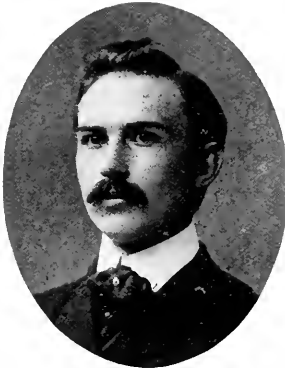
mistakably toward a larger field of opportunity.

It is not often that employers are kind enough to tell the employee of his weak point, and patient enough to wait for improvement. Prepare, and you'll neither need to wait for a job, nor will any one need to wait for you to prepare to fill one.

In one particular, good times are bad for boys. When times are pushing almost any sort of ability is sought and pressed into service. As a consequence, half-prepared young people find employment and rarely ever after prepare thoroughly. On the other hand, when times are dull, the employer finds more applicants at his door from which to select his assistant, and as a natural consequence he selects the best. It is a case of "the survival of the fittest."

Therefore, a good handwriting is valuable in times of prosperity, but doubly valuable in times of depression inasmuch as it meets competition and finds employment for its possessor when most needed.

Today is the day of your opportunity to learn that which is a valuable asset in good times as well as in dull times. Success awaits the discerning, the industrious, and the persevering, because good writing is the product of these conditions.



Mr. H. C. Russell, whose straightforward physiognomy appear above, is a New England product, whose age may be determined by yourself from the photo. He was a student of the Bryant and Stratton Business College, Providence, R. I., then principal for three years of the McCorrie St. School, Portsmouth, R. I., following which he had charge of the Commercial Department of the school first mentioned.

At present he is engaged in Kinyon's Commercial School, Pawtucket, R. I., and from the number and character of specimens of writing sent us of his students, we have every reason to believe he is doing more effective service to pupil and proprietor than is common.

He writes an unusually strong and accurate business hand, and is not averse to infusing into his teaching an original idea now and then, here and there.

As a consequence, we have made arrangements with him to favor our readers with a series of lessons from him, which, from the that we made no mistake in soliciting his services for our readers. The lessons will begin at the expiration of the practical series now being given by Mr. Currier.

But Mr. Russell has something else besides skill and brains; he is not devoid of a heart as evidenced by the fact that he does not forget a favor or a friend in days of success. He says he owes his success to a great extent to the kind influence and teaching of Mr. T. B. Stowell, principal of the Bryant & Stratton Business College at Providence.



Mr. R. A. Cepek, the possessor of the attached countenance, is a Chicago product. After completing the work in the grammar grades, he took a six months' preparatory course in the Chicago Business College and then a full business course in the same institution. He then took a Pen Art course under Behrensmeier of Quincy, to whom he gives credit for his skill.

Mr. Cepek writes a fine business hand and a superior engrossing hand. Our readers will be pleased to learn that Mr. C. is preparing a series of lessons in engrossing script which will be begun in an early number of THE BUSINESS EDUCATOR. Mr. Cepek is employed by the National Life Insurance Company of Chicago as policy engrosser. He therefore knows what is demanded in actual life, and is qualified to give our readers the benefit of the same.

## Clubs.

Our readers will doubtless be interested in knowing that at the writing of this article, more and larger clubs are being received in the office of THE BUSINESS EDUCATOR than we have ever had the pleasure of taking care of at any time in the year. For this we are truly thankful. All seem to imply that they are sending these clubs in recognition of our efforts for better penmanship journalism. Nothing in the world makes for better penmanship journalism than clubs of this sort, as it gives the editor stimulus to get together better material and the publishers more money with which to pay for this material, as well as to pay printers' bills, etc., etc. These club senders all seem to indicate, also, that we are giving more than our money's worth many times over, and that by clubbing us they are placing in the hands of their students the best kind of a club with which to meet the practical problems of the business world. They recognize that the pen is not only mightier than the sword, but mightier far than a poor handwriting.

## "Watch a Cattle Out."

Through Mr. A. D. Wilt, of Dayton, Ohio, we learn that a young man going by the name of Harry Marshall succeeded in extracting some money from two or more members of the Federation in Chicago Holiday Week by representing to them that he was on his way from San Diego, Calif., to their institution to take a course and that he had been robbed on the train. As a result at least two kind hearted teachers helped him to meet expenses in Chicago until his money arrived, until he succeeded in disappearing. He claimed to be a Canadian and was rather tall and slender with a dark complexion and a Jewish brogue. Beware of him.



PROGRESSIVE  
LESSONS IN

# Business Penmanship

BY

Supervisor of Writing  
in the Beverly,  
Mass., Public  
Schools.

*C. E. Doner*

Work for criticism  
should be mailed  
to Mr. Doner by  
fifth of each  
month.

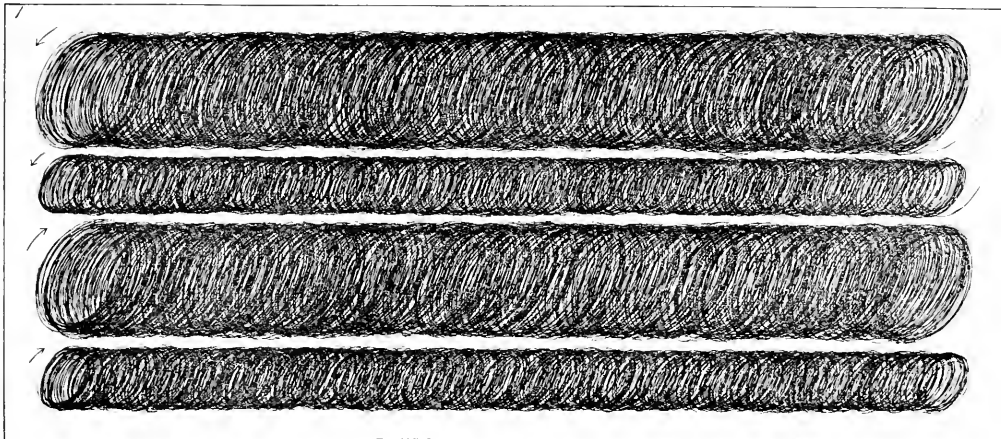


If you have not yet sent me the two pages that I asked for in last month's instructions, please do so at once. This month we commence to lay a good foundation in movement for all the capital letters. I will expect some good work from these plates. We have now covered all the small letters, and I hope, in fact I know, that you have made considerable improvement on them.

When you begin work on this lesson see that you have a square position of the body at the table or desk. See that you hold the penholder in an easy, natural way, without gripping it tightly. It might be well to go back to the September number and study the illustrated positions. Is your right arm free from being bound with clothing? Have a loose sleeve at all times and you will then be able to use a free, easy motion on the muscle in front of the elbow.

Just a word more before you begin work. I want you to study the copies closely. Some of you, whose work I criticise, can do better if you study form more critically. Learn to help yourself along by criticising your own efforts. You can do this if you will. Also make your every effort count for something. Very often time is wasted in careless, indifferent practice. Don't allow your mind to wander when you are practicing—for your own personal good you can't afford to do your work in this way. Throw your best effort into the thing you are doing, and you'll be made stronger by such way of working, until you will be able to control your mind whenever you will to do so. Some say that it doesn't require brain to learn to write, but don't you believe it. The more brain power you put into your practice work the better penman you will be. Now go to work with determination to make a good penman out of yourself. Remember our motto, "I Can and I Will."

**Plate 36.** These exercises should be made with a free, rapid movement on the muscle in front of the elbow. Put plenty of vim into the motion. Notice the little arrow that indicates direction. Give the exercises the right slant, and of course they should be a little higher than wide.



**Plate 37.** Go about 10 times around for each exercise in the first line. You can count for the exercises in this plate, as well as for those in plate 36. For instance, the count for those in plate 36 would be 1uh 2uh 3uh 4uh, 1uh 2uh 3uh 4uh, etc., for the downward strokes.

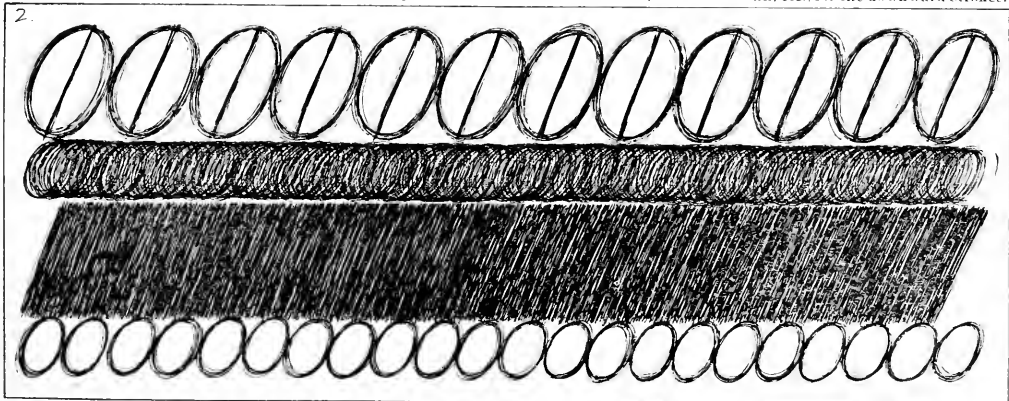




Plate 38. The push-and-pull exercise in the third line is a little difficult to make, but it is one of the most important exercises in learning to write. Give it careful attention, and see that the arm works in-and-out of the sleeve on the muscle.

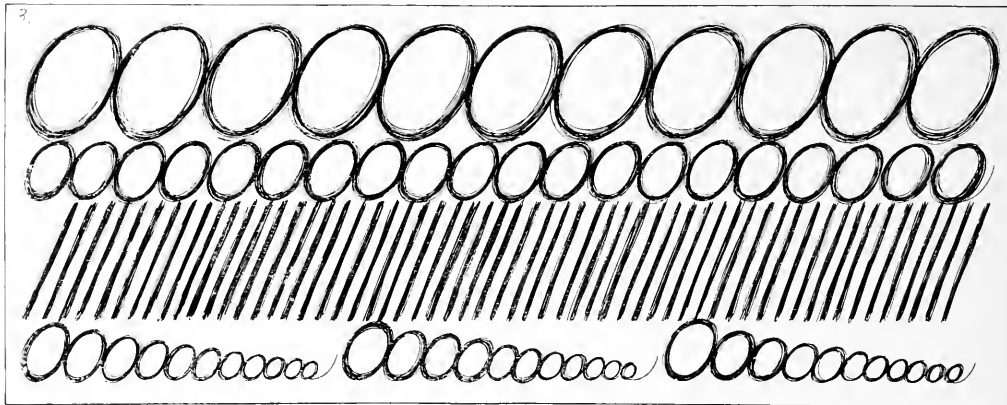


Plate 39. Retrace with a light free motion a few times over the letter as in the first line, then make the letter large with a free motion as in the second line. This affords a splendid drill.

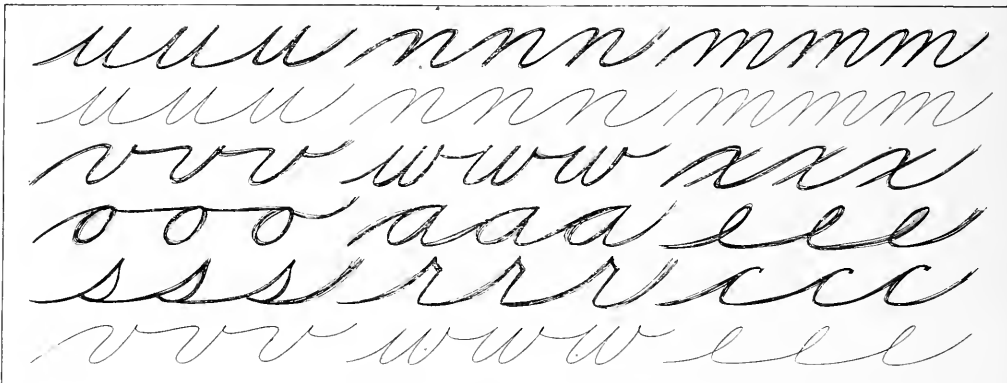
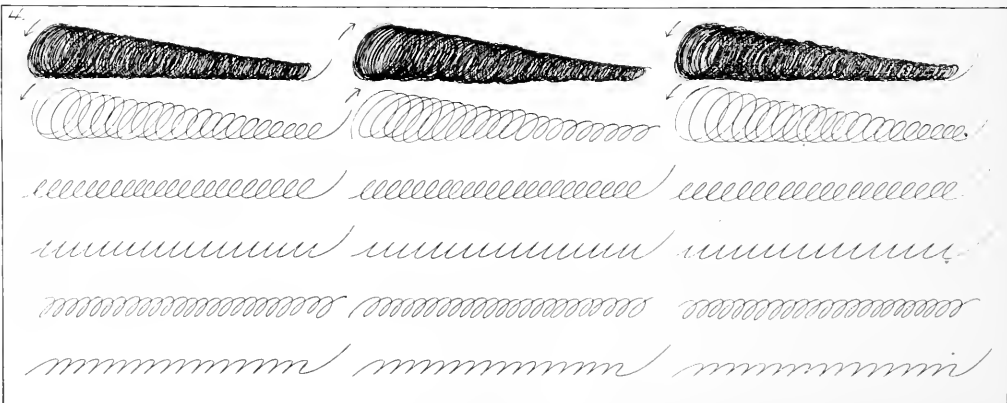


Plate 40. Here are some splendid small letter exercises. Make them with a free, lively movement. You can see how the small *i*, *u*, *n*, *m*, etc., grow out of them.





**Plate 41.** Very often one is required to write figures compact as given in this plate. See how well you can keep them under each other in perfectly vertical columns and write them close together.

7641927542	921467821496784219	827641296121876421635496
3910624976	4140627842371695482-	728649184614287639645087
6347209620	784674210397642960	649183671484216581496876
9516839467	923942876941342141	394276491067412341987654
3870476982	764218951483976281	817654321954321678902762
9146732179	416782126391426754	476934287654312764210678
7641056720	976214287654910392	216782394184216854154824
2039842167	472169321476039841	764932146821659341076487
9246327401	98764216769213296	9872421768421697827349867
4176210843	752167821394180247	218176421876396741854183
9639420784	621493762187541492	327649876281541076418765
9246931960	8196411540673214676	396742135467821492167432

### Criticisms.

- C. T. A., W. Va. You get a good line—smooth and clear. Make your ending strokes a little shorter—it looks better.
- E. W. A., Pa. Send more of your practice work. I think you need more practice on movement exercise. Study small letters closely and try to get a more accurate form.
- E. A. B., N. H. Glad to get your work. Arrange your work systematically on paper, leaving a little margin on both sides. I think you need a few more on small letters. Write more lightly. End all your words with a right curve made a little higher than the letter itself. Study small letters more carefully.
- S. J. B., Mich. Send more of your practice work. Write a little lighter. Study the form of small letters closely. Work for a well controlled movement. Your January work is better. Keep it up.
- B. B., Mich. Your ink is a little pale. Use the best material. Be more careful in making small letters—they should be more accurate. Come again. Send more work.
- L. B., N. J. Very glad to get your work. Study the small z—you do not make it right. The downward stroke in the first part should be straight as in the first part of small z.
- M. B., W. Va. You are doing nicely. Have no special criticisms to offer. Keep on.
- W. B., Pa. You are doing well. Write more lightly. End all your words with a right curve made a little higher than the letter itself. Study small letters more carefully.
- L. C., Ind. Ter. Send me your practice work so that I may criticise it. Follow the lessons carefully as they are presented. Occasionally go back and practice on some of the first ones.
- J. F. C., Texas. You need more work on movement. Practice on the first lessons. Develop a good usable movement on the muscle in front of the elbow. Make the i quickly with arm motion, stop on the line and then finish with a right curve.
- C. S. C., Ohio. You must write more lightly—your writing is too heavy. Perhaps your pen is too coarse. Cultivate a lighter touch.
- E. C., Wash. Your writing is too heavy. You must cultivate a lighter touch. You seem to have movement, but it isn't under your control as it ought to be. Work to get it so.
- S. O. C., Ia. Does the arm do its work nicely on the muscle in front of the elbow? Your small letters ought to be more accurate. I think, though, you are doing well.
- W. H. C., K. I. You are doing first rate. You seem to be starting nicely. Work for a free, easy movement, and try to do away with the little kinks in the lines as you go along.
- B. N. W., Mo. Yes, I think you ought to get a certificate by June. Your movement seems to be very good. Be more methodical with your practical work—don't jump from one thing to another so much. Good teachers of penmanship make pretty good money. If you have teaching ability I would say teach.
- K. N., Mo. You seem to have a good movement, but you are writing too large. Reduce it for next month, both figures and writing.
- J. C. W., Va. You are doing well. Pay close attention to each individual form of letter, so as to make them a little more accurate.
- E. W. S., W. Va. Make your ending strokes a little shorter—I think it will look better.
- B. H., W. Va. Keep up the good work. But watch how to form each letter. Study details more, and keep up with your good movement.
- C. A. P., Ind. Glad you are so interested in writing—keep it up. Two things you ought to do—write *smaller* and more *lightly*. Make the exercises more compact.
- B. W. C., Conn. Your work is well done. You seem to have a splendid movement. You have a good teacher. By way of suggestion, try to make your forms more accurate. Come again, please.
- C. K., Pa. Your work is well done. I would suggest that you study more closely each individual letter. Use a free movement all the time.
- J. F. N., Del. The arm should work freely in and out of the sleeve on the muscle in front of the elbow in making loops above and below the line. Exercises should be made altogether with arm movement. For general writing the fingers may be used a little. Use the best material.
- W. A. B., Calif. You are a worker. Just counted your pages, and there are 81. Your movement is good. Study form closely. Surely you ought to get a certificate. Get me up some real nice practice work.
- E. O. F., Wis. Your oval work is fine. I would suggest that you make them more nearly like an ellipse and not so nearly round. Get me up some real nice practice work and send it to me next month.
- F. N. D., Conn. Glad to get your work. Your movement is good—your form might be more accurate. Bring all downward strokes straight to the line—watch this. Come again.
- H. W. N., W. Va. Keep on. You are doing nicely. Make the small g more pointed at the top. Small j should be made no higher than the small k. That follows it.
- W. H. C., K. I. Your form is quite good, but I think your movement ought to be more free. Figure 9 should be pointed at the top, so in small g. Keep at it.
- A. W. F., W. Va. Your writing is too heavy—ink ought to be lighter, and you might use a finer pen. I like the formation of your letters. Get a free, easy movement into your writing. Watch all these things, and general appearance will be better.
- A. C. D., Mo. Your writing ought to be lighter. Use better paper, and, too, see that you use a free movement.
- H. L. D., Wis. I think my copies in THE BUSINESS EDUCATOR are a little large. I wish you would write a little smaller. Can't you get me up some real nice practice work and send it to me? Your January work is fine.
- L. B. D., R. I. Your work is good. Practice more on the small z. Watch first part of figure 9. Don't neglect figures. Come again with more work.
- W. E. D., N. Y. Your ink seems to be a little muddy. Your writing is cramped—make the spacing a little wider between the letters, then each letter will stand out more in itself. Later I'll try to send you a small specimen.
- M. N. F., R. I. You are doing better work. Study small z more closely, also the figure 4. Come again.
- J. A. F., Mass. Your writing is too heavy. The form of letter is quite good. Write lighter and use a free movement. I'll keep your specimens.
- E. F. H., R. I. Glad to get your work. Study small z closely, also figure 9. Try to write with more freedom of motion.
- J. E. H., Mo. You are improving. Don't round the m's and n's so much at top. Get more freedom of motion in your writing. Figures 4, 5 and 8 need more attention.
- A. M., R. I. Practice on up-and-down movement exercises. Make down-strokes quickly with a firm movement, then glide easily to the right. Write more lightly.
- G. H. E., K. I. You are doing to get your work. Glad you have broken away from the vertical—it is no good in my judgment. You need lots of practice—follow your teacher's instruction, and send me more of your work.
- S. A. E., R. I. What you need is plenty of good, hard practice—you are on the right track. Send me more of your work.
- E. P., Pa. You are improving. I would suggest that you write a little smaller. Watch all ending strokes closely.







Plate XXXVI

1 Dunning Dunning Dunning

2 Do your best every time to improve

3 O O O O O O O O O O

4 K K K K K K S S S S S S S S S S

5 K K K K K K K K K K K K K K

6 Have patience to wait for results.

Plate XXXVII

1 O O O O O O O O O O

2 K K K K K K K K K K K K K K

3 Kind deeds always bring their pay.

4 W W W W W W W W W W

5 V V V V V V V V V V V V V V

6 Value your time as you value money.

Plate XXXVIII

1 U U U U U U U U U U

2 U U U U U U U U U U U U U U

3 Uniform slant will add to the beauty

4 Y Y Y Y Y Y Y Y Y Y Y Y Y Y

5 Y Y Y Y Y Y Y Y Y Y Y Y Y Y

6 Young will come to school in haste



## Plate XXXIX

Auburn Bangor Carroll Dover Eden Flint  
Groton Hudson Ironton Joliet Keene  
Lincoln Mobile New Orleans Putnam  
Reading Shamokin Trenton Urbana  
Vienna Wausaw Xenia York Zion

## Plate XL

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 Co.  
AN AC AB AP AW EP OP  
G H Palmer J. W. King A. M. Ronner  
J. E. Kent S. R. Hamlin F. P. Crane  
D. B. West E. H. Chopin M. E. Faust

### Criticisms.

L. K. N., Mont. The right kind of practice will soon make you a fine writer. Now strive to get more dash into your work. Speed will help it.

E. E. W., Paterson. Your copies show thought as well as work. The movement exercises are fine. Capitals P, B and R are too tall. Make them quite wide.

C. H. I., N. J. Your work is so uniformly good that I can find little to criticise. Might write minimum a trifle smaller. You are gaining in confidence. Proceed along similar lines.

T. J. S., Boone, Ia. The last lesson indicates considerable haste. Study the final strokes carefully, also try to get letters more uniform in size. Do your best each time.

E. J. McC., N. J. It is a pleasure to examine such strong vigorous lines as yours. Endeavor to get letters uniform in size. Keep at it closely.

F. W. W., Pa. Your work is very neat but the movement is too cramped. If you will increase the size of all your work you will soon write more freely.

W. A. I., Cal. Have no general criticism to make. Your work is first-class except that the capital J is too long. Come again.

E. B. S., Pa. Your movement is still very poor. What causes those jagged lines? Try hard to overcome it before the next lesson.

### A Parting Word Concerning Mr. Currier's Lessons.

It is a very common occurrence for editors and publishers to make much over prospective courses of lessons, and to forget the good after it has been accomplished. Mr. Currier has performed his work too faithfully and practically to be allowed to drop his work with us (only temporarily we trust) without a parting word. We have had occasion the past year to observe the results of his teaching through THE BUSINESS EDUCATOR and under his personal instruction, and we take pleasure in saying that no better work has come under our notice. And we have not seen so little poor work among so much that is good as among the hundreds of specimens we have inspected. There are finer penmen than Mr. Currier, and there may be finer teachers, but we do not know where they are if we may judge by results. And if results do not count then we do not know how to judge. Moreover, we have found Mr. Currier prompt and faithful in the fulfillment of his promises. We hereby extend our cordial thanks for his practical series of lessons, and on behalf of the hundreds and thousands who have worked from and been benefitted by the work given, we take this means of showing our appreciation.



Practical Business Writing  
As Applied to Business Forms

Nina Pearl Emerson Fiske

SOUTH FRAMINGHAM, MASS.



Learn to govern yourself, and  
you will be able to govern others.

He who needlessly breaks his  
appointment, shows that he is  
as reckless of others' time as of his own.

The wise man seeks to  
shine in himself; the fool to out-  
shine others. Curiosity allures  
the wise; vanity the foolish,  
and pleasure both.

The poor man is sick with  
contentment; the rich man, poor  
without it. Leisure with-  
out learning is death; idleness,  
the grave of the living man.



## Haste and Waste

Americans are noted for hurry and worry. Nervous prostration is our national ill. Nine-tenths of this is unnecessary on the part of the average person.

Haste means waste, inasmuch as it creates unrest and worry, and it is these rather than work that kills. These qualities manifest themselves even in the school room on the part of the students. A pupil sometimes scarcely pays his tuition until he begins to think about securing a situation.

This is haste and in the long run means the greatest kind of waste. Haste in learning means shallow foundations which mean but two or three story creations when the world is demanding sky scrapers.

Young man or young woman, let *thoroughness* be your motto. Do each day's work in spelling, in mathematics, in writing, in bookkeeping, in shorthand or typewriting thoroughly, and worry need not concern you. Reliability, not excitability, is the world's need.

See how proficient you can become, not how quickly you can graduate, and as the years roll by you'll gradually surpass your school mates who were so anxious to leave school and begin the work of life. Look well to your foundations. See that they will withstand future pressure and future responsibility without cracking and crumbling.

Rebuilding is expensive and rarely ever satisfactory. You can, it is true, learn as you progress in years, and if need be you can learn at forty those things you should have learned at twenty, but you'll do it every time at more than double the cost.

Now that you are in school is the time to master that for which you entered and paid tuition. Let the future take care of itself. Prepare. Your school's reputation cannot afford to see you leave its doors without success awaiting you.

Your real success begins, not when you graduate, but when you matriculate. Your greatest success depends more upon what you do and what you accomplish in school, than what you do after you leave it. Be thorough and not hasty. Be sure, not excitable and feverish.

Win the confidence of your teacher by earnest endeavor, and you have the secret of winning all through life.

Stick to your task, master your work, whether it takes six months, a year, or two years, prepare thoroughly and you'll never regret it. Make sacrifices to complete your work, be it in borrowing money or working for your board or tuition, but complete it and then you'll never need turn back, nor be in fear of turning to salt if you should desire to turn about to sympathize with some one whose haste has wasted his energies and who is now falling behind in the work of life.

You are now building for future usefulness. You'll build in all probability but once in a lifetime. See that you do it well. Now is the time. Begin this day to do your work thoroughly, and a larger, fuller, brighter future awaits you.



## Editor's Page

### Ladies as Penmen

Not longer than a decade ago the opinion among penmen and business school men was pretty nearly universal that ladies could not learn to write as well as men. Just why this was true we are not sure. Perhaps for the same reason that not long since it was thought that they could do nothing as well as men, except to sew, to cook, and to gossip.

Be the cause of this opinion what it may, it existed nevertheless, and young women had to demonstrate its falsity or acknowledge its reality.

Whether it was tight sleeves, improper methods of instruction, or lack of application we know not. We do know, however, that the young men carried off most of the prizes, if we have read aright the results as reported from time to time.

How well do we remember the announcement some ten or more years ago that a young lady was going to contribute to a penman's paper! It created no small amount of commotion among brethren, old as well as young. It proved, however, a deception, as the young lady's work proved later on to be that of a man; if *man* is not too good for one who secured money through misrepresentation.

To-day it is different. There are many fine lady penmen. Many of them swing a pen with the dash and boldness of their professional brothers, and with greater modesty we dare say. Moreover, the work being done in the average business school by the young ladies is every bit as good as that done by the young man, if we may judge by the hundreds and thousands of specimens submitted for our inspection, criticism and comment.

So here's to the modern young ladies' handwriting. Not of the ones in the boarding school, but of the thousands who are learning to swing that which is mightier than the sword in the business school. They have proved their worth in the most skillful art we have to acquire, and are doing it like men.

And when it comes to downright neatness, order and plainness, from the standpoint of accounting, we are not sure but that they surpass the men. A fair hand and a good handwriting are therefore more closely related than ever. May it ever be so. Give the young ladies their dues. In due time they will "do" you unless you abandon that scrawl.

They possess taste in dress and other arts; why not so in writing? They equal men in shorthand and typewriting, and in many lines they excel; why not so in longhand? Remove the false impression that they cannot learn and you will have already proven that they can. Encouragement will lead to repeated attempts, and repetition leads to the top.

### A Check for Four Cents.

We recently received the following letter, which for novelty is up to any thing that has come to our notice for some time:

"DEAR SIR: Assuming that your income is \$10,000 per year, and that you appreciate the fact that time is money, we enclose you our check for 4 cents in payment for two minutes of your time at that rate, to be employed in carefully reading the brief leaflet herewith enclosed."

It is needless to say we read, and we also cashed the check, as is our usual custom.

What will be resorted to next, or who will "raise the price" in order to get still closer attention or attention longer. Send all you want at that price, we can read advertisements all day long and not starve if the checks are all good and you give us time enough to eat between the reading periods.

### On Again.

A recent report indicates that Cleveland, Ohio, and Grand Rapids, Mich., have adopted the medium slant method of writing. These are victories which will enthuse the hearts of many teachers of writing.

### Partial Contents of the Teachers' Professional Edition.

ASSOCIATE EDITOR'S PAGE.

COMMERCIAL GEOGRAPHY, by Frank O. Carpenter, Boston.

COMMERCIAL LAW, W. H. Whigam, Chicago.

BUSINESS PRACTICE, E. E. Gaylord, W. G. Bishop, and R. J. Maclean.

ARITHMETIC, E. E. Kent, Commercial Dept., High School, Springfield, Mass.

BUSINESS CORRESPONDENCE, Sherwin Cody, Chicago.

TYPEWRITING, by Miss Stella Smith, Simmons College, Boston.

HISTORY OF PENMEN, A. H. Hinman, Hinman's Business College Worcester, Mass.

NEW SCHOOL ANNOUNCEMENT.

EASTERN COMMERCIAL TEACHERS' PROGRAM.

HIGH SCHOOL TEACHERS' GREETING.

INTERESTING NEWS ITEMS.

CATALOGS AND CIRCULARS.

HYMENEAL.

NEWS NOTES AND NOTICES.

SCHOOL AND PROFESSIONAL.

ETC.



## Field Work

### Importance of First-hand Knowledge

Teachers of botany, geology, biology, surveying, forestry, and many other subjects find that a practical application of book knowledge, a visual and tactual test, as it were, in the form of excursions into the field of their special study, is an invaluable element of student training. It stimulates close observation, comparison, and interest. It breaks the monotony of schoolroom routine. It corrects erroneous conclusions based on reading. Student and teacher are brought into closer mental fellowship as well as more intimate comradeship.

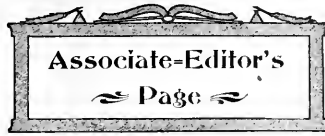
### Observation Tours

All of these advantages and many others are to be derived by commercial students who go to great commercial centers on tours of observation. The mental horizon is widened, vividness is added to general reading, commercial geography becomes a reality, a thousand little customs,—purely automatic to the experienced traveler; indispensable to any traveler—are observed and tested, in many instances for the first time; for example, finding one's way to his berth in a sleeping car, getting successfully to bed at night and properly dressed in the morning, and the use of the other conveniences on a Pullman; finding the dining car and ordering a meal (and "tipping" the suave Senegambian hovering raven-like not far away); using the observation car and its privileges; finding one's hotel, registering, and becoming established in one's room; *a la carte* and *table d'hôte* service; reserving staterooms on a steamer, finding the purser's office, getting a stateroom key, checking baggage, and so on *ad infinitum*. Those of us who have learned these things through years of experience hardly realize how most of our students—mere children in such matters—shrink from what seems an ordeal to them when they make their first journey by rail or steamer.

It was with these things in mind, quite as much as the larger purpose of reading the lessons in flaming autumn colors, regal architecture in marble and granite, impressive mountain scenery, and the historic and commercial grandeur of the American metropolises, that we organized a party last October, made up of our senior commercial class and their friends for a trip by rail from Boston to Albany, by day steamer from Albany to New York, by night steamer from New York to Fall River, and finally by rail to Boston.

### Organizing the Party

We first laid our plan before our high school principal and our city superintendent, who, being liberal, broad-minded men, immediately approved the plan and passed us on to the Chairman of our School Committee. He, having been once a youth without the possibility of such a treat as this prospective trip offered, at once gave his personal endorsement to the plan, but officially he thought it well to give the matter careful consideration, because if a



wreck should occur, a member of the party get lost or hurt, or adverse sentiment become aroused in the community for any reason, the blame would fall on the School Committee. The necessary consent was finally obtained, about eighty per cent. of the class decided to go (and take the risk of having enough money left to provide for an exhibit of fancy dry goods at graduation next June), and arrangements were at once made.

### Incidentals

The Boston and Albany Railway runs an annual Autumnal Excursion covering the itinerary already outlined, the fare for the round trip being but \$5.00. We purchased a block of tickets for the party of thirty-four, wrote the General Passenger Agent of the B. & A., who provided a special car; engaged hotel accommodations in Albany in advance (they were very poor and very expensive), and arranged with Mr. Benton Hoyt, Associate Principal of the famous Albany Business College, to pilot the party through the twenty-million-dollar Capitol, the park, and the Albany Business College.

We engaged rooms in advance at the Hotel Albert, New York, where splendid accommodations were provided at a most liberal rate. This is a hotel well known to those who attend the annual conventions of the E. C. T. A.

We wrote in advance to engage one of the automobiles of the Seeing New York Company, and they made a special rate of eighty cents for the trip, which includes Fifth Avenue, from Twenty-third Street to Andrew Carnegie's mansion at the north end of Central Park, a conductor, speaking through a megaphone, telling of the literary, historic, and plutocratic points of interest as the automobile passes quite slowly along. Central Park is crossed, and a rapid run is made to Morningside Heights, where General Grant's tomb, Columbia University Buildings, and the Cathedral of St. John the Divine (in course of construction) are seen. The route is then down Riverside Drive, high above the historic Hudson, overlooking Hoboken and Jersey City, to Fifty-ninth Street, then across to Fifth Avenue and down to Twenty-third Street. We varied this program by stipulating in advance that our party should be allowed to go through the Waldorf-Astoria, St. Patrick's Cathedral, Low Library (of Columbia University,) and the Metropolitan Art Museum.

Through a New York friend we got a permit from a member of the New York Stock Exchange to visit the palace in which so much is done that we read about. Since the building is not open to the public, special arrangements are necessary. We suggest to teachers who may want to include this important feature in

their itinerary that they ask their banker to try to obtain the privilege for them through his New York correspondent. A local broker of standing—if your city is large enough to have such a luxury—could more easily and directly obtain the coveted permit.

Our greatest difficulty was encountered in connection with the reservation of staterooms on the Fall River Line for the return trip. For these special excursions, in order to frustrate ticket speculators, each person must write and reserve his stateroom in advance and must present his excursion ticket at the ticket agent's office on the Pier, before a stateroom ticket will be issued. The agent will not accept money in advance to hold a block of rooms for a party. Not knowing of these regulations in time, we all but found our party confronted by a night at sea without berths.

### Down Broadway at Midnight

Of course the young people had to go to the theatre in New York. We happened to strike something eminently appropriate: William H. Crane in "Business is Business." The walk down Broadway to the hotel, at midnight, was a novel experience to many of the party. To add to the permanence of the impressions, some of us went down to Grace Church (so beautiful a feature of the play, "The Old Homestead") and saw Fleischman's "Bread Line," some two hundred men waiting in line for a half-loaf of bread that this well-known baker has for years given away at midnight every night to all who care to come for it. The sight of such a company, silent, orderly, unkempt, of all ages; the policeman's comment on the character of the men; the sight of aged men sleeping on the benches in Union Square, a few blocks farther up Broadway—these were of a nature sure to leave a lasting impression as to the contrasts in city life, especially after the more brilliant scenes among crowded cafes in upper Broadway.

### Great Advertising

But we set out here to tell only enough to indicate in rough outline some of the educational possibilities of trips to nearby commercial centers. Of course this will be read by teachers near enough to the city of New York to make it possible for thousands of young people to enjoy the advantages of a trip to the city, without so much trouble and expense as it cost our party, although the average expense was only about \$13 for each member. However, our purpose is to show teachers that they can confer and derive great benefits from such excursions to their own nearest large city, whether that be San Francisco, Denver, Galveston, Omaha, New Orleans, Kansas City, St. Louis, Minneapolis, Chicago, Cleveland, Buffalo, Philadelphia, Washington, Baltimore, or cities of less size. Furthermore, students in private commercial schools, as well as in our public schools, will greatly appreciate any such manifestation of interest in their welfare as would be indicated by such a trip, the student, not the school, to pay the expenses,



of course; the teacher or principal acting merely as the head of the plan, to make and carry out arrangements. Nevertheless, we can think of nothing that a live private commercial school manager could do that would be of greater advertising value than to organize a series of such excursions annually, the school bearing a part or all of the expense, under proper limitations, of course.

**# Substitute for Commencement Day**

And how much less expensive, too, as such things are now done. Indeed, not a few schools are this year placing before their graduating classes the choice of an old-fashioned commencement day with all its fuss and feathers, its intense nervous strain and weeks of mental, physical, and financial waste in preparation, its full quota of the humiliated poor who cannot successfully compete with the rich in the apotheosis of the tailor's dummy; or a trip to Washington, during the April vacation, with a week of travel and sight-seeing at the National Capital, worth in all-round educational value, a full year in the average school. All of those who are fortunate enough to live on or near the lines of the B. & O. or the Pennsylvania System can easily make such arrangements. These are the only lines that enter Washington, and they are eagerly reaching out for this kind of passenger business. They are making a rate of \$25 for the round trip from Boston, all expenses, except street car fare, included. This means meals on the trains, hotel, steamer staterooms, etc., for practically one week. Rates from other points are in proportion to the distance to be traveled. We know of several high schools in New England that have decided to substitute this novel trip for the usual commencement exercises.

**Rates for Special Excursions**

on account of religious, political, holiday, secret society, athletic, and other conventions and events, special rates may be obtained for parties made up at any time. Practically all of the principal railway lines of the country are in one of the Passenger Associations—the New England, the Central, the Trunk Line, the Western, the Southwestern, etc. Virtually all our railways concede a rate of two cents a mile per capita for parties of at least ten, traveling on a single ticket. Further reductions are made for larger parties, until a party of one hundred can usually obtain a rate of one and one-third fare for the round trip.

If the proposed trip covers two or more lines, tickets must be repurchased at junctional points, no previous arrangement being necessary, if the party includes at least ten and the special rate of two cents a mile is being used. If any special arrangement is made, however, the

How much more lasting and valuable would be such a trip than the inane ostentation that usually accompanies a graduation exercise!

local ticket agent must have taken the matter up with his General Passenger Agent (or the organizer can go directly to the G. P. A., thus frequently saving time), and he in turn must notify the Commissioner of the Association to which the line belongs. If, however, there is but one line in your city, a letter to the G. P. A. of that line, setting forth in detail the plan and purpose of your trip will probably result in your getting the benefit of an especially liberal rate, for where there are no competitive lines, each individual road can make what special rates it pleases. The Boston & Albany makes special rates to teachers for class trips from Worcester and Springfield to Boston and vicinity; but it could not make a special rate from Boston to New Haven or New York, without consultation and agreement with the New York, New Haven and Hartford, for these lines are competitors for business between the points mentioned. From Des Moines, or from Sterling, Ill., to Chicago would require a reference to the Western Passenger Association, but from Mt. Vernon, Iowa, Mendota, Ill., or Laporte, Ind., to Chicago, no consultation would be necessary, and one would have to convince only the G. P. A. of the local line that he could help along a good cause and get some absolutely new business by making special concessions for a party of school pupils who wanted to make an educational trip to Chicago.

Naturally the policy of individual lines must be noted in measuring the probability of generous treatment and broad-minded liberality in the disposition of a request of the kind we are considering. But little could be expected from the Illinois Central or from the New York, New Haven and Hartford; the first because of its well-known pusillanimity, the second because of monopolistic entrenchment and the tremendous volume of its passenger business.

**Suggestions** Of course teachers will not hesitate to make reasonable requests of those who in the business centers are able to help them to get into touch with the points of interest that they may wish to see. Men of affairs, we have always found, are more than ready to help those who are sensibly and sincerely trying to get correct information about business methods. Write to or see them directly. Be brief and to the point. Ask favors; do not issue mandatory orders.

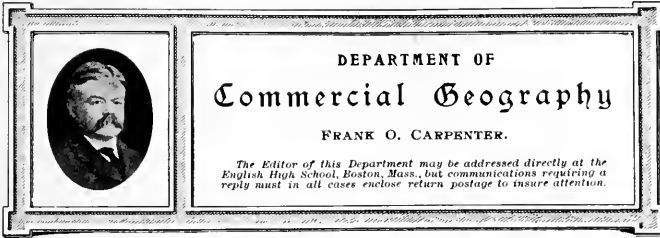
Think out the details of your plan; organize your party so that it may be handled effectively, with economy of time. Assign to your assistant, or assistants,—whether students or teachers—definite duties, and hold them responsible. Do not take along any more of the parents and relatives of your students than you find it politic to take, because you will find it necessary at nearly every stage of the trip to be a very martinet in discipline in order to avoid serious loss of time—and members of the party. And those not under your authority in the schoolroom will not be likely to receive your orders with entire placidity. You should be especially

careful to instruct your party as to a common meeting-place in case any one should become lost, strayed, or stolen. Young people, as well as older ones, are quite likely to put tickets, checks, etc., away so carefully that they cannot be found when wanted; or they will detach coupons before the proper time. Caution them beforehand. Lads and lasses who think they have a natural affinity will stray off into some unheard-of corner of a museum or public building, and the whole party will wait impatiently while your nerves get on edge hunting for the "spoons." You should lead the party, and an assistant should bring up the rear, just as they do in a penitentiary, when a party of sight-seers goes through it. Let it be understood that no waiting will be done; that stragglers will be left to find the common meeting place as best they may, while the rest of the party follows out the regular program, which, by the way, it is well to map out in advance so that every member may know where it might be possible to pick up the party again, if it is necessary to do so.

**Nerves** enough to visit some notable store, where souvenirs may be purchased, otherwise your members will be squandering their money and your time and patience on every street fakir they meet, for they want to take something from the great city to the folks at home, and they want some tangible token of the trip. If your trip uses up more than one night, you will have to be an effective adviser if you do not have a worn-out party on your hands before you return. The girls will want rooms in the hotel adjoining those of their chums, and generally four will want to get into the same room; the boys are almost as childlike in their wishes. Then the fun will begin. They will conclude to do a few stunts in actual business, by ringing all the separate signals assigned to the electric button, so as to see how it works. They will open the outside windows and pour a little water down on some innocent passer-by, just to ease their overwrought nerves; they will call on one another socially until the other guests of the house will begin to mix their evening prayers with some of David's maledictory Psalms. But it is all great fun for the "kids," and they will be learning; so, since that is what you make the trip for, you will put on "the smile that won't come off" and have as much fun as the rest—only get to bed in time to have some vitality for the morrow.

**Local Transportation** If you have to take street cars, either surface or elevated, you will need to make special arrangements for the division of your party, unless it is a small one, for it is not often that your entire party can be accommodated in a single car as they ordinarily run. It is better, therefore, if possible, to arrange in advance for one or more automobiles for that part of your trip about the city that you cannot cover

(Continued on page 26.)



## Fuel and Lights.

"O Gleaming lights of London,  
That gem the city's crown,  
What fortunes lie within you,  
O Lights of London town!"

Did you ever approach a great city, from the country, on a cold winter's night? The train for hours has sped on through the darkness, sometimes totally black, sometimes dotted with distant home lights, or the lamps at the small way stations. Then you see far away a faint glow, reaching high up in the sky like Auroral flashes in the north. It grows brighter and you think, "There is a great fire over there!" until you realize that it is an overglow of the city you are nearing. Beneath it you know there are lights of all kinds of varying brightness, but they all blend into one uniform radiance, just as the myriad sounds and strident noises of the city far away are blended into one harmonious note, the middle F, of the scale, that makes a delicate tuning fork hum "Fa," vibrating in unison with the rush of the river and the wind in the pine trees.

Later, your train glides into the city station, and you pass from the warm car into the icy air of the train shed, under the swinging arc lights. You hurry to a carriage and are driven, through brightly lighted streets, to your home. In your room, a touch of a key and artificial daylight floods the room; a turn of a valve and a wave of summer heat warms the air; another, and the hot bath is ready for your weary body.

Is it some fairy tale, the 1002nd story from the Arabian Nights, or some miracle? No, only "modern conveniences," and you sink into a tired but comfortable sleep without a further thought about them, or a care as to how they chance to be.

Yet the ray of sunshine, which wakes you in the morning, will tell you the story if you are wise enough to hear it, the same story it has been telling since the earth first became a star, and ages before man came to live on the earth in order to "go to school," to study at first hand the science of commerce and industry, and to "learn by doing."

If you ask the man of crucibles and retorts, the modern alchemist, what was the origin of fuel and the source of light and heat of all kinds used in the world today, he will tell you it was the sunlight, the sun force. He will say that every pound of coal is stored-up sunshine of past centuries,

that it is being stored up today in the wood of every bush and tree that grows, and that the electricity in the atmosphere or earth is largely, if not entirely, due to the waves of force radiated from the sun.

If space permitted, it would be interesting to follow the story of fire, from the early times, that is recorded in the old Greek myths — all symbolic stories hiding great truths. "By hints are mysteries told." One point only we can mention here.

Early men, like animals, ignorant and brutish, lived through the sun-lighted day unheeding, but shivered and covered close together when the sun disappeared and the mysterious night fell about them. When the new day came and the sun rose, blinding in splendor, bringing back warmth and light, it was most natural that men should prostrate themselves in reverence before that mighty, beneficent, unapproachable power, — the only deity they knew. So began the splendid sun-worship, or fire-worship, which was for scores of centuries the religious faith of the nations of Asia and America, and still exists among the Parsees of Persia and India, a group of men educated and dignified, who practice all the virtues we delight to honor. They have, in their temples, sacred fires that have been kept alight for centuries, since the days of Zoroaster, an everburning symbol of the Light Divine.

### FUELS.

Fuels are those substances that are used to produce heat and warmth by combustion or burning. Burning is usually the chemical union of carbon and oxygen, as when wood is burned. The product of this union is carbon dioxide, a gas which is needed by plants for their growth, and it will therefore be absorbed by the plants to make more wood.

Fuels are usually (1), vegetable or (2), mineral. Animal products are used for lights but not often for fuel, except in Arctic lands, where nothing else can be obtained.

#### 1. Vegetable Fuels.

Wood is the most useful and most common of all fuels. It is distributed over the earth, in many varieties of trees, but it is always within easy reach of men, except those who live on the great treeless plains or deserts. Its great value as a fuel is that it is easily kindled, i. e., "set fire to," and makes a quick, hot fire. It is abundant and easily cut and prepared for use, and, therefore is cheap. Where wood is abundant, as in the United States,

only the trunk and the larger branches are used as fuel, while the smaller branches, called brush-wood, are left to decay. In countries where wood is scarce, the trunks are used for timber, but the small branches are cut into short lengths, tied up into bundles called "faggots," and sold in the cities.

In the northern United States, wood for fuel is usually cut down in the winter. It is cut into four-foot lengths called "cord wood." This is piled, generally, between two small trees used to support the ends of the pile, and it is then left to dry until it is needed for use or for sale. Wood just cut is called "green" wood. It does not burn well because it contains much water. To prepare it for use the four-foot stick is sawed into three or four pieces and then split if too large. This wood is called stove wood. It is sold by the cord, which contains 128 cubic feet; that is, a block eight feet long by four feet wide by four feet high. Stove wood is sometimes sold by the "running cord;" that is, a pile eight feet long, four feet high, and sixteen inches deep; a "running cord" is therefore one-third of an ordinary cord. Wood in many parts of the world is changed into

*Charcoal*, which is worth more than the wood from which it is made. Charcoal is made by burning wood in pits or piles, covered so that a very small quantity of air is present. The pile smolders and the gas and smoke are driven out. Charcoal burns with an intense steady heat, does not smoke, and is easily ignited. It was formerly used for smelting iron. It is used now as a "kindling" for other woods, or is used alone in small portable heaters for heating tools, etc. The gases from these portable heaters or from heated charcoal are poisonous and therefore they should be used only out of doors or in a room thoroughly ventilated. Charcoal is a great absorbent and is used as a filter for many liquids. Charcoal is also used, mixed with sulphur and saltpetre, to make gunpowder.

Grass, leaves, etc., will burn but are not regular in their burning, and are only used when nothing else is at hand. (Peat is described below). Corn in the ear and corn cobs make a hot fire. The crushed stalks of sugar cane or "bagasse" are used as fuel, and the hulls of cotton seeds.

#### 2. Mineral Fuels

Include coal, coke, petroleum, natural gas. Most minerals will not burn, but these four, (containing large quantities of carbon) will do so. Like wood, they burn, giving off gas and smoke and leaving ashes.

##### Coal Series.

COAL is a rock, or mineral, made from masses of vegetable matter or wood fibre, which has been subjected to great pressure, and from which a considerable part of the gases have been driven by the internal heat of the earth.

Coal requires many thousands of



years for its formation, but the process is going on today and can be seen in many swampy places, where moss and reeds grow abundantly. The first stage of the coal series is *Peat*, which is a mass of wood fibre, resembling a dense mass of grass roots, slightly decayed and turned black. From its resemblance to sod, it is called "turf" in Ireland, where the peat bogs cover millions of acres. The peat is dug and allowed to dry. It will then burn fairly well but gives out a great deal of smoke. Under heat and pressure, the peat is changed into *Lignite*, or "brown coal." Lignite contains much sulphur, which makes it unsuited to domestic purposes. It is rich in paraffin, which is obtained from it in Germany. The next stage is

*Cannel Coal*, used chiefly as a fuel for open grates. This in its turn becomes

*Bituminous*, or "soft" coal. This has two uses

- a. As a fuel in locomotives, factory furnaces, blacksmith's forges, etc.
- b. To make illuminating gas. To make gas, the coal is put into a closed oven, or "retort," which is heated. The gases and volatile substances are driven off and are collected outside the retort in various forms, chiefly *gas* and *coal tar*. The gas is purified and stored in tanks for use. The coal tar yields many products valuable in the arts and in commerce. Inside the retorts, *coke* is left, which is a valuable fuel.

*Coke* is a mineral charcoal. As ordinary charcoal is made by subjecting wood to heat when the supply of air is insufficient, so coke is made by heating soft coal with an insufficient supply of air. Coke burns without smoke, has no flame, and gives intense heat. Soft coal changes to *semi-bituminous*, then to *semi-anthracite*. These coals are especially valuable for locomotives and steamships, and are called "steam" coals. A very popular variety is *Pocahontas coal*, which is obtained in Virginia. The next stage is

*Anthracite coal*, or "hard" coal, used largely for domestic fuel. A large share of the gases are driven off from anthracite, and it is almost pure carbon, as shown in the table below:

Wood yields	- -	50%	carbon.
Peat	" - -	60	" "
Lignite	" - -	70	" "
Cannel coal	- -	84	" "
Bituminous coal	88	" "	" "
Anthracite	" "	93	" "
Graphite	- -	95	" "
Diamond	- -	100	" "

As shown in this list, the next higher stage in the coal series is *Graphite*, or plumbago, which is more commonly known as "black lead," universally used in lead pencils, and to lubricate machinery, and for stove blacking, or "stove polish." The last stage is the

*Diamond*, which is the purest form of carbon.

The United States produces all the forms of the Coal Series, but the diamond is not often found. The pro-

cess of coal mining is interesting, but space does not permit its discussion here.

Next after coal in importance as a fuel is

*Petroleum*, a mineral oil formed from decomposed vegetable and animal matter in past ages. It is a substance of immense economic and commercial importance. As obtained from the earth, from the oil wells, it is called *crude petroleum*. The use of crude petroleum as a fuel for locomotives, steamships, and furnaces has only just begun but bids fair to drive coal from that service.

- Petroleum, refined and purified, yields
- a. Naptha series=naptha, benzine, gasoline
  - b. Kerosene oil
  - c. Engine, or vacuum oils, used for lubricating machinery
  - d. Paraffin oils and paraffin wax
  - e. Petroleum jelly, or "vaseline" (a trade name), used as a basis for numberless medicines, ointments, etc.
  - f. Many valuable chemical substances.

*Gas* is used in the United States very largely as a fuel. It is of two kinds,

- a. Natural gas which is obtained from wells driven into the earth, like the oil wells.

- b. Artificial, or illuminating gas, made as already described, from soft coal, by "distillation" of soft coal in retorts.

*Gas* as a fuel is of great value for its convenience, the steady intense heat it gives, freedom from smoke, etc. Many great glass-making factories have grown up near Pittsburgh, solely because of the natural gas, by the use of which, glass is made of a better quality. The use of gas ranges in homes is fast driving out the coal stove in places where gas can be easily and cheaply obtained. Where no city gas can be had, a fairly satisfactory gas can be produced from gasoline, in individual tanks to supply separate houses.

Animal products yield practically no commercial fuels. The Esquimaux, however, burn the oily blubber of whales, seal, etc., to heat their low, dark snow huts, or "igloos."

#### LIGHTS AND LIGHTING MATERIALS.

*Lights* are the flames or radiance which generally arises when fuels are burned. They are of value in proportion as they are clear, and those fuels, themselves refined, which give the clearest, whitest light, are the best for lighting purposes.

*Lighting Materials* are of four kinds or forms:

1. Solids, such as waxes and tallow;
2. Liquids, as animal, vegetable and mineral oils;
3. Gases, both natural and artificial.
4. Electricity.

#### 1. Solids.

For countless ages the bee has hurried from flower to flower, and carried back to his hive the honey, which was the only sugar of the ancient world, and the wax or "beeswax," from

which the honey comb was made. Men ate the honey and wrote letters in the wax; i. e., they spread a thin layer of wax on a metal plate and then with a stylus—a sharp point of ivory or metal—wrote on the tablet so that the dark metal showed through the marks in the wax, just as engravers do today in making an etching. Later they learned to make candles of the wax and they gave light to the dim castle halls while the minstrel sang his songs of love, and war, and life.

In New England, from lack of vegetable wax, the settlers used the solid beef tallow, and the "tallow dip" came into use. They were made by fastening long pieces of wicking to a stick, and dipping the strings into melted tallow which was then allowed to cool; then dipping again and cooling, until the candle was large enough. Later, candle moulds were devised and the wicks hung in them, and the tallow poured in. So candles are made today, but the beeswax and tallow have given place to the candles made from paraffin wax, a petroleum by-product, or the harder "stearic acid" made from animal fat, which will not run over the edge, the eternal fault of the old tallow dip.

#### 2. Liquids.

Far away in the old Biblical and classical times, lamps were invented, which were little cups to hold the olive and other vegetable oils in which floated a wick, often of asbestos, meaning "the unburnable." Such were the lamps of the five unhappy virgins who could not buy oil of the five fortunate ones, (who had all the oil in sight, an ancient oil trust) and were forced to seek an independent producer, with the usual result. Such were the lamps of Greece and Rome and of the Middle Ages. Slightly modified in shape only, we find the lamps of a hundred years ago, the lamps which burned or smoked whale oil, without a chimney. To satisfy this demand hundreds of whaling vessels scoured the seas in storm and night to give light to the world.

The invention of the glass chimney and the discovery of petroleum has "carried light" into millions of homes. The editor believes that much of the learning, intelligence, and inventive skill of the people of the United States is due directly to the existence of a simple, cheap light which could be used by mankind for reading, study, and amusement after the work of the day is over.

This improvement is due to the discovery of the valuable properties of petroleum, which, in its refined form as kerosene, lights the world from China, Maine, to China, Asia. The student is said to burn the "midnight oil," and a great western university is able to spread its light abroad by use of the same Standard,—"160" test."

Lamps of today vary endlessly as to the shape of the font or oil reservoir, but styles of burner are few. They are: Single flat wick, found in the ordinary kitchen lamp; double flat wick, found in the duplex burner; circular wick (small), or the Argand burner, as used in the so-called





"student lamp;" circular wick (large), as in the Rochester burner, with large central air tube.

For general household lighting, the Rochester is good, but the wick does not always run evenly. For studying and reading, the editor has tried all kinds of lamps made, and, in his opinion, the best thing on the market is the Trench burner. This is a flat, single wick burner that, owing to a simple device in the burner, gives an unusually steady white light, while sending out little heat. It can be turned low without odor and, if accidentally left lighted, will burn out harmlessly. It burns for hours with scarcely a flicker. The light is soft and white and does not fatigue the eye as the incandescent Welsbach mantle, or electric lights do. The burner was invented a few years ago by a man who died just as his burner began to prove its worth. The editor wishes to urge most earnestly a trial of this burner by all those who have to do much studying or literary work by artificial light. A Boston firm are agents and the burner is sold largely through the west. The editor does not wish to use this column for advertising any firm of tradesmen, but will say that if any reader wishes to try this burner and is unable to get it of his dealer, if he will send a dollar to the editor, he will forward the order to the agents and the burner and wicks will be sent postpaid.

#### Gas.

Gas is so commonly in use that it is not necessary to give many details here about it. The incandescent mantle, generally called the Welsbach, is a most valuable invention, by which a single burner gives the light of three, at one-half the cost of one, burned in the usual way. The modern mantle is very durable and should be universally adopted.

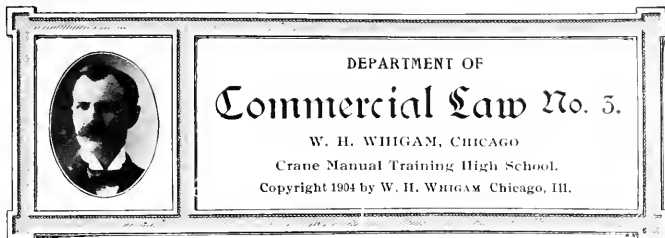
#### Electricity.

Electricity for lighting is used in four ways:

1. The Edison incandescent bulb, with its delicate filament of carbon.
2. The arc light for stores and streets.
3. The mercury vapor tube light.
4. The vacuum lamp made to glow from a magnetic pole at a distance, acting without connection, like wireless telegraphy.

These electric lights need an entire article to themselves but can only be noted here to make the list of lights complete.

Perhaps in no way is man's advance from the primitive savage so clearly shown as in his marvellous inventions and discovery of new ways of heating and lighting. If man began to be civilized when he began to cook his food, as it has been said, surely he had advanced far when he had become able to hang in the air great arc lights, as in Detroit, or the still more beautiful circles of lights around the dome of the State House in Boston, which float in the air keeping guard above the sleeping city, Circles of Glory, and Crowns of Flame!



### Defenses.

Introduction	Alteration
Real	Lunacy
Personal	Fraud
The Distinction	Duress
Delivery	Failure of Consideration
Incapacity	Payment
Void by Statute	

**Introduction**—An objection to the payment of negotiable paper, based on certain facts, may be interposed by the one absolutely bound. The defenses offered may be against the instrument or they may be of a personal character. To fully discuss the question it will be well to classify parties as mediate and immediate, and defenses as real and personal. Mediate parties are those who are separated by another party or parties and immediate are those standing next to each other in their order of liability. A real defense is a defense or objection to the instrument itself, while a personal defense is one arising out of the transaction and relates rather to the acts that caused the instrument to be issued than to the instrument itself. The following are real defenses: Delivery, incapacity, void by statute, alteration, and, perhaps, lunacy. The following are personal defenses: Fraud, duress, failure of consideration, and payment.

**The Distinction**—Personal defenses are good and available between immediate parties or a line of parties with notice. They cease to be valid as soon as a *bona fide* party intervenes. Real defenses are good against all subsequent parties whether mediate or immediate. Personal defenses are against the creative act while real defenses are against the instrument; the former acknowledge the instrument but deny its standing; the latter deny the very existence of the contract.

**Delivery**—This is one of the essential elements of all negotiable paper and to prove that an instrument never was issued with the authority or consent of the maker is to defeat the legal effect of the instrument. Paper stolen and put into circulation by the thief does not in any way obligate the maker. No subsequent holder has a valid claim against the maker.

**Incapacity**—This defense, when urged against the enforcement of a negotiable instrument, needs no discussion. Parties lacking capacity are not bound by their contracts. The minor is an example of this class.

**Void by Statute**—If the statutes of a State declare against the legality of an instrument, it cannot be enforced

even by a *bona fide* purchaser. While usury is illegal according to statute, it is not necessarily a defense against a purchaser in good faith. Notes given in consideration of wagers or gambling are frequently declared void by statute.

**Alteration**—If a material change is made in an instrument, the maker is released. The instrument is not the one signed and issued. Forgery is a real defense, for it lacks intent and consent on the part of the one whose name is forged.

**Lunacy**—This is not necessarily a real defense. But if the maker is an adjudged lunatic, his negotiable instruments are void in the hands of all subsequent parties so far as he is concerned.

**Fraud**—If fraud is resorted to in the transaction out of which a negotiable instrument is issued, it is a personal defense and good only between immediate parties or those having knowledge of it, but if fraud is practiced in the issuing of an instrument, it is a real defense.

**Duress**—When a contract is procured by resorting to force, the delivery lacks both intent and consent. It is therefore voidable but not void. Probably prompt effort should be made by the maker so that he would not be chargeable with negligence. Duress as a defense is always available against immediate parties, and, at times, will constitute a real defense.

**Failure of Consideration**—Consideration as a defense is always presumed between immediate parties, but this presumption may be overcome. As in ordinary contracts, inadequacy is no defense.

**Payment**—This is an extinguishment of the contract and may always be offered as between immediate parties. If a transfer is made after maturity by the payee, the defense of payment is good against the subsequent party, because his transferee has no property in a contract which has already been extinguished. If, however, the payment is made before the maturity of the paper and is transferred before maturity to an innocent purchaser, the defense of payment will not be effective.

### What the Law Decides.

#### DEFENSES.

In *Town of Eagle v. Kohn*, 84 Ill., 292, where certain negotiable bonds were declared by statute not to be valid and binding until certain conditions precedent were complied with,

(Continued on page 26.)

## Department of Business Practice

By the Associate Editor

### Office Practice in Peirce School, Philadelphia

By J. K. WILLIAMS, Instructor in Charge of Banking and Business Department

I have been invited to give a description of our method of handling the work in our offices and banks, and I presume that it is not desired that I devote any space to a description of the work done by the student as a business man. On account, however, of the close relationship between the student business community and the offices and banks, it seems necessary for me to give a general description of the work in the entire department.

In Peirce School a mastery of the theory of accounts is required of each student before he enters upon his duties as a business man in the business practice department. Fortified with this knowledge he enters under favorable circumstances.

Upon entering the department the student leases a desk as a place of business, and executes a lease for the same. He is furnished a cash capital in school currency, and embarks in business for himself, trading with his fellow students. The business may be classified in a general way as merchandising; and, in addition to buying and selling, the student is required to keep his own books. He thus becomes familiar with every phase of business.

Fifty transactions constitute a "set," and when the student has made that number of transactions, he is required to take an inventory, close his books, and ascertain his gains or losses. He is required to complete seven sets of books,\* after which he enters the wholesale house of the "Merchants' Commercial Company" as a clerk.

The Merchants' Commercial Company is a controlling factor in the department organization and is an incorporated concern whose stock is actually held (actual certificates issued) by the students and instructors. This corporation, in addition to carrying on a general merchandise business, conducts a branch store, an express business, and a post-office, and executes a lease with each student for the rent of his desk or office in the department. The rent is required to be paid weekly. These various lines of business provide an income that is sufficient to pay stated salaries to the student clerks, rent, and other operating expenses. Each month a business meeting of the stockholders is held, at which time reports of committees are presented, business conditions discussed, and the profit or loss of the period disposed of. It has been possible, with a very few exceptions, to pay monthly dividends, and these dividends are paid to the stock holders by check.

Minutes of the proceedings are kept in the usual manner. Complete stock books are kept, and all transfers of stock are recorded in the customary manner.

The business of the wholesale house, as well as that of each student, is in dry goods. No set program is arranged for the student; if he has goods for sale, he offers them at his own price, or if he is in the market for goods, he buys, using his own judgment, the law of supply and demand governing. Each day an auction is conducted, the wholesale house and each student being required to enter. By this scheme the instructor can regulate the quantity of goods on the market, thus affecting, in an unseen manner, the supply and demand, and, necessarily, the price.

The loss that is usual in many schemes of office practice, because of the artificial method of conducting the business, is entirely eliminated. The books of some students and the wholesale house will, of course, show losses at times, but this is only a natural consequence. Each kind of goods is given a fixed par value, and the wholesale house buys any offerings, should the market price get too near par.

The terms of sale are different for each day, settlements being made by notes, drafts (sight and time), checks, or currency. Trade discounts and cash discounts are also used. These various forms of settlement make the installation of banks an essential feature.

#### THE BANKS

Three banks are in operation, planned as nearly as possible after the provisions of the National Bank Act.

The business consists of receiving deposits subject to check, discounting notes and acceptances, collecting checks, notes and drafts (sight and time), issuing bank drafts on banks in several foreign cities, and the making of exchanges through a clearing house. Each student works in one of the banks for a period of three weeks, filling the positions of receiving teller, paying teller, discount clerk, exchange clerk, individual ledger bookkeeper, general ledger bookkeeper, and cashier. The books that he uses, and all advice forms, signature cards, and balance sheets, are copied after those actually used in the banking business. The profit resulting from the business is sufficient to pay all running expenses, which consist of rent, clerks' salaries, furniture, books, and stationery.

The rate of discount, as well as the rate of interest on all loans in the department, is one-half of one per

cent. per diem. The banks accept for discount any double-named paper (notes and acceptances) that may be offered. It then credits the indorser with the proceeds and carries the note till maturity, at which time it is presented to the maker for payment, notice having been sent to the maker in the meantime, advising him where and when the instrument is due. Notes are received for collection, the bank holding them till maturity (notice having been previously sent), when they are either charged up or paid by the maker. Drafts are also received and collected in the same manner.

Each student, upon entering the commission business, is directed to locate in some large city (Philadelphia excepted) and choose his business address. He then makes and receives shipments, on shipper's risk, and also on the joint account and risk of shipper and consignee. After disposing of goods consigned to him, he renders an Account Sales, and accompanies it with a Bank Draft drawn on some bank located in the city of the shipper. This necessitates the issuing of exchange (bank drafts) by the banks, for which service they make a nominal charge. It also requires the banks to have foreign correspondents, advising them of the drawing of drafts and forwarding items to them for collection.

Deposits are received and other general banking business transacted in the usual manner.

The work in the banks and in the wholesale house is performed *absolutely by the students*, the instructor only supervising.

#### Equipping the Wholesale Office

W. G. BISHOP, Lincoln Business College, Lincoln, Nebraska.

In equipping our offices, we have, for some years, selected the books and adopted a system in use by the leading local concerns. The books and system used in our wholesale house is in accordance with this plan—closely following a local wholesale grocery house.

The books used are Journal, Special-Column Cash Book, Sales Sheets (from which posting is done direct), Purchase Ledger, Sales Ledger, General Ledger, Invoice Book, and the auxiliaries, Bill Books, Check Books, etc.

The purchases made by this office are made from jobbing houses. Students from other schools, our own students, and local retail firms are our customers. Buying of and selling to the same firm seldom occurs.

(Continued on page 26.)

\* Will give more details concerning these sets if so desired.



In this issue, problems and their solutions are given to illustrate more fully points made in the preceding papers.

Some teachers object to the plan of recording the problems in intelligent steps because much time is consumed that could be used to great advantage in solving a greater number and variety of problems. This would be a serious objection if nothing were gained by recording the steps similar to the solutions given. But since the main object is to teach the student to think, this method is far superior to others because it compels him to exercise a greater amount of thought and reasoning power. Again, this method is superior to others because you have the proof of the student's thought in the recorded steps. Definite and intelligent steps mean definite thought. Vague and absurd steps mean vague thought. You have no definite conception of the student's thought until it is recorded in steps, and the manner in which this is done marks the character of the thinking.

In many of the solutions placed on the board by students, you will find vague and absurd equations. The following solutions illustrate this point.

- I.  $5\%$  of the commission = \$30 commission.
- II.  $1\%$  of the commission =  $\frac{1}{3}$  of \$30 or \$6.
- III.  $100\%$  of the commission =  $100 \times \$6 = \$600$ , cost.

Upon inspection you will see that all of the steps are absurd. In the first step, part of the commission equals all of the commission, and in the last step the commission equals the cost; i. e., \$30 equals \$600. The student who recorded the absurd steps may be able to manipulate the number symbols independent of magnitude, and secure the \$600, but he has not mastered the problem.

Therefore, the analytical solution is the real test to determine whether the student understands clearly the relation of the per cents and magnitudes.

Some students acquire a bad habit of performing some of the operations before they have read the entire problem. They should be taught to read the entire problem first, then separate the things given from the things required. By doing this they form a clear conception of the conditions given and of the questions to be answered.

Very few students prove problems. Many do not realize that they can be proved. The student should be taught to prove his problem as well

as to solve it. This may be accomplished by calling upon a student to tell how to prove his problem after he has explained his solution. In many cases this will not be sufficient. To determine clearly whether the student understands proving his work, he should be required to explain the proof and to place it on the board.

The following solutions will illustrate a variety of equations that may be used in recording solutions. The third step in the first solution is secured by combining the first and second steps. This can be made very clear by placing two identical equations on the board and combining them.

I

What amount of money increased by 25% of itself equal \$9125?

- I.  $100\%$  of the amount of money = the amount of money.
- II.  $25\%$  of the amount of money = the increase.
- III.  $125\%$  of the amount of money = \$9125, amount after increase.
- IV.  $1\%$  of the amount of money =  $1/125$  of \$9125, or \$73.
- V.  $100\%$  of the amount of money =  $100 \times \$73$ , or \$7300, the amount of money.

The third step in the following solution is found by subtracting the second equation from the first. This ought to be explained by a simple illustration.

II

What number diminished by 25% of itself equals 225?

- I.  $100\%$  of the number = the number.
- II.  $25\%$  of the number = the decrease.
- III.  $75\%$  of the number = 225, the number after decrease.
- IV.  $1\%$  of the number =  $1/75$  of 225 or 3.
- V.  $100\%$  of the number =  $100 \times 3$  or 300, the number.

In the third solution the first step may occupy two lines. Don't permit the student to omit the expression following the per cent. signs simply because he can not place the step on one line. Some of the steps in this solution should be explained by the student.

III

A owns  $10\%$  of a ship; B,  $15\%$ ; C,  $20\%$ , and D the remainder. Find A's share, if D's is worth \$11000.

- I.  $100\%$  of ship +  $15\%$  of ship +  $20\%$  of ship =  $45\%$  of ship.
- II.  $100\%$  of ship -  $45\%$  of ship =  $55\%$  of ship, D's share.
- III.  $55\%$  of ship, D's share = \$11000, D's share.
- IV.  $1\%$  of ship =  $1/55$  of \$11000 or \$200.
- V.  $10\%$  of ship =  $10 \times \$200$ , or \$2000, A's share.

IV.

If coffee loses  $7\%$  in roasting, how much green coffee will be required to produce 1395 lbs. when roasted?

- I.  $100\%$  of wt. of green coffee = wt. of green coffee.
- II.  $7\%$  of wt. of green coffee = loss in roasting.
- III.  $93\%$  of wt. of green coffee = 1395 lbs., wt. of roasted coffee.
- IV.  $1\%$  of wt. of green coffee =  $1/93$  of 1395 lbs., or 15 lbs.
- V.  $100\%$  of wt. of green coffee =  $100 \times 15$  lbs., or 1500 lbs., wt. of green coffee.

In the following problem I have placed three conditions. Since these puzzle many students, sufficient time should be devoted to them to enable the student to form a clear conception of each expression.

V.

The sum of two numbers is 552.

- (a) The first is  $20\%$  of the second.
- (b) " " "  $20\%$  greater than second.
- (c) The first is  $20\%$  less than second. Find each number

(a)

- I.  $100\%$  of the 2nd No. = 2nd No.
- II.  $20\%$  " " " = 1st No.
- III.  $120\%$  " " " = sum or 552.

(b)

- I.  $100\%$  of the 2nd No. = 2nd No.
- II.  $120\%$  " " " = 1st No.
- III.  $220\%$  " " " = sum or 552.

(c)

- I.  $100\%$  of the 2nd No. = 2nd No.
- II.  $80\%$  " " " = 1st No.
- III.  $180\%$  of the 2nd No. = sum or 552.

In (a) the first is  $20\%$  of the second; i. e.,  $1/5$  of the second. In (b) the first is  $20\%$  greater than the second; i. e.,  $1/5$  greater, or  $6/5$  of the second. In (c) the first is  $20\%$  less than the second; i. e.,  $1/5$  less, or  $4/5$  of the second. The sixth, seventh, and eighth solutions illustrate more fully the three conditions of number five.

VI.

A. has \$900, which is  $20\%$  more than B's money. Find B's money.

- I.  $100\%$  of B's money = B's money.
- II.  $120\%$  " " " = \$900, A's money.
- III.  $1\%$  " " " =  $1/120$  of \$900 or \$7.50.
- IV.  $100\%$  " " " =  $100 \times \$7.50$  or \$750, B's money.

VII

Bought a horse and buggy for \$240. The buggy cost  $40\%$  less than the horse. Find cost of each.

- I.  $100\%$  of cost of horse = cost of horse
- II.  $60\%$  of cost of horse = cost of buggy.
- III.  $160\%$  of cost of horse = cost of both, or \$240.
- IV.  $1\%$  of cost of horse =  $1/160$  of \$240, or \$1.50.
- V.  $100\%$  of cost of horse =  $100 \times \$1.50$ , or \$150, cost of horse.
- VI.  $60\%$  of cost of horse =  $60 \times \$1.50$ , or \$90, cost of buggy.


VIII

The sum of three numbers is 3600.

The third is  $50\%$  greater than the second and the first is  $20\%$  less than the sum of the second and third. Find each number.

(Concluded on page 25).





DEPARTMENT OF

## Business Correspondence.

SHERWIN CODY, CHICAGO

Author of "Good English Form Book in Business Letter Writing,"  
"Art of Writing and Speaking the English Language," etc.

## How to Teach Grammar in Commercial and High Schools.

It is an unfortunate thing, but too true, that pupils come up to the business colleges and high schools with a well-developed hatred of grammar. This is undoubtedly due to premature and bad teaching of grammar in the elementary schools. When only a hatred of a subject is instilled in the course of two to four years, there must be something the matter somewhere. But as this state of things has existed for many years, it probably will continue to exist for many years more.

If pupils came to the higher schools with absolutely no knowledge of or experience with this subject of grammar, something might then be done with them; but usually the attempt to teach any formal grammar in a short three- or six-months course in practical English is not worth making. It means just so much time completely and utterly lost. It is far better to devote this time, only too short, to practical business composition, such as copying and answering well-written letters, and making oneself understood on paper.

With advanced classes in business colleges, and students taking a four-year high school course, the study of formal grammar becomes more practicable, and my remarks will presuppose the possibility that grammar can be taught to some extent.

The ordinary books on grammar are utterly worthless for the purpose, for the reason that the machinery they set forth is far too complicated. A system of grammar should be a little machine or tool like a square or foot rule, which we can apply instantly to any sentence to see whether it is correct or not. This tool must be very compact and very handy if it is to be used every day in a business office.

But the great trouble in our teaching of grammar is that the subject does not appear to have any practical application. That is why pupils hate it. If they could see the use in it, it would soon interest them. So the first duty of the teacher is to get himself into a frame of mind in which correct English appears to him to be worth dollars and cents.

Here, briefly, is the practical argument for it.

There are two kinds of business, high class and low class. If you want to be high-class, you must write letters that high-class, well-educated people will consider just right. Er-

rors of English at once set a man down as low-class. High salaries and good positions are given only to stenographers and business letter writers who are correct. (If every teacher of shorthand or letter writing would drill this idea into the minds of his students, stenographers as a class would be very different from what they are to-day.) High salaries therefore require knowledge of correct English.

But there is another reason. Poor English, imperfect grammar, means in reality confused and careless thinking. Grammar is the science of the logical relationships of words in a sentence. If you can express yourself in perfectly clear, exact language, you are grammatical whether you know it or not. But if there are errors of grammar in what you write, there is a little confusion of thought. People may guess what you mean; but the confusion is like a little smoke or fog on an otherwise clear day. In one letter or two or twenty it makes little difference; but in a hundred or a thousand or ten thousand, it introduces a thousand or ten thousand little clouds between your mind and the mind of the customer, and those ten thousand little clouds make a big thick cloud, black as night, which shuts dollars away from your firm. Poor grammar costs every big house thousands of dollars every year, even in the letters that go to people who do not know you are making a mistake. The letter writer who shuts dollars away from his firm will soon be discharged if the firm knows it.

Talking to the class along these lines will soon introduce a practical aspect to them which will attract them, and if you can devise a system that will be simple and interesting, you will soon have them liking the subject instead of hating it.

The thing really to be accomplished in teaching grammar is indeed very hard. It is nothing less than making students think logically. There are two things at stake in correct English. The first is knowledge of the meanings and values of words. Those brought up in refined homes, get this by instinct from childhood; but those brought up in the homes of the uneducated find it almost impossible ever to get this fine sense of discrimination. The only way they can get it is by reading standard literature thoughtfully and reflectively.

The second thing at stake in correct English is the logical arrangement of words in sentences. This is what I call grammar. The values of words are infinite and changing, and we can

judge them only by instinct. One word has many meanings, and often in some particular connection has a meaning it has nowhere else in the language. We must at once get away from the idea so common of trying to make grammar explain these idiomatic values of words.

As a science of logic—the logical arrangement of words in a sentence—grammar is as unvarying as algebra, and there are absolutely no exceptions to its rules. Rules to which there are exceptions are no rules at all. They are mere tendencies of the language.

Taking grammar, then, as the science of the logical arrangement of words in a sentence, it is capable of being reduced to a very simple basis.

There are four primary relationships or offices which a word may have in a sentence. It may be a noun or subject word, a verb or asserting word, a descriptive or modifying word, or a connective word. The first class may be divided into names and words which stand for names (pronouns); the third, into adjectives and adverbs; the fourth, into prepositions and conjunctions. To these may be added those words which are practically sentences in themselves,—interjections. For practical purposes, I prefer to start with seven parts of speech, grouping nouns and pronouns together.

There is no better drill in logic than picking out these different kinds of words. There is a practical trouble, however. Students will soon begin to call "but" a conjunction, "in" a preposition, etc. Concentrate attention on those scattered cases in which words are parts of speech that are unusual, always forcing the student to think of the logical relationship, not of the mechanical naming of words. I take a paragraph, and, writing the words in columns, make students find so many nouns, so many verbs, so many adjectives, etc. There will be a few doubtful words, and on these will depend an accurate count. It is foolish to waste time parsing every word in a sentence, for it is only about one word in ten that offers any difficulty.

This drill on the parts of speech I believe to be the most essential thing in grammar. It is like the scales in music. It is the drill that gives the fundamental ability. A conservatory in Geneva is said to devote two years to finger exercises; then a student can play the most difficult music almost at sight. The habit of tracing the logical value of a word in a sentence is at the bottom of all success in grammar, and ought to be continued till the habit of thought is formed. This requires time and effort, and some will never acquire it.

Besides the parts of speech there are only about six other things of importance in grammar; but they are fundamental and important, and need the same patient drill till a habit of mind is formed. These six things are—case, and the values of pronouns in their different forms; person and number of verbs; tense of verbs; combined office of verb and adjective, or verbal noun, in the participle; mode

(Continued on page 28).



## The Speed Problem.

Up in New York State there is a town through which the Hudson River and the Erie Canal run their courses in parallel lines. An early spring had sent the ice and snow down the hillsides in great streams, until the canal and river had overflowed and flooded the little business street which lay between them. This was ordinarily the busiest part of the town, but now the store-keepers and their families were driven to the upper floors, and from the windows women leaned, haggling with enterprising grocers, butchers, coal and woodmen, who had come from over the river in row boats laden with provisions which they offered to sell at exorbitant prices. Higher than the calling of the hucksters, the tooting of horns and the ringing of bells, rang the laughter of the merry children being carried in boat-loads up and down the street. Suddenly, the noise and bustle, the trading and the merry-making, were stopped by great shouts at the foot of the city bridge; every face was turned in that direction; all bargaining ceased, and the boats hurriedly made their way to that point. An adventurous little actress had come dashing across the bridge in her donkey cart. When in the middle of the street and the deepest water, the donkey stopped. His pretty owner coaxed him; she leaned out of the cart and petted him; some men rowed up and tried to pull him by the bridle, but the more they pulled in one direction, the more firmly he held toward the opposite. A whole hour passed, but, in spite of all the suggestions of the onlookers and all the manoeuvres of his mistress, the donkey was immovable. At last, the actress was lifted into a boat, the cart unhitched, and while they attempted to draw it toward the bridge, the donkey suddenly kicked up his heels, started off on a run, splashed the water in every direction, upset all the boats in his way, and rushed over the canal bridge, over the hills beyond, and out of sight.

As we read this we may be amused and set it down as a simple little tale of the perversity of donkey nature; but there is much that is akin in donkey and human nature. We may become used to cold baths, and, being prepared for them, thoroughly enjoy

them and derive much benefit from them; but, whether a four-legged donkey or a two-legged human, what would be the effect on either of being unexpectedly hurried from the bright sunshine and balmy air of a spring day and suddenly plunged, up to the neck, into icy water? The first effect would be paralysis from the shock, the next would be the frantic rush to get out of it, not only regardless of the consequences, but unable to control them.

Thus with the typewriting student. We bring him smoothly over the finger exercises, start him with great care to write a letter, and at once there begins a buzzing about his and our ears, which increases rapidly, until, on all sides—from his family, from his friends, from the shorthand instructors, even from the proprietor of the school, we hear a deafening clamor for SPEED! and, like the four-legged donkey, we and the student rush.

Have you observed babies? I think I can be reasonably sure that every one of you has seen at least one baby—some of you may have seen dozens—but one baby, less than a year old, is sufficient for the present illustration. Out of our acquaintance let us select the baby just beginning to smile. He is a jolly little fellow, strong and sturdy; he has never had a day's illness since he was born; he has all the wit of his father, all the beauty of his mother, and the good sense of his grandfather. Let us call in all our friends, stand this eight months' old baby in their midst and command him to run across the room. Could anything be so ridiculous? The child is hardly out of his swaddling clothes.

Thus with the typewriting student. Just as he begins to have a little confidence in himself and dares to write, though with a trembling fear of striking the wrong letters, he is harrowed by his typewriting teacher for SPEED!

Little Martha is twelve years old. She began taking piano lessons last Christmas; it is now March, and her father insists that she play a concerto at the church entertainment next week. Is he sane? Perhaps—he certainly never played the piano.

Thus with the typewriting student. He is just beginning to typewrite confidently, accurately, with ease and delight, when he is hounded by the shorthand instructors to transcribe, not only three or four letters neatly and accurately, but a dozen; and to take a test in SPEED!

Do you remember of hearing of any

artist who painted his masterpiece the first time that he took up a paint brush? Or of a business man who made his millions while he was an office boy? Now, I know that if I continue in this strain you will call me "too absurd to listen to" and tell me that one cannot run before one can walk; one cannot play a concerto without years of earnest and thorough study; one cannot paint a picture without knowing how to mix and combine colors and to draw; one cannot be a successful business man without much experience in the business world and a keen knowledge of human nature; and that, in fact, no one would think of attempting any of these things without the necessary preparation. The things I have spoken of are the ends, not the beginnings.

Very well, why, then, in the name of all that is reasonable, is not this logic applied to the study and teaching of typewriting?

The best way to acquire speed is to wipe out the word "Speed" from the school vocabulary.

However, let us say, after six months of a ten-hours-a-week typewriting course, it is perfectly safe, decidedly interesting, and perhaps advisable, to urge the student for speed. My method is to select a dozen letters, beginning with about fifty words and running up to three hundred. The student devotes a half-hour each day to the writing and rewriting of one letter for three days. (He knows that he is being timed.) Then the second letter is taken up and practised in the same way. This is continued for three weeks; the letters have been gradually increasing in length, and now the time is extended to an hour, followed by ten minutes of practice in taking dictation directly on the typewriter. Three weeks may be advantageously devoted to this part of the practice. By this time the student's speed will have been greatly increased.

In my opinion, unless the work can be graded and given systematically and regularly, it is better not to give it at all.

The above plan I have found very satisfactory, when it has been necessary to urge students, but it is my experience that if we can give a student a method of writing which will result in accurate work during his school course, the speed will take care of itself.

## Arithmetic—Continued from Page 23.

- I. 100% of the 2nd number = 2nd number.
- II. 150% of the 2nd number = 3rd number.
- III. 200% of the 2nd number = 1st number.
- IV. 450% of the 2nd number = sum or 3600.
- V. 1% of the 2nd number = 1,450 of 3600, or 8.
- VI. 100% of the 2nd number = 100 x 8, or 800, 2nd number.
- VII. 150% of the 2nd number = 150 x 8, or 1200, 3rd number.
- VIII. 200% of the 2nd number = 200 x 8, or 1600, 1st number.



## Editorial—Continued from Page 18

by walking; unless you are visiting one of the cities that has the touring street cars. In such an event, you will certainly use those, if you cannot get automobiles, for they do not pick up passengers on the way, and they have a conductor who explains everything of interest. Automobiles are preferable, however, for they are open—be sure to stipulate that kind, for some are like omnibuses—and they are made large enough to hold from twenty to forty persons, with seats gradually elevated toward the rear, like those of a theater, so that everyone can see and hear almost equally well.

**Results** When you get back with your class, you will find that you have bound your class to you by bonds of loyalty and esteem stronger than any you have ever known among whole classes. You will find yourself planted in the confidence of parents and in the esteem of the business men of your community. Your school officials, if you are in a public school, will be grateful to you, for, in order to get appropriations from the representatives of the people for school purposes, judicious advertising (though it is not often called that, of course) must be done; and whatever popularizes the schools in the community aids this necessary element in the proper conduct of school work. There will be an atmosphere of earnestness in your classwork, a new air of determination on the part of formerly listless pupils; in brief, you will feel that some of the magic that spurs men to success in business life has come to help you in your miniature business world. *Try it, and then let us hear from you.*

## Commercial Law—Continued from Page 21.

it was held, that unless it has been *expressly* declared by the legislature, illegality of consideration will be no defense in an action at the suit of a *bona fide* holder without notice of the illegality, unless he obtained the bill or note after it became due. It is by force of the peremptory words of the statute declaring such paper void, that it is held to be void in the hands of an innocent indorsee without notice.

In *McSparran v. Neeley*, 91 Pa. St. 17, where the maker of a note had poor eyesight, was purposely made drunk and then induced to sign an instrument for a much larger sum than the amount he owed, which subsequently and before maturity came into the hands of a *bona fide* purchaser for value without notice of the circumstances of its execution, it was held that if a man voluntarily deprives himself of the use of his reason by strong drink that he is responsible to an innocent party for the

acts which he performs while in that condition, upon the principle that where a loss must be borne by one of two innocent parties it shall be borne by him who occasioned it, and that nothing but clear evidence of knowledge or notice, fraud or bad faith, can impeach the *prima facie* title of the holder of negotiable paper taken before maturity.

In *Unger v. Boas*, 1 Harris 601, where the action was upon a note given for a gambling debt, it was held that the contract was in defiance of a prohibitory statute, and that such a case was excepted from the operation of the law relating to negotiable securities; i. e., the nature of the consideration was a good defense against a *bona fide* holder.

In *State Bank v. McCoy*, 19 P. F. 204, where fraud on the part of the payee of a note was set up by the maker, in a suit by the indorsee, and was alleged, that when he signed the note, the defendant was so intoxicated as to be unconscious of the act, it was held that even "if the evidence had made out a case of gross carelessness on the part of the bank, that alone would not have been sufficient to defeat title to the note." There must have been proof that the bank took it in bad faith or with notice of the fraud.

## Business Practice Continued from Page 22

We have found it convenient to make three divisions in our work: departments of bookkeeping, sales, and purchases. This prevents confusion, makes each student assume responsibilities, and enables us to check the work of each daily. A student is admitted to the bookkeeping department first. Here he has charge of all the entries made by the purchase and sales clerks. He looks after the daily deposit in the bank, makes remittances, accepts drafts, pays bills presented by local firms, renders statements and acknowledges receipt of remittances. At the close of the session, and as soon as the sales and purchase clerks have turned in their books of original entry, he posts and takes a trial balance. We require a daily trial balance—just the debits and credits without names—so that it is not burdensome, if care has been taken.

The sales clerk takes up the orders, selects the merchandise, makes out the bill, records same on sales sheet ready for posting, makes out shipper's receipt, writes a letter, has each of these papers approved, and, if found to be correct, takes a copy of letters and invoices. Carbons are not used since this method of copying is taught in another office. He then takes the merchandise to the railroad office, secures a bill of lading, and, when he returns to the office, inserts letter, bill of lading,

and invoice in an envelope addressed to the customer and drops it, unsealed, into the mail box. Usually all papers for the day are prepared and presented at one time for approval.

Since the purchases are usually in large quantities, this does not furnish enough work to keep the student busy, other duties are therefore assigned him. In addition to looking after purchase details, he makes collections. Careful attention is given to discounts.

An instructor watches the work carefully and the manager of the department checks up the work daily. Students are not advanced unless their work is correct and up to date.

## A Timely Protest.

DEAR MR. GAYLORD:

I have just been shown some intercommunication business practice work, to which I desire to call your attention. One document is a bill, the other a check.

The bill is made out to "Commercial R. Co., in account with Inter. Trans. Co."

Commercial Rag Company, Railroad Company, Refrigerator Company, or Rubber Company?

And what on earth is "Inter. Trans. Co.?" Is it Interbrain Transshipment Company, Intercollegiate Transportation Company, International Transatlantic Company, or Intercolonial Transfer Company?

The check is made payable to "Inter. Trans. Co.," and is signed by "B. C. R. Co.," Probably the signer of this check is a Restaurant Company that existed B. C.

I wish you would call attention to this nonsensical idea of abbreviation. If students in commercial colleges are allowed to follow such a practice as here indicated, they may be expected to bring ridicule on commercial college work when they accept business positions.

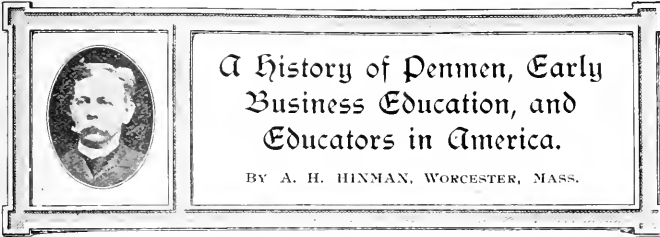
If the name of a concern is Commercial Railroad Company, it should be written as such, and if its name is International Transportation Company, there is no reason why this name should not be so written. The signature of the check referred to may stand either for Baltimore Central Railroad Company, Business College Railroad Company, or a dozen other things; therefore such a signature is ridiculous.

I am informed that a good deal of the work sent out from the business practice departments of commercial colleges is similar to that to which I am referring, and I trust that your calling attention to the matter will result in the business colleges "cutting out" this abbreviated nonsense.

Yours very truly,

R. J. MACLEAN,  
Goldey College, Wilmington, Del.

Be Wise ; Read the B. E. Be Strenuous ; Club the B. E.



## Card Writing and Flourishing.

In the years between 1860 and 1890 many studied the art of penmanship preparatory to pursuing the work of writing visiting cards, and social and wedding invitations. Ornamental or fancy printing had not then reached the excellence of to-day and hand-written cards and invitations were considered the right thing, being more artistic, more expensive, and therefore more respectable than anything printers could produce. Even lithography had not reached a development when it could compete with the artistic penman. Photo lithographing came into competition with penmen about 1878 yet it enabled expert penmen to secure the reproduction of many fanciful card designs of scrolls, birds, etc., that were widely used by card writers. A little later came photo-engraving which produced, though less clean and clear, pen reproductions, caused engraved penwork to be more common. Thus real penwork gradually became less profitable. Card engraving upon steel and copper until the past 15 years was very expensive and skillful engravers were few.

### A WONDERFUL AID.

Many of the copy books published between 1860 and '80 were engraved on steel or copper and then transferred to the lithographer's stone for more rapid and inexpensive printing. However, before the mechanical reproduction of ornamental line work, the penman could live well upon his card-writing skill. In those years whole-arm and finger-movement in writing was taught and the penman who could not produce birds, scrolls, and designs with spirited shades and delicate hair lines, had only partly learned his art. Off hand flourishing was then regarded as a large part of a penman's accomplishment and his great command of graceful lines, spirited shades, and multitude of original designs enabled him to dispose of artistic cards at a good profit.

Between the years 1860 and 1890, nearly every expert penman possessed more or less skill in off-hand flourishing, and those who practiced flourishing believed it was a wonderful aid in developing great freedom and a wide command of skill in every branch and direction of pen art.

### FIFTEEN TO THIRTY DOLLARS A DAY.

Probably no penman previous to 1890 failed to have and supply a liberal patronage in the line of plain and fancy cardwriting and ornamental penmanship, and at a good profit. In all of the largest hotels of the cities of the country could be found the card writer at his table making from three to fifteen dollars per day as business was slack or rushing. At all the leading sea coast and inland watering places for many years card writers did profitable business. Until about 1890 Midwinter holiday calling was fashionable in all parts of the country, and Christmas and New Year cards were in great demand by men of all ages who would call upon ladies where homes were by custom thrown open and refreshments served. Gentlemen were ambitious to make as many calls as possible, and ladies were equally ambitious to possess well filled card baskets. For three weeks before and during holidays, card writers would get from \$1.50 to \$2.50 per pack of fifty cards. In New York City and Brooklyn from twenty to twenty-five penmen located at various hotels would each earn from \$5 to \$30 per day, and their business was limited only by their ability to turn off skillful work. Many of the prominent business college proprietors of the past have been penmen who never despised the profits they received from card and invitation writing.

### EASTMAN, WORTHINGTON, MADARASZ.

Mr. Geo. H. Shattuck of Medina, N. Y., a famous copy book man with the P. D. & S. and Spencerian interests, was for many years a card writer at Niagara Falls. He

knew then Harvey G. Eastman as a card writer seeking and doing business in Niagara hotels, and later at the head of Eastman's College, Poughkeepsie. In Chicago for many years the most brilliant card writer of the many in the city was B. M. Worthington, and as ladies prized Worthington's cards gentlemen were anxious to get them at any price. For over twenty years the Prince of Card Writers was Mr. Louis Madarasz of New York, and so profitable was his business that only till late years has he taken up the work of teaching. He employed High School and Business College students throughout the country to send him orders on commission till the time engraved and artistic printed cards came into general use.

During the age of flourishing and flourishes between 1860 and 1890, ornamental penmanship was advertised as one of the features of the penmanship departments of business colleges and much competition existed between these colleges in drawing patronage through their most artistic flourishing and writing sent to prospective pupils.

### FREE SPECIMENS.

Young men in all parts of the country took advantage of the desire of colleges to send specimens free and therefore they secured the addresses of business schools throughout the country and wrote for specimens to compare with others, yet largely to fill their scrap books.

Each college then must have an expert penman, or rank inferior to others. At county and state fairs great competition existed between colleges through the display of framed specimens of penmanship.

For many years John D. Williams, the Prince of Flourishers, was employed to make large display specimens to be used by the forty-seven Bryant & Stratton Colleges in competing with other schools. Framed specimens of penwork were displayed in store windows and post offices in cities and country towns. Facilities then for students to become superior penmen were great and the art was regarded one of the greatest means of advertising a business school. Young men returning from business schools with superior penmanship attracted great attention which resulted in great patronage to the schools employing the finest penmen. In fact there was for many years a general belief among business college men that a superior penmanship department afforded the strongest means of creating a desire in outside young men to attend business schools which produced the most skillful penmen.

Examine this number of the B. E. Examine any number. Did you ever see a poor one? That's where the B. E. leads. It never drops. It maintains an even, steady, slightly increasing pace year in and year out. Why not do the same? Glad to receive your surplus subs. any time.



E. H. FRITCH.

W. C. McCARTER.

C. A. BLISS.



## New Commercial School Organized in Indianapolis.

Business Education is being given a boost in Indianapolis, Indiana, by the incorporation of the *Central Business College*, capital \$20,000.00, which was organized and is backed by the brains, backbones, and pocket books of three big, successful business school men as follows: C. A. Bliss, Columbus, Ohio, E. H. Fritch, St. Louis, Mo., and W. C. McCarter, Duluth, Minn. They have selected a veritable human dynamo of enthusiasm and energy as Manager of the big school in the person of A. K. Whitmore, formerly of Scranton, Pa. A better man could not have been found for the position, and a better opportunity for such ability to exert itself could not well have been found or created.

The new institution is housed in the *New Century Building*, in the central portion of the city, with an equipment which makes the average school appear cheap. By the time this appears in print the school will doubtless be in full operation. If you hear a buzzing, hustling, clicking sound in the meantime, you'll know the work is on in Indianapolis. Here's to the success of the new enterprise.

### Business Correspondence—Continued from Page 24.

of verbs and values of subordinate sentences; idioms, or irregularities in the meaning values of words, not in their logical relationship in a sentence. In study of the parts of speech the difference between the adjective and the adverb, and the preposition and the conjunction, will have been hammered at till quite clear. Words that are partly one part of speech and partly another, such as participles, conjunctive pronouns, relative adverbs, etc., should be carefully studied and the two offices clearly distinguished.

After the tool is mastered as a tool, after the system is formed in the student's mind, then he wants to use it. It is to help him make his sentences more clear. It can be applied only to a case of doubt, therefore, and the parsing of every word in a sentence is an absurdity. The teacher ought to have a large number of cases of doubt carefully arranged for class use. Besides, almost every composition or letter will furnish them. Let the student see at every turn that his language is better practically, will do more business, for being corrected according to the standards of grammar.

Grammar is a difficult subject. Dull scholars simply cannot master it, and they ought to be kept drilling on composition—cultivating their instincts for correct usage. Every man and woman has more or less instinct for words, even if he hasn't an analytic faculty, and those who lack the analytic faculty should be taught to imitate the best usage instinctively. The bald statement that this is right and that is wrong does

little good; but keeping students in the atmosphere of correctness will make them correct in spite of themselves.

### The Salem Commercial School.

The night of January 31 will long be remembered by the management, faculty and students of the Salem Commercial School. A school second to none in New England in equipment, 300 or more intelligent, loyal students, a faculty welded together and working for the best interests of the school was the condition of affairs at the close of school on Tuesday afternoon, January 31. The next morning a ruined, blackened, ice-bound building represented the commodious quarters of the night before. In one of the most destructive and costly fires that has visited Salem in many a year, the school had suffered a total loss, nothing being saved except the contents of the safe.

A. K. WHITMORE.



The outlook was one to dismay the most seasoned and experienced business man, but the many friends of Geo. P. Lord will not be surprised to know that he was equal to the occasion. A man whose business abilities are of the keenest, he was able at this crisis to show in an extraordinary degree his executive ability, and before the fire engines had left the ruins, negotiations were under way for new quarters. There was only one building in the city that would accommodate a school of this size and a heavy cash inducement was necessary to persuade the tenants to vacate the premises. These details were soon settled and an exhibition of Mr. Lord's motto, the three H's (Hustle! Hustle! Hustle!) was then in order. The faculty and employees of the school were all willing and anxious to do their part, and there was work for all.

It has never been my good fortune to see the people of a city stand by a school as the people of Salem did by the Salem Commercial. It was a case of take anything you want, wherever we went. The students were also anxious to do what they could to help us and their help was very much appreciated. By means of the telephone, telegraph, and personal representatives, orders were placed for books, desks, tables, typewriters, and everything that was needed to form a new and complete equipment.

Within 48 hours after the fire, our new quarters presented a view that would delight the advocates of a strenuous life. Carpenters, painters, decorators, electricians, workmen unpacking and setting up furniture, etc., made it an unhealthy place for the microbe of laziness. The Typewriter Companies responded to the urgent call for relief and the Remington Co. sent us 50 machines, The Underwood Co. 10 and the Smith Co. six, within three days. On February 8, we resumed our regular sessions and after one day were running along as though nothing had happened.

It has been a severe blow to Mr. Lord from a financial view, but the patrons of the school will ultimately be benefited by the disaster. At the present writing, plans are under way for the rebuilding of the old location and the Salem Commercial School will have the most magnificent quarters, equipment and appointments of any school in the United States.

Hats off to the premier Business Man of the School Men, Geo. P. Lord. L. E. STACY.





## Program Eastern Commercial Teachers' Association.

Annual Meeting, April 20-22, 1905, at New York University School of Commerce, Accounts and Finance, 32 Waverly Place, Near Washington Square, New York City.

### General Meetings.

THURSDAY, APRIL 20TH, 10 TO 12 A. M.

1. Registration of Members.
2. Address of Welcome—Henry W. McCracken, of New York University.
3. President's Address—Wm. Hoop.
4. Announcements and Appointments of Committees.

Intermission for Lunch, 12 to 1:30.

THURSDAY, 1:30 TO 4:30 P. M.

1. Shorthand Reminiscences—Rev. Wm. D. Bridge, New York City.
2. Institute Lessons in Bookkeeping—W. H. Beacom, Wilmington, Del.
  - Discussion.
3. Experiences of Young Men I Have Known in Business—Rev. Thomas McMillan, New York City, President Catholic Summer School.
4. The Reign of Law—Geo. S. Murray, of Brooklyn Business Institute.

FRIDAY, APRIL 21, 9:30 TO 12 A. M.

1. Commercial Law:
  - (a.) Negotiable Paper—Cleveland F. Bacon, Lecturer on Commercial Law in the New York University School of Commerce, Accounts and Finance.
  - (b.) Suggestions to Teachers for Securing Interest in the Subject—S. C. Williams, Teacher of Commercial Law in the Rochester Business Institute.
2. Rapid Calculation—Joseph Learning, President Philadelphia Business College.
3. Discussion: Led by E. E. Kent, Teacher of Business Arithmetic, Springfield (Mass.) High School.
3. The Factors of Success in Business—Chas. M. Schwab.

SATURDAY, APRIL 22, 11 TO 12 A. M.

Commercial Geography in 1905; its Practical Use and Value—Frank O. Carpenter, English High School, Boston.

### Banquet.

FRIDAY EVENING, APRIL 21ST.

A banquet will be given Friday evening at one of New York's prominent hotels. No pains will be spared to provide the choicest of attractions in the way of music, speakers, etc. Besides being all that can be desired from a gastronomic standpoint, it is intended to make it a genuine "feast of reason and flow of soul." Particulars will be given in the April magazines. It will be appreciated if all members desiring tickets for the banquet will notify the chairman of the Banquet Committee, in order that the caterers may know approximately how many tickets to provide for. Address R. G. Laird, 371 W. 11th St., New York City.

### General Business Meeting.

SATURDAY, APRIL 22, 1:30 P. M.

1. Reports of Committees.
  2. Election of Officers.
  3. Selection of place of next meeting.
  4. Suggestions from members for the good of the Association.
- Adjournment.

### Sectional Meetings.

#### Shorthand Section.

FRIDAY, APRIL 21, 1:30 TO 4:30 P. M.

1. Experiences with Shorthand Beginners—Miss Julia Krieser, Eagan School, Hoboken, N. J.
2. English in Shorthand—Mrs. Annette Sterling, of the Wright-Sterling Business College, Philadelphia.
3. How to Work to a High Speed in Shorthand—James M. Lingle, President of Union College of Business, Philadelphia.
4. Typewriting Instruction as a Developer of the Student's Logical Powers—Stella M. Smith, Simmons College, Boston.

SATURDAY, APRIL 22, 9:30 TO 11 A. M.

1. Phrase Building—W. S. Rogers, of Shoemaker & Clark School, Fall River, Mass.
2. The (Shorthand) Pilgrim's Progress—Chas. Currier Beale, Reporter, Shorthand Author and Bibliographer, Boston.
3. The Kind of a Business School a Business Man can Endorse—H. L. Andrews, Pittsburg, President National Shorthand Teachers' Association.
4. The Dictation Problem—W. P. Steinhauser, of Schnykill Seminary, Reading, Penn.

### Business Section.

FRIDAY, APRIL 21, 1:30 TO 4:30 P. M.

1. Penmanship—Ten Minute Talks on Special Phases By:
  - (a.) Chas. E. Doner, Supervisor of Penmanship in Beverly (Mass.) Public Schools.
  - (b.) C. G. Price, Teacher of Penmanship in Saddler's Bryant & Stratton Business School, Baltimore.
  - (c.) C. A. Stewart, Commercial High School, Brooklyn.
  - (d.) T. A. D. Skeels, Temple College, Philadelphia.
  - (e.) A. J. Gleason, Jersey City, President Drake Business Schools.
  - (f.) W. J. Kinsley, Handwriting Expert, New York City.
2. A Course of Lessons in Show-Card Writing—F. S. McGuigan, Principal of Business High School, Pittston, Pa.
3. Accounting:
  - (a.) From the Professional Standpoint—E. G. Wake, Member of London Board of Chartered Accountants; Chief Accountant Audit Company of New York.
  - (b.) From the Teacher's Standpoint—K. L. Long, Packard Commercial School.

SATURDAY, APRIL 22, 9:30 TO 11 A. M.

1. Short Course in Transportation Accounting for Business Schools—C. R. Kogers, Henley Business School, Syracuse, New York.
2. Some Features Requiring Special Emphasis in Teaching Bookkeeping—W. B. Wilson, Teacher of Bookkeeping in Wood's Business School, New York City.

By order of the Executive Board:

- CHAS. T. PLATT,  
 Wm. C. RANDELL,  
 RAYMOND G. LAIRD,  
 C. W. D. COFFIN,  
 W. H. BEACON,  
 J. CLIFFORD KENNEDY.



## Interesting News Items

On Saturday, Feb. 11th, the main building of the Wesleyan University of W. Va., including the school of business, Buckhannon, W. Va., with almost the entire equipment went up in flames. Mr. Geo. W. Boyles, Principal of the Business Department, and Miss Bender, teacher of penmanship and shorthand, suffered quite a heavy personal loss because of the supply department, which belonged to them personally, and upon which they had no insurance. A letter from Miss Bender indicates that they do not intend to allow discouragements to interfere with their success, as they made immediate arrangements to go on with their work. A greater future doubtless is store for the University, and those whose pluck knew no discouragements.

W. L. Shattuck, assisted by M. M. Murphy of the Butte, Mont., Business College, recently favored us with a list of subscriptions above the century mark, indicating very forcibly that there is something else in Butte than copper mines. The facts are, they have one of the leading business colleges in the country located there. The people of Butte evidently know a good thing when they have it in their midst, for they patronize the Butte Business College liberal enough to make it a leader, not only

in its own city but in that section of the United States.

E. S. Chapman and I. L. Power have purchased the McKee School, of Bufilelo, and Mr. Chapman is the local principal. Mr. Chapman has been with the Horton Business Institute, Trenton, N. J., until recently.

A recent number of the Manchester (N. H.) Union contained a very flattering description of a demonstration in touch typewriting given before the shorthand pupils of the local high school by Miss Bernice Brown, of Boston. While it seems almost incredible, the report states that she wrote ninety-six minutes about her shorthand notes, dictated by the teacher, Mr. Allen E. Herrick. Whatever the exact rate may have been, Miss Brown is certainly a credit to the effectiveness of the instruction she received from Mr. W. W. Petrie, at the Beverly (Mass.) High School, from the commercial course of which she graduated two years ago last June.

Mr. M. H. Ross, Penman in the L. D. S. University, Salt Lake City, Utah, recently favored us with his two-cent typewriting century mark, with the remark that the "end is not yet." This indicates that Mr. Ross is a hustler and a mighty skillful penman as well. Few write a more practical hand than he. His writing resembles that of Mr. R. G. Laird, which for practicability is second to no other. We hope to be able to give our readers a similar view of him in the form of a series of lessons in business writing. Ross is a hustler, and we sincerely trust "the end is not yet." So let us have the lessons as well as the subscriptions.

Mr. Chas. N. Crandle, who for some years has been in charge of the penmanship and bookkeeping work in the Athenaeum Business College, Chicago, on February 1st resigned his position to accept of the office of Assistant to the General Manager of the North American Union Insurance Company with headquarters in Chicago. It is with regret that we thus learn of the loss to our teaching profession, for Mr. Crandle has been generally recognized as one of our best methodical and substantial men. The insurance business captured a good man. In a letter recently written, he says, "I retired from the Athenaeum with many regrets, and while I may not wish you to change your content lines, I shall always remember with pleasure the many good friends I have known while in the teaching profession. I shall look forward to the time when I wish to see THE BUSINESS EDUCATOR, and in that way I expect to keep posted on the movements of my friends." May success and happiness be yours in your new field of labor. If for any reason you may have cause to return to the teaching profession, you may rest assured that you will be most heartily welcomed thereto. Here at the office of THE BUSINESS EDUCATOR for a prosperous and happy career.

On Wednesday morning, Feb. 1, a little after midnight, the home of the Salem (Mass.) Commercial School was burned. The contents were practically a complete loss, although covered by insurance. Mr. Geo. P. Lord, the energetic principal of the school, opened on the following Monday in a better location, with new equipment. The managers of the school, in the few latter days, seem to have exemplified cool and collected promptness in time of emergency.

On the night of Dec. 30, fire destroyed the Ann Arbor (Mich.) High School, and with it most of Mr. D. W. Springer's collection of materials for school work the result of many years of labor. His only compensation will be in the form of a new and up-to-date building in which to continue his work.

F. F. Von Court, of Elizabeth, Col., has engaged with C. W. Jones, Brockton, Mass., as commercial instructor in Mr. Jones' school.

Miss Lillian Egerly, for several years in charge of the commercial work in the Danvers (Mass.) High School has gone to similar work in the Wallingford (Conn.) High School.

Those who have not seen the handsome new catalog of the Baltimore Business College should send free two-cent stamps to Pres. E. H. Stumm for a copy of it. As a beautiful presentation of the merits of a worthy school, it is one of the best that has recently reached our desk.



## After the Lesson, What?

BY M. D. FULTON.

Paper Read before the National Penmanship Teachers' Association in Chicago.

If there is one thing more than another which characterizes this present age it is the spirit of investigation. It has brought forth the myriads of devices and schemes for the conservation of nerve energy and muscular force. It has evolved educational systems and is responsible for the fads and fallacies of the same.

Many have had visions, but few have held to them. Abraham Lincoln, from boyhood, saw clear as day a President of the United States having clean motives, wisdom, judgment, and courage for emergencies. To him it was no mere fancy; for the vision took such hold on his life that his own character became the epitome of those qualities. There have been many an Edison and many a Cyrus Field, if only visions would make them.

But, with his prophetic vision, his indomitable will, and unlagging zeal, I doubt if even old Father Spencer saw or could have endured the many chirographic atrocities which have been and are being perpetrated upon the American children in this twentieth century. Oh, that some well defined vision of universal decency in writing might come to the fountain heads of education in the place of those absurd delusions that "Penmen are born—not made"; and that with the advent and spread of the typewriter good penmanship has little value.

My text is a question. My preaching must be its answer. But first let's know something of the state of mind of the questioner. It does sound a little childish; but all true teachers enjoy the childish interrogation marks, as sure signs of an open receptive mind, and I am certain you will bear with this one.

Penmanship, ornamental and business, theoretical and applied have been discussed in teachers' conventions for decades. Class management, lesson development, personal enthusiasm, elements of good writing, style, etcetera, are all fitting topics, have been ably presented, and will be thrashed around and hashed over by future enthusiasts. But is that all? This questioner is inclined to think *No*. He has observed:

First. In the grades the average writing period is fifteen minutes daily, and the scribbling periods aggregate four hours daily.

Second. Where there is one teacher of writing there are a dozen who know nothing about the subject and care less.

Third. In the High School, if there is one teacher of writing, good. If he gets two writing periods per week, GLORY. If he gets all of his book-keeping and shorthand students into this class, HALLELUJAH. If peradventure he gets the entire High School entering class, *amen*. If, by some strange and hitherto unknown dispensation of Divine Providence, a standard is set and maintained throughout the school and the subject is offered to all, the writing teacher will surely "kick the bucket." He can die happy. THE MILLENIUM IS AT HAND.

These are some of the thoughts that were in the mind of your interrogator. Do you wonder that he propounds the question, "After the Lesson, What?"

Note first, he says "After the Lesson," not before. The cart is placed after the

horse; the choice part of the ship is the after not the fore. If you are going to board either which interests you most, the horse or the cart, the fore or the aft?

Note second, he says the lesson, not a lesson or any lesson. He wants to know what this particular horse has behind him. He does not care what sort of aft any other ship may have or whether it has any aft at all, but the particular one on which he proposes to ride. In other words, what becomes of this lesson, anyway?

Note third, he says "Lesson," not scratching period or copy-book play. A definite purpose and plan is in mind, intelligent teaching and leadership is contemplated.

"What?" That is the question. *What is? What should be?*

By the Supervisor's perspective we may best see *What is*. Who but the Supervisor has the audacity to invade the sanctum of the grade and other general teacher unaware? Or the effrontery to investigate the courses at the Normals and the methods at the Colleges. Or the reckless bravado to delve into the details of the Examining Officials?

Through this spectroscope we see little Johnnie of six summers entering his First Primary on a September morn. He is neither large nor small, dull nor bright, homely nor pretty—just an everyday, ordinary boy. About the only hope that he may command more than his pro rata of attention is in the fact that his father is worth a million and member of the school board, and his mother is President of the Woman's Club. Of course he may safely bank on these securing for him a few extra considerations and sweet smiles in the place of frowns; but these are not apropos of my purpose.

But the first thing our little Johnnie is called upon to do is to look at something which his mama pro tem has scrawled upon the board and calls "a." "Is it?" said Johnnie, "I didn't know it before." Then she scrawls something else and says that is "man." "My, it don't look like one," said Johnnie.

Then a flinty old pencil with jagged point and a sheet of paper are thrust into Johnnie's chubby hands, and he is told to make "a man," as teacher did. This he does several times in the day and occasionally between spells, just for busy work and to keep him out of mischief. He is then informed by his day mamma that he has learned to write. His first day in school has been spent in learning a falsehood.

But Johnnie's experience is not different in principle or method from Mary's in the third grade, or William's in the ninth grade. Of course William can do more of it, and besides he has learned to use a pen, wrong side up, hold it between his fingers, and stand on his head while going through the operation. He can use up six copy books during the year and can fill on an average of three pages of letter note per hour on composition or dictation work.

These are what come "after" the Supervisor's Lesson.

Through this same spectroscope one may see William entering the High School, with flying colors. Of course he doesn't need writing. He learned that when he was in Johnnie's grade, and has been practicing ever since. So the Principal and all the teachers sing—the Superintendent joining in the chorus—unless William elects and demands the Commercial Course, in spite of the admonitions that it was designed for incompetents and is dubbed the bread-and-butter department. But if William has a

bit of native wisdom left him and some of father's practical shrewdness he will decide that his father's million may not be his and that after all it is better to live upon this mundane sphere, pay his bills, be of some use, and let the Devil use the other fellow.

It is well just here to note in passing another indisputable fact which contributes materially to the conditions that we have pictured. The average age of pupils entering the High School or Business College today is from two to four years younger than it was a few years ago. I will not assert that the complement of knowledge is not greater than in former years; but I will say that the pupils are no larger and the physical and moral development are no farther advanced than in former years at the same age. Your knickerbockers and short skirts are out of place. A Boston High School Principal told us so only a few days ago.

So much for "What is;" but "What should be?"

It may be easier generally to diagnose the case than to find the remedy, but this is getting at the root of these ills, viz: *A larger place for, and higher standard in Penmanship in our Normals, Training Schools, and other fountain heads of education.*

Every man is as lazy as he dare be, and the women are learning the trick. What aspiring pedagogue is going to add to his or her burdens that which is not laid down and required in the course, and you can't blame them.

In the second place, Superintendents, examining boards, and employers should establish and adhere to as rigid requirements in the theory and execution and methods of teaching this subject as are maintained with reference to any fundamental subject. What teacher is so philanthropic, if she was able, as to develop with her pupils a subject that has scarcely a respectful mention in her Superintendent's outline?

But these are ideals, slow to attain. The real writing teacher is but a cog in the machine, and it is not easy for the small part to dominate the large whole. But our honored President, Father, Himman, did no more in his early professional life than everyone of us may do. Young, enthusiastic, determined, but tactful he said to his employer: "I can't serve your pupils as Penmanship Instructor nearly so effective alone as by the cooperation of the other teachers, an intelligent correlation of penmanship with other subjects, and personal authority to cancel any book, manuscript, or other written paper that I find not up to a reasonable standard in penmanship." "Go ahead," said his employer. "Results are what we want." The big pencil was used liberally, and many a heart-ache and sore eye was the immediate result. But that school to day enjoys the marked distinction of being excelled by none in either number or percentage of good writers.

The writing teacher can and should acquaint himself with the general work of his pupils, get in close fraternal relationship with all the teachers under whom they work, devise schemes for correlation through the English and other teachers, etc.

The writer, in recent High School connection arranged with the head of the English Department to supply a line of topics for themes for the Commercial pupils. Of course I selected topics that would stimulate commercial and geographic investigation and thought, such as "The Story of

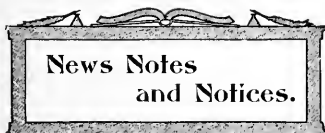
the Gold Dollar," "My Silk Shirt Waist," etc. When these topics were assigned it was explained that I had selected them and would examine the manuscripts. Nothing was said about the penmanship. There was no need of it. There would scarcely ever be any need of it. In this scheme every paper was creditable and the English teacher noted and remarked about the neater and better written papers. I had gained my point, for the English teachers subsequently set a higher standard and more intelligent requirement in the matter of penmanship.

The old maxim, "Spare the rod and spoil the child," is an apt one for the present age, and in many a household should be in emblazoned letters on every wall. The same sentiment translated for the writing teacher would read "Spare the big penit and handicap the boy for life."

**The Anti-Commercial Cant.**

Usually the outcry against the commercial spirit of our time, where it is not sheer ignorance or parrot-talk, is either the envy of those who are too lazy and self-indulgent to be thrifty or the anger of those who have wealth, against those who are getting it. The commercial spirit is the spirit of civilization, and always has been. The great men in the arts and sciences are, to an amazing degree, the sons of commercial people. It is the commercial spirit that inquires into the desires, developed and undeveloped, of man — his mental desires no less than his physical desires — and then ransacks the universe for the things that will satisfy those desires.

Of course, the commercial spirit has its disagreeable, its evil side. But until a substitute for it in awakening men's ambitions is found, let us not listen too credulously to the cant against it. — *Saturday Evening Post.*



**News Notes and Notices.**

Mr. A. B. ZinTavern, formerly of Monroe, Wis., now has charge of the telegraph department of Wilson's Modern Business College, Seattle.

Mr. G. W. Hootman of the Peoria, Ill., Business College, reports a prosperous school there. He also enclosed a list of subscriptions to THE BUSINESS EDUCATOR. This is evidence of the fact that Mr. Hootman is doing up-to-date work in penmanship as well as in other things.

Mr. J. F. Barnhart, the well known business educator and supervisor of penmanship at Akron, O., who has been out of school work for a year, is now Clerk of the Board of Education of that wide-awake city. That office could not have been placed in more efficient and faithful hands.

Who said that expert handwriting was dead? That experts were not in demand? That their testimony was not considered in courts of law? The facts are we have heard of more of them of late than ever before. Hinman, Courtney and Kinsley have recently testified in notable cases. Expert

testimony in handwriting is just as scientific as in any other line, and the public readily recognize this; hence the demand for such testimony.

Mr. Francis B. Courtney, penman in Toland's Business Universities with headquarters at LaCrosse, Wis., has been visiting the various schools and entertaining large audiences with the magic of his crayon. Wherever he goes the press is free with its columns, all speaking of him as the "wizard of the pen," which he truly is.

Mr. Richard B. Farley, son of Prof. D. H. Farley, of the Trenton, N. J., State Normal College, is an artist more than ordinary talent as is evidenced by the fact that two of his paintings were recently accepted and exhibited by the Pennsylvania Academy of Fine Arts, Philadelphia, Pa.

Mr. H. A. Reneau, a former Zanerian graduate, is now completing the business course in the Gen. City Business College, Quincy, Ill. He writes a splendid hand and his services will be in the market about April first. Mr. Reneau is a fine young man and deserves success and will doubtless achieve it.

We extend thanks to our friend and former pupil, Mr. J. L. Hayward, for the invitation to attend the graduating exercises of the well known Hefley School, which were held in Brooklyn, Friday Evening, January 27, 1905.

Mr. E. W. Strickler, Penman in the First Pennsylvania State Normal School at Millersville, Pa., recently favored us with a good sized club to THE BUSINESS EDUCATOR. Mr. Strickler is a skillful, progressive penman and teacher. We hear of him and his work through others who have been benefited by coming under his instruction. Mr. Strickler does things, and does them about right.

Mr. C. J. Potter, Penman in Elliott's Business College, Burlington, Ia., is creating a healthy sentiment in favor of good writing in that institution, as evidenced by the number of subscriptions he is sending us from time to time, and from the character of the work he is producing. Mr. Potter is not a noisy teacher. He believes in getting results rather than in mere show and talking. In this particular, as well as in others, he is right up to date.

Mr. J. D. McFadyen, Penman in the Metropolitan Business College, Ottawa, Ont., recently favored us with a large list of subscriptions to both the Teachers' and Students' Edition of THE BUSINESS EDUCATOR. This is evidence of the fact that the students under Mr. McFadyen are awake to the needs, not only of good penmanship but of the other branches comprising commercial education. Mr. McFadyen himself is not only a practical penman but a well educated gentleman. Success follows in his wake as will those of his students who follow his instruction and example.

Mr. Thornton H. Lodge, formerly of Alva, Okla., was recently appointed as commercial teacher in the William McKinley High School, St. Louis, Mo.

Mr. L. O. White, Penman in the Bryant & Stratton Commercial School, Boston, recently favored THE BUSINESS EDUCATOR with a good sized subscription club, indicating that penmanship is being looked after in that well-known institution in a manner that becomes up-to-date instruction in an up-to-date school.

W. W. Kinsley, formerly head of the Commercial Department, Grinnell, Iowa Academy, has been elected to take charge of the Commercial Department in the Elgin, Ill., High School.

H. K. Fultz, Proprietor of the Greenfield, Ohio, Business College, has sold his institution to his brother, N. J. Fultz, who

will continue the institution as in the past.

Mr. D. S. Hill is once again with Lockyer's Business College, Evansville, Ind., and is swinging a more graceful pen than ever. Some cards recently received indicate that he has a great deal of skill up that right sleeve. We trust that Mr. Hill, like many another progressive teacher of penmanship, is a staunch friend and supporter of THE BUSINESS EDUCATOR.

Mr. F. E. Warner, Penman in Draughon's Business College, Muskegee, Ind. Ty., recently favored us with a good sized list of subscriptions from his students of that institution. Mr. Warner writes a graceful hand and is creating a good deal of interest in penmanship in that section of the country. The abbreviation, L. T., we presume, will soon be a thing of the past, but Mr. Warner and Draughon's Practical Business College will still be "it" when it comes to penmanship and business education in and about Muskegee.

**To High School Teachers, Greeting!**

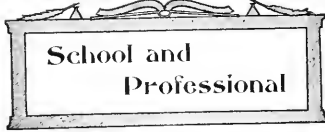
I wish to get in touch at once with every shorthand teacher of the high school fraternity and to solicit the most enthusiastic cooperation in the interest of the recently formed High School Section of the National Teachers' Federation. This is the product of a demand, and if the high school representatives will attend the National meetings, unite their brains and energies, it can be made a feature of the Federation. There had not been until the recent meeting a creditable representation of high schools because, perhaps, of the scarcity of such teachers, and because the topics discussed before the general shorthand meetings could not be dedicated to the specific interests of high school instructors. Now that shorthand is being introduced into the public schools all over the country, necessarily increasing our representation, the problem of our needs was solved by the creation of a High School Section.

The session of this body will be held before and after the general shorthand meetings. We have organized in the interest of every system of phonography. There will be formulated a program comprising papers and discussions of needs and difficulties peculiarly our own, and if you are susceptible of suggestions you can not fail to profit by these meetings. We must more than double our membership at the next meeting. We want the benefit of your experience, environment and cooperation, and I trust that you will determine now that you are to attend the next Convention and that you will come prepared to contribute something to a liberal association of ideas.

Fraternally yours,  
HARRY C. SPELLMAN,  
Sec. High School Sec. N. T. F.,  
Rockford High School.

**Money Wanted** To join with me in combining two Business College interests, in a good town with good territory, sure to grow. A well known penman and teacher with a clean record and good reputation, local and national, who has the inside track, needs \$1,000 or so, to join and equip anew. If you have a hundred or more to invest, find who it is, where it is and why it is.  
**Address, B. T. S., Care Business Educator.**

**NOW is the Accepted Time for Subscriptions**



## School and Professional

The Brown Business College, South Norwalk, Conn., has recently been opened by Mrs. M. A. Merrill of Merrill College at Stamford. The former teachers were retained so that the school continues without interruption. Mr. G. E. Sartain, the Proprietor, disposed of the school in order to engage in the manufacturing industry, in which he has been interested for some time, and which demanded more of his attention than he could give both concerns. The arrangement made is an excellent one, as Mrs. Merrill has the reputation of conducting a first class school.

Peoria Business College, Peoria, Illinois, is a growing institution, having enrolled more than one hundred students during the first half of its second year. The principals, Geo. W. Hootman and W. W. Wightman, are men of wide experience in the school business, and predict great success for the new school at Peoria.

J. M. Reaser, who was formerly at the head of the Commercial Department, Centenary College, Johnson City, recently opened the Milton, (Pa.) Commercial College, and he reports that school opened with a very encouraging number of students.

Mr. M. A. Smythe, Penman in the National Business College, Roanoke, Va., recently favored us with a good-sized club. Mr. Smythe is having all of his pupils begin with the September BUSINESS EDUCATOR requiring them to work upon Mr. Doner's series of lessons from the time of beginning until the finish. He says he can see a marked difference between those who take THE BUSINESS EDUCATOR and those who do not. The facts are, but few of his students do not take THE BUSINESS EDUCATOR. As a consequence, excellent work is being attained. Many certificates from THE BUSINESS EDUCATOR will, in due time, find their way into the hands of these students.

Mr. L. W. Hammond, the well known penman of Batavia, N. Y., has been chosen to teach penmanship in the night schools of that city. He reports more than usual interest in this work, and is doing a splendid work for the young people of that community in aiding them to acquire a good handwriting. Hammond writes an unusual graceful running hand.

A. R. Dorman, of the Commercial Department, High School, Danbury, Conn., has been appointed supervisor of penmanship in the grades in New Haven, Conn., and will devote his afternoons to this work in New Haven.

Miss N. J. Lammers, formerly of the Marion, Ohio, Business College, contrary to some very true and interesting New Year's Greetings to the press of that city, indicating that she has more than ordinary literary talent. Miss Lammers has exerted a good influence upon the business educational interests of that city, and from our dealings with her, has impressed us favorably as a woman of good character, as well as ability.

From the press of Allentown, Pa., we hear that the pupils of the American Business College, O. C. Dorney, Principal, have been making excursions about that city to gather information of a commercial nature, indicating that the school, as well as its pupils, are quite up-to-date.

Mr. J. H. Rogers, recently of the Central Business College, Sedalia, Mo., is now connected with the Warrensburg, Mo., Business College. Mr. Rogers is a regular patron of THE BUSINESS EDUCATOR and intends publishing a book on penmanship ere long, with which him success in his new field of labor.

The Florida Commercial College recently merged with the Tampa, Fla., Business

College, making it one of the largest business educational institutions of the south.

Mr. R. A. Gaffney, who has been engaged in commercial teaching in Guthrie, Okla., is now engaged in real estate business in that wide awake city.

Through our long-time, true friend and penmanship lover, Mr. W. H. Lothrop, we learn that Mr. H. C. Kendall, one of Boston's oldest penmen, as concerns length of service, recently passed the mark beyond. Mr. Kendall had quite a large clientele in the engraving line, and was a man of considerable skill and ability.

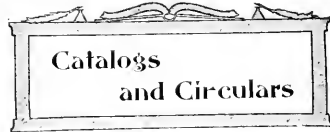
We also learn from the same source that Mr. W. B. Kibbe, of whose work our readers are familiar, is seriously ill, and that it will be some time before he will be able to take up his work again. His son, George, is suffering and is therefore carrying on the good work of his father so far as he can.

Mr. W. L. Norris, Penman in the Tyler, Tex., Commercial College, is making things hum in the penmanship line in the biggest state of the Union. At the present writing he has sent more subscriptions than any other subscriber during the present year. This is no mean compliment when subscriptions run into the hundreds. Mr. Norris writes a good strong business hand, and evidently knows how to teach the same article to others, or he would not be able to number of subscriptions that he does. Take our word for it, this young man is going to be heard from in the future.

Mr. W. N. Carrier, who for the past three years has been with the Rider-Moore and Stewart Schools of Business, Trenton, N. J., recently resigned his position, and is at the present time engaged in settling an estate at his old home in Kennebunkport, Maine, after which he intends going west.

J. H. Hesser, of Manchester, N. H., recently used an entire page in the Manchester Union setting forth the advantages of his excellent school, and announcing his removal to new and enlarged quarters. He is a hustler who deserves and is sure to have great success.

The Packard Friday morning lectures are not only up to, but above the usual high standard this year, if one may judge by a recent bulletin. This admirably written article is adopted in other schools with excellent results.



## Catalogs and Circulars

The Heffley School, Brooklyn, N. Y., issues a maroon-covered, twenty-eight page, high-quality booklet describing and advertising its school. The text is brief and to the point, and the type quite large and easily read.

J. H. Hesser, Manchester, N. H., is sending out a booklet advertising his book entitled Hesser's Lessons in Correspondence, as well as his card specialties.

"What They Say" is the title of a twenty-two page, envelope-size, yellow-covered circular from the Ludington and Manistee, Mich., Business Schools.

The Practical Text Book Company, Cleveland, Ohio, is sending out a highly colored circular advertising their school books. On it is printed by the three color process an illustration of their new building, which shows up in attractive form.

Advertising literature has been received from the following: Auburn, N. Y., Business School; Drake Business College, Orange, N. J.; Northwestern Business College, Milwaukee, Wis.; Wisconsin Business University, LaCrosse, Wis.

One of the most modern catalogs received at this office for many days comes from the Springfield, Mass., Business School, B. J.

Griffin, Principal. It is 6 by 11 inches in size with light brown, deckle edge cover, and cream plate paper on the inside, with illustrations printed in black and the type in a shade of orange. The half-tones are of a beautiful vignette. The get-up of the catalog and its quality gives us the impression of a high-grade school. In it we see the familiar faces of Miss Carrington, the expert typewriter operator, and Mr. Fred J. Hillman, the practical penman.

The Rutland, Vt., High School Commercial Department, E. D. Snow the wide-awake Principal, is issuing an eight page booklet giving the names and addresses of the impressioner familiar faces of Miss Carrington, the expert typewriter operator, and Mr. Fred J. Hillman, the practical penman.

"The Surest Stepping-Stone to Success is a Business Education" is the appealing title of a twelve-page, square-like, well written and illustrated circular, issued by the Barnes' Commercial School, Denver.

"Penmanship" is the title of an attractively gotten-up, four-page circular by J. S. Lilly, Lile, W. Va., advertising instruction by mail, etc.

"Be Wise To-day" is the title of a unique fold-out published by the Michigan Business College, Detroit. It represents a well filled pocketbook of silver, gold and bills very realistically reproduced. The text on the inside is to the point and quite as effective as the outside is attractive.

The Mountain State Business College, Parkersburg, W. Va., is sending out a well written folder in the interests of that institution.

Howard and Brown, Rockland, Me., recently issued a catalog of their diploma and engraving shop, which you will do well to secure if you are interested in these things, as it is up-to-date and artistic.

Mr. Hy C. Walker, the well known penman and engraving artist of St. Louis, is sending out a nicely printed, eight-page circular, advertising his engraving. Mr. Walker is working on a title page for THE BUSINESS EDUCATOR, which will appear in due course of time.

"As Others See Us" is one of the prettiest-titled, gold-embossed, blue-toned booklets received at this office, containing as it does the testimonials of former students of the Lincoln, Nebr., Business College.

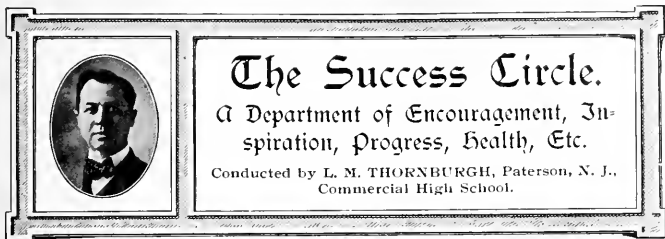
The American Business College, Allentown, Pa., issues a thirty-six page catalog, printed in a bright, clear and dark green. The catalog is a good one in contents and illustrations, but we think the color feature has not been handled in a manner to justify the expense. The colors, according to our opinion, do not harmonize or "key." The character of the text proper is high grade, as is the school.

## Classes Banquet.

Rapid addition classes of the National Business College, Roanoke, Va., M. A. Smythe, Teacher, banquetted at the Arlington Hotel of that city at the close of the year before the holidays. The banquet was the result of a contest between two divisions of the class, extending over a period of two months, the losing side paying for the banquet. The successful class averaged 92 per cent. absolute accuracy, and the losing class averaged 90 7/10 per cent. absolute accuracy. There were twenty-five students in each class. Here is one of the records made: the time consumed by five members of the class in adding a column of figures ten figures deep and ten figures wide or one hundred figures was thirty-eight seconds.

*Weymenal*

Mr. Arthur Glenwood Skeels, Miss Cora Fribley Smith, Married, on Thursday, the twenty-sixth of January, nineteen hundred and five, Scio, Ohio.



## Habits

BY H. E. SLATER, COMMERCIAL HIGH SCHOOL, PATERSON, N. J.

We speak of good habits and of bad habits; but when we use the word "habit," in the majority of instances, it is a bad habit which we have in mind. We talk of the smoking-habit and the swearing-habit and the drinking-habit, but not of the abstention-habit or the moderation-habit or the courage-habit. But the fact is that our virtues are habits as much as our vices. All our life, so far as it has definite form, is but a mass of habits,—practical, emotional, and intellectual,—systematically organized for our weal or woe, and bearing us irresistibly toward our destiny, whatever that may be.

Undoubtedly the fact that we have bodies subjects us to the law of habit. The plasticity of the living matter of our nervous system, in short, is the reason why we do a thing with difficulty the first time, but soon do it more and more easily, and finally, with sufficient practice, do it semi-mechanically, or with hardly any consciousness at all. Our nervous systems have grown to the way in which they have been exercised.

Habit is thus a second nature, at any rate as regards its importance to adult life; for the acquired habits of our training have by that time strangled most of the natural impulsive tendencies which were originally there. The greatest portion of our activity is purely automatic and habitual, from our rising in the morning to our lying down each night.

We say abstractly: "I mean to enjoy poetry, and to absorb a great deal of it, of course. I fully intend to keep up my love of music, to read the books that shall give new turns to the thoughts of today, to keep my higher spiritual side alive, etc." But we do not attack these things concretely, and we do not begin today.

We forget that every good that is worth possessing must be paid for in strokes of daily effort. We postpone and postpone, until those smiling possibilities are dead. Whereas ten minutes a day of poetry, of spiritual reading or meditation, and an hour or two at music, pictures, or philosophy, provided we began now and suffered no remission, would infallibly give us in due time the fullness of all we desire. By neglecting the necessary concrete labor, by sparing ourselves the little daily tax, we are positively digging the graves of our higher possibilities. Could young people but realize how soon they will become mere walking bundles of habits, they would give more heed to their conduct while in the plastic state. We are spinning our own fates, good or evil, and never to be undone. Every smallest stroke of virtue or of vice leaves its never-so-little scar. Nothing we ever do is, in strict scientific literalness, wiped out.

Of course, this has its good side as well as its bad one. As we may become permanent drunkards by so many separate drinks, so may we become saints in the moral, and authorities and experts in the practical and scientific spheres, by so many separate acts and hours of work. Let no young man have any anxiety about the outcome of his education, whatever the line of it may be. If he keep faithfully busy each hour of the working day, he may safely leave the final result to itself. He can with perfect certainty count on waking up some fine morning to find himself one of the competent ones of his generation, in whatever pursuit he may have singled out. Silently between all the details of his business, the power of judging in all that class of matter will have built itself up within him as a possession that will never pass away. Young people should know the truth in advance. The ignorance of it has probably engendered more discouragement and faint-heartedness in youths embarking on arduous careers than all other causes put together.

So long as we love we serve; so long as we are loved by others I would almost say that we are indispensable; and no man is useless while he has a friend.

—Robert Louis Stevenson.

"Who conquers self—he is a hero born; His name may die, forgotten by his peers, But yet the seed he sowed in care and tears Shall bear rich harvests through immortal years."

## A New Day, from "In Tune With the Infinite."

Each morning is a fresh beginning. We are, as it were, just beginning life. We have it *entirely* in our own hands. And when the morning with its fresh beginning comes, all yesterdays should be yesterdays, with which we have nothing to do. And again, when the morning with its fresh beginning comes, all to-morrows should be to-morrows, with which we have nothing to do. Sufficient to know that the way we live unto-day determines our to-morrow. Simply the first hour of this new day, with all its richness and glory, with all its sublime and eternity-determining possibilities, and each succeeding hour as it comes, but *not before* it comes. This is the secret of character-building.

## "Advice" Co a Boy.

In one of the large railroad offices in this country is a comparatively young man, who is at the head of a large department. When he entered the service of the company five years ago, he was green and awkward. He was given the poorest paid work in the department. The very first day of his employment by the company, a man who had been at work in the same room for six years approached him and gave him a little advice: "Young fellow, I want to put a few words in your ear that will help you. This company is a soulless corporation that regards its employees as so many machines. It makes no difference how hard you work, or how well. So you want to do just as little as possible and retain your job. That's my advice. This is a slave pen, and the man works overtime or does any specially fine work wastes his strength. Don't you do it." The young man thought over the advice, and after a quiet little struggle with himself he decided to do the best and the most he knew how, whether he received any more pay from the company or not. At the end of the year the company raised his wages and advanced him to a more responsible position. In three years he was getting a third more salary than when he began, and in five years he was head clerk in the department; and the man who condescended to give the greenhorn "advice" was working under him on the same figure that represented his salary eleven years before. This is not a story of a goody-goody little boy who died early, but of a live young man who exists in flesh and blood today, and is ready to give "advice" to other young men just beginning to work their way into business. And here it is: "Whoever thy hand findeth to do, do it with thy might."  
—Youth's Companion.

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 no impediments; to master circumstances; to act from reason rather than from rule; to be satisfied with nothing short of perfection.—The Marshall Field Company *Idea*.



Sermons or Supplementary Copies by Francis B. Courtney. Comment by C. P. Zaner.

*Few acquisitions are more appreciated by the possessor or are more valuable than the ability to write a legible, rapid hand.*

Mr. Courtney has put it very modestly. Is there any other acquisition within the reach of everyone as highly appreciated by not only its possessor but by all, as the art of writing well? Is there any other art as valuable and as long serving as the art of writing well, time to learn it considered? More time is now wasted in the public schools in premature and inefficient teaching than is necessary to write legibly, rapidly, and well. Inefficient teaching is not now an excuse for your failing to learn to write well in a reasonable length of time.

*There is no subject in the whole curricula of the schools so valuable in proportion to its cost as a good handwriting.*

And there is no other so little or poorly taught as writing in our public and high schools, colleges and universities. After all, reading, writing, and arithmetic are the things which should be taught more thoroughly than any other studies. Spelling, too, is essential, as good penmanship makes bad spelling conspicuous. Writing is not secondary to any other, and should not receive secondary attention. Less written work in the public schools and more teaching of writing should be our war cry.

*Some great thinkers have told us that genius is knowing how to make effort. An effort made to secure an education that will enable you to cope with business details is a display of genius.*

And no other art so schools the eye and hand to accurate details as does the art of writing well. This is doubtless the secret why business men desire good penmen. They know they are masters of technical details and therefore hold within themselves the key to the mastery of other details in office routine. Begin today to be a genius—the kind that is made, not born.



**No. 6**

Who would become a writer fine,  
 Must use a deal of pains;  
 Must criticise his every line,  
 And mix his ink with brains.

I wish to emphasize the last two lines of the above verse. To become a good penman rigid criticism is necessary. We must learn to be our own critic, too. A teacher can't stand over us always to show where we have made errors. We must learn to see them as they are made, and just as they are. It is neither good to minimize, nor to magnify mistakes. Minimizing faults leads to deception of true condition, while magnifying them, leads to discouragement. Once learned no one can criticise more thoroughly than self, and no one else so satisfactorily. The last line of the verse refers to thought. It requires a thinker, as well as a worker, to learn penmanship.



**Speed**

Is not generally considered a requisite of artistic writing. In fact, most professional penmen seem not to consider it at all. With them absolute accuracy is the vital thing. I consider speed a very essential element. Most professional penmen have a great deal of writing to do and time consumed in doing it is certainly an item worthy of consideration. Of one thing I'm sure, I wouldn't exchange my excess of speed with any slow writer I've ever seen for his superior accuracy. Very accurate work is usually executed very slowly, while most of the dashy work is thrown off rapidly, yet carefully. Most of us do job work and figure cost according to time required to do it. Then the rapid workman can make more money than the slow workman, else consume less time in doing the work. Besides, I have learned that most persons with whom I deal prefer dashy work, as it shows life and freedom, hence more art.





24 Gammon Gunning Germantown  
 Inman Innocence Immunity  
 Quenemo Quinine Zouave Jones  
 January Juvenile Jonesboro J

### Engraving

Penmanship reproduced by the photo process, known as zinc etching, never does the writer justice. So many complications are encountered in preparing work for engraving (that it is at the best, very exacting, and often discouraging. Ink that is black enough to please the engraver won't flow to the satisfaction of the penman. That is, hair lines are heavy, and not always even in size. Then the etcher never helps the difficulty, but rather makes it worse, as the hair lines come out heavier than in the copy, unless the reduction in size is so great as to render the work unnatural.

The old process of engraving by hand, as employed by Spencerian Authors, and many of more recent fame, produced results far superior to the writers' skill. But with the Photo process now used, it can be relied upon as a rule that the engraving doesn't do the penman justice.

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  
 Very truly,  
 D. Jamblyn

In mastering penmanship, you should practice principles and exercises before letters, letters before words, words before sentences, sentences before paragraphs, and paragraphs before papers.





CARDS AND DESIGN BY MR. J. A. PROWINSKY, LA GRANGE, TEX., BUSINESS COLLEGE.

## Students' Specimens

Mr. A. T. Scovill, Lancaster, Pa., Business College, sends specimens of his students' work, which measure up to the best we are receiving. Mr. Fred S. Jones, Guy H. Oldt, Owen W. Street, John G. Williams, and Miss Alice Snyder are all on the fair way for our certificate.

Mr. Perry O. Belcher, instructor in penmanship and bookkeeping in the public schools of Ionia, Mich., recently sent his subscription together with specimens of Olga Thwaites and Eunice Conroe being especially good for pupils but 12 years of age. In fact they demonstrate practicability of teaching arm movement at this age, and that Miss Conroe could easily become a professional penman of more than ordinary ability.

Mr. G. B. Jones, of the Lockport, N. Y., public schools, sends us a package of specimens from the high school pupils, which are above the average received at this office either from business or public schools. The figures are unusually neat, and systematically arranged, while the work on capitals shows a dash and go not often equaled. All the work indicates that movement is being taught upon a very progressive basis. The work of Glenn Minick, Roy Blackley, Frank Kuston, Bernice Searles, Herman Fritton, Clara Fritton, Alice Kearnes, Edith Schoellers, Hazel Witmer, Jennie Strauss and Leroy Condon is exceptionally meritorious.

Judging from the specimens recently received from the Excelsior Business College, Youngstown, Ohio, J. E. Sluideo, penman, the pupils have their pens pointed successward. The work is quite practical and businesslike. The best specimens submitted were written by Edith Yard, Nellie McGuire, Bessie Marquette, and Thomas P. Sweeney.

We have never received as uniformly neat and practical work from one month pupils as is at hand from Mr. J. M. Gardner, Penman in the Wausau, Wis., Business College. They were too delicate to engrave by the line process, or some would have appeared in this number. We hope to present some work later on.

Mr. J. A. Prowsky, Penman in the Central Commercial College, LaGrange, Texas, favored us with some students' specimens in business writing, which compare favorably with the best received at this office.

### Best of Its Kind.

THE BUSINESS EDUCATOR is the best paper of its kind and I cannot get on without it in my school work. It's always abreast of the times, gives me an inspiration to do better work, and I welcome every new issue.  
E. E. TERRELL,  
Stanley's Bus. College, Thomasville, Ga.

## PENMEN'S SOUVENIR

A little volume of 36 pages, bound in heavy cover paper. The following penmen are represented, Crowther, Moore, Zaner, Canan, Mills, Valentine, Boie, Hallett and Stone. Send for a copy and see how Zaner writes cards. Price 35c, prepaid.  
**CARDS PRINTED WRITTEN & BLANK**  
100 Little Jokers 30c, 100 Keg-time 25c, 100 Birds 35c,  
24 fancy written 25c, 24 colored cards white ink 35c,  
1000 3 ply W. B. 75c, 1000 colored cards 85c, Express  
Agents' sample book for written & printed cards 25c.  
W. McBee, 19 Snyder St., Allegheny, Pa.

### To Penmen Everywhere.

To Teachers of Penmanship in Private Commercial, Public, and Parochial Schools:

It is our desire to make the next meeting of the National Penmanship Teachers' Association the most interesting and successful in the history of the Association.

We wish to call your attention to the penmanship exhibit, the one particular phase of our last meeting at Chicago. The students' work there exhibited attracted much attention, and received many words of favorable comment. Next year we hope to make the exhibit one of the most interesting features of the Association.

We should like to hear from every teacher of penmanship who can have work prepared for our next Chicago meeting, that we may explain fully the way in which the work is to be prepared.

J. K. RENSHAW, Secy.  
National Commercial Teachers' Assn.  
Banks Business College,  
1207 Chestnut Street,  
Philadelphia, Pa.

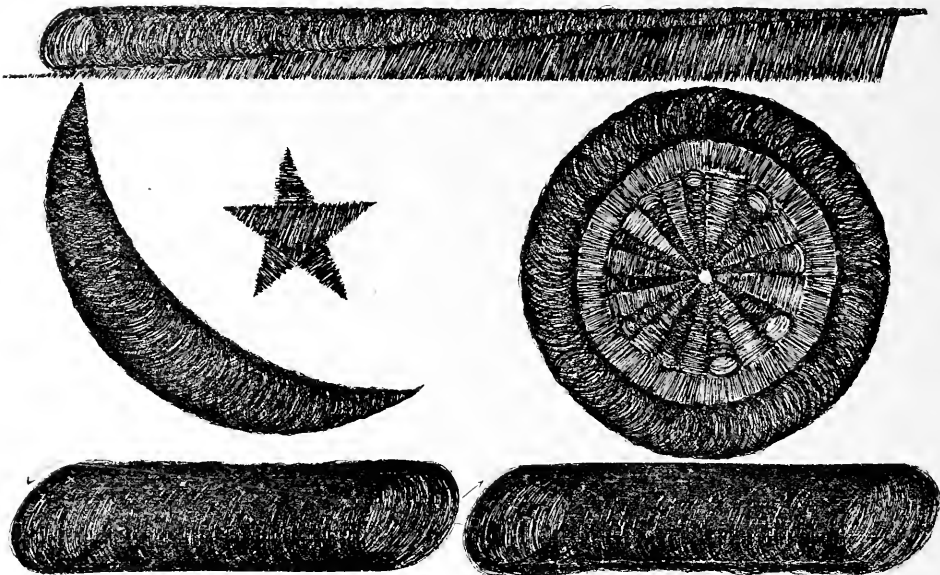
### Encouraging Words

I find THE BUSINESS EDUCATOR to be an invaluable assistant in my work, an indispensable helper in every branch of commercial pedagogy. The Teachers' Professional Edition is most excellently adapted to the needs of the teacher, and it will keep the faithful reader wide-awake and up to date.  
W. B. CURTIS,  
Con't High School, Dunkirk, N. Y.

STUDENTS



WORK A PAGE



ARM MOVEMENT EXERCISES BY A. M. TOLER, PUPIL OF M. A. SMYTHE, PENMAN IN NATIONAL BUSINESS COLLEGE, ROANOKE, VA.



OFF-HAND CAPITALS BY H. K. WILLIAMS, PORTLAND, ORE.



Mr

*A. G. Anderson*

*Indiana.*

*Pa.*

HIGH GRADE PROFESSIONAL WRITING BY THE LATE C. C. CANAN.

**WANTED** One copy each Duntonian Compendium and Williams & Packard's Gems of Penmanship. Give terms and description. Address, OLD, Care of Business Educator, Columbus, O.

**Wanted.** A FIRST CLASS Lady Teacher of Graham Shorthand, and Kindred Branches. Good salary for right person. Give age, experience, etc. Address, I. I.

**WANTED:** Good Commercial teacher can secure half interest in established eastern school by small payment, balance out of receipts of school. Address,

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CARE OF BUSINESS EDUCATOR.**

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Greenfield, Ohio.**

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**Double Your Attendance**

You can largely increase the attendance at your School by engaging the services of a competent, hustling solicitor. One having ability as ad-writer, with 6 years school soliciting experience, desires position. References exchanged. Address, Fred W. Tresham, 49 Oxford St., Hamilton, Ontario, Canada.

**How About Your Penmanship?**

Do you wish to improve your BUSINESS WRITING; to become a fine ARTISTIC WRITER; to know all about CARD WRITING; to learn ENGLISHING; or to take a practical course in LETTERING? Then write for my new book "How to Become a Good Penman."

It's free and tells all about how you can learn by mail. **F. W. TAMBLYN,**  
1114 GRAND AVE. KANSAS CITY, MO.

*Prof. Raymond*

BY M. A. ALBIN, MULTNOMAH INSTITUTE, PORTLAND, ORE.

**G. S. HENDERSON  
ILLUSTRATOR  
AND  
DESIGNER**

SEND COPY FOR ESTIMATE

106 W. 64TH ST., NEW YORK

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Will sell school clearing big money, to good man capable of running it, at a very reasonable price. Do not answer this unless you mean business and are prepared for immediate action. Present day-school enrollment, 158. Fair night-school. Have cleared \$3,000 since September 1st. Address,

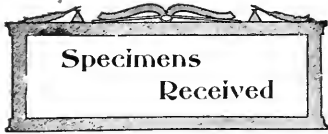
**L. C.,  
Care BUSINESS EDUCATOR,  
Columbus, Ohio.**

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Splendid opportunities offered the "up-to-date" teacher. We cover the best field in the United States for the teacher backed by ABILITY. No registration fee if you write the Warrensburg office inclosing stamp. Fourth Year.



The Marietta, Ohio, Commercial College, M. A. Adams, Proprietor, sent us specimens of students' work in business writing, which show that good work is being done in that institution. The movement exercises are being used freely, which is true wherever writing is being taught on a practical basis. The best comes from the following: Gertrude White, J. W. Gerhart, Ernest E. Dickison, and A. R. Stephens. Miss White and Mr. Gerhart easily lead in excellence.

Messrs. Sterling, Horsey, and Holland, pupils of W. K. Hill, Grisfield, Mo., send work showing that they are in line for our Certificate for Proficiency in business writing. Their work is strong, accurate and graceful. The first two named are in the lead with Mr. Holland a close second.

Students specimens of work from the Cornwall, Ont., Commercial College, are before us. Good work is being done there. Martha Harrington, Eliza Cairns, John L. Macnaughton, and Della Dunderkirk are in the lead, the latter's figures, however, are not good. B. J.'s figures are also scrawly, but his penmanship is doing nicely. J. McD. needs more freedom, as also D. D. Mc., J. J., and S. L. B. A. A. F. and E. M. J. need more arm movement. E. McD. shades down streets too large, and A. A. Nacl. writes too large. H. B. makes some letters much larger than others and should watch figures closely. As a whole the writing is creditable, but the figures are not up to the average received at this office.

Mr. E. A. Banks, Banks' Bus. College, Belfast, Me., favored us with some specimens of students' work which indicate that BUSINESS EDUCATOR certificates will be finding their way to that section before long, if not by the time this notice appears.

Mr. J. M. Gardner, Penman in the Wausau, Wis., Business College, favored us with a bundle of specimens from two of his students showing improvement made in business writing by Mr. W. E. Meyers in sixteen days. The swing he developed in making ovals and minimum letters is remarkable. He also enclosed work by Mr. Henry Baumann, a young man twenty years of age, who is unable to read and write the English language. This gentleman was unable to use the pen the first lesson, but within sixteen days he, too, was making minimum letters and exercises with remarkable freedom and plainness. These specimens indicate that Mr. Gardner is a hustler when it comes to teaching writing, and we hereby extend congratulations to him and his pupils.

Mr. R. C. Cottrell, Penman in the No. Manchester, Ind., Business College, favored us with some students' specimens and we find them fully up to the average received at this office. The writing of Miss Emma V. Reiff, Floyd Cotterman, Minnie Brown, Curtis E. Cripe and A. Edna Neer is especially fine, indicating that they will become excellent penmen; excellent even from a professional standpoint.

A letter written in a very accurate and graceful manner is at hand from our good friend, A. D. Skeels of Temple College, Philadelphia. From it we learn that sickness had entered his household, and thereby interfered with the usual joy and pleasures of the Holiday Season.

A deep, ultramarine, blue envelope, accurately, daintily, and gracefully written came with a complimentary letter enclosed from the skillful pen of H. B. Lehman, Penman in the Central High School, St. Louis, Mo.

J. S. Lilly, Lile, W. Va., recently favored us with some of his written cards, which show a good deal of skill. They are quite ornamental and modern.

Some of the finest script received at this office came from the skillful pen of L. Fareta, Concord, N. H.



Mr. C. D. Scribner, the owner of the accompanying countenance, whose lessons in illustrating have been running in THE BUSINESS EDUCATOR, is a relative of Scribner, joint author of the well-known and widely-used writing books of twenty-five years ago, published by Payson, Dutton and Scribner.

After attending the public schools he attended Powers Institute, Bernardstown, Mass., where he taught writing at the early age of sixteen years. Later, he taught itinerantly, and attended art schools at intervals. Some five years ago he completed the work in the Zanerian, since which time he has been engaged in art work and in teaching.

Our readers will be pleased to know that he has prepared an entirely new series of lessons in Illustrating, which will appear at an early date.

Last year he engaged with the Embree Printing Company, Belton, Texas, to do art work, and to publish "Pen and Ink Art" which has met with much favor among pen workers.

Mr. G. L. Caskey, Penman in the Modern School, Cleveland, Ohio, swings a skillful pen as shown by some cards recently received. Some small photos enclosed show him to be in fine physical condition, and happy as all good people should be.

Some graceful, ornamental script is at hand from Mr. F. E. Persons, Buffalo, N. Y. The work is fully up to the average of such specimens received at this office, indicating that Mr. Persons swings a pen of considerable skill.

Miss Annie Seidensticker, a recent graduate of the public schools of Chicago and a sister of F. G. Seidensticker, submits specimens of her work, which show that she is accomplishing at home by her brother's aid that which many others are accomplishing through THE BUSINESS EDUCATOR; namely a good hand-writing. From the very beginning which she started out it would seem as though it would take but a few months in which to capture THE BUSINESS EDUCATOR certificate.

Mr. H. C. Russell, of whose work our readers will know more later on, Penman in Kinyon's Commercial School, Pawtucket, R. I., recently favored us with specimens of students' writing before beginning instruction under him, a few having been there a month or two. The improvement shown is certainly out of the ordinary and compare with the best received at this office. The students who have made the greatest improvement are as follows: Elmer F. Hornby, W. H. Campbell, R. C. Westman, (thirteen years of age), Charles E. Oldfield, and Arthur Burdick.

A. H. Paton, Salem Commercial School, Salem, Mass., recently favored us with a large bundle of specimens of students' work on figures. These reveal the fact that Mr. Paton is teaching a very practical style of writing, and that the students are acquiring a very uniform style. The figures are unmistakable and quite systematic, while many are very concise and neat. Mr. Paton is working up as a penman, and if he keeps at it next year as he has the past, he will be ranked as one of our very best penmen. His business writing is now quite orderly and strong.

Mr. I. H. Grimes, a student in the Ohio Valley Business College, East Liverpool, Ohio, submits specimens which show that he is not far from the certificate of ours. Moreover, there are evidences in his work which show that he can not only secure the Certificate of Proficiency, but by persevering he can secure our Professional Certificate in due course of time. He will do well to adopt penmanship as a profession.

Mr. E. H. Bean, Penman in the Central Business College, Denver, Colo., favors us with good lists of subscriptions from time to time, as well as with specimens of his students' writing. Mr. Bean is getting good results. Among the pupils submitting the best work, we take pleasure in mentioning Fred Wedemeyer, Morris Smith, Pearl Quinn, and Robert E. Graf. Two night students, Martha Wolseffer and Mr. Reseneau, H. H. Campbell, also. Mr. Chas. E. Baird, a "left-hander," sends work which equals the best as regards exercises and nearly as good as the best in small letters.

Mr. Ben Kupferman, East Boston, Mass., in a well-written letter, includes a graceful flourish, demonstrating his ability to write a splendid hand, both business and ornamental.

## Faust's Automatic Shading Pens Are the Best



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'05

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High School, Elyria, Ohio

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Strayer's Business College.

Philadelphia, Pa.



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

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**C. HOWARD HUNT PEN CO., Camden, N. J.**

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Mr. C. D. Scribner, the owner of the accompanying countenance, whose lessons in illustrating have been running in THE BUSINESS EDUCATOR, is a relative of Scribner, joint author of the well-known and widely-used writing books of twenty-five years ago, published by Payson, Dutton and Scribner.

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Our readers will be pleased to know that he has prepared an entirely new series of lessons in illustrating, which will appear at an early date.

Last year he engaged with the Embree Printing Company, Belton, Texas, to do art work, and to publish "Pen and Ink Art" which has met with much favor among pen workers.

**Francis B. Courtney**

**Handwriting Specialist**

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I wish to thank you for the interest you have taken in me while pursuing your course by mail. You certainly have presented the subject in a scientific manner, and your careful criticisms and thoughtful suggestions have been worth much to me.

As a stepping stone, there is no subject that will prepare one for promotion quite, than that of good writing.

I trust that the large number of Commercial teachers and Bookkeepers whose ambition it is to win their way to the top of their profession, will take advantage of your course.

Since taking your course I have received a raise in salary.

Wishing you the success you so richly merit, I am

Your student,

*E. A. Dieterich*

Penman, Elliott Commercial Schools, Clarksburg, W. Va.

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

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In conducting a Teachers' Bureau, as in anything else. The manager of The Kinsley Bureau graduated from commercial and penmanship schools; was a teacher in business and normal schools for ten years; over 10,000 of his students became teachers, and over 200 are teaching in business and normal schools; he has had experience as employer of teachers also; has had several years' experience in business and professional work; editor Penman's Art Journal for seven years; has a membership in many of the commercial teachers' organizations; formerly president of Western Penman's Association; formerly president New York Commercial Teachers' Association. He has visited hundreds of schools in many sections of our country, and is visited daily by school principals and teachers desiring the services of our Teachers' Bureau.

We keep in daily touch with the schools through The Kinsley Studio work in Diplomas, Stock Cuts, Designing, Engraving, etc.

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The School Exchange Department is maintained to sell school property and as an aid in forming partnerships. Write for information. 25 large and small schools, in all parts of country, for sale.

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WM. J. KINSLEY, Manager.

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ILLUSTRATION ACCOMPANYING MR. BROWN'S LESSON ON ENGRASSING, ILLUSTRATING, ETC.



## 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.

O. S., Belle Plaine. Study form more closely. Retrace angles in *n* and *m* less far. Learn to be sure rather than rapid. Firmness and strength are necessary in small letters, as well as in capitals. Watch small *s* closely. Give *a* small *a*. Keep up the work and you will win by July.

B. J. B., Midland City. You are using a good movement. Some of your turns are too angular in the small letters. Make all turns equally rounding and all angles equally sharp. Study form closely. Work faithfully and you will sometime possess the certificate.

M. E. McC., W. Va. Good. Watch small *r*. Some loops are too narrow. Reduce size of writing. Space a trifle wider. Make *o* more rounding. Last upper turn in *n* and *m* usually too angular. Curve down stroke of *o* more. Figures are excellent. Keep up the good work. Come again.

T. J. S., Iowa. Study form closely. Curve down strokes in *z* less. The last upper turn of *m* and *n* usually too angular. Curve down stroke of *o* more. Practice more on capitals, they are not as good as your small letters. Your loops will stand more practice. Better drop the ornamental until you have mastered the business. You are doing splendidly. You are on a fair road for that certificate. Come again.

C. H. S., Pittsburg, Pa. You are doing excellent work. Watch spacing between letters. The last upper turn of the *s* is usually too angular, and the last lower turn is usually too rounding. You can get to be a fine one if you will to do so.

H. L. J., Alliance, Ohio. I cannot say that I see a great deal of improvement in your lettering since you submitted work before. It may be that I have forgotten just what it looked like, but I am inclined to think you would do well to study your work critically and to endeavor to do your work more accurately and less rapidly. Come again as I have filed the specimen before me and can tell in the future whether or not you are improving.

N. W., Rich Hill. Good. Curve down stroke in *z* less. Make *o* more rounding. Give more attention to figures. Make all curves equally rounding and all angles equally sharp. Your work is up to the average received at this office.

M. B., Pawtucket. Some of your work is excellent. All of it is good. Some of your minimum letters are a trifle large. Your loops are inclined to be too pointed. Your capital *I* does not slant enough.

H. C. B., Reading. Curve down stroke in *o* more. First upper turn of *r* is too angular. Last upper turn of *n* and *m* too narrow also. Angles in *n* and *m* not sharp enough. Curve down stroke in *z* less. Small *a* too narrow. Bottom of *c* too rounding. Your work is very good, indeed.

J. W., N. Y. City. Your letter is very uniform and pleasing in general appearance. Some of it is somewhat cramped as though it were not written as freely as your usual practice. Lower part of *z* too small and bottom of *p* too pointed. Curve down stroke in *o* more. Use more arm movement. You are doing nicely.

J. P. G., Mass. You do splendidly. Curve down stroke in the *o* more. The minimum

part of *r* is too wide. Avoid angle at top of loop. You ought to try for the Professional certificate in due course of time.

A. C. M., Ark. Take a little more time to your small letters. Study form closely. Cross the *x* upward. The shades of *t* and *d* are carried too low. Curve down strokes in *z* less. Watch carefully initial and final strokes their curvature and direction. Your practice does not show as much improvement as we have noticed heretofore.

C. B. H., Mo. Your figure 8 is too tall. The figure 6 is also rather tall. Your 7 and 9 would be improved by finishing them more definitely at the bottom, which could be done by raising the pen less quickly. Your loop letters are irregular in slant, the ones below the line slanting less than the ones above. The reason that your letters go to pieces when you go to writing rapidly is that you do not think clearly enough of their formation. Don't let the pen get ahead of your thinking. This is especially true in learning. Your penmanship has many good points. Follow closely the lessons in THE BUSINESS EDUCATOR, and it will improve a great deal.

O. U. D., Texarkana. Your specimens show a great deal of ability and indicate that you can, by careful practice, secure our professional certificate. Study your forms more closely. Your movement seems to be somewhat wild and uncontrollable. Your business penmanship is somewhat better than your ornamental. Exercise more patience in your practice and execution. Think more between forms when the pen is off the paper. Your loop is too high on the capital fold in such letters as *N* and *W*. Come again.

## A few teachers

and penmen who have been under my instruction: *F. B. Courtney*, LaCrosse (Wis.) Business Univ.; *E. L. Glick*, Concord, N. H.; *F. B. Moore*, Rider-Moore school, Trenton, N. J.; *L. C. Horton*, Horton Inst., Trenton, N. J.; *H. G. Healy*, Editor of Penman's Art Journal, New York; *H. C. Hoving*, Cedar Rapids, Iowa; *Theo. Courtney*, Albany (N. Y.) Bus. Coll.; *S. E. Bartow*, Albany (N. Y.) Bus. Coll.; *Wm. Billings*, Eagan School, Rutherford, N. J.; *J. M. Vincent*, Packard School, New York; *E. E. Gaylord*, Asst. Editor Business Educator, Columbus, Ohio; *L. Viola Waller*, Charles City, Iowa; *E. A. Cast*, Merrill Coll., Stamford, Conn.; *L. E. Stacy*, Salem (Mass.) Com. School; *I. H. Lipsky*, Comer Coll., Boston; *R. G. Laird*, Com. High Sch., New York; *J. H. Bachtenkircher*, Lafayette, Ind.; *Julia Bender*, Wesleyan Sem., Buckhannon, W. Va.; *Geo. A. Post*, Northampton (Mass.) Bus. Coll.; *H. E. Weaver*, Northampton (Mass.) Bus. Coll.; *J. M. Ward*, Brockton, Mass.; *H. G. Crabbe*, War Dept., Washington; and *J. F. Smith*, Dallas (Tex.) Bus. Univ.

THESE fine penmen, these successful teachers, these manly men, and charming ladies will give you an opinion of Madarasz for the asking.

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You pay tuition only on the condition you are perfectly satisfied, and if you can't pay all cash, the balance or all of it can wait. That's the Madarasz way of saying "I know my business and can prove it to you." Write me if you are interested.

L. MADARASZ, 1281 Third Ave., New York.

C. J. S., Findlay. Your minimum letters are rather large. Put more thought between words in your sentence writing. Watch the small *o* and the last upper turn in *n*. Your figures are doing nicely. You curve and slant the first down stroke in *z* too much. Exercise greater care. You are on the right road. Keep it up.

E. F. H., K. I. Excellent. Figure 4 is too wide. Lower loops a trifle small. Some of your capitals are not as good as your small letters, particularly the capitals *H*, *G*, and *S*. Come again.

C. S. C., Springfield. You need more practice on plate 20. Curve down stroke in *o* more. Lower loop of *p* is usually too large. Never loop *t*. You are improving. You will win.

T. C. s., Texas. Thanks for criticisms and suggestions. We shall consider them. As concerns your penmanship, study form closely. You have a good movement. You can become a fine penman, but study form closely.

T. J. S., Boone. Study form more critically. Small or central loop of *B* too big. Small *p* too large. You're improving nicely.

## Deserved Compliment.

Our pupils are enthusiastic over Doner's lessons. Charlie is indeed a "hummer." I have never seen lessons as good in any publication. B. M. WINKLEMAN, Huntsinger's Bus. Col. Hartford, Conn.



### Compliment for Mr. Doner.

THE BUSINESS EDUCATOR for November is certainly a fine number. The instructions given in the first two paragraphs of Mr. Doner's lesson on Business Writing are worth many times the cost of a year's subscription to any student who wants to know the secrets.

H. G. PHELPS,  
Prin. Com. Dept. Mont-Bozeman, Mont.  
tana Col. of Agriculture.



### Lesson No. 12.

This lesson concludes the series along the lines of lettering and designing. From the work sent in and the improvement shown by many of the younger artists, we feel sure that these lessons have done some good. They have at least started a few on the right road, and possibly in the near future we may have the pleasure of seeing their work reproduced, and that they, as well as I, may give credit to THE BUSINESS EDUCATOR for their first inspiration and training. It has always been my ambition to give a course of lessons for the purpose of helping those who wish to help themselves. I sincerely trust that these helps and hints have been helpful and successful.

For this lesson we will take the decorative design. It is elaborate in a way, still not very difficult. The pen portrait was taken from a photograph. The figures with long wavy hair are imaginary. The dark background brings out the panels and figures, and makes the design strong and attractive. The openings are for photographs or lettering. The original was about 18 inches long by 8 inches high. I suggest that you use a Gillott's crow quill pen for lines in hair, and in making the portrait. Work up one similar to this, but purely original. Try to invent some decoration of your own. Study it well. Keep good harmony, light and shade. Strive to make a good strong drawing suitable for reproduction.

We would like to hear from any one that has followed the course of lessons, and possibly a reproduction of the best drawing submitted may be published in this Journal. Now let us see what talent has been developed.

All lessons sent in for criticism must be accompanied with return postage.

**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  
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One educated, moral, progressive, aggressive teacher of bookkeeping, penmanship, (all branches, including mechanical drawing), arithmetic, grammar, commercial law, etc. The man engaged for the bookkeeping position must be capable of doing mod-ern engraving and designing. No person who does not possess the above named qualifications, is not of good address, and does not wear stylish, tailor-made clothes, need apply. Send photograph, give reference, experience, etc., in the first letter. The positions will be open in August, 1905. Address, W., care Business Educator, Columbus, O.

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For 10 cents, I will send you a full line of samples and throw in three or four cards hot from my pen, showing these cards to be unequalled for brilliant shades and dainty hair lines.

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**Book Reviews**

The following publications are at hand from Isaac Pitman & Sons, 31 Union Square (West), N. Y.:

"The World's Commercial Products," with Equivalents in French, German and Spanish, by J. A. Slater, Cloth, gilt, (Size 5 1/2 x 8 1/2 in.) 163 pp. Price, 85c. postpaid. This work furnishes a descriptive account of the chief commercial products and manufactures of the world, with statistical information and the names of the countries or districts from which they are obtained. The book will be found of considerable value in any commercial school or business college from the fact that the information furnished in its pages is not obtainable in the accessible form in which it is here presented. It will be found especially valuable as an advanced work for business dictation. In connection with the teaching of Commercial Geography the work will be found invaluable, as it supplements with descriptive information the brief statements about natural or manufactured products which find a place in the text-books. The articles are arranged in alphabetical order, and after each name of a product the French, German, and Spanish equivalents are given.

"The Phonic Word List," by Sarah F. Buckelew and Margaret W. Lewis, price 30c., is the title of a 108 page, well bound book devoted to the subject implied in the title, that of Phonics. The book is the growth of practical school room experience and is a much needed publication.

"The Stenographic Word List," price 6c., comprising words selected from the book entitled "Phonic Word List" with Shorthand Chapters from the pen of Dr. Wm. Hope. To the student of the Pitmanic

Shorthand, this, we should judge, is a valuable publication and will doubtless be interested in it.

Business Correspondence in Shorthand, No. 5, price 25c., is an extension of Business Correspondence, Nos. 1, 2, 3 and 4, continuing the work where these books leave it and enabling thereby the ambitious stenographer and shorthand aspirant to attain to higher speed and a larger vocabulary.

The News Tribune Cartoon Book by R. D. Handy, Duluth, Minn., January 1st, 1905, is the title of a large, profusely illustrated book by our old-time friend and former pupil, Mr. Handy, whose humorous and political cartoons appear day in and day out in the News. We are pleased to note the success which is following Mr. Handy's efforts.

Typewriting by the Piano Method, II, Graham Paterson. Published by the author. Twenty-seven sections, or lessons, are devoted to one of the most succinct and sensible presentations of touch typewriting that we have seen. A remarkably large amount of practical information has been condensed into the thirty-four pages of this useful manual. One of its best features is in its not duplicating the material of other books that are used in every good school, thus making it possible, without weakening it as an instruction book in typewriting, to present the subject exhaustively within small compass. Another striking feature is the very effective plate illustrating the proper position for the hand, and the correct keys to be operated by each finger, on both single and double keyboard machines. No teacher's collection of *useful* books on this subject will be complete or altogether satisfactory without this little volume, and we venture to predict a large sale among the schools for classroom use.

Hesser's Lessons in Correspondence, J. H. Hesser. Published by the author. A neat little volume in tag board binding, containing about thirty-five pages, and instructions for thirty lessons. This book will appeal to many busy teachers. Its suggestions for the preparation of letters

are good, and we have no doubt that some teachers who may not find it possible to use the book in their classes because of arrangements already made, will be glad to use it for supplementary work.

**Shorthand Drill Book**

(Benn Pitman System)

Drill exercises in phrasing, word signs, contractions, common words, and cities of the United States; invaluable to the student for acquiring speed, and to the practical stenographer for purpose of review; arranged by F. R. Deaith, chief instructor in shorthand at Peirce School; pocket size; flexible leather, gilt edges, 169 pages, \$1.00, postage prepaid.

One teacher says: "Your book is full of the essence of Benn Pitman shorthand."

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SIGNATURES BY THE SKILLFUL O. T. JOHNSON, MOUNTAIN STATE BUSINESS COLLEGE, PARKERSBURG, W. VA.

*P. J. Pirman*

BY E. S. GAUSE, EMPORIA, KANS.

IT'S AN OLD BUT EVER NEW  
 BOOK. BECAUSE OF ITS FRE-  
 QUENT REVISIONS AND IM-  
 PROVEMENTS



IT'S A TRUE AND TRIED  
 BOOK. BECAUSE IT RETAINS  
 THE GOOD AND REJECTS THE  
 MADIOGRE

. . . The NEW . . .

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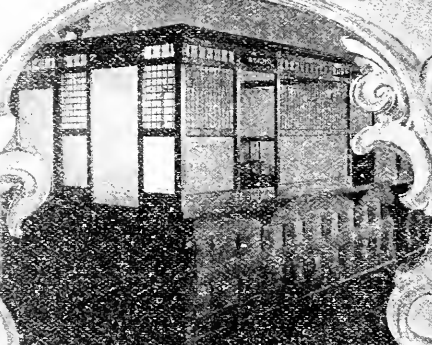
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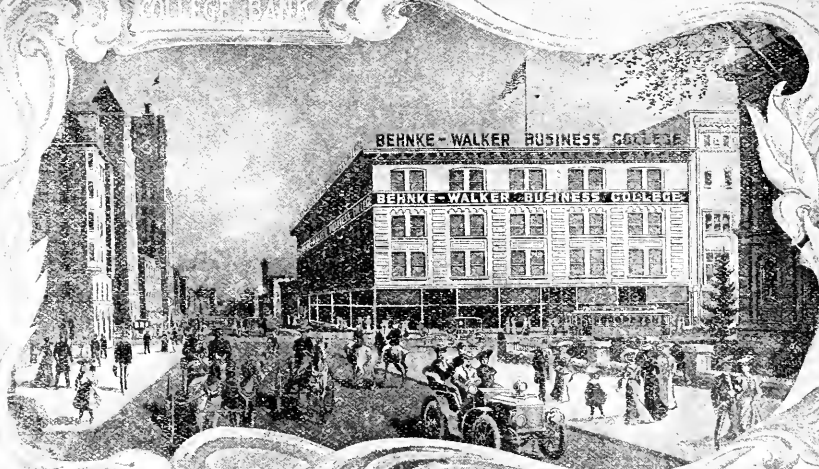


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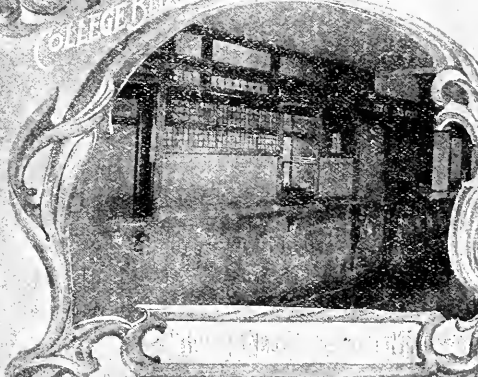


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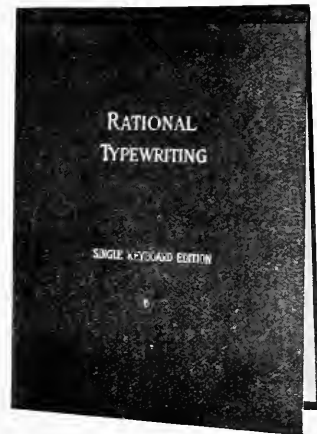
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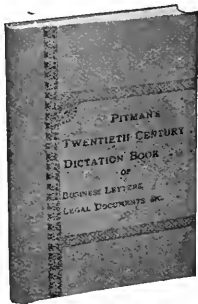
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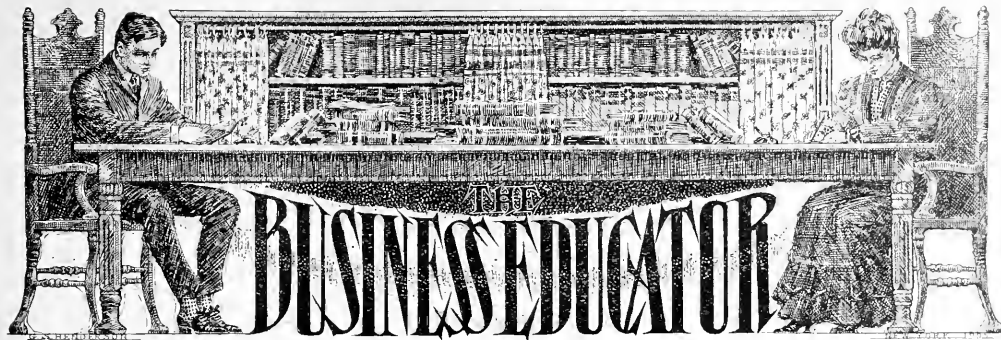
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"I am delighted with 'A Practical Course in Touch Typewriting.' It is the best I have ever seen. A close examination will reveal the wonderfully painstaking work in the selection of practice material. There is no waste of energy on the part of the pupil or teacher; every exercise and every word has a specific purpose; and the learner is conducted by the shortest and most expeditious route possible to a high standard of proficiency. The unique arrangements of the lessons enables a teacher to handle about twice the number of pupils, and with far more satisfactory results. It is impossible to expiate too forcibly on the merits of this work, and I predict for it a very wide adoption."  
—A. M. Kennedy, *Central Business College, Ltd., Toronto, Ont.*

# ISAAC PITMAN & SONS, 31 Union Square West, New York.

Publishers of "Isaac Pitman's Shorthand Instructor," \$1.50 Exclusively adopted by the High Schools of Greater New York.



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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.

**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 the principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

**Rates to Teachers, Agents, and Club Raisers** sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

Considering that THE BUSINESS EDUCATOR is high grade in every particular, the progressive, practical lessons in penmanship are a distinctive feature of the magazine; that departments of interest and helpfulness in subjects relating to Business Education are found only in THE BUSINESS EDUCATOR, you will readily see that it is not only the best but the cheapest, when quality, character and quantity are considered.

## The Doom of the Vertical and the Dawn of the Free.

Vertical has gone in some places, is going in others, and must go in all soon or late. Its merits we need not now discuss, nor its demerits, for it possessed both.

Its fate was sealed from the very time it was taught by the same drawing process which characterized its slanting predecessor. We long since pointed out that if it could survive the methods employed in its teaching, it would deserve to live forever.

And the same fate awaits any system, no matter what the slant, that follows in the old, old foot steps of form, form without movement to match. It is not mere copy books (defective as they have been) nor vertical or slant (important as their differences are), that have caused the pendulum to swing from one failure to another; it is due to three main causes or reasons:

First, they have been requiring too much writing of children who are too immature to learn or write correctly. Excessive finger movement, gripping the pen and crippling the muscles, and unhealthy positions have been the logical and inevitable results.

Second, they have been teaching either a style too complex for ease and rapid execution, or a style too print-like and slow for ease and rapidity.

Third, they have been teaching form, form, form, and neglecting the other essential of good writing, movement, movement, movement.

Until less writing is required of children, until simple, plain, rapid forms are adopted, and until form and movement are taught simultaneously, especially in grammar and high schools, the penmanship pendulum will continue to swing from extreme to extreme past the golden mean.

Medial slant is the latest panacea for poor penmanship, but if it is not backed by common sense instruction and movement, its death is fore-

ordained, its doom sealed, its birth a miscarriage. Medial slant, if not founded upon common sense instruction and movement, is not even mediocre, and school boards should not be deceived by monied men with books for sale.

All form is failure; all movement is failure. Form and movement must go hand in hand or go the way of slant or vertical.

Slant in writing is secondary; form and movement are first and primary. Be sure you do not build on the wrong foundation. Mistake not the minor (slant) for the major (form and movement).

Whether the system is clothed in a copy book, a practice book, a pad, a manual, or a guide is of less importance than whether it is based upon simple, plain, practical forms, and free, easy, arm movements. These are the real essentials. Let not the Quixotic cry of "copy books," "vertical," "slant," "medial," "muscular," deceive you. They are but the cloak of shallow, shrewd people who have something to sell.



First see that the system has method or madness for its theory. Second, see whether the forms are simple and rapid, or complex and slow. Third, see whether the plan of presenting form and movement is logical, practical, and such as can be taught under average conditions. Well balanced, logically constructed, progressively arranged, practical systems of writing are not found in every book shop, nor created in a day with a mixture of movement and aimless meandering among spirals, pot-hooks and whirrigs.

Good writing is plain, easy, and rapid. A good system of writing is one that is well balanced, logically arranged, and practically presented so that a good hand may be easily taught and acquired. It must be flexible enough to meet the needs of child or adult, public school or business college conditions.

Success awaits those who or that which can measure up to this standard. Failure, soon or late, awaits the rest.

THE BUSINESS EDUCATOR needs your aid in the crusade for better penmanship in the public schools as well as in business colleges. You know our platform. Let us have your cooperation.



	<p><b>PROGRESSIVE LESSONS IN</b></p> <h2 style="font-size: 1.5em;">Business Penmanship</h2> <p>BY</p> <p style="font-size: 1.5em; font-family: cursive;">C. E. Doner</p> <p>Supervisor of Writing in the Beverly, Mass., Public Schools.</p> <p>Work for criticism should be mailed to Mr. Doner by fifth of each month.</p>	
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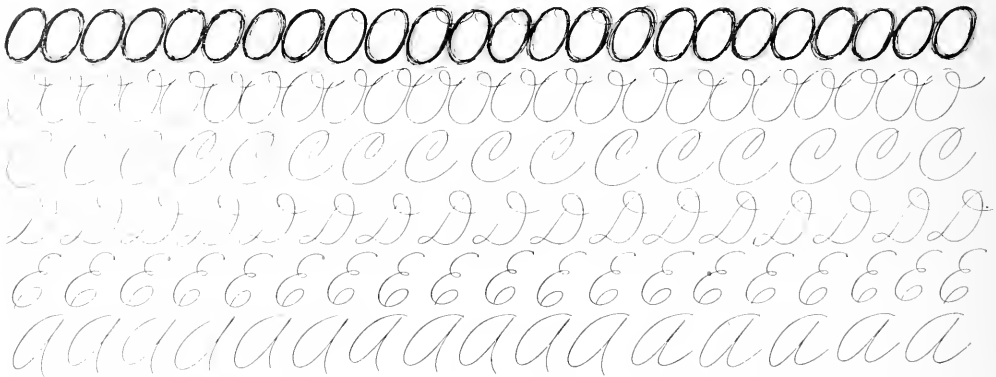
### Very Important.

From some who are following this course and who send me their specimens for criticism I have not as yet received the two sheets of specimens that I asked for in the February number. Please attend to this immediately. Go to the February number and see what I asked for, and get the work up in good shape and mail it to me without delay.

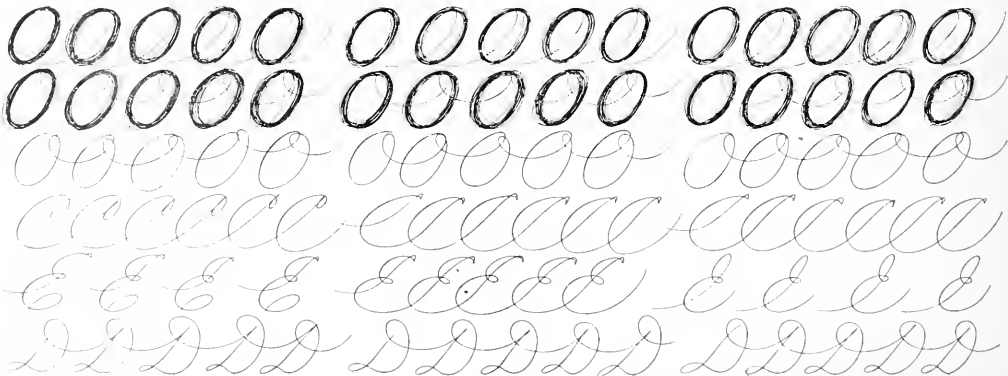
This month we begin work on the capitals. If you feel that your movement is slow and unsteady go back to the March number and practice thoroly on the exercises. In fact, preceding each day's practice you ought to work awhile on movement exercises. I call it sometimes "getting up steam." Get up about 100 lbs. of it, and then something must go. To write a good, smooth, rapid business hand, you must have plenty of movement in the right arm. Of course it must be under your control, else it does you little good.

Let me urge you again to be careful how you sit at your desk. The best position means the best results. I would place the feet flat on the floor and about 12 or 15 inches apart. Both arms should rest on the edge of the desk, the bone of the elbow extending about one inch off the edge. The left hand holding the paper may be placed a little below the right hand or a little above it. Place the forefinger of the right hand on the holder where the pen goes in, then draw the thumb upon the holder (the end of it being on the holder) so that there is a distance of about  $\frac{3}{4}$  of an inch from the end of the forefinger to the end of the thumb. Draw the little finger and third finger well under the hand so that they may glide freely on the nails. The wrist should be nearly level, and holder pointing over the right shoulder or a little to the right of it. Work in this position, and good results will be obtained. Don't forget our motto: "I Can and I Will!"

**Plate 42.** Practice thoroughly on the first line, then see how well you can apply the movement in making the capitals. Make these capitals with a free dashy movement—the movement being mostly circular.



**Plate 43.** This is a good plate to establish a continuous movement in joining exercises and letters. I have given three styles of E, and two styles of C—take your pick.







**Plate 47.** You see we do not neglect the figures. Try them in block form in this way. Try to write figures in perfectly vertical columns — you ought to be able to do this.

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
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 1
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 1 2
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 1 2 3
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 1 2 3 4
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 1 2 3 4 5
7 8 9 0 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
8 9 0 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
9 0 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

### Criticisms.

- E. W., N. J. In your last lot of work the line seems heavy. Your movement seems a little weak in some small letter exercises. Figures are fine. Keep your work up in good shape.
- C. B. T., R. I. Very glad to get your work. Send me as much next month. I suggest that you practice thoroughly on movement exercises. Study the copy closely and practice thoughtfully.
- H. B. L., N. J. Do not make second part of small *n* higher than first part. Your movement seems good, but I suggest that you pay some attention to each individual letter, and try to make it more accurate. Come again with a lot more practice.
- J. S., Minn. Use a little heavier paper. I see some improvement in your work. Study each individual letter closely. Come again.
- D. H. S., Mass. Do you hold both nibs of the pen level? I don't think you do. Your pen don't seem to glide lightly and freely over the paper, but seems to drag. Am I right? Keep on — you are improving.
- T. C. S., Tex. Glad to get your work. You do quite well. Each individual letter ought to receive your careful attention. Notice little things. Practice thoughtfully.
- H. G. R., Md. You still keep your writing up nicely. The second part of *n* and third part of *m* is not made quite tight — seems a little high, and downward stroke too short. Small *r* in the word *raine* you ought to make better.
- N. W. R., N. Y. Yes, index finger should be at end of penholder. Some of the downward strokes are a little too heavy. Notice carefully last downward stroke in *n* and *m*.
- E. P., Pa. Your work is good for this month. Yes, a certain amount of practice on movement designs is beneficial, if it is done so as to get a good movement and well under control. Make me a few.
- S. A. P., R. I. Your work pleases me for this month. I would suggest that you keep working on movement exercises so as to get a good usable, controllable movement.
- P. R. K., Ohio. Glad to get your work. Don't send it all bunched up — send it in good form. Practice movement; study form closely; practice thoughtfully.
- J. E. H., Mo. Sorry you have been sick. Hope you may be able to send some good work next month.
- C. F. G., Kan. I like your work. I think you are a careful, industrious pupil. Let me encourage you to keep right on. Make a real good penman out of yourself — you will never regret it.
- C. A. G., Kan. I like your work, too. But it is not quite as good as your brother's. However, don't let that discourage you. Practice more on movement exercises, then try to write and make figures with a free movement.
- M. N. F., Ia. Some of the small letters you make too large — keep your writing uniform. Better practice more on movement.
- L. B. D., R. I. You have sent me a nice lot of work. It pleases me, too. Some ending strokes in words you curve too much to the left. Make all downward strokes straight to the line. Your February work is fine.
- W. D., Ia. Glad to get your work. Put more time on small letters, using a free easy movement. Exercises are made well. Come again.
- O. C. D., Md. You ought to get the certificate by June if you keep up with good, hard practice. Work for a good usable movement. Practice more on small letters.
- L. C., Ind. Ter. You seem to have a good movement. Small letters are a little large. Spacing in *n*'s and *m*'s is too wide. Small *r* ought to be made better. Come again.
- S. O. C., Ia. Yes, send more work. I don't think you slant your writing too much. What you need is plenty of good solid, thoughtful practice — the more the better. Don't let yourself feel discouraged. Think of our motto: "I Can and I Will."
- S. M. C., Mass. Glad to get your work. Is it your purpose to write rather large? If not, I would suggest that you reduce it a little. You have a good movement. Work more for accuracy. Send more work next time.
- O. C. C., Mo. You are starting out nicely. Give more time to movement, and try to get it under your control. Keep at it and send me more work.
- C. S. C., Ohio. My dear boy, you write too heavy. You must learn to get a light, free movement. Your pen has a heavy touch on paper. I think you ought to use a finer pen.
- H. C. B., Pa. Am glad to get your work. You have done well with the February lesson. Keep your exercises and writing on the same slant. Come again with more work.
- Following from Elliott's Business School, Wheeling, W. Va., J. F. Caskey, teacher of Penmanship:
- C. T. A. Give more attention to figure *J* and small *a*. You seem to have a good swing to your writing — the line is smooth and clear.
- M. B. I can see a great improvement in your work. You get a line that is professional in character. Keep the good work up.
- R. I. W. In word writing keep all letters connected. You get too much of a hook in some ending strokes. Do not pull ending stroke below line in figure *6*. Your work shows improvement.
- J. D. P. You need all the practice you can do. Your movement is not yet nicely under your control, is it? I would make loops above the line a little shorter.
- M. H. Glad to get your work. It might be better, but yet it shows that you are on the right road. Practice as much as you can so as to bring your work up in good shape. Sometime watch Myra Birkenhauer to see how it is done.
- J. C. F. Your February work is fine. You are getting more of a professional swing to your writing. I am glad to see it — keep on.



Sermons or Supplementary Copies by Francis B. Courtney. Comment by C. P. Zaner.

One who makes good use of the present need fear little about the future. A right start in life marks the beginning of every successful career.

Now is the only time that is real. Now is the time to do things. Now is the time to begin right. Now is the time to form the habit of doing things well. Now is the day of salvation in material as well as in spiritual matters. To-morrow never arrives. Do your best to-day and it will become a habit and second nature. Write well, or at least make an honest, careful effort to do so in all your writing, and good writing is yours ere you are aware of it.



Merchants throw nineteen out of every twenty applications into the waste paper basket because of their poor writing.

"Apply in your own handwriting" is only a clever, business-like way of finding what you can do without the bother of reading. The writing shows at a glance whether you care more for your time or his, and whether you are as competent as you pretend. If the clothes bespeak the man, surely a handwriting does also. The former any one can have who has the price or an indulgent, well-to-do parent; the latter belongs only to those who earn it by their own efforts. The former soon wears out, the latter lasts during life.

The business world is after young men and women who are masters of their chosen lines. The value of your education is measured by what you are able to do with it.

Masters of *some one thing* are in demand; not "jack of all trades and masters of none." People who can do something well are educated more practically than are those who know a little of everything and who are unable to do much of anything. Education nowadays means able to do, as well as able to know. Knowledge applied is true worth. Head and hand co-operation accomplishes that which is impossible by either alone. Writing is a mental and manual art, therefore doubly valuable and desirable.



	<h2 style="margin: 0;">Lessons in Practical Writing</h2> <p style="margin: 5px 0;">PAWTUCKET, R. I. Kinyon's Commercial School.</p> <p style="font-size: 2em; font-family: cursive; margin: 0;">H. C. Russell</p> <p style="margin: 5px 0;">Students' Specimens criticised through the B. E.</p>	
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### DEAR READERS AND WORKERS:

It is with great pleasure that I submit these lessons to you through the columns of THE BUSINESS EDUCATOR, and I sincerely trust and hope that they may meet with your approval and help you to acquire a good hand-writing. Acquisition in penmanship, or in fact, any other art, may be acquired by careful training in three particular lines. Work! Study! Steadiness! If we leave even one of these out, how certain will be our failure.

#### IMPORTANCE OF BUSINESS WRITING.

Never was good business writing more in demand than at the present time. If you are a student at school, your position is based to a large extent on your hand-writing. If you are a teacher in penmanship, your Principal will soon become dissatisfied if your writing is below the average, and there is a failure to improve. It certainly will not come by mere wish alone, or by practicing one month steadily, and by being busy with something else for the next two.

These lessons are carefully graded and, in order to get the best results, should be followed minutely. Care should be taken in reading the instructions, for that is part of the lesson.

#### NEW IDEAS.

I will advance new ideas. The President of one of our well known colleges upon being asked why he always wrote out each lesson carefully day after day to each new class, made the reply, "That he did not believe in quenching the thirst of his students on stagnant pools." Make up your mind to do a thing and leave no stone unturned until you acquire it.

#### ACCURACY.

Accuracy in penmanship requires attention. Hold the mind persistently to the acquisition of good writing. It is a state of the will, the result of many repeated acts. Accuracy in penmanship involves a training of high value.

#### WRITING MATERIAL.

Begin with good paper; good pen; good ink; a good paper costs more than poor but it is indispensable. It should be tolerably thick, well laid with a smooth surface, and moderately glazed so that the ink will not show through when dry. The pen should be fine pointed and have springy nibs, so that the writing may not be rendered stiff; the result inevitably following the use of a hard pen. The ink should be black and flow easily. Wipe the pen after using.

#### FOUNDATION

Acquire a good foundation. Apply yourself diligently to the training of your muscles. Fingers are used to hold the pen. Some use them to scribble.

#### Specimens, Criticisms, and Certificate.

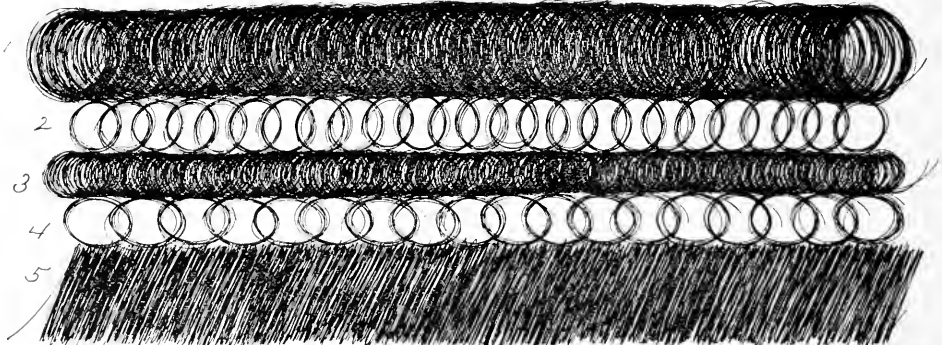
I wish to help as many young men and women as possible, and am therefore willing to criticise through the columns of THE BUSINESS EDUCATOR, free of charge, work sent to me for inspection, criticism, comment, and encouragement. Such specimens should be sent to me by the 5th of each month. These specimens are not returned unless accompanied by postage.

Upon beginning practice from these lessons, send to the editor, Mr. C. P. Zauer, Columbus, O., in your best hand, a set each of figures, small letters, and capitals, and the following: This is a specimen of my penmanship this-day-of-1905. Sign name and give address.

To all who thus follow the instructions given, and make sufficient improvement, the Certificate of Proficiency offered by THE BUSINESS EDUCATOR will be awarded.

PLATE I. Practice exercises in plates 1 and 2 twenty minutes each, continuing until you can make them easily and lightly. Watch position carefully. These exercises should be practiced throughout the series twenty minutes before starting the lesson. A word to the wise is sufficient. Let the arm roll in and out of the sleeve, and see that the sleeve does not move back and forth on the desk.

Plate I





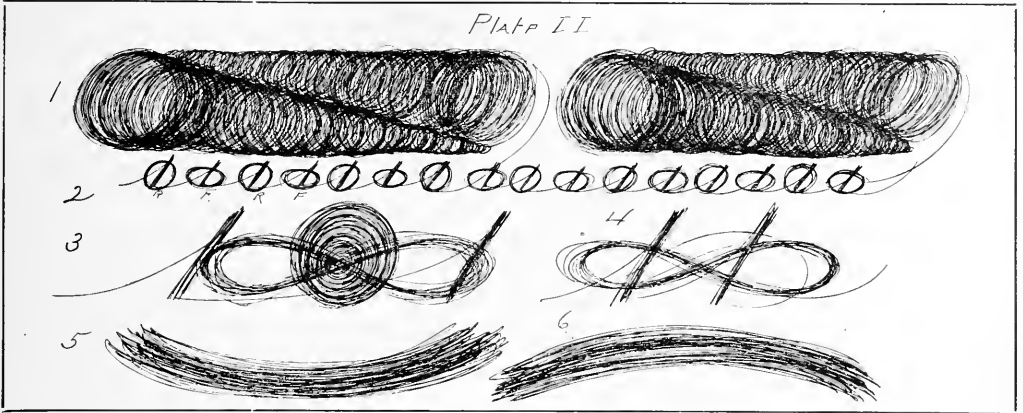


PLATE 3. The most of the small letters you will find, if you examine them, are based on the four principles *I. C.* inward curve, *O. C.* outward curve; *S* straight stroke; *B* base. Practice each exercise thoroughly until you can make them easily and evenly.

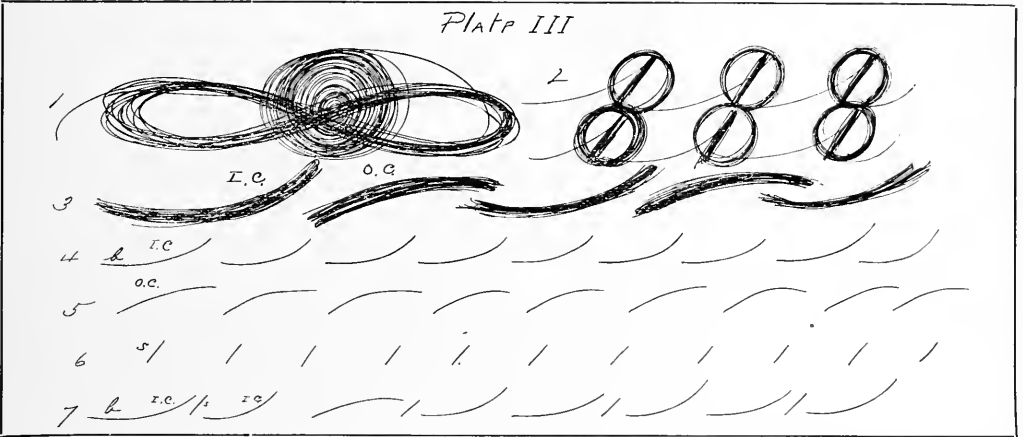


PLATE 4. Practice oval exercises carefully for about twenty minutes. Don't slight these exercises. Practice them diligently getting up and down strokes on right slant. We now have the small *i* and *u*. Notice that they are formed by the *I. C.* and *S* Strokes. Keep at it until you get good ones.

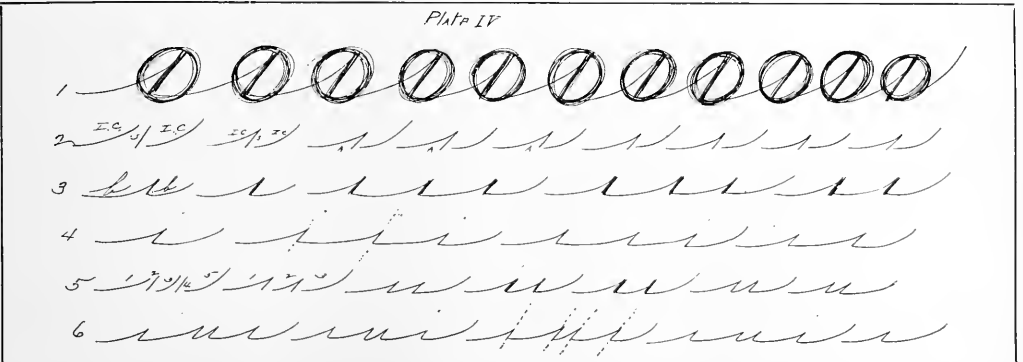
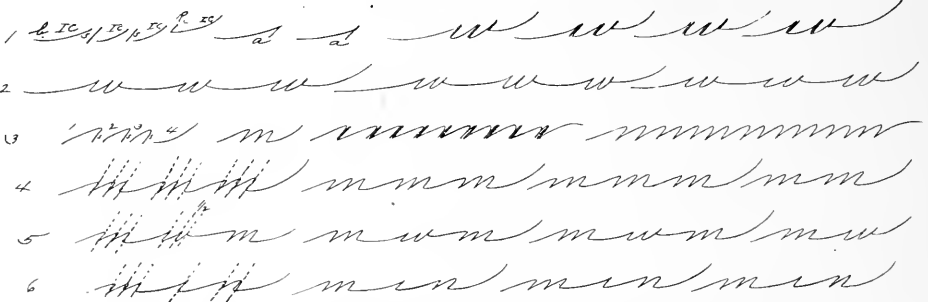




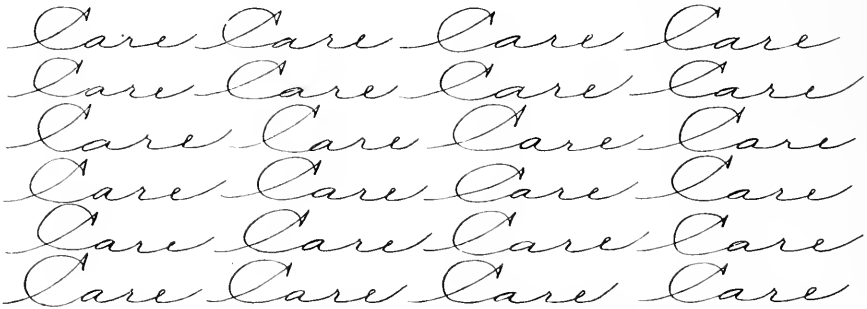
PLATE 5. Do not try this unless you have given the previous lessons due practice. Try the push movement for about twenty minutes, then start the *w* same as *u* with an extra stroke named retrace. In making this retrace, bring pen directly back. Small *m* and *n* on principle repeated three times and *i. c.* In trying three *m*'s together, remember the first stroke governs the rest, and get all the others on the same slant. Look at a letter steadily until you can close your eyes and imagine you can see the correct form. Remember, you must have a correct idea of a letter in your mind before you can produce it on paper.

PLATE V.

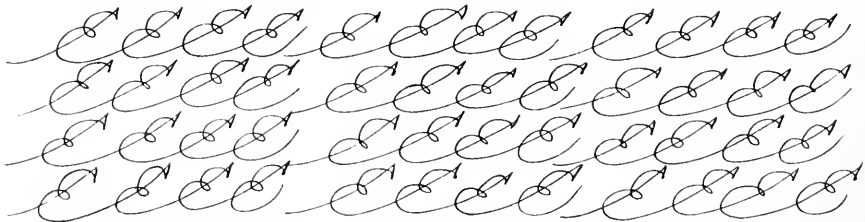


**Criticisms by W. B. Zurrier, Kennebunkport, Maine, to Whom Specimens May be Sent.**

- E. E. W., N. J.—You are certainly doing very nice work and progressing rapidly. The small *k* is not quite right yet.
- L. R. N., Mont.—I like your practice this time. It shows a stronger movement. Would suggest, however, that you increase the size of minimum letters.
- C. H. I., N. J.—Yes, you are improving steadily. Always aim to get a bold, free line. I think a coarser pen would be better.
- F. W. W., Pa.—You have improved greatly. Work hard on the movement in order to write more freely and larger.
- E. J. N. C., N. J.—Your work is first-class. Try to make capitals a trifle smaller and have small letters more uniform in size.
- E. B. S., Pa.—Glad to see you have improved so much. More big movement drills will help to make your writing more free. Don't lift pen in going from one letter to another.
- J. P. G., Mass.—Your copies are among the best I have received this month. Watch ending strokes. Why not try for a certificate?
- T. J. S., Ia.—I surmise you wrote this lesson with a poor pen as the lines are ragged. Practice movement exercises more. Plate No. 40 in Mr. Doner's course would be first-class.
- S. S., Can.—Your work is very good, indeed, and I am pleased to get it. Keep up your practice and you can soon become a fine writer.



BY HAZEL WITNER, PUPIL, COML. DEPT. HIGH SCHOOL, LOCKPORT, N. Y., C. B. JONES, PENMAN.



BY ED. LYNCH, PUPIL, COML. DEPT. HIGH SCHOOL, LOCKPORT, N. Y., G. B. JONES, PENMAN.



# The Winning of a Fair Hand

A SCRIPT SERIAL IN TEN NUMBERS.

Mina Pearl Hudson Kettle

SOUTH FRAMINGHAM, MASS.



## Body-writing.

Body-writing consists of sentences and paragraphs consecutively arranged so as to form a compactly written page. Body-writing tests the writer's ability to a greater degree than single word—or small and capital letter—writing. In practicing upon the copy given, write *all* of it and then take a bird's-eye view of it. Compare your work with the copy. Notice whether you have too light or heavy lines.

One day, in early spring, a Youth boarded a train in one of the Eastern cities with the intention of journeying westward that he might thus gain an opportunity of winning the hand he loved. He had dreamed of this Hand—how delicate and yet how strong; how beautiful in all its contours.

In fact the very thought of it filled his heart with a longing to work for such beauty (for nothing is valued unless some sacrifice is attached); to capture it; to win it; to possess it.

He had toiled late into the night for several months; and now he was traversing half of the continent that he might be in the presence of, might look upon the Fair Hand.



## Letter Writing

The one who said "letter writing is a lost art" stated a truth and a falsehood at one and the same time. The old style of letter writing is a lost art, inasmuch as it is now rarely employed. The new style of letter writing is as much used as was ever the old, and I dare say a hundred times as much, and it is by no means lost or artless.

The ability to write letters is a modern passport to prominence, as the one who can write or dictate letters is the one who soon finds himself or herself in positions of trust and responsibility far ahead of the one who can only transcribe them.

More positions are lost because of poor letter writing and more positions are won because of good letter writing than the world knows of.

More goods are sold by the man versed in straightforward, unmistakable, convincing, to-the-point English than you or I can calculate. And more goods are unsold because of poor letters than you or I imagine.

Of all institutions that should teach this art, the business school is the one. And it excels all others in this particular, too. But this as yet means but little, as the average normal school, college, and university gives practically nothing in this useful line of expression.

The time is here for the business school to drill its students daily in this art, and do the work as thoroughly as possible.

The young man and woman who wishes to secure a large measure of success with the least effort and in the least time will do well to learn the art of writing letters such as secure contracts, sell goods, or explain facts and express opinions in unmistakable, polite language.

You will do well, also, to give attention to politeness in letter writing as well as in speech and manners, as it is necessary now and then to handle disagreeable facts in such manner as to keep your correspondent in an unruffled mood. In other words, you must know how to sugar-coat unpleasant facts so as to extract the desired remittance, information, order, or what not. Learn how to demand the payment of a long standing debt without making your debtor "hot" and in such manner as to get the coin and keep his good will as well.

Learn, also, how to make plain and unmistakable to your correspondent's mind that which you yourself think you clearly see or know.

This, in fact, is the gist of the whole matter. Know your facts, saturate yourself with them to the point of boiling over, and expression will soon follow. Be well filled if you wish to be well spoken. Be well saturated with facts and definite ideas if you wish to be well written.

Know something thoroughly, be sure of your facts, then write them enthusiastically and your efforts will blossom and bloom, soon or late, depending largely whether you are an early or a late variety of the human plum or apple, it matters



## Editor's Page

little which, as both are alike in demand.

Learn to write well, and you will then realize more fully than I can now convince you of the value of letter writing, and of the liveness of the art. The art of writing letters is a lost, dead art only with people who are lost to present needs and dead to present demands.

## The E. C. A. Meeting.

The next annual meeting of the Eastern Commercial Teachers' Association, to be held at Easter time, April 20-22, in the New York University School of Commerce, Accounts and Finance, 22 Waverly Place, near Washington Square, New York City, promises to be a distinct success.

The program as published indicates an intellectual as well as a good time. Although there are but two Sections in name—Business and Shorthand—yet by the good sense and courtesy of the former section, Penmanship is given a very creditable showing. And we doubt not but that the hour assigned to penmen will be filled to overflowing with enthusiastic ideas upon the subject of writing.

We regret that the shorthand section has not seen fit to have the subject touched upon in their program, and that penmanship finds no recognition in the General Meetings. Why not divide the time more equally between bookkeeping, shorthand, penmanship and typewriting? Either that or organize a Penmanship Section.

We are in favor of united meetings provided all subjects are given equal attention. Penmen need to know something of Bookkeeping and Shorthand; Business teachers need to know something of Penmanship and Shorthand, and Shorthand teachers need to know something about Penmanship and accounting. In the general meetings this trinity of subjects can be given in a manner that will be of interest and profit to all. The strongest, broadest, most progressive men need to be selected for such program work, and such an audience will be sure to draw out the best in the various lines.

We sincerely hope that arrangements will be made to have the proceedings published in official form. The E. C. A. has the necessary money and cannot afford not to devote it to such a needy project. For, aside from attendance in person, the greatest good comes from reading and possessing a record of the good things said and done there.

Push a good thing along.

## A Garden of Beautiful Flowers.

While strolling through a shady lane,  
In idle company one day,  
A pleasant spring-time zephyr bore,  
A sweet perfume across my way.

I gazed ahead down the lane,  
So cool and free from care;  
'Twas tempting to my idle mind,  
But the sweet came not from there.

It was hard to leave that well-trod road,  
Of the millions' heedless ease,  
But there were no flowers blooming there,  
With their fragrance on the breeze.

So I scrambled up the rocky bank,  
Though the path was not so plain,  
In search of flowers pure and sweet,  
From whence the zephyr came.

Though the path was steep and very rough  
And the briars were thick entwined,  
It was not so bad as others thought,  
For I did not look behind.

When at last I reached the very top,  
What a garden met my eyes,  
It was filled with all the sweetest flowers—  
Was it not a worthy prize?

Did I take them all? Oh no, dear friend,  
They are blooming there in scores,  
'Though they grow not by the lower lane,  
If you'll climb the bank they're yours.

W. A. BAGBY.  
Klau, California.

## Good Things.

Like the boy who cried because his capacity was not equal to all of the pie and other good things offered him at his grandmother's table, so we felt almost as badly when we discovered that this number of THE BUSINESS EDUCATOR could not contain the many good things we had all "cooked and dried" ready to print in it.

But you must have patience and wait. Digest the many intellectual and skillful things given in this number, and then "lay" for the dessert when it comes the second time. If we mistake not, it will be above the common average of our output. You now know about what to expect.

May your appetite be not disappointed.

## Partial Contents of the Teachers' Professional Edition.

ASSOCIATE EDITOR'S PAGE.

COMMERCIAL GEOGRAPHY, by Frank O. Carpenter, Boston.

COMMERCIAL LAW, W. H. Whigam, Chicago.

BUSINESS PRACTICE, Associate Editor, F. G. Allen, and A. W. Holmes.

ARITHMETIC, E. E. Kent, Commercial Dept., High School, Springfield, Mass.

BUSINESS CORRESPONDENCE, Sherwin Cody, Chicago.

TYPEWRITING, by Miss Stella Smith, Simmons College, Boston.

THE HERO-SCRIBES OF ZEBULON, Lyman P. Spencer, Newark.

ESPERANTO—THE NEW UNIVERSAL LANGUAGE, E. L. Robinson, Quincy, Ill.

ILLUSTRATIONS OF THE BALTIMORE BUSINESS COLLEGE.

HISTORY OF PENMEN, A. H. Hinman, Hinman's Business College Worcester, Mass.

A TIMELY LETTER.

NATIONAL EDUCATIONAL ASSOCIATION PROGRAM.

CATALOGS AND CIRCULARS.

SCHOOL AND PROFESSIONAL.

NEWS NOTES AND NOTICES.

No Commercial School Proprietor, Principal, or Teacher can afford to miss a single number of the Professional Edition of THE BUSINESS EDUCATOR.



### Preaching and Critic

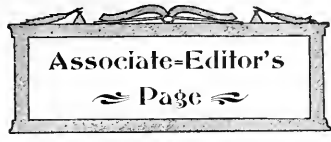
"True worth is in being, not seeming." We all know this little quotation, and the other words that go with it, but sometimes we forget to apply its truth. Every teacher is necessarily an example to his students—either a good or a bad example. The problem for each of us to solve is, Shall ours be an influence to uplift, or an example that lowers the tone of those with whom we associate?

We receive many comments on the faults and foibles of teachers, and some of them have to do with matters that every right-minded teacher can correct. For instance, a gentleman wrote the other day, saying, "Mr. — lost his position with us because he drank too much." He could not have that kind of example before his young men. At the recent convention of commercial teachers in Chicago, a fine-looking young man halted us just as we were leaving the convention hall to start for Massachusetts. He wanted some advice as to what he ought to do next summer to further fit himself for successful teaching. He said he had thought of spending some time at Ann Arbor in the Summer School of Michigan University, and we emphatically advised him to follow out his plan. He now receives more than \$1500 a year, although he is not yet twenty-five years old, but—he is a clean-cut, manly, intellectual fellow, full of vigor and vim, a splendid incarnation of that with which we all are trying to imbue our students. However, it was not so much to speak of his influence and example that we mentioned him, as to say that he remarked that he was working hard on Mr. Doner's lessons in penmanship (he is teaching shorthand), and that it was through Mr. Doner's influence as his teacher in the Spencerian Commercial School, Cleveland, in 1906, that he started out to make something of himself.

At the Cincinnati meeting, in 1903, one of the best-known teachers told us that in all his life before he went to work for a school manager whose service he had just quit, he had not smoked a box of cigars; had never played a game of pool or billiards, and never taken liquor. This proprietor had, before hiring this teacher, asked us all about his personal habits, etc. The proprietor has always set his foot down hard on the practice of smoking cigarettes, and is a good deal of a preacher as to what constitutes the winning qualities in a young man's character. But the teacher in question had hardly reached his new home when he was pressed to go up to the "Club," where he was solicited, not only to play the usual games, but also to take liquid refreshments, euphemistically so-called; and his chief indulged very freely. Of course the students knew about these things. Did you ever see a school the students of which did not know all about the weaknesses of their several teachers? What about the example of this shrewd, and in some ways successful, school proprietor, that will he have to answer for in the great Day when the Books are Balanced?

Dr. Kussel H. Conwell, the famous lecturer, was a practicing attorney before he became the first pastor of Tremont Temple, Boston, and he laughingly refers to his change of occupations as "quitting practicing to go to preaching." In no joking sense this may be said of many teachers. Dr. Conwell's illustrious example is one of the leavening influences of real worth in our social life, and in their own way, we have many of the most helpful characters in our own profession. The names of W. N. Ferris and L. M. Thornburgh, not to mention C. E. Doner, immediately occur to all who are in touch with our profession's life.

And speaking of Mr. Doner reminds us that he is all that might be inferred from the quotation in last month's EDUCATOR. Furthermore, he is getting exceptionally fine results in his work in the public schools, where it is often necessary to carry about an infectious



enthusiasm and a personality that radiates energy, in order to rouse the ambition of school children to a pitch that will induce work sufficiently intelligent and persistent to win success; and Mr. Doner's attractive personality and loft ideals are of quite as much practical value from the point of view of the school executive as his surpassing skill as a penman and a teacher of penmanship. Those who have the privilege of following his excellent work in this magazine may well congratulate themselves on their opportunity, and make the best possible use of it.

### Geography

When we read the manuscript of Mr. Carpenter's March article on "Fuel and Lights," we wondered whether all of our readers understood that a remarkable piece of work he has been doing; and when we read the manuscript of this number, and grasped the marvellous amount of reading and condensation that Mr. Carpenter has accomplished for the instruction of his vast school of reader-students, we concluded that it would be ungraciously not to call attention to the superiority of these articles. Turn now to his page, and see how fascinating a supposedly dry subject can be made by a mind that is saturated with the subject and that, with the aid of a vivid imagination and a mastery of effective English, can put within small compass a survey of the whole story of Time.

We visited Mr. Carpenter in his school-room not long ago, and we found him full of ideas on his speciality. He has a most valuable collection of commercial products, and he has very interesting plans in course of development. We have often said, and we want to reiterate it, that no journal read by commercial teachers has ever had a special feature so valuable as this, and we trust that Mr. Carpenter will be with us next year. To help us in our effort to convince him of the good he is doing along this line, will not you who teach commercial geography and you who are following his articles just take the time to drop him a line, expressing your appreciation? Only those who have done pioneer work on the advanced lines of a great subject like this can appreciate the incredible amount of research and distillation necessary before a section of a subject, like that in this number, is ready for the compositor. While he will scold us for this suggestion, we believe Mr. Carpenter is human enough to appreciate your acting on it. Write to him.

### Correspondence

Have you read the last two articles by Mr. Cody? Did you know that he is a teacher who numbers his students among adults, by thousands? Probably no books on English are more widely sold today than are his. Few men have had his exceptional opportunities to come into intimate contact with great business concerns in connection with the problems that arise. We doubt whether any writer on technical English surpasses Mr. Cody in effective abridgement. In this he practices what he preaches. If you have followed his articles in the March and April numbers of this journal, you know that he briefly and very interestingly sets forth opinions and that are of great practical value. We know that he has hit the nail right on the head in what he has to say this month of the essential nature of successful letter writing. Follow him closely while the opportunity is yours, and tell your friends to try the EDUCATOR for one year. It will mean that departments like these, departments that are paid for with cold cash, will

### Law

come to do even more good than they are now doing, wide though their influence is.

In the next number, our Department of Law will come under the direction of Mr. Wm. C. Sprague, of the Sprague Correspondence School of Law, Detroit, one of the most eminent specialists in this country. Doubtless there are hundreds of men who are just as good lawyers as Mr. Sprague, and many writers on law who understand the profundities of the subject even better, while it cannot be questioned that there are many very successful teachers of the subject in the special law schools, with a few in the commercial schools; but where is the man who unites, to a sound knowledge of the law and excellent ability as a teacher, the particular skill in phrasing his ideas on paper so that a lay reader will grasp his meaning easily and fully without undue effort—the ability that Mr. Sprague, through years of special experience in teaching the law by correspondence, has developed to a high degree? Read the brief, interesting, practical article in our May number, and let fancy picture what is in store for you during the next year—for Mr. Sprague will conduct this Department for us during the coming year.

Meanwhile, it is due to Mr. W. H. Whigham to say that he completes in this number the series of articles that he engaged to prepare for us. He has given us but a taste of the good things that will be in his new book on Commercial Law, when he gets ready to place it on the market. It is with regret that we come to the end of his work on the law, but he will be in our columns from time to time on other subjects, for he is a most versatile teacher.

### Cypewriting

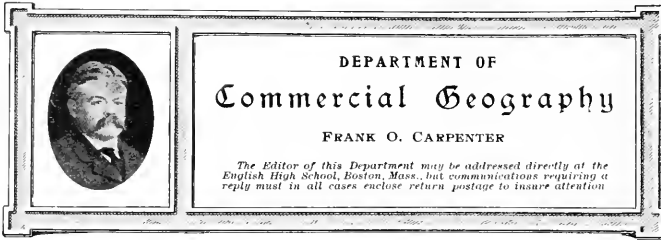
If anyone has been short-sighted enough not to read and logical contributions on Typewriting, he is to be pitied, for Miss Smith is acknowledged by all who know of her very superior work, to be one of the foremost teachers of typewriting in this country. Furthermore, we know from a daily demonstration that her position on the subject of so-called "Touch Typewriting" is correct. We were skeptical a few years ago, and we approached the new faith with fear and trembling, so to speak, but we know beyond the peradventure of a tremor that the teaching of typewriting by the method used in learning to play the piano is the *only* method that any up-to-date teacher should follow, but—well, Miss Smith is not sensibly presenting some of the considerations in the problem. Follow her work.

### Arithmetic

It is a new thing absolutely for a commercial teacher to advocate the analytical method of teaching percentage in commercial schools. It is used widely among the Normal Schools, as a valuable method of reasoning, and here and there a Normal-trained teacher uses it even in commercial work, as Mr. Kent does; but the average teacher of commercial mathematics is unready to get quick results to take the time necessary to get the benefit of the logical method that Mr. Kent is exemplifying in our columns. We taught arithmetic for years by this method and we can appreciate fully all of its excellent features. If you have a class in arithmetic, try the plan. The teachers who do try it will continue to use it in certain phases of Percentage, at least until the habit of logical thinking in trying to get at and express the relations of numbers and quantities is formed.

### Next Year

For next year our plans are practically completed. We have had the greatest year in our experience, but our completed plans for next year assure every friend of THE BUSINESS EDUCATOR not less than one hundred per cent more value for his dollar than we were able to deliver this year. Plan now to be with us, and resolve that your students shall have a taste, too.



## Minerals.

To understand the origin and history of the common minerals, we must go back in imagination a billion years, and we must go to another star from which we can watch the earth through mighty telescopes.

We shall see at first only a whirling ball of fire mist, sweeping in its orbit around its central sun. As we look, it changes to a dense central globe, surrounded by an atmosphere of fire. The central ball is of white hot metal, while in the atmosphere about it is every substance we know as chemical elements which could be turned into a vapor or gas.

At last the ball cools slightly, a skin, then a crust forms, at first smooth, and then wrinkled from north to south, as an apple shrivels. The continental masses are much in the same location as today, with hollows between, where the oceans are to be. As the shrinking of the crust increases, mountain ranges begin to grow. Next the hydrogen and oxygen unite as water and fall, only to be at once evaporated as it strikes the heated globe. By and by the water wins in the contest and the seas take their places in the hollows. Great areas of the earth's surface have been depressed and lifted since, but the continents have not essentially changed their location, and America is the oldest of all. The lost Atlantis is more than a myth and old Lemuria stretched from India to Australia, and the Malay Archipelago contains its mountain summits.

As the earth cools, the crust folds, but is changed from a thick gum to a rock, and the winds and rains and rivers begin to wear away the surface and to deposit beds of mud on the sea floor. Nothing remains of that old first crust, but our most ancient rocks are from those first mud beds or sand beds, and they give us granite and sandstone. The massive amorphous granite becomes the crystalline stratified gneiss, and the clay and mud become slate. Then in the sea, countless tiny vegetable organisms secrete silica from the water, and their bodies form a rock layer which becomes sandstone. Other organisms equally microscopic, but animal, instead of vegetable, take lime and carbon from the water to form their skeleton, and the limestones of the world were formed from the cast off bodies of these little creatures, still showing as fossils in the rocks. Coral reefs today are another form of this animal rock building. Limestone, under heat and pressure,

changes to crystalline marble,—and so completes the list of building stones: granite, sandstone, slate, limestone, marble.

Ages pass, and we find the seas swarming with fish in the Silurian and Devonian periods. Later, the Carboniferous era covered the earth with a dense vegetation which formed beds of wood fibre. These were sunk beneath the sea till layers of rock were formed above them, and the wood became coal. Up and down swung the lands, above and below the sea, until, in Nova Scotia, seventy-six layers of coal record these ancient swamps. The bodies of myriads of fish sank in the sea and, though they did not entirely decay, the oily parts were transformed into petroleum, and the light by which this article is written is possible because some fishes lived and died millions of years ago.

A modern scientist has obtained from menhaden oil an oil resembling petroleum, and from this oil, by distillation, he obtained kerosene, identical with that made from the mineral petroleum.

All rocks are soluble in water to some extent, and the streams which flow to the sea carry minerals of all kinds in solution. These either remain in the sea or are laid down in the rock beds like salt and give the varied chemical substances in use today. Rock building on the sea floor at the depth of 1000 feet grows an inch in a hundred years, and some of our rock beds are hundreds of feet in thickness. More ages pass. The precession of the equinoxes, or change in direction of the earth's axis, gave short, hot summers and long, terrible winters. The northern continents were covered with a sheet of ice a thousand feet thick, and, like Titanic ploughs, the glaciers moved south as far as Long Island, cutting the ridges into rounded summits, or drumlins, grinding incredible amounts of gravel to fine particles, which are carried away by the glacial streams and spread out on the lowlands as silt. Frost or freezing plays its part in breaking rocks apart. By all these agencies soil is formed. Grass and flowers flourish even within a few feet of an advancing glacier. Strange animals crawl, fly, and walk the earth, and "out of the eternities" evolve into the animal forms of today. But the master man is missing. At last he appears, hardly to be distinguished from the animals, but he has arrived, and the destiny of the earth begins to act. Man; i. e., human life, as well as all animal and

plant life, began within the Arctic circle where the real "Garden of Eden" was located. (Those who wish to read a most valuable book on this point should read the book of President Warren of Boston University, published twenty years ago). From the Arctic circle, life moved southward between the parallel mountain chains, rarely or never crossing the ridges, as the ice and snow drove them south. Mountain-like icebergs filled the seas. At length the climate changed, the ice retreated northward, dropping its rocks in moraines, and hiding them under gravel or mud and silt. So we reach the modern age, or era, and the earth takes on its familiar form.

The minerals were of little use to ancient, savage men. However, when men hunted animals for food or safety, they fastened small sharp-edged bits of flint or quartz to their arrow shafts, as arrow heads, and used flint for axes and knives; and so we come upon the first of the great eras of humankind; and we see the life as it was in the "Age of Stone."

### CLASSES OF MINERALS.

All minerals are classified into two groups:

I. NON-METALLIC minerals or "Rocks"; as, granite, marble, sulphur, etc.

II. METALS; as, iron, copper, gold, platinum, etc.

#### I. Non-metallic Minerals.

This class includes all mineral substances which are not metals; i. e., which, with a few exceptions, are not, and cannot be made, flexible, ductile, or malleable. When heated to an intense degree they either crumble to a powder and do not regain their former condition when cooled, or they unite with elements in the air and form new substances, usually solid or gaseous (rarely liquid). Metals, on the contrary, are ductile (i. e., may be drawn out into wire) or malleable (may be "hammered" into thin sheets which are usually flexible). When heated intensely they become liquid, or melt. When they cool they are in the same condition as at first, unchanged by the heat.

Metals can be cast in moulds; non-metals can not. Metals are rarely found pure; i. e., unmixed, which is called "native," but are usually mixed with the non-metals; as, gold in quartz veins. This mixture of metals with the non-metals or earthy substances is called ore; as, iron ore, copper ore, etc.

Non-metals, or Rocks, enter into more of the daily needs of man than do the metals. Modern man would find it hard to live without the aid and use of metals, but it could be done. It is hard to see how man could live in health and physical comfort without the rocks and earths and chemicals. They appear in all the divisions of human needs and industries; as,—

1. Foods=salt, baking powders, chemical flavors, medicines.
2. Textiles=asbestos (spun-glass), dvestuffs, and adulterants or "make-weights."
3. Building materials=stone, cement, clay, glass, paint stuffs,



4. Fuels and Lights = coal, petroleum, natural gas (coke).
5. Manufactures = abrasives (grindstones), mica, precious stones.
6. Soils.
7. Fertilizers.

## I. FOODS.

a. *Salt*, or Sodium Chloride, is the most common of all substances in human use. Its uses are for food, in preserving animal and vegetable substances, in glass making, soap making, and the chemical arts. It is produced or obtained commercially in three ways:

1. Rock salt, is mined by blasting, like any other mineral, in open quarries, as in Barcelona, Spain; or in underground galleries, as in the United States (in Kansas and Louisiana), Germany, Poland, Siberia, Austria. In Transylvania alone, five hundred billions of tons of salt are at hand.
2. Sea Salt, which is obtained by evaporating sea water, and water from inland salt lakes, as in California and at the Great Salt Lake, Utah. The water is pumped into vats and evaporated in such a way as to separate the salt from the other substances. It is also produced in Sicily and Portugal.
3. Brine Salt. When the salt beds are far below the surface, holes are bored to the salt beds, and fresh water is allowed to run down the pipes. It forms a brine, which is pumped to the surface and evaporated. Of the salt produced in the United States 85 % is of this kind, and it comes mostly from New York, Michigan, and Kansas. At Syracuse, N. Y., there is a natural bed of brine, which is drawn to the surface and used.

There are in Colorado desert and in California almost dry lakes or "salines," from which the salt can be gathered like ice.

- b. *Baking Powders* are mostly made of bicarbonate of soda, cream of tartar, alum, phosphates, etc. Most of these are made chemically, but some of them can be gathered from deposits of springs in the Western United States.
- c. *Chemical Substances* of many kinds are found in beds or deposits on the surface of the earth or beneath it; as,
  - Sulphur* is found in the United States (California, Idaho, Louisiana, Texas, Alaska, and others), Sicily and Japan. It is used for medicine, matches, vulcanizing rubber, gunpowder, disinfectants, etc.
  - Arsenic*, found in the United States (New Hampshire, Maine, Colorado), Italy, Mexico, New Zealand. Used in dyeing, calico printing, taxidermy, skin preserving, soaps. To this class also really belongs.
- d. *Medicines and Drugs*: as, Epsom salts (sulphate of magnesia), Glauber salt, (sulphate of soda), alum, saltpetre, borax, all of which are found in natural deposits.

## II. TEXTILES.

- a. *Asbestos* is the only mineral that can be spun and woven into cloth. Its name means "incombustible," which shows its fire-proof qualities. It is used for fire-proof coatings for furnaces and pipes, and in paints, cements, etc. It is found in the United States, in the Appalachian Highland region, and in Italy.
- b. *Glass*, drawn into threads, may be woven, but it is not commercially done.
- c. *Dyestuffs* are both mineral and vegetable. The mineral dyestuffs are alum, soda, and the endless variety of coal tar products.
- d. "*Make Weights*," or adulterants, are used with textile fibres and fabrics, to give body, weight, gloss, etc. It is difficult to buy fabrics that are the product of the pure fibres. They are loaded often several times their own weight. These mineral substances are largely clay and chalk mixed with glue. The rustle of a silk dress is due merely to the thread loaded with earth.

## III. BUILDING MATERIALS.

These substances were discussed in a preceding paper, so they need only to be classified here:

- a. *Stone*, as granite, marble, limestone, sandstone, slate.
- b. *Mortars and Cements*,—made from lime, lime and clay, lime and sand.
- c. *Clays*—burned into brick and terracotta, and made into pottery, drain tile, "fire brick," etc.
- d. *Glass*—made from silica, sand, soda, potash, etc.
- e. *Paints*—made from ochre, oxides of lead and zinc, etc.

## IV. FUELS AND LIGHTS.

The mineral fuels were discussed in detail in the March number. This great class of minerals is of such constant daily need to men, is so widely distributed, and is so easily obtained that they should be abundant and cheap. But the people have not yet realized that the control and ownership of such things is rightly the property of the government, as the control of the water supply, and of gas, railroads, telegraphs, and any other industry that concerns the entire people, should be. So that today the people of the United States are being systematically robbed and oppressed by those who hold possession of these public utilities, and the prices paid for coal and kerosene are so great that the poor cannot buy what they need for comfort. Already, while these lines are being written, the State of Kansas leads her sister States in strong revolt against the petroleum monopoly and oppression, and this action of Kansas deserves the quotation: "Sire, this is not a rebellion; it is a revolution." The "Coal Trust," also, following every historical precedent, goes blindly on, forcing the people to a point where they always rise and sweep the oppressors into oblivion.

## V. MINERALS IN MANUFACTURE.

- I. *Abrasives* are mineral substances used to sharpen tools, for cutting

glass, for polishing, etc. They are used as stones or as powder.

- a. *Stones*—grindstones, oilstones, whetstones, hones, buhr stones. These stones are usually sandstones, and the sharp grains of silica, and sometimes of garnet, wear away the substance to be ground. The finest kind is the Arkansas (white) oil stone, for fine tools and instruments of surgeons, dentists, jewelers, etc.
- b. *Powders* are:

*Sand*, used in cutting and polishing marble and other stones.  
*Diamond Dust*, for very hard rocks.

*Tripoli* and *infusorial earth*, for polishing glass and metals.  
*Corundum* and *emery*, for polishing stone, making "sandpaper," etc. The only good emery in the world comes from the island of Naxos, in the Mediterranean, belonging to Turkey.

*Carborundum* is an artificial product made by the electric furnace at Niagara. It is very hard. It is ground, made into wheels and tools of many kinds, and is of remarkable value for abrasive uses.

2. *Graphite* = plumbago = "black lead." It is used in lead pencils, and as a lubricant, and it is mixed with clay to make crucibles, and for stoveblacking. The most and best comes from Ceylon and Austria.
3. *Mica* is used in making stove doors, in making lamp and gas chimneys, as an insulator in electrical apparatus, and for snow powder for Christmas decoration. It is the only flexible non-metallic mineral that is known today.
4. *Lithograph Stone* is a fine-grained limestone found in Bavaria. It is used, as its name implies, for lithographing.
5. *Precious Stones or Gems*. These are diamonds, which are pure carbon; and amethyst, agate, chalcedony, and opal, which are almost pure silica (i. e., quartz). Quartz, in the form of rock crystal, is used in making lenses for spectacles, etc. Rubies and sapphires are oxides of aluminum of the same family as corundum and emery. Emeralds, aquamarines, and beryls are silicates of aluminum, etc. These are used as gems; i. e., for ornament, and in watchmaking. There is a class of semi-precious stones used in cabinet work, carvings, etc.; as lapis-lazuli, malachite, onyx.

## VI. SOILS.

The success and prosperity of the nation depend on the success of the farmer, and the farmer wins or loses according as the soil of his farm is fertile or barren. The soils are of various kinds; as,

1. Humus = decayed wood fibre or organic matter.
2. Loam = humus mixed with fine earth.
3. Sand = fine grains of rock, usually silica.
4. Clay = fine flour of rock, usually formed from aluminum.
5. Gravel = small pebbles mixed with sand.

A fertile soil has much humus or loam; a barren soil is mostly sand.



There is a fine rich soil in China and in the Mississippi Valley called loess, which is the sediment deposited ages ago by rivers and lakes. By the discoveries of the Department of Agriculture a farmer can now make a barren farm yield good crops by sowing nitrogen bacilli with the seed. With this a crop can be grown in barren sea sand. Soils contain all kinds of minerals found in the rocks, and the modern farmer studies his soil first, by analysis, and then plants the kind of crop that will best grow upon the soil as shown by the analysis.

## VII. FERTILIZERS.

Next to the importance of good soils is the need of a fertilizer to supply the plant food lacking in the soil. Fertilizers are:


1. Animal — animal manure, rich in ammonia.
2. Vegetable, which gives humus by rotting;
3. Mineral, which are nitrates, phosphates, etc., and Guano, which is bird manure, compressed into a rock.

The same kind of crop cannot be planted many years in the same field without using a fertilizer. One plant uses one mineral and returns another to the soil. From this came the practice of "rotation of crops;" as, grass, potatoes, corn, wheat, grass, etc. The modern farmer can plant a crop in the same field every year by using the proper chemical or natural fertilizer.

Great rivers, like the Nile and the Mississippi, carry down enormous quantities of mineral matter in fine particles and deposit it as silt over the fields beside the river. This silt is of many kinds of minerals and is a perfect natural fertilizer. All rocks are soluble in water to some extent, and so every stream is constantly carrying along the soluble rock or dissolved minerals in exactly the finely divided form in which a plant can use it as food and grow to maturity.

The varieties of mineral substances, in the form of chemicals, are very many. They are often of great commercial use and value, but space does not permit their discussion here.

One word in closing: The minerals of common use may become the "Messengers of Olympus." The marbles of trade may become the statues that tell a nation's dreams. As a race grows old and civilized, their artistic senses awake and they learn to beautify their cities and homes, erecting splendid buildings, stately columns, triumphal arches, and beautiful and life-like statues — symbols of life and destiny. So some old Greek master sculptor carved the wonderful statue now in Paris, the Venus Milo (or Melos, from the island where it was found hidden from the invader). But the statue was not a Venus — it was a statue of Victory. Other cities had winged statues of Victory but the people of Athens made their Victory without wings, so that she should never leave the city, and for long years the glorious statue stood on the Acropolis, holding in the arms now broken a tablet with the names of heroes inscribed on it — looking out over the blue sea toward Salamis — a



DEPARTMENT OF

## Commercial Law No. 5.

W. H. WHIGAM, CHICAGO

Crane Manual Training High School.

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## Guaranty and Surety.

**Introduction.**

Parties.  
Consideration.  
Payment of Note.  
Negotiability.

**How Extinguished.**

Notice.  
Acts of Debtor and Creditor.  
Payment.  
Release.

**Contribution.**  
**Subrogation.**  
**Notice.**

**Introduction** — These terms are frequently used synonymously. That there are certain points in common cannot be denied, but it is also undeniable that this looseness of definition leads to misunderstanding. Both guaranty and surety are undertakings to answer "for the debt or default of another," and therefore the agreement must be in writing according to the Statute of Frauds. The agreements differ materially in the following: A guaranty is a separate and distinct contract parallel to another, known as a principal contract, while a surety is an undertaking to make good the principal contract of which it is a part.

**Parties** — In either case three parties are contemplated, the debtor, the creditor, and the one assuring the debtor's liability, called the surety or guarantor. The *Debtor* is the one primarily obliged to pay some debt or obligation, or who has some duty to perform. The *Creditor* is the one to whom the debt or obligation is to be paid or the one to whom the performance of the duty is due. The *Third Party* is secondarily liable, and undertakes to perform in case the principal debtor fails in his obligation. He receives no benefit from the transaction. The consent of the creditor must be had as well in forming the secondary, as in the principal obligation.

**Consideration** — The consideration exists between the debtor and creditor as in an ordinary contract. It may be a benefit to the promisor, or a detriment to the promisee, or it may be mutual. The consideration should be expressed in writing, although it is generally sufficient to use the

Victory of art, a Victory of patriotism, a Victory of beauty, fit symbol of all that the Athenians dreamed, and Socrates taught, and Plato wrote. They all died centuries ago, but through the ages "Their Victory shall never leave their city."

words "value received." If the secondary contract is entered into at the same time as the original one, the same consideration is sufficient for both contracts. If, however, the secondary contract is entered into subsequently to the making of the original contract, then there must be another consideration to bind the new agreement. The new consideration may be a sum paid to the one conditionally liable, or it may be accomplished by changing the time of payment in the original agreement.

**Kinds of Guaranty** — Guaranties are special when directed to a particular person and general when addressed to the public. The amount for which the guaranty is given may be limited or it may be unlimited. As to whether a guaranty is to be acted upon at once or is to continue for a reasonable time, depends upon the construction given to the language used. Unless it appears to be the intention of the party giving the guaranty that it shall be continuing, it will be held to be for the present time.

**Payment of Note** — If the guarantor of a note writes "I hereby guarantee the payment of the within note," it is generally understood to be an absolute undertaking to pay. If payment at maturity is defaulted, the guarantor is liable without notice and the holder may demand payment at once. If the guaranty reads, "I hereby guaranty the collection of the within note," the holder must exhaust all other resources before he can hold the guarantor liable. He must reduce his claim to judgment if the guarantor insists.

**Negotiability** — There is no uniformity on this question. However, if the writing in the form of a signature appears on the face of a note with that of the maker, it is called a suretyship and the collateral contract is negotiable. If the agreement is written on the back of the instrument, it is generally construed to be a contract of guaranty; while in the main such an indorsement is considered negotiable, in some States it is considered personal and not negotiable.

**How Extinguished** — Notice — If a continuing guaranty is given and has not been fully taken up, the guarantor may annul the balance by notice, but this notice will not affect the part already acted upon. The guaranty will extinguish itself by lapse of time.

**Acts of Debtor and Creditor** — Any special agreement entered into between the debtor and the creditor wherein a specific change is made in the nature of the original contract, releases the guarantor or surety. A





definite extension of time for a new consideration would be sufficient. An extension of time that is in the nature of a forbearance is not sufficient to release the one conditionally liable. A diversion of the fund for which one becomes responsible, to another object will annul the special agreement of guaranty or suretyship. If the debtor and creditor make any material alteration in the contract it will release the guarantor. It would be substituting a new for an old contract which was not assented to by the guarantor.

**Payment**—The contract of guaranty is extinguished when full payment is made by the debtor. The reason for the conditional agreement ceases. A part payment releases the guarantor from a like amount. The guarantor has no right to insist that a payment made by the debtor shall be applied on the debt he guarantees in case there are other debts between the debtor and creditor. The debtor and creditor are sole judges as to the application in such a case. A compromise in regard to the principal debt by the debtor and creditor releases the conditional liability of the guarantor at least to the extent of the compromise.

**Release**—If a release based on a sufficient consideration, or one under seal, is given to the debtor by the creditor, the guarantor will be released. So, also, if the creditor accepts a higher security for his claim, the merging of the lower into the higher security will work an extinguishment of the guaranty.

**Rights of Surety or Guarantor**—Neither guarantor nor surety have any rights against either party before the maturity of the original claim. At maturity the one conditionally held may pay the principal obligation and then enforce the claim against the debtor. He may collect all charges and items of cost in addition to the original claim. The chief rights are the following:

**Contribution**—Where several parties are conditionally liable on one debt and it is paid by one of them, he has a right to collect a pro rata share from each of the rest. This right exists only in regard to the amount of the original claim. It does not relate to additional charges, such as costs of trial. However, if a co-surety is sued on a claim, he generally asks that all of the sureties be made defendants and then his rights to contribution will exist in regard to additional charges.

**Subrogation**—When a principal debt has been paid by one conditionally liable, he has a right to demand from the creditor all securities and evidence of indebtedness that may have been delivered to the creditor by the debtor.

**Notice**—The question of notice is not entirely settled. It is generally held that the surety is not entitled to notice and that he becomes absolutely liable when the debt is not paid at maturity. A guarantor is generally held to be entitled to notice within a reasonable time after default of payment. If he is not notified, he is held

released to the extent of the detriment caused by not having notice. The safe way is to give notice in each case promptly, as in the case of an indorser.

**Recapitulation**—A suretyship or guaranty is a secondary agreement that a debt shall be paid. A surety is one who makes his principal's debt his own debt.

A guarantor's undertaking is collateral to that of his principal. A co-surety is one of several sureties. A surety is released by payment of the debt, also by fraud, by act of the parties, such as special agreement, by diversion of funds, by compromise, and by release. A co-surety or co-guarantor is entitled to contribution, also to subrogation. A surety is not entitled to demand or notice. A guarantor is entitled to demand and notice within a reasonable time after default of payment. An indorser is entitled to demand on the due date and notice immediately thereafter.

In *Spurgeon vs. Smitha, et al.*, 114 Ind. 453, the principal debtor tendered the full amount of a note at maturity. The creditor accepted \$240 in part payment and agreed with the debtor that he should retain the balance, paying interest thereon for one year. The sureties, on the original note were sued for the balance. It was held that the contract made by the creditor and the principal, wherein the former, after accepting part payment of the debt, releasing the latter the remainder of the money due, released the sureties. Sureties, as is well known, have a right to stand upon the letter of their contract, and if a creditor assumes to change the contract he releases them from liability. A creditor who does any act inconsistent with the terms of the contract, or prejudicial to the interests of the sureties, releases them. He impliedly contracts to accept the money when due, and by his refusal to do so, he loses his claim upon the sureties, for his act is injurious to them.

In *Owens vs. Mynatt*, 1 Heisk 676, a note was given under duress and the father of the maker became surety under duress. The surety was held not liable. Fraud, misrepresentation, or duress will vitiate the contract of guaranty or suretyship and discharge the guarantor or surety.

In 46 S. W. Rep. 291, *Simmons*, the principal to a note, gave Spencer, one of the sureties, a mortgage to secure him against loss by reason of signing the note. It was held that this security enured to the benefit of all sureties alike.

In the case of *Moses vs. Lawrence County Bank*, 149 U. S. 298, the evidence showed that a promissory note was executed and delivered, then endorsed by the holder, and then guaranteed by six persons, and again endorsed by the holder. It was held that a guaranty of the payment of a negotiable promissory note, written by a third person upon the note before its delivery, requires no consideration to support it, and need express none other (even where the law requires the consideration of the guaranty to be expressed in writing),

than the consideration which the note upon its face implies to have passed between the original parties. But a guaranty written upon a promissory note, after the note has been delivered and taken effect as a contract, requires a distinct consideration to support it, and if such guaranty does not express any consideration, it is void, where the statute of frauds, of that State, requires the consideration to be expressed in writing.

In *Kramph's Executrix vs. Hatz's Executors*, 52 Pa. St. 525, it was said that in certain respects, the contract of a guarantor is to be carefully distinguished from that of a surety, for whilst both are accessory contracts, and that of a surety in some sense conditional, as that of a guarantor is strictly so, yet mere delay to sue the principal debtor does not discharge a surety. The surety must demand proceedings, with notice that he will not continue bound unless they are instituted. *Cope vs. Smith*, 8 S. and R. 110. By his contract he undertakes to pay if the debtor does not—the guarantor undertakes to pay if the debtor cannot. The one is an insurer of the solvency of the debtor. It results, as a matter of course, out of the guarantor's contract, that the creditor shall use due diligence to make the debtor pay, and failing in this he lets go the guarantor.

In 28 S. E. Reporter 50, *Dunlap, Williams and Armstrong* had signed a note as sureties for *Olmund and Gray*, and at the same time it was agreed that the note was to be discounted by *Batley*, cashier. *Batley* declined to take it and indorsed it without recourse to a party who had knowledge of the facts and who discounted it. The fact that the party agreed upon to discount the note refused to do so, was held to release the sureties.

In *Indiana National Bank vs. Kaufman*, et al., 93 N. Y. 273, the following contract of guaranty was introduced in evidence:

NEW YORK, Dec. 29, 1895.

MESSRS. BRIGHAM BROS.,  
GENTLEMEN: Any draft that you may draw on A. Feelstock of this city, we guarantee to be paid at maturity.

KAUFMAN & BLUM.

A draft for \$15000 drawn upon A. Feelstock by Brigham Bros., payable to the order of the Indiana National Bank, was not paid, and the bank sued Kaufman & Blum on the above guaranty. It was held to be a personal guaranty to Brigham Bros., and not assignable, and that the bank could not recover on it. The distinction between a *general* and a *special* guaranty is, that upon the former any person is entitled to advance money or incur liability, upon complying with its terms, and can recover thereon the same as though specially named therein, while in the latter the liberty of accepting its terms is confined to the persons to whom it is addressed, and no cause of action can arise thereon, except by their action in complying with its conditions. It is always competent for a guarantor to limit his liability either as to time, amount or parties.

# Department of Business Practice

By the Associate Editor

Every well-organized commercial school, whether private or public, has, for its offices, definite instructions for the students who enter these offices in the course of the periodical rotation from one office to another. Of course, it is only in the beginning of the year, or of the season for Office Practice, that an entirely new force comes into an office, so that practically always there are some of the office force who know most of the necessary routine to follow; but, to avoid conflict of opinion and to be definite, it is best that carefully-prepared instructions for the daily routine to follow, should be within reach of any worker in any office.

We open the symposium on this subject with two very excellent contributions by two of the best commercial teachers in New England—although Mr. Holmes has "quit preaching and gone to practicing," as one might say, having given up his responsible position as head of the commercial department of the Salem (Mass.) Commercial School, to become a director of the Baird-North Company, Salem, Mass., one of the largest mail-order jewelry houses in this country. Look for other interesting and instructive articles to follow these.

Of course it will be seen that Mr. Allen's work illustrates what is known as the "Voucher System," while Mr. Holmes uses the Horne Safeguard System, involving the use of horizontal Sales and Purchase Ledgers and special-column books.

**F. G. Allen, Associate Proprietor and Principal of the Commercial Department, Shoemaker-Clark School, Fall River, Mass.**

We employ only two students in our wholesale house at one time. One acts as shipping and receiving clerk, the other as cashier and bookkeeper. At the end of one week the shipping clerk is advanced to the position of bookkeeper, which position he holds for another week.

We use a loose leaf Sales Ledger and duplicate billing system for our sales, and a voucher register for recording our purchases of merchandise. The house buys practically all its merchandise from the Merchants' Trust Co., at a uniform discount of 30% from the current market prices, and sells to the students of our school at a discount of 10% from the current market prices, thus enabling them to sell to other students, and to make shipments to other schools, at a profit. We have arranged a series of transactions for each of the students, covering every day of the two weeks he is in the office, in addition to the general instructions, which follow:

**INSTRUCTIONS TO THE SHIPPING AND RECEIVING CLERK**

1. Your duties are to fill all orders received from other cities, and from the local order book; to make

all bills for sales; to attend to all correspondence pertaining to orders received; to attend to all buying for the house; to check all incoming invoices; to report to the manager of the department at the end of the day on the form used for that purpose, the total purchases, total discounts, and total amount of incoming freight, and the total sales, discounts allowed, and outgoing freight; and to take off an inventory of the goods on hand at the end of the week.

2. The books to be kept by you are the local order book, stock book, sales sheet binder, and Sales Ledger.

#### THE LOCAL ORDER BOOK

Is used for all oral orders from local firms. Fill all the orders and make bills from this book, checking off each item as the goods are taken from stock.

#### THE STOCK BOOK

A properly ruled card is kept in a card index tray for each commodity we handle. Enter all incoming merchandise in the column headed "Bought," from the incoming invoices, and all sales of merchandise in the "Sold" column, from the outgoing bill. The last item shown in the "On hand" column should agree with the quantity of that commodity on hand.

#### THE SALES SHEET BINDER

After the sales sheets have been detached from the book, file them in the binder in numerical order. At the end of the day recapitulate the sales in duplicate from the binder on the report form, passing the carbon copy to the manager, and the original to the bookkeeper. The posting to the Sales Ledger is done directly from the sales sheets.

#### THE SALES LEDGER

Contains only accounts with customers. The alphabetical arrangement of the accounts simplifies the posting. In posting use a slip of paper for a posting check, and each time an item is posted to the ledger, place the amount on the slip of paper, *taking it from the ledger*. This posting may be done at odd times through the day. The total sales from the sales sheet binder should equal the sum of the items on the posting check sheet. You are responsible for the balancing of the Sales Ledger, the balance of which must equal the balance of the Sales Ledger account in the General Ledger.

#### INSTRUCTIONS TO THE BOOKKEEPER

1. Your duties are to keep the general accounts of the business, besides having entire charge of the work of the office.

You will attend to all correspondence other than that pertaining to orders; revise the price-list daily; report to the manager daily the cash received, cash paid out, and total discounts allowed and received; render statements to all customers owing us each Friday; and take a trial balance, make a statement, and close the ledger at the end of each week.

2. You will keep the Cash Book, Petty Cash Book, Voucher Register, Journal, Pass Book, Check Book, Bill Books, General Ledger, etc.

#### GENERAL CASH BOOK

The three columns on the debit side of the Cash Book are headed "Sales Ledger Credits," "Mdse. Dis. Dr." and "General." When a bill is paid, enter the full amount in the "Sales Ledger Cr." column, the discount—if any—in the "Mdse. Dis. Dr." column, and the amount of the check in the "General" column. The credits to customers are posted separately to their accounts in the Sales Ledger, and the total of the column is posted to the Sales Ledger account in the General Ledger.

The three columns on the Credit side are headed, "Sales Ledger Dr.," "Vouchers Payable," and "General." All prepaid freight and other cash advances are charged to customers in the "Sales Ledger Dr." column, posting the items separately to their accounts in the Sales Ledger, and the total of the column to the debit of the Sales Ledger account in the General Ledger. The footing of the "Vouchers Payable" column is posted to the debit of Vouchers Payable account in the General Ledger. All items not in these special columns are posted singly to the General Ledger.

#### PETTY CASH BOOK

In this book are recorded the small expense items of the business, such as car fare, messenger service, etc. Whenever money is needed for this account, draw from the bank, on a voucher, charging the amount to General Expense Account in the Voucher Register.

#### VOUCHER REGISTER

This book is intended to care for all incoming bills of whatever nature. When a bill is presented, and has been O.K.'d by the Receiving Clerk, prepare a voucher, making the proper distribution on the back of the Voucher, and enter it in the Voucher Register. The footing of the "Vouchers Payable" Column is posted to the credit side of the Vouchers Payable account, and the footings of the other Columns are debited to their several accounts in the General Ledger. The balance of Vouchers Payable account should agree with the sum of the unpaid vouchers shown by the Voucher Register.

#### THE JOURNAL

Is used to enter all transactions that do not belong in other books.

#### THE BANK PASS BOOKS

Must be left at the bank Friday morning to be balanced. When our checks are returned by the bank, check them off on the stub of the check book, and file them away. Prove the Bank Book and present to the Manager for approval.

#### THE BILL BOOKS

Are used as books of original entry. Enter all notes and acceptances received in the Bills Receivable book,



credit the customers in the Sales Ledger, and debit Bills Receivable account and credit Sales Ledger account with the total footing in the General Ledger at the end of each week. Take all notes to the bank for collection immediately.

#### THE GENERAL LEDGER

Exhibits only the general accounts of the business, the accounts with our customers being covered by one account called Sales Ledger, the balance of which should be the sum of the balances shown in the Sales Ledger; and the accounts with our creditors being covered by the Vouchers Payable account. Close the ledger on Friday as you have done in your preparatory work, and present books, statement, and inventories to the manager for approval.

#### J. W. Holmes, Formerly in Charge of the Salem Mass Commercial School.

First ascertain if the cash is in balance; then prove the Check and Bank Pass Books, also the Bills Receivable account by comparing with the Bill Book and notes on hand.

Open the mail, separating the orders from the checks. Enter the checks in the cash book, referring to the Ledger account to see that the payment is correct. Receipt the invoice and return. Make your deposit each morning, itemizing it on the stub of the Check-book and noting that the proper amount is credited on your Pass-book.

If notice of any collection is received from the bank, be sure to give the proper persons credit in the Cash Book (or credit Bills Receivable if the item collected was previously debited to that account), placing the discount, if any, in the special Merchandise Discount or Interest and Discount column, and add the proceeds to the stub of your Check-book.

Check all bills received with Merchandise and check extensions; if correct, paste the same into the Invoice Book, first reading the instructions on the cover of the Invoice Book.

Put all freight bills on the spindle to be paid Friday morning.

Pay all bills when due, sending a letter of explanation with the check.

Fill the orders carefully, being sure that your extensions are correct before making the bill and entering in the Sales Book, and in every case be careful to follow exactly the instructions of the parties ordering the goods.

Make your shipping receipts as soon as the merchandise is ready, in order that everything going by freight may be ready as early as possible.

Great care should be exercised in making entries in the Sales Book. The leather-board must be placed under the yellow leaf and a sheet of carbon paper carefully between the bill and the yellow page, the carbon side of the paper resting on the yellow page.

Write with a firm, steady stroke and use a koh-i-noor pencil, which will be provided for the purpose.

If this is not plain to you report at the desk for further instructions.

(Continued on page 29)



## Department of Arithmetic.

E. E. KENT, Commercial Dept., High School,  
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#### Value of Intelligent Solutions.

In complex problems, where there is more than one base and where the per cents have reference to different quantities, it is a difficult matter for the student to retain the relation of the per cents and magnitudes throughout the entire problem without using the concrete expressions. The immature mind cannot perform the analysis and retain all of the existing relations. It is overwhelmed and confused by the different per cents and magnitudes. Therefore it is necessary to solve the problem one step at a time, using proper expressions and labels. This economizes mental energy, for the mind carrying no relations is free to analyze the remainder of the problem.

The following solution illustrates this point and brings out more forcibly the value of the expressions following the per cent signs.

A's farm is worth 25% more than B's, and B's is worth 10% less than C's; if A should trade 75% of his farm for 80% of C's he would lose \$87.50; how much is B's farm worth?

- I. 100% of V. of C's farm = value of C's farm.
- II. 100% of V. of C's farm - 10% of C's farm = 90% of C's farm, value of B's.
- III. 100% of V. of B's farm = value of B's farm.
- IV. 100% of B's farm + 25% of B's farm = 125% of B's farm, value of A's.
- V. 100% of B's farm = 90% of C's farm, value of B's farm.
- VI. 1% of B's farm = 9/10% of C's farm.
- VII. 125% of B's farm = 112 1/2% of C's farm, value of A's farm.
- VIII. 100% of A's farm = 112 1/2% of C's farm, value of A's farm.
- IX. 1% of A's farm = 1.12 1/2% of C's farm.
- X. 75% of A's farm = 84.375% of C's farm.
- XI. 84.375% of C's farm - 80% of C's farm = 4.375% of C's farm, loss.
- XII. 4.375% of C's farm = \$87.50, loss.
- XIII. 1% of C's farm = \$20.
- XIV. 90% of C's farm = \$1800, value of B's farm.

Since there are three quantities to be compared, the preceding problem may be solved in three ways. Any one of the three quantities may be made the base of comparison and the other two must be expressed in terms of the base; i. e., in per cent. of the base.

The preceding solution may be condensed and written in the following form. Since all of the operations are not shown, some students will not be able to follow it without additional explanations for some of the steps.

- I. 100% of V. of C's farm = V. of C's farm.
- II. 90% of V. of C's farm = V. of B's farm.
- III. 112 1/2% of V. of C's farm = V. of A's farm.
- IV. 75% of 112 1/2% of C's farm = 84 3/8% of C's farm, part traded.
- V. 80% of 100% of C's farm = 80% of C's farm, part traded.
- VI. 84 3/8% of C's farm - 80% of C's farm = 4 3/8% of C's farm, loss.
- VII. 4 3/8% of C's farm, loss = \$87.50, loss.
- VIII. 1% of C's farm = \$20
- IX. 90% of C's farm = \$1800, value of B's farm.

#### REVIEWS

As before mentioned, the work in Arithmetic should be carefully graded. In addition to this, it is necessary to have frequent reviews, containing miscellaneous problems. Reviews are not only for the purpose of repeating to impress more deeply upon the mind but also to give the student an opportunity to associate and classify by the application of learned principles. Reviews also serve as a guide to ascertain the exact status of the mind of the pupil with reference to the review work. If the student can solve the miscellaneous problems, it is evident he has mastered former principles and their application.

#### NEW SUBJECTS

In presenting a new subject to the class, a few minutes of the recitation period should be used in giving the student a definite idea as to the manner of handling the work for the next day. Do not assign the work and let the student grope in the dark in trying to fathom the depths of a subject of which he may know nothing. A preliminary explanation, with one or two short, simple problems and their solutions placed on the board, will be found exceedingly helpful in introducing a new subject.

#### COMMERCIAL DISCOUNTS

In presenting the subject of commercial discounts, the different discounts used in trade should be fully explained and illustrated. The reason for a discount series and the different methods for handling them should be clearly presented by illustrations and problems.



The following problems and their solutions are given to illustrate the plan of handling this subject by the use of intelligent solutions.

Find the net cost of a bill of goods listed at \$300 and discounted 25%.

- I. 100% of the list price = \$300, list price.
- II. 25% of the list price = 1/4 of \$300, list price, or \$90, discount.
- III. \$300, list price, - \$90, discount, = \$210, net price.

A merchant sold a bill of goods amounting to \$400, at a discount of 20%, 10%, and 5%. Find net amount of bill.

- I. 20% of \$400, L. P., = \$80, 1st discount.
- II. \$400, L. P., - \$80, 1st discount, = \$320, 1st proceeds.
- III. 10% of \$320, 1st proceeds, = \$32, 2d discount.
- IV. \$320, 1st proceeds - \$32, 2d discount = \$288, 2d proceeds.
- V. 5% of \$288, 2d proceeds = \$14.40, 3rd discount.
- VI. \$288, 2d proceeds, - \$14.40, 3rd discount, = \$273.60, net amount.

In finding one discount equivalent to a series of two discounts this plan may be used: From the sum of the discounts subtract 1/100 of their product. If the series contains three discounts, then the result of the first two should be combined with the third.

Find one discount equivalent to a series of 35%, 25%, and 15%.

- I.  $35 + 25 = 60$ .
- II.  $(35 \times 25) \div 100 = 8.75$ .
- III.  $60 - 8.75 = 51.25$ .
- IV.  $51.25 + 15 = 66.25$ .
- V.  $(51.25 \times 15) \div 100 = 7.6875$ .
- VI.  $66.25 - 7.6875 = 58.5625$ .

Nearly all practical problems in which one discount is to be found equivalent to a series, may be solved mentally. An excellent plan is to give out the problem, then announce the different operations. Following each announcement, the class gives the results; e. g., the teacher calls off the four operations: add, multiply, divide, and subtract; as each operation is called, the class in concert announces each result.

After the student has mastered the discount series, he should be allowed to condense the work and record it in one step as shown in the next solution.

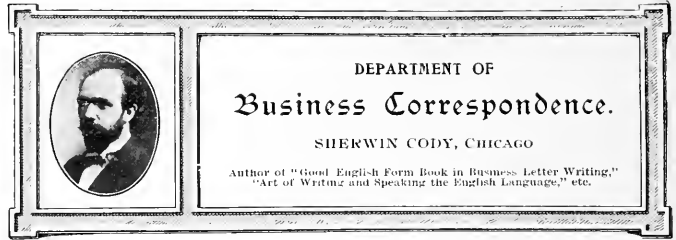
A merchant bought a bill of goods upon which the total discount was \$318, the discount series being 20%, 20%, and 10%. What was the net price of the goods?

- I. The series 20%, 20%, and 10% = one discount of 42 2/5%.
- II. 42 2/5% of the list price = \$318, total discount.
- III. 1% of the list price = \$7.50.
- IV. 100% of the list price = \$750, list price.
- V. \$750, list price, - \$318, total discount, = \$432, net price.

What must be asked for goods that a discount of 20% may be allowed and net \$480 to the seller?

- I. 100% of the M. P. = 20% of the M. P. = 80% of M. P., net price.
- II. 80% of the M. P., net price = \$480, net price.
- III. 1% of the M. P. = \$6.
- IV. 100% of the M. P. = \$600, marked price.

(Continued on page 29)



## Good Business English—What It Is and How to Teach It.

It is an unfortunate thing that teachers of letter writing in commercial schools know so little of what constitutes really effective business English, and that they are so completely absorbed in the forms and conventionalities of the subject.

"But what can you do with utterly ignorant pupils, many of whom insist on beginning their date lines at the lefthand margin, and word their letters in defiance of all rules of grammar?"

I have found that under the stimulus of really doing something worth while most pupils will show themselves to far better advantage, even in the matter of penmanship and arrangement of letters, than they do in mere formal exercises. Pass on as quickly as possible to "real business," the writing of letters with the real business style in them, and the mechanical details will take care of themselves in a wonderfully simple way. Difficulties are often ground into the pupil by excessive drill.

But what is good business English? Some seem to think these words represent a myth, and say that good English is good business English. Such critics merely blind themselves to the essential elements of business style. We know to a certain extent how to teach literary composition, and have classes in literary style. Business style is just as important, but we do not know what business style is precisely, having no recognized models, and so miss it, half believing that any simple expression of ideas is good enough for a business letter.

The truth is, business letter writing is beginning to be a fine art—just as fine as any literary art. To produce an effective business-getting letter takes something of a genius, or at any rate a man or woman who has cultivated his style with care.

Business English is first of all colloquial, though it must not be too colloquial. It is best to begin to learn it by talking. Here, then, is the first thing I should do if I had a class in business English. I should try to make my pupils salesmen—for the end and aim of all business letters is to sell goods. I should get a brand new top that a boy would find very interesting, or a beautiful collection of marbles. As a teacher I should first try to sell that top or those marbles to the class, acting as if I were really in earnest. Use all

the arts of language to get some boy to buy those marbles, paying not money (since that would be a betrayal) but effort in lessons, or the like. Then when some boy has got them by his own effort, set him to selling them to anybody in the class who will pay the most. Make him talk those marbles as hard as he can.

Six weeks of this talk drill will do wonders in bringing out the fluency of a class. I have seen the method work with marvellous results in a class of first-grade children, and I have wondered why the scientific methods employed with first-grade children should not be employed with those much older who would be much more susceptible to its influence.

When the class begins to understand what salesmanship is, you have a foundation for teaching good style in business letter writing. It is the style that fascinates men and women to buy, and compels them against their natural indolence about taking interest in anything. It is a talk on paper.

The great difficulty with children is that they are always trying to do what they are told, for no other reason than that they are told. Hence their work degenerates into mere imitation. Since the object of teaching is to make them attain a command of expression, the ideas should be furnished them. The best way to do this is by giving them well-written business letters to answer. These letters should be prepared on slips of paper, note size, printed in imitation of typewriting, on a proper letter-head. At the same time give out a genuine letter-head, on which the answer is to be neatly typewritten. An interesting variation would be to have the members of the business class dictate their letters to members of the class in typewriting.

The first requisite of a good business style is an eager politeness. I regret to say that I have never seen in any business college any class in manners, though in business, politeness is an essential professional element. But before pupils will really cultivate it, they must see some reason for it. If they begin by trying to sell marbles, and are shown that manner has a great deal to do with success, they will soon begin to cultivate it. Once they catch the idea, they will use it almost to excess. That it is something to be learned is shown by the fact that it is almost absolutely never found in schools or school letters—in its professional aspect—but is universal behind counters

(Continued on page 29)





## Department of Typewriting No. 5.

MISS STELLA M. SMITH, Simmons College, Boston.  
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### Transcriptions.

There are pitfalls all along the Typewriting Road. Some need merely to be seen to be avoided, some there are that require much courage on the part of the young traveller to pass by in safety, then there are others so alluring that only those who have great determination may, without assistance, abstain from rushing into.

The first pitfall is when the student begins to write sentences. The instructor may easily persuade the student that it is better to pass this than to fall into it. The journey has only just begun and the novelty of the situation has not yet worn off sufficiently to make the student wish to run. He is content to creep along slowly, and finds much on every side of the road to interest him. He has no desire to know what lies beyond; no thought of it enters his mind, if the instructor has been careful in leading him.

The second pitfall is more dangerous, for, when he reaches Letters, he becomes anxious to cover the ground more quickly, and is tempted to rush ahead, tripping often, and not so much disturbed by what is lost on the way, as he is desirous to accomplish miles; here he must have courage and blind faith, and the instructor must be vigilant and firm.

It is, however, on the last bit of the road that the results of the whole journey are in greatest jeopardy—when the point is reached where the first transcriptions from shorthand are to be made. The student loses himself in the interest aroused by the reading of his notes. The thought that he is about to put his long-striven-for knowledge to the test, excites him to such an extent that the characters on his note-book swim before his eyes, queer little cold things creep up and down his back, his hands become like ice, and he has lost all control over his fingers.

He reads "of" for "to", "full" for "from", "pit" for "cheap"; then he strikes on the typewriter—how, he never knows—r for t, s for l, and a for p; he knows it is wrong the

instant he has struck the key, but his fingers "wobble" and he cannot make them go where he wills.

Now, this experience is universal. If the shorthand teacher expects too much of the typewriting teacher lacks experience, they will both be in despair. After all the careful training, when the really practical end of the work is reached, the student fails in the application of what he has learned. The shorthand teacher demands better transcripts; the typewriting teacher does not know how to get them; the student loses confidence in the "system," and takes the reins in his own hands. He does not care to repeat the fiasco of the preceding day—he will read carefully a few shorthand words, then he will watch carefully that his fingers strike the right keys, but, since he is not accustomed to looking at the keyboard and his fingers, he is somewhat at sea and he strikes wrong letters in spite of his eyes.

#### THEN HE BUYS AN ERASER.

The shorthand and typewriting teachers are in despair.

At first the eraser is used very cautiously, and the typewriting teacher does not see it (for the shorthand and typewriting teachers are in despair), and by this means three or four passable transcripts are produced by each student. The shorthand teacher is satisfied, the typewriting teacher is relieved, and the student is encouraged.

The eraser becomes an accepted fact, touch typewriting is considered a delusion and a snare, and perfect work may only be hoped for after years of practice; these are the conclusions of all those concerned. Then some student of psychology collects these experiences and declares that "it is not wise to attempt to make all writers 'touch writers,' since some individuals are 'visualizers,' some have the 'motor temperament,' and others the 'auditory.'" This argument sounds wise and is "certainly convincing," and the teachers smile, or are vexed at their foolish efforts to attempt the impossible, and decide that while the training may be help-

ful in the beginning of the work, it is not to be thought of after the student begins to transcribe.

Now, the result of my experience, observation, and experiments is the established fact, proved daily by my own students, that if the student is carried to the transcribing point as a "touch writer," the lamentable failure above recorded may be avoided by a thorough understanding and perfect sympathy between the shorthand and typewriting teachers, and also by the observance of the following

#### "DON'TS"

Don't be anxious for perfect work during the first two or three weeks of transcribing.

Don't require more than one transcript the first day, and let it be one of not more than fifty or sixty words, on which careful class drill has been given, and which the students have had an opportunity to read back before going into the typewriting room.

Don't allow the student to believe that it is possible to make the first transcript without a great many errors.

Don't lead the student to believe that either the typewriting or the shorthand are to be considered in the first transcript, further than to try to write as he reads, but impress upon him that the only object to be attained in the first few days' work in transcribing is to acquire the habit of combining the reading of shorthand and typewriting as he has already learned to combine the reading of printed matter and typewriting.

Don't permit the student to make corrections while the paper is still in the machine, but require him to finish the transcript first, then to submit the work to you for inspection and correction, then have him rewrite from the corrected first sheet until the termination of the typewriting period for that session.

Don't increase the number of required transcripts per day until the student begins to write with few, if any, errors, the first time—this will come about just so soon as the nervous chills have disappeared, but do not be discouraged if it takes a week. Then increase the number of transcripts very gradually, being guided by the mechanical errors which obviously are caused by nervousness.

Don't, above all, make a point of speed or accuracy in first transcripts until the student can transcribe at the first writing five short letters (say of fifty or sixty words) accurately, within an hour. When he can do this, you may be sure that he is out of danger, and you may begin with perfect safety to crowd him for speed.

### A Veteran's Indorsement

Enclosed find one dollar for which extend my subscription one year from date. THE BUSINESS EDUCATOR is one of the signs of advancement of the age. To have thought fifty, yes, twenty-five years ago, that such a publication could be supplied at a single dollar for a whole year would have relegated the thinker to the mad house. It is a fine publication, and reflects great credit on "ye Managers."

Supervisor of Penmanship, Public Schools.

H. W. SYLVESTER,

Portland, Maine.



## The Hero-Scribes of Zebulun.

BY LYMAN P. SPENCER,  
Newark, N. J.

It may easily happen that in traveling a path, even a familiar one, our attention may all at once be arrested by some wayside object, which, though often passed, we had never before noticed. Somewhat so, in going over again the annals of the early heroic age of Israel in the Old Testament, we have been struck, with all the freshness of a new discovery, by a passage in that ancient war-pæan, the Song of Deborah and Barak, after they had destroyed the army of Sisera, with its chariots of iron, and thrown off the yoke of Jabin, at the Waters of Megiddo.

This ancient battle song is an outburst of exultation over this triumph, and praise to the Lord for their deliverance. Mingled in it is a deep note of reproach and bitterness towards those tribes who had not listened to the call to arms against their common enemy. "Why had Dan remained in his ships" and Asher upon the shore, lulled by the sound of the waves? Why had Reuben tarried by his sheep cots to hear the bleating of his flocks while their brethren went forth to battle? Not so had left-handed Benjamin, the tribe of Deborah, nor Issachar and Ephraim, met the summons. But, above all, it was the men of Naphtali, to which Barak belonged, and together with them the tribe of Zebulun, that bore the brunt of the battle and "jeopardied their lives unto the death in the high places of the field."

"Out of Machir," says the song, "came down governors, and out of Zebulun" (note the utterance) "they that handle the pen of the writer."

What strange words are these about an obscure tribe of Israel, away towards the outskirts of the Promised Land—"out of Zebulun they that handle the pen of the writer!" And especially is the statement marvelous when we consider its date. For this was nearly back to the time assigned to the fabled Argonautic expedition and to the traditional introduction of letters into Greece by Cadmus, away back, two centuries or so, prior to the War of Troy; not one of the host of heroes in which, not even the wise Ulysses himself, so far as we can learn from Homer, could handle the pen of the writer, as Deborah sings that her obscure, but valiant men of Zebulun could in that far earlier day.

Considering the time and the peo-

ple, the statement of Deborah (for the song seems really hers rather than a joint production with Barak) is certainly remarkable; and we are at first at a loss to account for it. It is true that Moses, their great leader, who a few generations before had piloted his people up out of the land of bondage to the Land of Promise, was versed in all the learning of the Egyptians, including, no doubt, their very imperfect, cumbrous and impractical method of making records. But besides him it is probable that few if any of the Hebrews of the Exodus understood the art. And when we remember that they were now some generations separated from association with the more cultured

ward rather than a forward movement in the arts of civilization, that of writing included.

Our surprise, therefore, is all the greater, at a time so ancient, in a tribe so remote and obscure, of a nation so lacking in natural instincts for the arts and crafts and beset by difficulties adverse to such arts, to find men who could "handle the pen of the writer"—not to mention those who could handle the pen of the ready writer, which the language of Deborah seems to suggest.

How shall we account for these ancient scribes of Zebulun. Neither the history nor genius of their own nation accounts for them satisfactorily, nor, all things considered,

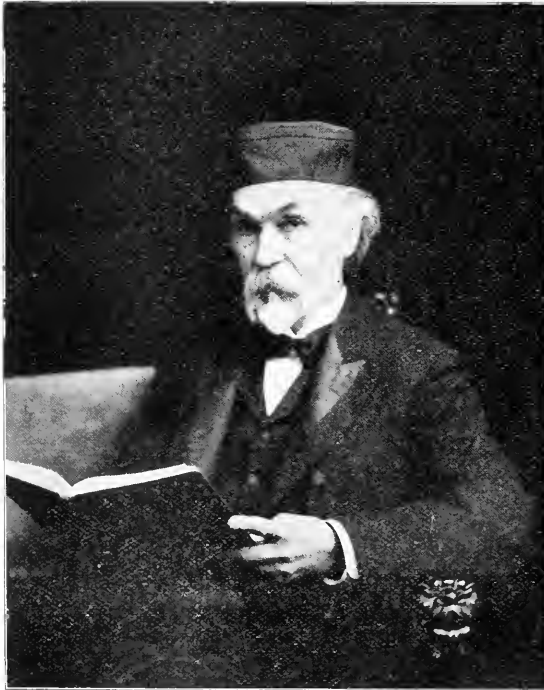
their connection, some generations before severed, with the Egyptians, in their "house of bondage."

We have called them an obscure tribe of Israel, and so they were; and remote they were also,—in a sense; for if we turn to the map of the Promised Land, we find Zebulun away towards the northern outskirts of the land, between the Lake of Genneseret and the Mediterranean, remote from the great leading tribe of Judah where Jerusalem became, at a later day, the center and heart of the nation. But let us examine the map further. What is that narrow strip of country, just beyond the northern limits of Israel, which runs down between the mountains and the sea, and almost, or quite, touches the western borders of Zebulun? The answer to this question we at once see sheds a flood of light upon the problem; for that narrow strip of country is the land of the Phœnicians, that teeming hive of business, of commerce and manufactures, trades and crafts, of the ancient world—the cradle and homeland, above all, of the art of writing, in its first practical alphabetic form adapted to the needs

of men. This was the nearest gentle neighbor of Zebulun, and many of the people of Zebulun no doubt engaged in the industries of these more skilled and business-wise next door friends, and became imbued with their arts, including that for which Phœnicia will be longest remembered, her priceless gift to mankind, the art of alphabetic writing.

We no longer wonder, then, that even so obscure a tribe as Zebulun had, even at that remote date, men who handled the pen of the writer. The nearness of Phœnicia explains it all clearly. Zebulun really dwelt near the fountain head of the art of

(Continued on page 29)



LYMAN P. SPENCER.

Egyptians, that they were a people who, notwithstanding their genius in other directions, were not likely, of themselves, to make much progress in such an art even in favorable times; and when, in addition, we consider that the times of stress and struggle in settling in a new land like Canaan, instead of being favorable to such progress, were emphatically the reverse, we are prepared to see the Hebrews of Deborah's day grown, temporarily, ruder and more uncultured than when they first entered the Promised Land. The scanty annals of the time (if we except the single passage forming the subject of this article) seem indeed to corroborate this view, indicating a back-



## Esperanto—The New Universal Language.

BY E. L. ROBINSON, PRINCIPAL COMMERCIAL DEPARTMENT HIGH SCHOOL, QUINCY, ILL.

The idea of an artificial language capable of use among all people, is not, by any means, a new one. Many of the philosophers of the early years spent much time and thought concerning such a scheme, and indeed, some of them attempted the construction of a language of this nature. Bacon, Pascals, Descartes and others attempted such a plan, the latter devising what he called "Pasigraphy." None of these early plans, however, succeeded in any degree, since they possessed all the disadvantages of the existing languages and, being founded in the main on the dead languages, they were heavy, complicated and unmanageable. They were generally, "Pasigraphic languages, or some of the existing languages more or less ingeniously mutilated." Later, Locke, Voltaire, Candillac and others, gave great thought and time to the idea of a universal language.

The first scheme which approximated practicability, was that devised by Johann Schuyler, a Roman Catholic priest of Constance in Baden, and which he called Volapuk. For some time this language bade fair to become popular and to win its way into general use. At one time it was estimated that there were a million students of Volapuk. But the complications of the language and its harsh sound, it being based upon the German and using many of the German gutturals and other hard sounds, soon made its incompleteness and ultimate impracticability apparent, and it began to lose in favor and gradually died out entirely.

### AN INTERNATIONAL LANGUAGE.

In the meantime, Dr. Ludwig Zamenhof, a Russian Jew, born at Bialystok, but at present of Warsaw, had been working along somewhat different lines, and in 1887, he published a brochure entitled, "An International Language," under the anonymous name of Doktoro Esperanto, or in English, Doctor Hopeful, from which the language took its name, Esperanto. The anonymous publication was due to the prejudice against Jews, and also because, as he said, he realized that many people considered such a scheme a purely fatuous one, and might be inclined to lose confidence in a physician who gave up his time to work which they considered idle dreaming, and entirely apart from his profession, and which was not firmly established and of known worth.

### COUNT TOLSTOY AND MAX MUELLER.

The new language was well received from the start, gaining the approval of such men as Count Leo Tolstoy and the noted philologist Max Mueller, as being better, as well as simpler, than any of the previous attempts.

Esperanto has had a steady growth toward popular favor, until there are

at present, something like 200,000 students of the language, all doing what they can toward making it known. At the first of the present year, there were about 120 societies organized for its study, and more than 20 publications in Esperanto, one of which, at least, is a scientific publication, this latter demonstrating its value in what constitutes a very severe test, scientific nomenclature, and one where even its friends might well have feared its failure. The societies extend over practically the entire civilized world, including England, the United States and Canada, Japan, China, India, Germany, France, Italy, Russia, Sweden, and South America.

Esperanto has already been introduced into some of the European schools in addition to the existing modern languages, and according to a recent article on this subject, quoting from the British consular report from Boulogne, a number of business firms have received so much correspondence in Esperanto, that they have found it necessary, or at least advantageous, to engage Esperanto clerks, from which it will be easily seen that there does really exist a well defined need for some device of this kind.

### THE ADVANTAGES.

It is well to stop for a moment to consider whether such a scheme would be a real benefit or not. What advantages would accrue to men if they should be possessed of a common tongue. First, what a wonderful help it would be to those who travel, and travelers are becoming more numerous every day. How many awkward predicaments it would save them from, and into which they now fall, because of their inability to speak at all, or meagrely, the language of the country in which they happen to be traveling, and these difficulties multiply with the increasing number of lands and people they visit.

Then, too, it would give a great impetus to international commerce. No longer would it be necessary for firms having much foreign business to employ experts to conduct correspondence in each language. One clerk could do the work of several. For instance, I desire to obtain information concerning some German product. I have a Spanish clerk but no German clerk, so I must send this word outside. Or I desire correspondence with Sweden, Norway, Russia, Portugal, India, Japan or China. At present, I must employ clerks for each language. If there were some means of communication common to them all, how much it would simplify matters. And especially would this be true with the reverse of this same case, in receiving communications from these countries. I have inquiries from all or some of these countries; I have no one in my employ who understands these languages, nor do I. To be sure I can have this all done, but at the cost of some time and a great deal of trouble and expense.

Now as to a third, and it seems to me, a very important point. Why do we as a nation demand that the Phil-

ipino and Porto Rican children be instructed in English, and that they use it as far as possible. It is not simply that they may come to have ideas common with us so much the sooner, that we may have the common grounds of feeling and sympathy?

Would it not work out in the same way on a larger scale in the larger world family? Have we not often seen it happen that where two different people come together, speaking languages entirely dissimilar, that this very dissimilarity breeds confusion, confusion suspicion, suspicion unfriendliness, and at this stage each believes the worst of the other and is ready for anything but friendly interrelationship? What a difference there would be if all were able to express themselves in one common tongue.

There could be no confusion, for all is plain, no need for doubt or suspicion, for there is no dissimilarity, and nations would come into closer relationships with each other, leading to a complete understanding and unity.

Would it not be worth the price of the study necessary, if we might by this means, be enabled to enrich ourselves from the treasure house of literature of all times and people. Men who make languages their special study would translate into this one tongue the work of all people, which we could then make ours, and this absolutely without limit.

### TO SUPPLEMENT, NOT SUPPLANT.

The idea is not to supplant any of the existing languages, but that such a tongue could be used for international communication, thus obviating the necessity for learning many languages.

Now, as to the language Esperanto, itself. The entire grammar may be learned in an hour. Its forms are simple, and of necessity, absolutely regular. There are no exceptions. The vowels are pronounced on the continental scheme. Some of the consonants have two sounds, one of them being represented by a circumflex above it. The language is synthetic, that is, there are only about 900 root words, and from these, by means of some forty prefixes and suffixes, the various shades of meaning are given to the different root words, making a rich and flexible and practically unlimited vocabulary.

At first glance, many are inclined to doubt the practicability of this language, on account of its extreme simplicity, for as Dr. Zamenhof says, people are inclined to value a thing in direct proportion to the difficulty of its acquisition. But they overlook the fact that this very point is one of the prime requisites for such a language. It must be simple, it must be regular, it must be based in some degree on existing languages.

Nouns always end in *a*, adjectives in *o*, adverbs in *e*; thus: bono, a good thing; bona, good; bone, well. This applies to all genders. The feminine is indicated by adding the syllable *in*, as, patro, father; patrino, mother. The plural is formed by adding *j* and the accusative by adding *n* to either the singular or plural: patro, patron,



patroj, patrojn. The verb is also simple. Adding *as* gives the present tense, *is* the past, and *os* the future. Then there is the infinitive in *i*, the conditional in *us*, the imperative in *u*; thus: Amas, I love; amis, I loved; amos, I shall love; ami, to love; amus, I might love, and amu, love thou.

Illustrating the prefixes and suffixes: *mal* prefixed to any word indicates the exact opposite of the meaning of the root word; as, amiko, friend, and malamiko, enemy. *ET* is the diminutive sign, and *eg* the augmentative; as: Malsana, ill; malsaneta, slightly indisposed; and malsanega, very ill. By means of these syllables from thirty to thirty-five different words may be formed from a single root word, giving great flexibility.

#### A REAL NEED

Lack of room forbids any extensive survey of Esperanto, but what has been said will serve to indicate its value. That there is a need of some such means of intercommunication, thinking men are practically entirely agreed.

The adoption of such a scheme would widen infinitely one's literary horizon, would bring men into contact with the master minds of all times and tongues, and this with comparatively little study. This is, of course, impossible now, unless

one gives himself up to language study to the exclusion of everything else.

And more, it will, Dr. Zamenhof firmly believes, lead to the doing away with the existing national jealousies, bring all people into closer and more sympathetic touch with one another, enabling them to become acquainted with one another, and thus finally bringing about the realization of the great dream of such men as Count Leo Tolstoy—the brotherhood of man.

#### THE LORD'S PRAYER

Patro nia, kiu estas in la cielo, sankta estu Via Nomo; venu regeco Via, estu volo Via, kiel en la cielo, tiel sur la tero. Panon ciutagan donu al ni hodiau, kaj pardonu al ni suldojn niajn, kiel ni ankau pardonas al niaj suldantoj. Ne konduju nin en testojn, sed liberigu nin de la malvera, car Via estas la regado, la forto, kaj la gloro, eterne, Amen.

#### Strong Words.

Enclosed find \$1 for which please renew my subscription to THE BUSINESS EDUCATOR another year. I must have it. I cannot get along without it. The Commercial Teacher who tries to get along without THE BUSINESS EDUCATOR is a candidate for the scrap heap. I don't intend to steer myself that way.

JNO. ALFRED WHITE.  
Commercial Dept., High School.  
Moline, Ill.

#### Arithmetic—Continued from Page 24

At what price must goods be marked to net 25% profit after allowing 25%, 20% and 10% off; cost \$216?

- I. 25%, 20%, and 10% = one discount of 46%.
- II. 25% of \$216, cost, = \$54, gain.
- III. \$216, cost, + \$54, gain, = \$270, selling price.
- IV. 100% of M. P. - 46% of M. P., discount = 54% of M. P., selling price.
- V. 54% of M. P., selling price = \$270, selling price.
- VI. 1% of M. P. = \$5.
- VII. 100% of M. P. = \$500.

In giving a problem similar to the preceding one, require the class to re-state the problem and solve it again, securing the first cost. The following work illustrates the plan of re-stating and re-solving:

If I sell goods marked \$500 at a discount of 25%, 20%, and 10% and still make 25% profit, what is the cost?

- I. 25%, 20%, and 10% = one discount of 46%.
- II. 46% of \$500, M. P. = \$230, discount.
- III. \$500, M. P., - \$230, discount = \$270, selling price.
- IV. 100% of cost + 25% of C., gain = 125% of C., S. P.
- V. 125% of cost, S. P. = \$270, S. P.
- VI. 1% of cost = \$2.16.
- VII. 100% of cost = \$216, cost.

These illustrations are from the catalogue of the Baltimore, Md., Business College. E. H. Norman, President. They impress us as being faithful, artistic reproductions of elegantly and appropriately furnished business school rooms.

PENMANSHIP AND RAPID CALCULATION ROOM.



TYPEWRITING AND OFFICE PRACTICE ROOM.







ARITHMETIC AND ENGLISH ROOM.



SHORTHAND ROOM.

Photographic glimpses of two of the many expensively equipped rooms in the Baltimore, Md., Business College. The decoration of the rooms is simple and in good taste, while the equipment is specially adapted to the work required. Space forbids the giving of other and even more attractive views. Mr. Norman is to be congratulated for having developed such an institution which is a credit, not only to himself and the city of Baltimore, but to the cause and profession of commercial education.

**Business Practice—Continued from Page 23.**

Draw all drafts and place them in the bank for collection. Make a check on Wednesday favor F. A. Spence & Co., for \$50.00 to cover one week's rent.

On Friday, pay the Commercial Railroad Co. the amount of freight bills on the spindle.

Balance the cash each day, leaving a proof slip on the manager's desk and post everything from the Sales and Purchase columns to the Sales and Purchase Ledgers, if possible.

This book of instructions should be carefully studied, as it is very much to your advantage to understand the Safe Guard System.

Statements must be rendered each Friday to all persons owing us as per the *Sales Ledger*.

If everything is not perfectly clear to you, ask questions and avoid making errors.

Do not leave in the afternoon without first reporting at my desk.

**IMPORTANT NOTICE**

Before pasting bills in the invoice book you are to turn to page one and carefully note the manner in which the bills have been entered in the book, and the amounts extended in the column.

Notice that the bills are only pasted down the left side, that they do not in any case over-lap the name of the persons from whom bought, and that the amount is extended in the money column directly opposite the name of the person from whom purchased. Also note that the post mark is placed on the the bill between the amount and the name.

Be very careful to do your work in the same manner.

**Business Correspondence—Continued from Page 24.**

and in business offices. Evidently it grows out of the eagerness to make a sale, and the important thing is to stimulate that eagerness in some way.

The second element in a good business style is ease. How many a business man would give hundreds of dollars to be able to write an "easy letter!" My rule to grown-up business men for doing that is to imagine that a customer is sitting opposite, and talk to that customer just as if he or she were there. This presupposes that the man or woman can talk. If he knows nothing about selling goods by word of mouth, this rule means nothing. Talking must therefore come first, for it is the standard for easy business composition.

The third element in a written style is terse brevity. The talker can expatiate, expand; but the letter writer must go to the other extreme. It is necessary for the talker to keep his words flowing, so as to leave no gap. Words must come voluminously. But the writer stops and chooses his words, and he must learn to make three written words do the work of a dozen spoken ones. By reflection he can simplify, eliminate, and improve every sentence. This element of condensation is learned only by taking a great deal of time for the preparation of every letter until the principal phrases and forms employed by any particular business are fully mastered. Then these phrases and

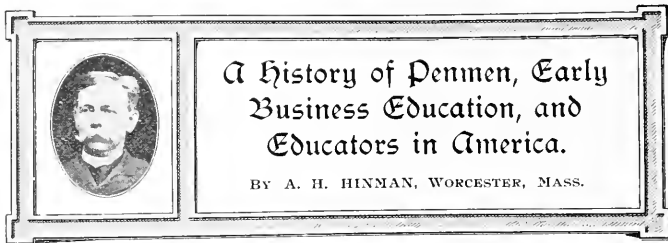
forms, once mastered, may be used rapidly in the composition of scores of letters a day.

As I have previously said, the first step in the reform of our methods of teaching business English is to remove all commercial jargon. Business men use it, but they will have to stop using it or they will fall behind in their getting of business. Clear the rubbish away at once, and never allow a word of it to creep into any pupil's letters. What is more important still, be sure no book is used that contains a word of it, for pupils revere books, and cannot resist doing what they see done in books. Carefully revise all the letters you use for dictation, and cut out this rubbish. Taboo it. Do not tolerate one word of it. This is the beginning, and without this beginning no progress can be made along the lines I have indicated.

**The Hero-Scribes of Zebulun—Continued from Page 26.**

arts, and no wonder her sons drank of its waters.

In conclusion, let the lovers of our art, while honoring its cradle-land, not forget Deborah, the Israelite Joan-of-Arc, who appreciated and remembered her brave followers of the pen, placing a wreath upon their brows in her immortal song, in the days of old. And let the knight of the quill, when in fancy he visits the fair scenes of the Holy Land, pause on the storied Plain of Esdraelon, by the waters of Megiddo; for there, in sight of Carmel and Tabor, the hero-scribes of Zebulun helped to overthrow (as later scribes have many a despot since) the hosts of Sisera with their chariots of iron.



## Mr. Charles Rollinson.

We believe we voice the sentiments of the best informed when we award to Mr. Charles Rollinson the credit of being the leading designer artist and all round pen artist in America. In his early childhood it was his greatest pleasure to draw pictures, and when about nine years of age he formed a great fondness for lettering. This was brought about by visits, Saturdays and after school hours, to the village painter. When seventeen years of age he exhibited work at a fair and was awarded first premium.

During his youth, the critical eye of his father was his greatest aid. His positive and just criticism spurred him on to greater efforts and it was his choicest reward to earn his father's favorable opinion.

Mr. Rollinson's correct eye was probably inherited from his father, who was an engraver, as was also his father's father. Mr. Charles Rollinson's great grandfather, William Rollinson, was an engraver, and engraved the buttons for the coat of George Washington. He also invented the lathe for producing wavy lines for engraving margins to bank notes.

At the age of eighteen, Mr. Charles Rollinson entered the Pen, Art and Engraving office of Daniel T. Ames of New York, and worked with him thirteen years. In 1887, he embarked in business for himself in a small office on Fulton St. His office was so small that when a Committee would call upon him, his two assistants would go out into the hall to make room for the visitors. He soon increased his quarters in the same building and within two years was obliged to move to still larger quarters at 240 Broadway.

At that time he had four men regularly employed besides working himself day and night, also giving work to artists outside.

In the fall of 1900 he joined forces with Mr. Ames under the still existing name of Ames & Rollinson.

Although working regularly at his desk for over thirty years, days and much of the time, even to the present, evenings, Mr. Rollinson has always felt that time was too short to do all that he has mapped out to do.

It has always been his greatest desire to perfect himself in every branch of his business.

For many years he worked in Spencerian Script—making drawings for copy books and school books, also using it exclusively in the office in engraving. He felt, however, that this light faced script was not vigorous enough for much of the lettering and therefore commenced the study and use of English or Engravers Shaded Script with the result that its use is now employed almost entirely in his work.

Having the same feeling regarding the use of the pen exclusively for engraving he started with light water color washes and has continued on and on till now the brush could not well be abandoned.

Illumination next arrested his attention and he would gaze enraptured over the beautiful missals at the great exhibitions. It was a case of evolution and has required years of study not only in color schemes

but also in the application of the colors and the gold; but the result is the most satisfying, as one feels well within the art lines when working in illumination.

At present there is nothing in Art that does not have a place in the business as now conducted; whether it be portraiture, landscape or figure, and there is no reason why a man with careful studying cannot perfect himself in all these departments—the great requisite being patience and perseverance.

It has always been Mr. Rollinson's ambition to be a designer in producing book-cover designs and everything of commercial value. He has thus evolved the designing branch as a great department of his business. In 1896, a trip of several months in Europe gave him great opportunity and help in the study of paintings, architecture and the rare art treasures so valuable to the designer. A book containing sketches and notes made in travel helped to fasten the ideas more strongly in mind. Again and again in 1898-1902 and 1904, have these visits been repeated which have been of great value to him as an artist and a release from business cares so essential to ones existence.

Mr. Charles Rollinson has literally educated hundreds in the higher branches of the engravers art. Some of these have gone out into the world of business from his personal tutelage and are doing well. But the greater number by far are people whom he has never seen—designers and engravers throughout the country who have profited by his intelligence and progressive spirit. One of the main secrets of Mr. Rollinson's success is his excellent judgment in selecting as assistants artists with special fitness for special lines of work—thus he surrounds himself with specialists, each man better than all the other men in a certain line. Even a simple order may pass through half a dozen hands—each enriching it with his individual specialty. The man who lays out the design, the man who stumps in the text, the script man, the missal illuminator, the figure drawer, the architectural specialist, all co-operate in the same production.



In the evolution of the engravers art, we believe Mr. Rollinson may be credited as being the first to introduce the English or Engravers script in the engraving of resolutions. The first to use the brush in connection with the pen. The first to change the construction of the design or laying out of resolutions—working in start initials and other effective points like ribbons—architectural designs and many times making a framework composed of an architectural or classic character. Thus dignifying the work and placing it above the ordinary engraving. The first to use tinted Bristol boards for framed work and tinted paper for albums—thus giving great opportunities for light and shade effects. The first to use illumination in modern engraving work. The first to use Oak and the Laurel—also the Palm back of Escutcheons or Cartouches for borders and designs on which the lettering is made.

Mr. Rollinson has had in his employ and still has many of the most capable men in the country. Mr. Charles F. Johnston, the present foreman, has been with this engraving house for 18 years, and is wonderfully well qualified to direct the work on any line. His versatility with the pen and brush is remarkable. Mr. Moy J. Schweszer is well equipped in every department of the business, his skill in portraiture, being one of his stronger points. Mr. E. C. Marlatt is a very competent man. Mr. John R. Osmun has great ability as a script man and is also well qualified in other branches of art. Mr. Charles Bouvard is a clever man in illumination. Messrs. E. W. Bogert, Edward Pearce, Frederick Wight and John Kars are also members of the staff of artists and are all clever and valuable craftsmen. All of these men have been with this great art establishment for from five to eighteen years literally growing up in the business and perfecting themselves by daily study and practice in their various specialties.

While it is impossible to remember the myriad of important art pieces that have gone out from this house, the following few are named as representing the general class of orders filled.

Resolutions presented to Benjamin J. Tracy by the Republican organization of New York cost \$1200.

Richly illuminated albums on vellum sent to His Holiness Pope Pius IX, cost over \$500 each.

The Pullman "Memorial," an elegant volume filled with rich lettering and pictured examples of the Pullman car from its earliest model to its present perfection. Cost over \$500 each.

Resolutions sent to Queen Victoria on the occasion of her Golden Jubilee are worthy of mention.

Prince Henry of Prussia added a beautifully illuminated book to his library, presented him by the German societies of New York, which was engraved by this house.

The Grand Lodge of New York had engraved by this house resolutions sent to King Edward which were elegant beyond description. Resolutions by the Patrolmen of New York City presented to Miss Helen Gould were elegant and costly enough to hang in a gallery.

The Commercial Cable Testimonial to Mr. Mackay cost nearly \$1000, and the Album for the American Cotton Oil Company cost nearly the same amount.

This house of Artists has prepared the Holland Society resolutions to Queen Wilhelmina—also many handsomely prepared albums and framed pieces to the Emperor of Germany, the King of Sweden, and many other of the titled heads.

Mr. Andrew Carnegie has many examples of the work of this house in his New York home and at Skibo Castle, and President Roosevelt is not least among the very rich and elegant pieces prepared by Mr. Charles Rollinson and his staff of high class artists.



## A Timely Letter

To Commercial, Shorthand and Penmanship Teachers; Principals of High Schools, Commercial Departments; and Proprietors of Commercial Schools, Each and All,

### GREETINGS

The Official Report of the National Commercial Teachers' Federation, held in Chicago, December, 1904, contains about four hundred (400) pages, a full page portrait of President Robert C. Spencer, about fifty small portraits of the leading participants, and a verbatim report of the entire proceedings of the four affiliated Associations (Business, Shorthand and Penmanship Teachers', and School Managers') and of the Federation as a whole.

This is the first complete record of a distinctly modern educational meeting, and marks a new epoch in commercial education. No live, progressive teacher, principal, or proprietor can afford to miss a copy. You can secure it by remitting \$2.00 to your authorized State Representative, to the General Secretary, Mr. J. C. Walker, Detroit, Michigan, 46 Grand River Ave., or to Mr. E. N. Miner, 3-7 Broadway, New York City, N. Y. The \$2.00 entitles you to a Report prepaid to your door, and membership in either the Business, Shorthand, or Penmanship Teachers' Association (School Managers' Association, \$5.00).

There are now about 400 members, and as there are to be but 700 copies printed, you should act early if you want a copy. If I mistake not, these Reports will bring more money before the year is closed, if they can then be had at any price.

Be wise for you; join the greatest organization of its kind and secure this record of its proceedings before they are all sold. Enroll in one of the Associations and enrich your intellect and library at one and the same time; all for but \$2.00.

The following persons have been appointed State Representatives for the National Commercial Teachers' Federation for 1905:

### State Representatives

- Alabama, Wm. N. Smith, Massey Business College, Birmingham.
- Arizona.
- Arkansas.
- California, A. S. Weaver, San Francisco Business College, San Francisco.
- Canada, J. W. Westervelt, Forest City Business College, London.
- Colorado, L. A. Arnold, Central Business College, Denver.
- Connecticut, E. M. Huntsinger, Hunt-singer Business College, Hartford.
- Delaware, H. S. Goldey, Wilmington, Goldey College.
- District of Columbia.
- Florida, L. M. Hatton, Tampa Business College, Tampa.
- Georgia, A. A. Kuhl, Abbeville, Georgia Normal College.
- Idaho.
- Illinois, J. F. Fish, Northwestern Business College, Chicago.
- Indiana, J. D. Brunner, Indiana Business College, Marion.
- Indian Territory, G. P. Selvidge, Selvidge Business College, Ardmore.
- Iowa, A. F. Harvey, Waterloo Business College, Waterloo.
- Kansas, S. B. Fahnstock, McPherson College, McPherson.
- Kentucky, J. A. Miner, Spencerian Business College, Louisville.
- Louisiana, Col. Geo. Soule, Soule College, New Orleans.
- Maine.
- Maryland, C. C. Lister, Sadler's Business College, Baltimore.
- Massachusetts, E. E. Gaylord, Beverly, Mass., Nat. Com. Teachers' Agency.
- Michigan, Cyrus W. Field, Detroit Business College, Detroit, Mich.
- Minnesota, G. E. Nettleton, Mankato Commercial College, Mankato.
- Mississippi, C. B. Powell, Jackson, Miss., Macon & Andrews Business College.

Missouri, P. B. S. Peters, Manual Training High School, Kansas City.

Montana, E. C. Reitz, Garden City Commercial College, Missoula, Mont.

Nebraska, W. G. Bishop, Lincoln Business College, Lincoln.

Nevada.

New Hampshire, E. L. Glick, Concord.

New Jersey, Chas. T. Platt, Egan School of Business, Hoboken.

New York, R. G. Laird, High School of Commerce, New York City, N. Y., 135 W. 65th St.

North Carolina, J. H. King, King's Business College, Raleigh.

North Dakota, Geo. F. Thacker, Union Business College, Grand Forks.

Ohio, D. K. Mueller, Mueller School of Business, Cincinnati.

Oklahoma.

Oregon, M. A. Allin, Multnomah Institute, Portland.

Pennsylvania, O. C. Dorney, American Business College, Allentown.

Rhode Island, M. D. Fulton, Auburn, R. I. South Carolina.

South Dakota, G. C. Christopherson, Sioux Falls Business College, Sioux Falls.

Tennessee, Hu Woodward, Knoxville Business College, Knoxville.

Texas.

Utah, R. L. Bird, S. D. S. College, Salt Lake City.

Vermont.

Virginia, J. G. Dunsmore, Dunsmore Business College, Staunton.

Washington, W. F. Giesseman, Bellingham.

West Virginia, O. T. Johnston, Mountain State Business College, Parkersburg; J. F. Caskey, Elliott Business College, Wheeling, W. Va.

Wisconsin, D. I. Rowe, Milwaukee.

Wyoming.

C. P. ZANEK,  
Pres't N. C. T. F., 1905.

## National Educational Association

Asbury Park and Ocean Grove, B. J.,  
July 3-7, 1905

### Preliminary Program - Department of Business Education

JULY 5, AFTERNOON

1. Address by the President, William C. Stevenson, Director School of Commerce and Finance, the James Miliken University, Decatur, Ill.

2. "The Essentials of a Proper Education for the Average Business Man," John Brisben Walker, Editor of the Cosmopolitan Magazine, Irvington, N. Y.

Discussion opened by Geo. W. Brown, President Brown's Business Colleges, Jacksonville, Ill.

3. "The Scientific Work of a Four Year Commercial Course," Allan Davis, Principal Business High School, Washington, D.C.

Discussion opened by DuRand W. Springer, Director Commercial Department, High School, Ann Arbor, Michigan.

"The Study of Local Industries and Trade," John L. Tildsey, the High School of Commerce, New York City, N. Y.

Discussion opened by W. C. Bishop, President Lincoln Business College, Lincoln, Nebraska.

JULY 6, FORENOON.

1. "The Value of Government Publications to Teachers of Commerce in Secondary Schools and Colleges," by Honorable O. P. Austin, Chief of the Bureau of Statistics, Department of Commerce and Labor, Washington, D. C.

Discussion opened by Joseph French Johnson, Dean of the School of Commerce, Accounts and Finance, New York University, New York, N. Y.

2. "The Essential Elements of Study in a University Course in Commerce," (a)

From the point of view of the University of Michigan, Edward D. Jones, Director Course in Higher Commercial Education; (b) from the point of view of the University of California, Henry Rand Hatfield, Professor of Economics and Commerce.

"Results of the Organization of Higher Courses in Commerce;" (a) in Dartmouth College, by Harlow S. Person, Secretary Amos Tuck School of Administration and Finance; (b) in the University of Pennsylvania, by James T. Young, Director Wharton School of Finance and Commerce.

4. General discussion and business meeting.

### Cleveland

A day recently spent in the first city of Ohio, Cleveland, among the commercial schools revealed the fact that such institutions were in a prosperous condition. One thing which contributes to this desired end is the fact that there are not as many schools there in proportion to the population as in most other cities.

The Edmiston Business Academy, located on the West side, had a good attendance. We shook the faithful hand of our friend and former pupil, Mr. J. E. Bowman, and found him the same skillful, modest, loyal fellow as of old.

The Metropolitan Business College, Messrs. E. E. Admire and S. McFadyen, proprietors, was next visited, and we were surprised to find them so finely housed in a modern building, with an equipment of furniture that is first class and paid for, although the school started but late last summer. We found a daily attendance of about 300 loyal, enthusiastic students. With E. E. to attend the outside, Mac to look after the business department, Mrs. E. E. to handle the shorthand work, and others to assist, you may rest assured that business education is not sleeping on the West side, near the corner of Pearl and Lorain Streets.

The Modern School, located right in the heart of the metropolis of Ohio, housed in the famous Arcade block, presided over by the genial Hull, seemed to be in a prosperous condition. Mr. G. E. Caskey, our former pupil and ever loyal friend, has matters well in hand, is as skillful and athletic as of old (although still young and single) and has developed into a well rounded commercial teacher. We found the students sincere and industrious.

Berkey and Dyke's Select School recently moved into a brand new block and presented a more refined appearance like its proprietors. When we grasped the hand of our former pupil, Mr. Gordon, we discovered that he had increased his "corporosity" about forty pounds and is therefore nearing the two-hundred mark.

The Spencerian proved to be the largest school in the city and, of course, the most expensively housed. Mr. Myerlin seemed to be everywhere and at ease, looking after the many departments and numerous students.

Mr. Loomis of the Practical Text Book Co. was about to depart for the summer in Florida, taking with him the gentle, educated, everywhere-respected Mr. Felton.

A club, almost a century in size, is at hand from the Metropolitan Business College, Cleveland. (a) This club's business important facts; first, that they have a large attendance, and second, that penmanship is being looked after in a practical and enthusiastic manner. Dead schools do little clubbing; or those dead to penmanship, and the school that is dead to penmanship, is deficient in instruction in one of the most important branches of business education. Penmanship is the position-getting part of an education. Beauty is only "skin deep," but penmanship extends well up the sleeve.

### The Best.

THE BUSINESS EDUCATOR is not one of the best of its kind, but the best.

A. D. ELLIS,  
Com'l Dept. Centenary College of La.,  
Jackson, La.

## Catalogs and Circulars

The March copy of the Spencerian Journal, Louisville, Ky., published by the Spencerian Commercial School, is the best number we have ever seen. It is entitled the "A. B. C." number, and contains short-to-the-point paragraphs arranged in alphabetical order. It is well worth your perusal. If we notice the change of name from college to school.

The first circular of the Central Business College, Indianapolis, Ind., is at hand, and indicates that the institution mentioned in the March BUSINESS EDUCATOR has started on its course successfully. The circular is well illustrated, to the point, and aggressive. It is a straightforward sheet, advertising its own school, and without slings at competitors.

"Look Out For Number One," is the good advice contained on a colored card from Lockyer's Business College, Evansville, Ind., and Hopkinsville, Ky. Like the school it represents, it is a good thing.

"The Normal Journal," Vol. J, No. 1, published in the interests of the normal, located at Peru, Nebr., is before us and contains an excellent article entitled "Drawing in the Rural Schools," by Prof. S. C. Perry, who has charge of the penmanship and drawing of that institution.

"The Prospectus," of the Peoria, Ill., Business College is before us, and we are pleased with it. The principals, G. W. Hootman and W. W. Wightman, are evidently doing good work, and we judge from the illustrations and text in this booklet. They are good, prosperous looking people.

"You Control the Lever," is the suggestive and attractive title of a pink-colored folder received from the Marion, O., Business College. E. D. Crim, Mgr.

Williams' Business College, Oskosh, Wis., is publishing a twenty page circular, well illustrated, and beautifully colored, indicating a progressive institution.

The Beloit, Kans., Business College, journal is a neat, well illustrated eight-page paper advertising that school.

"Commercial Education," published by the Seattle, Wash., Commercial School, is the smallest, tersest school organ that comes this way. It is up-to-date, too.

The Metropolitan Business College, Cleveland, Ohio, issues an up-to-date, well illustrated, circular-catalog. The illustrations show well lighted rooms, and first-class equipment. Messrs. Admire and McFadyen are to be congratulated for having built up such a successful school in so short a time.

The Franklin Company, Engravers, Electrotypers, Printers, 24330 Dearborn St., Chicago, Ill., is sending out some very beautiful circulars, if we may judge by the February number recently received. This company has done the bulk of our zinc etching since 1888. This is the highest and best testimony we know and are capable of giving.

"The three P's, Push, Pluck and Persistence," is the attractive and suggestive title of a circular issued in the interests of Brecht, Meyer & Co., recently by C. W. Jones, Principal, and F. W. Threngam, secretary. The Journal is printed on plate paper, well illustrated, and creditably written.

The Knoxville Business College is issuing one of the neatest and best quality. Bright, brass-edged folders, recording the pleasure of receiving. High quality advertising received at this office invariably impresses us as representing high quality in instruction.

"The Banker's Testimony" is a title of a well illustrated, four-page circular of testimonials entirely from bankers, recommending the good work done by Prof. J. D. Dunsmore, proprietor of the Dunsmore Business College, Staunton, Va.

## School and Professional

Mr. J. W. Anshutz of Morton, O., has charge of the commercial work in the Central Commercial College, Cumberland, Md. Mr. Anshutz is a well educated, conscientious teacher, as well as a practical penman.

Traverse City, Manistee, and Ludington, Mich., Business Colleges have joined hands under the trinity of leadership of W. H. Martineau, of Manistee; A. D. Kosci, of Ludington, and C. K. Dockeray, of Traverse City. "In union there is strength," seems to be their motto. They also evidently recognize "Peace as preferable to war." We wish the new firm continued and increasing prosperity.

Mr. G. E. Weaver, who for many years has been located at Mt. Morris, Ill., formerly as a teacher, but later as a chalk-talk lecturer, has purchased an interest in the Normal College, located at Perry, Ia., and where he intends moving this spring and assisting in the good work. Mr. Weaver is a genius in his line, a royal good fellow, and will make things hum in Perry. He is the old-time penman, and does an extensive mail business. We congratulate the good people of Perry upon the fact that he has cast his lot with them.

The Sixth Annual Reception of the Bliss Business College, North Adams, Mass., was attended by 351 people, Jan. 28. Attorney Thomas F. Cassidy addressed the meeting on "The Essentials of Success," after which dancing was indulged in. From the press reports we infer the evening was spent most profitably and enjoyably.

About March 1st, the Ohio Valley Business College, East Liverpool, Ohio, was completely destroyed by fire. The loss was about \$5,000 with only about \$1,000 insurance. Mr. F. T. Ewing, the efficient, undiscovered proprietor, secured new quarters with-out delay and reopened within a few days. From the reports recently received, it would seem that business colleges had been unusually fortunate in the year as they have gone up in smoke. Mr. Weaver has our best wishes for his future success. We have no doubt but that from the ashes of the old, there will be built up a greater and more prosperous institution.

The Roach Business College, Beaumont, Texas, enrolled nearly a hundred students and reports that the outlook for the coming year is better than it has ever been heretofore. Messrs. L. A. and G. F. Roach are not afraid of work, which in part accounts for their success.

Mr. H. A. Reneau, formerly of Kansas, and more recently of the Gem City Business College, Quincy, Ill., is the new penman and commercial teacher in the Fort Smith, Ark., Commercial College. Mr. Reneau is a fine young man, as well as a fine penman, and we wish him much success in his new field of labor.

"The Commercial Messenger," Chicago, Ill., published occasionally by Powers & Lyons, is the last thing of the kind to reach our desk. It is an 8 x 10 1/2 inch, 16 page, paper devoted to commercial education, with some advertising thrown in in a polite and quiet manner. You will do well to get on their list, if you know a good thing when you see it.

From the size club recently received from Mr. D. D. Mueller, Proprietor of the Mueller School of Business, Cincinnati, O., we would infer that he has a large school and that penmanship is receiving the right kind of attention. Mueller, like the newly elected Governor of Minnesota, has made, and is still making, "good," in the new school organization to a year ago. Thanks, D. D., come again.

E. C. Rogers of the Central Teachers' Agency, this city, advises us that he recently received ten calls for commercial teachers within twenty-four hours, quoting salaries at from \$900 to \$1000 per year.

## News Notes and Notices.

A good club is at hand from our good friend Mr. Charlton V. Howe, who has charge of the penmanship department of the Evening High School of Philadelphia. Mr. Howe is an ardent advocate of simplified writing, and there are none who write it more practically than does he. Mr. Howe's skill in cross-writing and practical writing are equalled only by his teaching ability and modesty.

Mr. S. L. Caldwell, teacher of penmanship and drawing in the Peru, Nebr., State Normal School, captured a bronze medal for the student work exhibited at the St. Louis Louisiana Purchase Exposition.

Mr. C. H. Baker, the skillful penman in the Bryant & Stratton College, St. Louis, Mo., favored us with a good sized club not long since. Dr. Carpenter, the proprietor, has long been known for his advocacy of good writing, and the fact that he is encouraging the subscription business in this way indicates that he still maintains his reputation.

Mr. N. H. Ross, penman and hustler in L-D. St. University, Salt Lake City, Utah, followed his recent Century Club with another good size list of subscribers. Mr. Ross is one of our best all round penmen and commercial teachers.

Prof. E. E. Bush, who for the past six years has been Supervisor of penmanship and drawing in the Sandusky, O., public schools, recently resigned his position, much to the regret of the officials, teachers and pupils of that city, to engage with the Prang Educational Company, of Chicago. Sandusky has lost a hustling, practical Supervisor, and the Prang people have secured a tactful, wide-awake man.

Mr. F. W. Martin, penman in the Troy, N. Y., Business College, maintaining the reputation of that institution for good results in business writing on the part of the pupils, as well as turning out first class cross-writing, Mr. Martin has declined an annual round penman, teacher and commercial instructor. There are no lazy bones in his anatomy.

A. H. Sproul, formerly in the Elgin (Ill.) High School, has captured the coveted prize of director of the new commercial department in the Shortridge High School, Indianapolis. Congratulations are due in both directions.

E. G. Brandt is a new member of the staff of the Rider-Moore and Stewart Schools, Trenton, N. J.

J. W. Anshutz, formerly of the Lehanon (Pa.) Business College, recently accepted employment with the Central Commercial College, Cumberland, Md.


Did you get that "Menu of Green Peas" recently sent out by the Michigan Engraving Company? Well, if you did not, look up their ad and tell them you are not a "cookie" in the "Litho," also the envelope with the Menu of Green Peas. It is what is known in classic Cambridge as "a corker." You will want to give Manager W. S. Stillwell at once, your order for an original design or six, for your next year's advertising.

S. F. Benson, formerly with the Temple College, Philadelphia, has been made principal of the Shorthand department of the Indianapolis Business University. He is a good teacher, and Mr. Heeb, the well-known proprietor, is to be congratulated.

S. B. Koopman, recently with the Peacock Military School, San Antonio, Texas, has become the commercial instructor in the Indianapolis Business University. He is a bona, to succeed Thornton H. Lodge, who was recently chosen to be the commercial instructor in one of the St. Louis High Schools.

## EXPERIENCED SOLICITOR

is open to an engagement and desires to correspond with some first-class schools. Address, D. C. Care Business Educator, Columbus, Ohio.



**The Success Circle.**  
 A Department of Encouragement, Inspiration, Progress, Health, Etc.  
 Conducted by L. N. THORNBURGH, Paterson, N. J.,  
 Commercial High School.

Many people are taught to believe that the path to success is filled with heartaches, that anxiety for the future is an essential to achievement, that fear and worry are symbols of cultivation, that the person who does not lie awake nights planning for the morrow is sure to meet with failure. To such an extent has this idea been ingrafted in the minds of men that the worry habit has become a national infirmity, and is the chief cause of all our nervous and functional disorders.

Thousands of people can trace their illness direct to worry over business or family troubles, or to some other form of mental strain. Every cell of the body is acted upon by conscious thought; hence, if the mind is in a pleasant mood there is no atom of the body that is not in some way benefited, or, if the reverse is the case, the inharmonious condition is general. It is evident from this that worry not only impairs the mental but also the physical faculties. Our asylums are filled with people who commenced by brooding over their troubles, whether real or imaginary. They knew full well that nothing could be gained by such practice, but they continued turning the subject of their distress over in their minds—day after day, night after night—viewing the gloomy prospects from different points, until at last the mind commenced to act independent of the will.

This unhappy condition can be avoided. Commence by throwing your cares and anxieties to the wind. If the mind commences to grind with fear and distress, stop such friction with the oil of good thoughts. As darkness cannot be driven out of a room except by light, so evil thoughts cannot be driven from the mind except by good thoughts. Never mind about tomorrow; make the best of today; see that your walk and conversation reach the highest standard of excellence; that will insure a good

tomorrow. Dread of the future robs the present of its joy. The vital energies employed in worrying over the future should be spent in the enjoyment of the present. The troubles anticipated seldom come to pass. If they do, the worry endured makes you unfit to meet them.

Commence to observe the tenor of your thoughts. If you seem to be surrounded with trouble, remain cool, quiet and self-possessed. Go about charged with sunshine; let its rays emanate from you sufficiently to dispell the gloom. Let your hope be boundless; remember, it's a dreaded tongue that utters words of woe.

Teach others to be of good cheer, to revel in the glories of today. Nature's ways are ways of pleasantness to him who cultivates the good, who trusts the great moving power of the universe. Don't insult, by your lack of faith, that all-sustaining, eternal intelligence in whom you move and have your being.

A kind word hits harder than a blow. The curds of the human heart are strangely susceptible to love and sympathy. Anger twists and distorts the face hideously and then spurts out of the mouth, but if the instrument aimed at is not attuned to receive the missile, it rebounds upon the sender. Avoid these things. Avoid the very appearance of evil. Recognize in everything a glorious promise of infinite care. If you do this, you will find nothing to dampen the pleasures of today, to blight the ambitions of tomorrow, and the world will be better for your having lived.

**Some New Thought Doctrine**

"A man without a thought for the future must soon have a present sorrow."

Good thoughts must precede all good actions. No deeds are accomplished, no

great results can be attained without proper thoughts. Thought is the seed of every work of this world's progress.

This is an age of thinking, and those who have succeeded in making others think with them are usually those who had the courage to first think for themselves. Thoughts without labor, however, are but dreams; if they appear practical, then carry them into execution. The achievements of nations and their people were fostered first in their brains. One must go to some trouble to acquire knowledge, and though easily acquired, many people would be content with ignorance rather than go to too much trouble. But ignorance is a calamity—ignorance has its penalties.

He who aspires thinks, and he who thinks understands and acts. Real thinkers of old were innumerable dreamers who merely sigh and yearn and wish; but they are inculturators of discontent, discouragement and pessimism. Be a practical thinker. Cultivate practical ideas. Endeavor to think in a happy vein, and carry into execution such thoughts as will serve to make the world brighter and better—thoughts that make men and women wiser and happier. It is wise thinking that enables you to see in men's manners and conditions the work of their thoughts.

To know human nature better, to appreciate the world more, it is necessary that you study, observe, think. To know yourself, think. Take a mental inventory each night of your day's thoughts; weed out the idle, empty, valueless thoughts. They do harm. Then develop and materialize those that make for your advancement, whether mentally, morally, or physically. They do good to all. Every man's progress and prosperity is an example for others—examples that set us thinking for ourselves. Comparisons are beneficial. Soliloquies are harmful.

You can never begin to do if you never begin to think, and it is the very lack of thinking that leaves so many men undone, incomplete in the workshop of life.

The great trouble with most mankind is they are so oblivious of the real object and duties of life that it requires some stern or severe lessons to suddenly set them to thinking. They then think back instead of thinking ahead. They think of their errors instead of their resolves.

You cannot begin too early to train the mind to high and noble thoughts, to plausible, practical ideas. This world needs thinkers of tomorrow, not yesterday, thinkers who uplift and progress—men and women whose work will always remain monuments to the result of thought.

**Thoughts are Forces.**

The fact that thoughts are forces, and that through them we have creative power, is one of the most vital facts of the universe, the most vital fact of man's being. And through this instrumentality we have in our grasp and as our rightful heritage, the power of making life and all its manifold conditions exactly what we will. . . . Earnest, sincere desire, sincere aspiration for higher and better conditions or means to realize them, the thought-forces actively sent out for their realization, these continually watered by firm expectation without allowing the contrary, neutralizing force of fear ever to enter in—this, accompanied by rightly directed work and activity, will bring about the fullest realization of one's highest desires and aspirations with a certainty as absolute as that effect follows cause. These are the forces that are within us, simply waiting to be recognized and used—the forces that we should infuse into and mold every-day life with. The moment we vitally recognize them, they become our servants and wait upon our bidding.

—From *What All the World's A-seeking*



### How I Became a Scribe.

I shall try to tell briefly the circumstances, the accidents, the steps taken and the means employed by which I accomplished what I have.

Born, probably, with an innate love for beautiful penmanship; undiscovered until eleven years of age, when brought to my knowledge by an itinerant teacher of writing, as described in a former lesson of this course. I labored faithfully until I earned a local reputation as a penman. This encouragement (and encouragement is as necessary to the aspirant in any undertaking as sunshine and rain to the growing crop) urged me to continued effort. In High School my penmanship became renowned, until I was called upon by nearly all the grade teachers to put some of my fancy work on their blackboards. As a part of the scheme of progress, Gaskell's Guide and the Penman's Gazette fell into my hands. For some time this Guide was my bosom confidant, a book with which I was very intimately acquainted. Later the Sage of Muscular movement fastened his talons upon me and held on until I imbibed a sufficient draught to intoxicate. Finally I became an habitual bibber of Muscular Movement. I had now reached such an age that it became incumbent upon me to consider a life calling. Different lines had a hearing, but after debates of the advantages of each, penmanship invariably came out first. This practically decided the matter.

About this time Mr. Zaner became notorious as a penman, and advertised the Zanerian Art College. During the course of my deliberations I concluded that to be a success I must know something besides penmanship, therefore, decided to take a business course, and by means of it earn money to finish with Mr. Zaner.



W. J. Ramsey

E. W. Williams

A. R. Carson

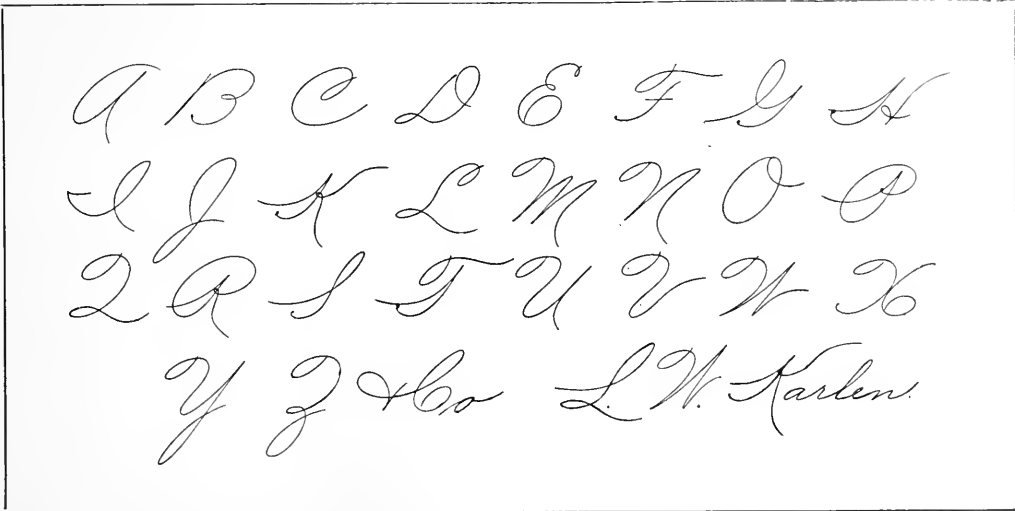
Edward J. McCormack

# Variety Capitals



Circumstances, fate, chance, or what not, decreed that I select Central Business College of Sedalia, Mo., in which to learn bookkeeping and kindred subjects. I ran into quite a nest of penmen, and not bad ones, either. There was C. W. Robbins, always ready to make you believe there were none better; E. V. Neal, now X'LaMotte Sage, of hypnotic fame; and L. Morris, from Quincy. Right here is where Mr. Zaner lost out; they didn't let me get away, but kept me there six years. After I had been there a few months I was put to addressing wrappers; later, writing letters and flourishing birds to send to prospective students. Let me say here, he who aspires to become a penman can have no better drill than such work. After he reaches a certain stage of advancement it is better, far, than paying tuition for the copies and instruction given by any teacher on earth. Fortunate, indeed, is he who can secure such work to do; he should consider it a privilege. About this time I had a large scrap book made and began filling it with work from different penmen. It cost me liberally to fill its pages, but it has been worth to me many, many times its cost. The penman must have inspiration. The only way to get it, is by studying work superior to his own, and reading penmanship literature. If you would be a penman, read all the penmanship magazines, send to the best penmen for some of their work; no matter what the charge. It will be money well spent.

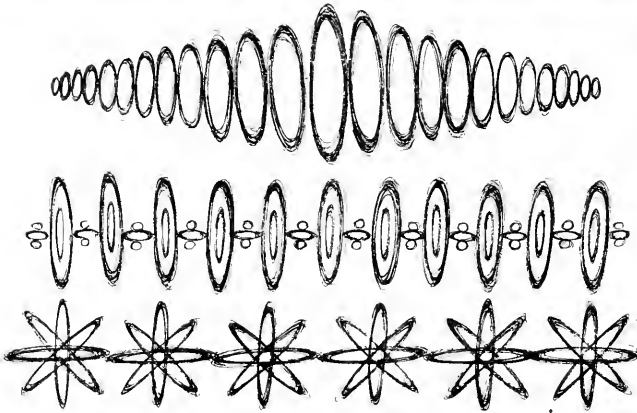
Heaven is not gained by a single bound,  
But we could the ladder by which we climb  
From dusty earth to the vaulted skies  
God's mount to its summit round by round



STUDENTS

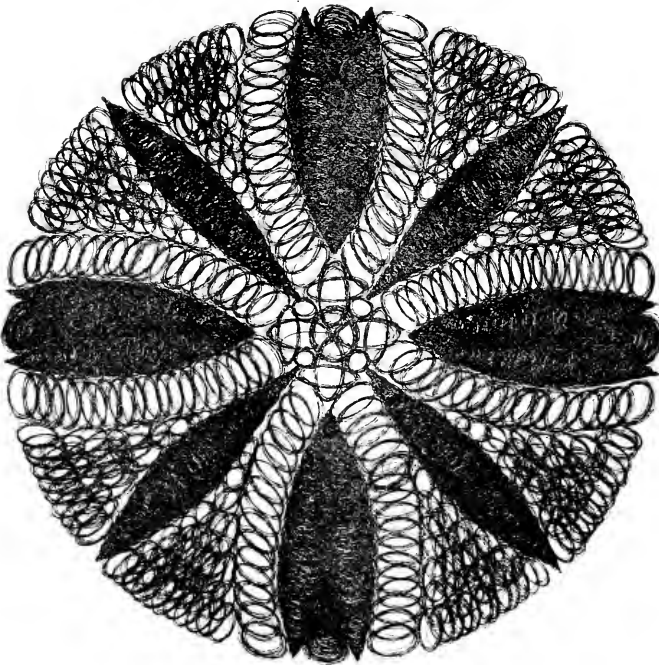


WORK GRAPHS



UNIQUE, SKILLFUL MOVEMENT EXERCISE PRACTICE BY MISS ANNABELLE CRAWFORD, PUPIL OF MISS JENNIE L. CREW, PENMAN IN IOLA, KANS., BUSINESS COLLEGE.

BY W. A. REED, PENNINGTON, N. J., WHO FOLLOWED NP. CURRIER'S WORK IN THE B. E.



J. F. Caskey, penman in the Elliott Commercial School, Wheeling, W. Va., is securing results in his penmanship classes that place him in the front rank as a teacher of penmanship. Some of the work he has recently sent us fully substantiates this statement. A page of business writing by C. Abrams is worthy of special mention. In fact, at first glance we were inclined to believe that it came from the pen of some professional. A number of movement exercises from Mr. McCrum also show creditable work—just such mastery in movement work as is necessary to lay the foundation for a first-class handwriting. Mr. Caskey also enclosed three pages of his own work, ornamental style, which show that he is climbing still higher in the art. His work is strong, free, graceful, and certainly must be a source of great inspiration to the students. Come again friend Caskey.

Mr. L. W. Korten, Eclectic Business University, Albany, Ore., submits specimens of students' writing considerably above the average received at this office. Some of the work is as fine as any we have seen of our students for months. The work of Miss Anna Sillers and Mr. M. D. Gillett plainly indicate professional ability.

Some of the finest cards we have seen for many a day, are at hand from Mr. A. J. Karlen, Vilas, S. Dak. Mr. Karlen is not following penmanship professionally, but there are very few who can do better work than he can. His work is accurate, bold and yet delicate. Mr. Karlen has it in him to take a back seat for no one, so far as beautiful penmanship is concerned.

Mr. Elmer F. Hornby, a pupil of Mr. H. C. Russel, Kenyon's Commercial School, Pawtucket, K. I., submits a very cute specimen of movement exercises in the form of a pug dog.

A splendidly written letter in a graceful business hand is from our friend and former pupil, Mr. W. C. Wollaston, in the Toland Business University, LaCrosse, Wis. Mr. Wollaston must be rubbing elbows with that Knight of the Quill, Mr. Francis B. Courtney.

Mr. L. V. E. Peterson, penman and commercial teacher in the Mankato, Minn., Commercial College, in a well written business letter, enclosed some specimens of his students which show good results in penmanship training. The best ones received were from Messrs. Fred Kreger and Albert Shelley.

Mr. E. D. Clark, penman in the Marion, Ind., Commercial College, is favoring us from time to time with subscriptions. He writes a good, strong business hand, and besides swings an orate with more than average dash and grace. Pupils of his speak highly of him as an instructor, and we therefore conclude that his teaching ability is on a par with his execution.

Mr. Harold W. West, of the Rider-Moore & Stewart Schools of Business, Trenton, N. J., writes an unusually good business letter, evidenced by a letter before us. The work is very uniform, the slant being about as perfect as anything we have ever seen for off-hand rapid work.

Miss Jennie L. Crow, teacher of penmanship in the Iola, Kans., Business College, sent some of the best work recently received in the way of movement exercises, and all the work was very good. Some of it was excellent. Annabelle Crawford, Fannie Lawton, Mary Maxwell and Charles Roehl submitted the best work. You will hear more from this institution later on. Miss Crow writes a splendid business hand.

Mr. T. J. Haggerty, Troy, N. Y., recently favored us with a business letter written in a very neat and graceful manner, together with some specimens in ornamental penmanship of quite an elaborate style.

What are the "first steps" in learning to write?  
Subscriptions to The Business Educator.





One of the best business letters received at this office for some time comes from Mr. B. A. McKinney of the Massey Business College, Richmond, Va. Mr. McKinney is not only a fine penman, but a fine man as well, being an all round, well educated, experienced commercial teacher.

Mr. E. H. McGowen, penman and commercial teacher of the Western School of Commerce, Stockton Calif., recently favored us with a nice list of subscriptions, enclosing also some of his cards and capitals, which show that his penmanship is improving, even though long since it has been professional. Mr. McGowen is well educated in other things than penmanship and the commercial branches, and is therefore a valuable man.

Mr. F. L. Tower, formerly of North Adams, Mass., now of Boston, recently favored us with examples of his engrossing script as applied to policy work in insurance companies. The same is among the best of this class of work received at this office. It did not take us long to discover that he had received his instruction and inspiration in this line of work from that premier of engrossing script, Mr. Charlton V. Howe.



IS MY SPECIALTY. 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. 1000 blank cards by express, 75c. 50 comic cards, 5c. 1 bottle glossy black ink for 45c., 1 bottle of white ink for 15c. 1 oblique penholder, 10c.

**W. A. BODE,**

48 27th St. S. S. Pittsburg, Penna

**For Sale** An up-to-date, elegantly equipped and well patronized Business College. Good location. Will sell cheap, on account of poor health, if taken before new catalog goes to press.

Address A. Y. C., care of Business Educator, Columbus, Ohio.

### WANTED-TEACHERS

Who can make an investment to write us. Proposition a good one. Business pays 10 per cent dividends, also.

**SALARY FROM \$100 TO \$150**

Per month, according to ability and experience. Address:

H. X. Z., care Business Educator, Columbus, Ohio

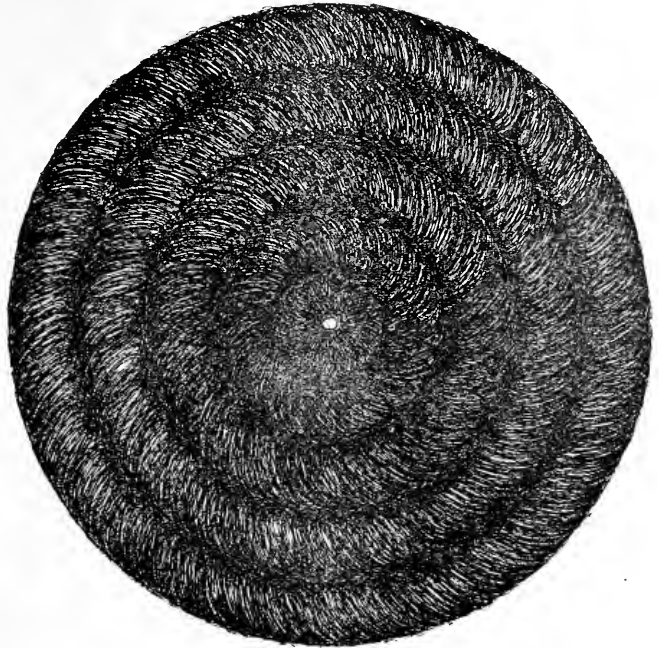
### HY. C. WALKER,

5585 Vernon Ave., St. Louis, Mo.

### LESSONS IN ENGROSSING

—BY MAIL—

Send 2c stamp for specimens and circular.



BY C. H. SPRYER PITTSBURG, PA., PUPIL OF F. C. MILLS.

### FOR SALE

An up-to-date Business College. Established six years.

No competition within 50 miles.

New rooms, furniture and machinery. Don't answer this ad. unless you mean business.

**E. C. ROGERS,**

Ruggery Building, Columbus, Ohio.



Illustrating and Engraving for posters, catalogs, booklets, ads, and all commercial art purposes. We write copy, do art printing, lithographing and engraving by all processes. Everything that's done with pen, brush, graver and type. We also engrave and illuminate. Studio City Hall Subway station. Call, write, or phone. Telephone, 3530 Cort. 245 B'way, New York.

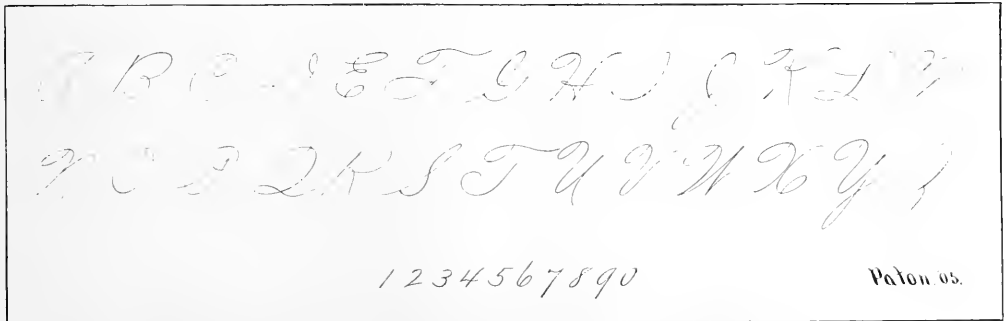
## GILLOTT'S PENS,

THE MOST PERFECT OF PENS,

HAVE GAINED THE GRAND PRIZE, Paris Exposition, 1900.

This is the Highest Prize ever Awarded to Pens.

BUSINESS CAPITALS BY A. H. PATON SALEM, MASS., COMMERCIAL SCHOOL.



# Book Reviews



Miss Clara M. Marsh, whose portrait appears above, is a native of Michigan, having ashered into existence on a farm near Buchanan. At the age of ten years her parents moved near to Galien, Mich., from which High School she graduated in 1902. She next attended the Coloma Normal, and then taught two years in her home school.

While in the High School she received instruction in drawing and for the first time became interested in it. At this time she made a vow to either become an artist, or fail in the attempt.

In the fall of 1904, she entered the Columbus Art School and the Zanerian College. The title page of this number of THE BUSINESS EDUCATOR is one of four she prepared while attending the latter named institution. The others are equally unique and original, indicating what we have in store for our readers.

Miss Marsh is as modest as she is persevering. She possesses much more than the average ability in original design, and is destined for something above the mediocre in her future career. Few persons that we have had the pleasure of instructing have combined so evenly the essentials of success as an artist—patience, perseverance, originality, and common sense—as does she.

It therefore gives us much pleasure to introduce her and her art to the readers of THE BUSINESS EDUCATOR.

### SOLICITORS WANTED

By one of the most progressive schools in the Northwest. Do not reply unless you are willing to consider a commission basis. Plenty of good material to work on. Address,

G. R., care Business Educator,  
Columbus, Ohio.

### Central

I shall need fifty well qualified Commercial Teachers to recommend for good positions during the next two months. Write at once for particulars.

### Teachers'

### Agency

E. C. ROGERS, Manager,  
Columbus, Ohio.

### WANTED—Teachers of Commercial Branches.

*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.**

### "TO THOSE WHO WISH TO WRITE RIGHT:

Having made an extensive study of writing, I can conscientiously say that the style executed by Madarasz is the highest standard of excellence. All writers in the United States have marvelled at his exquisite touch, harmony of stroke, dash and perfect form, and have sought to accomplish like results, but he alone has succeeded. "S. S. L."

In the Madarasz Method the secrets of skill, and innumerable scientific points, just the things that will give you the clue to add tone to your writing, are divulged.

The Madarasz Method is unique, scientific, practical and up-to-date. It is the *pari-velter* for developing good business hands that have a market value. It is the standard of those qualified as penman, thereby increasing their skill and placing them in demand the world over. It is a quality raiser as well as a skill producer.

Having received instruction from Madarasz, I heartily commend his method to all who aspire to become top-notchers, or leaders in the penmanship profession.

Cordially yours,

FRANCIS B. COURTNEY.

*Praise from Sir Hubert is Praise, indeed.—MADARASZ.*

"Shorthand Drill Book" (Beun Pitman System) compiled by F. E. Heath, published by Peirce School, Philadelphia. Price \$1.00, is the title of a book intended for shorthand students who have completed the Manual. It is the result of a dozen years of classroom experience by the author, in Peirce school, and contains what has been found necessary to fit students to become expert amanuenses. From the standpoint of the book-maker's art, it is one of the best specimens we have ever seen. It is beautifully bound in leather, with flexible covers, gilt edges, and gilt side stamp. It contains 10 pages of text and plate matter. The plates have been photo engraved from actual pen and ink notes, and are the neatest and best of the kind we have ever seen. We are not sufficiently grounded in the technic of shorthand art, and the art of teaching it, to delve into the details of the subject, but so far as surface appearances go, it is surely worth looking into. It certainly comprises many excellent points and represents much scientific thought.

"Miles' Pitman's Shorthand 'Plain as Print,'" by C. C. Miles, published by the author, Lakeside Bldg., Chicago, Ill., is the title of a new claimant for public favor and patronage in the shorthand field. The book is substantially bound in boards, with gilt stamp, and contains 96 pages of plate and type matter. In its preparation, legibility and speed have been two requisites uppermost in the author's mind. It is a connective vowel method, and the vertical *r* and *d* strokes have been changed to slant strokes. Part One in Principles, Part Two in Phrasing, Part Three to Vocabulary, Part Four to Business Correspondence and Part Five to Court Reporting. The shorthand plates have all been photo engraved from pen and ink copy. The work impresses us as being well graded and carefully arranged.

"The Dictator," a collection of graded Dictation Exercises, for the use of teachers and students of shorthand, counted and arranged in such a manner as to establish a standard for determining accuracy and speed, by Mina Ward. Revised and enlarged edition. Price \$1.00. Published by The Photographic Institute Company, Cincinnati, O. The book is substantially bound, splendidly printed, and contains 240 pages. It is a book intended for the use of teachers and pupils of all systems of shorthand. It contains excellent material, carefully graded and covering a wide range of subjects. The work impresses us as being thoroughly practical and progressive.

We are in receipt of a package of Isaac Pitman's "Fono" pencil No. 2, hexagonal in shape, natural cedar in color, silver lettered, and gilt edge in quality. They are made in two qualities, No. 1 at 50c. per dozen. No. 2 at \$1.00 per dozen. Lower rates in larger quantities. Isaac Pitman & Sons, New York City, 31 Union Square. We've tried 'em on long hand and they are good enough for any earthly use.

### WANTED—PENMAN

Who can assist in English branches. Permanent position with well established school. Moderate salary. Address Z. A. H., care of Business Educator, Columbus, Ohio.



Mr. E. L. Robinson, the subject of this photo, was born in Sparta, Mich., in 1877, and graduated from Olivet, Mich., College with the degree of A. B., in 1899. He then completed a business course in the Cleary Business College, Ypsilanti, Mich., after which he taught the commercial branches for three years in Marquette, Mich. In 1904 he attended the Zanerian and accepted the principalship in the commercial department of the high school, Quincy, Ill.

Mr. Robinson is therefore a well rounded young man. For some time he has been giving attention to the subject of language, and as a consequence we have from his pen in the Professional Edition of THE BUSINESS EDUCATOR for this month an article entitled "Esperanto"—The New Universal Language. The article is well worth reading, and any one interested in this subject (and who are not?) would do well to read the article, as well as his advertisement in this number.

Mr. Robinson is below the medium in height, but above the average in good looks, intelligence, agreeableness and wide-awakeness and, what is still better, his morals seem to be on a par with, if not above, his other good qualities.

### BLACK CARDS AND PAPER.

Send for Samples and Price List.  
Good grade of Student's Practice Paper, either wide or ordinary ruling, \$1.25 per 1000 sheets.  
ONE DOZEN CARDS, elegantly written in my best style, 25c. Tamblin's Glossy Black Ink Powder, for one pt. of fine ink, 35c. Powder for bottle of Fine Blue Ink, 25c.

**F. W. TAMBLIN,  
1114 Grand Ave. KANSAS CITY, MO.**

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THE KINSLEY STUDIO 248 BROADWAY, NEW YORK.

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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.**

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*Advertisers and Publishers will thank you for mentioning The Business Educator*

## R. C. KING'S Monthly Statement and Editorial.



For more than twelve years I have taught penmanship in Public Schools and Colleges, and altho my name is King I am not the King of penman, or the champion penman of the world. But those who are competent to judge say that my writing has the "Dash and Swing" of the "A 1" professional.

By years of study and practice I have perfected a course of lessons in plain and ornamental writing which will enable all those who take the same to secure a Masterful Style of Business or Ornamental writing in the shortest time possible.

I teach the same by mail, and I get Results—Good Results—Results that satisfy the student and helps him to earn—Dollar. "He who adds to his earning power adds to his capital."

Write me about this course Right Now. He who does it Today has an immense advantage over him who expects to do it To-morrow. Yours truly,

2851 Oakland Ave.,  
MINNEAPOLIS, MINN.

### Teachers Wanted

Three male teachers wanted in prosperous school; one for bookkeeping and penmanship, one for Isaac Pitman shorthand, one for college preparatory studies. Address,

#### BUSINESS COLLEGE

Station S, Brooklyn Borough, NEW YORK CITY

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and Illustrating of Testimonials, Memorials, Crosses of Arms, Certificates, in gold, silver and colors. All styles; framing or all plain; simple or elaborate. We also design and engrave for callings and advertisements. We are Penmanship Headquarters. Anything done with pen and brush. Call, write, phone. 1 house, 310 East 24th St., N.Y.

We have filled  
**MANY POSITIONS**

in the  
**BEST BUSINESS COLLEGES**

during the past season and still  
have **PLENTY OF PLACES** for

**FIRST CLASS TEACHERS.**

**FREE REGISTRATION** if you mention this paper.

**Continental Teachers' Agency,**  
Bowling Green, Ky.

### Learn Penmanship by Mail.

Be a penman. It pays well. It's interesting. Practice evenings and spare time. Many teachers take our Courses. We give the best instruction. Twice as many lessons as others. More copies and better copies. More instruction and better instruction. More criticisms and better criticisms. Six months' course by mail, and we place you in a position as teacher in one of the largest and best Business Colleges in the United States. Others are doing as well. Business Writing, 12 lessons, \$3.50. Complete Course, \$5.00. Ornamental, \$7.00. Special Course for teachers in Pen Lettering and Diploma, Filing, only \$1.00. Pens, penholders and paper furnished free. Your home on a dozen beautiful cards, 2c. Small specimen for stamp. Handsome catalogue free. Write to lay.

Be a penman. It pays well. It's interesting. Practice evenings and spare time. Many teachers take our Courses. We give the best instruction. Twice as many lessons as others. More copies and better copies. More instruction and better instruction. More criticisms and better criticisms. Six months' course by mail, and we place you in a position as teacher in one of the largest and best Business Colleges in the United States. Others are doing as well. Business Writing, 12 lessons, \$3.50. Complete Course, \$5.00. Ornamental, \$7.00. Special Course for teachers in Pen Lettering and Diploma, Filing, only \$1.00. Pens, penholders and paper furnished free. Your home on a dozen beautiful cards, 2c. Small specimen for stamp. Handsome catalogue free. Write to lay.

**ELLSWORTH & WHITMORE,**  
Strayer's Business College, Philadelphia, Pa.

### Warrensburg-Midland Teachers' Agencies

Offices: Townsend, Montana, Winnebago City, Minn., Warrensburg, Missouri, Indianapolis, Indiana, Room 92 When Building.

**SPECIALISTS FURNISHED FOR ALL DEPARTMENTS FREE.**  
Splendid opportunities offered the "up-to-date" teacher. We cover the best field in the United States for the teacher backed by ABILITY. No registration fee if you write the Warrensburg office inclosing stamp. Fourth Year.

### In a nutshell.

My proposition is this: Beginning July 1, 1905, and continuing for four weeks, I will conduct a teachers' course in the *Madness Method of Practical Writing* in the **EAGAN SCHOOL OF BUSINESS**, Hoboken, N. J. I just across the river from New York. I honestly believe I know more about business writing than any other man in America, and what I know I can teach. This knowledge will be yours if you come to me. It has taken me 30 years to get it—you can get it for as many dollars. —**PROVIDED** you are entirely satisfied when you finish, otherwise it costs you nothing. I could not afford to make such an offer if I did not have absolute faith in my ability to teach you how to teach business writing.

A course with me means that your services as a commercial teacher will be worth more than \$300 added salary yearly. Every phase and element that enters into the composition of practical writing, and how to teach it, will be treated concisely and clearly demonstrated. DID YOU write to any of our friends whose names and addresses are published in last month's paper? If you haven't, do so at once—then I'll hear from you if you think I can help you.  
Yours truly,  
L. MABARASZ, 121 Third Ave., New York.

### OF GREAT VALUE TO HIM.

DEAR MR. MILLS:—

I wish to thank you for the interest you have taken in me while pursuing your course by mail. You certainly have presented the subject in a scientific manner, and your careful criticisms and thoughtful suggestions have been worth much to me.

As a stepping stone, there is no subject that will prepare one for promotion quicker than that of good writing.

I trust that the large number of Commercial teachers and Bookkeepers whose ambition it is to win their way to the top of their profession, will take advantage of your course.

Since taking your course I have received a raise in salary.

Wishing you the success you so richly merit, I am  
Your student,



E. A. DIETERICH.

Penman, Elliott Commercial Schools, Clarksburg, W. Va.

**MORAL:** Send stamp to-day for full particulars of Mills' Correspondence School of Penmanship.  
**E. C. MILLS, 195 Grand Ave., ROCHESTER, N. Y.**



### Prelude

In planning these lessons, I have endeavored to draw from the experience I have had, and from observing others write, such facts as will smooth the way for your success in this exact style of writing.

"The oft' repeated words that "there is no royal road to success" is, I think, especially applicable to this style of writing; and if so, we come to a few rules we must learn and practice in order to reach the height to which we all aspire.

A good workman is known by his tools and also by his habits; therefore, get the best tools, and foster the best habits.

### MATERIAL

Parson's Superfine paper or a good grade of Bristol Board that has a hard, smooth surface.

A 203 Gillott pen for medium, and a 200 Gillot for fine work.

An oblique holder with the point of the pen well elevated. The lighter the holder, the better.

A good grade of Stick India ink or a bottle of prepared India ink. I prefer the first named, because you can grind it whatever thickness you like, and also because it flows freely.

In doing this class of work, you will need a straight edge or, better still, a Spacing T-Square for ruling space lines. A very serviceable instrument is made by Mr. H. A. Rounds, 511 Carroll Ave., Chicago, Ill.

### HABITS

Position is the same as in ordinary writing. By that I mean the position recommended by penmen, with one exception, and that is in gripping the holder. A hint from that master script writer, Mr. Charlton V. Howe, I have found very useful in getting control — "Grip as near to the butt end of the holder as you can."

The movement used is a combination of the fore-arm and finger movement, with the small finger as the center of control.

Practice intelligently; do not scribble off a whole lot of stuff, spoiling paper and losing valuable time. Do not follow the example of the young man that spends ten minutes practicing in a slipshod fashion and then carefully rolls a cigarette and amid clouds of smoke, he dreams of being a leader in his profession.

I wish I could express in words, the importance I attach to the habit of reading over the instructions, until you understand them thoroughly. After you understand every word, then begin your practice, following instructions by frequently comparing your work with the copy to see wherein it differs.

## CHINESE STICK INK

For Penmen, Engravers and Students who want to show their work to the best advantage. An ink that is black; it dries quickly, and unlike other inks, it will stand a great deal of erasing, (and not lose its blackness) which in itself is a convincing testimonial.

Cost of Ink, \$2.00 per Stick.  
Stone for grinding ink, which has a glass cover to protect ink from dust, for 50 cents.

Complete Outfit \$2.50, by express, not prepaid.  
Address **R. A. CEPEK,**  
723 Throup St., CHICAGO, ILL.

I would advise you to practice as much as you can; though I would rather have you practice fifteen minutes daily than half a day about once in a week or two.

### CRITICISM

I will criticize your best efforts through the columns of this journal. If you want your work returned, enclose a stamp. Work must be sent by the third of the month. Send work to R. A. Cepek, 723 Throup St., Chicago, Ill., on narrow strips of paper and in a long envelope, if possible.

### BY WAY OF ENCOURAGEMENT

I will give to the one making the most improvement throughout this course of lessons, a certificate of proficiency, which I will engrave. Second best will get a complete alphabet and figures. Third will get one dozen written cards. Will you win?

First lesson next month.

**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.

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Penman's Souvenir 35c. Card Writer's Sample Book 25c. Mr. Penman you need those books.  
**HAND CUT CARDS!** Are the best  
5000 3 Ply, W. B. \$3.30 5000 6 Ply, W. B. \$4.25  
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100 May I See You Home cards 30c. 100 Lodge cards 30c. Sample 100 assorted 30c. sent Prepaid  
All orders promptly filled. Send for Samples.

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Want a teacher?  
Want a partner?  
Want to buy a school?  
Want to sell a school?  
If so, let us hear from you.

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E. L. Glick, Mgr. Concord, N. H.

## A BUSINESS PROPOSITION

If you are now teaching branches that you do not wish to handle; or you are in a school you do not like; or in a section of country which you wish you were out of; or you are getting less salary than you are worth, wouldn't it be a good business proposition to change?

Suppose you can secure just the kind of work, in the class of school, in the particular section of country most agreeable to you, at a salary advance of several hundred dollars a year, would it not be folly to let the chance slip? It may be the one chance of a lifetime for you, and you might miss it if you were not on our list.

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**Free Registration.** So confident are we that we can place every good teacher and well-prepared graduate, that we make the following offer: We will waive the \$2 registration fee and allow this to be paid with our 1 per cent. commission (one-half in 30 days, one-half in 60 days after beginning work). Don't delay. Send for blanks today.

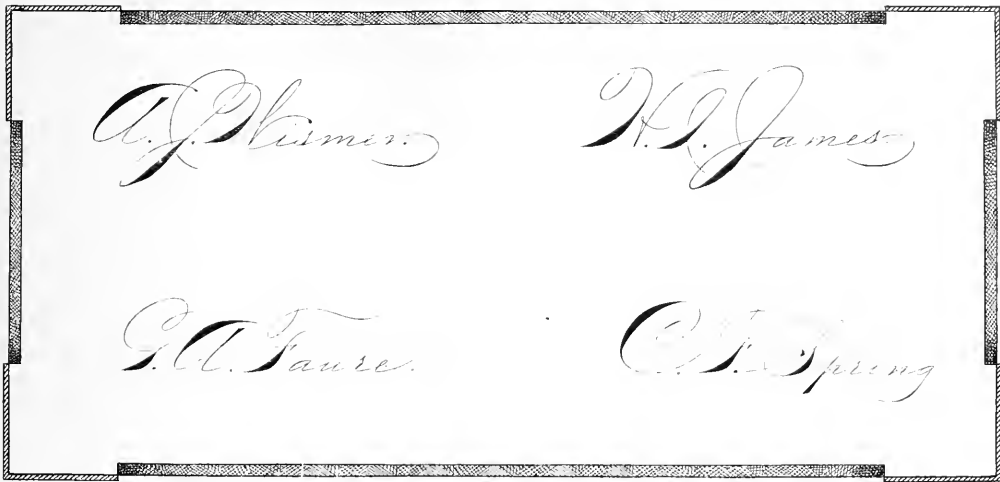
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is maintained to sell school property and to aid in forming partnerships. Write for information about our plans and the 39 schools on our list for sale.

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By a school in Oregon. Must be able to handle the usual commercial branches, including penmanship, but not shorthand or type-writing. Address, "Oregon School," care Business Educator, Columbus, O.

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W. M. O. PRATT, Manager

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Do you wish to improve your BUSINESS WRITING; to become a fine ARTISTIC WRITER; to know all about CARD WRITING; to learn ENGRAVING; or to take a practical course in LETTERING? Then write for my new book "How to Become a Good Penman." It's free and tells all about how you can learn by mail.

F. W. TAMBLYN,  
KANSAS CITY, MO.

1114 GRAND AVE

**Miss Elizabeth Truman**  
and  
**Mr. Howard Avery Rounds**  
formerly Illuminator and Engraver respectively for Mr. C. L. Ricketts, Chicago, announce that they have opened a studio in The Tower, Schiller Building, 103 Randolph Street, and are prepared to execute in the best style of the art, Engraved and Illuminated Resolutions, Fine Lithographed and Engraved Diplomas, Illuminated Books and Poems, Book-plates, Monograms and Coats of Arms.

**Rounds & Truman**  
Chicago.

Our readers will be pleased to learn that we have made arrangements with Mr. H. A. Rounds to contribute a series of six lessons in the *French Round Hand* as shown above, a style much in vogue in high-grade engraving.

Mr. Rounds and Miss Truman are both experienced specialists in engraving, the former graduating from the Zanerian College in 1897, and the latter from the Chicago Art Institute in Decorative Designing. Reports indicate that the new firm is prospering beyond expectations.

The series of lessons will be begun in the May number. You will therefore do well to plan to pursue them. Add skill and knowledge to thy hand and head, and they in turn will add coin to thy purse.

**BUY YOUR Blank Cards from Stevenson's Studio**

**Dear Brother Penmen Throughout Quilldom**

I have gathered together the "Cream of Creation" in Blank Cards for fine penmanship from many sources. Read the following testimonial from one of my many pleased customers:

Your 100 cards received. Kindly forward me by return express (1000) quoted on your price list 90 c. I have been buying cards little cheaper, but as I find you are always prompt I order from you. If you can always give my orders quick attention I will give you our trade as your cards are O. K.

Yours very truly, J. R. PENNINGTON,  
Black Mountain College, Black Mountain, N. C.

- White Defender Wedding Bristol ..... 75c per 1000
- White Berkshire Wedding Bristol ..... \$1.15 per 1000
- White 20th Century Wedding Bristol ..... \$1.75 per 1000
- Rainbow Wedding Bristol, many tints ..... 90c per 1000
- Black Enamel, fine for white ink ..... \$1.15 per 1000
- Colored Bristol, assorted colors, fine for white ink ..... 90c per 1000

Put up in strong boxes containing 500 cards each. Sample 100, one kind 15c. Assorted, or 20th Century, 25c per 100. Assorted samples for sample.

Sizes 2 x 3 1/2, 2 1/4 x 3 1/2, and 2 1/4 x 3 1/4.

Prices are net and sent by express not prepaid; 100 sent postpaid. If by mail add postage, 30c per 1000. This is cheapest if you live more than 500 miles distant.

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POSTPAID.

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## The Best is None too Good for Me

For nearly twenty years I have sought for the best material for fine penmanship, and believe I have found it in the cards offered below:

Norway Wedding Bristol, white, \$1 15 per 1000  
English Bristol, 13 colors, .90 per 1000

By express, not prepaid.

For 30 cents, I will send you a full line of samples and throw in three or four cards hot from my pen, showing these cards to be unequalled for brilliant shades and dainty hair lines.

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## It is None too Good for You

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Care F. J. Toland. LA CROSSE, WIS.,

### Lessons in Wash Drawing and Engrossing.

E. L. BROWN, ROCKLAND, MAINE.

The cut of the engrossed testimonial given in this connection conveys little conception of the soft, delicate coloring of the original drawing, but, however, the style and character of the lettering and scroll work are faithfully reproduced, and it is left with the student to work out the color scheme, guided by our suggestions and his own artistic sense and feeling.

The original was executed on parchment, size of design 12 x 13 inches. In transferring this design to parchment proceed as follows: Make an accurate sketch on paper of the border, including scroll work and symbols, also lay off the exact space the text is to occupy in the center, including the heading. The lettering in the heading should be drawn in detail, also the initials beginning the paragraphs. Rule lines on the sketch in ink to regulate the height of lettering. Outline sketch in ink with a Soennecken number five pen. The sketch is reproduced herewith complete save the lettering. The body text should be written with a No. 3 Soennecken pen, and the letters should be about one-fourth of an inch high.

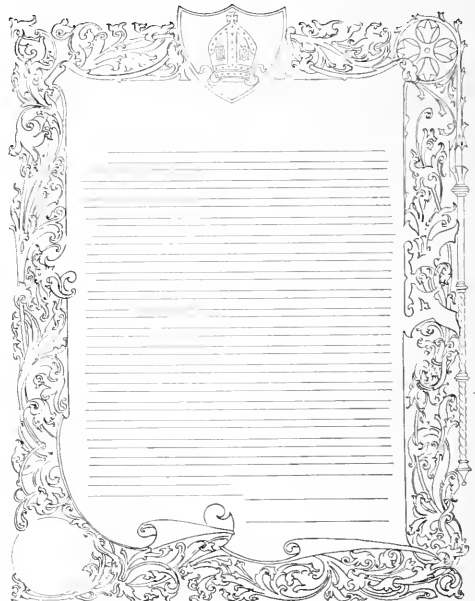
When the sketch is completed lay on the drawing board under the sheet of parchment, tacking both firmly to the board. The transparency of the parchment will enable you to see the sketch plainly, and the entire piece may now be completed with few if any pencil lines.

**COLORS.** The piece was illuminated in purple, red and gold, the principal color being purple. A good purple is formed by mixing Prussian blue and crimson lake, with a few touches of Chinese white to give body and opaqueness. The pastoral staff

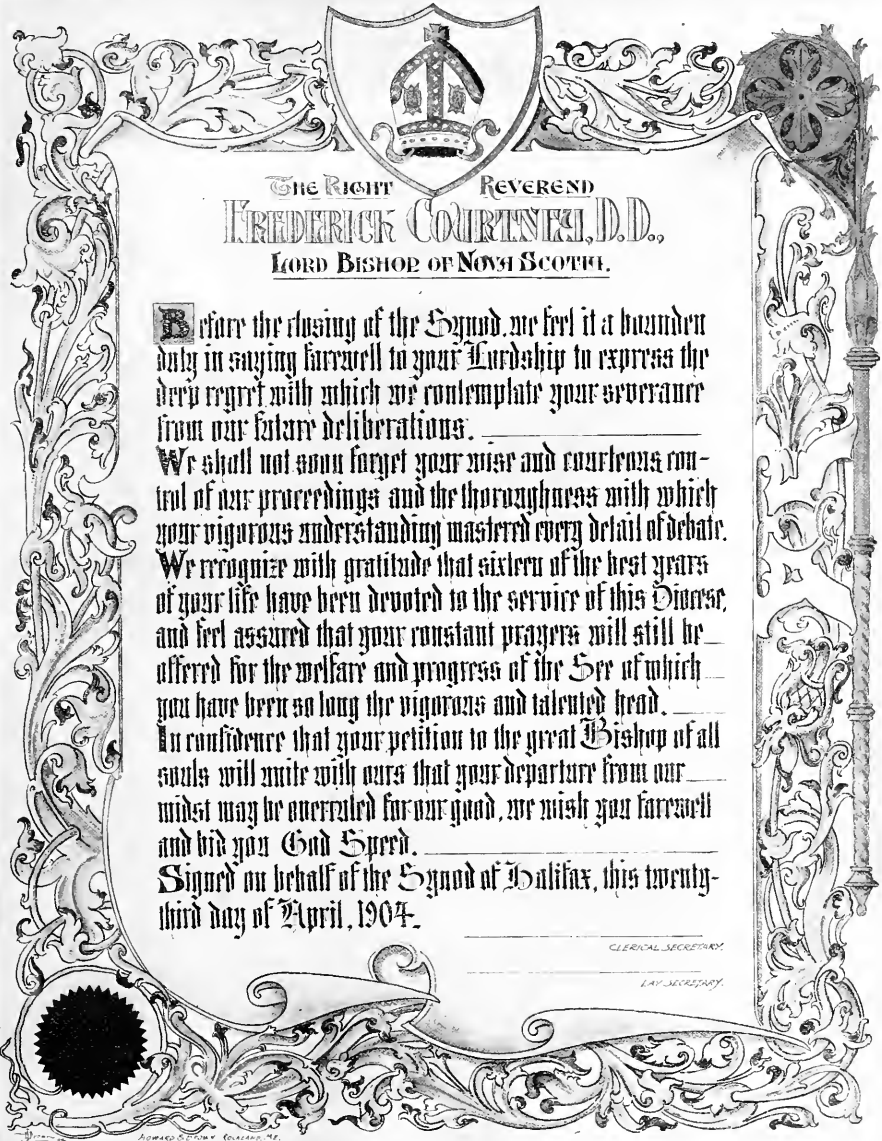
at upper right corner is in gold which accounts for the dark tone in the cut. The Bishop's mitre is in red, purple and gold. The darkest part is red, the cross, escutcheons and strings gold, the white dots are on purple ground and dots around lower edge are purple. The initials of the words The Right Reverend, gold, outlined in red. Frederick Courtney, D. D., two shades of purple, and the initials of following line are red, outlined in gold. The initials of paragraphs are in red outlined in gold, excepting the B which is in red outlined in black, on gold ground. The red used was obtained by mixing vermilion, crimson lake and Chinese White. Shell gold was used on this design. Outline the border in black, when the coloring is done, with a No. 6 Soennecken pen. Use a ruling pen and T-square for the straight lines. We are sure that it is a difficult matter to teach color work from black and white models, but even with the advantage of personal instruction, practice and experience are absolutely necessary to acquire success.

[For some unaccountable reason the compositor who makes up the type forms of the B. E., omitted the following which should have accompanied Mr. Brown's beautiful illustration in the March number, and substituted and repeated the sketch of Mr. Scripner.—EDITOR:]

Page of an engrossed album. First make a detail pencil sketch of the design, giving special attention to the drawing and arrangement of lilies, and also aim for well proportioned, accurate lettering. The shading was done in green, obtained by a mixture of Hooker's green No. 2, and Payne's gray. First outline the lilies with some of the water color in a new pen. Trace the lettering in water proof ink, or add the washes first and do the inking afterwards. We would recommend the use of water-proof ink for the best results. Moisten the paper with clean water preparatory to applying the washes. Add the washes freely, beginning on the darkest part and working towards the light. Mix the color with more body for the darkest values, which occur around the lilies nearest the lettering.



SKELETON OUTLINE OF RESOLUTION GIVEN ON ANOTHER PAGE, ACCOMPANYING MR. BROWN'S LESSONS IN ENGRASSING, ILLUSTRATING, ETC.



THE RIGHT REVEREND  
FREDERICK COURTNEY, D.D.,  
LORD BISHOP OF NEW SCOTLAND.

Before the closing of the Synod, we feel it a bounden duty in saying farewell to your Lordship to express the deep regret with which we contemplate your severance from our future deliberations.

We shall not soon forget your wise and courteous control of our proceedings and the thoroughness with which your vigorous understanding mastered every detail of debate.

We recognize with gratitude that sixteen of the best years of your life have been devoted to the service of this Diocese, and feel assured that your constant prayers will still be offered for the welfare and progress of the See of which you have been so long the vigorous and talented head.

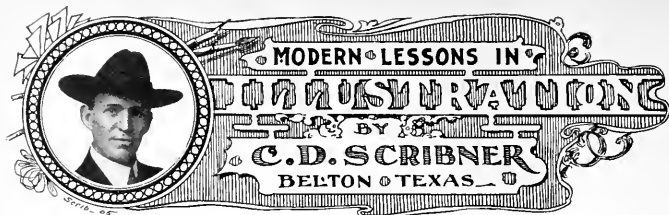
In confidence that your petition to the great Bishop of all souls will unite with ours that your departure from our midst may be averted for our good, we wish you farewell and bid you God Speed.

Signed on behalf of the Synod of Dalitax, this twenty-third day of April, 1904.

CLERICAL SECRETARY

LAY SECRETARY

THE ORIGINAL OF THE ABOVE ENGROSSED TESTIMONIAL WAS EXECUTED ON PARCHMENT, ILLUMINATED IN PURPLE, RED AND GOLD, AND IT IS PRESENTED AS A SPECIMEN OF HIGH GRADE ENGROSSING. THE BEAUTY OF THE COLORING IS LOST IN THE REPRODUCTION.



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### Lesson One

To become an illustrator, it is necessary to familiarize yourself with almost every type of human being, animals, birds, trees, flowers, fruits, etc. You must also be a close observer of human nature. To accomplish all of this, it means long continued study and practice.

It will be impossible for many to leave their work and visit different parts of the country to study these conditions. However, there are books and magazines at your command that furnish excellent examples for study. If you will provide yourself with two scrap books, one in which you may paste pen and ink pictures, and in the other the best examples of wash drawing, it will be but a short time until you will have a fine collection of studies. Select the best work, follow the illustrations of our modern artists, and read and study all the good literature possible for you to obtain.

This course of lessons was prepared to help the beginner, and also aid those who have already made a start in this direction. I have tried to show several kinds of technique so that if you are not successful in learning one, you may master the other. I have also given examples in one or two new mediums that may help to suggest many good ideas to you.

The material used or needed for pen and ink drawing are an assortment of pens, fine, medium and coarse; also some that make a very fine, flexible point for shaded strokes, etc. I have found the following to be very serviceable: Zanerian Ideal, Zanerian Business and Zanerian Fine Writer; Gillott's Crow Quill is also very useful. A good quality of card board, or heavy ledger paper should be used. Never work on cheap, flimsy paper. It is a waste of time and energy. Always draw with India ink. For general purposes the Zanerian India ink has no equal. Try to get in the habit of using a drawing board, as it can be handled so much easier.

Considerable has been said in regard to position as regards penmanship, but is not necessary in illustrating. Learn to draw in any position, turn or twist yourself to suit the occasion. Get where you can command the best view of your subject. Stand up if necessary. This holds good while you are making preliminary sketches only. When you have the drawing ready for inking it is best to sit in a comfortable position with a flat top table or desk, where you may have plenty of room and freedom.

Now then, if you wish to accomplish much you must master this first lesson; it is the foundation and key to illustration. The technic of pen lines are very essential. We have given but this one plate for this month so that you may have plenty of time to work it up. Use a coarse pen and straight holder. Make all of the straight lines toward you; the curved lines from you. Turn the paper or card board often; avoid the little hooks you will be apt to make at the ends of your lines. To do this, lift the pen while in motion. Use a free arm action, holding the wrist rather firm and stiff; also keep the fingers firm. Notice in Fig. 6 the lines are crowded closely together; in making such, hold the pen more nearly perpendicular and use a faster motion. Figs. 21-22 are shaded strokes. Make them with a rather snappy movement, using a flexible pen point, pressing on the pen as you end the stroke.

Practice faithfully on these studies, go over them many times. Be systematic in your work; one thing at a time, and that well. Save one of your best practice sheets from each plate for future reference. This is your opportunity.

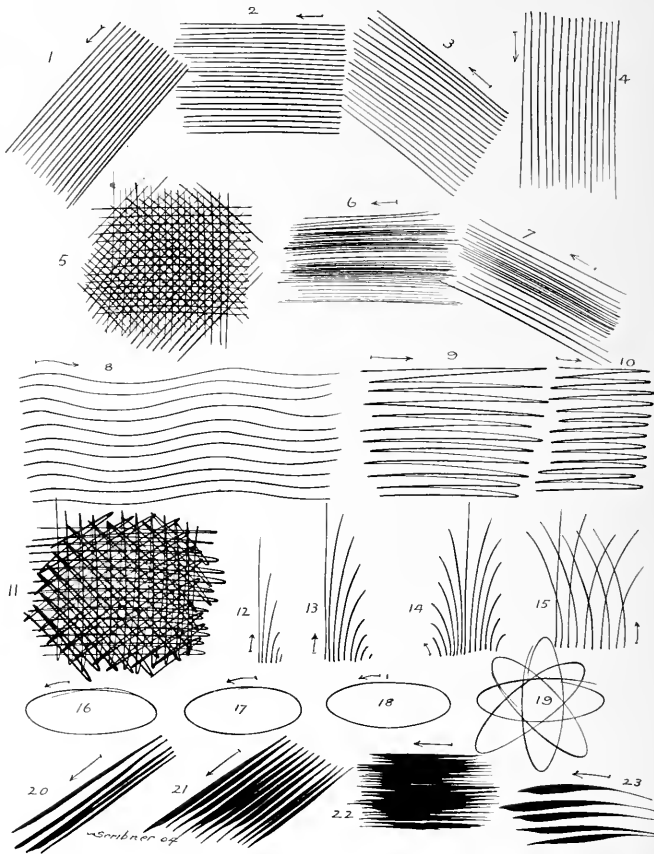
SALEM, MASS., Mar 9, 1905.

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I never miss an opportunity to do Missionary Work for you, and wish you all possible success."

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No attempt to improve the original basis of Pitmanic Phonography has ever been successful—now, progressive teachers are beginning to realize this fact fully and are looking about for the best presentation of the system. To those who are open to conviction, we are willing to mail a copy of CLARKE'S GRAHAM-PITMANIC SHORTHAND on receipt of 75 cents, which will be refunded if book is returned. It costs little to investigate; it pays well.

TO KEEP ABREAST OF THE TIMES, KEEP GOING

#### Questions Answered and Criticisms Offered by C. P. Zaner.

E. F. B., Pawtucket.—Your loops are not made quickly enough, nor with quite enough arm movement. Watch spacing between letters. Small *o* is too pointed at the top. Small *a* and *c* are usually too large. You are on the right track. Small letters doing nicely. Figures are not as good as your letters, and your loops are not made freely enough. Watch the small letter *r* carefully, both styles.

F. J. G., Miss.—Your penmanship shows plenty of movement and dash. We would suggest that you study form closely, and that you give more attention to the little letters. You can become a very fine penman by systematizing your practice. Come again.

W. G., New Liskeard.—Your writing is plain but lacks sufficient arm movement to make it graceful and uniform. Work faithfully upon movement exercise and yours will win.

E. B., Pawtucket.—You need much more work in movement exercises. Your figures also need careful attention. Your small letters are getting along nicely. Keep at it and come again.

T. C. S., Austin.—Watch detail more closely in your word and sentence writing. Think clearly of each letter as you make it. Do not let the pen get ahead of your thought. You do well and can become a fine penman. I would recommend that you begin on the exercises and small letters, and master them thoroughly before attempting advanced writing, such as page writing. It takes time to cover a course of lessons, and to learn to apply the skill thus acquired.

R. N., Weaubleau.—Use better practice paper. Your capitals are too flourished for business. Some of your small letters are exceptionally fine. You have splendid movement.

J. C. S., Md.—You are doing first-rate. Work faithfully on the capitals from time to time, reviewing your small letters from time to time.

J. C. H., Md.—Watch last upper turn of *n* and *m*. Curve down stroke in *o* more. Think of turn and angle more and you will improve faster. You cross loops too high.

C. J. S., Findlay.—Your movement exercises are excellent. Upper turn in *h* too angular. Down stroke in *o* too nearly straight. Watch turn and angle closely in your sentence writing. You are on the right track for the certificate, which will be yours as soon as you put in practice the things criticised. Learn to finish each word more carefully. It ought not to take you more than a month to secure the certificate, if you apply yourself intelligently.

J. B., Minn.—Your double pointed German is excellent. Your round hand can be improved by squaring the ends of the strokes, such as in *l* and *r*. I would suggest that you study form more closely, and practice more deliberately, for improvement in your ornamental style. Learn to be deliberate and yet not slow.

M. B., Pawtucket.—Your loops are too pointed at the ends. Last upper turn in *n* and *m* too sharp. Your minimum letters are improving nicely. All in all, you are doing well.

J. C. K., Niagara.—Your movement exercises, as well as your work throughout, are too slow. You are not making the improvement you should because your movement is too slow and sluggish. In the oval exercises you ought to make about three hundred revolutions in a minute. Let us see some that you make at about that rate of speed.

B. N. W., Rich Hill.—Study form closely. Curve down strokes in *z* less. Systematize your practice. Some of your capitals are exceptionally fine. Don't hurry the minimum letters. Glad you are pleased with "Lessons in Ornamental Penmanship."

A. B. Z., Wn. Use smoother paper. Make turns more rounding. Follow Cepek's lessons. Watch spacing between *w* and *r*. You are doing nicely; keep it up.

A. W. F., W. Va. Your exercises are superb. Your small letters are doing splendidly; watch your small letters in your sentence writing. Your capitals are inclined to be too elaborate and flourished; keep them small and plain. You are progressing; keep at it.



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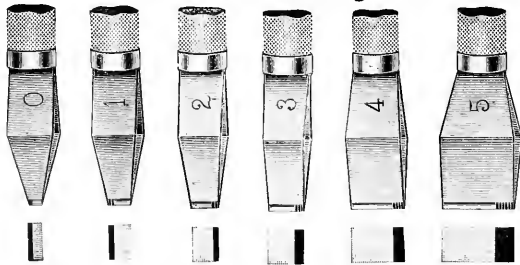
to the person whose course of study in the \_\_\_\_\_ Department  
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Branch at Chicago in the Marquette Building.

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**ESTERBROOK & CO. PROFESSIONAL PEN**  
A 1 PROFESSIONAL  
Fine pointed and elastic for card writing

**ESTERBROOK & CO. TEXT WRITER**  
TEXT WRITERS  
Made in 3 widths and with long point to both left and right

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453 BUSINESS AND COLLEGE with fine and extra fine points. Elastic and smooth writing

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**Zanerian Medical Pen**—A high-grade medium, extra smooth pen for business writing. None better. Just right for students and accountants. Gross 75c, 1/4 gross 25c, 1 dozen 10c

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**Gillott's Principality No. 1 Pen**—A fine writing pen. Gross \$1.00, 1/4 gross 25c, 1 dozen 1.2c

**Gillott's Double Elastic E. F. No. 604 Pen**—A medium fine writing pen. Gross 75c, 1/4 gross 25c, 1 dozen 10c

**Gillott's Magnum Quill E. F. No. 601 Pen**—A business pen. Gross \$1.00, 1/4 gross 25c, 1 dozen 1.2c

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**Soennecken Lettering Pen**—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1 1/2, 2, 2 1/2, 3, 3 1/2, 4, 5 and 6 single pointed and 10, 20 and 30 double pointed 15c

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12 sheets by express ..... .75  
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We use what is generally conceded to be the most scientific and the most teachable presentation of this important subject. In connection with the lessons on the keyboard a series of gymnastic exercises is used to strengthen the muscles of the fingers. Clear and unique diagrams are used to show the position of the hands. Most of the work is in typewriter type so the exercises are perfectly natural in size and appearance. Following the lessons on the keyboard there is a complete course of practice sufficient to occupy the time of the pupil till he can be asked to transcribe his shorthand notes.

With this book as a guide pupils can scarcely fail to make satisfactory progress. We can now furnish it in special editions for the Remington, Smith Premier, Underwood and Oliver. You will make no mistake in using this book as your text.

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The season of the year is at hand when diplomas are in demand. We are in a position to meet almost, if not every need of a business school for diplomas.

Our diplomas are all genuinely lithographed and have a softness that cannot be simulated by a reproduction, even if printed from stone. We solicit the correspondence of business and shorthand schools needing diplomas. In writing us concerning them be sure to state the course and give the full name of the school so we can select the heading that fits your name.

CHICAGO

POWERS & LYONS

NEW YORK

# THE BUSINESS EDUCATOR



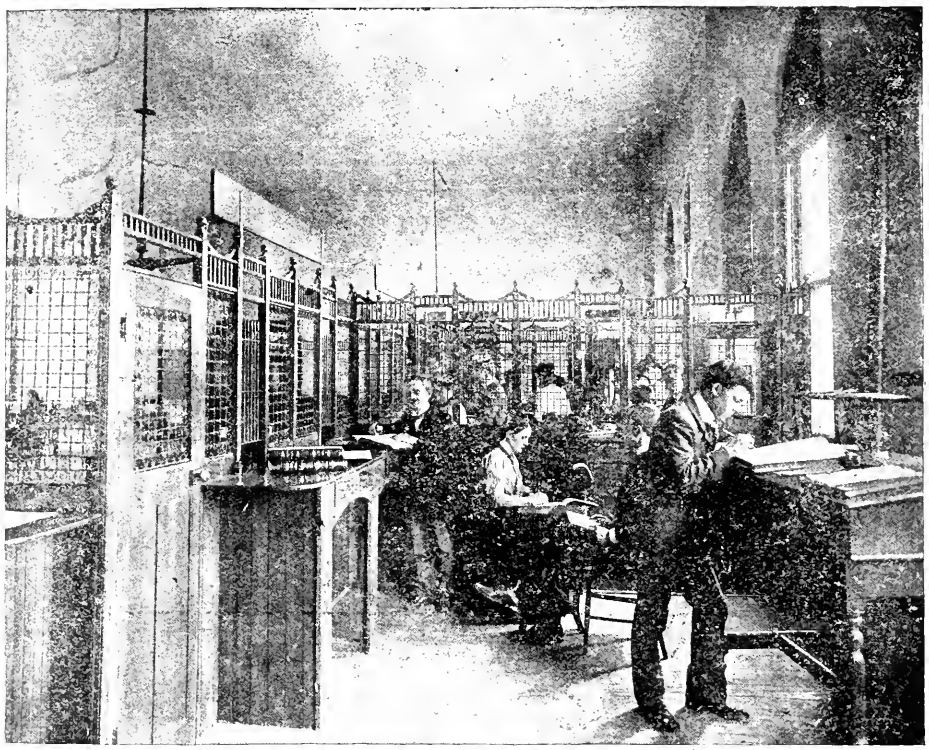
MAY  
1905

TEACHERS' PROFESSIONAL EDITION  
ONE DOLLAR A YEAR

PUBLISHED BY  
**ZANER & BLOSER**  
COLUMBUS OHIO

# THE BLISS SYSTEM

OF ACTUAL BUSINESS  
FROM THE START



IS THE GREAT  
OFFICE PRACTICE SYSTEM

PUBLISHED BY F. H. BLISS, SAGINAW, MICH.



### Interesting Extracts from Private Correspondence

The following are taken as samples from more than 150 calls for teachers, received at our desk between January 1 and April 10:

"We want two or three strong, growing commercial teachers for September, at from \$120 to \$150, for day work, ten months. If evening work should be permitted or required, \$3 per evening will be paid extra. We are coming to you early this year, for we waited until too late last year to obtain the advantage of your excellent system." [One of the finest private schools in the East.]

"Please send me confidential information regarding a competent man to handle penmanship, law, and bookkeeping from now until Fall at from \$100 to \$125 a month, with a chance to engage for next year. We must have a good man at once." [The premier private school of the East.]

"I am forced to give up my work for the rest of the year, because of ill health. I want you to send me information about some competent men to take my place. Of course, I do not want the men to know anything about it, for I may be able to hang on." [A fifteen hundred dollar job; one of the most talked-of commercial high schools in the country. Here is where our system of sending information without "sicking on" a lot of candidates is peculiarly acceptable.]

"It looks as though we may lose the head of our commercial department. In order to be prepared for the emergency, if it comes, send me confidential information about candidates that you are willing to recommend. We should pay from \$150 to \$180. We have a splendidly equipped department." [One of the very best private normal schools in the United States.]

"I want you to send me information about some good men to take charge of the commercial department in our high school next fall. We have a woman, and the work should be in the hands of a man. You know how these things work, and so I need not say to you that I shall not want you to notify candidates, for I shall have to use some diplomacy to bring about the change. I shall appreciate your assistance very much, indeed." [The superintendent of schools in a most desirable little eastern city. The position will carry \$100.]

"If you will, send me data of candidates for the position of teacher of commercial branches, without notifying the men themselves. We are looking for a man to teach Benn Pitman shorthand, ninth grade Latin, and beginning English. She must be all right. We had the cards stacked on us last year, and the man who sits in the game this year must play square. Will pay \$100 a month." [One of the Montana high schools.]

"I want a first-class man to take charge of our shorthand department. He must be an experienced Gregg teacher. What can you do for me?" [One of the foremost shorthand men in the U. S. This position commands from \$120 to \$150.]

"I shall be glad to have you send me information about a first-class man to take charge of my school and teach Munson shorthand. I must have a man who is good in the office as well as in the schoolroom, and who is competent to go out after business, also. I will pay from \$100 upward." [An excellent New England commercial school.]

"I am a graduate of Dartmouth College and of the Rochester Business Institute. I have a good position here in the East, but I want to go to California. Can you help me? If you think you can, I will enroll with you." [He did, and in less than three weeks he had an opportunity to go, at his own price, to any one of four California schools of excellent standing. We work for our candidates.]

Remember that the manager of this Agency began commercial teaching in 1891, and has been at it ever since, except from April, 1897, to September, 1899, when he was with one of the well-known commercial publishing houses, writing text-books - now used by the tens of thousands among commercial schools - and traveling in all parts of the United States and Canada. He has been Chairman of the Executive Committee of the National Commercial Teachers' Federation, and is now Chairman of the Executive Committee of the National Business Teachers' Association. He has been President of the Eastern Commercial Teachers' Association as well as prominent in its committee work. He started the New England High School Commercial Teachers' Association, and is actively identified with its work, being the Chairman of one of its committees now. He is a member of the Business Education Section of the National Educational Association, and has repeatedly been on the programs and engaged in committee work. These marks of confidence were all unsought, and are mentioned only that the free use of printer's ink by others may not obscure the fact that the manager of this Agency is in more intimate contact with all phases of activity in the field of commercial education than is any other man. His position as Associate Editor of THE BUSINESS EDUCATOR - another unsought tribute in his ability to do things - gives him no small influence among both teachers and officials generally, and among high school people particularly: a field in many ways most desirable for commercial teachers.

In view of these facts - not empty assertions - would it not be well to enroll with us, especially as you have no fees to pay unless we get you a position that you are willing to take? Scores of others are doing it to their profit; why not you? A letter stating your qualifications will bring a prompt, straightforward answer from us. If we can't help you we'll tell you so. We have had to refuse more than one in recent months.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

A Specialty by a Specialist

E. E. GAYLORD, Manager. Prospect Hill, BEVERLY, MASS.

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This book marks a distinctively forward step in the publication of commercial law texts. It is the work of a prominent lawyer and of a successful teacher, which insures the soundness of the subject matter, and the correctness of the treatment. The principles are clearly and fully stated, and are illustrated by actual cases decided by the courts.

### NEW COMMERCIAL ARITHMETIC

By JOHN H. MOORE

Half Leather, 392 Pages, \$1.00

The wide introduction of this book into commercial schools in all parts of the country, and its great popularity among teachers of the subject, amply testify to its superior merits. While comprehensive in its scope, it contains no complicated or obsolete subjects. It is modern in its methods and contains an abundance of practical drills in business problems.

## AMERICAN BOOK COMPANY

COMMERCIAL PUBLICATIONS DEPARTMENT

NEW YORK

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# PERNIN UNIVERSAL PHONOGRAPHY

The Original Light Line Shorthand.

**NO SHADING      NO POSITION      CONNECTIVE VOWELS**

The Simplest, Most Legible and Rapid Shorthand Ever Invented.

**A Radical Departure from Pitmanic Principles.**

**Pernin Phonography** is the corner stone which marks the era of a revolution in the art of shorthand writing. To-day every up-to-date school teaches light line shorthand—is your school among them?

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==== **Absolutely No Failures** ====

**The Only Shorthand for the Pupil**

**AWARDED WORLD'S FAIR MEDAL AND DIPLOMAS**

**TEACHERS!** The DEMAND for competent PERNIN teachers far exceeds our supply. We want every teacher who can handle commercial subjects and PERNIN SHORTHAND to file an application with us at once for the coming fall. Do it now. If you are a commercial teacher and can't teach PERNIN SHORTHAND, or if you teach some other system and wish to increase your earning capacity, and create a greater demand for your services, write us to-day—we have a proposition that will interest you.

**Have You Used**

## **Pernin's Business Dictation Book?**

It is composed of Actual Dictated Business Letters. Conceded by all who have used it to be the best work of the kind published.

**Sample Copy to Schools, 35c Postpaid.**

*The* **H. M. Pernin Publishing Co.,** Detroit, Mich.





# From \$800 to \$1200 a Year After Sixteen Lessons by Correspondence

So great have been the demands upon our time and energies in keeping pace with the volume of correspondence pouring in upon us from private commercial schools that we have hitherto been unable to give any attention to the introduction of Gregg Shorthand into the public schools. Notwithstanding this the Gregg system is taught in a very large number of public schools with most gratifying results. With the public schools the system has made its way by force of its intrinsic merits.

Among the Schools Which Adopted the System this Season are the Following :

Seattle High School, Seattle, Wash.  
Joliet High School, Joliet, Ill.  
Morse High School, Bath, Me.  
Rockford High School, Rockford, Ill.  
Merrill High School, Merrill, Wis.  
Carbondale High School, Carbondale, Pa.  
Jacksonville High School, Jacksonville, Ill.  
Marshall High School, Marshall, Ill.

Ottawa High School, Ottawa, Ill.  
La Crosse High School, La Crosse, Wis.  
Peoria High School, Peoria, Ill.  
Brainerd High School, Brainerd, Minn.  
Lead High School, Lead, S. D.  
Newton High School, Newton, Kans.  
Grand Forks High School, Grand Forks, N. D.  
Morton High School, Morton, Ill.

N. B.—The Rockford High School discarded the Munson, Joliet High School discarded Dement, Peoria High School and Morse High School discarded Pitman, Merrill High School discarded Cross Eclectic, as did the Lead High School, Carbondale High School discarded Pernin.

This is not a complete list, but 'twill serve. It has been sufficient to impress us with the idea that if the system could make so much progress with the public schools without effort on our part, it would make still more rapid progress if its merits were brought to the attention of the superintendents, principals of high schools, and teachers in charge of the commercial departments. We are therefore starting on a "campaign of education" in this direction — and this is the first intimation.

By reason of its simplicity, legibility and the sound pedagogical arrangement of the textbook, Gregg Shorthand is peculiarly adapted for use in high schools, but there is one serious obstacle: The extraordinary progress of Gregg Shorthand with the private commercial schools has exhausted the supply of high grade teachers who can handle the commercial subjects as well as Gregg Shorthand. Our free course of correspondence lessons is proving of great assistance, but the demand still exceeds the supply. Recently a commercial teacher who had taken sixteen lessons by correspondence (free of charge) was placed by us in a position at \$1200—his previous position paying but \$800.

If you are interested, write to us; and if a teacher ask for "Proposition No. 1."

**THE GREGG PUBLISHING CO.**  
Chicago, Illinois.



# A Munson Court Reporter's Tribute to THE ISAAC PITMAN SHORTHAND

CITY COURT OF THE CITY OF NEW YORK

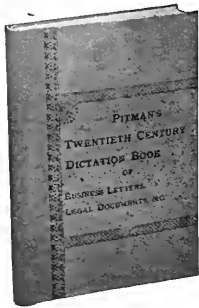
February 23rd, 1905.

Messrs. Isaac Pitman & Sons,  
31 Union Square, City.

Dear Sirs: Although I have been writing professionally, Munson's System of Phonography for twenty-five years as a means of "keeping the wolf from the door," and, while its utilization for such a long period would very naturally prejudice me in its favor, nevertheless, truth compels the acknowledgment that there are other systems of shorthand extant in the land, and that a recent critical and exhaustive examination of your Complete Shorthand Instructor (20th Century Edition), has revealed to me its many excellencies of which I had heretofore but a hazy conception. Its simplicity is admirable, its legibility remarkable, its adaptability to foreign languages marvellous; and the celerity and accuracy with which some of my professional brethren write it, is astonishing. As a system, its completeness certainly commands my sincere admiration.

If I had ten boys, no matter in what commercial line they embarked or what professional path they elected to tread, I should insist that each and every one of them be proficient in the art of Phonography, not only for its utility but also as an accomplishment.

Yours very truly,  
(Signed) JOHN R. POTTS,  
Official Stenographer.



#### FOURTH EDITION

Compiled by Robert A. Kells

Containing an up-to-date collection of genuine letters covering FIFTY DISTINCT LINES OF BUSINESS Legal Forms, and a judicious selection of practice-matter for general dictation. Also chapters on Spelling, Punctuation, Capitalization, and Short Practical Talks with the Amateurs. This work has been adopted by hundreds of progressive schools, without reference to the system of Shorthand taught.

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"It is one of the best books I have ever seen. Every shorthand teacher and student should have one."  
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"I like the 'Twentieth Century Dictation Book' very much indeed. It seems to be the best work so far produced of its kind, and I have the pleasure in herewith enclosing you an introductory order for the same."  
—Charles M. Miller, *Miller School, New York.*

Boards and Cloth Back, 272 pp., 75 cents; Cloth, \$1.00.

Examination copy to schools and known teachers sent post-paid on receipt of 58 cents, or 70 cents.

Send for copy of PITMAN'S JOURNAL, the Official Organ of the Isaac Pitman Shorthand. Yearly Subscription 50 Cents.

#### SECOND EDITION—Revised and Enlarged

## A PRACTICAL COURSE IN TOUCH TYPEWRITING

A Scientific Method of Mastering  
the Key-board by the sense of Touch

By CHARLES E. SMITH

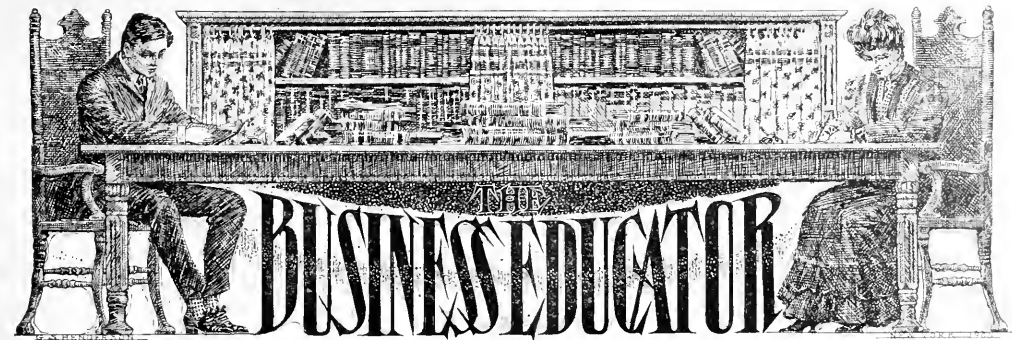
#### SPECIAL FEATURES:

- An invariable system of fingering arranged along the line of least resistance.
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- Charts and diagrams in five colors.
- Words not arranged in the hackneyed alphabetical order.

"I am delighted with 'A Practical Course in Touch Typewriting.' It is the best I have ever seen. A close examination will reveal the wonderfully painstaking work in the selection of practice material. There is no waste of energy on the part of the pupil or teacher; every exercise and every word has a specific purpose; and the learner is conducted by the shortest and most expeditious route possible to a high standard of proficiency. The unique arrangements of the lessons enables a teacher to handle about twice the number of pupils, and with far more satisfactory results. It is impossible to expiate too forcibly on the merits of this work, and I predict for it a very wide adoption."—A. M. Kennedy, *Central Business College, Ltd., Toronto, Ont.*

## ISAAC PITMAN & SONS, 31 Union Square West, New York.

Publishers of "Isaac Pitman's Shorthand Instructor," \$1 50. Exclusively adopted by the High Schools of Greater New York.



VOLUME X.  
NUMBER 9.

COLUMBUS, O., MAY, 1905.

Professional Edition, \$1.00 a Year.  
Penmanship Edition, 65 cents a Year.

## THE BUSINESS EDUCATOR

Entered at Columbus, Ohio, Post Office as Second Class Matter.

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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 may be sent to Mr. Gaylord.

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The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the sixteen pages devoted to the Departments of Commercial Teaching. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engraving, Pen Art, and Lesson features in the Professional Edition. Price 65 cents a year.

**Change of Address.** If you change your address, be sure to notify us promptly in advance. If possible, 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.

**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.

**Rates to Teachers, Agents, and Club Dealers** sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

Considering that THE BUSINESS EDUCATOR 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 in subjects relating to Business Education are found only in THE BUSINESS EDUCATOR, you will readily see that it is not only the best but the cheapest, when quality, character and quantity are considered.

## The Same Old Failure.

Every now and then the news comes along that this city and that school board and some other system of schools have discarded vertical and adopted slant writing, or something of similar import.

What does it all mean? As a rule it means that a change of copy books and slant has been made; simply that and nothing more. It means, nine times out of ten, the same old drawing, excessive finger movement, and gripping which we had before vertical came, and will continue to have until movement is taught in conjunction with form.

"Medial" slant is simply a new name for the same old conditions. How long will school people remain blind to the real facts? Or how long will they remain tools of book companies? The latter supply what is demanded. If school men will demand movement and form publications, the book companies will fall over each other to supply the same.

Form alone results in mere drawing. Movement alone results in mere scrawls. The two together, rightly blended, result in the highest art of written characters.

Rightly blended, form and movement require no more time to acquire practically than is now given the subject in the public schools. Then why not learn correctly?

Start right at the right time. Simplify the forms taught, in order to make the art of writing easy to acquire. Teach form and movement at one and the same time, and enthusiastically. These are the necessary steps. Omit one, and the other two become that much more difficult and impossible.

Slant or no slant; copy books or no copy book, drawing in the guise of writing must be abandoned before relief of any consequence may be expected.

THE BUSINESS EDUCATOR as the champion of form and movement, hereby solicits your co-operation in awakening the right interest in this important element of our public school education among school men generally. Let us hear from you.

## Not Success, but Service.

Not long since while conversing upon matters pertaining to young men and women, the genial Chas. J. Smith, of the Iron City College, Pittsburg, Pa., gently tapped me on the shoulder and said: "As you come and go and influence young men in our profession, do what you can to help them to see and to realize that *service*, not success, should be their aim; that *success* is possible only through *service*."

And so it is. Learn to be serviceable and you have already learned to be successful. Let your endeavors be to be of service to yourself and your fellows, and you'll know the fullest measure of the meaning and substance of success.

Begin today by serving yourself to the best before you in the way of practical grammar; quick and accurate mathematics; rapid and legible penmanship; scientific accounting; reliable, readable shorthand; neat, infallible typewriting, etc., and in so doing you will be preparing to serve others to the best service human hearts, heads, and hands can dedicate their energies to, that of everyday usefulness. In return you will receive your reward in dollars as well as in appreciation.



For, whether they show it ordinarily or not, business men do appreciate service, and are willing to pay for it.

But this service is not to be had in a minute or developed in a day. It must become a part and parcel of your very sinew. It must be so interwoven in your thoughts and actions that in time we call it habit. That means that in due course of time following right motives and untiring acts, you will become so used to being serviceable that all your acts will partake of that character, whether they be unconscious or voluntary.

Be serviceable and some day you will be served—some day you will know what it means to serve and to be served in turn. And the chances are that you will be served to that which you have yourself been serving, for like attracts like.

See to it that you serve unselfishly and excellently so that you may in turn be served similarly.



	<p>PROGRESSIVE LESSONS IN <b>Business Penmanship</b></p> <p>BY <i>C. E. Doner</i></p> <p>Supervisor of Writing in the Beverly, Mass., Public Schools.</p> <p>Work for criticism should be mailed to Mr. Doner by fifth of each month.</p>	
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**Instructions.**

I am going to let you go ahead this month without very much instruction. There are times when one is overcrowded with work, and just now I am in that position.

I wish to say, however, that I hope you will all keep up your practice on these lessons during this month and next. I want to see as many as possible get the certificate.

Give the sentences in this lesson some good hard practice. By doing so you will improve in making small letters, and that is what a great many of you need.

Let me have your practice work as early as you can, for I will want to communicate with Mr. Zaner regarding the certificate, etc. before the first of June.

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Lucen Lucarantine Luestion Luench  
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 Laduum Lirtuous Leneration Vine  
 Lrdone Lndermine Uttermost Use  
 Lame time with utmost importance.  
 Lately and earnestly do your work.

~~1100~~ 1100 B B B B B  
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B B B B R R R R R P P P P P  
T T T T T T T T T T T T T

Business penmanship. Baltimore  
Retain your good position. A

A union man mining in a mine.  
You should use arm movement. Y  
In answer to your letter of the  
Neatness is very much desired. N  
June is a very pleasant month.  
Patience ought to be cultivated. P

O O O O O O O O O O O  
I I I I I I I I I I I I I  
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 Lancaster Lebanon Lawrence, Mass.  
 Wheeling Wilmington Wellington



Wide spacing between  
the letters, but remem-  
ber not in the letters.  
teaches precision in  
forming the characters.

S S S S S S S S S S S S S S S S  
G G G G G G G G G G G G G G G G  
F F F F F F F F F F F F F F F F  
I I I I I I I I I I I I I I I I  
Train your eye to see mistakes.  
Faithful efforts are greatly rewarded.

I am I am I am in I am in  
Goodness is superior to greatness.  
Specimen of business penmanship  
Kinky lines should be strengthened.  
How is your arm movement?  
I am gaining, surely gaining. In

**Criticisms.**

- E. F. B., R. I. Your movement exercises are good. Give more time to figures and small letters.
- W. B., Pa. You are improving nicely. Keep the good work up, and come again.
- S. J. B., Mich. Your work is much better this month. Keep your movement up.
- W. A. B., Calif. You are doing well. There were 78 pages in your last lot. That's right, keep it up.
- H. B., Can. Write a little larger, and use more arm movement. Practice exercises.
- C. H. B., Me. You are a dandy in putting up good work. Your exercises are fine. Give more time to the figures.
- L. B., N. J. Your movement exercises are fine. Go ahead, make Thornburgh's 7.
- E. L. C., N. C. Your work for January is good. Give some time to small letter practice. You ought to do well by June.
- C. S. C., Ohio. *You write too heavy.* Please watch this.
- S. O. C., Ia. Yes, you are doing better. Don't allow yourself to get nervous. Make up your mind that you want.
- W. H. C., R. I. Your work is fine. No special criticism. Come Again.
- O. C. D., Md. I like your work. You ought to do well by June.
- W. A. D., Ia. Your exercises are some of the finest I have received. You get a clean line.
- E. W. D., Mich. You sent me a fine lot of work. Suppose you write a trifle smaller. I think it will be better.
- K. F., Ind. Your exercises are good. Spend a little more time on small letters and figures. Study small *c, s, a* and *r*.
- M. N. F., Ia. Your work is much better. You ought to do well by June.
- J. P. G., Mass. Your work is fine. Make figures a little bigger. Come again.
- O. G., N. Y. Be more systematic in doing your work. Practice more on small letters.
- E. F. H., R. I. Am pleased with your work. Give more time to figures.
- T. H. H., Can. Practice on small letters by all means. Your exercises are good, but small letters poor.
- B. A. H., Pa. I can see a great improvement in your work. Keep on.
- J. E. H., Mo. You make a fine line, but be careful not to make your letters too slowly.
- W. W. K., Mich. Glad to get your work again. Let me see some small letter work.
- P. R. K., O. Don't send so much, and try to do better what you do send. Keep right on and you will win.
- C. K., Pa. Your work is fine. No special criticism. You might give the figures more attention.
- E. S. M., Calif. Write a little smaller. Your exercises are good. Come again.
- E. W. N., Minn. Try writing a bit smaller. I like your movement work.
- R. W. N., Ill. Give more time to the small letters, and come again.
- J. F. N., Del. You are to be commended on the good work you are doing in the office. I like your work—keep sending it right along.
- R. C. N., Mo. Try writing a little smaller. You get a good line.
- E. O. P., Wis. Your exercises are well made. Come right along with more work.
- C. A. P., Ind. Write a little smaller, and try to make movement exercises lighter.
- S. A. P., R. I. Your work is fine this month. You ought to make a good penman. Get a little more movement to your small writing.
- G. H. P., R. I. Use more movement in small letter practice. Make the pen go.
- E. P., Pa. Try writing a little smaller. I think you will like it better.
- J. S., Minn. Can't you use a better paper? You are doing better work.
- T. J. S., Ia. Give more time to the figures. I see an improvement.
- J. N. S., Ia. I like your work. You ought to make a good writer.
- D. H. S., Mass. Now you are improving. Keep the good work up.
- S. S., Can. Your work is good. Am pressed for time—so I won't criticize close this month.
- G. S., Pa. Try to write more lightly—your hand is heavy. Come again.
- E. J. S., Wis. You are doing well. Keep the good work up.
- W. W. T., Ia. Get a little more movement to your work. Use a better paper if possible.
- E. E. W., N. J. Your exercises are fine—some of the best I have received.
- D. S. W., Pa. Your work is good for this month. Keep right on.
- S. K. W., Mass. You may use a little finger action in making *l, r*, etc. Your exercises are good.
- J. C. W., Ga. I like your work. Your compact movement exercises ought to be higher than wide. Come again.
- B. X. W., Mo. Your work is much better. Keep at it.
- W. T. Y., Kan. Use a better ink and paper. If I were you I should not mix shaded writing in with your business writing.
- C. H. I., N. J.—You are doing stronger work with a coarse pen. Try to have small *m* and *n* well rounded at top. You are improving.

From Elliott's business school, Wheeling, W. Va., J. F. Caskey teacher of penmanship:

- C. T. A. You are getting your small letters down in fine shape. They have a professional look.
- M. B. You have made a wonderful improvement. Keep the good work up.
- R. H. Try to bring your small letters up. Also your figures. Your movement exercises are good.
- H. W. N. I can see a better line in your work. Give the figures more attention.
- E. W. S. You are getting a much better line to your work. I'm glad to see this. Don't give up.
- W. B. I'm glad to number you with the others from Wheeling. You seem to start off in good shape. Keep it up.
- J. C. F. Your exercises are good. You ought to give more time to the figures.

**Currier's Criticisms.**

- E. E. W., N. J. Always glad to inspect your work. Loop letters *h* and *k* have too much curve in downward stroke. Try to acquire a lighter touch.
- T. J. S., Ia. You are improving steadily. Study form and spacing diligently and it will add materially to the beauty and uniformity of your writing.
- R. M. B., Pa. You do nice work. The bases of small *b, r* and *f* are too angular. Capitals are good. Use a strong, free movement for the small letters.
- F. W. W., Pa. I am surprised at the improvement you have made since I heard from you last. Increase the size of capitals slightly. Keep up the good work.
- L. R. N., Mont. Thanks for your kind letter. You are gaining in strength of line. Now aim to be more accurate and systematic. It will change the appearance of your writing greatly.
- E. B. S., Pa. More movement! More movement! You need lots of it! Fight it out along that line at the rate of a half hour daily. Practice big exercises with plenty of vim.
- E. L. C., N. C. You can become an expert if you will study form more and speed less. Capitals are fine. Study small letters individually until you secure accuracy.
- S. S., Can. I like your work. Your efforts are of the right kind. Watch curvature between small letters. Carefully examine each word as you write it. Small *s*'s too narrow and slanting.





# Lessons in Practical Writing

PAWTUCKET, R. I.  
Kinyon's  
Commercial  
School.

*N. C. Russell*

Students' Specimens  
criticised  
through the  
B. E.



## Lesson 2

"He who is slothful in his work is brother to him that is a great waster."

The style of one's handwriting is a matter of habit. Examine the style of yours and see whether it is a good habit or a poor one. If the latter, why not change before it becomes fixed?

Many desire a beautiful handwriting, while but few are willing to give the time and effort required to obtain it. It would be well to spend much time on the exercise work for the development of the muscle, so that you may acquire a solid foundation for the work later. As sure as good penmanship is one of the requirements of business, so is strength of line, beauty of form and uniformity of slope the essential features of good writing.

I shall be pleased to criticise specimens, through the columns of this paper, submitted to me by the fifth of each month. Kindly give as near as you can, the time and work required on each lesson and note the result in a few months.

### 1 - Position.



Position, like everything else in writing, requires the closest attention. Let the nails of the 3rd and 4th fingers rest and slide on the paper. In the diagram you will notice just where the muscle touches the desk. Place your paper so that the lines run directly across the wrist, when the hand is in the centre of the page. Your wrist when in position will be nearly flat but not touching the paper. The holder should point over the right shoulder. Grasp the pen holder about an inch from the point of pen and hold lightly between the thumb, 1st and 2nd fingers. Place your feet squarely on the floor. Your body should be facing the desk and bending only at the hips. Avoid bending the head too far over the paper or turning it over on the side. Study this over from time to time until you have gained the correct position.

PLATE 6

This plate consists of exercises for the development of the muscle and is a review of Plates 1 and 2 in Lesson 1. It should be practiced for thirty minutes before taking up the next plate, or thirty minutes every day before practicing the others. This exercise work is very important, and should not be slighted.

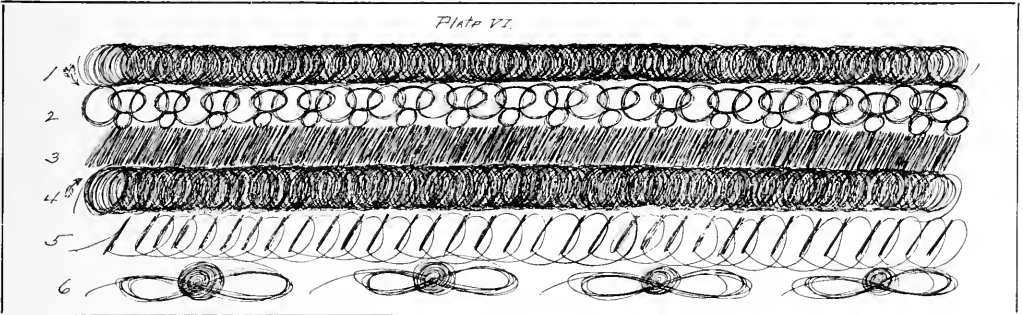
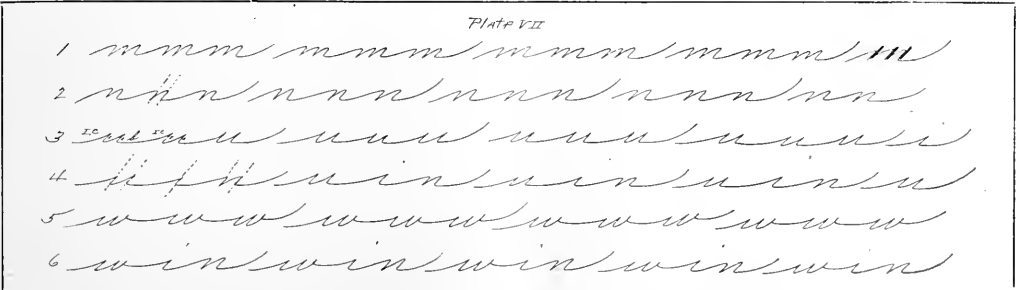


PLATE 7.

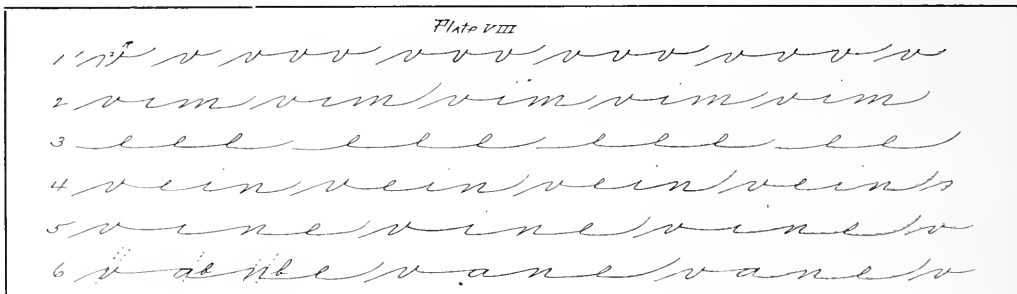
In Plate 7 we have a review, somewhat, of Plate 5 in Lesson 1. In the small *n*, all down strokes are on the same slant and are formed of the same principles all through, also finished with the inward curve. The *u* must have down strokes on the same slant, with angle at bottom. In joining the small *n*, *i* and *n*, notice the base stroke is of the same length between the letters. In the three *n*'s spacing must be the same, with the retrace on the last half. The word "win," in Exercise 6, cannot be practiced too much, and I should say about three or four pages every day for one week.





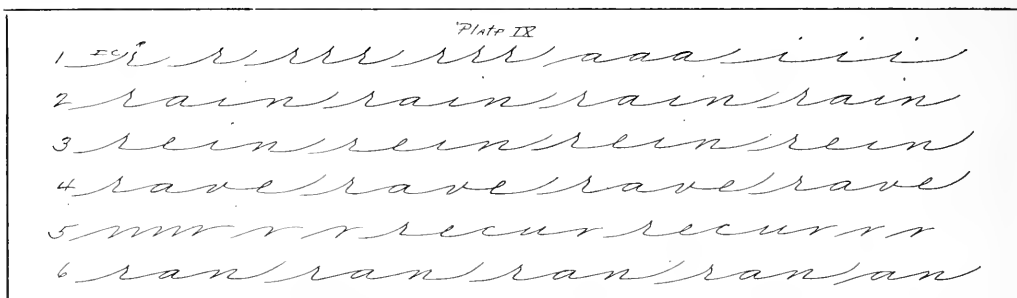
## PLATE 8.

The small *r* is not hard to make if you go at it right. Notice the first stroke. It has the same principles as *m* or *n*, finished with a slight inward curve and retrace stroke same as the small *n*. Practice each line of this plate thoroughly until you have mastered it. Small *e* should be crossed near the centre. Make a loop every time. Notice particularly slant and space. Do not leave out the base stroke.



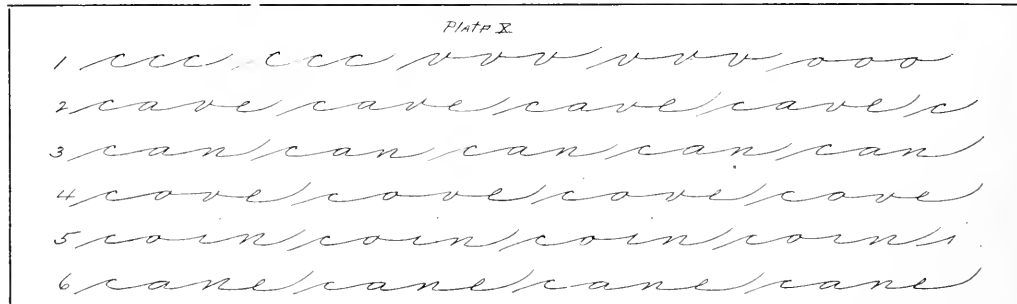
## PLATE 9.

Small *r* is composed of the inward curve, with the retrace. Notice down strokes in regard to slant. Make them easily and smoothly. Avoid all stiffness. Try several pages of each of the lines. In Exercise 5 is another style of *r*, sometimes used on finishing words. Practice Exercise 6 with great care, watching angle at the bottom of small *a*.



## PLATE 10.

The small *c* is composed of the outward curve and down stroke and inclined to be straight. The only way to master this letter is to keep at it, watching form carefully. Here we have a review of the small *r*, and introduce the small *o*. Notice the *o* has a slight retrace after closing, and the up stroke is curved. Write several pages of Exercise 1 before you try the others.



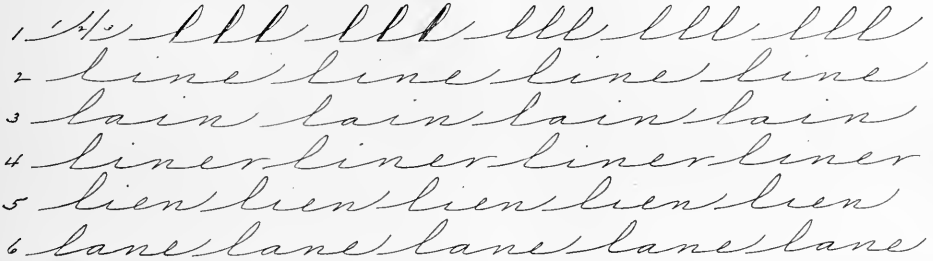
## PLATE 11

Here we have the small *l*, composed of the inward curve three-quarters of a space high, with straight down stroke and finished with the inward curve. In practicing the *l*, retrace seven times on the down stroke. Get a good curve on the up stroke. Have the letters the same height. Write several pages of each line. Be careful and shorten each stroke evenly. All down strokes are straight and are on the same slant.

NOTE.—I am a firm believer in wide spacing, and where it has been used with discretion I have never had a failure with any of my students in establishing a nice business hand.



Plate II



### Criticisms.

M. G., Des Moines. Your work on Lesson One is the best received thus far, and I have examined many specimens. Watch the last upper turn in small *n*. You are inclined to curve the up strokes too much.

O. M. Rufus, N. C. Am glad you desire to follow my lessons. Practice on exercise work a great deal. Make the principles of *m* and *n* same height, and do not retrace. Last part of *w*  $\frac{1}{2}$  space. Try hard and win a certificate.

W. H. C., R. I. Your ovals show good movement, better than the average. Do not retrace the last stroke in small *u*. Watch the principles of the *m* and *n*, and get them the same height. Keep the good work up.

E. E. W., N. J. Glad to receive your work. Your exercises compare with the best. Do not retrace the principles of *m*, *u* and *u*. Avoid sharp turns at top of *m* and *n*. Make letters a trifle higher. Your writing is very promising. Come again.

B. K., R. I. What you need is more practice on exercise work to develop a free movement. In retracing small *w*, bring pen directly back on retrace. Don't retrace the principle in small *m*. Work hard.

R. C. W., R. I. You need more work to develop a free and easy movement. Make letters of uniform size and height. Get an even base stroke. Make up your mind for a certificate.

C. B. T., R. I. You are on the right track. Try and develop a free movement. Practice much on exercise work. Get all down strokes on the same slant. Make letters the same size.

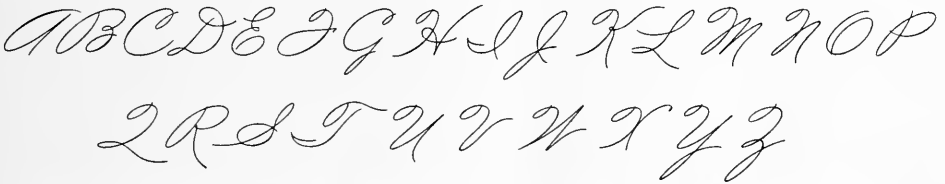
M. E. L., R. I. Your work is very promising. Your letters are slanted a little too much. Do not retrace the principle of the *m* and *u*. Practice the oval exercises.

E. B., R. I. You need to acquire a lighter stroke as your ovals have a muddy appearance. Make letters of the same size and slant. Study the small *u* and *w* carefully. You are doing nicely.

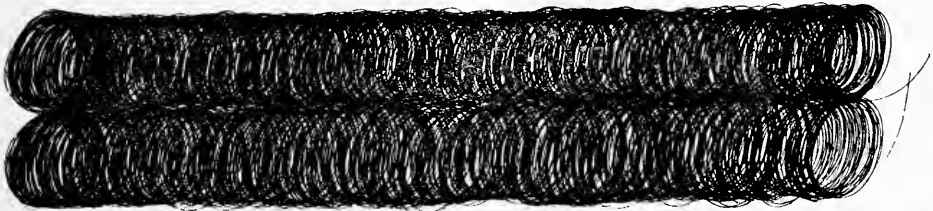
I. E. G., R. I. Your work is very neat. Your oval exercises are especially good. Try and get down strokes straight. Do not retrace principles of *m*, *u* and *n*. Keep up the good work.

F. F., Pawtucket. Try for a light, even stroke. Practice much on the oval work. Down strokes are especially heavy. Get a uniform slant. Follow the lessons carefully and try for a certificate.

A. B. P., N. Y. Pleased to receive your work. Do not bear heavily on the pen. In finishing strokes, lift the pen while moving. Try for a lighter stroke. Keep all base strokes on blue line. You are on the right track.



BUSINESS CAPITALS BY MR. FRANCIS B. COURTNEY, LA CROSSE, WIS., TOLAND'S BUSINESS UNIVERSITY. THEY ARE WORTHY OF YOUR BEST EFFORTS.



Specimen of my direct ovals.  
Elfrieda Wiese.

WORK BY A DONER-THORNBURG PUPIL.



# The Winning of a Fair Hand

A SCRIPT SERIAL IN TEN NUMBERS. No. TWO.

*Anna Pearl Hudson Noble*

SOUTH FRAMINGHAM, MASS.



## Body-writing.

There are various points to be taken into consideration in Body-writing; slant, spacing and strength of line, being, perhaps the most essential, as the general appearance of the page must be thought of, rather than each word by itself; hence all letters, and especially the loop letters, must have the same height and slant.

For months he toiled, seeming  
ly in vain. Others seemed to be  
winning his lover, that was so ca-  
picious coquettish, and entrancing.

Once he thought the Fair one  
was his. One evening when the  
moon was shedding her clear light  
over the landscape, transforming  
the world into translucent splendor  
and Night covered the earth with  
her sack blanket and pinned it  
with the stars, it seemed as tho  
his soul were filled with the  
divinity of the scene

He felt that, then, he must  
declare his love. He told the  
Beautiful one of his sacrifice  
and toiling in the past.



# The E. C. T. A. Convention.

## New Officers.

President, Chas. T. Platt, Hoboken, N. J.  
 1st V.-Pres., E. E. Kent, Springfield, Mass.  
 2d V.-Pres., Miss Stella Smith, Boston.  
 3d V.-Pres., H. W. Patten, Philadelphia.  
 Secretary, F. E. Lakev, Providence.  
 1st Asst. Sec., Mrs. Nina Noble, S. Framingham, Mass.  
 2d Asst. Sec., W. P. Steinhäuser, Schuylkill, Pa.  
 Treasurer, W. B. Matthias, Bridgeport, Conn.  
 Asst. Treas., C. C. Lister, Baltimore.

## EXECUTIVE BOARD—For three years:

E. M. Hull, New York.  
 J. E. Gill, Trenton, N. J.  
 Baltimore, Md., Business College next place of meeting.

## General Meeting, Thursday Morning, April 20, 1905.

The weather man and President Hope were on good terms. No more beautiful spring weather ever greeted the Eastern Commercial Teachers, as they gathered for the opening session of their annual meeting, than was prepared for them this year.

President Hope called the meeting to order practically on time, and Chancellor McCracken, of New York University, made the welcoming address. He described the work of the University, compared the magnitude and methods of business of forty years ago with to-day, dwelt on the need in this country of a class of men of high intelligence, unquestioned integrity, and marked ability in accounting, to act as checks on the looseness of directors and trust-

ees. He lamented the low plane of our business morals, and expressed the belief that we should teach morals and ethics in our commercial schools.

Mr. H. M. Rowe, of Baltimore, responded for the Association, explaining and justifying the work of private commercial schools, and supporting Chancellor McCracken's plea for the teaching of ethics.

President Hope then delivered a brief, breezy, and practical off-hand address. He praised the Executive Committee for their hard work, and suggested that some commercial school products—a shorthand contest under prescribed rules, for instance—would prove an interesting feature of coming conventions. He thought the President should be able to formulate a program, the Executive Committee co-operating, instead of reversing these positions, as at present. He thought the Association, with a pléthoric pocketbook, should at least carry a small advertisement in the professional journals so as to justify in part the granting of liberal space for announcements. He would like to see the proceedings printed.

After appointing the usual committees, the opening session was adjourned—on time!

At this first session we observed the following men from a distance: J. A. Lyons, Chicago; A. N. Palmer, Cedar Rapids; J. C. Kennedy, Detroit; Enos Spencer, Louisville; H. L. Andrews, Pittsburg; S. C. Williams, Rochester.

## THURSDAY AFTERNOON

Promptly on the hour, President Hope called to order about one hundred teachers to listen to a brief but very interesting address by Rev. Wm. D. Bridge of New York, the veteran writer and teacher, on "Shorthand Reminiscences."

The meeting then adjourned to another room, where W. H. Beacom,

of Wilmington, Del., had suspended a number of charts with which to illustrate his method of teaching bookkeeping to beginners.

He distributed mimeographed data, formed a class of teachers as beginning pupils, and proceeded to develop the subject after the manner of an institute instructor.

The only difficulty—though it should have been considered a virtue—was that the class knew too much.

They constantly interrupted the instructor with questions quite beyond the capacity of the average pupil, though of just the character to provoke a discussion that would elicit the best possible information as to the various methods of handling these first steps in learning the science of bookkeeping.

Mr. Beacom began with the journal, passed to the ledger, dwelt on the trial balance, and touched on the balance sheet.

At every point, very interesting discussion arose, and it was a matter of regret to all present that the exercise had to be brought to a premature close because one hour and twenty minutes had unconsciously been used in disposing of a twenty minute paper.

Rev. Thos. McMillan, New York City, President of the Catholic Summer School, then delivered a brief and happy address on "Experiences of Young Men I Have known in Business."

This address was followed by an inspirational paper by George L. Murray, the talented associate principal of Brooklyn Business Institute.

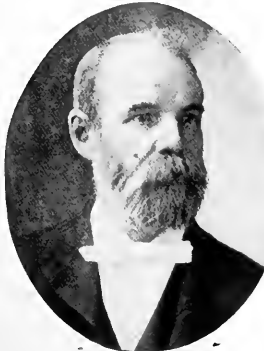
Mr. Murray is without doubt one of the brightest, broadest and most high-minded young men in our profession.

This was the first opportunity the Association has had to hear Mr. Murray since his return from Constantinople, where for three years he served as Treasurer and head of the Department of Commerce of Robert College.

A. S. HEANEY, GEN. SEC.



WM. HOPF, PRES.



W. H. BEACOM.





FRIDAY MORNING.

The meeting opened with a paper by S. C. Williams, teacher of Commercial Law in the Rochester Business Institute, on "Suggestions to Teachers for Securing Interest in the Subject of Commercial Law." The paper was very excellent and teemed with valuable suggestions. The speaker believed that one of the best methods of securing interest in the subject was to create a spirit of inquiry. Questions by students should, therefore, be encouraged. The teacher should make thorough preparation for and should, when possible, go over the points of the lesson, before giving it, with some one in the legal profession. He should make use of law books, as supplementary to the text, a law dictionary, some good book on negotiable paper, the statutes of the state, and the World Almanac or some other good Almanac, being especially recommended. The text should be illuminated, and propositions illustrated by actual cases. Students should be encouraged to present to the teacher actual conditions for legal advice. The combination text and case method is most conducive to a clear, intelligent grasp of the subject, when so conducted as to produce responsiveness on the part of the student.

Mr. Joseph Leming, President of the Philadelphia Business College, next gave a short discussion on Rapid Calculation. The speaker interspersed, with his quick methods of handling figures, some pointed witicism which afforded a pleasant relaxation from the more serious vein of legal lore which had preceded. He was followed by Mr. E. E. Kent, teacher of Business Arithmetic, Springfield, (Mass.) High School, who boarded a belated express and gave a marvelous exhibition of rapid mental transit, as well as mental gymnastics. His paper showed a thorough preparation and was well received.

The next part on the program was to have been an address by Mr. Charles M. Schwab on "Factors of Success in Business." In the absence of Mr. Schwab, the famous editor of the New York Journal, Mr. Arthur Brisbane, spoke most effectively.

FRANK E. LAKEY, VICE-PRES.



FRANK O. CARPENTER.

"The day of haphazard success," said he, "is past. Business is now so organized as to require the highest skill and the best laid plans to bring success. Besides, conditions have gone, for the masses, from ownership to salary. The way to success for the young men of our business schools is the way of salaried positions. Owners do not know the business, but are willing to pay for such knowledge in others. Young men should understand this, master some details, and make the most of them as salaried men." "Mr. Schwab," said the speaker, "is an illustration of a man making his fortune along the new lines. Honesty, reliability and hard work, are sure to be recognized, and paid for."

The last number on the program was a very able paper by Mr. Cleveland F. Bacon, Lecturer on Commercial Law in the New York School of Commerce. His subject was "Negotiable Paper." Mr. Bacon dwelt mainly on the differences between negotiable and non-negotiable instruments, and his presentation was clear and scholarly.

THE BUSINESS EDUCATOR will take pleasure in publishing the paper in full in a future issue.

SATURDAY MORNING

Mr. Frank O. Carpenter, of Boston, Department Editor of THE BUSINESS EDUCATOR, gave a most thoughtful, scholarly address on "Commercial Geography in 1905: Its Practical Use and Value." He rapidly sketched the

M. D. FUTON, TREAS.



meaning of commercial geography as a science, he showed that while Physics is a science, it is but a part of the great fund of knowledge that ministers to the welfare of mankind, and that the same thing is true of every other natural science, but that the science of commerce is the science of sciences, because it embraces all others. Mr. Carpenter then explained the principal methods now in use in teaching this important subject: the geographical method, the Philadelphia method, and the Boston method. The first takes up geographical division, and studies everything relating to each division, then passes to another, thus making the classification artificial. The second method makes Commercial products the nucleus about which to group facts, the division being agriculture, mining, fisheries, etc. The last method deals with all commercial products and human industries from the stand-point of their use to man. Accordingly, the groups of natural food, clothing, shelter, fuel, and light, minerals and metals, and transportation and power.

Mr. Carpenter was well received, and his address created, as his addresses and papers always do, a most favorable impression.

Doctor Herrick, of Philadelphia, insisted that there was no essential difference between his method and Mr. Carpenter's method of teaching this subject. He also very interestingly described the work done in the Central High School of Philadelphia.

SATURDAY AFTERNOON

As usual the business meeting was put over until the last thing, so that some very important matters were decided by the few who remained, instead of by the majority of the members who would gladly have taken part if the meeting had been held on Friday, as it ought to be. A long-drawn-out discussion took place, but the essential results are given at the head of this report. An amendment to the Constitution was passed, making it necessary for the treasurer to have his desk near the entrance to the convention hall, and to see that each person pay his dues and provide himself with a membership badge, as he enters, or else announce himself as

W. C. RAMSDELL.





E. E. GAYLORD.



L. MADARASZ.



H. W. PATTEN.

a mere visitor, by wearing a visitor's badge. Treasurer Fulton, in making his seventh annual report, made a happy hit, and the Association very appropriately rewarded his faithful work by voting him \$50. Doubtless the next meeting would have been held in New York if anyone had invited the Association to meet there, but, in the absence of metropolitan hospitality, it had to go to its other friends.

The meetings this year were all called to order as nearly on time as ever in the history of the Association, though on Saturday morning President Hope rapped two ladies to order and then sat grimly down to wait for speakers and an audience to arrive. Mr. Hope made not only a Hopeful but a very effective executive, and his administration has given excellent satisfaction. The Executive Committee did an incredible amount of work, and prepared a splendid program, which was carried out almost exactly as published. The successful banquet is to be credited very largely to the enterprise of Raymond G. Laird, of New York High School of Commerce. The attendance was not so large as at some former meetings, but it was very good, and best of all, everybody was interested and ready to take his part. The plan to offer a prize for a speed contest in shorthand writing will, we fear, inevitably bring on a discussion of the relative merits of systems, and get the leading friends of various systems by the ears. The meeting next year will be a lively one, and commercial teachers throughout the East should plan to be present. President Platt is a man who delights in convention work, and his long experience will insure an excellent convention.

**The Banquet**

None of the large company who were privileged to attend the E. C. T. A. banquet will soon forget the delightful evening. Under the energetic direction of R. G. Laird, of New York, a mental feast quite as superior as the physical refreshment, was arranged. Dr. Cheesman A. Herrick, of Philadelphia, made an ideal toastmaster. He is dignified, scholarly,

ready of speech, and withal democratic. Then, too, he can tell a good story and tell it well; but, best of all, he does not become so intoxicated with the sound of his own voice as to bore the speakers and the audience with long dissertations between the various intellectual courses.

The Hon. Timothy L. Woodruff was kept away by the result of an accident, which, though not dangerous, was very annoying to his friends as well as himself, not only because it prevented his keeping his engagements with his professional admirers, but also because both he and his son were to be married within a few days, after which they were to make a foreign tour in an automobile.

The first speaker of the evening was Dr. Edward W. Stevens, Supervisor of High Schools in Manhattan. His address was of a very instructive character, and was listened to closely. Dr. Stevens was followed by Mr. John B. Mackay, Supervisor of Drawing and Penmanship in the Toronto public schools. Mr. Mackay (pronounced "MackYe") is a humorist of a high order, and his dialect stories were delightful. We shall all want him to be with us next year. The evening program was wound up by the most remarkable address, delivered by Mrs.

Mary E. Lease, of Kansas, now living in New York. Some of our readers will remember Mrs. Lease as being identified with the Populist propaganda of the West some years ago. We had been so saturated with prejudice, as a result of newspaper impressions, that we were not prepared for the truly magnificent philosophical address that was delivered by this modern George Eliot. It is sufficient to say that, though she began her speech at nearly eleven o'clock, and spoke for thirty minutes, she had everybody electrified by her splendid thought and wonderful use of English. This banquet certainly ranks with the best ever given by the E. C. T. A.

**The R. B. I. Alumni Dinner**

Thursday evening, April 29, at the Victoria Hotel, in New York City, a local alumni association representing the Rochester (New York) Business Institute, had its beginning. Among the thirty present were the following commercial teachers: L. Madarasz, Wm. E. Drake, M. F. Pratt, M. L. Miner, E. McMickle, T. G. O'Brien, W. H. Vernon, C. M. Guldner, H. C. Post, H. W. Patten and A. F. Foote.

After a very good dinner had performed its purpose, short addresses were given by A. N. Faimor, H. W. Patten, W. E. Drake, H. G. Healey, S. C. Williams, E. E. Gaylord, and Fred P. Salisbury. H. G. Buckins, of New York, presented some happy impersonations, and Irving E. Burdick, an alumnus of Yale as well as of the R. B. I., filled in the chinks most admirably as master of ceremonies.

Mr. Chas. Osgood, of the Packard Commercial School (three of the alumni present are teachers there), sang most beautifully, and Mr. Salisbury improvised some entertaining comic songs. The most conspicuous features of the evening were the expressions of regard for Mr. S. C. Williams as a teacher and for the R. B. I. as a school. The school's colors, red and blue, had been very neatly worked out in a cloth and ribbon design which everyone wore.

Business, the law, and teaching, were all represented by a group of men, of whom the R. B. I. may well be proud. The tribute paid to its famous high-grade institution were well deserved. The gathering was the result of one week's activity on the part of S. C. Williams and Irving E. Burdick. The organization will be permanent and it is certain that next year a very large company of the men and women who are sustaining the reputation of this splendid school will meet in New York.

RAYMOND G. LAIRD.





F. S. MCGUIGAN.

**Penmanship Section**

REPORTED BY C. E. DONER.

Considerable interest was shown in this division of the Association. The first speaker of the afternoon was Mr. C. E. Doner, Supervisor of Penmanship, Beverly Mass., Public Schools, who made a few brief remarks on "Obstacles That Lie in the Way of Securing Better Results." He made the following suggestions:

1. That pupils should be started right in correct position of the body, penholding, etc., in the lower grades in the Public Schools.

2. That writing be taught from the movement standpoint in the Graded Schools as it is in the Business Colleges.

3. That the proper training be given to the grade teachers in Normal Schools and Special School where they receive their training for the teaching profession.

Mr. C. G. Price, of Sadler's Bryant and Stratton Business School, Baltimore, the second speaker, gave some very valuable suggestions on "Importance of Form and How it May be Secured." He based form study on Position, Movement, Material, Good Copy, and Quiet Surroundings.

He thinks that a good Copy from which to practice is very essential, and as to style of penmanship, believes that it should conform somewhat closely to printer forms. In order that the very best results may be obtained, he thinks that the pupil should work at all times with the muscles of the hand, arm and body well relaxed. Mr. Price was followed by Mr. C. A. Stewart, Commercial High School, Brooklyn, who



C. E. DONER.

had something worth listening to on "Development of Movement."

"Pupils come to us with the wrong reflex action," says Mr. Stewart, "and before they may be able to write well the wrong reflex action must be broken up and a new and well developed action established." He says: "Teach your pupil to write a hand that is smooth, clean and strong in character."

"Train the eye," is another very important point that he brought out. He believes in starting each penmanship lesson by first giving some simple movement exercises for the development of a free and easy movement. He also advocates that the capital letters should be presented first. Another good point he gave that ought to claim the thought of all teachers of penmanship: "Teach the pupil to keep the mind on the muscle while practicing." Concentration of mind, we all know, is of utmost importance.

Mr. A. D. Skeels, of Temple College, Phila., presented some good ideas on "Position." The voice of Mr. Skeels is not very often heard in a convention, but when he does speak he presents a message of some worth. Of course he believes that writing is wholly an acquired art. In speaking of the position he says that by all means the feet should be flat on the floor, body straight, inclined a trifle forward from the hips, in fact the whole body should be in an easy, relaxed position in order that the best work may be attained. He claims that the paper should be in such position as when the hand is passed from left to right that it may travel in the direction that the lines run.

Mr. A. J. Gleason, President Drake Business Schools, Jersey City, N. J., presented in a straight-forward, forceful way, his excellent ideas on "Practical Application." Two



A. J. GLEASON.

of the prime factors that he brought out are neatness and carefulness. An accurate copy for the pupils to work from is another point that he dwelt on. One of the most important points, and one that every member who was present at the time approved, was that good work in penmanship should be required by all the teachers in the different departments, each teacher seeing to it that the pupils' penmanship, in all of his written work, should represent his very best.

Mr. W. J. Kinsley, handwriting expert, in his inimitable way, presented some excellent ideas on "Importance of Good Signatures." He believes that pupils should be taught to follow one style of penmanship in school and then when they enter on a business career that the style will develop into the characteristic hand desired. Very little thought should be given to our handwriting when once acquired. He says that the poorer the signature is written the more easily it is imitated, and also, that we should have one plain, legible way of writing our signature. Legibility, rapidity and ease of execution are the principle points he gave for signature writing, and in fact for all writing.

The last speaker on the program was Mr. F. S. McGuigan, Principal of Business High School, Pittston, Pa., who read a paper on "A Course of Lessons in Show Card Writing." Mr. McGuigan had a highly instructive paper on the subject, but for some reason there was a misunderstanding as to the time allotted to him in which to read his paper, and consequently he was able to read only about half that he had planned to read.

C. G. PRICE.



A. D. SKEELS.



C. A. STEWART.







## Business Section

REPORTED BY S. S. HOOKLAND,  
PHILADELPHIA

FRIDAY AFTERNOON

Following the valuable papers and discussions on penmanship, which constituted the first part of the program during the afternoon session, the remainder of the day was devoted to the subject of accounting.

The first paper was by Mr. R. L. Long, of the Packard Commercial School, New York, and was a valuable addition to what had already been contributed along other lines. His subject was: "Do Our Courses of Study Contain Too Much Bookkeeping and Too Little Accounting?" The speaker thought that while we do not teach too much bookkeeping, we do teach too little accounting.

More attention should be given to statements, analysis of accounts, cost accounting, cash proofs, note proofs, use of controlling accounts, correction of errors, balance sheets, banking, transportation, organization, etc. There should be more lectures, quizzes, and explanations. He said that in his own work, excellent results had been produced by taking books and other things used in the offices before the students at the desks, and giving them the amounts involved in statements already made out, requiring them to proceed with the data given, to produce individually the various proofs and statements for the offices. To secure close attention to details, he would occasionally open the day's correspondence before the class, and tabulate the mistakes as "dout's."

Mr. Frank Broaker, C. P. A., New York, was next introduced, and gave one of the best features of the convention. This was a lesson in higher accounting. Preliminary to the lesson, he discriminated between bookkeeping as the mechanical work of recording and posting transactions, accounting as the process of analyzing accounts and preparing statements showing the results and condition of the business to the proprietor, and auditing as the inspection and verification of the work done by the bookkeeper and accountant. He then proceeded to illustrate the work of the accountant by having each member make out, under his direction, on the basis of the trial balance furnished by the bookkeeper, three statements representing, respectively, the Trading account, the Profit and Loss account, and the Balance Sheet. This



S. S. HOOKLAND.

exercise was invaluable to those who had not already made a special study of accounting, and was highly profitable to all who took part. The statements referred to follow:

### Question

Telford & Martin began business January 1, 1903, and at the end of the year the following trial balance was submitted:

TRIAL BALANCE DEC. 31, 1903	
William Telford .....	\$15,000
Samuel Martin .....	15,000
Merchandise Account .....	\$12,000
Cash .....	1,300
General Expenses .....	400
Office Salaries .....	6,500
Wages: shipping clerks, porters, cartmen, etc .....	1,500
Accounts receivable .....	20,000
Discounts .....	1,500
Horses and Trucks .....	1,000
Horse feed, stable charges, etc .....	300
Traveling expenses .....	3,000
Interest .....	240
Bills payable (firm's note, discounted at five per cent, due Feb. 1, 1904) .....	10,000
Rents .....	1,500
Furniture and fixtures .....	500
William Telford, drawings .....	3,000
Samuel Martin, drawings .....	3,000
Accounts Payable .....	15,000
Bad Loan .....	750
Stationery and printing .....	250
Profit on sale of bonds .....	1,700
	\$56,700
	\$56,700

An analysis of the merchandise account showed debits: Inventory Jan. 1, 1903, \$15,000; purchases, \$76,500; returns, \$1,400; freights on purchases, \$900; freights on sales, \$250. Credits: Sales, \$79,000; returns, \$2,000; allowances, \$1,500.

The inventory Dec. 31, 1903, showed cost \$32,000, valued at \$29,000. The partners are allowed six per cent. on capital; and salaries, which were drawn and charged to office salaries, viz.: Telford \$3,000, Martin \$2,500. Allowances are to be made as follows: Five per cent. for doubtful debts, ten per cent. depreciation on horses and trucks, and furniture and fixtures.

Prepare balance sheet and necessary accounts for presentation to the firm.

SATURDAY MORNING

Owing to the generous entertainment and festivities of the evening before, the members were slow to whip themselves into line for the last day's work, and the morning session began nearly an hour late, with less than a quorum present. But as the day wore on the large assembly room again began to fill up, and took on the usual air of enthusiasm.

The first paper read was that of Mr. C. S. Rogers, of Healey Business School, Syracuse, N. Y., on "A Short Course in Transportation Accounting for Business Schools." Mr. Rogers is a practical railroad man, having devoted nine years to railroad business, and is making the subject of instruction in this branch of business a specialty. His paper was full of suggestive thought, and was supplemented by a number of letters from railroad officials, and students who had taken the transportation course under his direction, expressing appreciation and showing results of his work. It is to be hoped that the work begun by Mr. Rogers may be the beginning of an advance into this broad field of business instruction.

A most excellent paper was next read by Mr. W. B. Wilson, teacher of bookkeeping in Wood's School, New York, in which he outlined some important features requiring special emphasis in teaching bookkeeping. Among others he called attention (1) to the routine in handling and filling orders and charging bills; (2) to leasehold accounts; (3) to collateral notes; (4) to contingent liabilities, and (5) to suspense account for doubtful accounts. Mr. Wilson devotes about twenty hours per week, outside of his school duties, to work as an accountant, and his paper presented actual problems and conditions met with in business offices.

W. B. WILSON.

C. S. ROGERS.

R. L. LONG.





REPORT OF THE  
**Shorthand Section**  
 OF THE EASTERN COMMERCIAL TEACHERS'  
 ASSOCIATION

The Shorthand Section of the E. C. T. A. was called to order at 1:50 P. M., Friday, April 21, 1896, by Mr. William Hope, President of the Association. At the opening of the meeting the room was completely filled, there being about 150 members and visitors present. Before the close, however, the proceedings became so interesting that standing room was at a premium.

The first number on the program, "Experiences with Beginners" was given by Miss Julia Rieser, Eagan School, Holoken, N. J. I am sure all the teachers who heard Miss Rieser's paper fully appreciated the difficulties she touched upon in such a spicy, entertaining manner. It is impossible to give a summary of the paper that would do it justice in the brief space allotted to this report. It must be heard to be appreciated and enjoyed.

Mrs. Annette Sterling, of the Wright-Sterling Business College, Philadelphia, next presented an interesting paper on "English in Shorthand" showing the absolute necessity of possessing all kinds of knowledge before one can become a successful stenographer, and how to obtain a working knowledge of words by studying the meanings as well as the spelling and by being familiar with the best in literature; how the stenographer is often called upon to edit the matter dictated before a readable transcript can be made.

At the close of this paper Dr. Burton called upon Mr. Platt to discuss the subject. Mr. Platt declined to do so, but introduced Miss Florence Kilburn, New York City, who read a paper in which she gave some of the reasons why the average shorthand student is so indifferent to the subject of English, one of them being the home environment of the student.

After some further discussion of the subject by Mr. Platt and others, Mr. Teale, of Boston, was given five minutes to talk on the "Legibility of Shorthand."

The third number on the program, "How to Work to a High Speed in Shorthand," by James N. Lingle, President of Union College of Business, Philadelphia, was given the closest attention in spite of the oppressive condition of the atmosphere and the impending storm. The paper was briefly summed up by the speaker in one para-

graph as follows: "The ideal stenographer, therefore, is 'born not made.' A good general intellectual equipment, an ideal temperament, a liberal education, incessant reading, universal study with the constant aim at self-improvement, varied information and a faculty capable of intense concentration are the governing qualities, when all else is favorable, that will advance a deserving shorthand student toward the goal of excellence and eventually secure, with the help of an intelligent, sympathetic teacher, the enviable title of 'Master of his Profession.'"

His allusion to a special shorthand system called forth a protest from some members who were carefully guarding against the possibility of any one using the meeting as a place in which to advertise any system.

The President restored every one to good humor by giving an infallible recipe by which one may become able to write 200 words per minute, which was offered to him for \$5.00. It is substantially as follows: Be a graduate of some higher university, master a shorthand system under the best teacher you can find, then take 500 words and practice on them 500 times, then get some one to dictate them 500 times. Do this ten hours a day, seven days in the week for seven years and you will be able to write 200 words per minute.

At this point Mr. Platt called in Mr. Raymond P. Kelly to give an exhibition of rapid shorthand writing on the blackboard. This led to a lively discussion as to whether or not such an exhibition would be advertising some special system or school, in which Messrs. Miller, Miner, Platt, Burton, Healey, Rowe, Lord, and others participated.

A vote was finally taken by which the matter was disposed of by placing it upon the table. Mr. Kelly gave his exhibition after the meeting adjourned, at the request of those who wished to see him write.

The program of the afternoon was completed by Miss Stella M. Smith, Simmons' College, Boston, who presented the subject of "Typewriting." Miss Smith called for eight volunteers to act as pupils beginning the study of typewriting and they took their places at eight machines before the platform. She then explained the use of the parts of the machine so far as the pupils would need to use them in the first few lessons, and her method of using the charts, giving the amount of work she would require of them for the first few lessons in touch typewriting. The hour being

late, Miss Smith felt the necessity of shortening her talk, and we were somewhat disappointed in not hearing more on a subject that is receiving very close and careful attention, from one who is an enthusiastic and successful teacher of that method.

## THE SATURDAY MEETING

Promptly at 9:30, Saturday morning, President Hope called the Shorthand Section to order although there were not more than six members present. Whether the languor of Friday evening or the exciting discussion of the afternoon was to blame for the small attendance is hard to determine. Perhaps the weather of Friday was to blame, for it was certainly very trying. The members gradually arrived until there was an audience of about seventy when the time for adjournment at eleven o'clock arrived.

The paper on "Phrase Building," by W. S. Rogers, of Shoemaker & Clark School, Fall River, Mass., was given the closest attention by those present and showed that Mr. Rogers had given much time and thought to its preparation. The stenographer who phrases and the one who does not were compared to the express train and the local.

The express train makes few stops and not only saves the time spent at stations, but also the time consumed by the local in slowing down and getting under full headway again. Phrasing, to be valuable, must be natural. Words from groups separated by grammatical or rhetorical pauses should not be joined. Every system should provide a convenient method of expressing the frequently occurring phrases beginning with such words as *I, he, and, etc.* Mr. Rogers illustrated his paper at different points by the use of crayon and blackboard. On account of the lack of time no discussion of the subject was allowed although there was an evident desire on the part of some present to ask questions.

"The (Shorthand) Pilgrim's Progress," by Charles Currier Beale, of Boston, was one of the most enjoyable and entertaining features of the convention. Mr. Beale is one of the very enthusiastic teachers, and he is not so particular what system is taught as that the system be mixed with brains, like the artist's colors. As only fifteen minutes were allowed for this paper, and as Mr. Beale said he was expected to tell in that time all he had learned in twenty-five years in the active duties of amanuensis, court reporter, teacher, and publisher, there was no time lost, and those

E. E. KENT.



MISS STELLA M. SMITH.



W. J. KINSEY.





CHAS. T. PLATT.



H. L. ANDREWS.



W. P. STEINHAEUER.

fifteen minutes were filled to the utmost by the able speaker.

Mr. H. L. Andrews, of Pittsburg, President of the National Shorthand Teachers' Association, who was on the program to tell us "The Kind of Business Schools a Business Man can Endorse," announced that he would omit the paper he had intended to present and devoted the time to outlining the methods that had contributed to the success of his school. The first essential of a good business school was the best teachers that money could employ in all departments rather than one high salaried man at the head and cheap assistants. In order to do this a higher rate of tuition than that charged by the average business school was necessary. Get your advertising done by turning out well qualified stenographers who can recommend your work to their friends and acquaintances and by satisfied employers whose demands you have met.

A few moments were allowed for discussion at this time and were occupied by Messrs. Rogers and Platt. Mr. Miner requested all those who had read papers before the convention to send or hand him copies for publication.

The last number on the program, "The Dictation Problem," by W. P. Steinhaeuser, of Schuylkill Seminary, Reading, Pa., was

then presented. Mr. Steinhaeuser pointed out in an able manner the necessity of securing a firm foundation upon which to build by insisting upon a thorough knowledge of the word signs and contractions before taking up the work of dictation. The repetition of the matter dictated at an increased rate of speed, the reading back from the notes, the use of different kinds of dictation materials, such as letters from many lines of business, choice literary selections, editorials, an occasional abstract from lectures, sermons, and court testimony, were some of the points touched upon. Pupils should not be crowded beyond their ability to write carefully and legibly, and should be advanced from one class to another as they become proficient in taking and transcribing their notes. They should be encouraged to acquire the "dictionary habit." Not only a good English dictionary, but a first-class shorthand dictionary should be in daily use. Care should be exercised to see that the transcripts are free from errors, and all work containing more than five errors should be re-written. All approved transcripts should be filed.

The hour for adjournment had now arrived, so there was no time for discussion, and the members passed to the convention room where the general meetings were held.

## Convention of the Central Commercial Teachers' Association.

This Association will hold its annual meeting at Omaha, Nebraska, May 24th, 25th and 26th, 1905, at Boyles' College.

A splendid program has been arranged. The college building is new, and the accommodations are ample not only for the meetings, but also for the exhibition of text books, typewriters, arithmometers, and office appliances.

A profitable and pleasant time with good fellowship and unrestrained cordiality of the West will certainly be enjoyed by all who attend.

While the membership is mainly from the States of Illinois, Iowa, Minnesota, South Dakota, Nebraska, Kansas and Missouri, all interested from all the States of the Union, the islands of the sea, and from all nations will be welcome.

Omaha and the whole West will be attractive at the date fixed for the convention. Come all who can.

A. C. VAN SANT,  
President.

MRS. NINA NOBLE.

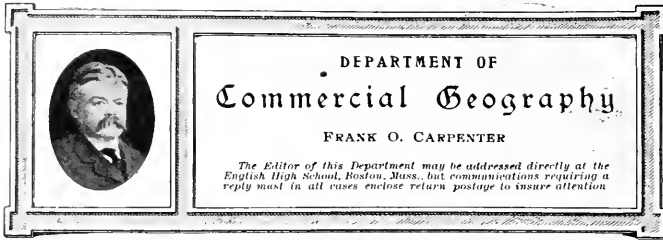


C. C. LISTER.



EDWARD M. HULL.





## Metals.

The comfort and happiness of modern man depends largely on the existence and use of metals. Even the most common things of life are either made of metal or were produced by machines which are made of metal.

Think for a moment, as you read this, how many things about you, clothing, furniture, buildings, etc., use metal in some form.

If metals should suddenly disappear from the earth, mankind would go back almost to barbarism in surroundings, and mentally would sink at once. For food we should have fruits, vegetables grown in the earth, and cereals, but poor in quality, because we should have no tools but a sharpened stick to dig or plough with, so that we could only break the soil a few inches deep.

We could raise animals for food, but to kill and dress them with rude stone knives and axes, would be so difficult that we should raise but few. No meat, fish or fruit could be canned. Tea would be useless, for the air and the moisture would spoil a chest of tea in its long journey, unprotected by a covering of sheet lead.

We should eat our food with our fingers—unless we used wooden chopsticks—for knives, forks, and spoons are metal. Food would be cooked on the hearth, for stoves would not exist. Iron, tin, copper, and aluminum dishes and cooking utensils would disappear. To get water we should take an earthen jar to a spring or well, for the water pipes are metal, and a pail has a handle (bail) and hoops of metal.

Our clothing, linen, bedding, and carpets are made on machines, so we should have to wear coarse, homespun cloth, sewed by hand with needles of bone. No jewelry of metal could be worn. Houses would be mere hovels, if neither nails nor hardware were used in building them. Furniture, without the saw and lathe, would be roughly made. Pianos, vases, ornaments, and pictures would be given up. Floors would be hard-trodden earth. Furnaces, radiators, gas and electric lights, and common lamps would not exist. Coal could not be mined, except on the surface, with stone tools. We should get fire by rubbing two sticks together, as the Indians do, for even flint needs a steel.

We could travel only on foot or horseback, for railroads, and modern steamships are made almost entirely from metal. Factories now busy

with millions of machines of metal would be idle. Lofty steel office buildings would vanish like magic. Telegraph messages would be impossible, for the wires would have gone, and not even "wireless" would be available, because the sending and receiving apparatus requires metal. The telephone "Central" would ring off. The phonograph would be mute; clocks and watches would be useless without metal. Books and newspapers, in their present form, cannot be made without metal type. Our money would be strings of wampum, or similar objects, for even paper money is made from engraved metal plates, by machinery. Porters would again carry heavy loads of merchandise on their backs. If nations went to war, they would fight with bows and arrows and stone-headed spears. (Guns, cannon, projectiles, etc., are metal).

Writing would be done by a reed upon papyrus or on the skins of animals. If we needed surgical attendance, we should suffer uncared for, as surgical instruments would not exist. So that, practically, all the industries of today, and the modern conveniences, would be impossible without metal. King and peasant, savage and savant, are alike in their dependence on it. Even into their ideas of the future life, men have woven their thoughts of metal and its value, and the Celestial City with streets of gold, symbolizes man's dream of happiness as a place where the most costly metals of earth are abundant and cheap. Our speech and our literature are filled with allusions to metals. Heavy as lead, strong as steel, bright as silver, good as gold, are familiar phrases, while, silver tones, golden light, and an iron will are common metaphors, and the proverb, "speech is silver; silence is golden," is an old and famous maxim.

The history of inventions is largely a record of lucky experiments, or of natural conditions when only one mind was keen enough to see and understand the law which governed the case. So it was with the discovery of metals. Early man learned to make fires for warmth and then for cooking his food. He also learned that to make it upon stone was safer than to build it elsewhere; and, one day, by accident, he used stones which were a copper ore. The heat of the fire smelted the ore, and the metal ran out of the rock in a mass, which, later, the savage found. To him it was a curious rock. It would not break as most other rocks do; it

would bend; it had an odd shine, which we call metallic lustre; it was heavier than the rock from which it came. At that time men used arrows with heads of stone, brittle stone axes, etc., and we call it the Age of Stone. The greater value of metal, found in the fire, for weapons, was soon discovered, and it was used instead of stone for the weapons. The metals which melted easily were rather soft, and the edges of the weapons would soon blunt and become useless. Man set himself to correct that evil, and at last discovered a method of hardening metals by mixing them, which made tools and weapons serviceable. One of these methods, that of tempering and hardening copper or bronze, from which the weapons of early Greek days were made, was of great value. It was done by half savage men, with the rudest appliances, and yet the modern world, with all its knowledge of metals, was unable, until recently, to re-discover the process. It had remained for centuries one of the "Lost Arts," which Wendell Phillips, in his matchless way, used to describe.

Copper was the metal most easily obtained by primitive man, and, therefore, the "Age of Bronze" followed the Stone Age, and lasted for centuries, until man grew civilized and learned to extract and use iron; and the world of men are today in the "Age of Iron," or "Age of Steel," as it might better be called. We hear sometimes of a "Golden Age" and a "Silver Age." These ages of human history did not exist, but the names are given to certain periods when literature and art were at their highest development, as the golden "Age of Pericles," in Greece, and the silver "Age of Augustus" in Rome.

When the earth was a ball of fire mist, (as described in the April article), the central dense mass was of metals of various kinds, largely gold, and so it has remained to this day. Most of the rocks which came into existence in the earth's crust through successive ages, are chemical combinations, or "rusts," of the metals in the earth mass, by the gases in the atmosphere. So we have oxides, chlorides, carbonates, and sulphides, of iron, silver, lead, copper, aluminum, tin, etc., and, from these ores of metals today, we obtain pure metals for commercial uses. The metals are found in the oldest rocks, from the Laurentian, down through the Silurian, Devonian, and Carboniferous. They are not found in modern rocks, except in accidental formations.

By means of the spectroscopic, we can study the substances which compose the far-off stars, and we know that they, too, have the same metals and elements as the earth itself, and probably the same life history in creation.

Metals are deposited in four ways: a. LODES are cracks or fissures, caused by the shrinking of the strata of the rock, as mud dries and cracks. They run usually east and west across the mountain chains. A vein is a small lode. The metal is deposited in the lodes or veins in four ways:



1. *Sublimation*, occurring in the oldest rocks. This means that the metal was thrown into a vapor by the heat and made its way into the cracks. Then, as it cooled, the metal was deposited on the walls or sides of the crack till it was filled.
2. *Condensation* was a process much like sublimation, except that the metallic vapors were irregularly given off and condensed.
3. *Precipitation*. Water holding metals in solution becomes a better conductor for electricity than other solutions. Powerful electric currents caused the mineral to be thrown down, or precipitated.
4. *Infiltration*. Water holding metal mechanically in suspension, or, perhaps, in solution, flows into the cracks and fissures. The force of the current which carried the metal in the water being lost, the metal settles naturally to the bottom and the crack is gradually filled. This is called infiltration. A vein is always due to deposits from water.
- b. *Beds*, which are stratified deposits, due to the action or the presence of water. These are chiefly iron or copper.
- c. *IRREGULAR DEPOSITS*, consisting of pockets, or a network of veins, generally in limestone.
- d. *STRATIFIED DEPOSITS*, as detrital gold (gold worn off or eroded), gold in sands, stream tin, bog iron ore.

Metals have a peculiar shine, which is called "metallic lustre"; they are solid at ordinary temperatures; if melted, they cool again into the same form; they are ductile (i. e., can be drawn out into a wire); malleable (i. e., can be hammered into a thin plate or foil); are electro-positive (i. e., are good conductors of electricity).

The process of finding deposits of metals is called *prospecting*.

The process of obtaining metals from the earth is *mining*.

The process of extracting metals from the ores is *metallurgy*.

The work of mining and metallurgy combined is *mining engineering*.

Metals are obtained from the earth when native by

*Digging* the loose earth or sand, and *washing* in a pan or box. The heavy metal remains; the earth or mud is washed away. This process is used for gold only.

When the metal is in banks of earth or gravel, it is often dug from its place and washed by

*Hydraulic mining*. Powerful streams of water driven through a hose, as of a fire engine, are directed against the bank, which is washed away, leaving the heavy metal on the "riffles" (a box with cross bars), while the rest is washed away.

When the metal is in a rock vein, native, or is in the form of an ore, it is blasted out, i. e., mined like any other mineral. Vertical pits, or "shafts," are dug into the rock. From these, tunnels are dug at right angles to the shaft. These tunnels are called "levels." From the sides of these levels, called "stopes" (the faces of the lode), the ore is obtained.

Holes are drilled by hand or by machine and filled with powder or dynamite. The ore broken off by this blasting is carried to the surface in cars, buckets, etc., just as coal is mined. It is then crushed fine by machines called "stamps," which pound the rock into dust. The metal is then extracted from this dust by

1. Volatilizing = heating the metal until it takes the form of a vapor which is cooled and deposited away from the rock.
2. Amalgamating = mixing the rock dust with mercury, which unites with the metal.
3. Smelting = Putting chemicals with the rock dust which unite with the rock when heated and set the metal free.
4. Liquefaction = smelting without chemicals, when the metal melts easily and before the rock does.
5. Wet processes = use of chemical re-agents (like acids, etc.) in aqueous solution of the metal.
6. Electrolysis = separating metals from their solutions by means of electricity.
7. Miscellaneous, as the use of gas to form compounds of the metal, etc.

There are about sixty metals known in the world today, of which only fourteen are in common use. These are:—

- a. Noble, or precious, metals = those that do not rust on exposure to the air. They are gold, silver, platinum.
- b. Useful, or base, metals = those that will not remain unchanged if exposed to the air. They are aluminum, copper, iron, lead, mercury, tin, zinc.
- c. Alloy metals (rarely used pure) = antimony, bismuth, manganese, nickel.

When metals are mixed with other metals we have an *alloy*, which is a substance having the appearance and properties of a metal. Alloys made from metals and mercury are called amalgams.

Metals occur in nature in two ways:

1. Metals which occur in nature pure, or in alloys with other metals, are called "native." They are practically ready for use as soon as separated from the rock or from other metals. Metals which occur native (at times) are gold, silver, copper, platinum, iron, bismuth, mercury. Native iron is mostly from meteorites. Native copper is the result of galvanic action.
2. When metals are mixed with non-metals (i. e., earths and gases), much heat is given off in the union. The compound is not a metal, as an alloy is, and does not resemble a metal in any way. The compound or rock, is called an *ore*, simple ore if it has one metal; complex ore, if it has several. The earth or rock in which the metal is found, is called the matrix or gangue.

If metals are classified according to their value to man, the so-called useful metals would be called precious instead, for iron and steel, copper, lead, and tin are of more value and use to man than gold and silver. Men could get along happily without either gold or silver, but it would not

be possible to live in comfort, under modern conditions, if iron and copper were not obtainable.

## IRON AND STEEL.

IRON is the most useful mineral in the world. It is found in every part of the earth, especially large deposits being found in Russia, China, and India, but the countries which produce the most are: The United States, 30%; Germany, 20%; Great Britain, 20%; Spain, 10%; and these, with Russia, France, Austria, Belgium, and Sweden make up a total of 95% of the world's supply, leaving 5% only for the rest of the world.

Iron is found native (i. e., pure) only in meteorites,—those mysterious messengers from space outside the earth. Mr. Peary brought one from the Arctic weighing several tons. Iron is mined as an ore, and the best varieties are:—

1. Specular iron ore, or red hematite. This is one of the best, for it is almost free from sulphur or phosphorus.
2. Brown hematite, or limonite. It is the most abundant iron ore, and includes bog iron ore.
3. Magnetite, or magnetic (oxide) iron ore; as, the lodestone.
4. Carbonate of iron (or siderite). These ores are the ones generally used to give iron but other useful iron ores are:—
5. Iron pyrites = sulphide of iron = "fool's gold." This is used to make sulphuric acid.
6. Sulphate of iron = copperas = green vitriol, a disinfectant.
7. Chromate of iron, used in making paints.

Iron ore is smelted in blast furnaces. These furnaces are filled with layers of coal, iron ore, and limestone; a blast of air is driven through the furnace, and the coal burns and gives the heat to melt the ore. The limestone acts as a flux; i. e., helps to melt the ore. It also unites the earthy part of the ore into a slag, and the iron is left free. It sinks to the bottom of the furnace and is drawn off into molds and cast into one hundred-pound bars called "pigs," i. e., *pig iron*. The slag is cast into blocks and is used for pavements.

*Cast iron* is made from pig iron, which is melted again and cast into various forms; as iron pipes, stoves, lamp posts, etc. It is brittle, because of the carbon in it, and it cannot be hammered.

*Wrought iron* is made by melting cast iron or pig iron in an open furnace and stirring or "puddling" it until the air reaches every part of it and the sulphur, phosphorus, and carbon are burned out of the iron. This iron is malleable and can be hammered into bars, rolled into plates, or drawn into wire; i. e., it can be worked or wrought.

*Steel* is iron that has less carbon than cast iron and more than wrought iron. The carbon gives stiffness and spring to the iron. Steel is usually made by the Bessemer process, for which red hematite ores are best.

In this process the pig iron is melted and put into a metal tank called a converter, and cold air is then forced through the holes in the bottom of



the converter, which burns out the carbon. A certain amount of spiegel-eisen (iron and manganese) is added to the other iron.

The Siemens-Martin method blows air over the surface, not through it. The basic, or open hearth, process is to line the converter with lime, which combines with the phosphorus in the iron.

The old *cementation process* is often used to make steel of the finest quality for tools and cutting instruments. This process consists in putting bars of the purest wrought or malleable iron into boxes with charcoal and then heating for a week or more. The bars of iron become "blister steel," which is then heated, rolled and forged to give toughness.

The value of steel depends on its "temper," which is the hardness or elasticity given by annealing, or tempering, the metal. Steel takes different colors at different degrees of heat, and passes from pale yellow (used for metal working tools) to dark straw color (for wood working tools), brown yellow (chisels, hatchets, and saws that have to withstand blows), dark blue and purple (elastic clock and watch springs), pale blue or green (too soft for cutting tools), case hardened iron = heavy iron goods partly steeled on the surface. By mixing some other metals with iron, the quality of the steel is improved, as in the case of nickel steel, which is the hardest and toughest steel known.

After the iron or steel is ready for use by one of the above methods, it is taken white hot from the furnace in ladles and poured into moulds made of sand. This operation is called casting, and the articles made are called castings. They may be either cast iron or cast steel. The factory where castings are made is called a foundry. The castings are rough, from the surface of the sand in the moulds. They are smoothed by machinery, or, if small, by tumbling over each other inside a cylinder.

In other cases the molten wrought iron is poured upon iron tables. Powerful machines controlled by electricity then roll and pull and hammer these masses of white hot iron until they become the armor plates for a warship, the long girders of a great bridge, or the heavy steel rails which have made possible the transportation of today.

The uses of iron and steel are manifold. These metals are used for the framework of great office buildings, for the pipes in the ground that carry gas and water, for bridges, railroad cars and rails, machinery, instruments and tools of all kinds, for the hulls of steamships and the engines that propel them, for the cannon in the forts, for the endless miles of wire for fences and other uses, and for the infinite variety of electric and engineering apparatus and appliances.

One reason for the success of the United States in the manufacture of iron and steel is that we possess abundant fuel, as coal and petroleum, for smelting the iron ore. Without that fuel, our great deposits of iron

would be almost useless, and our present position in the world of steel unlikely.

## COPPER.

COPPER was probably the first metal found and used by man. It is found all over the world, but all the mines of importance could be put into a district five hundred miles square. The countries which produce copper are the United States (50%), Spain (12%), Japan, Chile, Germany, Australia, Mexico (each 5%), leaving 3% for the rest of the world.

Copper is often found native, i. e., pure; but most of the copper comes from ores. These are the oxides, sulphides, and carbonates of copper. Other copper ores of commercial value are sulphate = blue vitriol; green carbonate = malachite; blue carbonate = azurite. Copper is very malleable and ductile, and is a specially good conductor of heat and electricity, which gives it its chief use and value today. It is also alloyed with zinc to make brass, and with tin to make bronze, gun metal, and bell metal.

In the United States the centres of production are in Michigan (Calumet and Hecla mine, the deepest in the world), Montana (Anaconda mine produces more copper than any other in the world), and Arizona.

Great fortunes have been made by the owners of American copper mines. For example, one stockholder of Calumet and Hecla has received an income of three dollars a minute (\$3000 a day) for twenty-five years, and the mine is good for many years to come.

Space permits only a hasty glance at the other metals.

LEAD is obtained from galena = sulphide of lead, and zinc blende = galena mixed with sulphate of zinc. Lead is used pure for pipes and sheet lead; as an alloy in making pewter and solder (lead and tin); for type metal (lead and antimony), without which printing would cease; and as white (oxide of) lead, used in paints. It is produced in the United States (25%), Spain (25%), Germany (15%), and Mexico (10%).

ZINC comes from zinc blende (sulphide of zinc). In pure masses it is called "spelter." It is used pure as sheet zinc and to make galvanized iron. Brass and white metal are alloys of zinc. It is produced in Germany, Belgium, and the United States.

TIN is not found in the United States in large quantities. It comes from the Island of Banca; the Malay Peninsula; Cornwall, England; and Bolivia. It is used chiefly in making tin plate and in alloys. True tin plate is bright, glossy, and durable. A cheap tin plate, called *terne plates*, has lead mixed with the tin. It is of a dull gray color, not durable, and is often poisonous when used to make dishes to hold food.

MERCURY, or quicksilver, comes from a sulphide called cinnabar, found in Spain (Almaden), the United States (California), Austria, and Italy. Mercury is used in thermometers and barometers. Its chief use is to form an amalgam with gold and silver in metallurgy as described above. The color, vermilion, is

made from cinnabar, and the medicine, calomel, is a chloride of mercury. Mercury should be carefully kept from touching gold jewelry or silverware. Even a small quantity forms an amalgam instantly, dulls the color, and will make the metal brittle. Only by remelting the jewelry and recasting it can the mercury be removed.

ALUMINUM is one of the most abundant of all metals in the earth, but it is new in the market commercially. It is the lightest of common metals, malleable, ductile, does not corrode in the air, and is a good electrical conductor. It is used where light weight and strength are needed, as for cooking dishes, boats, etc. Its cost has dropped since the Civil War from ninety dollars a pound to thirty cents a pound. It is produced from bauxite (= a hard clay), by the United States, Switzerland, France, and Great Britain.

NICKEL, MANGANESE, ANTIMONY, ARSENIC, and BISMUTH are all valuable metals, used chiefly in making alloys of the more important metals.

The so-called precious metals, gold and silver, have for ages held high rank among men because of their beauty, durability, and the ease with which they may be worked and manufactured. They do not, however, equal in value either iron or copper, (or wheat, beef, lumber, hay, or fruit).

GOLD is found usually pure, in sand or gravel, or in quartz veins in granite. It is very soft, yellow, malleable, and ductile. In commerce it is usually mixed with silver or copper to harden it. Pure gold is "24 carats." "Eighteen-carat gold" means that six parts are of baser metal. Gold is found everywhere in the world, but the quantity of it used in India and Southern Asia is almost incredible. In the United States gold is mined chiefly in the Rocky Mountains, the Klondike, Alaska, and California. The great gold reefs (or ledges) in South Africa caused the English to destroy the brave Boer nation, which held the location of the mythical "King Solomon's Mines" of fabulous value. The uses of gold are too well known to be cited here.

SILVER is next to gold in value, beauty, and use. It is found in all lands. It occurs sometimes native but usually in an ore, as it blackens from the sulphur gases in the air. The principal ores are:—

*Silver glance* = sulphide of silver = most common and valuable silver ore, and

*Chloride of Silver* = Horn Silver, common in Mexico and South America. Pure silver is called 12 pennyweights. Two parts alloy would be 10 pennyweights. The uses of silver, like those of gold, are familiar to all.

PLATINUM = a dark gray metal of great resistance to heat; used for crucibles and in electrical work. It is very costly.

*Iridium* is used on the tips of gold pens to make them hard and durable. *Palladium* is used with silver for dental instruments; and a long series of kindred metals have various commercial uses and values.

(Continued on page 31.)



## MECHANISM

Sufficient instruction in this should be given to avoid the unnecessary loss of time in waiting for a machinist, when nothing is really broken or worn. Some instruction is necessarily given, scattered through the course, but one or two hours may be profitably spent on it in the graduating class. The extent of this instruction, as well as practice in making mimeograph copies, filing, etc., can only be decided by circumstances.

### A VERY IMPORTANT POINT,

which seems to be generally overlooked, is to teach the students how to properly check their letters as they are transcribed. Each day's work in the shorthand note book should be dated and separated from the preceding day by a blank sheet, and as each letter is transcribed it should be checked. I think the simplest and most effective way of checking is to draw a pencil mark from the top to the bottom of the page as it is finished. Too much emphasis cannot be put on this, as it is so often necessary to refer back to old notes, and at an instant's notice. I have seen many a man's patience tried beyond endurance while a stenographer fumbled over the leaves of her note book, first going hastily all through the pages one way, then beginning at the back of the book and going all the way through to the front again, then beginning all over again and trying it more slowly. The man of affairs watching the hands of the clock fly from seconds to minutes, from minutes to quarter hours; first tapping the floor with his foot; then rapping the desk with his fingers; running his hands through his hair; then drawing in his lips to suppress the expression of unspeakable thoughts, and so, gradually, being worked up into a righteous indignation, while the unconscious stenographer calmly turned over leaf after leaf. All because proper precautions were not taken to make each day's work stand by itself, and to check each letter as written. I have observed this lack of system, not only in boys and girls, but in college women, whose life training should have taught them to do these things in an orderly fashion and so save time, without being especially instructed. All of which goes to show that even the most simple and obviously necessary things, must be pointed out to the majority of students.

"Every habit and faculty is preserved and increased by correspondent actions, as the habit of walking by walking, or of running by running. If you would be a reader, read; if a writer, write. But if you do not read for a month together, but do something else, you will see what will be the consequence. In the same way, after sitting still for ten days, get up and attempt to take a long walk, and you will find how your legs are weakened. In general, then, if you would make anything habitual, practise it; and if you would not make it habitual, do not practise it, but habituate yourself to something else."—*Epicletus*.



## Department of Typewriting No. 6.

MISS STELLA M. SMITH, Simmons College, Boston.  
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## Final Preparations

We will assume that the student has now reached a point where accurate transcriptions from shorthand notes are made quickly and at the first writing, and he is within a few weeks of the completion of the shorthand and typewriting course. These last days are usually devoted to urging the students to higher speed in note-taking and typewriting transcripts. Some of this time may also be profitably taken to round up the course with instruction and suggestions as to the miscellaneous duties that the stenographer may be called upon to perform. There are schools in which this instruction is provided for under the head of "Office Practice," "Business Methods," or "The Model Office," and it is given as a separate division of the course. This division has obvious advantages. However, whether the "office practice" is provided for or not, I have found the following a very interesting and satisfactory way of concluding the typewriting course.

### ENDORSEMENT OF LEGAL DOCUMENTS

Teach the student how to fold the paper to exact measurements, how to put it in the typewriter, and give him a rule for the use of the scale. First let him copy stereotyped legal forms; then let him compose his own endorsements for agreements, contracts, specifications, etc.; of course, giving him as a guide an outline of the essential points to be covered. Have him bind and fold each form. If possible, use a variety of fasteners.

### CARBON COPIES.

Take four days for this. If you have not the time to provide special matter, have the students use the transcripts. Instruct them how to use one sheet of carbon the first day, two the second, three the third, and four the fourth. The red, the blue, and the green carbon paper are a pleasant relief from the black and make the work much more interesting. I always give a preliminary class "talk" as to the prices and qualities of carbon, and how to take care of it; its uses, and the number of copies that may be made at one time. For the sake of variety (and it

is also a valuable hint), on the fifth day, instead of making carbon copies, have the student use bits of carbon paper to emphasize some word, title, or set of figures in the body of a letter. I find that adults as well as the younger students enjoy this practice and the pleasing effect of the colors.

### LETTER-PRESS COPIES

Select a list of names of business firms, and ask your shorthand teacher to dictate different letters to these names every day for as many days as may be necessary to afford every student in the class an opportunity to copy, index, and cross-index, at least six letters.

### DICTIONATION

A half hour every day for about two weeks will do much toward urging the student to higher speed, and is an excellent training in remembering long sentences. Begin by dictating only three or four words at a time, then gradually increase the number until the student can carry, first two or three short sentences, then long involved sentences, and finally short letters. Carefully planned and carried out, excellent results may be obtained from this practice. Aside from the ability to remember long sentences, the student learns to be always on the alert, to think quickly of punctuation marks and arrangement, and to write accurately. But unless the work can be graded and carefully followed up, it is better not to give it.

### IRREGULAR SPACINGS

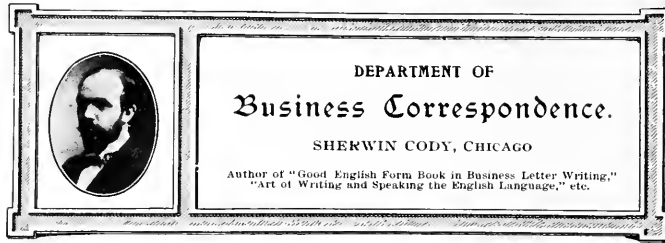
Give one or two hours' practice in writing on ruled paper or filling in blanks or cards, so as to familiarize the students with the use of the "cylinder stop spring" and "drag."

### CORRECTIONS

Train the student in comparing, checking errors, and correcting typewritten work, and how to properly use an eraser.

### RIBBONS

Explain the uses of the two kinds of ribbons—indelible and copying; the different qualities and prices. Give class drill in putting them on and taking them off. This instruction should be given when the student begins the legal work, but where the work is all individual, it is wise to supplement all previous instruction with class drill in the graduating class.



### How To Teach Business Spelling.

Spelling, though a small matter, is absolutely essential in business. If a business college is honest, it will frankly advise pupils weak in spelling not to take a course in shorthand, or try to handle business correspondence, unless it can be done by dictation, and the spelling knowledge of some one else utilized. Those who do take the course should have the most thorough drill in spelling that can possibly be given.

In my opinion, the methods of teaching spelling in common use are as wrong-headed as the methods by which it is attempted to teach grammar. Far too many words are given, and the drill on common words often misspelled is not sufficiently prolonged and repeated.

The principle on which spelling is taught, however, is foolish. The pupil is expected to remember five thousand or ten thousand words by a dead lift of the memory. If a person has a talent for this sort of thing, spelling is not difficult. Words are learned by being observed in ordinary reading. In my opinion most pupils would learn spelling naturally, and the drill now given in schools raises the standard of ability only a few degrees. The teaching in commercial schools is far better than it is in ordinary grade schools, however, because the commercial schools concentrate on a smaller list of words, and bear down harder on slips in spelling common words.

Successful teaching of spelling requires classification, and concentration on difficulties, and especially difficulties in common words. Classification and the development of rules builds up a sort of memory system, a scheme of association, etc. It is true that most persons learn to spell by their sense of form, by the mere look of a word. But if a pupil lacks the sense of form, he should be given some other means of memorizing. And even those who do have a good sense of form should be given the benefit and additional aid afforded by appeals to other faculties.

In my little book on Word-Study I have fully developed a system for the study of spelling, which makes a concerted appeal to all the different faculties, thoroughly classifies words so that the memory will be given as many aids of association as possible, eliminates words spelled regularly so that attention can be concentrated on those which are spelled irregular-

ly and must be memorized, and finally reduces the list of words for study from five thousand, the number found in ordinary spellers, to about one thousand.

I will briefly summarize the points a teacher should bear in mind.

1. Pupils should be thoroughly drilled on the simple sounds, so that the ear will become accustomed to catching accurately the articulation of a word, even the strangest. Good stenographers learn to take down accurately words they have not so much as heard before. The drill on the sounds of the language, however, should be confined to simple and obvious distinctions.

2. Three or four rules of spelling to which there are few or no exceptions should be drilled on till they are as familiar as the alphabet.

3. Irregularities should be classified, not because the classification has much value in itself, but because it sets the student to thinking and observing, and so enables him to build up a sort of memory system to aid him in fixing different words in mind.

4. The long list of words pronounced alike but spelled differently should have special and regular attention. Nothing is more vicious than teaching these words in pairs, with definitions. If no confusion already exists, it is sure to be instilled by this method of teaching.

Any oral work on homonyms I believe to be altogether wrong. The whole effort should be to get the pupil to think about the meaning of the word. The only way in which this can be done is to have him use the word in a sentence. I should write five or ten of these words on the board every day, and ask pupils to write sentences in which each word shall be used correctly. I should keep the pairs well separated, and never bring them together in any way or speak of them together, except when they are actually confused in any individual case. Then and then only, may they be discriminated by definition.

5. The best test of a pupil's ability to spell common words with uniform accuracy is a dictation drill in which these words are used repeatedly. I have arranged the story of Robinson Crusoe so as to contain within a few pages 500 common words often misspelled. Into this exercise have been carefully introduced all the common troublesome words, and attention has been fixed upon them by questions. The pupil should be kept drilling upon this exercise till he forms the habit of observing

words as he reads, and has become absolutely perfect in writing this short dictation exercise. A single error in this should cause a paper to be marked zero. Absolutely no mistake whatever should be permitted by any member of the class.

6. In addition to this, there is a list of about a thousand words that should be absolutely memorized, and on which oral drill is excellent. I am fully convinced that the thorough mastery of these words will result in more general ability in spelling than any attempt to master the 5,000 words which are usually given. One thousand words can be mastered. If a pupil gets the idea that every word must be spelled correctly, he will carry the habit out into life and master all the other 4,000 words for himself. The habit of observation and the habit of being letter perfect are, after all, the great things, and that is probably the reason why so few schools pay any attention to them.

Finally, the spelling exercise should include practice in the use of the dictionary. Every school-room should have a goodly number of unabridged dictionaries, and every day several words should be given out to be looked up in the dictionary for pronunciation or for meaning. These two things are collateral to spelling, and should go with it, for a word is nothing except as you speak it and understand it. All the principal sound marks used in the dictionary should be mastered, and any pupil should be able to tell by looking in the dictionary how a word should be pronounced. He should also be able to dig out the real meaning of a word. I do not care for definitions myself. I do not think they are a fair test of knowledge of the value of a word. The only test is the use of a word in a sentence. I should therefore do away with all the absurd and often erroneous definitions found in spelling-books, — definitions which are useless because they are so short, — and ask for sentences in which the words are properly used. When words have several meanings, these can be found by looking in the dictionary. Nine persons out of ten do not know the meaning of a word by reading its definition in a dictionary. Pupils should be drilled upon the interpretation of definitions by being asked to form sentences in which the word in question is used with its stated meaning.

All these different things should be carried along together — every day a little dictation exercise, a little exercise on homonyms, a little exercise on the principles of word formation, a little exercise in the dictionary, and a little drill orally on a small list of common commercial words.

There is an excellent device for fixing words in the eye which I have never seen used in a school. A troublesome word may be printed on the board, and the troublesome letters emphasized by being printed heavier and larger than the other letters. Let this stand on the board for a few days. If errors occur, merely glance at the word. Only one word should be treated in this way at a time.





In this series of articles, there are three things that cannot be mentioned too often or emphasized too strongly. The first is, rapid work by class or individuals on oral problems and exercises; second, speed work on written problems solved by the shortest practical methods; third, intelligent solutions recorded in ink, according to a definite plan for all home work.

Teachers are prone to say and believe that no time of the class period can be devoted to rapid calculation. The fault lies in their failure to push the work. Don't use too much time for home work. If some have failed on certain home problems and these have been placed on the board and explained carefully, then don't waste time by re-explaining but make up similar problems and dictate them at once for home work. Those who failed, will have an opportunity at home to test the knowledge acquired by the board solutions and explanations.

Time for the rapid mental work can be found during the copying of the solutions upon the board and at the close of the period. Use every available minute and never allow any part of the work to drag. Keep the class wide awake and busy by putting plenty of energy and enthusiasm into the work.

While the home work is being explained, each pupil will be busy following, checking errors, and grading work. The moment this is completed, assign home work, then take up the second point mentioned in the opening paragraphs. This is important work and much time should be given to it. Make the problems short and simple yet applicable to the work in hand. Don't assign long problems, for half of the time will be consumed in waiting on the slow pupils, and continued failures to finish on time or to solve correctly deadens mental action and creates a dislike for the work. Many short problems will produce superior results, for the mental activity of the slow pupils will be stimulated by a realization of their ability to solve the major number correctly. If interest begins to slacken, change to oral work. This may consist of multiplying numbers of two digits by eleven; squaring certain numbers that end in five; finding discounts equivalent to a series; continued exercises, using the four fundamental operations; drills in rapid multiplication; exercises in addition.

In all of the mental work, pains should be taken to develop it gradu-

ally. At first don't make it too difficult but keep it within the grasp of the majority. Arouse those who can't follow by giving them individual problems suitable to their caliber. Don't single them out to their discomfort and embarrassment, but, in calling on individuals promiscuously, aim to give more problems to them than to the others. Thus by exercising their thought power on simple problems you will increase their capacity to handle work.

### COMMISSION

This subject contains a number of terms that may be entirely new to many in the class. Before any problems are assigned from this subject, it should be thoroughly discussed. The following terms should be grouped and explained by simple illustrations placed on the board: principal, agent, commission, consignee, commission merchant, shipment, consignment, charges, storage, guaranty, gross cost, net cost, gross proceeds, net proceeds, account sales and account purchase.

A few problems and their solutions are given to illustrate the method of recording intelligently the work in this subject.

#### I.

An agent sold 250 bbls. of flour at \$5.25 per barrel on a commission of 2½%. What was the amount of his commission?

I. S. P. of 250 bbls. of flour @ \$5.25 per bbl.= \$1312.50.

II. 100% of the S. P. of flour = \$1312.50.

III. 1% of the S. P. of flour = \$13.125.

IV. 2½% of the S. P. of flour = \$32.81, commission.

#### II.

A lawyer collected 25% of a debt of \$4397.40. If he charged 10% for collecting, what amount did he turn over to the principal?

I. 25% of \$4397.40, debt = \$1099.35, am't collected.

II. 100% of am't collected = \$1099.35, am't collected.

III. 10% of am't collected = 1/10 of \$1099.35 or \$109.94, commission.

IV. \$1099.35, am't collected - \$109.94, com. = \$989.41, am't turned over.

#### III.

An agent bought for his principal 500 bbls. of apples at \$1.25 per bbl, and paid \$3 for advertising and \$15 for drayage. If he charged 3% commission, what amount must the principal forward to the agent?

- I. 500 bbls. of apples @ \$1.25 per bbl. = \$625, prime cost.
- II. 100% of the prime cost = \$625, prime cost.
- III. 1% of the prime cost = \$6.25.
- IV. 3% " " = \$18.75, commission.
- V. \$625, prime cost + \$18.75, com. + \$3, adv. + \$15, drayage = \$661.75, gross cost.

The problem assigned for the first lesson in this subject should contain the three points found in the preceding problems; namely, that the commission may be reckoned on the prime cost, on the gross sale, or on the amount collected. On the day of the first assignment of problems containing these points, they should be fully explained and illustrated by similar problems placed upon the board.

#### IV.

I sent to my agent \$1957 to invest in wheat at a commission of 3%. Find the amount of the commission.

I. 100% of C. of wheat = cost of wheat.

II. 3% of C. of wheat = commission.

III. 103% of C. of wheat = \$1957, cost of wheat and com.

IV. 1% of C. of wheat = 1/103 of \$1957 or \$19.

V. 3% of C. of wheat = 3 × \$19 or \$57, commission.

### ORAL WORK

Place problems similar to the following on the board, then call upon pupils to rise, give the result and the method of obtaining it.

Gross Sales - Com. in % - Com. in \$.			
\$ 834.50	10%		?
646.30	20%		?
2460.00	30%		?
490.00	5%		?
300.00	15%		?
440.00	25%		?

Prime Cost - Com. in % - Com. in \$.			
\$ 840.00	1/2		?
488.00	2 1/2		?
210.00	3 1/2		?
3040.00	5 1/2		?
240.00	8 1/2		?
960.00	12 1/2		?

Gross Sales - Com. in \$ - Com. in %			
\$300.00	\$ 1.50		?
470.50	47.05		?
960.00	32.00		?
480.00	2.40		?
640.00	32.00		?
800.00	200.00		?

Am't Col'd - Com. in \$ - Am't turned over			
\$ 175.00	\$ 25.00		?
120.00	20.00		?
2400.00	360.00		?
2700.00	13.50		?
840.00	12.60		?
340.00	17.00		?

Com. in \$ - Com. in % - Prime cost			
\$ 30.00	3%		?
55.00	1 1/2		?
404.00	20%		?
300.00	3 1/2		?
20.00	2 1/2		?
572.00	25%		?

(Continued on page 30.)



## Department of Law

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The Sprague Correspondence School of Law, Detroit, Mich.

### SELF-DEFENCE.

It is a matter of importance that one know how far he may go in using force against the defence of himself, his family, and his property. The right of self-defence will occur to us as being a natural right. One could scarcely be expected when attacked, either in person or in property, to say "I will wait for the law to punish the aggressor," for the one attacked has no means of knowing how far the attacking party may go in the use of violence, as he may go even to the extent of taking life.

Then, too, the law recognizes a weakness in human nature—or shall we call it strength, rather, that impels one when attacked to defend himself by the use of force. Self-preservation is truly the first law of nature.

The law of self-defence is an old one, recognized from the beginning. It extends not only to one's own person but to one's own family and possessions. The old law speaks of a man's home as his "castle" and gave him the right to defend it, even to the extent of taking life; with certain limitations, which we shall learn, that right still exists.

Of course there must be a limitation put upon the right of self-defence or it will be abused, and men, under cover of the excuse that they were put to an act of violence by necessity, will cover up acts which are unjustifiable and hence punishable. The law, broadly speaking, limits the right to cases where necessity exists, and it will only excuse a man when he uses that violence which under the circumstances would appeal to a reasonable man as necessary for his self-protection. Nor will a court compel him to exercise the best of judgment at the time, for it recognizes that when the occasion for self-defence presents itself, the mind of the one attacked is more or less disturbed and the even balance of his judgment shaken; but where the means taken to defend one's self are manifestly more than necessary, as where one slipped in the face, draws a revolver and kills, the act will be considered unjustifiable and the perpetrator of it held to account; but if the person attacked has reasonable grounds for fearing that killing or a felony is being attempted by the attacking party, the defence may go to the extent of taking life. It is well decided that where one is merely struck with the fist and has no reasonable grounds for believing that he is in danger of being killed or of a felony being committed, his use of a gun, or a knife, or deadly weapon is unjustifiable.

The fact that the person defending himself was mistaken as to the intentions of his assailant does not affect his right to take life if there appeared to him at the time reasonable grounds to believe that unless he did so he would be killed or a felony would be perpetrated against him. It has been held that the mere fact that the assailant put his hand in his pocket was not sufficient to justify the taking of the assailant's life on the ground that the assailant was believed to be reaching for a weapon.

Suppose that the person called upon to defend himself, had been himself the provoker of the quarrel or the immediate cause of the attack, would his subsequent use of violent means in self-defence be justified under the rules laid down? The question has arisen in many cases and has usually been decided in the negative. The person himself must be free from fault in order to justify himself for killing another.

The cases go to the extent of saying that anyone who brings on or provokes a personal encounter can not rely upon the plea of self-defence. We can quickly see that if the law were permitted to be otherwise, one desiring to kill another would only have to provoke that other sufficiently to cause him to use violence in order to take his life and escape the consequences. The main question as to whether or not the force used could have reasonably been deemed necessary is a question to be left to the determination of the jury in all cases.

It is also of interest to ask whether a man attacked is bound to retreat. It is quite well decided that when a man is attacked with a dangerous weapon he must retreat as far as he can safely do so before using like means in defending himself; but where the one attacked has reasonable grounds for believing that he can not safely retreat, he is justified in using violence in self-defence. The right of self-defence goes to the extent of excusing a man for resisting arrest by violence where the attempted arrest is unlawful.

### DEFENCE OF ONE'S HOUSE.

In our last talk we discussed Self-Defence. Akin to the right of a man to defend himself against an unlawful attack is the right to defend his home. The constitutions of twenty-seven of the States provide that one has a natural right to protect his property.

"A man's house," says the old law, "is his castle, and he may take such steps as are reasonably necessary in the defence thereof against unlawful intrusion." Indeed, the law regards an assault on a man's habitation for a felonious purpose as an assault on his person or on the person of an occupant.

One is never bound to retreat from his house, and in general may even kill to prevent a forcible and unlawful entry. The exercise of the right to protect one's home must not exceed the bounds, however, of defence or protection, so that the kind of force that one may use depends somewhat on the nature of the attack and the purpose of it. Where an entry is by force and the purpose of it is to commit a felony, killing, if necessary to prevent it, is excusable and anyone in the house, even a lodger, is justified in the protection of the house by any means found necessary. One who has a reasonable fear that a felony is intended need not wait until the assailant gets within the house, but may meet the intruder on the threshold and use means fatal to the assailant if necessary to protect himself from death or great bodily injury. If the assailant, however, can be repelled otherwise, and the one assailed does not use any other means of defence, the latter is not

justified in killing. If the intruder flees the person assailed is not justified in pursuing and committing an injury.

It is held that the term "house" includes a place of business or a rented room occupied as a bedroom. Where one is attacked in the yard the courts hold that he should, before taking life, retreat into the house, if there is a reasonable opportunity so to do. Where one has peaceably entered the house, the owner or occupant is not justified in using force to expel him, without first demanding or requesting that he leave; but where the entry was by force a preliminary request is not necessary before using force in ejecting the intruder. Where one or more persons assemble about a house and threaten to break in, the occupant is not justified in shooting until he gives warning.

A man was held to be justified in killing where on returning home at night he found the door fastened against him, broke it open, entered and in a fight that ensued killed the intruder. It has been held that the act of entering at a window in the night will not excuse the use of a deadly weapon without first warning the intruder to desist. Where a house is occupied in violation of law, as for gambling purposes, the occupant, or owner, cannot justify force used in putting out a person from a gambling room for disorderly behavior.

Decisions are pretty well agreed that a man cannot defend his real property, other than his dwelling, to the extent of taking life; but in a Michigan case a building thirty-six feet away from the dwelling, in which the owner's servants slept, was declared to be a part of the dwelling. As to personal property, one may not take life in defending his rights, save where the effort is to deprive him of his property by a forcible felony, such as robbery or burglary.

### Arithmetic—Continued from Page 29.

Am't Remit'd	Com. in %	Com. in \$
\$2040.00	2%	?
8800.00	10%	?
3600.00	20%	?
8400.00	5%	?
7210.00	3%	?
5350.00	7%	?

Mark'd Price	Discount	Sel'ng Price
\$800.00	25%	?
900.00	33 $\frac{1}{3}$ %	?
560.00	20%	?
490.00	10%	?
500.00	30%	?
240.00	5%	?

Selling Price	Discount on Marked Price	Mark'd Price
\$500.00	20%	?
360.00	25%	?
810.00	10%	?
630.00	30%	?
350.00	12 $\frac{1}{2}$ %	?
240.00	33 $\frac{1}{3}$ %	?

Cost	Gain in %	Discount Allowed	Marked Price
\$4.00	25%	16 $\frac{2}{3}$ %	?
3.00	20%	20%	?
5.00	10%	16 $\frac{2}{3}$ %	?
6.00	16 $\frac{2}{3}$ %	33 $\frac{1}{3}$ %	?
7.00	14 $\frac{2}{3}$ %	11 $\frac{1}{3}$ %	?



## To The Business College Fraternity.

Ever since the commencement of the troubles that landed me unjustly as I believe, in a penal institution, I have wanted to make a full and true statement of the conditions of my case. I felt this to be due, as a matter of justice, to those who had treated me so kindly in the past and who had voluntarily bestowed upon me their highest honors. I was prevented from doing this by the positive instructions of my attorney who, for good professional reason, no doubt, did not wish me to run the risk of the possibilities of prejudicing my case in any way. I think now, however, as I thought then, that it would have been far better had I been at that time allowed to "tell the truth, the whole truth and nothing but the truth," in the necessarily prescribed limits of this communication. I cannot do much more than make a general plea of innocence of any wrong intent in the transactions which a heartless persecution tortured into the semblance of criminal acts. Strangely enough, the incipency of my troubles was in trying to be honorable from a high moral standpoint, which the judgment of the world does not recognize as essential in its estimate of character. I was one of the large stockholders of a corporation which failed and I thought it would be manly and honorable in me to protect the outside stockholders and the banks having claims against the company, by paying them off in full, out of its money I was yet to earn. Of course I realize now that while my motives were correct, my judgment was at fault. The banks had taken the plant for \$300,000, I purchased it back at a price that settled their claims in full—about \$13,000.00. I took the badly crippled business, and succeeded in placing it upon a healthy paying basis. But its rapid and almost phenomenal growth carried it beyond my own resources in order to do the work that came to me, it became necessary for me to have modern machinery and an up-to-date equipment for first class work, and this necessarily diverted the money I had intended to use in the liquidation of the obligations I had assumed, which amounted to about \$38,000.00. To carry this load and provide for the demands of my business, I was obliged to borrow large amounts of money and on long time. I was then Secretary of a Building and Loan Association and had been for twenty-three consecutive years. When money piled up in the treasury for which there was no demand, I thought it would help the Association, and enable me to fund my obligations by becoming a borrower. To do this in the regular way, I took out about \$40,000.00 worth of stock, on which I kept up the dues regularly, and then made what is called Stock Loans for money as I needed it, paying the interest monthly as provided by the by-laws. Every loan I made was, as I fully believed, amply secured, but to place them in a still better condition, I took out about \$20,000.00 of life insurance in favor of my estate, attaching to each policy a memorandum, stating that in case of my death the insurance money was to be used in settlement of my loans. But it may be asked how it was that my securities, which seemed to be ample did not cover the amount of the claims against me. One reason was, that the discrepancy charged against me was grossly incorrect—one item of over \$6,000.00 being withdrawn by the prosecution before the case went to trial. Another, and a more important reason was, that my property was ruthlessly sacrificed. My plant, which was then paying a 6 percent dividend on \$7500 was sold to my competitor (a member of the appraisal committee) for \$5,800.00. All this occurred when I was sick in bed with malarial fever and unable to defend my rights. I did my best to stay the hand of destructions. Propped up in bed I prepared a communication showing

how everything could be satisfactorily adjusted without any loss being entailed on any one. But my affairs were in the hands of the lawyers who had nothing at stake and who applied the technicalities of law rather than reasonable measures of justice to all.

I wish to thank my friends of the Business College fraternity for the inspiring messages that have been sent me, and the earnest efforts they are making in my behalf. I particularly wish these friends to know that one who has met them at conventions in Chicago, St. Louis, Detroit, Milwaukee, Cleveland, Chautauque, Denver, Saratoga, Louisville, Cincinnati, Peoria, Providence and Des Moines is not a disgrace to the profession whose highest ambition it has been his desire to honor. I may never attend another of these gatherings, but the memories of the past will ever be one of my choicest possessions.

Respectfully,  
J. W. WARR.

The undersigned take pleasure in certifying that they have read the above article written by Mr. J. W. Warr. They state that they are familiar with Mr. Warr's affairs, having visited Moline a short time after the trouble occurred and spent some ten days in investigating the matter. They believe that Mr. Warr has rather under-stated than over-drawn the facts. They believe him to have been strictly honest in all of his dealings, and that he never at any time had any intention of wronging anyone. On the other hand it was, we might say, his over desire to have no one lose anything by any transaction wherein he was interested that caused him to burden himself with that which might have very properly been thrown upon the shoulders of others. We believe that when given his liberty he will do everything he possibly can to set himself right before the people.

Respectfully,  
G. W. ELLIOTT,  
ENOS SPENCER.

March 20, 1905.

## Isaac Pitman Association

The annual meeting of the National Association of Isaac Pitman Shorthand Teachers and Writers was held at the Miller School, New York City, on Saturday, April 8. Reports of officers and committees showed that the association had progressed satisfactorily during the first year of its existence in spite of the difficulties a new organization is bound to encounter. Regular meetings for the discussion of the theory and teaching of the system were held twice monthly throughout the entire year. The association has a membership of 93, of whom 91 are active senior members, and a satisfactory cash balance in the treasury. Seventeen qualified for the Association's third grade certificate after examination, and examinations for the second and third grades will be held in due course.

The examining committee announced that Isaac Pitman & Sons were prepared to recognize the Association's second grade certificate as equivalent, under certain conditions, to the Isaac Pitman & Sons' shorthand teachers' certificate.

The following officers were elected for the ensuing year:

President, D. W. Walton, 46 Sidney Place, Brooklyn, N. Y.

First Vice President, D. J. George, 450 Lenox Ave., New York.

Second Vice President, Miss Ida M. Catren, Girls' Technical High School.

Third Vice President, Miss Jennie L. Fox, 364 West 127th St., New York.

Secretary, Arthur Sennet, 14 East 89th St., New York.

Corresponding Secretary, R. A. Kells, 143 West 125th St., New York.

Treasurer, Geo. K. Hinds, 146 Grand St., New York.

Dean, Chas. E. Smith, 98 Wilson St., Brooklyn, N. Y.

## EXECUTIVE COMMITTEE

H. W. Hammond, Wood's School, Newark, New Jersey.

Geo. B. Wolf, 3030 Third Ave., New York.

J. J. D'Arcy, 524 Broadway, New York.

The new president reappointed the old examining committee, viz., C. M. Miller, A. Rosenblum, and C. E. Smith for the purpose of conducting the April examination, the president himself being an ex-officio member of the association.

Speeches by the newly elected officers closed the meeting.

## Commercial Geography—Continued from Page 26

Radium is the latest and most surprising of all metals in its action. Radium perpetually gives off heat, light, electric force, X-ray force, etc., but does not diminish in volume or decrease in weight, from all the giving out of these heat and light rays.

There are a number of other rare metals of interest and of some value, but they can not be given space here.

In the Middle Ages, in Europe, the study of science was under penalty of death, as being an impious attempt to discover the secrets of God, hidden from men. In spite of this, the old alchemists ("the chemists") in hidden laboratories, studied, tested, "proved all things and held fast that which was good," and from their alchemic, elixirs, and essences have come most of the chemical reagents (acids and alkalis), and the most valuable remedies in use today; as, aconite, belladonna, strychnine, (all powerful poisons). They studied electricity under the symbolic name of the "Philosopher's Stone." They believed in the transmutation of base metals, like iron, lead, and copper, to the precious metals, silver and gold, by the addition of certain chemicals. This still awaits scientific proof, but in a scientific magazine, in 1904, a European chemist reported a remarkable change of lead to copper, in the laboratory, under the influence of chemicals and intense electric heat. Modern chemic science is beginning to teach that all the so-called elements are made from one original substance by varying arrangement of molecules and atoms. If this is true, a change in what might be called "electrical polarity" of the atoms could produce a different substance, or any particular substance, when control of it was learned. So transmutation of metals might be easily possible. Of this, the editor can only use the words of Michelangelo, in Longfellow's poem:—

"Who knows, who knows? There are great Truths  
That pitch their shining tents outside our walls,  
And though but dimly seen in the gray dawn,  
They may be manifest, when the Light widens into perfect Day."



## School and Professional

By June first Sadler's Bryant & Stratton Business College, Baltimore, Md., expects to occupy a whole floor and a half of the Edgemore Building on the southeast corner of Fayette and Hanover Sts. Mr. Sadler is expending \$15,000 in furnishing his new school; nothing but the best seems to be good enough for the genial W. E. Mr. Sadler is a brilliant exception to Dr. Osler's widely discussed and generally denounced theory.

Messrs. W. S. Seyler, formerly of Hazelton, Pa., and L. A. Ziegler, of the Waynesburg, Pa., Business College, have purchased the Reading Academy and Business School, of Reading, Pa., and changed the name to the Reading Business School. These gentlemen are hustlers, and the new school will doubtless make things hum in and about Reading. Our best wishes for the new school and our congratulations to the city of Reading.

Mr. P. W. Clark, of Clark's School of Business, North Towawanda, N. Y., has purchased the Massey Business College, of Louisville, Ky. Mr. and Mrs. Clark intend making this a first class school. Louisville is rich enough to support a number of good business schools. We wish the new school the success it deserves.

We learn that Prof. M. B. Wallace, brother of the famous artist, G. W. Wallace, has recently been added to the faculty of the commercial department, St. Joseph, Mo., High School. We also learn that this department is in an exceptionally fine condition, three hundred students having been enrolled.

The Ft. Worth, Tex., Daily Record, of recent date, says in part: "Up to date, by far the best school that has been mentioned in the Y. M. C. A. New Building Fund has been made by a gentleman neither a resident of Ft. Worth nor of Texas, although he has a substantial interest in Ft. Worth.

"Prof. J. E. Draughon, President of Draughon's Practical Business College Co., has made a contribution which ought to net the Association \$100,000. He has contributed two hundred and fifty \$500 scholarships that would net the Association, if sold at \$50.00 each, \$12,500.00, but he has given the Committee the privilege of selling the scholarships at \$10 each, which will, when sold, net the Association \$100,000.00. The Association has six years in which to dispose of the scholarships.

Mr. S. C. Myers has recently been elected, for the tenth consecutive year, at a substantial increase in salary, as principal of the Commercial Department of the Shelbyville, Mo., Public High School. He has also been re-elected County Commissioner of the Public Schools of Shelby county for a term of two years. This speaks well for Mr. Myers as well as for the people who had the good judgment to re-elect him.

Mr. L. H. Hansam, of Los Angeles, Calif., has engaged with Duff's College, Pittsburgh, Pa., as commercial and manager. We are glad to welcome Mr. Hansam to the East, and hope that he may find everything to his liking. He has engaged with an institution which has a long record back to the beginning of commercial education in this country.

Mr. L. B. D'Armond of Jefferson City, Tenn., recently purchased a half interest in the Bristol, Tenn., Business College, Mr. W. W. Merriman, proprietor, and this new combination means a strong team and a fine school. We congratulate the people of Bristol for having in their midst a school with such men at its head.

L. A. Waugh, formerly of Tinscola, Ill., has become principal of the commercial department St. Joseph (Mo.) Business University. The B. E. extends best wishes for Mr. Waugh's success in his new field of labor.

J. A. Buell, formerly of the Red Wing (Minn.) Business College, is now connected with the Tri-State Business College, Toledo, Ohio. As our readers are aware, Mr. Buell is a man of considerable ability. The B. E. wishes him unbounded success in the Buckeye State.

## News Notes and Notices.

Mr. C. E. Lowder, the skillful penman in the Metropolitan Commercial College, Minneapolis, Minn., is favoring THE BUSINESS EDUCATOR with some of his worthy clubs. We learn that Mr. Lowder is arousing much interest in penmanship in the institution with which he is connected. The signature that he attaches to his letters is among the most artistic and skillful received at this office.

Mr. C. V. Howe, the premier engraving script artist, whose work is known far and wide as the highest type of this style of writing, is arousing much interest in practical business writing in the Evening High School, Philadelphia, in which institution he has charge of the penmanship work. Two pupils, Messrs. J. C. McLoughlin and Myer Greenberg, recently won a subscription each to THE BUSINESS EDUCATOR for marked improvement in their writing. Another pupil, Mr. Albert Curry, won a handsomely engrossed certificate from the pen of Mr. Howe as a penmanship prize. The pupils of the Evening High School are to be congratulated on the fact that they are receiving instruction from one of the ablest penmen and teachers in the country.

Messrs. P. M. Bridges and C. S. Rogers, the skilled and practical penmen of the San Francisco, Calif., Business College, are among friends of THE BUSINESS EDUCATOR, and a half century club is before us as a result of their enthusiasm and interest in the work. Penmanship is being looked after in that school in a manner and to an extent that is equaled by few other schools in the country.

From the Daily Press we learn that Mr. D. K. Cox, of Petersburg, Va., the well known teacher of shorthand, had a number of his students take an excellent examination. We understand that they all succeeded in taking the examinations from start to finish, which is quite a compliment to both teacher and students.

Mr. E. M. Huntsinger, President of the Industrial College, Bridgeport, Conn., is a lover of good writing, and writes well himself. Not only that, but he employs teachers who write well and who know how to get results in the part of his students. A good club recently received is an evidence of the fact that penmanship is receiving the attention it justly deserves. The Huntsinger Business College has a reputation far and wide for turning out fine penmen.

F. W. Martin, Penman in the Troy, New York, Business College, favored us with a package of specimens of students' work, comprising lettering and writing. As a whole the lettering is the best we have ever received from a penmanship class, and indicates that Mr. Martin is giving attention to a very practical phase of office work. The best of the specimens submitted were from the following: A. L. Keeler, Benah E. Shields, Sidney Airthoys, Florine Lavoine, Wm. J. Hartigan, Edna Lindsay, J. T. Murray, and Jacobson. The handwriting, although good, is not up to the lettering. The work from the following is especially good: Janet Devine, Benah E. Shields and Edna F. Cottrell.

Central Business College, Indianapolis, Ind., occupies a half page announcing the opening of its school in the "Indianapolis News" Mar. 7. It is especially well gotten up and free from uneducational and unprofessional statements. We speak for the new institution, prosperity from the beginning. Other and even larger spaces were used in the daily papers.

Messrs. J. I. White and W. J. Roche have just organized a business college and preparatory school in the city of York, Pa. THE BUSINESS EDUCATOR wishes the new institution much success.

The Muller School of Business, Cincinnati, O., reports that during the first six months of its existence, it enrolled 133 students. Considering the fact that Mr. Muller had not thought of starting his school until the 7th of August last, the record is especially flattering.

## Catalogs and Circulars

"Penwork" is the title of a special circular issued by the Capital City Commercial College, Des Moines, Ia., containing samples of practical and ornamental writing, diploma lettering, and engrossing, all done by Miss Mary Champion, the penman.

"Dakins' Business Journal" is the title of a well-printed, splendidly-illustrated, eight-page circular published in the interests of Dakins' Business College, Syracuse, N. Y.

"Yocum's Business College Reporter," quarterly, is a well gotten up sixteen-page journal published in the interests of the Yocum Schools located at Massillon, Wooster, Mansfield, New Philadelphia, Findlay, Uhrichsville and Coshocton, O.

"Facts Concerning Inductive Bookkeeping and Business Practice," by S. S. Hookland and W. K. Hayard, publishers, Philadelphia, Pa., is the title of a well-written little booklet published in the interests of a new system of bookkeeping.

The Thirty-ninth Annual Catalog of the Louisville, Ky., Bryant & Stratton Business College is at hand. It is printed on pink paper, profusely illustrated with colored room views, and is in every way a fit advertisement for this well-known, practical, up-to-date school.

The American Business College, Allentown, Pa., is sending out an unusually attractive and profusely illustrated circular advertising that institution. It is something out of the ordinary and well worth seeing. You will do well to ask the President, Mr. O. C. Dorney, for a copy.

The pupils of the commercial department of the Chatham, N. Y., High School, Frank M. Erskine, Principal, by the mimeograph or some other duplicating device, turn out a very creditable eight-page journal.

Advertising matter has been received from the following: Lawrence, Mass., Commercial School; Central Business College, Indianapolis, Ind.; D. Beauchamp, penman, 233 St. Catherine St., Montreal, Can.; Taylor School of Business and Shorthand, Philadelphia, Pa.; Arthur J. Barnes Publishing Co., St. Louis, Mo.; Soule Business College, New Orleans, La.; Call's College, Pittsburgh, Pa.; Parson's Business College, Parsons, Kans.; Rasmussen Practical Business School, St. Paul, Minn.; Seattle Commercial School, Seattle, Wash.; Elliott Commercial School, Wheeling, W. Va.; Scranton Business College, Scranton, Pa.; National Business College, Quincy, Ill.; Tampa Business College, Tampa, Fla.; Brazil Business University, Brazil, Ind.

## A Correction.


In our brief sketch of Mr. H. C. Russell, which appeared in the March number of THE BUSINESS EDUCATOR, we unintentionally stated that Mr. Russell, before going to Pawtucket, had charge of the Commercial Department of the Bryant and Stratton Business College, Providence, R. I. As Mr. A. S. Hubbard has had charge of that department for some years, we take pleasure in correcting our mis-statement, in justice to both Mr. Hubbard and Mr. Russell.

*Hymenical*

Mrs. Phoebe A. Crump has the honor of announcing the marriage of her daughter Mildred Sara

Mr. F. E. Hermann Jaeger on Saturday, March the fourth Nineteen Hundred and Five Bay City, W. S. Michigan





## The Success Circle.

A Department of Encouragement, Inspiration, Progress, Health, Etc.

Conducted by L. M. THORNBURGH, Paterson, N. J.,  
Commercial High School.

### Home of Truth Teaching.

BY E. D. BAKER, SAN FRANCISCO, CAL.

If God should forget us as we forget Him, what should we expect! Naturally, the end of things.

I do not suppose that any of us dispute that there is a God, call it by any name you choose—The Good, First Cause, The Creator, Allah, Jehovah, etc.—and that the Governing Principle is endowed, possessed of, or connected with attributes which work only for good, and that they are Infinite, Omnipresent, Omnipotent and Omniscient. But it is impossible for us to realize the extent, scope and meaning of it all, else we were endowed with omnipotent comprehension; but exercising our faculties in that direction to their utmost, we somehow grasp at the illimitable Love back of it all. Infinite Love, and in the same measure that we are unable to grasp the extent of these attributes, are we unable to comprehend where or how they act for us. If there is a Supreme Law (a God), it is for all, sinner and saint alike. It is all in all. It is everything—and everything good.

Father Joseph says, "We are *always* in the presence of God." That is, the Good is never absent from us. And as the Good is Power, Strength, Intelligence, and all good qualities, so it follows we are always surrounded with them—we are always in their Presence. This does not mean solely spiritually with us. It is with us in every thing and in every way, and if you would only recognize this, always bear it in mind, how different the results might be.

Somehow though you believe all this, you admit that the Good is *not* always with you, that the (d) Evil is occasionally, and when you admit that, then away goes God's

omnipotence, He is not all-powerful and always present, etc. But the worst of it is, you pay mighty little attention to his Presence anyhow. How much time in each twenty-four hours do you recognize it? I will venture to say that, except for the perfunctory prayer said at regularly prayer time, (which the sectarian says more as a matter of habit, for it was taught to him as a habit), few of us spend ten minutes a day remembering God or that we are beholden to him. We don't even take time to recognize its Presence—forget it entirely, except perhaps when something uncommon calls our attention to it and we "Thank God" or "Bless God" for it. We take time for everything else. We might take as much time for this as we do to remember our stomachs, but we don't. Now, can we suppose that for a millionth part of a second He would forget us! Where would we land? God's attention to us cannot be described nor comprehended, nor its results, but we are the results, and because we do not allow the Good to work for us, is why we are the failures that we are. We forget that it is always working for us. Shut it out, turn away from it, and God can't do it all, and won't. If we will not take the Good so freely offered, won't co-operate, we get the opposite of good. But we can get it spiritually, mentally, physically, and materially, get success in all things.—The earth and the Fullness thereof is ours.

When the Good ceases to be with us, in us, for us, ceases to be omnipotent, omniscient, omnipresent, then we are undone. Then are we forgotten. But don't you forget God, and He won't forget you. In common gratitude we should remember what we receive and be thankful for it. Try to imagine what we would be if we did not have the Good always with us to draw upon. It is our Bank, always full. Our

credit is always good, and all we have to do is to walk up and draw whatever amount we desire. Don't ignore the Good. It is ever ready to serve you by giving you all the happiness and all the prosperity you can make yourself capable of receiving and enjoying.

### Cheating Himself and His Work.

An employer of thousands of men was asked what thing in all his large operations gave him the most concern. "The man who does a little less than is expected of him," was the reply.

"He is the dangerous factor in all business. The absolute failure we readily discover and discharge, but the 'almosts' escape detection for months and often for years, and they make our losses as well as our fears," and with a very serious smile he added. "The drip in business is worse than the leak."

It is a condition that is as old as human experience. Eighteen and a half centuries ago Seneca put it in these words: "Some portion of our time is taken from us by force; another portion is stolen from us; and another slips away. But the most disgraceful loss is that which arises from our own negligence; and if thou wilt seriously observe, thou shalt perceive that a great part of life flits from those who do evil, a greater from those who do nothing, and the whole from those who do not accomplish the business which they think they are doing."

### Worldly Advice.

To lose your temper doesn't pay.

It makes you lose your self-respect  
To weaken in your self control

And let your passion rage unchecked,  
When you get mad you always say  
Something you're certain to regret,  
And angry language never helped  
A man to gain an object yet.

So keep your temper if you can.

No matter how you are provoked,  
Don't imitate the cat and scratch

Because you are not rightly stroked,  
Just stop and think before you speak;

You'll gain immensely by delay,

For so perhaps you can devise,

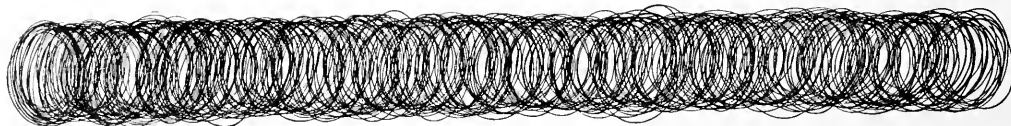
Some much more cutting things to say.  
—Somerville Journal.

## The School Teacher's Creed

I believe in boys and girls, the men and women of a great to-morrow; that whatsoever the boy soweth the man shall reap. I believe in the curse of ignorance, in the efficacy of schools, in the dignity of teaching, and in the joy of serving others. I believe in wisdom as revealed in human lives as well as in the pages of printed book, in lessons taught, not so much by precept as by example, in ability to work with the hands as well as to think with the head, in everything that makes life large and lovely. I believe in beauty in the schoolroom, in the home, in daily life and in out-of-doors. I believe in laughter, in love, in faith, in all ideas and distant hopes that lure us on. I believe that every hour of every day we receive a just reward for all we are and all we do. I believe in the present and its opportunities, in the future and its promises, and in the divine joy of living.

Amen.

Edwin Ozgood Grober.

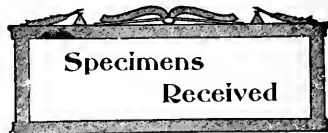
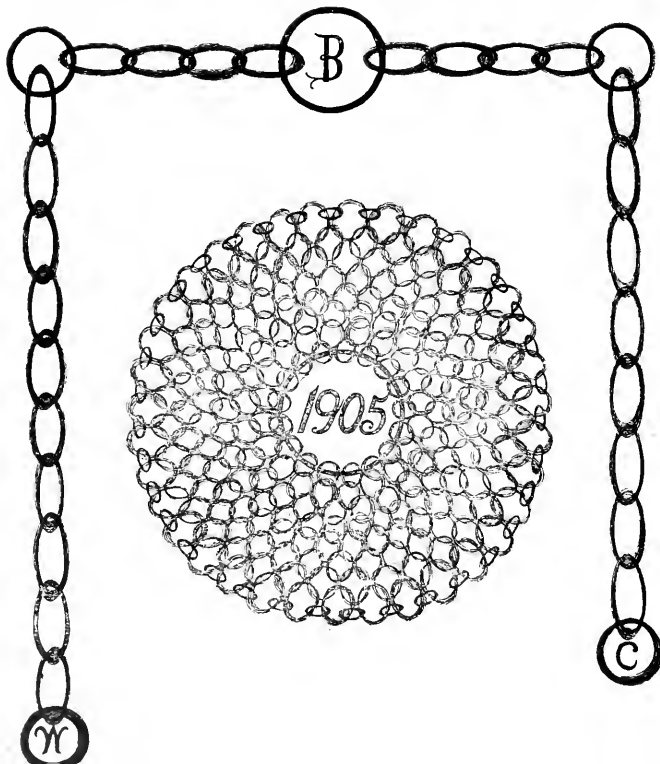


Movement exercises by Katherine R., 2nd grade pupil, public schools, Youngstown, O. Miss Gettins, the supervisor, is securing results we have never seen equalled by little 6 and 7 year pupils. Miss Rowland, regular teacher, Haselton building.



BY FRED S. JONES, PUPIL IN LANCASTER, PA., BUSINESS COLLEGE, A. T. SCOVILLE, PENMAN.

UNIQUE MOVEMENT EXERCISES BY MR. CHRISTIANSEN, PUPIL OF J. M. GARDINER, PENMAN, WAUSAU, WIS., BUSINESS COLLEGE.



Mr. C. M. Beckett, Principal of the Commercial Department of the Marion, O., High School, submits specimens from his students which average as high as we have ever seen from any of a similar class. Space forbids mention of individual names, as all of the specimens, with the exception of one or two, deserve mention. The work is unusually uniform in size, easy in execution, and plain. The work is highly creditable to all concerned. The arm movement method is employed.

A letter and some cards from Mr. E. A. Banks, Belfast, Me., shows him to be a penman of far more than ordinary ability. The work is very artistic and graceful.

F. M. Bridges, penman in the Metropolitan Business College, Dallas, Texas, submits specimens of movement exercises from Messrs. E. E. Green and D. F. Marian which show excellent training.

Mr. C. E. Burch, of the Chilocco, Okla., Agricultural School, sends some written cards which show that he is swinging quite a graceful pen.

Mr. A. F. Foote, of the Holyoke, Mass., Business Institute, favored us with a bundle of specimens of movement exercises and figures from students in his charge, showing that they are making excellent progress in the way of learning to write well. As a whole the work is quite neat, legible, and rapid; three very important essentials in the art.

Mr. H. E. Wassell, penman in the Aurora, Nebr., Commercial College, submits specimens of students' writing which measure up to the best received at this office. Mr. Leonard J. W. Fross and Miss Alta Anderson being especially good. Mr. Wassell writes a good hand himself, which in part accounts for the work of the students.



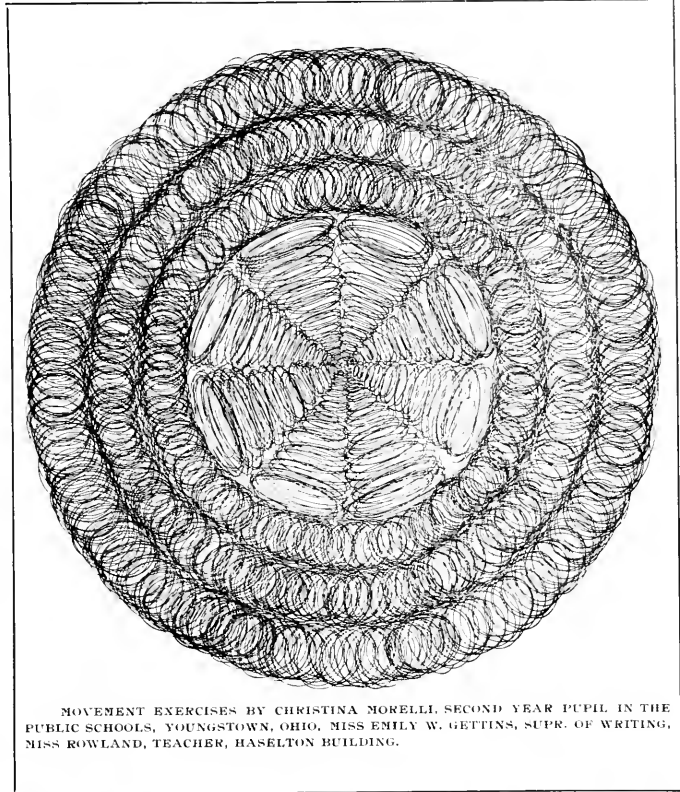
We recently had the pleasure of examining a large bundle of miscellaneous specimens from the students of the Capitol City Commercial College, Des Moines, Ia., Miss Mary Champion, penman. The work comprises exercises which, for ingenuity and skill, we have never seen surpassed. Also word writing, sentence writing, and pace writing. Some of the exercises were in the form of portraits made of figures. Others of Gibson-like girls, made also of figures, while others were in the form of geometric designs and still others in the form of buildings. One being an excellent representation of the Y. M. C. A.; the building in which the 4 C's is located. Miss Champion is one of the leading lady penman of the United States. The specimens before us indicate that she also stands in the front ranks of teachers of practical writing. Our congratulations are hereby extended to teacher and pupils.

Mr. E. W. Strickler, penman in the Millersville, Pa., State Normal, is doing excellent work in that institution, interesting a great many people in the art of learning to write well. Some work recently received from him by one of his pupils, Mr. Chas. Hill, shows unusual talent and training in penmanship and pen work.

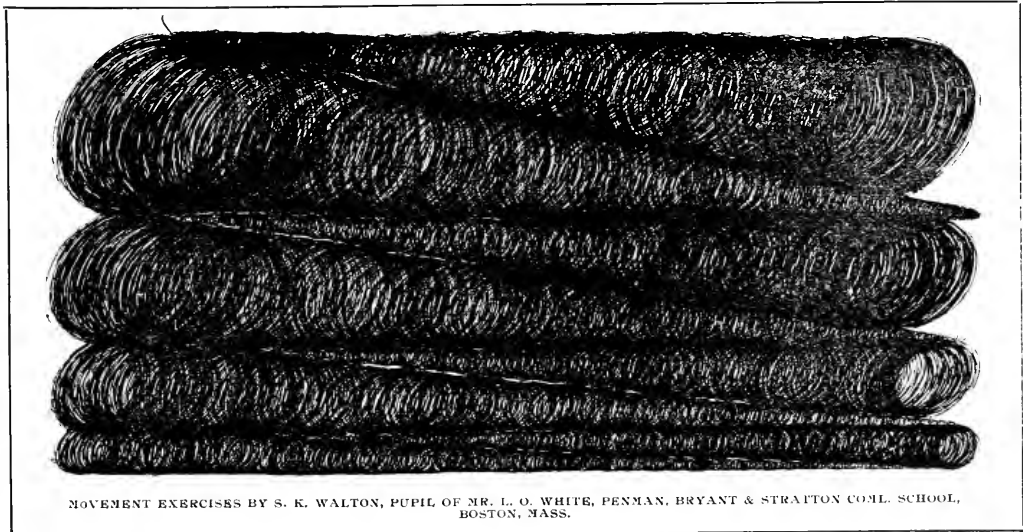
Mr. R. F. Kennedy, Red River Valley University, Wahpeton, N. D., submitted specimens of students' work showing improvement. It gave us pleasure to examine these specimens, and to report that the improvement shown was considerably above the average submitted to this office. Teacher and pupils alike are to be congratulated upon the results produced.

A large bundle of specimens is at hand from the Cornwall, Canada, Commercial College. These specimens show that writing is being taught in a thoroughly modern and practical manner. The students are following Mr. Doper's course of lessons in THE BUSINESS EDUCATOR very closely. Some of the best specimens were done by the following: Beryl Johnstone, J. A. Quinn, D. A. Carson, John McNaughton N. Calista, Kelly, Leslie Cross, Annie Quinn, and Bessie J. McIntosh. There were many other specimens almost as good, but space forbids further mention. It is a pleasure to examine such work.

Mr. L. L. Brant Hoover, of the Northwestern Business College, Chicago, Ill., mailed us a bundle of his students' specimens of business writing which, for uniform practicality on the part of all, we have not seen excelled. It gives us pleasure to examine such work, and to testify to its merits. The work is exceptionally strong, rapid and intensely legible.



MOVEMENT EXERCISES BY CHRISTINA MORELLI, SECOND YEAR PUPIL IN THE PUBLIC SCHOOLS, YOUNGSTOWN, OHIO, MISS EMILY W. GETTINS, SUPR. OF WRITING, MISS ROWLAND, TEACHER, HASELTON BUILDING.



MOVEMENT EXERCISES BY S. K. WALTON, PUPIL OF MR. L. O. WHITE, PENMAN, BRYANT & STRATTON COML. SCHOOL, BOSTON, MASS.



Mr. A. T. Scovill, of the Pennsylvania Business and Sportband College, Lancaster, Pa., mailed us a large bundle of specimens from his institution showing excellent work in business writing. Among the best specimens submitted we take pleasure in mentioning the following: Edna H. Fischer, David S. Warfel, C. R. Leuan, S. S. Martin, I. F. Walters, Owen W. Street and Fred S. Jones. All the work is good; some is excellent. Certificates are in sight for some of these pupils.

Mr. G. E. Gustafson, penman and commercial teacher in the New Britain, Conn., Business College, is securing results far above the average in the way of business writing, on the part of his pupils. The specimens before us are exceptionally fine. Miss E. E. Grassler, age 16, writes a hand indicating that she can easily become one of America's foremost penmen. The work of Miss Charlotte G. Hills is also unusually fine. Miss A. G. Sandberg writes a strong business-like hand. Miss A. E. McBriarthy and Miss M. A. Sengle each write unusually well. Many more specimens deserve individual mention, but space seems to forbid. BUSINESS EDUCATOR certificates will soon find their way to New Britain.

Mr. E. H. McGowen, penman and commercial teacher in the Western School of Commerce, Stockton, Calif., sent movement exercises for our inspection and we are pleased to say that the work of his students measures well up to the head of the list as recorded in this office. The work of C. C. Locke and A. G. Harlan are especially fine.

Messrs. Terrell and Cupper, who have charge of the penmanship in Stanley's Business College, Macon, Ga., recently favored us with a bundle of specimens from their students, disclosing the fact that the work being done there is as good as you

find anywhere, which means a good deal in these days of renewed interest and enthusiasm in the art of writing well. The work of Lizzie Bryant, Aubrey Allen, C. A. Lucke, Ocie B. McNeice, N. R. Hallman, L. C. Crowe, and K. R. Stovall being the best specimens. Come again, gentlemen.

Mr. J. F. Roach, of Reach Business College, Beaumont, Tex., swings a very graceful hand, and forceful as well, evidence of which comes in the form of some artistically written cards, business capitals and other specimens. Mr. Roach is a penman of far more than average ability.

## Francis B. Courtney

### Handwriting Specialist

• Expert Microscopic Examiner of Forged and Questioned Writing.

Care F. J. Toland. LA CROSSE, WIS.,

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 Penman's Souvenir 30c. Card Writer's Sample Book 25c. Mr. Penman you need those books.  
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 5000 3 Ply, W. B. \$3.50 5000 6 Ply, W. B. \$4.25  
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 100 Butt In Cards 30c. 100 Butt-Out-Skeys 30c.  
 100 Race-time cards 30c. 100 Hen Peck cards 30c.  
 100 Little Jokers 30c. 100 Bird & Scroll cards 30c.  
 100 May I See You Home cards 30c. 100 Lodge cards 30c. Sample 100 assorted 30c. sent Prepaid  
 All orders promptly filled. Send for Samples.

*H. McBee* 19 SNYDERST. ALLEGHENY, PA.

## 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.

## Position Wanted

As teacher of penmanship. Can also teach Pitman's Shorthand, Theory and Advanced Bookkeeping. Am a graduate of Eastman's Business College and have experience.  
 Address J. C. Y., care Business Educator, Columbus, Ohio.

## How About Your Penmanship?

Do you wish to improve your BUSINESS WRITING; to become a fine ARTISTIC WRITER; to know all about CARD WRITING; to learn ENGRAVING; or to take a practical course in LETTERING? Then write for my new book "How to Become a Good Penman." It's free and tells all about how you can learn by mail. F. W. TAMBLYN, 1114 GRAND AVE KANSAS CITY, MO.

*The Business Educator,  
 Janer <sup>mo</sup> Blosser,  
 Columbus Ohio*

*Gentlemen, - I herewith enclose you two (\$2.00) Dollars.*

*Some time ago I received a number of copies of the Educator through your kindness for which you have never received any pay if I recollect rightly.*

*I have always intended to send you my name as a regular subscriber, but have neglected doing so from time to time.*

*You may place me among your regular subscribers to begin with the January number 1905.*

*Sincerely yours in the interests of the cause which you represent*  
*J. S. Purdy.*

PRINCIPAL COM'L DEPT. HIGH SCHOOL, AND SUP'R. PENMANSHIP, PUBLIC SCHOOLS, SAGINAW, MICH.

ATTRACTIVENESS SHOULD BE ONE OF THE MAIN FACTORS IN THE GET-UP OF A CATALOGUE. MANY SCHOOL PROPRIETORS SEEM NOT TO REALIZE THAT MUCH ADVERTISING LITERATURE IS HASTILY SCANNED, AND THAT THE EFFECT UPON THE READER IS DUE GREATLY TO THE ARTISTIC EFFECT PRESENTED BY EACH PAGE. THERE ARE ALSO SCHOOL MEN WHO AIM AT ATTRACTIVENESS, BUT DEFEAT THEIR PURPOSE BY SEEKING THE HELP THEY NEED AMONG AMATEUR ARTISTS AND WOULD-BE PENMEN, THUS GETTING CUTS THAT ARE NOT WORTH THE PRICE OF ENGRAVING—AND THERE ARE A FEW, WITH LARGE, PROSPEROUS SCHOOLS, WHO GO TO THE RIGHT SOURCE AND HAVE THE BEST ARTISTIC TALENT AID IN PUTTING AN EXCLUSIVE AND PLEASING APPEARANCE TO THEIR ADVERTISING. THIS PAYS. IT COSTS MONEY TO DO OTHERWISE. IF YOU THINK AS I DO, WHY NOT LET ME KNOW YOUR WANTS IN ORDER THAT I CAN TELL YOU HOW LITTLE IT COSTS FOR GOOD COVERS, HEADINGS, PENMANSHIP, ILLUSTRATIONS, PORTRAITS, LETTER-HEADS, BILL-HEADS, SIGNATURES, GROUPS, ETC.? I AM ALWAYS AT YOUR SERVICE WITH MY BEST EFFORTS, AND BELIEVE I COULD PLEASE YOU.

G. S. Henderson,  
 106 W. 64th St., N. Y.





## Why You Fail to Get Results in English.

BY SHERWIN CODY.

English is a complicated and delicate subject. If you are to teach it successfully and make your students worth more money when they get into offices and the business of life, you must adopt a working system replete with practical devices for getting results QUICKLY and agreeably.

I have nearly ready the most complete and successful system for teaching business English in all its branches that has ever been offered to American schools. It is the message of the most successful business men in this country to the trainers of the successful men and women of the future. It is the thing the advertising head of the largest retail business in this country had in mind when he wrote to me the other day, "Lives and careers are being moulded by your writings. Nearly everybody in my office now owns a set of your books. I know a number of business men who carry them in their pockets almost all the time, so as to utilize the spare time on the trains." Mr. Louis Guentner, proprietor of the Mail Order Journal, says, "A person must be a dunce in the fullest meaning of the word who fails to secure many times the value of the \$10 you ask for your correspondence course." Mr. B. H. Jefferson, Adv. Mgr. for Lyon & Healey (who recently sent me a check for \$100 to apply on training courses for all their correspondents), says, "Your training course in business letter writing is just my idea of what it should be. It ought to double the efficiency of the average correspondent."

What has been so successful with business men I now offer to you in form to pre-

sent to your students, so that when they get to be the heads of the great houses they will not have to study elementary English by correspondence.

This new school system consists of the following:

"Word-Study," accompanied by exercise notebook, a system of teaching spelling that really teaches it.

"Grammar and Punctuation," accompanied by extended special exercises in notebook form.

"Good English Form Book in Business Letter Writing," with quizz and 31 facsimile letters to be answered, complete with notations and letter-heads on which to answer.

These six books, three cloth bound for permanent use, only \$1 for all. The letter writing book and exercises (indispensable to every shorthand student), 50c. Specimen sheets and bond books now ready. 623 Opera House Bldg., Chicago.

## Business Before Pleasure,

is our motto. That's why one of our members wrote the following: "You certainly accomplish quick results. It was not more than one week from the time you received my letter until I had a good position."

Free enrollment if you mention this paper.

## Continental Teachers' Agency,

Bowling Green, Ky.

**MODESTY** is a good and commendable trait but when you allow it to prevent you from taking my teachers' course in practical writing, if you think such a course could do you good, modesty then is foolish. Such high-class penmen as the two Courtneys, Francis B. and Theodore C. Luck and Barrow weren't ashamed. They've got the message you follow any one of them? I've got the same kind of medicine for you if you want it. Write quick, and do it before you lay this paper aside. L. MADARASZ, 1281 3d Ave., New York.

**OFTEN** I am asked by school proprietors and agencies this question: "Do you know of a young commercial teacher who is energetic, of good manners, qualified, and who will grow? We can use one or two." Before writing this ad, (March 6) an agency manager told me he had several vacancies for just such men—salary \$1200 to \$1600 per year. It is worth some few dollars to let Madarasz know you, and the best way is to come to me in July and take the teachers' course in the Madarasz Method of Practical Writing. Think it over and write.

L. MADARASZ, 1281 3d Ave., New York.

**IF YOU** could read the letters from the people who have taken instruction from me in penmanship, you would be convinced, or arrive at the conclusion that some persons are very fond of juggling with the truth. With no exception, every person who has ever been under my instruction says—"I received more than my money's worth." My former pupils are the teachers of practical writing of to day. If you want to rise in the profession, take my teachers' course—the time is July—the place is Hoboken, N. J., in the Eggar School—the tuition will be \$75 if you are satisfied. WRITE.

L. MADARASZ, 1281 3d Ave., New York.

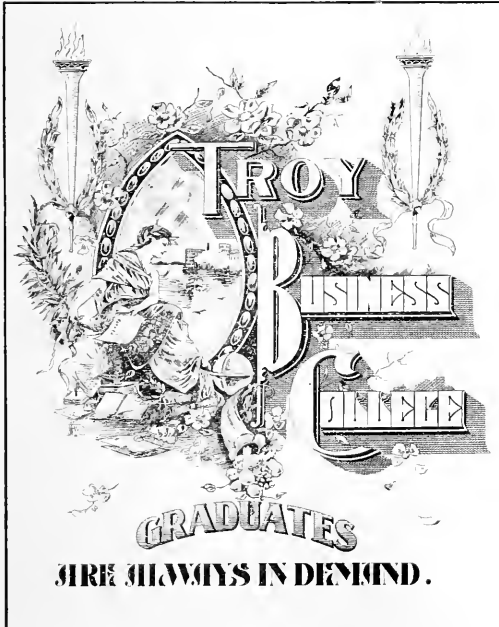
## BLANK CARDS AND PAPER.

Send for Samples and Price List. Good grade of Student's Practice Paper, either wide or ordinary ruling, \$1.25 per 1000 sheets.

ONE DOZEN CARDS elegantly written in my best style. 25c. Tamblin's Glossy Black Ink Powder, for one pt. of fine ink, 35c. Powder for bottle of fine White Ink, 25c.

F. W. TAMBLYN, 1114 Grand Ave., KANSAS CITY, MO.

SPECIMEN OF PEN DRAWING AND ENGRAVING BY F. W. MARTIN.



# NEXT YEAR

Is Coming, and It is Time to Prepare for It.

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Has your Shorthand Department been a success this year, or has it been the success it might have been?

If not, what has been the matter?

Your text-book may have been the wrong one. Let us send you a copy of the right one. **THE PHONOGRAPHIC AMANUENSIS** will save Two Months to every shorthand student in your school.

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— LESSONS IN —

# Engravers Script

723 THROOP ST. *R. A. CEPEK* CHICAGO, ILL.



### Instructions for Lesson One.

I trust that you have obtained your material with a resolve to make a success of Engraver's Script.

The first exercise is the straight line. Rule head and base lines about 3/16 of an inch apart. In making this exercise, and in fact all others, strive for uniformity of shade, slant and spacing. The first half of this exercise is just as it came from the pen; while the last half is retouched by making the ends square, which gives it a finished appearance.

Exercise No. 2 is the lower turn. Start same as exercise No. 1 and when you get near the base line, by gradually reducing the pressure and drawing the point of your pen to the right, you will get the correct shade.

The dot is made a space above the letter, and the dots omitted, and is one space in width.

The letter *n* is the same as *u*, except that it is finished with a dot or loop. The loop is made about a third of a space in length and should have a delicate shade on the left. The letter is two spaces in width.

Exercise No. 3 is the upper turn; or Exercise No. 2 inverted. Make introductory stroke to head line, making a rather full turn to the right and gradually putting more pressure upon your pen, until you get the required thickness, keeping same until you get to the base line. Next we come to the last part of letter *n*, which is a combination of the two turns. I have found through experience, that if it is made with a snap-like, not spasmodic action, you will make the clear cut angles you see in engraved work. I have marked the angles in copy. By combining the last two principles, we have the letter *n*, which is a space in width. An *n* inverted should make a good *u* and vice versa. An *m* is made by making the first part of *n* twice and then adding on last part of *n*, making it two spaces in width. The letter *r* is the first part of *n* and the short loop of the *n*. The letter *x* is the last part of *n*, and is finished with a straight or curved line, beginning on the base line and extending upward, crossing midway between the base and head line.

CAUTION—Do not begin shading while turning, but when you have a full turn and are ready to go down. Remember to lift your pen at the base line, not on head line; it will give you confidence and better control. Practice all exercises thoroughly; be as painstaking on your last letter as you were on the first; always keeping in mind, slant, spacing and strength of shade. Write at least a full line before you do any retouching.

**A General and Generous Opinion.**  
The lessons Mr. C. E. Doner is giving in THE BUSINESS EDUCATOR are the best I ever seen in any paper. H. S. SAWYER, Saco, Me.

**CHINESE STICK INK**

For Penmen, Engrossers and Students who want to show their work to the best advantage. An ink that is black; it dries quickly, and unlike other inks, it will stand a great deal of erasing, (and not lose its blackness) which in itself is a convincing testimonial.

Cost of Ink, \$2.00 per Stick  
Stone for grinding ink, which has a glass cover to protect ink from dust, for 50 cents.  
Complete Outfit \$2.50, by express, not prepaid.

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**H. E. WYGAL**  
**ENGROSSER and DESIGNER**

Resolutions Engrossed, Designs for Diplomas, Letter Heads, Business Cards, etc. High Grade Script.

TERMS REASONABLE.

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**WANTED—TEACHERS**

Who can make an investment to write us. Proposition a good one. Business pays 10 per cent dividends, also

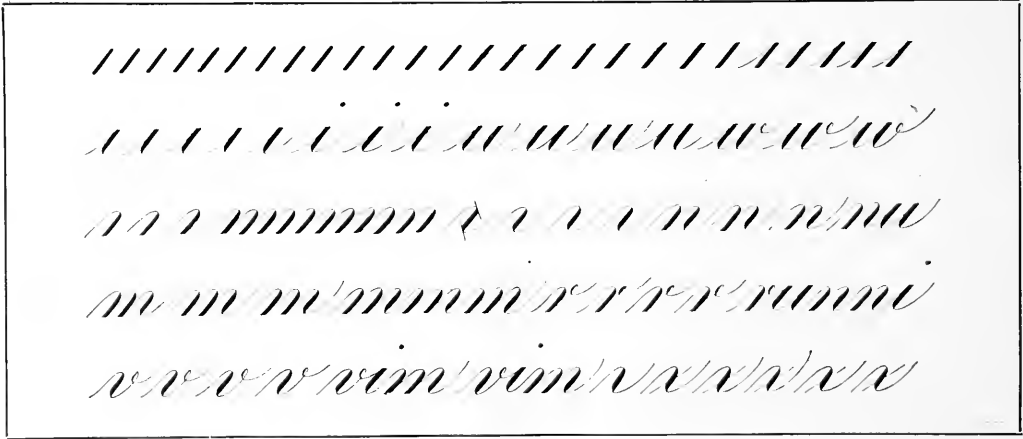
**SALARY FROM \$100 TO \$150**

Per month, according to ability and experience.

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**LEARN PENMANSHIP AT HOME.** It pays well. It's interesting. It brings you into prominence and opens the doors of business firms to you. Practice evenings and spare time. Our courses are the best. We give twice as many lessons as others and twice as many copies. Students' work criticised. Valuable instruction on every point. Beautiful copies, fresh from the pen. Improve after you leave school. Students soon become skillful under our instruction. Business Writing, \$3.50, Ornamental, \$7.00. Pens, Paper and Penholders furnished free. Pen Lettering, \$3.00. One dozen cards 20 cents. Our interesting catalogue free. Small specimen for stamp. Write at once.

**ELLSWORTH & WHITMORE,**  
Strayer's Business College. Philadelphia, Pa.





### What is it?

The above signature was sent to THE BUSINESS EDUCATOR by L. J. Egelston, principal of the Kutztand, Vt., Business College. He says he will give a year's subscription to THE BUSINESS EDUCATOR to the first person guessing the name. It is the signature of a prominent business man. Send your guess to Mr. Egelston.

### Obituary.

It is with regret that we learn indirectly before going to press of the death of Mr. H. W. Kibbe, the engrosser. Sometime ago we learned that he was seriously ill. Mr. Kibbe did much to encourage the art of engrossing. About twenty years ago he published one of the brainiest little papers ever issued in the interest of penmanship, from Utica,

N. Y., entitled "Kibbe's Quarterly." Mr. Kibbe was what you might term a practical engrosser. His work was noted for its freedom and strength. He was a man of more than usual reserve. No man, perhaps, in our profession had such a wide professional reputation and acquaintance, and yet was known personally by so few in our profession. We have always heard him spoken of in the highest terms as concerns integrity, morality and religion. We learn that his son is carrying on the business in Boston.



Prepares for success at the bar, in business or public life, by mail, in the ORIGINAL SCHOOL, founded in 1880. Successful graduates everywhere. Approved by bar and law colleges. Regular College Law Course and Business Law Course. Liberal Terms. Specially Offered to—  
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723 Majestic Bldg., Detroit, Mich.

### As a School Principal Sees Us.

I wish every concern with which I do business could be as well organized as the Kinsley Commercial Teachers' Bureau.

In these days of rush it is surprising that we have so much real difficulty to do business with merchants anxious to sell their goods; but the celerity with which you got your organization at work when a vacancy occurred in my Commercial Department, and the certainty with which you chose Mr. Win. A. Ross, of Wichita, Kans., to fill that vacancy, are gratifying. You are to be commended for the business snap that seems to underlie your Bureau. With best wishes for your success, I am, Yours truly,

CHAS. M. MILLER, Miller School, New York.  
As soon as Mr. Ross registered we called up Mr. Miller on the telephone. Mr. Miller telegraphed Mr. Ross at once, and after a change of address, other telegrams Mr. Ross was engaged as Principal of the commercial department.

We use the telephone and telegraph freely, and we don't neglect letter-writing either. During the past year we have written 5,000 letters. We try to serve both teachers and schools in the quickest and most satisfactory manner.

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**SCHOOL EXCHANGE DEPARTMENT.** We have listed with us for sale 51 schools in 22 states and Canada. Also the names and addresses of 36 persons desirous of investing in school property. Send for terms and methods.

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For Stenographers, Reporters and Correspondents. This book is to the stenographer what the "Style Sheet" is to the compositor. It instructs and demonstrates, and is the thing needed to transform the ordinary stenographer into a first-class operator. It inspires the student to a higher conception of his prospective employment. It means a better salary to the graduate, and an enhanced reputation to the college. The schools using it as a regular text report as a direct result much improved work and greater diligence on the part of students, with a lightening of the teacher's task. The complete book is a reproduction of actual typewriting—not imitation. The complete index will be mailed to anyone on request, free. Price of text, \$1.25.

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*C. E. Yost.*

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 DEAR FRIEND—Here with enclosed please find lesson 9. I am becoming more and more interested in penmanship every day since I have been taking lessons by mail from you. It seems your copies are so perfect and explanations so concise that a person is bound to improve.

I want to continue with you and after finishing the business course take the ornamental course.

Had I not promised to continue my work in penmanship with you, I would probably not have been elected as teacher of Penmanship and Bookkeeping in the Academy of Idaho.

Wishing you the best of success, I am,  
 Very truly yours,  
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Send stamp at once for full information concerning Mills's Correspondence School of Penmanship. By taking this easy step today may be the means of placing many dollars in your pocket in the future. Commercial teachers especially, should take advantage of my courses during the summer months.

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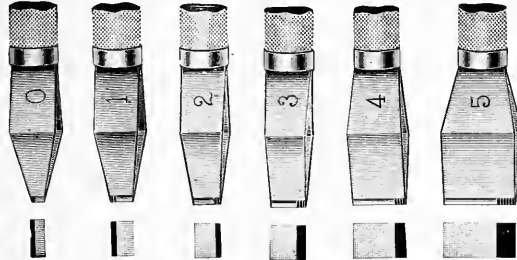
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203 BROADWAY, NEW YORK

**T**HIS BUREAU was established in 1877 as an adjunct of *The Penman's Art Journal*. My connection with it dates from 1885, when I gave up charge of the old *Gaskell Gazette* to become managing director of *The Penman's Art Journal*. The duties of this position brought me into intimate contact with the commercial school field throughout English-speaking America. It was my special business for years to keep posted-to-the-day with reference to ALL these schools, public and private, to KNOW their conductors and teachers, approximate attendance, financial standing, and most important of all—the **QUALITY OF THEIR WORK**.

**No Man Alive** has been in closer touch with this field during the past two decades. I have seen it expand from a hundred or so schools, with a maximum attendance of 15,000, to more than 2,900 schools, with an annual enrollment well on toward half a million.

**In 1900** a point was reached where it seemed advisable to incorporate the Bureau into a separate business enterprise. I believe we have placed more commercial teachers than all other teachers' agencies combined. Recently a simple inquiry as to satisfaction with our service was inserted in the regular correspondence with school proprietors for two consecutive days. The total number of such inquiries was 28. One acknowledgment (from an assistant) stated that the person addressed was away on vacation. One response (flattering in character) is not used because the writer had "declined a similar request"—(we have no desire to embarrass our friends). One had not sufficient personal knowledge to warrant a statement. In just ONE other case no reply was received.

**If You Are** interested to know what the remaining 24 think of the service rendered by the **UNION TEACHERS' BUREAU** (supplemented by 37 responses from 39 subsequent inquiries) send for our new circular with portraits by more than fifty business educators of national reputation who know the Bureau by its work. Please mention *Business Educator* and say if you are a school proprietor, teacher, or student. Never mind the postage.

**These Are** but a few of the thousands we have served. Ask Mr. Zaner. Ask Mr. Blosser. Ask any reputable commercial school proprietor or teacher anywhere as to the standing of this Bureau. **TAKE HIS ADVICE!**

203 Broadway, New York, March, 1905.

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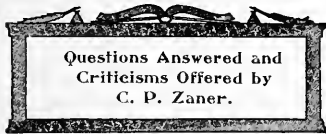
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TO KEEP ABREAST OF THE TIMES, KEEP GOING



Questions Answered and  
Criticisms Offered by  
C. P. Zaner.

Which is greater, a space in width or a space in height, as concerns small letters?—L. D. H.

It depends wholly upon the style of writing as to whether the space in height is wider than in width or vice versa. In a compact hand the space in height is greater than in width, while in a running hand the space in width is greater than in height. In a normal hand the space in height is about the same as a space in width.

F. E. P., N. Y.—You write a skillful card and you flourish quite well. Your ornamental writing is quite artistic. By giving it a few months' careful attention you could soon be in with the best of them. To do work on parchment, remove the oil from it with sponge rubber or some other medium. Once you get the oil fairly well off, it requires but a little more skill and care than paper.

R. P. K., Ohio.—For one of your years, you do splendidly. Make the small o more rounding. Do not write quite so large. Follow Mr. Russell's lessons, sending him your work each month for criticism.

C. E. K.—Your work is first class. Keep it up a few months yet and you will be able to land a certificate. You curve the top strokes in the small letters too much.

J. F. Z., Pa.—Study form more closely. Watch the details of turns and angles. Your small letters are written a trifle too rapidly. Watch last turn of the letter *n*. You are doing nicely.

A. G. S., Calif.—Your first work upon Mr. Russell's lessons is exceptionally good. Send your work regularly to Mr. Russell for

criticism through THE BUSINESS EDUCATOR. Follow his instruction carefully, and there is no question but that you will become a very fine penman, and be able to secure THE BUSINESS EDUCATOR certificate.

J. C. K., N. Y.—You still need more work upon exercises, although I see a decided improvement. I would suggest that you begin work faithfully upon Mr. Russell's lessons, sending him work each month for criticism through THE BUSINESS EDUCATOR. You need to study a more closely and then strike out boldly with the arm movement to achieve a good hand.

M. P. S., Okla.—Your practice shows up well. Watch the little letters closely and make your ovals a little more compact. Pen holder should be held about the same in business as in ornamental writing. Mr. Russell gives attention to position in this number, to whom you should send your practice each month.

C. S. W., Mass.—Your work is among the very best received this month. Exercise a little more deliberation in your sentence writing, watching a little more closely the details of turns and angles. Your movement exercises are very fine and your figures are very neat, systematic and practical.

N. W. R., N. Y.—Your work is very accurate and delicate, showing that you have studied form very critically. I would suggest that you write with more arm movement and freedom, even though the forms are not quite as accurate at first as you are now writing. By thus practicing you can become a very fine penman.

F. J. G., Miss.—Your work evidences considerable skill. We would suggest that you study form a little more carefully, and practice a little more deliberately in the minimum letters. You are inclined to make the lower turns more rounding than the upper turns. They should all be the same.

D. J. M., Conn.—Curve last down stroke of small *a* less. Curve first stroke of *o* less. Otherwise your work is excellent. Come again.

M. B. R., J.—Your work this time is first class throughout. You are improving nicely.

Paul King, Can.—Your work is quite good. I think it might do your writing some good to practice some wide spacing between letters, as your hand seems to be a trifle compact. Keep up the good work, you can easily become one of our best professional penmen.

B. L. E., Toronto.—You are starting out nicely. Curve the final stroke of the small letters less, especially at the ending of words. Curve down stroke of small *o* more. Curve last down stroke in a less. Come again.

C. M. C., Me.—Your figures are fine. Your exercises are also good. In your sentence writing, watch turns and angles a little more closely, and in order to do this it may be necessary for you to check the speed a trifle. You are doing splendidly.

C. S. C., Ohio.—Glad to know you appreciate our efforts in the way of good writing. Watch turns and angles closely in small letter writing. Make top of *E* a trifle larger and see that the central loop points downward rather than upward. Your figures are quite neat and systematic. Don't hurry the small letters.

I. J. S., Ia.—Your figures are fine. Close oval part of small *b*. Curve first down stroke of *ll* less, as you have a tendency to loop or hook it on the base line. Emphasize shoulder of small *r*. You are doing nicely.

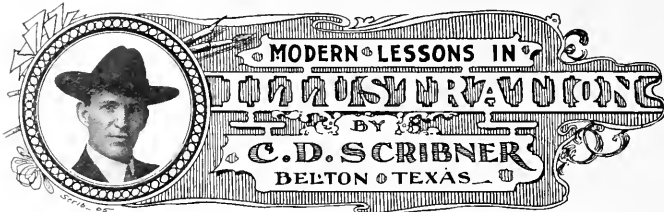


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### Lesson Number Two.

For this lesson let us study the features: eyes, ears, nose and mouth. Starting with figures 1-2, we have a profile view of the nose and top part of the lip. Figure 3 shows a three-quarter view. Note the technic used in this shading. If you studied carefully on first lesson, you will remember figures 3-10 were examples of this kind of pen technic.

In figure 7, notice the different expression in the lines. Those at the left of the nose are light; those at the bottom and to the left are dark. This is done by making one set of lines, then crossing them with other lines, called cross hatching. They are cross hatched or made darker in such places to bring out more prominently the lighter parts of drawing. In other words, there would be a shadow under the nose; therefore, to represent that shadow, it is customary to cross hatch, although in some places it is best to represent the shadow by closing your lines, keeping them very near to each other, in fact almost touching one another.

It depends upon the subject, and the way you have first started to treat it, study the eye. It is hard to draw an eye that has character. Notice how the high light is left, perfectly white in the pupil.

Work on the ears as much as possible, drawing them in other positions. In making the mouth start at the top in the center, work to the left, then finish at the right. Cupid's bow, when well drawn, is

very pleasing. Figure 15 shows the outline. To make a pleasant expression, keep the corners of the mouth on a level with center line. To make one more pleasing, or smiling, turn the corners up a little. For old age, sorrow, dissipation, etc., slant the corners down in a drooping position. Curve the middle line where the lips meet. Draw this lesson many times, then make other studies from pictures, or life, using the technic as given here. Don't neglect your practice of the first lesson, the plate of lines. Review each lesson often. Your progress depends upon yourself. If you are conscientious and desire to learn, you will soon see the value of mastering these first few principles and simple lessons.

### TEACHER WANTED—

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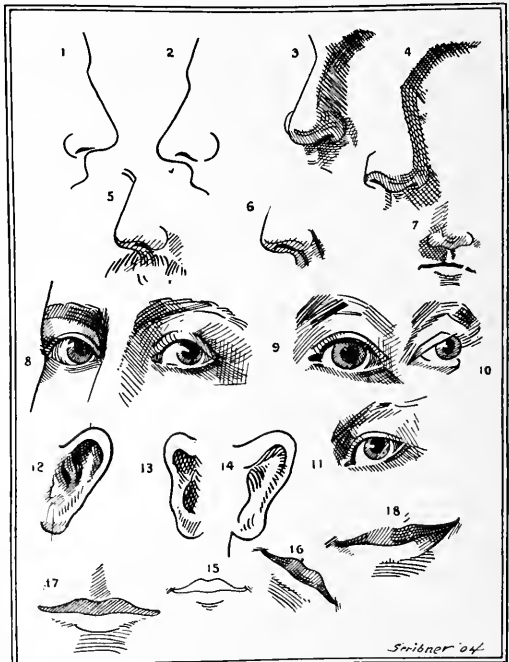
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## Book Reviews

"National Commercial Teachers' Federation, 1904" is the title given the Official Report of the Proceedings of that body held in Chicago December, 1904, published by E. N. Miner, 337 Broadway, New York City. The volume comprises 353 solidly filled pages. It contains a verbatim report of all that was said, read, and done before the Federation and the three affiliated associations, "Shorthand," "Business," and "Penmanship."

About one-third is devoted to the report of the Federation and the other two-thirds to the Associations named. We have not yet read it all, but so far as we have examined it, it is a volume well worth every cent of the \$2, which is the price of membership in the Association, which membership includes a copy of this report free of charge. The publisher has not only done his work well, but what is equally good, he has done it with unusual promptness as the publication was ready for delivery three months after the meeting was held. The volume contains a full page portrait of the President, K. C. Spencer, with perhaps half a hundred smaller portraits of persons who participated in the program. If you are not a member, become one at once and secure this report. Apply to your State Representative or to the General Secretary, Mr. J. C. Walker, Michigan Business College, Detroit, Michigan.

"The Art Student's Magazine," published by Walter S. Wood Co., Kalamazoo, Mich., \$1.00 per year, impresses us as being a very practical journal for the home student in pen art.

"Exercises in Proofreading," by Adele Maltice Smith, 111 West 76th St., New York City is the title of a series of fifteen graded exercises in proofreading, for use in busi-

ness schools or for self instruction. Each lesson consists of three parts: the Exercises to be Corrected, the Perfect Copy, and the Exercise Sheet containing the Proofmarks—making in the Series forty-five sheets. Fifty per sets, 60c. See extra by mail. This publication strikes us as being the most practical thing of the kind ever published. Any one desiring of learning to read proof correctly, or who expects to have printing done will do well to secure this work soon.

A notice of the author's previous book, "Proofreading and Punctuation," appeared some time ago in these columns. "Exercises in Punctuation" is a new work by this same author now in preparation, and will be ready for delivery this fall.

"The Gregg Pencil," by the Gregg Publishing Co., Chicago, Ill., is an instrument especially adapted to shorthand work. These pencils are high grade in quality and quite uniform. You will do well to give them a trial.

"The American Carpenter & Builder," Chicago, Ill., is a new class journal devoted to the subjects applied in the title. Mr. Dwight L. Stoddard, a former penman, Indianapolis, Ind., is one of its staff editors. We wish the journal and its editors success, because we believe they merit it.

"A Practical Commercial Speller," by Elizabeth F. Atwood, teacher of shorthand and typewriting in the High School of Westfield, Mass., published by Ginn & Co., price 50c. postpaid, is the title of a splendidly bound, 202-page, finely printed book devoted to the subject implied in the title. The book is intended for use chiefly in schools where commercial branches are taught. It contains one hundred and forty-six graded lessons of untechnical nature, including homonyms and pairs of words not homonyms that are easily confused, classified lists of business terms, terms used in various lines of business, transportation terms, electrical terms, legal terms, etc. The work has many excellent features and will doubtless be widely used.

"The Secret of the Circle and Square," by J. C. Wilmon, 316 W. 2nd St., Los Angeles, Calif., is the appropriate title of a little volume devoted to the geometry of

the circle and square. It impresses us as being practical, compact and plain.

"Rip Van Winkle," by Isaac Pitman & Sons, 31 Union Square, New York City, price 25 cents, is the title of a little 30 page booklet, beautifully engraved, printed, and illustrated for students of Isaac Pitman Shorthand.

"Graduated Tests in Pitman's Shorthand" by Isaac Pitman & Sons, 31 Union Square, New York City, price 25 cents, is an 80 page exercise book for students of Isaac Pitman Shorthand. It impresses us as being a practical aid, alike to learner and teacher.

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The words in each lesson are numbered from 1 to 25, and they are also in alphabetical order. The head line on each page contains an epigrammatic quotation from some noted authority on the subjects thereunder. At the foot of each page is a dictation exercise emphasizing the strongest points of the lessons above.

Besides being separately defined, the words are classified according to their meaning under about 20 heads, such as: Friends and Relatives; Pertaining to Schools; Vocations; Words used in Business; Book-keeping; Groceries; Dry Goods; Colors; Spelling; Oratory; Birds and Animals; Geography; Arithmetic; Grammar; Architecture; Important Verbs; Exercise in *ie* and *ei*; The Human Body; Character; Music; Flowers with scientific classification of parts of a flower; Literature; Words used in Familiar Terms in Science; Homonyms; Chief Cities, etc.

The characteristic force of the English language is dependent almost wholly upon its short words. To command the true use of the first division of the New Practical Spelling contains 1425 of the most important words of one syllable, graded and alphabetically arranged. This part of our book cannot fail to awaken

great interest in these burden bearers of our mother tongue.

Many of the lessons are so grouped as to bring correlated subjects together, causing the words of one lesson to throw new light on those of another.

The *New Practical Spelling* agrees with Webster's International Dictionary in spelling, syllabication, pronunciation and diacritical marks, and with the Century Dictionary in capitalization. The index is complete as to both spelling and dictation exercises. Compared with the many good spelling books now in use,

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## R. C. KING'S Monthly Statement and Editorial.



Some one has said: "The noblest acquisition of mankind is speech, and the most useful art is writing." This is literally true. It is not only the most useful art, but my experience as a teacher of writing covering a period of more than twelve years leads me to believe that it is the most neglected subject taught in the public schools of this country. In fact the system or style now taught (the Vertical) in the majority of public schools is a fad, a fraud, a fake, a freak, a far-fetched, fallacious fizzle. It is not only going to go, but it is going, and when it does go it will have served one good purpose—that of strengthening the slanting and the muscular movement style of writing and in making it the universal style for all time to come. I'll have more to say about this later.

"Good Writing captivates alike the sage, the saint and the sinner." I teach such a style by mail, both plain and ornamental. It is simple, sensible, civilized. Write me about it RIGHT NOW. Get a move on you. He who does it today has an immense advantage over him who expects to do it tomorrow.

"He who adds to his earning power adds to his capital."

Yours truly,

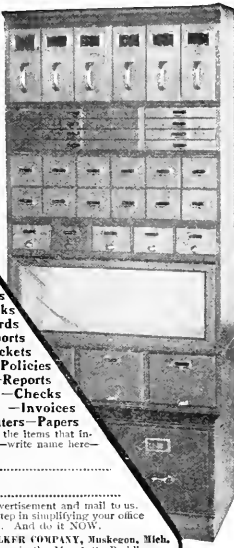
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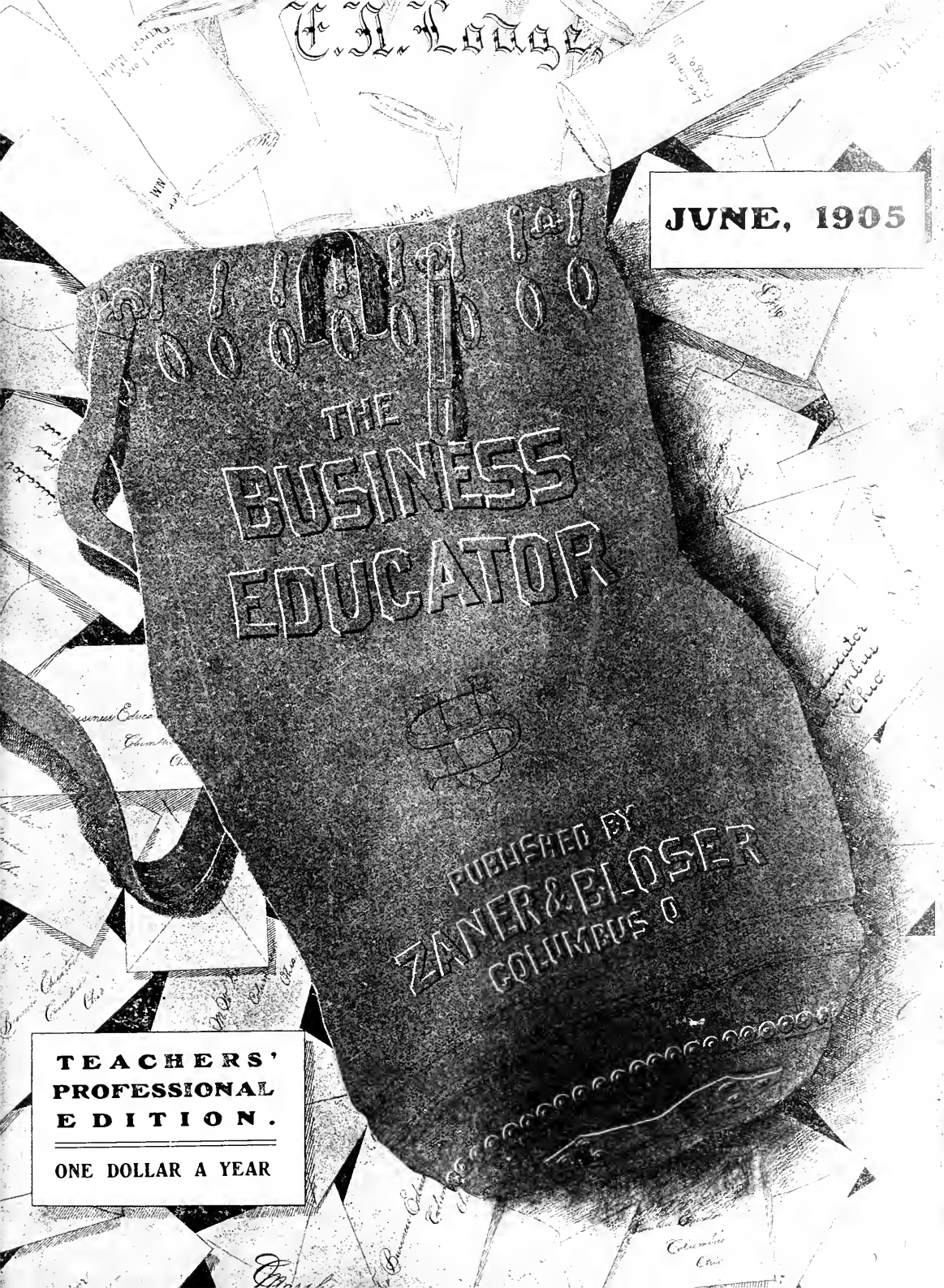
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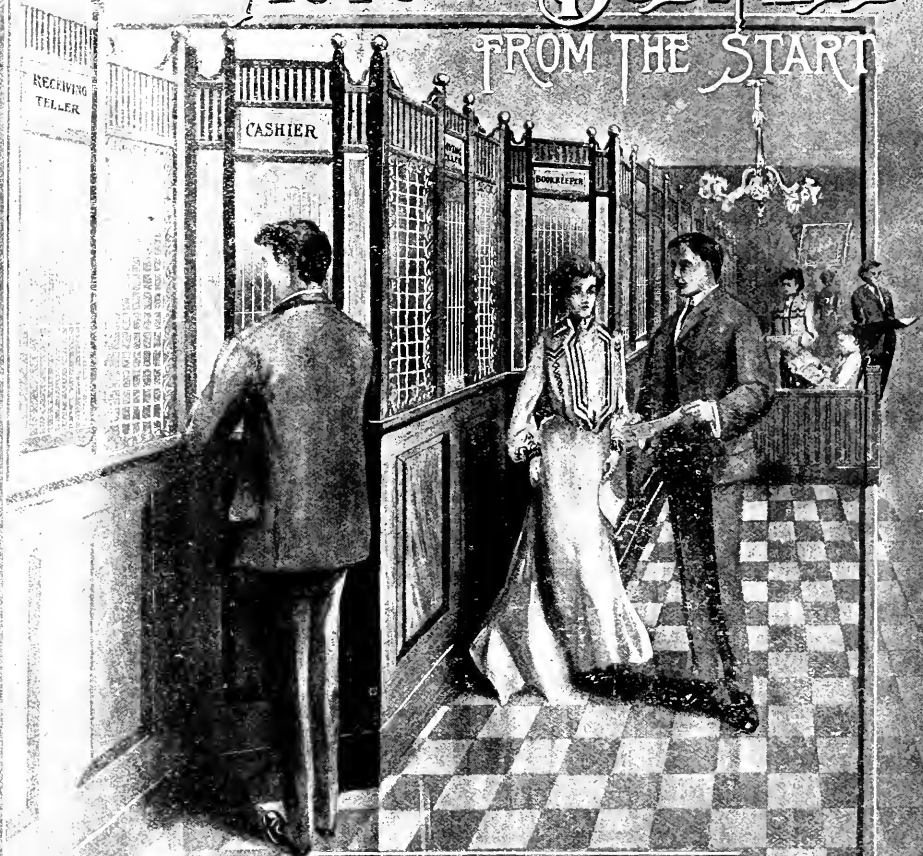
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- St. Helena College, St. Paul, Minn.
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- Oshkosh (Wis.) High School
- Fitchburg (Mass.) High School
- Fitchburg (Mass.) Business College
- Meadville (Pa.) Com'l College
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- Ashbourne (Pa.) High School
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Morse High School, Bath, Me.  
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Merrill High School, Merrill, Wis.  
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Jacksonville High School, Jacksonville, Ill.  
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Ottawa High School, Ottawa, Ill.  
La Crosse High School, La Crosse, Wis.  
Peoria High School, Peoria, Ill.  
Brainerd High School, Brainerd, Minn.  
Lead High School, Lead, S. D.  
Newton High School, Newton, Kans.  
Grand Forks High School, Grand Forks, N. D.  
Morton High School, Morton, Ill.

N. B.—The Rockford High School discarded the Munson, Joliet High School discarded Dement, Peoria High School and Morse High School discarded Pitman, Merrill High School discarded Cross Eclectic, as did the Lead High School, Carbondale High School discarded Pernin.

This is not a complete list, but 'twill serve. It has been sufficient to impress us with the idea that if the system could make so much progress with the public schools without effort on our part, it would make still more rapid progress if its merits were brought to the attention of the superintendents, principals of high schools, and teachers in charge of the commercial departments. We are therefore starting on a "campaign of education" in this direction — and this is the first intimation.

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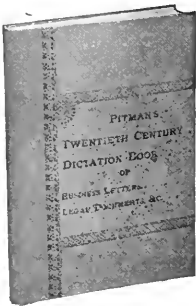
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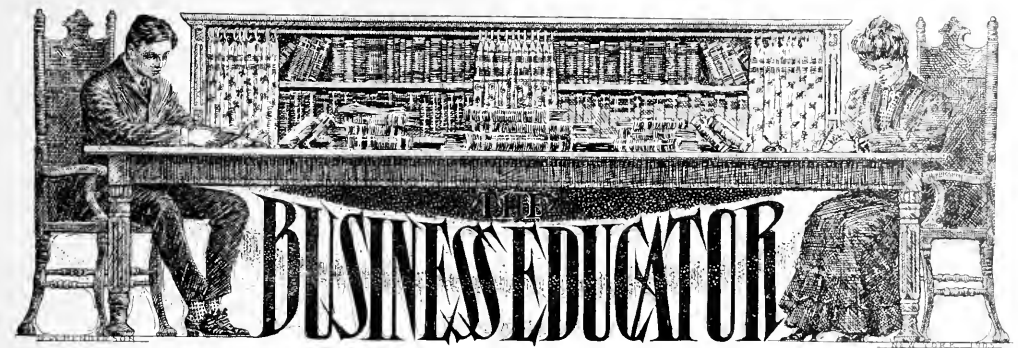
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VOLUME X.  
NUMBER 10.

COLUMBUS, O., JUNE, 1905.

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## Mr. Russell,

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Whose series of masterful lessons in Business Writing end with this number, has succeeded in arousing an unusual amount of interest, and in securing a most loyal and enthusiastic following. Mr. Doner has few equals and no superior. And his success is due to patient, persevering, conscientious effort. He is no genius—he's a worker with head, hand and heart. We know, for we have seen him evolve from an unskilled, average, country boy, with but little schooling or ambition, to a young man of unusual skill, sincere desire and determination to be of use, and the possessor of a practical education.

## Flickinger

The master penman, the practical teacher, and the conscientious man, has placed in our hands for publication in THE *BUSINESS EDUCATOR* an address delivered before the Philadelphia Teachers' Association entitled "Methods of Securing Good Writing."

It is needless to say that the paper is logical, up-to-date, interesting, and much more vigorous and drastic in expression than is usual with the modest, retiring author. But it is a matter of conscience as well as of intellect, and for that reason doubly valuable and timely.

It is worth waiting for.

## Our Friends

Will doubtless be almost as pleased to learn as we are to announce that the subscription list of THE *BUSINESS EDUCATOR* during the past ten months has almost doubled. And from present indications we are hopeful of doing even better the coming year. With your continued aid, and that which naturally gravitates toward the best, we hope to so expand our circulation as to warrant improvements we have in mind.

Our sincere thanks are hereby tendered to our many loyal, enthusiastic friends and supporters. Our best efforts are also hereby pledged for a still better journal.



## Our Penmanship Program for the Coming Year

Announcements concerning the Department features of THE BUSINESS EDUCATOR appear in the Teachers' Professional edition of this number, and should be read by all persons interested in commercial education.

What we have been giving during the past is a fair criterion as to what you may expect the coming year. We believe the program we have now prepared is the best we have ever planned, and the best ever secured in our class of journalism.

But it is of the penmanship features that we desire now to speak, or rather to announce, for a mere announcement is sufficient to whet the appetite of any penmanship expert and lover, or any aspirant along penmanship lines. Never before have we had work planned so far ahead, or so many lines of effort provided for, as this year.

### Mr. C. E. Doner,

whose name adds luster to our profession for his trinity of skill, knowledge and manhood, is to remain with us, and has been given a free rein to do and to say that which he deems best from month to month.

### Mr. E. W. Stein,

the winner of the first Zanerian Gold Medal, penman and teacher in the Iron City College, Pittsburg, is preparing and will present a series of lessons in Business Writing which will make his name a familiar one in the penmanship profession.

### Mr. S. M. Blue,

the skilled penman who operates in the office of THE BUSINESS EDUCATOR, and whose work in its line ranks with the world's best, has prepared some work in advanced Professional Business Writing that will be hailed with delight by aspiring professionals.

### Mr. H. C. Russell,

whose lessons began in our April number, is arousing a surprising amount of interest and enthusiasm for this time of the year, and is giving us a good, honest course of lessons. He is not slighting details, and is criticising closely.

### Mrs. Nina Pearl Hudson Noble's

script serial, but fairly begun, is something out of the beaten rut, and demonstrates anew the fact that THE BUSINESS EDUCATOR is creative and not merely imitative.

### A New Star

in the firmament of penmen, of much greater magnitude than usual, is about to burst forth and add to the already starry field of professionalism, and—and—its a young lady, too. If her work is not better than any that has ever appeared from a student just graduating; if her work is not strong, surprisingly practical, yet accurate, we shall "acknowledge the corn" and keep quiet.

### Mr. H. B. Lehman,

the man who writes almost pure Spencerian, has prepared for our readers a series of lessons embracing his latest ideas on the subject of practical writing. The series is simple rather than complex and extended—just what our young aspiring penmen need to bring their work up to a professional swing.

### Mr. E. C. Mills,

with whose wonderfully accurate penmanship our readers are familiar, has promised THE BUSINESS EDUCATOR a series of script illustrations for supplementary practice and advanced students.

### The Students' Page,

where the best received each month will be displayed, will be continued as heretofore, or as long as the interest continues.

### Mr. C. E. Elster,

the man whose skill, modesty, and all-round good judgment are away above penmanship par, is preparing a series of ten lessons in artistic professional penmanship to be begun in September.

### Mr. F. B. Courtney,

the penmanship wizard, has placed in our hands a whole bundle of ornate superscriptions, as well as something novel in the way of business captions.

### From the Pen

of the late C. C. Canan, we have a series of designs, specimens, etc., made expressly for THE BUSINESS EDUCATOR, which we shall give from time to time.

### Mr. R. H. Czepek,

the new Engrossing Script Specialist, is giving to his lessons and many who are following them, conscientious attention to every detail, and the results are already apparent.

### The Lessons in French Round Hand

by Mr. H. A. Rounds, are up-to-date and intensely practical. Students in engrossing have never had anything so practical in this line.

### Mr. P. W. Costello,

the Engrossing and Portrait expert, has in our hands some of the finest portraits we have ever seen. A full page specimen will appear as soon as we can find room for it. Examples of Engrossing from his fertile brain and facile hand will appear also.

### Mr. E. E. Brown,

the Diploma and Engrossing artist, will remain with us in the engrossing line, contributing from month to month examples and instructions in wash or brush drawing as applied to engrossing and illuminating.

### Mr. S. D. Holt,

the Engrossing Artist whose work is noted for its fine art qualities, has placed in our hands a series of half-tone plates of an engrossed album for advanced students of this art so much in demand.

### Mr. C. D. Scribner,

will continue his lessons in Illustration the most, if not all of the year.

### Title Pages,

novel, effective, and artistic, are already on hand and engraved from Henderson, Walker, Anderson, Miss Marsh, Kood, and E. L. Brown, while others are being planned.

### Artistic Details

in Script, Engrossing, Portraits, Designs, etc., are in hand and will be presented from time to time.

### Editorials

dealing with today penmanship problems will continue to appear monthly. Specimens, Book Reviews, etc., will receive conscientious, courteous treatment by the Editor as in the past.

### The Certificate of Proficiency in Penmanship

is now the welcome visitor to the best schools and homes, and we hope it may be to yours as well. It means much to those who earn it, and it is being guarded by careful, unbiased examination and gradation of specimens by the Editor whose training in this line has been exceptional.

*Penmanship in all its phases found in the B. E.*



PROGRESSIVE LESSONS IN **Business Penmanship**

BY

Supervisor of Writing in the Beverly, Mass., Public Schools.

*C. E. Doner*

Work for criticism should be mailed to Mr. Doner by fifth of each month.



This concludes my series of lessons. It has been a source of great pleasure to me to have so many practice from these lessons. I have heard personally from about 125 different pupils who have been following the course. I have tried to be of service to all, altho' I have fallen short of doing my real duty. Could I have seen you personally I might have been of more real help to you. I am certainly well pleased that so many have taken an interest in the work, and that I have had the pleasure of receiving so many friendly letters. Perhaps I will run another course next year. If I do, I see wherein I could make another series of lessons a great deal better than this course has been, and I think more helpful to those who would follow it.

**Read Carefully**

Those who have been working for the certificate will please send me immediately one page of movement exercises neatly arranged on paper and well made; one page of figures and one page of a sentence or a business letter that will occupy about a page. The letter given herewith would be a good one. Of course all will not receive the certificate now. Those who do not will have that pleasure by the end of another year or perhaps sooner. All who write a plain, rapid business hand I shall recommend for a certificate. To earn a certificate does not only mean that you have taken one or any number of lessons, but also that you are a skilled business writer. We shall try to keep the standard high in this work. So that when you do earn a certificate you will be able to back it up with a good, rapid, business style of penmanship. If any of you feel like writing to me at any time I am sure I shall be glad to hear from you.

I thank you for the support you have given me and THE BUSINESS EDUCATOR. Success to you all.

*\$1400.<sup>00</sup> Boston, Mass. Aug. 22, 1904.  
Received from Irwin Kilam.  
Four Hundred Dollars, in full of  
all demands to date.  
James Lamon*

I have no special instruction to give you in writing the copies herewith. All this work is known as body-writing, which means a mass, or a large portion of matter condensed. You therefore see that there are many words written in compact form. Study the copy closely, try to begin and end each word carefully, and make downward strokes straight, clean and clear to the line.

*\$145.<sup>00</sup> Galveston, Texas, July 11, 1911.  
At ten days sight pay to the  
order of Third National Bank of  
Galveston  
One Hundred Forty-five and <sup>00</sup>/<sub>100</sub> Dollars  
Value received and charge to account of  
To David Green. T. Lumma & Co.  
No. 74 Canton, Maine.*

\$590<sup>00</sup>

Taunton Mass. Nov. 16, 1903.

Nine months after date we  
promise to pay to the order of  
Warren Kaulmann  
Five Hundred Ninety and <sup>no/100</sup> Dollars  
at Second National Bank of Taunton.  
Value received.

No. 49 Due Aug. 16, 04

G. Emmon Co.

Butte, Mont. Aug. 24, 1904.

Messrs. Gaines & Co.

Salem, Oregon.

Gentlemen:

I have just returned to the  
city, and learn from your letter of the  
11th instant that my note has been  
protested for non-payment. I hasten  
to withdraw it from the bank, and beg  
to say that such an oversight will not  
occur again.

Regretting the trouble it has  
caused you, I am,

Yours truly,

R. U. Robinson.

It is the holidays, the evenings,  
the spare moments that try character;  
the great strain does not come  
in the busy day. If you want to  
know a young man's character, find  
out what he does with his spare  
minutes.

S. J. B., Mich.—Your small letters are better than your capitals. Work on capitals and make them uniform in height, slant, etc.

L. B., N. J.—Your April work is good. Be careful with all downward strokes—bring them more nearly straight to the line. Keep sending your work in regularly. I like your May work.

H. C. B., Pa.—Your movement exercises are fine. Give more time to word and sentence practice. Also, try to write a trifle smaller. Let me have more sentence work next time.

J. F. B., Kan.—I like your small letter work—the downward strokes are straight and clean to the line. How would you like to write a trifle lighter? Come again. Cards are quite good.

C. H. B., Maine.—You get a "swing" to your writing that I like. I suggest that you write a trifle smaller. Also, get your ink in better condition—it doesn't seem to flow right in making some letters. Send more work next time. I do not return specimens.

W. A. B., Calif.—Am pleased with your work. I counted the number of figures you had written on two sheets and there were 5,616. You are doing a lot of good practice work.

E. L. C., N. C.—I see improvement in your business writing. Don't make capitals quite so big. You do quite well with shaded writing. Make your shades clean and sharp. Study harmony of combining capitals—lines should cross each other at right angles.

S. O. C., Ia.—Your movement exercises are about as nearly perfect as I have ever seen. You ought to give more time to letter, word and sentence practice. I think your ink is too glossy.

M. C., Mass.—Your movement seems good. Be more careful in ending words with the right upward curve. Let me have more of your practice next time.

C. S. C., Ohio.—I appreciate your letter. I see a little improvement in lightness of line. Don't feel discouraged. You'll master it all right. Another year will mean a great deal to you. Keep on working for a lighter line and the free arm movement.

W. H. C., R. I.—I like your downward strokes—they are straight and firm to the line. Try writing a trifle smaller. Also work for accuracy. Your movement seems good.

H. L. D., Kan.—Glad you intend to remain on the farm during the summer. By so doing you will be in good condition to begin your work at The Zanerian in September. Success to you. I am interested in your future.

W. D., Ia.—I think you are doing well. Bring downward strokes in your writing clean and straight to the line. Come again with more work.

M. N. F., Ia.—Since last September I think you have made considerable improvement. Don't let your free arm movement weaken. Work for a smooth, clean line.

O. G., N. Y.—You need to practice a great deal on movement exercises. Practice on the exercises in the September number. Movement is what you need now. Send more work.

M. J., K., Ill.—Your movement exercises are good, also your figures. Try to get a light, free movement in your writing, so as to throw out nervous lines. Your form is good, but you need to put more movement to it.

C. K., Pa.—Am well pleased with your work. You are receiving good instruction in penmanship. Let me see more word and sentence practice next time.

E. W. M., Minn.—Your April work is considerable better than your March work. Work for accuracy in small letter writing. Be careful in ending each word with the right upward curve.

R. N., Mo.—I see considerable improvement in your work since September. In all your writing try to bring the downward strokes clean and straight to the line. Watch this.

S. A. P., R. I.—You must try to write more rapidly so as to do away with nervous, shaky lines. Work for uniform height and slant of small letters.

B. F. P., Ore.—Am glad you are trying to become a good penman during spare moments. Make your small letters a trifle smaller, and make all downward strokes straight and firm to the line. Try to end each word with the right curve.

C. A. P., Ind.—Your ink is black, muddy like, which makes your writing too heavy. Please remedy this. Make all downward strokes straight to the line. Watch this.

W. B.—You have a remarkably good movement. Do you make the big exercises without sliding the arm? Study figure 4.

E. P., Pa.—Your work is well done, considering you work hard on the farm. Keep up your practice during the summer, and if you follow my course next year, it seems to me you ought to make a good penman. Why don't you take a course at the Zanerian?

J. S., Minn.—Your paper is better. Let me suggest something: Make all your loop letters shorter; don't slant quite as much; and make all downward strokes straight and firm to the line. Work for uniformity of slant and height.

J. A. S.—Make your minimum letters a trifle smaller. I would suggest that you use black ink. Pay more attention to downward strokes—make them straight and firm to the line. I like your work.

T. J. S., Ia.—I would suggest that you leave off shaded strokes in your business writing, and get more free arm movement into small writing. Your writing is legible but it lacks movement.

B. H. S., Mass.—You must cultivate a lighter touch of the pen to the paper, and get more movement into your writing. Acquire a light-free arm movement.

J. N. S., Ia.—Your work is good, and you seem to have a good movement. Now work for accuracy in height, slant, etc.

E. J. S., Wis.—You deserve a good deal of credit for the work you are doing. I received your work, but of course I do not return it. Let me suggest that you make all downward strokes in writing more nearly straight to the line. Be careful not to make loops below the line so long. Keep up your practice. Send more work.

J. F. N., Del.—Try to write lighter. Spend more time on figures. Work for a light, free movement. Keep up faithful practice.

E. F. B., R. I.—You had better practice more on rapid movement exercises. Your line is a little shaky. Center your attention on the muscle in front of the elbow and then drive the pen more freely.

O. C. C., Mo.—Do not make downward strokes heavy. Practice for a light, free arm movement. Your small letters are uneven in height and on the line. Work to write more accurate.

M. N. F., Ia.—You are improving. Work for a smooth line by using a free, light movement. Write a little smaller.

E. E. W., N. J.—You are doing nicely. Try to keep your writing same in height and every downward stroke even on the line. Accuracy of writing is what you ought to strive for. Of course use a free movement.

T. J. S., Ia.—Now you are doing better work. Don't raise pen in writing words—keep letters connected. Get a free swing to the movement in making capitals.

E. W., N. J.—Get more free movement into making capitals. Also, try to keep small letters even on the base line. Watch this. You are doing well. Send more work.

Following from Elliott's Business School, Wheeling, W. Va., J. F. Caskey, teacher of penmanship:

R. I. W.—I think your loop letters are a trifle too long. Study figures 6 and 4. Ending strokes might be a trifle shorter.

E. U.—I see improvement in your work. Practice more on figures. I should not make ending strokes quite so long.

E. W. S.—Practice more on small letters and the figures. You get a smooth, clear line.

H. W. N.—I think you ought to give the figures more attention. Let me have more word and sentence practice next time.

B. H.—I would suggest that you make the capital letters a trifle smaller, and practice more on figures.

M. H.—You have gained considerable in movement exercises. Next time let me have more work in words, sentences and figures.



J. C. F.—Don't make your capitals quite so large, also make loop letters a trifle shorter. Send more work in sentences and figures next time.

G. J. E.—You are laying a good foundation in movement. That's right. Later, then, you will be able to apply movement to writing. Keep the good work up.

M. B.—I see a great improvement in your work. Next time let me have more work in words, sentences and figures. Keep the good work up.

G. H. P., R. I.—I like the form of your letters—they are well made. Now get more free arm movement to your writing. Of course this comes through practice.



	<h2 style="margin: 0;">Lessons in Practical Writing</h2> <p style="margin: 5px 0;">PAWTUCKET, R. I. Kinyon's Commercial School.</p> <p style="font-size: 2em; font-family: cursive; margin: 5px 0;"><i>H. C. Russell</i></p> <p style="margin: 5px 0;">Students' Specimens criticised through the B. E.</p>	
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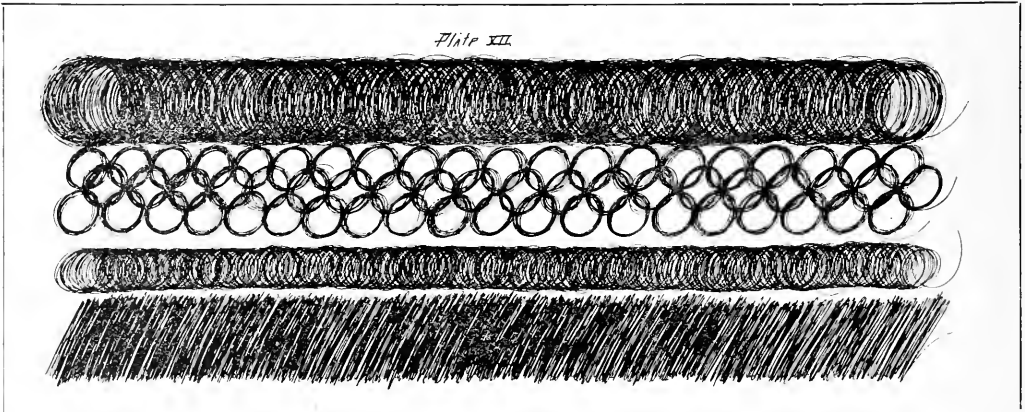
### Introduction

I called at a prominent business office some few months ago and, during the conversation, the manager informed me that he intended dropping one of his clerks. I inquired the reason, and this is what he said: "I want some one whom I can trust to do one thing right without being looked after continually," and I find this the universal request. I happened to know of some one just at the time who could do one thing well and I immediately secured the position for that student. As you read this, do you not consider that this is a chance to do one thing well? The ability to write a strong business hand is surely a great requisite in the business field, and the call seems to be increasing.

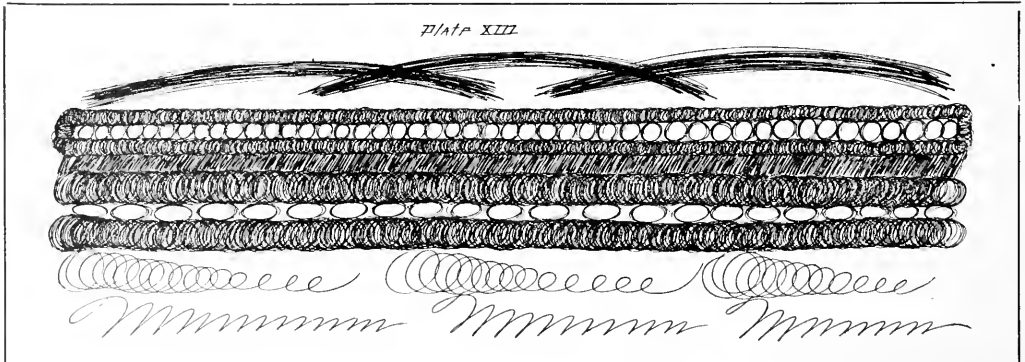
It seems to me the greatest hindrance to a person's success is the continual changing from one thing to another, not sticking to one thing until it is finished. Have a fixed purpose! If you are studying penmanship, stick to penmanship until you have mastered it. A little work now and then does very little good, and as a general rule, interest is soon lost. Believe that you can do a thing and you will.

Another word before you turn to the lesson. Will you not give me a portion of your time each month and send me a copy of the complete lesson, written in your very best hand, after you have practiced on the lesson awhile?

I shall be pleased to answer all the questions you would like to ask in regard to spacing, inks, pens, etc. Now for the work!



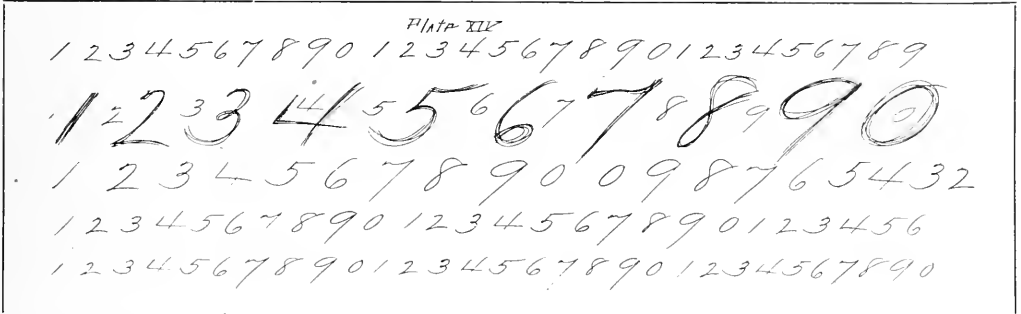
**Plate 12**—Here we have some movement exercises again, a review somewhat of the other lessons. This should be practiced with the free muscular movement, being careful to keep the hand in position, as the writing muscles are now being formed. Let the arm slide in and out of the sleeve easily. Do not let the fingers move. Remember that the two smaller nails must slide on the paper paper Practice every day.



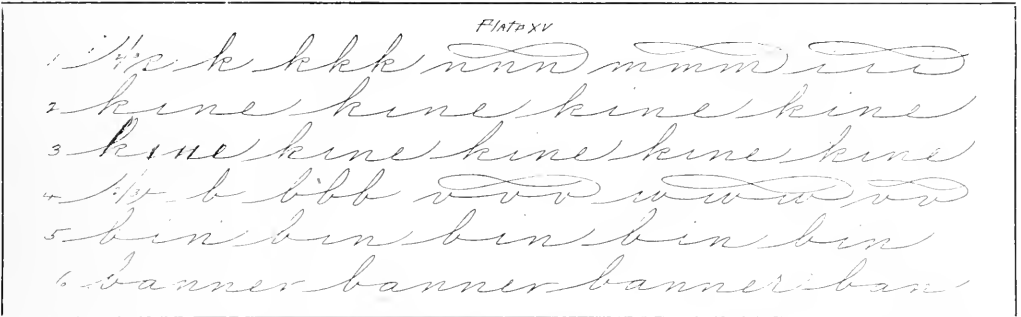




**Plate 13**—Just at this time these small exercises should be practiced more or less every day, until the muscles become accustomed to doing finer work. This plate should be practiced diligently, in fact much of your future writing depends upon the attention and time you give to this exercise. Try and make it as even as possible. The slide motion at the top is to aid in writing words and prevents the hand from becoming cramped.

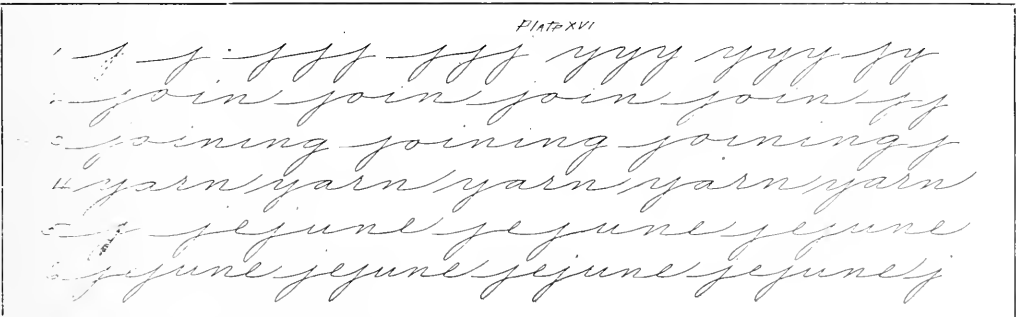


**Plate 14**—It is now time we gave a little attention to figures. No matter how enthusiastic we have become over writing, we must not neglect these. Keep at them until you can make them easily and accurately. The 7 and 9 should extend below the base line. The two down strokes on the 4 should be parallel, and not too wide; the last stroke should be a little higher than the first, and only one-quarter of its length extending below the second stroke. Retrace the large figures seven times until you have a correct form in your mind. Make several pages of these and send me your best.



**Plate 15**—Before trying the *k* start on the principles as they are given in Line One. Number 1, inward curve, number 2 straight stroke. The last principle is in a class all by itself. Join these three and we have the small *k*. Try several pages of the three *k*'s together. The cross stroke on the top of the three *n*'s helps a little in getting an easy swing.

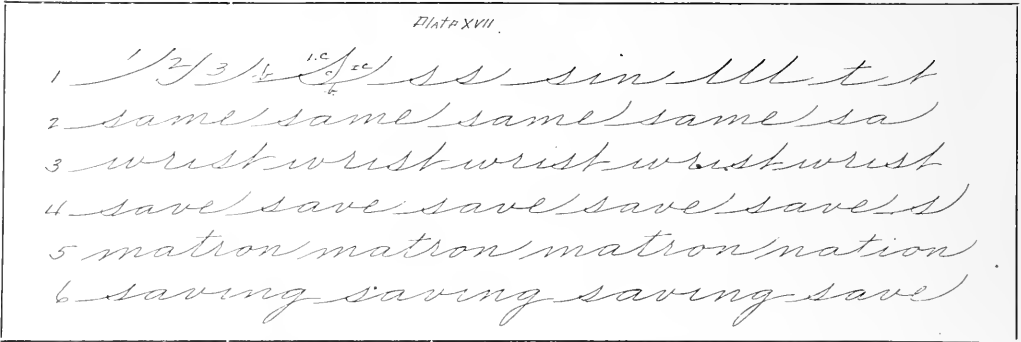
In-line number Two we have wide spacing, while in Line Three the base stroke is shortened. Be careful not to lose uniformity and space in shortening. A good practice is to retrace each down stroke seven times as in the first word on Line Three. Work hard on this plate.



**Plate 16**—Notice the first small *j* is dotted so that you may see its relation to the small *i*. It is crossed on the base line. The down stroke is practically straight. Notice the angle form at the finish of the second stroke. Remember that the inside of letters must be examined as well as the outside. The two down strokes on the *j* are on the same slant. Do not extend the loops more than one-half space below the base line, for if you do they will conflict with the next line. Write this plate over many times, as the letters must be mastered as you go along.



Plate XVII.



**Plate 17**—The small *s* is composed of three principles which you will notice on the first line. Each starts with the inward curve and finishes with the inward curve. The second principle is in a class all by itself and must be mastered before it can be joined to the others with good results. You will notice the small *t* is introduced here. Care must be taken in the crossing of the *t* as a careless cross will surely spoil the whole line. This plate represents some good solid work. Be sure and send me a copy of this complete lesson for criticism by the 5th of each month. The B. E. not being published during July and August, the work need not reach me until August 5 for the September number.

R. C. C., Ind.—You have a good idea of form. Practice oval work to get a free movement. The writing is a little cramped. Send a specimen to Mr. Zaner. You can win a certificate.

J. J. H., R. I.—Your ovals are good. Try for a lighter stroke. Watch small *u* carefully, and do not retrace last stroke. Win a certificate.

L. E. A., Ind.—You have a fine movement. Write a little slower and study form carefully. Make principles of *m*, *n* and *u* same height and do not retrace the strokes. The second stroke of *u* should not be retraced. Try for better oval work. You have the making of a penman, and can surely win a certificate.

A. B., La Valle, Wis.—You can become a good penman. Try for a firmer line. Your form is good. Follow lessons carefully. Send specimen to Mr. Zaner.

M. J. K., Chicago. Your exercises compare with the best. Touch the base line every time on the down strokes. Do not retrace principles of *m* and *n*; last principle of *u* one-half space. Your writing is very promising and should surely win a certificate.

O. M., Rufus.—Movement exercises are better. Work hard on plate 6. Do not shorten the finishing stroke of words. Small *r* not sharp at base line and not so wide. Last part of *u* one-half space. Keep the good work up.

A. N. B., Toronto.—Am glad you are trying for a certificate. I suggest paper about nine inches wide. Try for a straight down stroke on small letters, especially on *t* and *l*. Get all principles the same height and slant. Keep up the exercise work. You do well.

E. B., R. I.—Your work is much better this time. Try and get letters same height and touch the base line every time. Hard work will make you a writer.

S. A. P., R. I.—Eleven pages of nice work. No special criticisms. Come again.

E. L. B., Wis.—Your exercise work is good. Try for a free movement on the letters. Watch form carefully. Do not retrace principles of *m* and *n*. Come again.

I. E. G., R. I.—Your work is improving. You still retrace this principles of *m*, *n*, *u* and *u*. If you keep the work up you will win a certificate.

M. E. L., R. I.—Your work is stronger this month. Try for a lighter line. Not so much slant. Do not retrace principles of small *u*.

G. D., Conn.—Pleased to receive your work; nineteen pages, all good. Do not retrace principles of *m*, *n*, and *u*; last part of *u* one-half space. Send specimens to Mr. Zaner and try for a certificate.

E. L. C., N. C.—You have a fine movement and the making of

a fine penman. Please send your work often. Bring retrace directly back on small *u*.

L. E. A., South Bend. You have a fine movement. Do not retrace principles on *m* and *n*. Watch form carefully. Get all letters same height and size. You can surely earn a certificate.

J. M. S., R. I.—Your work shows great talent. Practice much on the exercise work to obtain a free and easy line. Make lines lighter.

A. B. P., N. Y.—There is a decided improvement in your work this month. Practice on the small *e* and watch finishing stroke of words. Keep up the exercise work. You are doing good work.

A. M. H., Ohio.—Glad to receive your work. Make ovals closer. Try for a lighter stroke. Last part of *u* one-half space. Strike the blue line every time. Come again.

B. K., R. I.—What you need most is good, solid work. Practice much on exercise work. Try for a firmer stroke. Bring retrace on small *u* directly back. See if you can send me at least twenty pages next month.

L. H. F., Wis.—Your exercise work is very good. Practice for a lighter stroke. Perhaps a finer pen would help. Do not retrace principles of *m*, *n*, *u* and *u*. Make last half of *u* one-half space. You have the making of a fine penman. Come again and try for a certificate.

J. A. T., Nev.—Your movement exercises compare with the best. You seem to get more finger movement in your writing. Watch the foundation of letters carefully. Practice each plate thoroughly and you will be surprised at the result.

F. N. T., N. Y.—You have the making of a fine penman and are on the road for a certificate. Your ovals are good. The retrace on the *r* should not be quite so heavy. Come again.

R. C. Bertini, W. Va. Your oval work is very good. Do not retrace principles of *m* and *n*. The last stroke of the *u* is one-half space. Get letters same size and slant. You are doing well and can surely earn a certificate.

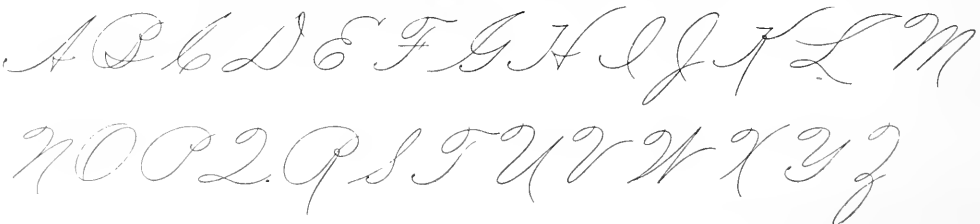
C. C. W., R. I.—Your ovals are better, but they need more time. Send in several pages of each plate each month. Make letters same size. Get all down strokes on same slant.

E. E. W., N. J.—You are keeping the work up nicely. Your work is good. Be careful and not retrace on *m*, *n*, and *u*. Letters a trifle higher.

E. L. K., R. I.—You need much practice on oval work. Do not get sharp strokes on small *u* at the bottom. All down strokes on same slant. Work hard and you will get there.

T. G., Memphis.—You need a great deal of practice on oval work. Make letters higher and narrower. Watch form carefully. I suggest a fine pen. Cross *r* on down stroke. Keep it up.

MASTERFUL BUSINESS CAPITALS BY THE INIMITABLE F. B. COURTNEY.





# The Winning of a Fair Hand

A SCRIPT SERIAL IN TEN NUMBERS. No. TWO.

*Anna Pearl Nasson Hoole*

SOUTH FRAMINGHAM, MASS.



Equal spacing of letters and uniform spacing of words are other essentials to page writing. Naturally a wider space is allowed between words than parts of words; a wider space between sentences than between words, and a wider margin for the beginning of a paragraph than the usual page margin.

He told her of the months he had devoted to his love; and now he implored her to be his for life, to be ever his own fair bride. The Proud Beauty, for a moment, relinquished her haughty mien. "You have been very kind," she said, "but your toiling has measured not half the worth of my affection. Think of the knight of old who laid down his life for his lady love. Dost not thou recall the fair Lucrecia for whom the love of Quinhoe knew no bounds? Canst not thou be true as he was?" She touched his brow with her lips, and, then, with great dignity bade farewell.



## Movement Nonsense.

Writing, *good* writing, is a matter of form and movement. The former without the latter is *drawing*, and the latter without the former is *scribbling*. The two must be blended or the product is not practical writing inasmuch as it is either slow and cramped or scrawling.

In the teaching of writing, movement is very often overdone by movement enthusiasts, too much time being given to exercises, and too little to letters, words, and sentences. This is sometimes carried so far that pupils practice ovals, etc., with a vigorous arm movement, and then go back to the finger movement when words and sentences are given or required.

This reminds us of the way we were taught grammar many years ago, and it would seem sometimes in some places that the method is still in existence, wherein we studied the parts of speech, parsed, diagramed, etc., but never suspected that it was expected that we should put into practice the results of our study.

Movement is sometimes so presented and so divorced from writing that it never seems to find its way into the final product—actual writing.

Unless movement is applied to letters, then words, and finally to sentences, each in its turn, either the movement itself in the form of exercises is not of the right sort, or some one of the important links of the chain is omitted with the inevitable failure as a result. Too frequently pupils are expected to jump from an oval exercise to a sentence. There must be perfect correlation of form and movement through the mediums of exercises, principles, letters, letter-exercises, words, and sentences or but partial success or total failure will result.

Then there is another element or phase of the movement question now manifesting itself in our public school system, and consequently in some systems of copy books. It consists of giving a little dab of movement here, and a little dab there, usually a retrace oval (direct and indirect) with full fledged and complex writing in the form of sentences preceding or following and sometimes both. In other words, the exercises are so simple, small, and scarce that they accomplish but one thing—they spoil the writing. They cannot build or strengthen the product—they can weaken, and do so not infrequently.

A vertical superintendent, whose idea of writing is that it is an easy thing (and it is as a *drawing* non-entity) remarked, when examining our form and movement theory and practice, that we were making a very simple thing a very difficult one, simply because we sandwiched an exercise between nearly every form or sentence.

He, like many more, does not know how much practice is necessary upon movement exercises in order to learn to write practically. It is a case of a *little* movement being practically worse than *no* movement, because a little movement practice only tears

down and discourages, while considerable is necessary to encourage and build up a practical hand.

Unless you give as much time to movement as to form, and a great deal more space to the former than to the latter, you'd better not bother with movement at all, but go on with the old, excessive finger action. And unless you know the difference between scribbling and genuine practice, you'd do well to quit teaching writing until you learn.

Movement is as necessary as form, and unless taught correctly, it is as disastrous in results as it is to teach the wrong form.

Let us have more intelligence exerted upon the art of teaching form and movement in the art of learning to write well. The day of the haphazard ought to be a thing of the past. Let us make it so in our calling by bringing to bear upon the subject of teaching writing our most intelligent, practical, conscientious efforts. Let us enlighten as well as criticize. The average public school teacher is not indifferent; simply discouraged and helpless.

We shall try to be of use.



Mr. L. F. Noble, whose portrait appears above, is a Pennsylvania product, having been born in Taylorstown. His early education was gained in the public schools of Taylorstown and Claysville. After completing his High School education, he attended Michael's Business University, Logansport, Ind. For a short time after graduating, he acted in the capacity of assistant teacher. He then organized classes in penmanship and rapid calculation in several Indiana towns. He then taught in the Logansport Commercial High School, and Peru, Ind., Business College, having managed the last named institution for two years. The next year he worked for a number of wholesale houses in Chicago in the capacity of bookkeeper, invoice clerk, etc., for the purpose of gaining practical knowledge as an aid in teaching the commercial branches. We next find him teaching in the Wheeling, W. Va., Business College. During his summer vacation he attended the Zanerian, where he met Miss Hudson, now Mrs. Noble. A year was spent in Macon and Atlanta, Ga., as principal of the Lanier Southern Business College. He is now principal of the Framingham Business College, So. Framingham, Mass.

It will thus be seen that Mr. Noble has had a varied and valuable experience. Few there are of Mr. Noble's years who have had such an extensive and practical preparation for his chosen work as commercial teacher.

## Let Us Have Your Aid.

Sometime during June or July the President (C. P. Zaner, Columbus, O.), Vice President (F. B. Virden, Chicago, Chicago Business College), General Secretary (J. C. Walker, Michigan Business College, Detroit, Mich.), Chairman of the Executive Committee (J. A. Stephens, Chicago, Metropolitan Business College), J. F. Fish, Chicago, Northwestern Business College, and E. W. Spencer, Milwaukee, Spencerian Business College, of the National Commercial Teachers' Federation expect to meet in Chicago to formulate the preliminary plans for the program and general meetings of the Federation next December.

Any one of the above will be pleased to hear from you *personally* in the meantime as to when you should like to have the meetings held, what you should like to see done, whom you should like to see on the program, what topics you should like to have discussed, etc.

Now don't put it off or expect the other fellow to do the planning and writing, but do it *yourself* and do it *now*. Let us have your counsel now so that we may have then the largest and best meeting ever held.

Fraternally,  
C. P. ZANER.

## Contents

### Of the Professional Department of the June Business Educator:

ASSOCIATE EDITOR'S Page.

COMMERCIAL GEOGRAPHY, Frank O. Carpenter, Boston.

BUSINESS ENGLISH, Sherwin Cody, Chicago.

COMMERCIAL LAW, Wm. C. Sprague, Detroit.

TYPEWRITING, Stella M. Smith, Boston.

MATHEMATICS, E. E. Kent, Springfield, Mass.

IN MEMORIAM, J. Clifford Kennedy.

IN MEMORIAM, A. S. Fries.

REPORT of Central Commercial Teachers' Association, Omaha.

HISTORY OF PENMAN, A. H. Hinman.

THE AMERICAN Commercial Schools Institution.

BIOGRAPHY, H. W. West.

THE OFFICE Appliance and Business Systems Show of Chicago.

BIOGRAPHY, L. F. Noble.

CATALOGS and Circulars.

INTERESTING News Items.

NEWS Notes and Notices.

ETC.



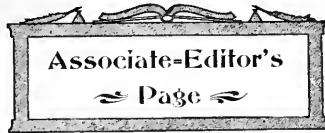
## Announcements.

**Next Year** Our plans for next year insure for our thousands of readers a far better journal than we have been able to give them this year, excellent though this year's product is said to have been. It has been our purpose, from the beginning, to have no standing still, to move continually toward an ideal. The result is plenty of hard work, for men of the ability to meet our standard are very busy men always, as men of worth invariably are everywhere. Of course there are many who would be glad to contribute to our columns for the reputation derived therefrom, but we feel that every reader of these pages is much too busy to spend time on anything that is written merely for advertising purposes, that does not have in it the meat of usefulness. It therefore becomes annually a more difficult task to complete plans for the succeeding year's staff of contributors. To those who are interested in the law, and to those who read the May installment of Mr. Sprague's department, our April announcement that we had engaged this distinguished writer and teacher for next year, came as a delightful surprise.

**Law** We predict that more interesting and fresh legal information will be gleaned by all our readers, from this series of practical talks on various phases of the law, than has ever been drawn from any paper or series of articles in a similar publication. We have had some excellent articles on this subject in these pages, in the past, but they had more to do with the matter more or less familiar to every commercial teacher, through his textbooks; but much of Mr. Sprague's writing will be from the angle of the layman, with a style and perspicuity that makes sustained interest certain. If you have suggestions to give to Mr. Sprague regarding these "Talks," write him freely (Wm. C. Sprague, Detroit, Mich.) but do not expect him to answer legal questions. He is far too busy a man to do that.

**English** It is everywhere in the air that there is about to be a renaissance in the attitude of commercial schools toward the foundational subject of English—practical English. Our position on this subject is well known. We count ourselves most fortunate, therefore, in being able to announce that Mrs. Frances-Effinger-Raymond, of the Gregg School, Chicago, will have charge of our Department of Commercial English during the coming year.

Ever since her clear, outspoken stand against the sophistical argument of a well-known commercial school manager, at the Milwaukee convention of the National Commercial Teachers' Federation, Mrs. Effinger-Raymond has been regarded, by those who know of her work, as one of the foremost teachers of practical commercial English to be found in this country. She has a college training; for years she was one of the instructors in the famous Cook County Normal School,



of Chicago, working under the direction of Col. Francis Parker, an international figure in educational life; for three or four years she has been at the head of the English department of the Gregg School, and has been continually writing on the subject of practical English, with exceptional felicity, in "The Gregg Writer," a well-known "system" magazine that circulates widely among shorthand teachers. We are highly pleased that we are able now to bring Mrs. Effinger-Raymond's effective work to the attention of a somewhat different class of readers, teachers and students who need the corrective and suggestive influence of a clear and forceful teacher of English, quite as much as it is needed by those who teach and who write shorthand. This department will be open, under its editor's direction, to questions and discussions of general policies or specific methods, in the presentation of English, and Mrs. Effinger-Raymond will welcome troublesome little questions of grammatical construction, discrimination in the choice of words, rules for improvement in the effective outlining, development, and exposition of themes; in short, anything that will be serviceable to her large new class of willing, ambitious students.

**Typewriting** The excellent work done by Miss Stella Smith, of Simmons College, Boston, during the current year, and the widespread interest that has been manifested in this department, make it imperative that we continue the work. Much to our regret, conditions have made it inconvenient for Miss Smith to continue her work with us next year, and therefore, since we could not take a backward step, we have engaged Mr. J. E. Fuller, of Goldey College, Wilmington, Del., to have charge of our department of typewriting next year.

Mr. Fuller is the principal of the shorthand and typewriting department of Goldey College and the associate principal of the school. He is a member of both the Pennsylvania Shorthand Reporters' Association and of the National Shorthand Reporters' Association. He is the author of a well-known text-book on touch typewriting, published by the Phonographic Institute Co., Cincinnati. As a verbatim stenographer he has reported some of our foremost speakers, and is an assistant to the official court stenographer in Wilmington. Of Mr. Fuller as a shorthand teacher, the late David Wolfe Brown, then Official Shorthand Reporter in the House of Representatives, Washington, D. C., said: "I do not know of anyone engaged in shorthand teaching in whom I have greater confidence as an instructor."

For more than three years Mr.

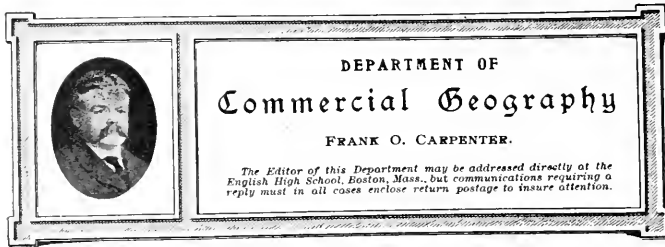
Fuller was editor of the Benn Pitman Department of the Phonographic World, and for years he has been a prolific contributor to the Phonographic Magazine. In short, he is regarded everywhere, by practical shorthand reporters, as well as by the foremost teachers, as one of the best instructors in his special field to be found in this country. We are proud of our success in obtaining Mr. Fuller's consent to join our staff for next year.

**Commercial Geography** For three years we have maintained admittedly the best Department of Commercial Geography to be found in any educational journal in the United States, and we are glad to say that Mr. F. O. Carpenter, who has been the staff editor of this department for two years, will continue to write for our readers, though, because of new plans, with consequent increase of labor that has already become exceedingly burdensome, Mr. Carpenter will not undertake to write for each number. A monthly review of current literature, setting forth in classified form, convenient for mounting on cards, the subjects that are of special interest to teachers of Commercial Geography, will be presented each month by Miss Laura E. Horne, of Beverly, Mass., one of the best special teachers of this subject in the East.

**Bookkeeping** There has been a well-sustained demand for a series of articles on the teaching of Bookkeeping; for a Department of Bookkeeping. We have decided, therefore, to maintain such a department next year. That the standard of our departmental work may not be lowered, we have engaged Mr. S. S. Hookland to handle the work for the first half of the year. Many of our readers will remember the splendid Department of Office Practice conducted in this magazine two years ago by Mr. Hookland. He was then at the head of the advanced bookkeeping work in Banks' Business College, one of the largest private schools in the United States. He has just been chosen principal of the commercial department of Highland Park College, Des Moines, one of the finest private normal schools in this country. There he will have even a broader field than he had in Philadelphia for the exercise of his conspicuous ability as an organizer and teacher of bookkeeping and accounting. He is the associate author of one of the most practical and effective texts on bookkeeping that is before the public, and he is everywhere admitted to be in the very van of progress as an instructor. Look for something interesting and helpful right from the beginning, and practice the Golden Rule in bringing these various facts to the attention of your friends among commercial teachers and commercial students who intend to become teachers.

**Arithmetic** No more interesting and really helpful work has been given in these columns than that presented this year by Mr. E. E. Kent, who has had

(Continued on page 25)



## Power

One very striking difference between a savage and a civilized man is in their ability to make use of the forces of nature. The savage depends almost entirely upon the human strength of himself and his fellows. The civilized man uses his human strength very little. He has made himself master of many natural forces and they do his work for him, while he merely directs their action. This age is sometimes called the "Age of Machinery," and the countless machines of all kinds that, with unerring precision, and sometimes with seemingly human intelligence, work for man and his needs, would warrant the name. But these myriad machines, with all their wonderful efficiency, would be idle and useless but for the force which drives them. This force or energy we call power, and it is used to express the entire force used and also the amount of that force which a particular machine can use or can exert in doing work of any kind.

Work is the overcoming of resistance through space.

Work is done when a body is moved or lifted against the force of gravity in any direction. All atoms of matter attract each other. This attraction is called the force of gravity. It acts just as steadily upon the planets as upon the apple, which by its falling, led the great philosopher, Newton, to study the laws of nature that made it fall. Whenever work is done, motion is produced. As the attraction of the mass of the earth is greater than any other force upon us, we understand, commonly, the force of gravity to be the pull of bodies toward the earth only. Work is done then when we act against that force, as in lifting a weight; and the unit of work by which we measure all power, is the force exerted in lifting one pound to a distance of one foot.

This is called a foot-pound, and the power of man, animal, or engine is estimated by the number of foot-pounds they can raise in one second or one minute.

Energy is the ability to do work. It is the force of the universe used by man. It is of two kinds: Potential energy—the force stored up in a body which can be exerted to do work—as water in a reservoir; Kinetic energy—that force in action—as water from the reservoir which turns the water wheel and drives the machinery. Potential energy is reserve power. Kinetic energy is power in action.

Energy appears in the forms of heat, mechanical energy, chemical energy, electricity. When these are in action they are called heat power, mechanical power, chemical power, electric power.

Energy cannot be destroyed or used up. The energy in the universe is always the same in amount. It is either stored or active, and one form will always produce the other form and is never produced by any other force. So the law of Conservation of Energy states that: "Stored or Potential energy, set free, produces Kinetic or active energy, and Kinetic energy in motion always results in storing up Potential energy somewhere." So the Kinetic energy sent to the earth from the sun ages ago exists in the coal as Potential energy. Gunpowder is stored up, or potential, chemical energy.

When energy is exerted as power in a machine, the resistance is of two kinds called *useful work* and *lost work*. Useful work gives the results desired. Lost work is due to friction and other causes. The *efficiency* of a machine depends upon the ratio of useful to lost work.

All energy on the earth is due to the heat or energy coming from the sun. The force as it comes from the sun through space is of one kind, or form, but it manifests itself on earth in four ways or forms:

- The muscular energy of men and animals.
- The energy of wind and flowing water.
- The energy of fuels.
- The energy of electricity.

These are known as man-power, animal power, wind and water power, power of coal, gas, etc.

Power in A and B is wholly or partly under the control of man directly. Power in C and D are controlled by man only, by the aid of machinery.

Man-power of a strong man—the lifting of 50 pounds to a height of one foot in one second. Human endurance, in healthy man, depends on the action of the heart which beats in 24 hours 106,000 times. This is equal to lifting 122 tons one foot high.

A "Horse-power" is the world standard, or measure, of power. An "effective" horse power is the force which will raise 33,000 pounds one foot in one minute. This is called 33,000 foot-pounds.

An ordinary horse will lift 21,000 foot-pounds; an ox, 11,000; a man in rowing hard, 4,000; a man turning a crank, 2,600 (=  $\frac{1}{12}$  of one horse-power). A strong man =  $\frac{1}{3}$  of a horse power.

All power, but electricity, is measured by horse-power. Electricity has its own names and terms:

Volt=electric pressure or intensity. Ampère shows the quantity of current.

Watt=measure of power. One ampère of electricity at a one-volt pressure=one Watt.

746 Watts=one horse power.

Power is used in the world in four ways:

- In producing raw material. This is usually man and animal power, except in mining where machinery is used.
- In machinery used in manufacturing or otherwise. Man and animal power are used at times, but man is needed usually only to direct the machine.
- Transportation by sea and land. May be man, animal, steam, electricity, etc.
- In lighting and heating. Electricity only.

### NATURAL FORCES

If light, wind, water and muscle always did their work surely and regularly, other force would be less needed. There are times, however, when local conditions govern, as:

- Where human labor is abundant and cheap, as in Asia, muscular man-power will often compete with machinery. The building of the pyramids of Egypt is an example.
- Animal power is convenient because animals are cheap and can be used for power and for other uses.
- Wind power, where wind blows regularly, as in Holland, and wind-mills are common.
- Water power, when water can be conveniently stored in reservoirs and in swift streams.

### A 1. MAN POWER

In half civilized races and among the lowest classes of civilized nations, most of the work is done by human labor. This labor applied to the soil is always severe and wearing. The peasants shown in the paintings of Millet, like the Angelus, are good examples of the effect of heavy manual labor. In spite of this, over a large part of the earth, human labor is used in this way. With simple hand instruments men dig, plant and reap the cereals and textile fibres by hand. They cut down the trees and quarry the stone by hand power. They gather the grapes, olives and other fruits and vegetables by hand, and do a thousand varied forms of labor by hand.

Man works at first with bare hands, unaided, then with tools or instruments, then by machines propelled by human power, as push cart men in cities, the jinriksha men in Japan, or the Sedan chair in use in India and elsewhere, borne by porters.

### 2. ANIMAL POWER

Men first tamed animals for food purposes and reared their herds. The larger animals are stronger than men, and early man soon began to wish to use this great, brute strength as a help in his work. His first attempt was to tie the animal to the

crooked stick he used to break the soil, thus bringing the first plow into existence. The later use of animals was only a question of time and experiment.

Animals were used early for riding and as pack animals, a use that is the chief one today.

Next, animals are used to turn long cranks by walking in a circle, as in brick yards in mixing clay. Another method of using animals is to have the animal walk on a movable platform which turns the machinery. Animals draw vehicles, as carts, horse-cars, etc. In some countries men harness themselves and work with animals, as in Holland and France, where men or women and dogs often drag the carts, working together.

The animals used as beasts of work and burden are the horse, ox, mule, ass, reindeer, dog, elephant, and camel. All of these but the dog are used as riding animals, i. e., for transportation of men on the animal's back.

Animals today are used:

1. For riding, and to draw passengers and freight.
2. To propel machinery, either movable, as a harvester, or fixed, as a clay-mixing machine.

1. *Animals used for riding.*

Animals like the horse, mule, etc., may be ridden bareback, though a saddle is generally used. Larger animals, like the elephant or camel, are difficult to ride without a special saddle or howdah. In horseback riding, men do not get the full strength of the horse devoted to moving forward. A large part of it is used up in supporting the weight of the rider. To remedy this carriages were devised, at first, something like a sledge dragged along the ground. The invention of the wheeled vehicle was a great step forward in civilization. Not only could an animal draw a much heavier load on wheels, but he could go at a much greater speed. Later it was found that a horse could draw a load still more easily on rails and the railway was developed. The horse car lines, fast becoming a memory, and the tramways in mines for carrying the coal, ore, etc., are common examples. Steam and electric roads have not developed the railroad idea except to furnish a substitute for the power, i. e., the animal, and a popular name for a locomotive is the "iron horse." The speed of a good saddle horse or carriage horse is from seven to eight miles per hour; of a strong draught horse, three miles; of an ox, one and one-half miles. Horses are used also to draw boats, as in towing canal boats.

2. *Animals used to propel machines.*

- a. Movable machines are used mostly in agricultural operations, for which we have plows, harrows, cultivators, planting machines, mowing machines, reapers.
- b. Fixed machines are run usually in one of two ways, by using animal gears or by a traveling platform. A "horse gear" consists of a frame containing a large, bevel,

cog-wheel (or "gear") mounted on a vertical shaft. To this shaft a horizontal pole is fastened. The animal is attached to this pole and travels in a circle, pulling the pole and turning the gear to which the machines are connected. Small sugar cane crushing mills, small grist mills (i. e., grinding mills) for corn, oats, etc., cotton gins, the clay-mixing or pug mills in brick yards, and small oil mills are examples of the use of animal gears.

A traveling platform is made of two endless chains passing over wheels, which bear strips of plank on which the animal stands. These are put on a slant so that the weight of the animal tends to make the platform slide backward and turn the wheels. The animal, in order to keep his balance, walks forward and the power is obtained by joining the platform wheels to the machines. This power is often used to run threshing machines, small circular saws for cutting firewood, light lathes, etc.

Animals are also used in lifting water for irrigation, by means of the *Noria*, or bucket pump.

B. AIR POWER

Air is the most common of things and when in motion, as wind, offers a power that costs nothing and requires but little mechanism to use it.

- a. Wind is used to propel boats and ships at sea, which gives the cheapest kind of transportation. Wind propulsion for vehicles on land has no commercial use or value. The flying machine or airship is no longer an idle dream, though what its commercial value will be does not yet appear clearly.
- b. Wind power is applied to machinery by means of a windmill, which is a simple and valuable motor, where winds are common and steady. Windmills are practically used to pump water from wells into reservoir tanks; to drain land, as in Holland; to grind grain, as in France.

COMPRESSED AIR

Compressed air is used to transmit power through long distances. The air is compressed usually by a steam engine or a water fall, and can be sent long distances through pipes, where steam could not be carried, and compressed air at the end can be used to run any kind of motor suited to steam. Compressed air is used very much in mining operations, to haul the cars of ore, operate the rock drills, etc. Compressed air is used also in stone cutting and in machine shops and by its use a man can do as much in an hour as in a day's work by hand. Large buildings, like those at the Chicago and St. Louis Fairs, are painted by driving the paint in a fine spray through a compressed air-brush (so-called). Large hotels are cleaned by compressed air dust machines. The air brakes, required by law on all passenger trains, which save thousands of lives yearly, are operated by compressed air. Many of our most wonderful feats of engineering, as laying the foundation for bridge piers, and building

tunnels, would be impossible but for the use of compressed air, which keeps the water, mud, silt, etc., out of the caissons or tunnels where the men are at work.

Hot air is used successfully to drive small engines. These are used to pump up water for irrigation.

WATER POWER

The power from water is due to the fact that the water is "falling water" or flowing water. There are two kinds of these engines: a. Rotary and b. Reciprocating.

Rotary water motors are of three kinds: 1. Water wheels. 2. Turbines. 3. Motors.

A water wheel revolves in a vertical plane on a horizontal axis, usually in the open air. The kinds of water wheels are:

1. Undershot wheel=those where the water flows under the wheel, as in a stream.
2. Overshot wheel=those where the water is carried over the top of the wheel and, in falling on the paddles, turns the wheel.

The use of water wheels is ancient. The first used were, probably, undershot wheels,=wheels put into running streams in such a way that the flowing water pushed the under edge of the wheel. Later, men learned to dig a narrow channel called a flume, to convey water from the stream to the mill and use it for overshot wheels. The channel by which the water reaches the wheel, is called the "head race." After the water has turned the wheel, it escapes to the stream in a channel called the "tail-race."

Water wheels are not so powerful as turbines, but they can be simply made in remote districts, from timber only, if necessary.

*Turbines.* A turbine is a water wheel which revolves in a horizontal plane on a vertical axis. It is usually enclosed in a box or case. Turbines are of four kinds:

- a. Parallel=where the water flows through the turbine vertically (i. e., parallel to its axis) and acts on curved, inclined blades. The *Jonval* is the best type.
- b. Inward (radial)=where the water passes from the circumference inward and strikes the vanes as a tangent, and escapes at the "centre vent" as the *Trent*, *Hercules*, *Victor*, etc.
- c. Outward (radial)=where the water flows from the center to the outside, as the *Girard* and *Fourneyron*.

The "inward radial" are the best. Many American turbines combine both b. and c. and are called mixed turbines.

Water motors of small size and power are made by using jets of water driven against cups or vanes on the edge of the wheel. These do their work very steadily and successfully. The best of these is the type invented by Doctor Colton about 1880, a most valuable invention, bought by speculators and for years used only to cheat investors. The patents have expired and the public can use it. Persons interested can get a copy of the patent record for a few cents and make one at home, for



a few dollars, that will run a sewing machine, small lathe, etc. The Pelton is also a well-known type.

Water power from a turbine is the cheapest mechanical power in common use, and is used all over the United States in all kinds of mills. The force in the rise and fall of the tides in many places is harnessed and made to turn turbines. Water pressure engines or "hydraulic rams," are used much for pumping water for domestic uses. They work on a small stream with a few feet fall and work day and night without attention, so long as the water runs.

#### STEAM POWER

Steam is water heated until, at the boiling point, 212° F., it turns into a gaseous form. Steam can not be seen, but as soon as it is exposed to the air it condenses into the white water vapor usually called steam.

Steam is the motive power of the civilized world today. To use steam two kinds of apparatus are required: 1. A boiler—a tank in which the water is heated and steam produced; and, 2, an engine where the steam produces motion and power.

Boilers are of many forms and types but generally they are iron cylinders filled with tubes through which the hot air passes. To describe boilers and engines in detail would require a special article.

Steam engines, in brief, are of two kinds:

- a. Reciprocating—those that use a piston which moves in a "back and forth" way and turns the fly wheel with a crank and
- b. Rotary—those in which the piston moves in a circle and turns the fly wheel directly.

The most powerful engine of today—the steam turbine so-called—is of this kind.

To make steam well, the fire under boilers must have a strong draught. This is obtained by the use of the tall chimneys which are the most prominent feature of most great mills. Modern skill, however, has found that by the use of a Sturtevant blower fan, or "forced draught," the tall chimney is not needed and its great expense can be saved.

The fuels used to heat the water are of any kind that is convenient and cheap. In parts of Central America, rose wood is cheaper than imported coal, and in the West during a coal famine, Indian corn was used. In southern California and on other deserts where rain never falls, the heat of the sun is used with great success in "sun motors."

After the steam is made it is taken in pipes to the engines which may be of many kinds—stationary or portable, vertical or horizontal, using single or compound cylinders, and either condensing or non-condensing.

C. The energy of fuels is obtained by burning and is either used to heat water and make steam or is turned into hot air, gas, etc., and is used in that form in engines. This is the principle of the modern gas and gasoline engines so common in automobiles and motor boats today.

Gas may be used like steam to drive a piston. The modern engines are driven by a mixture of gas and air or petroleum (or gasoline) vapor and air, which is first compressed, and then exploded, by an electric spark from a battery, by direct flame or a heated tube.

The vaporization and explosion of petroleum oils is the most important rival of steam, at present, for electricity is not yet sufficiently in control for cheap, common use. The general principle of these engines is this:

The oil is injected as fine spray against a heated surface and turned into a vapor. This is next mixed with air and, third, the mixture is exploded and becomes a gas, which is then used in the engine as steam would be.

#### D. ELECTRICITY

Space forbids the suitable discussion in this article of this most important power, and the editor plans to discuss it later by itself. A few points must be noted, however:

1. Electricity will give everything in the way of energy and force needed by man when it can be obtained, and for convenience and effectiveness it surpasses all others.
2. Its use for cars in lighting and to drive machinery is already very great. The demand for it outruns the capacity of the electric power plants to supply it.
3. At present it is produced chiefly by dynamos driven by steam or water power, so that it is expensive, but invention in the near future will remedy that fault, because,
4. There exist, in the atmosphere about us, vast currents of electricity awaiting use. Marconi uses them now for the wireless telegraph and they will by and by be used for mechanical power. The supply is endless, and the electric advance of the twentieth century will probably be in the direction of utilizing the aerial supply of force, energy and power.

The word "power" is dear to mankind and is used in many ways. Physical power, mental power, intellectual power, spiritual power, all express what men desire. Military power, naval power, political power, world power are the trinkets that dazzle the minds of men. The power of sympathy, the power of imagination, the power of eloquence, sway our hearts and minds.

The prophet and seer declares that the Lord shall come with power, and he prays for divine power to aid him to teach the truth. The experience of mankind crystallizes into "Knowledge is power." It is like the inscription on one of Portia's caskets: "Who gaineth me, shall have what many men desire." There is a quaint blessing and wish among the Celts, "More power to ye," the origin of which goes back to the old days when the Druids built the massive rock circles for their mystic rites.

Power is the expression among men of the vital force and energy of the universe, the divine fire of ancient philosophies. The most mighty ruler of the earth, the wisest scholar, the most famous hero, the greatest souls among men all realize that power is, after all, from outside themselves and the judgment of the sage ends like the child's prayer:

"For Thine is the Power and the Glory,  
Through the Ages of Ages. Amen."

#### ENVOI

At every military post in the United States, at sunset, the troops on parade salute the colors. The sunset gun sounds, the silken flag flashes red and blue and white in the sunlight, the golden stars blaze as the flag is drawn down, the troops present arms—and the day is ended.

So to the editor comes the duty, at the close of another year, to salute the flag, and his friends and readers, as the sunset colors glow. Once more he thanks you for the kindly appreciation of his work from month to month; and for the things undone he begs your kindest forgetfulness and he asks that you may credit to him the "penny he meant to give." He regrets that in the coming year, because of other duties, he will not have the pleasure of talking to you month by month, but plans at times to use the "Freedom of the City" granted him by the publishers, to write an occasional paper on the "Science of Commerce,"—the new, all-inclusive Science. He will be glad to answer any questions still that may help the teachers of Commerce, who may wish to write to him, as heretofore, at the English High School, Boston; and he will welcome you there as visitors whenever possible. Two thoughts he wishes to leave with you, one for his fellow teachers:

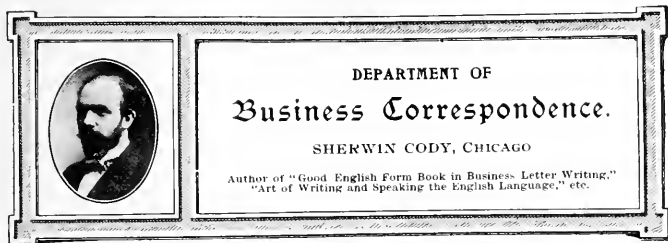
"May each in his separate Star  
Teach the 'Science of Things' as he sees it,  
For the God of Things as they are.

The other for the Science of Commerce:

"Out of the shadows of night,  
The world rolls into Light,  
It is Daybreak everywhere."

The Business Educator hammers away month in and month out for better Business Education. Why not do some hammering too? Say with a big club.





## Methods of Teaching Commercial English.

Success in teaching English in commercial schools depends a great deal on the way in which the whole subject is handled. The parts of the course must be nicely adjusted, and the whole system must be expanded or contracted according to the time that is at disposal. Much also depends on the average preparation of the pupils when they enter the school. In New England the commercial schools get a large proportion of high school graduates, while in the West there are few who have done more than pass the grammar grades.

Let me summarize what is to be accomplished, as I have discussed the subject in previous papers:

1. The natural disinclination of the pupil to see no value in the study of English must be overcome and in its place must be instilled the idea that through mastery of English lies the road to advancement into anything like a managerial position. Nothing is more fatal than to let a pupil go through a course with the feeling that shorthand and typewriting are an end in themselves, in which a student may rest his whole life. If he is to do his best work in these, he must look beyond; and the road beyond is through mastery of correct and effective English, the true expression of genuine business sense.

2. Business English cannot be taught by means of literary models. Composition models must be genuine and good business letters. Average business letters are not good enough for models. Moreover, technical grammar is dry, and there is no use in trying to make it a success story in itself. It must be taken up as a part of the technical side of effective letter writing, and the student must first see *why* grammar is useful, even necessary, and study it with the practical results always before him.

3. Every one acknowledges the necessity for the study of spelling. Enough work is now done on spelling; but too often it is not done so as to get the best results. The fact is, the greater part of the time put on spelling is wasted.

The mechanical writing of words and the mechanical giving of definitions are of small value compared with using words in natural sentences with their correct values. The sentence method is the best possible way of handling definitions, and by this means only can homonyms be really taught. The usual method of

teaching homonyms actually instills the confusion between the two words which it is sought to correct.

Far too many words are given. The absolute and intelligent mastery of one thousand words is more likely to make a good speller than the usual study of five thousand. I mean to say that the same amount of time intelligently and systematically applied to one thousand words will do more to help the student to spell the five thousand correctly than if the time were scattered over the whole five thousand. This sounds paradoxical, but I have proved it to be true.

There is a common idea that it is best to begin with grammar. I am convinced that this is all wrong. Begin with that which will get the interest of the pupil and give him a chance to see the usefulness of the more technical study; namely, practical business letter-writing. Real business composition has never been taught in any schools; yet it is the secret of making all other study of commercial English successful. Let the pupil see what can be done with words, how they can be used to earn money and make a career, and he at once becomes keen for all the otherwise dry and tiresome details.

Begin by asking each member of the class to write a letter to the teacher telling what he or she wants to be, and what line of study he feels most in need of.

Criticise these letters, ruthlessly pointing out their shortcomings and absurdities. Then let the teacher distribute to the class a personal signed letter, reproduced on the neostyle or mimeograph. This should be a model as to form, etc. Also, it should speak clearly and pointedly on the subject of planning for future success and the important part that mastery of words and the use of words plays in the higher forms of success. Make it a letter to kindle ambition.

When the mere external forms of letter writing have been mastered, in about a week's time, call attention to blemishes of spelling. Have every error of spelling marked, and then require every pupil in whose work there is one error of spelling to copy the letter over after hours. A little of this experience out of the real business office will soon show the dullest student the exceeding value of learning to spell, and lessons in spelling will be welcomed then eagerly. It will appear that study of the spelling lesson will save a vast amount of extra drudgery and disgrace.

At the end of a month the same rule should be applied to grammar, and when the necessity for correct sentence structure is realized, the study of grammar may be taken up as an adjunct (along with spelling) of actual business letter writing.

As taking pains is one of the most important factors in successful letter writing (no matter how much time is required at first to get everything just right), I should distribute to the class facsimile typewritten letters, with suitable letterheads for reply. If the one given each student is spoiled, he should be required to buy another at a cost, say, of five cents. After a little of this, every pupil will be exceedingly sure he has his letter all right before he copies it on the letterhead, and he will have formed the habit of having everything in its final form EXACTLY RIGHT. It is not enough to get 90% on the work. It must be 100% right or it is zero. Every word must be spelled correctly or there is five cents to pay. A teacher will be surprised to find out soon that the most slovenly pupils can be whipped into line by this method. It will make work go slowly, but in a week's time a wonderful change will be observed. This is the real business method, and it should be applied in the real business spirit from the very first.

By this practical method the things that need most study are always to the fore, and they get repeated drill till they are absolutely mastered. Other things are collateral.

Here, then, is the best method of expanding or condensing a course. Begin with business composition and take up spelling and grammar in connection with it as they may be needed. This will give the shortest possible course that it is worth while to think of in a commercial school. Then the collateral study of words and word-formation, use of the dictionary, the parts of speech and principles of grammar, and finally synonyms and studies in the correct use of words, may follow to any extent that time will allow.

It is impossible to teach composition of any kind in the longest possible course. What should be done and must be done is to show the pupil the value, nay the necessity, of this study, and how he may carry it on for himself through a period of many years. The books placed in his hands in school should be books he can take into the office and use long after school has been left behind. Too many schoolbooks are looked on as a disgrace to the person really in business. Things of childhood, it is felt, are to be left behind. This is quite wrong. The student should be impressed with the truth that his education has just begun. How many a business man have I heard say, "I didn't realize it when I was in school. I do now, and I wish I had then."

The great thing is to do everything absolutely perfect so far as it is attempted at all. In a short course there is always the temptation to hurry over things so that the ground can be covered. Covering ground in English is a sort of absurdity. No

(Continued on page 23)



## THE LAW RELATING TO LANDLORD AND TENANT.

Few landlords and perhaps fewer tenants realize the extent of their rights and obligations, even where they have agreed to the terms of a lease and affixed their signatures thereto. Perhaps a still smaller number of tenants who occupy leased premises on verbal terms, or upon practically no expressed conditions, understand the law governing the relation existing between them and their landlords.

Nearly every one is either a landlord or a tenant; this, together with the fact that the questions arising between the two are many and various, makes some plain talk on the subject desirable.

There are two terms usually found in leases that perhaps need simple definitions before proceeding to use them. These terms are "appurtenance" and "easement." An appurtenance is that which belongs to something else; something accessory to something else. It is always something of less importance than that to which it appertains or belongs; as trees are appurtenant to the soil. An easement is a right or privilege which one has in the estate of another, distinct from the ownership of the soil, as where one owns a right of way over land of another, or where one has the right of fishing in another man's stream.

Now, we shall be understood who we say that whatever is appurtenant to leased land goes with it; so that, if one rents a piece of ground, and nothing is stated to the contrary in the lease, everything appertaining to the soil goes with the soil; as houses, barns, fences, trees, shrubbery, etc.; but not things of a temporary nature, not belonging to the soil, as agricultural implements, domestic animals, etc. Then, too, this is so in the case of a sale or a lease, whether the lease or deed so states or not. A mere verbal lease, not specifying the appurtenances, will be sufficient to entitle the lessee to their possession and use. Under no circumstances may the lessor, after the lessee has taken possession, enter to remove appurtenances, and his attempt to do so makes him a trespasser and lays him liable to an action for trespass. Where one has leased premises to another and fails to give him possession of all the premises leased, including the appurtenances, the lessee is under no obligation to accept a part, but may abandon all without liability for damages.

The cases that have arisen have grown out of the difficulty in determining what is appurtenant and what is not appurtenant to the soil. For instance: A man leased a mill. There was no approach to it from the highway, excepting over other property belonging to the lessor. The courts held that an approach to the mill from the highway being necessary to the use of the mill, such right of way, or easement, passed with the mill. In another case, where a mill was leased and the lessor owned other property adjoining, through which the water passed, by which the mill was run, it was held that the lessee of the mill had, as an appurtenance to the mill, the right to a sufficient head of water in the dam upon the adjoining land belonging to his lessor.

The tenant is entitled to natural accretions to the premises, as where, by change in the course of a river, ground was added to leased premises which fronted on a river.

Where one leases a house, he is entitled to the lot, outhouses, fences, trees, and things of a like nature, appurtenant thereto. Where one leased a portion of a tenement house, it was held that he was entitled, unless he had cut himself off by an agreement from claiming them, to the conveniences of the house, such as the use of the front door and doorbell, the customary place for drying clothes, the water closets, etc.

The question has arisen as to the right of one renting premises in a business block to use the outer walls for signs, and the cases have held that where he has not restricted his right by agreement, he is entitled to such use of the walls.

Many landlords are not aware that, unless the provisions of the lease be broken by the tenant, they have no more right to enter the premises of their tenants than have strangers. A landlord who enters and attempts to remove a plant or make alterations, even though the alterations are to his mind beneficial to the premises, or to put up signs, is guilty of a trespass where under like circumstances a stranger would be guilty.

If the tenant abandons the premises before the expiration of his term, the landlord has a right to re-enter. But where the landlord claims there has been forfeiture for the non-payment of rent, he must, before a re-entry, be sure to comply with all the formalities of the law, as, by making a demand for the amount of rent due, on the last day, on the premises, and at a convenient time before sunset. If

the tenant has agreed to pay taxes and has not done so, before the landlord can re-enter he must demand the payment of the taxes within the period required by law. In other words, the landlord, before re-entry for a breach of contract, must be careful to comply with the statutory and common law requirements in his state. The landlord may enter to make repairs when he has agreed in his lease to make them, or he may enter to demand rent that is due. In a Kansas case it was held that if, after the tenant had refused to pay the rent and had begun to move, the landlord moved out the rest of the tenant's things and took possession, the tenant had no cause for action.

Where one has given a lease to another without excepting any rights or privileges to himself other than the payment of the rent, he has practically sold and conveyed the premises to the tenant for the time stated in the lease, and he has no more right to interfere, during the term of the lease, with the tenant's peaceable enjoyment of the premises than he would have to enter the premises of one to whom he has given a deed.

## THE TENANT'S RIGHTS TO ALTER THE PREMISES.

Alteration means something more than repair. To alter is to change the form or nature—to make different. To repair is to retain the form and nature, but to make more perfect. The tenant has a right generally to make repairs; indeed, without anything in the lease to that effect, he is bound to hand the property over to his landlord at the expiration of his lease in the condition in which he took it, ordinary wear and tear excepted. But a tenant has not the right without his landlord's consent to make alterations, even if the alterations are improvements and admitted to be such by the landlord. When one rents premises he is presumed to be satisfied with them as they stand and the landlord has the right to expect them to remain as at the time the lease was given, subject to his right as against the tenant to have the premises kept up.

Where premises are rented for a particular purpose known to the landlord, the law will presume that the tenant has the right to make any alterations reasonably needed to fit the premises for the use. Where, however, the landlord does not know the purpose, he has a right to expect that they will be used for the purpose for which they are naturally fitted without alteration.

Where in the lease there is a clause stating that the premises are "to be used" for a particular purpose, naming it, the question sometimes arises whether this amounts to a restriction on the use so that, where the tenant uses the property for another purpose, he has broken his lease. There is an uncertainty on this point due to a variety of opinions expressed by the courts. There is no question, however, in a case where the restriction is made positive and definite, as where the lease reads that the premises shall be used only for some par-

(Continued on page 25)



Among the many inquiries that I have from typewriting teachers is: What is the best method of concealing the keyboard from the student's view, in addition to having a blank keyboard? All such methods are, in my opinion, elementary. I outgrew them two or three years ago. That the keyboard is blank should be sufficient. There are some conditions, however, which would make it necessary. For instance:

First: If the instructor cannot devote his or her entire attention to the teaching of this subject. Eternal vigilance is the price of success in the teaching of touch typewriting. The instructor who is engaged in the correction of papers or in the teaching of any other subject while the typewriting classes are in session, cannot possibly give the students the attention—the criticism, the encouragement—which is absolutely necessary at every step during the first two or three months, and, under these conditions, those students who are not reasoners, who are not able to work out their own salvation, will require the safe-guard of some device which will completely hide the keyboard from the wilful eyes. But this method seems to me on a par with the act of the physician who would give a bow-legged baby a pair of crutches instead of straightening his legs by an operation. The average student must have reasons presented convincingly; he must know the "why" for every step. Charles Darwin says: "Such is the power of habit that the most complex and difficult movements may in time be performed without the least effort or consciousness." There is nothing difficult or complex in the movements necessary for typewriting. Practice will strengthen the fingers and make them move quickly. The student must have the determination to write by touch and the teacher, an intimate knowledge of the habits which it is necessary to form. The instructor must, therefore, be always at the student's elbow in this "blind" practice, to help him form the correct habits. Otherwise—the crutches.

Second: The individuality of the teacher. Perhaps you lack force. You do not convince the students that you know more about the subject than they do. They feel that you yourself are not confident of their success. Be enthusiastic. Don't be ashamed of your subject; don't be little. Your results are just as important; your opportunities to better the conditions for men and women are just as great here as they would

be in any branch of knowledge that it is attempted to teach. It is your business to aid in the development of character, to show the student how to make the most of his abilities and opportunities, and you can (if the power be in you) do this while teaching typewriting just as well as you or anyone else can in the effort to assist students to acquire knowledge in any branch whatever. When you think that your subject is not worth while, when you feel that it is making you narrow—go and talk to an English professor. For your own salvation, introduce every change that you possibly can into every day's work. Try it. Make your lessons interesting to yourself, and you will have the satisfaction of seeing your students enjoy them, and follow your instructions without question. Otherwise—the crutches.

When a student absolutely refuses to make the effort to write by touch, give him to understand that (in his own parlance) it means "down and out." This very quickly settles the matter. However, your school principal or proprietor must be ready to uphold you. Without his support in this you can do nothing. And this, in my opinion, is the third and last case in which it may be necessary to have some cover for the keyboard—aside from the blank keys. Such cases are rare, however, for it is true, here as elsewhere, that "Nothing Succeeds like Success." To see other students succeed is usually a sufficient inspiration for a beginner. If your principal will not support you, get the crutches.

With conditions which are all that can be desired, it is my experience that the only failures which a typewriting teacher may record are those where there is an absolute lack of "will power" in the student. When we find this, however, the student also fails in all other studies.

#### TYPEWRITING TEACHERS' CATECHISM.

What is science? Science is "classified knowledge."

What is touch typewriting? Touch typewriting is the result of scientific instruction and study.

What place does typewriting hold in the commercial course? Typewriting is the bottom round of the ladder which leads to the Commercial School Diploma. The student lacking the strength or capacity to reach this cannot possibly go beyond.

One day I had a great inspiration. A number of teachers had written and called on me to unburden themselves of this wail: "How can we

keep the students from using erasers?" I have my ways of doing things, but my ways are my ways, and I thought and thought for some way to make my way the way of other teachers. Then came the inspiration. Sad experience, years ago taught me what a hindrance the eraser was. Why could I not give the students some sad experience? That is the question I daily asked myself. One day the whole class was astonished and delighted to hear my instructions to bring erasers to the next meeting. It was in the very early part of their typewriting work, when they could not write a page without mistakes in every line. At the next session every student marched in armed with an eraser. (I must confess, I did feel consciousness-stricken when I looked into the faces beaming with pleasure.) I talked to them on the best way of using an eraser. They erased all the errors on three pages of work; then they were instructed how to reinsert the paper and make the corrections. The whole period was devoted to erasing and correcting. I did my best to make it interesting, but at the end of that time, in spite of my efforts, the unanimous expression of the class was that they "preferred to spend the time in writing." I took pains to explain to them that it was very necessary that they should know how to use the eraser in a business office, but that time in school was too precious to waste in that way. They agreed with me.

This is the last of this series of papers on Typewriting, and I wish again to thank all those who have been so kind as to say that they have been helped by these little talks. Also, may I add that it will always give me pleasure to aid any teacher with such assistance as it is within my power to give.

#### Business Correspondence—Continued from Page 21.

one can cover the ground perfectly, every one has covered the ground to a certain extent already. The only thing that can be accomplished is to give some new ideas and habits of study that may lead the student to see the practical money value of good English, and how he may educate himself through the years to come. And the one thing that can actually be given is the habit of doing what is done in the best possible manner, however much time it takes. Destroy the notion that there is any utility in hurry, and that the supposition that hurry is necessary is utterly groundless, because more can be accomplished in the long run by taking much time at the start and getting everything all right.

It is only within a few years that in the shorter courses of the commercial schools any time worth speaking of has been given to English. I prophesy that the time will come in the near future when more time will be given to spelling, grammar, and business composition than to all other subjects combined, and that English will be looked on as the backbone of the commercial course.





## Department of Arithmetic.

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### Interest.

In presenting the subject of interest to a class, do not try to see how many methods you can teach them, but rather, how well you can teach a few of the standard ones. There is no one method that is the shortest and best for all problems in interest. Since this is true, it would seem that the pupils ought to master every method. It is a well-known fact, however, that a thorough mastery of a few standard methods will produce greater accuracy and proficiency than can be acquired by one who seeks to apply the shortest method in every case.

I believe in presenting the sixty-day method first, and at the same time, drilling the class daily on many oral and written problems. Having clinched this one, take up two or three more standard methods.

From the beginning, the pupil should understand clearly the reason for pointing off two places to the left to secure the interest for 60 days. To assist him in this, place the following on the board:

6% of any principal = int. for 360 ds. (1 yr.)

1% of any principal = int. for 60 ds.

If to earn 6% of a principal it takes 360 ds., then to earn 1% of a principal it will take 1/6 of 360 ds., or 60 days. To find 1% (1/100) of a principal divide by 100 or point off two places to the left. The following illustrates the plan of pointing off one, two, and three places to the left:

\$4000, principal - 6%, interest.

I. \$40 = int. for 60 ds.

II. \$4 = int. for 6 ds.

III. \$400 = int. for 600 ds.

IV. \$4000 = int. for 6000 ds.

The first equation is found by pointing off two places to the left in the principal, \$4000; the second, by dividing both members of the first by ten; the third, by multiplying both members of the first by ten; the fourth, by multiplying the third by ten.

In the second step the interest is 1/10 as much as the first. To earn 1/10 as much interest it will take 1/10 as many days. In the third step, the interest is ten times the first and it will take ten times as long to earn it. In the fourth, the interest is ten times the third, and it will take ten times as long to earn it.

By inspection, it will be seen that any principal will double itself in 6000 ds. at 6%. By pointing off one place, you secure the interest for 600 ds.; two places, 60 ds.; three places, 6 ds.

Before taking up the rapid oral and written problems, be sure the class understands how to find the interest for any multiple or aliquot part of sixty days. In finding the interest for 12 ds., take 1/5 of the interest for 60 days; for 15 ds., 1/4 of 60 days' interest; for 20 days, 1/3; for 30 days, 1/2; for 120 days, multiply by two; for 180 days, by 3; for 240 days, by 4; for 300 days, by 5.

After the pupils are well grounded in this, drill them on a great variety of oral problems similar to the following. The teacher must be able to make up these problems rapidly, and dictate them without any hesitation. Put force into the work and use plans outlined in preceding papers.

At 6% what is the interest on:

\$ 400 for 60 days?

2200 for 60 days?

25 for 60 days?

800 for 60 days?

940 for 60 days?

500 for 60 days?

\$ 840 for 30 days?

900 for 30 days?

1200 for 30 days?

280 for 30 days?

600 for 30 days?

2400 for 30 days?

\$ 600 for 20 days?

200 for 20 days?

500 for 20 days?

300 for 15 days?

900 for 15 days?

240 for 15 days?

\$ 200 for 120 days?

410 for 120 days?

5000 for 120 days?

220 for 180 days?

400 for 180 days?

510 for 180 days?

\$ 900 for 240 days?

200 for 240 days?

80 for 240 days?

210 for 300 days?

800 for 300 days?

130 for 300 days?

\$ 700 for 360 days?

20 for 360 days?

120 for 360 days?

55 for 420 days?

120 for 420 days?

900 for 420 days?

Besides drilling the class on the preceding work, teach them the multiples and aliquot parts of 6 days and the methods of securing the results. After they have grasped this, drill them rapidly on a variety of short oral problems similar to the following groups:

At 6% what is the interest on:

\$ 600 for 1 day?

180 for 1 day?

- 240 for 1 day?
- 3600 for 1 day?
- \$ 900 for 2 days?
- 1200 for 2 days?
- 240 for 2 days?
- 1500 for 2 days?
- \$ 480 for 3 days?
- 960 for 3 days?
- 1200 for 3 days?
- 500 for 3 days?
- \$3300 for 4 days?
- 1800 for 4 days?
- 3600 for 5 days?
- 7200 for 5 days?
- \$1800 for 7 days?
- 900 for 7 days?
- 1200 for 8 days?
- 3600 for 8 days?
- \$ 500 for 9 days?
- 8000 for 9 days?
- 2600 for 9 days?
- 1500 for 9 days?
- \$ 500 for 12 days?
- 1100 for 12 days?
- 900 for 12 days?
- 200 for 18 days?
- 1200 for 18 days?
- 800 for 18 days?
- \$250 for 24 days?
- 700 for 24 days?
- 110 for 24 days?
- 5500 for 30 days?
- 1400 for 30 days?
- 300 for 30 days?
- \$ 220 for 36 days?
- 2100 for 36 days?
- 50 for 36 days?
- 20 for 42 days?
- 150 for 42 days?
- 210 for 42 days?

To illustrate fully, I will give the plans used to secure the results in the nine preceding groups. First, find the interest for 6 days by pointing off three places to the left mentally, then, to find the interest for 1 day take 1/6 of 6 days' interest; for 2 days, 1/3; for 3 days, 1/2; for 4 days, 1/3 and deduct; for five days, 1/6 and deduct; for 7 days, 1/6 and add; for 8 days, 1/3 add; for 9 days, 1/2 and add; for 12 days, multiply by 2; for 18 days, multiply by 3; for 24 days, multiply by 4; for 30 days, multiply by 5.

On the same day that you assign the first list of problems for home work, place on the board two or three model solutions. These should be copied by each pupil and taken home for reference. In order that the pupil may grasp the method of securing the partial results, his attention must be directed to the plan of dividing the period of time given into sixties, fractional parts of sixty that can be found easily, sixes and fractional parts of six. If the pupil follows the proper plan, he will be able to test every operation in his solution without the aid of pencil or paper.

The following solutions will illustrate the method of recording the work and the plan of dividing the time:

Find the interest on \$2349.50 for 87 days at 6%.

1.	
23	495 = int. for 60 days
7	8316 = int. for 20 days
2	3495 = int. for 6 days
	3915 = int. for 1 day
834	10676 = int. for 87 days.

**II.**

Find the interest on \$842.50 for 95 days at 6%.

\$8	425 = int. for 60 days
4	2125 = int. for 30 days
	702 = int. for 5 days
<hr/>	
\$13	3395 = int. for 95 days

**III.**

Find the interest on \$7246.90 for 165 days at 6%.

\$72	469 = int. for 60 days.
144	938 = int. for 120 days
36	2345 = int. for 30 days
18.	1172 = int. for 15 days
<hr/>	
\$199	2895 = int. for 165 days

**IV.**

Find the interest on \$4896 for 232 days at 6%.

\$48	96 = int. for 60 days
146	88 = int. for 180 days
24	48 = int. for 30 days
16	32 = int. for 20 days
2	448 = int. for 3 days
<hr/>	
190	128 = int. for 232 days

**V.**

Find the interest on \$9424.60 for 268 days at 6%.

\$94	246 = int. for 60 days
376	984 = int. for 240 days
31	4133 = int. for 20 days
9	4246 = int. for 30 days
3	1415 = int. for 2 days
<hr/>	
420	9654 = int. for 268 days

After the pupil becomes familiar with the 60-day method, teach him the product, or cancellation method, and have him prove by this method, all home work solved by the 60-day method. The proof should be recorded with each solution.

The following illustrates the product method and constitutes the proofs for solutions III, IV, V:

**III.**

$$\frac{\$7,246.90}{1} \times \frac{6}{100} \times \frac{165}{360} = \$199.289.$$

**IV.**

$$\frac{\$4,896}{1} \times \frac{6}{100} \times \frac{232}{360} = \$190.128.$$

**V.**

$$\frac{\$9,424.60}{1} \times \frac{6}{100} \times \frac{268}{360} = \$420.965.$$

To secure the result by the product method, cancel all factors common to the numerators and denominators, then divide the product of the remaining numerators by the product of the remaining denominators.

To shorten the work, cross out the 100 and the cipher in 360 and move the point three places to the left in the numerator of the first fraction.

To illustrate:

$$\frac{\$7,246.90}{1} \times \frac{6}{100} \times \frac{165}{360} =$$

Now cancel the common factor, 6, and follow the plan given.

In teaching interest, aim constant-

ly at accuracy and let speed be a secondary matter. By the use of the preceding proof very few will fail to solve all home work correctly.

After the pupil has become familiar with the proof, teach him to change to any rate of interest after securing the result by the 60-day method.

To illustrate, take the result for the first solution and find the interest at 7%.

**VI.**

\$34	0676 = int. for 87 days at 6%
5	6779 = int. for 87 days at 1%

\$39 7455 = int. for 87 days at 7%  
 Since 7% is 1/6 greater than 6%, then the interest for 7% is 1/6 greater than the interest for 6%.

To change the interest of any principal from 6% to:

3%, take 1/2 of the int. found at 6%.

4%, take 1/3 of the int. found at 6% and deduct.

5% take 1/6 of the int. found at 6% and deduct.

8% take 1/3 of the int. found at 6% and add.

9%, take 1/2 of the int. found at 6% and add.

10%, take 1/6 of the int. found at 6% and multiply by 10.

12%, multiply the int. found at 6% by 2.

A number of interest problems may be solved easily by interchanging the days and the amount.

To illustrate:

(a) Find the int. on \$120 for 435 ds. at 6%.

Interchanged:

(b) Find the int. on \$435 for 120 ds. at 6%.

In (a) the result cannot be found by inspection, while in (b) it may. The reason for this will be found in the following:

$$(a) \frac{\$120}{1} \times \frac{6}{100} \times \frac{435}{360} = ?$$

$$(b) \frac{\$435}{1} \times \frac{6}{100} \times \frac{120}{360} = ?$$

By inspection it will be seen that in interchanging the time and amount, they are still numerators of the fractions which are to be multiplied together.

**Announcements Continued from Page 17**

charge of our Department of Arithmetic. Run over the current number and see how practical and suggestive it is. We believe thoroughly in the practical value of this department, and we shall place it in good hands for next year. We are now negotiating with an excellent teacher and author, and our readers may be sure that the September number will bring something good for the arithmetic teacher as well as for the other subjects that we are considering with especial care.

**Our C. C. H. Report**

Our readers will have appreciated our brief but comprehensive report of the New York convention of the Eastern Commercial Teachers' Association. We regret that, through an oversight, due to the haste with which the final work

on our May number had to be done, proper credit was not given to Miss Caroline O. Farnsworth, of the Egan School, New York City, for her excellent report of the proceedings of the shorthand section of the Association. Miss Farnsworth was associated with the writer in 1897 as a teacher in the Spencerian Commercial School, Cleveland, Ohio; and we know her to be one of the best teachers of shorthand in the East. We were especially pleased, therefore, when we obtained her consent to report the proceedings of this particular section, and we are not less pleased with the result of her courteous assistance.

**Department of Law—Continued from Page 22.**

ticular purpose, naming it. Where, therefore, the landlord desires to restrain the tenant from using the premises for any other than a particular purpose he should make the restriction positive.

Alterations, then, without permission of the landlord, are in general not allowable. The tenant cannot cut a window through an outer or inner wall, nor open a fire place, nor erect a partition, nor cut a hole through the floor for pipes or wires or elevators; nor can he move a partition to change the shape or size of rooms, nor change the place of the staircase, nor move the out-buildings, nor destroy trees or flowering shrubs, nor change their location; nor can he move a fence, nor turn a grass plot into a garden.

Tenants may make such alterations as are not permanent in their nature where they may be removed at the expiration of the lease without injury to the property.

The ordinary remedy for the landlord where the tenant proposes to make an unauthorized alteration is a writ of injunction, though a suit for damages, will afterwards lie against the tenant.

Reverting again to the matter of use, it should be said that where there is no restriction as to use contained in the lease, yet the tenant may be restrained by the landlord from using the premises for a purpose or in a manner contrary to law.

The results of the examination of the National Association of Isaac Pitman Shorthand Teachers and Writers, held in New York City, on April 29, for second and third grade teachers' certificates are as follows:

Second Grade: George W. Bird, Bronx Business Institute, 204 Third Avenue, New York; James J. D'Arcy, Egan's School, 524 Broadway, New York; Miss Jeannette S. Kaplan, Kaplan School of Commerce, 1773 Pitkin Ave., Brooklyn; Arthur Sennett, 29 Union Square, New York; George Wolf, Bronx Business Institute, 280 Third Avenue, New York.

Third Grade: Mrs. Margaret George, Eastman School, 21 Cannon St., Poughkeepsie, New York; Robert Kells, Kells' School, 143 West 125th St., New York; Miss Edith M. Vogler, Kells School, 143 West 125th St., New York.

# In Memoriam

Whereas, having learned with deep sorrow that it has pleased Divine Providence to remove from his earthly labors our beloved friend and co-worker,

## J. Clifford Kennedy.

we, the members of the National Commercial Teachers' Federation (through a committee appointed by the President for that purpose), adopt the following Resolutions:

That in the death of our friend the profession has suffered an irreparable loss. By reason of his originality, geniality, industry, ability and resourcefulness, he had, though young in years, won for himself an enviable reputation as an educator.

That the high regard in which he was held by the members of this body is evidenced by his having been repeatedly honored with high official positions in the Federation as well as in affiliated bodies.

That in the death of Mr. Kennedy each of us has lost a personal friend who was at all times sympathetic, helpful and inspiring. While he has been removed from us, the influence of his words, work and character will ever remain a constant incentive to higher endeavor.

That deep as our sorrow is, we fully realize the greater anguish of those who were near and dear to him, and while words seem weak and futile in the presence of such a bereavement, we hereby extend to his sorrowing wife and relatives our heartfelt sympathy.

That a copy of these Resolutions be spread upon the records of this body and a copy of the same be engrossed and presented to his wife.

Committee { J. F. Fish,  
J. A. Lyons,  
John R. Gregg.

## Obituary.

The mortal part of Mr. J. Clifford Kennedy is dead. Apparently in good health on Friday, April 28, and on Saturday he had ceased to live. By the advice of his physicians, he consented to an operation for a minor trouble that was annoying rather than dangerous. The administering of chloroform had but fairly begun preparatory to the operation when of a sudden he ceased to breathe, and to live. All efforts on the part of the surgeons and physicians were without avail, and thus it was that he whom we all thought had a long lease on life departed so suddenly as to daze his nearest friends and to startle the entire profession.

Truly this seems like an "untimely" death. Science (?) seems to have been shortsighted.

Mr. Kennedy was born in New Philadelphia, O., Aug. 9, 1871. Besides his wife, whom the profession knew almost as well as he, he leaves his parents, two brothers (one a twin), and one sister. He was buried in Toledo, O., May 1, at the home of Mrs. Kennedy.

As a shorthand and typewriting teacher and expert he had few equals, and but few people in our profession are as widely known as was he. The sunshine in his nature made him a favorite with all. A more popular man in our profession is yet to be found.

After taking charge of the Gutches Metropolitan Business College, Mr. Kennedy displayed exceptional ability in reorganizing the institution and in creating some effective and attractive advertising. The last advertisement received but a short time before he departed was a clipping from a newspaper showing a well-filled street car of his students on their way to inspect some important Detroit industry.

Mr. W. O. Davis, Erie, Pa., left for Detroit upon learning of the sad event and

rendered efficient service during the sad days that followed. In a letter before us Mr. Davis says: "I have just been through the saddest few days of my life."

Mr. J. F. Fish writes as follows: "The profession has certainly lost an earnest, honest worker, and he will be much missed at our gatherings in the future. His death has certainly caused wide spread sorrow among the members of all classes of commercial education."

To Mrs. Kennedy, to the parents and the brothers and sister, we extend our most profound sympathy, and we know our many readers join with us in wishing them a speedy recovery from the sadness that invariably follows such an unexpected demise. But let us not forget that "every cloud has its silver lining," and that our departed brother sees only the silver side; that his goodly (Godly) qualities die not; and that he has paid the debt to Nature we are each still owing.



## J. Clifford Kennedy

Pursuant to instructions of the President of the National Shorthand Teachers' Association, given on the fourth day of May, in the year of our Lord, One Thousand Nine Hundred and Five, the following resolutions were prepared by the Chairman of the Executive Committee:

WHEREAS, God in his infinite wisdom has ordained to take unto Himself our beloved brother, co-worker and past-President, J. Clifford Kennedy, and, Whereas, it is but just that a fitting recognition of his many virtues should be noted, therefore, be it

RESOLVED by the officers and members of the National Shorthand Teachers' Association, that, while we bow with humble submission to the will of the Almighty, we do not the less mourn for our friend and associate who has been taken from us.

RESOLVED, that in the death of J. Clifford Kennedy the National Shorthand Teachers' Association has lost a faithful, conscientious and valuable co-worker. As a teacher he was kind and encouraging; as an employe he was the personification of loyalty; as a business man his integrity was ever unquestioned; as a friend he was sympathetic, thoughtful and sincere; he was one whose every endeavor was exerted for the welfare, prosperity and advancement of our profession; he was one dear to all who knew him, and one whose noble and upright life was a standard of emulation to the teaching fraternity.

RESOLVED, that the heartfelt sympathy of the officers and members of the National Shorthand Teachers' Association be extended to his family in their bereavement, and that a copy of these resolutions be spread upon the records of the National Shorthand Teachers' Association, and that a copy thereof be transmitted to the family of our deceased friend and co-worker, and to the Official Organ of the National Shorthand Teachers' Association, "The Typewriter and Phonographic World," New York City.

Officers:

H. L. ANDREWS, Pres.  
R. A. GRANT, Vice Pres.  
W. J. TYNUS, Sec'y.

Executive Committee:

THOS. P. SCULLY, Chair'n.  
F. M. VAN ANTWERP,  
F. E. HAYMOND.

## Obituary.

Prof. A. S. Fries died at the home of his brother, N. C. Fries, at Dansville, N. Y., Friday morning, April 28, of consumption.

For over two years he fought this dread disease, as only one of his splendid physique could have done. In 1903 he took a half year's leave of absence which was spent in Ashville, N. C., and Colorado Springs, at which places he recuperated considerably, returning to his work the following year. Last summer he spent three months at the health resorts of Michigan where he was much benefited, but being considerably weakened after taking up his work in September, his decline was very rapid and he was obliged to resign his position as Principal of the Commercial Department of the St. Joseph High School, in October. Spending some time in Southern Kansas and Texas he rallied again, but having a desire to return to the home from which he had been absent for a number of years, he did so.

Prof. Fries was a man of much ability in his profession and had a national reputation. Being of very pleasant disposition, he made many friends. He was a teacher of much force and secured excellent results. He was especially the friend of young people and always gave liberally in every way to help them.

Prof. Fries was educated in the schools of Dansville, and spent a number of years teaching in the rural districts in his home county. During this time he completed the required course of study and received a Regent's Life Certificate, after which he took the complete course in the Rochester Business Institute. From there he was employed at Burlington, Iowa, at the head of the business department of Elliott's Business College for four years. President Elliott speaks of him as being one of the strongest teachers ever employed by the school. Leaving there he traveled sometime as a salesman, after which he was employed as Principal of the Bliss Business College, North Adams, Mass., but desiring to locate in the West, we next find him in the Mankato, Minn., Business College. In 1898 he entered the Zanerian Art College at Columbus, Ohio, completing the course of instruction there, when he was engaged as a policy writer of the Equitable Insurance Company at Des Moines, Iowa, from which place he went to the St. Joseph Business University.

In 1900 he was elected principal of the Commercial Department of St. Joseph High School which he at once reorganized, adopting a course of study which was superior to any then used in the state, and which has since been adopted partially or totally by a number of the leading schools in the Missouri Valley. Under his direction the department grew so rapidly that at the end of four years four teachers were required to handle the work, and over three hundred students were enrolled.

Prof. Fries demonstrated the fact that a

High School Commercial Department can be made immediately practical and satisfactory.

Prof. Fries was a member of the First Presbyterian Church of St. Joseph, also of the Charity Lodge No. 33, A. F. and A. M., St. Joseph Chapter Koss Croix No. 4, A. A. S. R. and a thirty-second degree Mason in the Missouri Consistory, located at Kansas City. Many floral designs were sent by the fraternal bodies, and two beautiful emblems by the faculty and students.

By his death the profession has lost one of the strongest teachers, and his many friends throughout the United States will deeply feel his loss. L. C. RUSMISEL.

In the afternoon, President Van Sant delivered a most practical, timely and interesting address.

Mr. W. N. Watson of Lincoln, talked on "Classification of Shorthand Students." The ever resourceful Carl C. Marshall spoke on the "What and How of English in the Business College."

Mr. A. C. Ong of Omaha spoke on "The Cause of Success and Failure of Commercial Students."

A report on the revision of the Constitution was read by Mr. Dudley, Chairman, and was adopted unanimously.

A memorial tribute was paid by the assembly to the late J. Clifford Kennedy, whose untimely passing has been given space elsewhere in these columns.

THURSDAY.

One of the finest features of the program was a paper by Rev. M. J. O'Connor, Vice-President of Creighton University on "Psychology and its Relation to Teaching." Father O'Connor created a deal of discussion among the teachers, and it was all on his side of the question. He was given a ringing vote of thanks for his excellent paper.

H. B. Boyles, President of Boyles College, gave an exceptionally interesting and stimulating address entitled, "School Advertising." It is needless to say that he believes in advertising, and of the right kind.

Mr. M. G. Kohrbough of the Omaha Commercial College discussed the advisability of commercial schools employing solicitors, deciding in the negative.

Miss Pearl A. Power of Chicago gave demonstrations on note taking and transcribing, together with a talk on court reporting.

Mr. John R. Gregg, of Chicago, gave a blackboard demonstration and a talk on penmanship drills in shorthand.

Mr. F. A. Kefover of Cedar Rapids encouraged the introduction of music into the Business Colleges. Whether or not this music was applied solely to writing or for its own stimulating effect, our correspondent has failed to state.

Miss W. A. Welsh of the Omaha High School gave a demonstration on the touch system of operating the machine.

THURSDAY EVENING.

The banquet was given at the Millard Hotel which proved to be a most enjoyable affair. Upwards of fifty attended. The following toasts were practically impromptu, no one knowing what he was to speak on until a very short time before the banquet: "Our Profession," John Alfred White of Moline High School, Moline, Ill.; "The Pirate Gang," R. Scott Miner of the American Book Company; "Early Experience," John R. Gregg of Chicago, and "Recreation," Miss Elizabeth Van Sant, Omaha. Carl C. Marshall of Cedar Rapids, Iowa, was Toastmaster.

(Continued on page 30)



ALEXANDER SAMUEL FRIES.

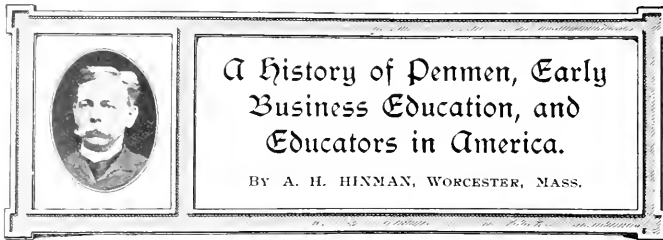
## Report

**Of the Central Commercial Teachers' Association - Boyles College, Omaha, Nebraska, May 24, 25, 26.**

About fifty Business Educators from Nebraska, South Dakota, Iowa, Illinois, Kansas, Missouri and Minnesota, were in attendance at the opening meeting held Wednesday morning. The important features of the program were held over until the afternoon.

The welcoming address was given by Mr. W. S. Wright, President of the Omaha Commercial Club. Mr. J. A. White from Moline, Secretary, responded.

A committee was appointed by President Van Sant to report on the new constitution, as follows: A. W. Dudley and B. F. Williams, Des Moines; and C. C. Marshall, Cedar Rapids.



**B. W. Flickinger.**

The subject for this sketch is the ever popular penman and artist, Henry W. Flickinger of Philadelphia.

He was born Aug. 30th, 1845, in Ickesburg, Pa., and came up through the public schools. Having been trained by an Irish musician to play the fife and drum, Mr. Flickinger at nineteen enlisted in a drum corps in the Civil war. At the end of the war he entered Eastman's Business College at Poughkeepsie and during his course of two months he came under the penmanship training of Geo. F. Davis and A. J. Newby. In an evening class he also studied lettering and flourishing under Mr. Davis. In 1866 he accepted the care of the Pen Drawing Department of the College and to keep ahead of his pupils he would often practice and study till midnight. Muscular movement was then taught at Eastman College by Isaac Bates. Mr. Flickinger then came into possession of some of John D. Williams' flourishing and became an ardent student of his style.

In 1867 he accepted a position in Crittenden's Business College, Philadelphia. In 1870 he joined Henry C. and Lyman P. Spencer in Washington, D. C., and remained a year assisting them in the revision of the Spencerian copy books. He found that he had gone to the fountain head of beautiful modern script and drank deep draughts of inspiration under that Prince of penmen, Lyman P. Spencer. The next year he was engaged to teach and do penwork in Pierce College, Philadelphia. During the following three years Mr. Flickinger's penwork was in great demand by societies with resolutions to be engrossed and by numerous Business Colleges wanting exhibition pieces of his marvelous skill. Excessive work at teaching and engrossing caused his health to fail, and he resigned his position to engage in other business at Grand Rapids, Michigan. In 1875 he was again called to Washington to assist the Spencers in the preparation of numerous large exhibition pieces of penmanship for display at the Centennial Exhibition in Philadelphia in 1876.

One famous piece, the Declaration of Independence, the finest piece of script and drawing in the world, was so large that it was executed by being worked upon two sides of a large table by Mr. Lyman Spencer and Mr. Flickinger. This piece was upon exhibition at the St. Louis Fair and is now at the New York rooms of the American Book Co. Besides assisting in the revision of Spencerian copy books, Mr. Flickinger has prepared the copies for three other series of copy books, also a set of copy slips. In the autumn of 1876 Mr. Flickinger returned to Philadelphia and resumed his former work of teaching and engrossing. His engrossing work was peculiarly adapted to the exacting tastes of Philadelphia partners as well as patrons from other cities.

He has engrossed elaborate resolutions for the Boards of Education of Philadelphia, Chicago and Detroit, also for Select and Common Councils of Philadelphia and Trenton, also for the Commissioners of Fairmount Park and Union League and many others. From 1878 to 1880 Mr. Flickinger was Principal of the Special Penmanship Department of Soule's Bryant & Stratton College, and from 1880 to 1883 he was with Pierce College. From 1883 to 1884 he conducted a successful writing academy in Association Hall. From 1884 to 1893 he was secretary and penman of the Prickett College of Commerce. Since that time he has been engaged in teaching in private schools and doing authorship work.

As a teacher, Mr. Flickinger was always earnest and exceedingly sympathetic which has won to him an army of his pupil friends.

Among his students who have become conspicuous as noted penmen are Thomas J. Stewart of Trenton, W. J. Kinsley of New York City, the late W. G. Christie of New York City, G. B. Jones, Lockport, N. Y., T. H. McCool, Philadelphia, F. B. Davis, Boston, Mass., J. J. Sullivan, Atlanta, Ga., J. E. Gustus, Rock Island, Ill., H. J. Putman, Minneapolis, Minn., and J. E. Mandeville, Olean, N. Y.

As evidence of the high esteem in which Mr. Flickinger is held by the professional penmen of the country, an elegantly engraved Silver Loving Cup was presented to Mr. Flickinger by about thirty professional penmen at a banquet of the Eastern Commercial Teachers' Association in Philadelphia in 1902.

Among many tributes of friendship paid by his admiring students is the following acrostic which expresses sentiments many feel towards him.

**H. W. FLICKINGER.**



"Fight on! Brave soldiers of the pen!  
Let fame, and fortune, and thy fellow men!  
In honor bow to thy ennobling art:  
Consigned in life to act a noble part,  
King of the pen! may every flourish be,  
In life's long race, a stepping stone for thee:  
Nearer and nearer the brilliant star of fame:  
Go on, proud artist, toward the dazzling  
flame,  
Each truthful stroke of thy unflinching pen  
Raise thee still higher in the praise of men!"

All through life Mr. Flickinger has held in his mind high ideals of men of character and he has striven by precept and example to lead his students to cultivate those principles of conduct which are inseparably connected with a noble and useful career.

**Samuel D. Holt.**

The ambitious student in penmanship or in any other artistic pursuit will find encouraging inspiration in the life and labors of the subject of this sketch, Mr. Samuel D. Holt, who within a few years has won the most pronounced recognition as a distinctive leader in his profession. In fact his fame as the originator of exceptionally artistic products of the pen and brush is no longer limited to this city or section—it is national and even international.

Mr. Holt was born at Hartford, Conn., March 21, 1872. He comes from good old Yankee stock—from a race of artists, it might be said. His father and grandfather were decorative painters. His great grandfather was a portrait painter of renown, one of the first artists in the United States to paint ivory miniatures from life. There were several other distinguished artists among his ancestors. He had a natural, an inherited talent for drawing.

At fourteen Mr. Holt entered the Troy Business College, Troy, N. Y. From there he went to the Zanerian College, Columbus, Ohio, from which he graduated as an artist penman with all honors. He next studied in the Cedar Rapids College (penmanship department) under the celebrated Madarasz. He was also graduated from this college with highest honors. On both these important occasions he made his own diplomas.

For a year after his final graduation Mr. Holt taught penmanship and drawing in the public schools and the leading business college of Rochester, Minn. He then received a tempting offer from Lincoln, Neb., where for another year he taught in the Lincoln Normal University. In 1893 he came to Philadelphia and entered into a business partnership with Mr. J. B. Graft, a well known engrosser, whom he shortly afterwards succeeded.

It was on putting out his own shingle that Mr. Holt's real struggle for recognition began—a long, hard fought battle, replete with many discouraging circumstances. Meaning, however, specimens of his extraordinary skill were gradually finding their way into public favor. Competent judges who viewed them at once recognized that they were the work of a genius. People began to make inquiries. And talented "Sam" Holt, as he is familiarly known among his many intimate friends, was discovered.

After that there were no more long, dreary, disheartening waits between "jobs." Orders began coming in with surprising regularity—some of them big, distinguishing contracts that made the ambitious young artist feel that the opportunity to win fame was at last within his reach. And it was the ever paramount desire of the true artist for





SAMUEL D. HOLT.

coveted fame rather than the Almighty Dollar that impelled Mr. Holt to put forth his best efforts when the long-sought-for chance presented itself.

Within a brief period he has engrossed a set of resolutions, embellished with marvellously artistic illuminated work, which were mounted in an elegantly-bound album and sent to the late Queen Victoria by her subjects in this country. Again, on the occasion of the Queen's death, he prepared an elaborate set of resolutions which were forwarded to King Edward from the same source, and also engrossed another set for the Anglo-Saxon Society to be presented to Colonial Secretary Chamberlain.

Other notable people who have been made recipients of beautiful examples of Mr. Holt's artistic cleverness include the late lamented President McKinley, Mrs. McKinley, Senator Hanna and several members of the martyred President's Cabinet. They have also been presented to the distinguished Catholic prelate, Archbishop Ryan; to Philadelphia's great merchant prince, John Wanamaker; to Dwight L. Moody, the famous evangelist; to the philanthropic multi-millionaire, Andrew Carnegie, and to other celebrated leaders of men.

Recent orders have come to Mr. Holt from the Philadelphia Stock Exchange, the Board of Trade, the Trades League and several influential political and industrial organizations for special and in some cases particularly elaborate productions to be forwarded to President Roosevelt.

All of which means that modest and unassuming "Sam" Holt is rapidly making a great reputation with his pen and brush—that the lime-light of professional fame has already singled him out for coveted distinction.

Before parting with this subject I must say a few words in a technical way of Mr. Holt's work and methods. He is an enthusiastic student and a hard worker. He has a genius for originality. However indefinite your notion of what you want, he grasps the idea at once. He is especially clever in engrossing, illuminating and designing. His testimonials, resolutions and memorials are marvels of symmetry and artistic effectiveness. He has made a great hit in the preparation of unique and beautiful marriage certificates. His careful study in heraldry justifies his reputation for being able to sketch one's coat-of-arms with infallible correctness. There is a distinctive difference in everything he does—

yet a uniform perfection, the inspired finishing touch that genius alone can give.

Mr. Holt is as naturally polite and courteous as he is artistic. He has a fine, manly presence, a cheerful, friendly disposition, and enjoys the most gratifying popularity in a social way.

He is a success in all that goes to make life worth living—and he deserves it.

## The American Commercial Schools Institution

The Board of Trustees met in Washington, D. C., on April 18th and elected officers of the above institution as follows: H. M. Rowe, President; Rob't C. Spencer, Vice-President; John J. Egan, Secretary; and Enos Spencer, Treasurer.

The Board held an adjourned meeting in New York on April 23, when C. M. Miller, of New York, and Jerome B. Howard, Cincinnati, were elected as members of the Board.

For the present the Institution will confine itself principally to establishing jurisdiction over the private schools through contracts of affiliation, and to organizing courses of study for commercial teachers. Already a sufficient number of schools have signified their intention to affiliate with the Institution to insure its success. Some idea of just what this means, should many affiliate, as seems now to be the case, may be had when it is realized that there are between fifteen hundred and two thousand private commercial schools in the United States with an annual attendance of from two to three hundred thousand students. From four to five thousand commercial teachers are employed. There are more students in attendance at the private schools than at all the higher colleges and universities.

From the interest which has been manifested by leading Manufacturers' Associations, Chambers of Commerce, and business men, it is believed that ample funds will be secured to properly endow the Institution so that it may carry on its work effectively. The idea of the Institution is so original, and the place that it is to occupy in the educational field is so unique and distinctive, that it is attracting much attention. Of course it will require several years before the full usefulness of the Institution will become known. Committees are now at work on courses of study, and the actual work of the institution will begin as soon as possible after the next meeting of the Board of Trustees, which will be held at Asbury Park during the meeting of the N. E. A. in July.

The worthy President, Dr. Rowe, is to be congratulated for having formulated the plan, persevered with its early discouragements, and finally to see success crown his efforts.

Such an institution has long been needed, and it can not get down to business too soon, as a normal school for the preparation of commercial teachers is in demand.

Commercial school affiliation, and uniform curriculum standards are also much needed to overcome unnecessary waste in advertising competition, and in the granting of certificates and diplomas.

The American Commercial Schools Institution aims to affiliate schools, regulate courses of study, grant diplomas, and prepare persons as teachers of commercial subjects.

Here's to its successful mission.

### Notice of Expansion

The Sadler-Rowe Company, Baltimore, Md., have just removed from the temporary quarters occupied since the fire 730 Pennsylvania Ave., to their new location 21 West Fayette St., where they occupy a floor space of nearly five thousand square feet, for shipping department and offices.



H. W. WEST.

Mr. H. W. West, whose countenance is seen above, is a product of New Jersey, 21 years old, six feet, two inches tall, and—red headed. That doesn't necessarily mean hot headed, but it does mean immunity from shiftness, dullness and mediocrity. At least two inches of his height is said to be due to his vigorous kicking when he was a little brat at the world-famed Jersey mosquito.

After advancing through the primary and grammar grades of the Trenton Public Schools, and into the third year of the High School, his parents moved to Jersey City, and, instead of returning to school, he went into a machine shop, dividing his time between a set of primitive books and the machinist's trade. After three years of this work he was obliged to abandon it for out door work on a farm, where he remained two years. The little clerical work he had in the machine shop created in him an earnest desire to secure a commercial education, which he gratified by attending the Rider-Moore and Stewart Schools of Business in Trenton, N. J., 1903-04. After completing his work he filled successfully a couple of positions. He held positions in the Princeton Savings bank, and the Cook Pottery Co., of Trenton. At the present time Mr. West is employed as a commercial teacher, etc., in the school in which he received his business education. Mr. West, through instruction received in these schools, learned to write a most excellent business hand. It has many points about it which indicate that he could become one of America's few finest penmen by careful training.

Mr. West has had much more experience than falls to the lot of most young men of his age. There is no question but that he has far more ability than most people possess. Like most tall men, and like most big men, he is modest. And like all people who are a mixture of the humane and the divine, he is both good and bad, with the good far in excess of the bad. Moreover, he is good at the core, which means that character is one of the secrets of his success. He is a young man that the profession will hear more from later on.

Mr. and Mrs. W. H. Narvell, request the pleasure of your presence at the marriage of their daughter,

Hattie May,

to

Mr. H. C. Peterson,

Thursday evening, June fifteenth,

nineteen hundred and five,

at eight thirty,

3011 Holmes Street, Kansas City, Mo.

At Home  
3319 Chestnut  
after July 20



## The Office Appliance and Business Systems Show

First held in Madison Square Garden, New York, last December, appeared at the Coliseum, Chicago, March 15-22, and will be repeated in like manner each year. Mr. H. A. Cochran and Mr. F. W. Payne, the energetic young managers, deserve great credit for opening up a show which, departing in its scope from every other kind of show ever presented, appeals to what is probably the largest class of people in the world—the business class. It is safe to say that no event at the Coliseum has ever attracted such intelligent, practical, and immense crowds, the attendance being estimated as high as 30,000. The business firms displayed their goods in separate booths, and there was no booth without its active and convincing demonstrator. Among the most highly entertaining and instructive features were the lectures, during the afternoons, by prominent business men, the contests on adding machines and typewriters, and the beautiful band concerts. Every conceivable article for the perfect equipment of a business office was on exhibition: From the many varieties of loose leaf ledger devices to coin handling machines, adding machines, filing systems, duplicators, lead pencil sharpeners, burglar alarms, the phonograph for dictation, billing machines, letter presses, metaphones, travelers' maps and charts, and office furniture. While there were but one or two typewriter booths, the machines figured in some very lively contests every evening. One of the most crowded exhibits, and the only one of its kind, was the exhibit of the Gregg Publishing Company, Chicago, where blackboard demonstrations in shorthand reminded the crowds that were constantly thronging that way, that there is still another important "accessory" to the business office which is not to be forgotten, and that is the stenographer. The booth in question was presided over by Miss Lillian Rohmer, of the Gregg School, assisted by Mr. E. A. Zartman, who did the dictating and the "lecturing," while Mr. Raymond P. Kelley, also of Chicago, gave daily exhibitions of his enviable shorthand skill; although Gregg writers, who happened to visit the booth, demonstrated the fact that Mr. Kelley is but one of many practical, rapid writers. Miss Earl A. Power, the well known writer of this system, was also on hand, in the shorthand demonstrations, as an exponent of perfect writing, later figuring quite fortunately in the typewriting contests.

The adding machine contests and the typewriting contests were all very exciting and some excellent records were made in both. The typewriting contests were so aptly varied in their nature as to include almost every kind of demonstration, from

blindfold writing to professional operating, such as is required in daily court work, etc. The following, in brief, are the records, after deducting all errors:

**Thursday Night, March 15:** Students' Contest, the results of which are not given, however, as the test was later declared unfair, and the loving cup therefore lost its value.

**Thursday Night:** Blindfold writing for one hour from dictation (on extremely difficult matter). The winners were as follows: Charles S. McGurrian, Kalamazoo, Mich., "champion operator of the world," 4,908 words, Fay Sholes machine; average 67 words per minute; first prize, \$40.

Pearl A. Power, of the Gregg Publishing Company, Chicago, although now actively engaged with the reporting firm of Leonard & Satterlee, 3,469 words, Remington; average, 57 words; second prize, \$25.

**Friday Night:** Writing a memorized sentence for one hour. Elizabeth Becker, formerly with the Cash Buyers' Union, but now with the Underwood Typewriter Company, Chicago, 6,899 words, Underwood; first prize, \$25.

Miss E. M. Klatcher, stenographer Monadnock Block (the only sight operator, and whose work was beautiful), 6,770 words; Remington (her Densmore machine breaking down during the test), second prize, \$15.

**Saturday Night:** Mr. McGurrian wrote 24 words on one minute tests; otherwise no exhibitions.

**Monday Afternoon, March 20:** Endurance contest for the gold medal "World's Championship," three hour test, copying and dictation.

Emil A. Trefzger, Peoria, Ill. (just happening in the city over Sunday, by the way), a lad of but seventeen years, Remington, 11,800 words, coming out 3,000 words ahead of all other competitors; first prize, gold medal.

Katherine Kintsinger, employed with a law firm in Chicago, 9,182 words, Underwood; silver medal.

**Monday Night:** Ladies' contest—copying for two hours from the Daily Post (the matter being varied and exceedingly difficult); all the competitors in this test had written on previous evenings:

Pearl A. Power, 7,139 words, Remington; first prize, \$40.

Lillian Rohmer, Fox machine, 6,84 words; second prize, \$25.

Elizabeth Becker, 6,552 words, Underwood; third prize, 5 lb. box candy.

Miss E. M. Klatcher, (amount not given but her work was remarkably free from errors), 3 lb. box of candy.

The contestants in this test were all very close and most of them were winners on previous tests. The attendance this night must have been at least 30,000, and it was impossible to get to the typewriter booths after eight o'clock.

**Tuesday Night:** Public Stenographers' contest—one hour writing from dictation, newspaper matter: Only one prize was awarded in this test, the gold medal for the Championship of Chicago, which was won by Miss Pearl A. Power, on a record of 75.8 words per minute correctly for an hour. This was Miss Power's third prize, making hers the best record of any one contestant. The three tests in question were the most practical as well as the most difficult tests given. Considering the fact that Miss Power's practical experience with the typewriter dates only from last November, as she has heretofore been identified principally with the writing of shorthand plates, her work is remarkably creditable.

**Wednesday Night, March 22:** Writing a memorized sentence for one minute, five minutes, ten minutes, limited to winners of previous prizes. The competitors in this test came out in the same order as they did in a similar test Friday evening, which lasted an hour:

Miss Becker, 130 words a minute, first prize, \$40.

Miss Klatcher, 125½ words, second prize, \$25.

Miss Rohmer, 124½ words, third prize, 3 lb. box candy.

Miss Becker, like Miss Power, won \$65, writing at excellent speeds, although on simpler matter. Miss Becker stood a close third to Miss Power in the blindfold test and to Miss Rohmer in the ladies' contest.

It would probably have been more interesting if Mr. McGurrian had entered the endurance contest, as the opinion was that the young man who won the medal, would have led him a merry chase. Mr. McGurrian was as popular as ever, however, both at the Fay Sholes booth and at the contest booth.

It is said that next year the prizes will be greater and that the show will be even more of a success than it has been so far.

## Convention Report—Continued from Page 27.

FRIDAY.

Editor of the Omaha Bee, Mr. Edward Rosewater, delivered an address entitled "Some Questions in School Life." He advocated installing high ideas into the souls of students, and advanced many new ideas for teachers to think about in connection with the regular lessons.

A. H. Waterhouse, Principal of the Omaha High School, gave an address entitled "The Commercial Course in the High School." He is enthusiastically in favor of a well-rounded business course in High Schools and Mr. W. V. Boyles, Omaha, discussed the subject "What Shall we do for our Students' Society?"

Mr. Earl Thorp, Iowa Business College, Des Moines, had for his subject "Shall we Have a Prescribed Course of Study and Require the Student to Follow It?"

Mr. Edmund Thorp, Iowa Business College, Des Moines, handled the subject entitled "Class Work Versus Individual Instruction."

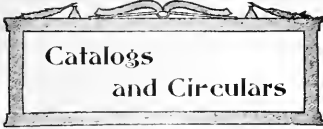
On Thursday afternoon the following officers were elected for the ensuing year: President—A. W. Dudley, President of the Iowa Business College, of Des Moines; Vice President—E. A. Potter, teacher in the Omaha High School; Secretary—F. A. Keefover, associate editor of the Western Penman; Treasurer—Miss Elizabeth Van Sant of the Van Sant Business College of Omaha.

Des Moines will be the next place of holding the convention, which will meet on the Wednesday, Thursday and Friday preceding the 15th of May.

A. C. VAN SANT.

MISS PEARL A. POWER.





## Catalogs and Circulars

"The Union Teachers Bureau & School Exchange," 203 Broadway, New York, Frank Vaughan manager, is sending out an effective folder circular, published in the interests of commercial teachers. One side is filled to overflowing with portraits of many of our leading business educators and the other side is filled with testimonials.

Hill's Business College, Sedalia, Mo., is sending out an effective catalog advertising that well known institution.

One of the most costly and elaborate catalogs received at this office during the year is at hand from the Wisconsin Business College, La Crosse, Wis. It is filled with hundreds of portraits of students with names and addresses, and where they are employed. It appears to us to be a very effective advertising medium, and certainly a most expensive one, although the best is the cheapest. It is printed throughout on pebbled paper, which gives the half-tones a very soft effect.

"Western Iowa College Journal," Council Bluffs, Ia., is before us, and we find it to be a neat, well-printed, attractive advertising medium.

"The Bookkeeper, Stenographer and Telegrapher" published by the Framingham Business College, So. Framingham, Mass., comes to our desk regularly well laden with good things for prospective students.

Goldey College, Wilmington, Del., issues a catalog, which at first sight does not impress one as favorably as a number of others received at this office, but as one investigates its contents, it then measures up with the best of them. It is therefore one of the best advertising mediums we have seen from any source. The moral tone of the text, straightforward statements, and its variety of illustrations, impresses us most favorably, indeed.

G. W. Thom, proprietor of the Du Bois College of Business, issues an attractive little catalog. Mr. Thom by the aid of his estimable wife conducts very successfully a home for the students in connection with the school. This feature has been made possible by the generosity of Mr. John E. Du Bois, who rents for a nominal sum an expensive built and furnished hotel for this purpose.

Recent advertising literature has been received from the following: The Earthman Business University, Whitewright, Tex.; Holyoke Business Institute, Holyoke, Mass.; Baltimore Business College, Baltimore, Md.

Advertising literature has recently been received from the following: Gregg Publishing Company, Chicago; Harvey Hill Business College, Harverhill, Mass.; Spencerian Business College, Washington, D. C.; P. W. Costello, Scranton Pa.; Parsons Business College, Parsons, Kans.; Norton County High School, Norton, Kas.

Bliss Business College, North Adams, Mass., S. McVeigh, Principal, is sending out one of the naggiest booklets entitled "Experience of Others," containing portraits and testimonials of students, that has come our way for sometime.

The Alumni Association of the South Bend, Ind., Commercial College held its first annual banquet at the Oliver Hotel of that City Friday evening, May 22nd. Good things, mental and gastronomic, were served and enjoyed by a large number of former students of the school, as well as those present, including the faculty.

"Esterbrook Pens, What They Will Do" is the title of a 10-page circular issued by the Esterbrook Steel Pen Manufacturing Company, Camden, N. J. It gives many

styles of writing which illustrate the nature of the work the pen is intended to perform.

Messrs. Martindill and Rose of the Manistee, Ludington, Mich., Business Colleges recently bought the Traverse City Business College of that state and are now bending all of their energies toward making these three Colleges good schools in every particular. These gentlemen have worked hard for their well earned success, and we wish them a continuance of the prosperity they have enjoyed in the past.

"Duluth Business University" and "They Ought to Know" are the titles of two brown-backed booklets by Mr. W. C. McCarter, Duluth, Minn., which, for modernness, good English, printing and illustrations, we have not seen excelled, or equaled, this year. Mr. McCarter is a man of education, and his education is of the technical and practical sort. In other words, he knows how to write a catalog, using clear English to advertise the merits of an up-to-date business educational institution.

The Miller School of Sign Art, G. W. Miller, President, makes a specialty of teaching show card writing, and no doubt gives valuable instruction. Many young men and women would find that they could turn spare moments into dollars if they mastered this art.



## Interesting News Items

D. L. Callison, this year with the Manhattan (Minn.) B. C., will be with T. W. DeHaven, of the Wichita (Kan.) B. C., next year.

S. S. Ellis, Crosswicks, N. J., is teaching in the commercial department of the New Brunswick (N. J.) B. C.

B. W. West, Bowling Green, Ky., is in charge of the commercial work in the Beckley (W. Va.) Seminary.

Henry L. Pitman, recently of Barbourville, Ky., has engaged with the Albuquerque (N. Mex.) B. C., to follow H. B. Alman, who goes to the B. M. and S. Schools of Business and Shorthand, Trenton, N. J.

W. W. Fry, who for some years has been out of the teaching field, has taken the commercial department of the Palmer B. C., Philadelphia. We wish him the success that his vigorous and thorough methods deserve.

W. A. Jmlber, an Isaacs student of Los Angeles, is a new commercial teacher in the Hayward B. C., St. Louis.

J. B. Williams, Bowling Green, Ky., has charge of the commercial work in Beauvoir College, Wilmar, Ark., in place of L. Emerich, formerly there.

Fred Berkman, of Downs, Kans., goes to the Pendleton (Oregon) B. C., next year, as commercial teacher.

H. N. Stronach, of Witnepeg, will be on the faculty list of the Northwestern B. C., Spokane, Wash., next year.

Mr. and Mrs. F. M. Booth, this year with the State B. C., Minneapolis, will be in the shorthand department of the K.-M. and S. Schools, Trenton, N. J., to follow G. C. Savage, who will have charge of the shorthand work in the Salem (Mass.) Commercial School.

C. W. Zeitman, of Buena Vista College, Strong Lake, Iowa, will teach shorthand in the Shoemaker-Clark School, Fall River, Mass. Mr. Zeitman is a college graduate, who will bring breath and energy to this new position, where he succeeded in W. S. Rogers, a teacher under whom it will be both pleasant and profitable to handle shorthand.

W. W. Knisley, of the Elgin (Ill.) High School, will leave the public school work on his own account next year. Several other successful public school commercial teachers, having amassed a fortune in the public field, are going to try their hand at becoming rich and powerful in the private school field.

J. E. Leamy, who has been with Burdett College, Lynn, Mass., this year, will go to the Packard Commercial School, next year. Packard's will get one of the finest young men in the profession, a man who not only stands in the front rank of professional teachers of penmanship, but who also is expert in handling the other commercial subjects. That is what is needed nowadays, men who have more than one song in their repertory.

W. J. Sanders, this year with Burdett College, Boston, will have charge of the commercial department of Burdett College, Lynn, Mass., next year. Mr. Sanders has few superiors in commercial teaching.

C. E. Doner, whose work in these columns has been admired by our thousands of readers, has been re-elected supervisor of penmanship in the Beverly (Mass.) public schools at a handsome increase of salary. He is making a great record in his special work.

Portsmouth (N. H.) High School has got away from tradition, and is going to substitute a trip down the Hudson and a visit to New York for the usual "doings" at graduation.

Indianapolis has a splendidly enthusiastic and enterprising team of men, Messrs. Edgar T. Forsyth, of the Shortridge High School, and Albert H. B. C., famous Training High School, who for four years have organized an excursion in the spring, for the pupils and friends of the Indianapolis High Schools. Theirs is really a mammoth undertaking. This year they went to St. Augustine, Fla., during the first ten days of April, visiting Knoxville, Tenn., Asheville, N. C., famous Baltimore, the great Vanderbilt estate in North Carolina, Columbia, S. C., Montgomery, Ala., Lookout Mountain, Chickamauga Park and Missionary Ridge. In fact, they practically covered the South with a trip the educational value of which was simply inestimable. The booklet they issued regarding the excursion was as catchy as a Raymond and Whitcomb prospectus. It made us hungry to be one of the happy party. We trust the Indianapolis appreciate the enterprise of these practical teachers, and we hope to hear that their earnest work has received tangible recognition, for it takes immense work and it entails no small expense to plan and put into execution a trip like that. Let us hear from others. Meanwhile, get busy yourself. Here is a delightful game in which you can take a hand.

Mr. J. W. Donnell, of Cornwall, Ont., has charge of the commercial department of the Meadville, Pa., Commercial College. This means that a good man has found a good location.

Mrs. James L. Lyster, requests the honour of your presence, at the marriage of her daughter, Bertha,

Mr. William Clarence Bostwick, on Thursday evening, June the eighth, nineteen hundred and five,

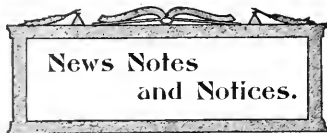
Princeton Pre-Ybyterian Church, Philadelphia.

Mr. and Mrs. M. Tishler, request the pleasure of your company at the marriage of their daughter, Jennie,

Benj. Kupferman, on Sunday Afternoon, June Eleventh, nineteen hundred and five,

at five o'clock, Minot Hall, corner Washington and W. Springfield Sts., Boston Mass.

Bride's Residence 38 Compton Street Boston Mass.



The many friends of Mr. C. A. Bliss of this City will be pained to learn of the death of his wife on May 6th, 1905. Mr. Bliss had been a patient and heroic sufferer of consumption for some four years, and while her death seemed many times near, yet the end came with its usual sadness and sorrow.

We are pleased to learn that the Lansing, Mich., Business College, conducted by Messrs. C. A. Wessel and H. J. Beck, has found it necessary to secure new quarters for their school, and to double the floor space because of the increased attendance. We have known Mr. Wessel personally for 15 years, and we are not surprised therefore at the success of the Lansing Business University.

On April 1st, Call's College, Pittsburg, Pa., moved from their old quarters to their present location 204 6th St. where they spared no expense or labor in equipping their school in first-class style. On April 29th, a fire broke out on the first floor and got such a headway that it destroyed most of the school property. Enough room remained unimpaired so that school continued. With commendable zeal and enterprize the work of remodeling began without delay. Mr. Wm. Bauer, the penman, lost nearly all of his pen work, and also received a serious scalp wound by falling from one floor to another. Our last letter from him reveals the fact that while nature is doing her part with his scalp, he is doing his part toward replacing the specimens.

Mr. G. E. Gustafson who has been with the New Britain, Conn., Commercial College the past year has re-engaged for another year's services. Mr. Gustafson is a faithful worker, a skillful penman, and a first-class fellow.

On April 6th, at noon, Mrs. A. R. Whitmore presented her husband with a ten pound girl. Our congratulations are hereby tendered to the mother, father, and Indianapolis.

The genial John F. Soby, who has been with the Remington Typewriter Co., for nearly a quarter of a century, recently secured an interest in the Multigraph Co., of Cleveland, O., and engaged with them as eastern sales manager, with headquarters at 23 Broadway, New York City, where they are about to open.

We learn that the Tuscola, (Ill.) Business College was recently destroyed by fire.

Mr. Rupert P. So Relle, of the Academy of Idaho, recently contributed a very readable article upon penmanship to the Pocatello Tribune, Pocatello, Idaho.

We regret to learn that the California Business College, of San Francisco, failed sometime ago for \$14,000, and that a few of the smaller schools of the coast have gone out of business for want of patronage. School business on the coast seems not to have been so good the past year as formerly, reasons for which we do not know.

Business College men in and about San Francisco have been trying to get together to do away with solicitors, but at last account no agreement had been signed. The solicitor question is an important one and, in some localities, a deplorable one. The plan many of our best school proprietors have adopted of having their teachers during the summer months teach half days and solicit the other half is one method of solving the problem by avoiding the commission expense which is considerable and also by reducing exaggerated information to the minimum. A school man recently said that he believed the best solution of the problem of solicitors and soliciting would be to have one member of the firm or corporation do the soliciting while the others do the office work, teaching, advertising, etc. All of these things would indicate that the solicitor business is not what it should be nor what it shall be a few years hence.

Geo. B. Frasher, formerly of the Wheeler Business College, New Orleans, La., now has charge of the commercial department of Hill's Business College, Waco, Tex.

S. S. HOOKLAND



E. E. KENT.



Some of the finest cards we have received for many a day are at hand from the skillful pen of H. K. Williams, Portland, Ore. We also have some script signatures from his graceful pen which will appear in these columns soon.

Geo. Churchill of Storm Lake, Ia., has organized the Mid-Western Commercial School at Devils Lake, N. D.

Misses Rhea I. Wagner and Elsa Ulfig, two fourteen year old pupils of the Elliott Commercial Schools, (Wheeling, W. Va., Mr. J. F. Caskey, teacher, recently secured BUSINESS EDUCATOR Certificates. Their penmanship impresses us as being the best we have ever received from any one of their age, except perhaps from some precocious penman, whose skill was due largely to talent. These young ladies, we understand, have completed the entire commercial course of the above named institution, which indicates that they are not giving all their time to penmanship. If you think you have any that can beat them, let us see the work, we might be willing to donate a certificate.

Messrs. J. D. Carter, formerly of Missouri, recently of Wisconsin, and C. W. Norder of McKeesport, Pa., two Zanerian students, are working for Mr. C. L. Ricketts, the engraver of Chicago. These are fine young men in a fine place to learn fine engraving.

J. K. Renshaw, formerly of Banks' Business College, Philadelphia, has contracted with the Albany Business College at a very satisfactory salary.

Mr. H. A. Reneau, of the Ft. Smith, Ark., Commercial College, is accomplishing excellent results in the line of writing. Mr. Reneau is a well-qualified, all-round young commercial teacher. He writes exceptionally well, and will be heard of more frequently in the future.

Mr. W. C. Wollaston, of Wisconsin, has joined hands with Mr. D. A. Reaght, of Owosso, Mich., to conduct the Owosso Business College. This means a strong team and a fine school.

## Counsel

Sum up at night, what thou hast done by day;

And in the morning what thou hast to do.  
Dress and undress thy soul; mark the decay  
And growth of it; if with thy watch, that too  
Be down, then wind up both; since we  
shall be  
Most surely judged, make thy accounts  
agree.

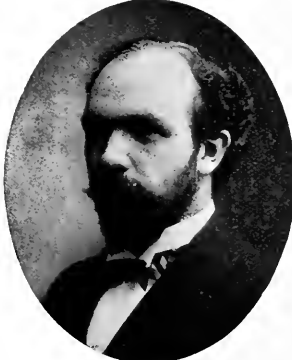
In brief, acquit thee bravely; play the man.  
Look not on pleasures as they come, but go,  
Defer not the least virtue; life's poor span  
Make not an ell, by trifling in thy woe.  
If thou do ill, the joy fades, not the pains;  
If well, the pain doth fade, the joy remains.

—George Herbert.

W. C. SPRAGUE.




SHERWIN CODY.



A Few of the Many Whose Product Will Appear in the B. E. the Coming Year.





## The Success Circle.

A Department of Encouragement, In-  
spiration, Progress, Health, Etc.

Conducted by L. M. THORNBURGH, Paterson, N. J.,  
Commercial High School.

### You Never Can Tell

BY ELLA WHEELER WILCOX

You never can tell when you send a word,  
Like an arrow shot from a bow  
By an archer blind, be it cruel or kind,  
Just where it may chance to go.  
It may pierce the breast of your dearest  
friend,

Tipped with its poison or balm,  
To a stranger's heart, in life's great mart,  
It may carry its pain or its calm.

You never can tell when you do an act  
Just what the result will be;  
But with every deed you are sowing a seed,  
Though the harvest you may not see.  
Each kindly act is an acorn dropped  
In God's productive soil.  
You may not know, but the tree shall grow,  
With shelter for those who toil.

You never can tell what your thoughts  
will do,  
In bringing you hate or love;  
For thoughts are things, and their airy  
wings  
Are swifter than carrier doves.  
They follow the law of the universe —  
Each thing must create its kind,  
And they speed o'er the track to bring you  
back  
Whatever went out from your mind.

### The Only Way

There are two kinds of men in the world: those who sail and those who drift; those who choose the ports to which they will go, and skillfully and boldly shape their course across the seas with the wind against it, and those who let the winds and tides carry them where they will. The men who sail, in due time arrive; those who drift, often cover greater distances and face far greater perils, but they never make port. The men who sail know where they want to go and what they want to do; they do not wait on luck or fortune or favorable currents; they depend on themselves and expect no help from circumstances. Success of the real kind

is always in the man who wins it, not in conditions. No man becomes great by accident; great things are never done by chance; a man gets what he pays for it, in character, in work, and in energy. A boy would better put luck out of his mind if he means to accomplish anything. There are few really fine things which he cannot get if he is willing to pay the price. Men fail, as a rule, because they will not pay the price of the thing they want; they are not willing to work hard enough, to prepare thoroughly enough, to put themselves heartily into what they are doing. The only road to advancement is to do your work so well that you are always ahead of the demands of your position. Keep ahead of your work, and your work will push your fortunes for you. Our employers do not decide whether we shall stay where we are or go on and up; we decide that matter ourselves. We can drift along, doing our work fairly well; or we can set our faces to the front and do our work so well that we cannot be kept back. In this way we make or mar our own fortune. Success or failure are not chosen for us; we choose them for ourselves.

—Hamilton W. Mabie.

### Opportunity

How many men have died waiting for an "opportunity!"

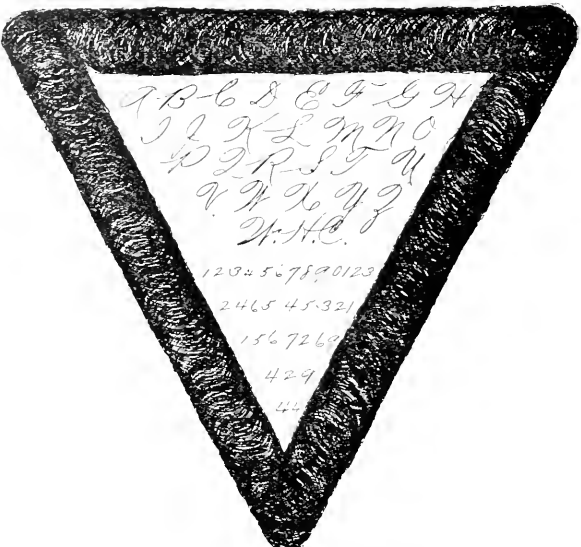
How many slaves to senseless custom stand and wait for the months to pass without even seeing the whitened fields at hand! Then arise voices of lamentation, bewailing the lack of life. The world is "unfair" and "unjust" and a man "has no chance." Yet all this might soon be changed to a song of joy and thanksgiving, if only we would cast away the scales and lift up our eyes. There is an opportunity for every hour of every life. It remains solely with man himself whether or not these shall be seized and made the most of. No blame can attach to the world.

### My Symphony

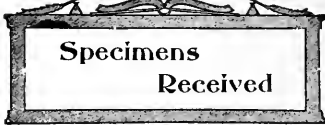
To live content with small means; to seek elegance rather than luxury, and refinement rather than fashion; to be worthy, not respectable; and wealthy, not rich; to study hard, think quietly, talk gently, act frankly; to listen to stars and birds, babes and sages, with open heart; to bear all cheerfully, do all bravely, await occasions, hurry never; in a word, to let the spiritual, unbidden and unconscious, grow up through the common. This is to be my symphony.

—Wm. Henry Channing.

Teach men that the results of wrong-doing are to all alike sure; that there is no evasion, no compromise; that on the arch which bends above us all is written, "The soul that sinneth, it shall die." Teach the highest and the lowest alike that this warning is for them. Teach all men that the pathway of wrong-doing is the pathway of pain; that pain leads to repentance, and repentance opens the pearly gates of life and joy. Teach men these things, and virtue will not weep for her lost scepter nor wickedness snatch from her forehead her jeweled crown.—Rev. J. E. Roberts.



BY W. H. CAMPBELL, PUPIL IN KINYON'S COMMERCIAL SCHOOL, PAWTUCKET, R. I., H. C. RUSSELL, PENMAN.



Mr. Geo. C. Wright, who has charge of the commercial work in Robert College, Constantinople, Turkey, forwarded to THE BUSINESS EDUCATOR a bundle of specimens of business writing by his students. The movement exercises he submitted are as good as the best received at this office from any place. From his letter we quote as follows: "There are nearly fifteen nationalities represented here, and all seem to be keen, bright and eager to learn, and are far stronger intellectually than they are generally supposed to be." The ink used in writing most of the specimens prevented their being engraved. The specimens show that the pupils are acquiring a handwriting that is well balanced because of the fact that form and movement are being taught and acquired at one and the same time.

G. W. Hootman, Principal of the Peoria, Ill., Business College, is securing intensely practical results in business writing, as evidenced by specimens before us. Messrs. Hootman and Whitman are endeavoring to build up the best business school in the great valley.

Mr. W. K. Crouthamel, Principal of the Commercial Department of the Rider-Moore & Stewart School, Trenton, N. J., writes a splendid business hand, evidence of which is before us in a nicely written letter with appreciative terms for THE BUSINESS EDUCATOR.

Mr. J. K. Renshaw, Banks' Business College, Philadelphia, Pa., is an enthusiastic teacher of practical writing. Specimens before us are among the best received at this office, indicating that he secures results on the part of his pupils.

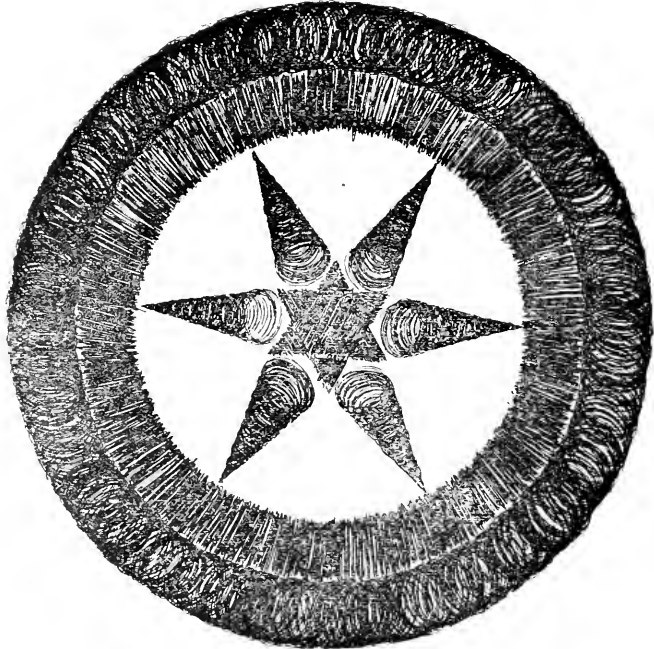
Miss Jeanette Baldwin, supervisor of penmanship, Los Angeles, Calif., favors us with some specimens from the High School pupils, revealing the fact that penmanship is receiving the same enthusiastic and practical attention that our best business schools are giving. The work received compares favorably with the best received at our office, indicating that Miss Baldwin is up-to-date in methods, and that she secures practical results.

Mr. A. T. Scovill, of the Pennsylvania Business and Shorthand College, Lancaster, Pa., is securing excellent results in the way of business writing on the part of his pupils. A number of certificates have found their way to that institution, and others will follow. We have never seen as good results in business writing as is arriving almost daily from many schools, the pupils of which have been following Mr. Doner's lessons. Mr. Scoville is to be complimented upon the results he is securing.

Some very fine ovals from E. Honce and W. J. Wolfe, students in Wood's College, Newark, N. J., are at hand from Mr. I. L. Calvert, teacher. Mr. Calvert is a faithful and efficient teacher, and the results he is securing on the part of his pupils are practical, and such as will stand the test of business requirements. BUSINESS EDUCATOR Certificates of Proficiency in Penmanship will ere long find their way to Newark.

Mr. L. J. Egelston, of the Rutland, Vt., Business College, submits a specimen of ovals done by a pupil, Mr. Vinor C. Edgerton, which compares with the best received at this office. Mr. Egelston believes in good penmanship and gives it the attention that it deserves, and that all up-to-date schools are giving it.

Some offhand engrossing script is at hand from J. F. Caskey, penman in the Elliott Commercial School, Wheeling, W. Va., which for effectiveness and skill we rarely see equalled. Mr. Caskey is a successful all-round penman, and the results he is securing at the hands of his pupils is surprising.



BY MR. G. METAXAS, PUPIL ROBERT COLLEGE, CONSTANTINOPLE, TURKEY, PROF. GEO. G. WRIGHT, PRINCIPAL, COMMERCIAL DEPARTMENT.

Cleveland, O.

April 7, 1900.

Mr. C. B. Adkins,

Poughkeepsie, N. Y.

Dear Sir, - Your application received. I would say that I have just engaged a bookkeeper, and as he has given the best of satisfaction so far, I cannot consider your application

Very truly yours,

A. R. Kimlin

BY MR. C. B. ADKINS, PUPIL IN EASTMAN BUSINESS COLLEGE, POUGHKEEPSIE, N. Y., MR. S. E. LESLIE, PENMAN. THIS IS THE SUCCESSFUL SPECIMEN IN A CONTEST BY THE PENMANSHIP CLASS.

Mr. C. H. Spryer, Pittsburg, Pa., writes well, evidence of which is before us in the form of a nicely written letter.

Penmanship in the First Pennsylvania State Normal School, Mifflersville, Pa., E. W. Strickler penman and commercial teacher, is receiving enthusiastic attention on the part of the pupils of that institution. By all odds the largest club received by us during May came from that institution. And, better still, the largest club received during the year at one time for the Professional Edition came from Mr. Strickler. This indicates that the pupils of the above school are giving to the subject of commercial education the attention it deserves. Mifflersville Normal is what its name implies - first.

Harry L. Johnson, 16 years of age, Alliance, O., does some very creditable work in old English text lettering. He writes well, too.

Mr. H. B. Lehman, of the Central High School, St. Louis, Mo., is not one of your noisy kind of teachers, but when it comes to swinging a graceful and accurate pen in the Spencerian style, he is not excelled, if equaled. Our readers will no doubt be delighted to learn that Mr. Lehman has prepared a series of lessons in business writing for THE BUSINESS EDUCATOR, and these lessons will appear some months hence. This will be a fine series for aspiring penmen who desire to get their work up to the professional standpoint.

Miss Emily W. Gettins, supervisor of writing in the Youngstown, O., public schools, is also training the nurses of the Mahoning Valley Hospital of that city. Some of the work received indicates that she is training them to do the work thoroughly. While the work is all good, that received from Nellie Crowley, Leona Lannigan and Maria Boutin is exceptionally good. We hardly know whom to compliment most, teacher or pupils. We will compliment both, and then reserve a little of the credit for ourselves, as these young ladies are subscribers to THE BUSINESS EDUCATOR and intend meriting our Certificates some time. When it comes to

writing an uncommonly common-sense hand, Miss Gettins does not need to take second place for any one.

J. H. Bachtenkircher, Lafayette, Ind., is sending out quite a large compendium of fresh from the pen copies. The old English fresh from his pen is unique and artistic. Mr. Bachtenkircher believes in quality as well as quantity.

J. D. Carter, penman in the Appleton, Wis., Business College, swings a skillful pen. He also sends specimens of student's work which show the right kind of training in business writing. Mr. Carter is not only a penman, but a thorough commercial teacher.

Mr. C. O. Smith, Antioch, O., enclosed with some subscriptions specimens of his students' writing, which show more than usual improvement. One of the specimens, which was done freely with the arm movement, was by Lena Lude, but eight years of age.

Mr. H. E. Wassell, penman in the Aurora, Neb., Business College, sends specimens of business writing from the students of his penmanship class, and we are pleased to say that the same are considerably above the average received at this office. We have received but few better specimens in one bundle from any one.

A large bundle of specimens arrived from the pupils of the fourth to the ninth grades inclusive of the public schools of Woonsocket, R. I. D. A. Casey, supervisor of writing and Principal of the High School Commercial Department, having favored us with the same. Movement has been introduced but two years, and the work is

therefore not up to the standard Mr. Casey ultimately intends to bring it. We have found the work headed in the right direction. We found some of the work well done, even at this stage of the progress. Movement is receiving the attention it deserves, and it is only a question of but a few years until the work throughout the grades will be of a thoroughly practical nature. Mr. Casey has the work well in hand, and we compliment him upon the beginning he has made. Among the many hundred specimens submitted we have selected a few of the best as follows: Anna Ballou, Grade 8, Earle St. School; Philomene Sutton, Grade 9, Earle St. School; Albertine Dulude, Grade 9, Earle St. School; and Edna Dulude, Grade 9, Earle St. School.

Mr. E. O. Folsom, of the Fitchburg (Mass.), Business College, favors us with a couple of the finest movement exercises we have seen this year, done by Maude Hobbs and Jennie M. Cobb. We expect to present at least one of these in the September BUSINESS EDUCATOR. Mr. Folsom is doing good work as shown by these masterful specimens before us.

Mr. E. L. Wiley of the Mountain City Business College, Chattanooga, Tenn., encloses with a nice-sized club to THE BUSINESS EDUCATOR, some very graceful and skillful strokes from his pen, in the way of some writing and flourishing. Mr. Wiley has long since borne the reputation of being one of the finest penmen in the South, and a number of specimens before us appears as though the honor still rests modestly and skillfully upon his shoulders. He enclosed some work of a pupil of his, Mr. W. W. Davis, which does credit to a professional.

**AMERICAN TEACHERS' BUREAU.** CHICAGO, 1836 Fisher Building.  
FREE REGISTRATION. Send for blanks today. Positions for teachers in all parts of the United States. We need teachers or we would not be running this ad. WE SELL SCHOOL PROPERTY.  
G. E. POPLE, MANAGER.

BY MR. I. A. ROSARIO, FILIPINO, PUPIL OF MR. S. E. LESLIE, PENMAN IN EASTMAN COLLEGE, POUGHKEEPSIE, N. Y.





## Why You Fail to Get Results in English

English is a complicated and delicate subject. If you are to teach it successfully and make your students worth more money when they get into offices and the business of life, you must adopt a working system replete with practical devices for getting results QUICKLY and agreeably.

I have nearly ready the most complete and successful system for teaching business English in all its branches that has ever been offered to American schools. It is the message of the most successful business men in this country to the trainers of the successful men and women of the future. It is the thing the advertising head of the largest retail business in this country had in mind when he wrote to me the other day, "Lives and careers are being molded by your writings. Nearly everybody in my office now owns a set of your books. I know a number of business men who carry them in their pockets almost all the time, so as to utilize the spare time on the trains." Mr. Louis Guentner, proprietor of the Nail Order Journal, says: "A person must be a dunce in the fullest meaning of the word who fails to secure many times the value of the \$10 you ask for your correspondence course." Mr. B. H. Jefferson, Advertising Manager for Lyon & Healey (who recently sent me a check for \$100 to apply on training courses for all their correspondents), says: "Your training course in business letter writing is just my idea of what it should be. It ought to double the efficiency of the average correspondent."

What has been so successful with business men I now offer to you in form to present to your students, so that when they get to be the heads of the great houses they will not have to study elementary English by correspondence.

This new school system consists of the following:

"Word-Study," accompanied by exercise notebook, a system of teaching spelling that really teaches it.

"Grammar and Punctuation," accompanied by extended special exercises in notebook form.

"Good English Form Book in Business Letter Writing," with quizz and 32 facsimile letters to be answered, complete with notations and letter-heads on which to answer.

These six books, three cloth bound for permanent use, only \$1.00 for all. The letter writing book and exercises (indispensable to every shorthand student), 50c. Specimen sheets and bound books now ready. 623 Opera House Bldg., Chicago.



Mr. J. H. Batchenkircher, supervisor of writing in the public schools of Lafayette, Ind., does not belie his title. He is not only supervisor of the subject, but he teaches it as well, and through others secures results. He is putting into practice some of the latest theories, and by the results secured, he is demonstrating that they are something more than theories. Little six-year-old tots are required to do but little writing, and no small writing. As a consequence, they learn to use the arm rather than the fingers. The work from the first year up to and including the High School shows better blending of form and movement than has come to our notice from any other city. The work from the first year in High School is remarkably neat and business like. The eighth year work, or the last year in the grammar grades, is excellent, when we take into consideration the many conditions which exist in the public schools as concerns the crowded curriculum, and little time left for either careful writing or the practice of writing.

Left handed pupils are not required to change to the right hand, and they make the best and fastest writers. Individuality in slant and style is one of the encouraging features of the work being done in the Lafayette schools.

### SOMETHING NEW—ARTISTIC—UNIQUE

3 Flourishes, all different, in 3 colors, each 25c.; the three for 50c.

All fresh from the pen, mailed in tube. Suitable for framing. Mr. Zaner says: "Mr. Gerhold's bird and scroll flourishes are skillful, effective, novel, and out-of-the-ordinary. They represent harmony in color as well as in line." Address L. E. GERHOLD, 230 E. Town St., Columbus, Ohio.

### L. P. W. STIEHL,

Alexandria, - Virginia,

Will purchase, sell or exchange a Business College. Write him now.

**FOR SALE**—GOOD BUSINESS COLLEGE in a town of 3,000 inhabitants, located in the richest farming district of Illinois. School has a reputation second to none for thoroughness in work.

F. F. LEONARD,

Tuscola, Illinois.

**WANTED**—An A-1 position for a first-class commercial teacher as teacher of Gregg shorthand, or bookkeeping, commercial law, commercial arithmetic, penmanship, etc. Address, L. N. R., Care of BUSINESS EDUCATOR, Columbus, O.



Prepare for success at the bar, in business or public life, by mail, in the **ORIGINAL SCHOOL**, Founded in 1880. Successful graduates everywhere. Approved by bar and law colleges. Regular College Law Course and Business Law Course. Liberal Terms. Special Offer Now.

Catalogue Free. Sprague Correspondence School of Law, 733 Majestic Bldg., Detroit, Mich.

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Desires interest in thriving institution in city of 50,000 or more inhabitants, or will accept department principalship. Advertiser is a fine penman, and expert in more than one line. Several years principal and manager in present position, which is permanent, and no change will be made unless excellent inducements are offered. Address "Expert," care of BUSINESS EDUCATOR, Columbus, Ohio.

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GLICK'S TEACHERS' AGENCY,  
E. L. Glick, Mgr. Concord, N. H.

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USED BY EXPERT AND CAREFUL PENMEN FOR NEARLY FIFTY YEARS  
Sample card, 12 pens different patterns, will be sent for trial on receipt of 6c. coins in postage stamps. Ask for card R.  
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*Portrait of a young woman  
 Group of children from the  
 Fairmount school  
 Building of the school*



"GEMS IN LINE AND SHADE," BY THE LATE C. C. CANAN.

WANTED—BY A WELL-ESTABLISHED, high-class commercial school in Illinois, a superior teacher of shorthand; must be a good typist and fully competent to assume entire control of the shorthand department; must be able to make a small investment; good salary. For full information address: A. C. H., Care of BUSINESS EDUCATOR, Columbus, Ohio.

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 SPECIALISTS FURNISHED FOR ALL DEPARTMENTS FREE.  
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 Send copy for estimates and information.  
 S. S. Henderson,  
 106 W. 64th St., N. Y.

**LEARN PENMANSHIP AT HOME.** It pays well. It's interesting. It brings you into prominence and opens the doors of business firms to you. Practice evenings and spare time. Our courses are the best. We give twice as many lessons as others and twice as many copies. Students' work criticised. Valuable instruction on every point. Beautiful copies, fresh from the pen. Improve after you leave school. Students soon become skillful under our instruction. Business Writing, \$3.50, Ornamental, \$7.00. Pens, Paper and Penholders furnished free. Pen Lettering, \$3.00. One dozen cards 20 cents. Our interesting catalogue free. Small specimen for stamp. Write at once.

ELLSWORTH & WHITMORE,  
 Strayer's Business College, Philadelphia, Pa.

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**JUST OUT!**  
 A new line of Snappy Advertising for SCHOOL MEN  
 Samples sent on request.  
**HARDING ADV. CO.**  
 17 West Park Street, Newark, N. J.

**Faust's Automatic Shading Pens Are the Best**

We Manufacture These Pens, Also FAUST'S SHADING-PEN INKS and FAUST'S PATENT MYOGRAPH.

We are wholesale and retail dealers in all kinds of Penmanship Specialties, Writing Pens, Cards, Card Board, Fine Inks, Oblique Holders, etc. Everything needed by students or professional penmen.  
 We have just issued a fine, large, illustrated catalogue. Send for it.  
 Sample Automatic Pen, any size, and a bottle of our best ink, any color, mailed for 25c.

**AUTO PEN & INK MFG. CO., 40 DEARBORN ST., CHICAGO.**



This lesson and the lessons following are planned with the idea that you have practically mastered the first lesson. I confidently believe that you build the foundation with the first lesson, and the superstructure by those following. Remember that your building is only as strong as your foundation.

Rule head and base lines as in Lesson No. 1.

The first exercise, as you will see by examining the copy, is the governing principle in this lesson, and I will explain it fully before explaining letters in detail. Place your pen on the head line, and gradually put more pressure upon your pen, until you cover three-fourths of the space to the base line; then quickly release pressure and you will get the correct shade.

The letter *c* is made up of four parts. First, introductory stroke; second, shade; third, depends upon how you begin shade — if with a hook, as I have in one marked with a cross, you only need a dot; if the other case, you must make a short stroke with a dot on the end, to balance letter; fourth, is the finishing stroke.

The letter *e* is the same as letter *c* with one exception; instead of a dot, make a loop which extends from the top to about half way to the base line, or opposite to where the introductory stroke touches the shade.

The first letter *r* is made up of five parts; first, introductory stroke about one-fourth space above head line; second, horizontal stroke about one-half space long; third, shade; fourth, a delicate shade on the part that extends above the head line; fifth, the finishing stroke. The difference in the second *r* is that instead of making a horizontal stroke, you make a diagonal stroke one-third space long, and naturally the shade assumes the shape of the one used in the letter *i*.

The letter *o* is made up of three parts. First, introductory stroke; second, oval without lifting pen from paper; third, finishing stroke. A delicate shade is very often placed on the upper right hand side of letter which improves it very much.

The letter *a* is made up of the letter *o* and the letter *i* without the dot. A delicate shade is often placed on the *a*, though shorter than the one on *o*.

The letter *s* I consider the most difficult of the smaller letters. Make introductory stroke as in letter *r*, one and one-fourth spaces in height. Then begin on head line, making a rather full turn to the right, drawing your pen towards the introductory stroke as you near the base line, and finish with a dot. The shade on the *s* is very much like the shade on the *c* when inverted.

**HINTS**—While studying the copy, did you notice that the right side of the shade in letters *c*, *e*, *r*, *o*, and *a*, is straight and on the slant of your writing, and that the left side bulges out, and that the *s* is just the opposite? And in practice, if you make a shade quickly, not spasmodically nor drawing it along the line, you get a graceful, clean-cut shade?

**Criticisms**

H. W. S., Hartford, Conn.—Your specimen is well done, but send more. You can greatly improve your work by keeping it within the limits of the guide lines, and also conceal pen-lifting at bottom of letters. In making last part of *n* or *m*, it seems you have a tendency to turn the pen and to put all the work on the right nib, thereby bringing stroke inward, which is incorrect. Top of *r* and last part of *r* and *w* are made a little higher than other one-space letters. Dot should be placed one space above letter *i*.

W. L. J., Quincy, Ill.—Make your shades of the same thickness. Your lower turns are too angular; not full enough. See above criticism for *r*, *v* and *w*, and square your corners and you will be surprised at the improvement.

W. A. R., Pennington, N. J.—Take more pains with your work; speed will come after you master the forms. Square corners, and have shades of same thickness. Either your ink is too thick, or you use a poor pen; use 303 Gillott pen. I wrote a few letters on back of your practice. Send me specimen so that I may put it away if you intend following this course.

**A GOOD SUGGESTION**

A recent buyer writes:

"Your ink received, and it is as you say, black; it dries quickly, and I can erase my pencil outlines without fear of losing its blackness. My friend Mr. — wants to buy a stick but he wants to know if you have a smaller size, because he thinks he could hardly use up the \$2.00 size."

I have a size (same brand as the \$2.00 size) which is just a fourth of the large size, and which sells for 50 cents, with complete instructions, postpaid. Send for it and improve the appearance of your work. A stone for grinding ink will be sent to you at your expense for 50 cents.

Address R. A. CEPEK, Chicago, Ill., 723 Throop St.,



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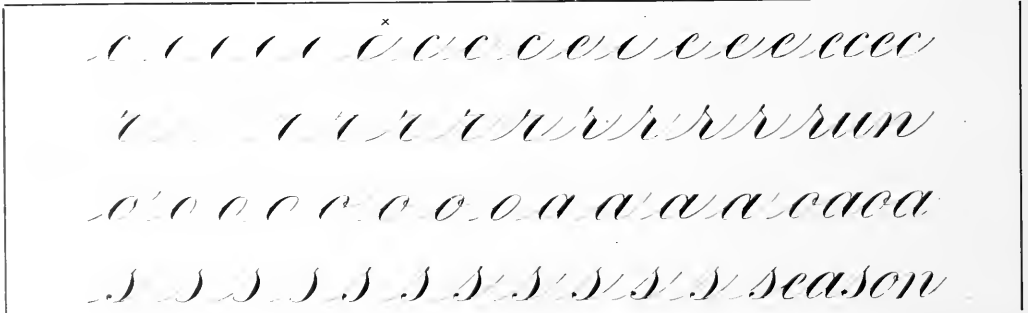


To all that answer this advertisement and send me a dime I'll give the above information, including many designs, and send free a copy of my Steel Square Mat, a wonderful mechanical educator.



IS MY SPECIALTY. 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, 15c colors, 15c postpaid. 1000 blank cards by express, 75c. 50 comic cards, 15c. 1 bottle glossy blues ink for 15c. 1 bottle of white ink for 15c. 1 oblique penholder, 10c.

W. A. BODE, Pittsburg, Penna. 48 27th St. S. S.





From left to right: A. H. Hinman, J. E. Leamy, L. Madarasz, E. M. Huntsinger, C. E. Doner—the "big five" of the E. C. T. A.

This illustration is from a photo made and kindly finished by Mr. L. F. Noble, So Framingham, Mass., who is an artist in this line, as well as in penmanship.

The blackboard illustrations by Mr. Hinman at the E. C. T. A. seem to have been exceptionally fine—as fine perhaps as human hand and brain ever evolved and executed. "John D." probably never equaled them—Hinman is alone in this line of beauty.

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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.  
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The facts will come to you direct from a C. P. A. who was until recently an examiner for the New York Board of Regents.

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150 Nassau Street,  
NEW YORK CITY.

ADDRESS OF MR. ENOS SPENCER, PRESIDENT,

(From Report of Chicago Meeting—Private Commercial School Managers' Association, Dec. 26-31, 1904.)

"We should encourage our teachers to take up the study of accounting, to get in touch with and keep abreast of the best business methods and be prepared to instruct our students in the advanced systems of bookkeeping and accounting, so that they will be able to improve the methods in use and thus become active leaders in the business and financial world.

"The Certified Public Accountant movement is fast spreading from state to state and it will not be many years before every state will have laws establishing the degree of C. P. A. It will pay us as managers and proprietors to get in touch with this movement and to have our teachers so qualify themselves that they will be enabled to pass the examinations to secure the degree. In fact, it seems to me that the day is not far distant when the teachers in the best grade of private commercial schools will be men who are Certified Public Accountants, or at least of that degree of qualification.

"I would especially recommend the Course given by Mr. Broaker, No. 150 Nassau Street, New York, N. Y."





## ENGROSSING

and Illuminating of Testimonials, Memorials, Coats-of-Arms, Certificates, in gold, silver and colors. All styles; framing or album; simple or elaborate. We also design and engrave for catalogs and advertisements. We are Penmanship Headquarters. Anything that's done with pen and brush. Call, write, 'phone. 'Phone, 3530 Cort. 245 W. Way, N. Y.

### Teacher Wanted:

I have a request for a superior teacher of PENMANSHIP, BOOKKEEPING AND ARITHMETIC, for a permanent and desirable position in a first-class commercial school. Candidate should state age, experience, references and salary desired. All communications will be considered confidential. This position is worthy the attention of an A. No. 1 man. Address in own hand writing,

**ALBANY TEACHERS' AGENCY**  
ALBANY, N. Y.

#### WANTED.

A position as teacher of the commercial branches. Experienced. Best of reference given.

State requirements and wages in first letter.

Address, T. D. CLAIRE,  
226 Lafayette Ave., Urbana, O.



It was near the historic town of Dallas, Ga., Aug. 20, '79, that the gentleman whose "phiz" accompanies this sketch, Mr. W. L. Morris, began his career. Two years later he moved to Warrior, Ala., and of course, brought his mother, father, and the rest of the family with him.

It is unnecessary to state that, like all great penmen, he was raised on the farm. It was during the summer and winter intervals of farm work that he attended rural schools and obtained the rudiments of an education. Later, he entered Warrior High School where he made two grades in five and a half months, walking over four miles to school and doing chores at home mornings and evenings.

During the summer of '87, a series of writing lessons under J. H. Cates stirred young

Morris to become a wizard of the quill. Three years later, he had the good fortune to take a commercial course in the Birmingham Business College where he got penmanship from C. K. Tate, now of Cincinnati. After leaving school he accepted a position with a Memphis firm as collector for territory covering much of Arkansas, Louisiana and Texas.

In May, '04, he resigned this position to become principal of the penmanship department of Tyler Commercial College.

There are now in his regular writing classes 250 pupils daily—by far the largest in the Southern states.

About five months ago, he organized his first class of four pupils in special penmanship, all of whom are now teaching in business colleges. That class of four has grown to thirty-seven—a fact which speaks for itself.

About Mr. Morris as a penman and teacher, there is an enthusiasm which is strangely contagious. No better evidence of the interest he awakens could be given than the fact that he has sent in 185 subscribers for THE BUSINESS EDUCATOR this school year, besides those sent to other journals.

One secret of Mr. Morris' success is, he is a pupil himself; no pupil works harder. He will be heard from later.

C. L. ADAIR.

### 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

## NORTH—SOUTH—EAST—WEST



C. C. GAINES.

C. C. Gaines, Pres. Eastman Schools, Poughkeepsie and New York City.

Mr. Frank E. Vaughan:—I have years consulted you when I needed to employ new teachers. This, because I recognized that your acquaintance was most extensive and that you had the capacity to form a proper judgment of men. The teachers whom I have employed through you have always proven in experience to agree with your representations concerning them. I am satisfied from this fact that you take the pains to make due inquiry into the character and qualifications of the men who register with you, and that you are more eager to give good service than to earn a commission.

A. P. Armstrong, Prin. Portland Business College, Portland, Oregon.

Personal experience in dealing with your Bureau has established my confidence in the same. I take pleasure in stating that I believe your organization is well prepared to serve both schools and teachers and commend its excellent work. Refer to me at any time with full assurance that I shall make favorable reply to all inquiries that reach me concerning your methods of conducting business.

A. P. ARMSTRONG.

E. M. Huntsinger, Huntsinger's Business School, Hartford, Conn.

Dear Mr. Vaughan:—It affords me pleasure to say a word in behalf of your Teachers' Bureau. I have been familiar with its work for many years. I have had ample opportunity of watching its progress and its methods of doing business, and it affords me great pleasure to state that I consider it a valuable help to the business school fraternity.

The Bureau is a convenience of no small magnitude, and your good judgment in selecting and recommending teachers has won for you my entire confidence and respect. I feel under many obligations to you for the courtesies extended to me during the past fifteen or sixteen years.

J. H. Smith, Atlanta High School, Atlanta, Georgia.

Dear Mr. Vaughan:—I consider the Union Teachers' Bureau and School Exchange headquarters for those desiring either positions or teachers. When Frank E. Vaughan does a thing it is done well, and what he does not know about Business Schools and teachers would be of little use in compiling a teachers' directory or commercial college encyclopedia.



E. M. HUNTSINGER



J. H. SMITH.

No matter where you live, if you have the proper qualifications for teaching any branch in the commercial curriculum—whether experienced or not—we can help you, provided you MOVE AT ONCE. "Ask any reputable business school proprietor or teacher anywhere."

## UNION TEACHERS' BUREAU AND SCHOOL EXCHANGE

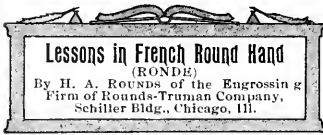
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FRANK E. VAUGHAN, Manager.



2.

w w v v s s scissors i z z  
 vim woman warmer  
 maximum minimum



In this lesson we have one of the most difficult letters in this style of writing, the letter *S*. Remember that a shaded stroke is always made from left to right and be careful to get a correct idea of the letter before attempting to make it. Be careful of spacing and uniformity of slant.

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Had I not promised to continue my work in penmanship with you, I would probably not have been elected as teacher of Penmanship and Bookkeeping in the Academy of Idaho.

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instruction in penmanship from his brothers J. E. and J. F. Caskey, the latter being a very skillful and enthusiastic teacher. In '97 he pursued, with success, a course of study and practice in the Zanerian.

For the past three years Mr. Caskey has been with the Modern School. Previous to that time he taught in Buffalo, Richmond, Va., and Charleston, W. Va. He has taught practically all of the branches in the business school, and has done almost everything from janitor up. Mr. Caskey is not only a fine penman, but an athlete of far more than ordinary ability. All in all, he is a young man of excellent ability, untiring energy, good health and a cheerful disposition. He is a regular clubber of THE BUSINESS EDUCATOR and an untiring worker for his students.



### Book Reviews

Elementary German Commercial Correspondence, by Lewis Marsh, published by Isaac Pitman & Sons, 31 Union Square, N. Y. City, price 60 cents, 111 pages, green cloth, side stamp in gold. This book is intended for students who are just beginning the study of Commercial German. Every care has been taken to render it as simple and yet as comprehensive as possible. The work is carefully graded with German letters for translation into English, etc. The German script is of a practical nature, and the book throughout impresses us as being timely.

"The Hammond Herald" Vol. 1, published by the Hammond Typewriting Co., 69-70 St. and East River, N. Y. Jacob Backes editor, is a new periodical seeking public attention, and published in the interests of the machine mentioned, and its

many operations. The entire magazine comprising 24 pages is printed from photo engraved plates made directly from copy made on the Hammond machine. In this particular it is a unique publication and in a class all by itself. It is unusually well gotten up, and the publishers are to be congratulated upon its excellence. Subscription price 50 cents a year.

"French Translation and Composition, by Lewis Marsh, published by Isaac Pitman & Sons, 31 Union Square, N. Y. City, price 50 cents, 188 pages, bound in green with side stamp in gold. This volume treats of French Translation and Composition for the purposes of students qualifying as teachers. It has been arranged primarily for conditions in the school system of England rather than for the United States, though naturally it can be used for other purposes. Any one interested in the French language, and there are many in these days of commercial expansion, will do well to investigate the merits of this book.

"Kimball's Business Speller," by Gustavus S. Kimball, published by the Bobbs-Merrill Co. of Indianapolis, price 30 cents net. It contains 12 pages of well-arranged and carefully selected material. It is splendidly bound in cloth with colored edges. Quality and size considered, the price is remarkably low. It contains 90 lessons divided as follows: Classified business words, 71 lessons; miscellaneous words, 62 lessons; synonym and antonyms, 16 lessons; dictation exercises, including homonyms, 17 lessons; reviews, 12 lessons; geographical names and test words, 12 lessons.

### Francis B. Courtney

#### Handwriting Specialist

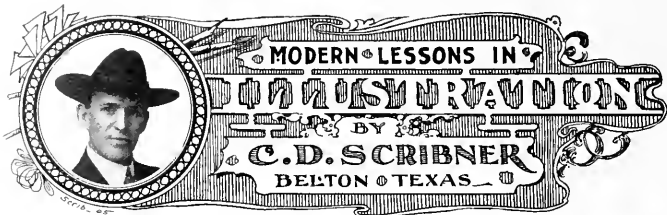
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Care F. J. Toland. LA CROSSE, WIS.,

*G. L. Caskey*

The above likeness and signature belong to Mr. G. L. Caskey, who has charge of the commercial work and penmanship in the Modern School, Cleveland, Ohio. Mr. Caskey first saw the light of day in a log house on a farm in Ohio, Jan. 15, 1878. He received his early education in the country schools. He then entered and graduated in 1899 in the Classical course of the Western Conference Seminary, in which school he taught penmanship while attending.

He received his first inspiration and



### Instruction for Lesson 3

Fig. 1 shows a profile face. Notice the eye; it is not round but oval like. Notice, too, the few lines on the forehead. They represent a shadow cast by the hair, which is simply outlined near the head to show you how to begin to make hair. In Fig. 2, the hair is worked out a little more. No. 3 gives a different view. You must learn to draw from all three views: from a profile and three-quarter. Also from both sides. Nos. 4 and 5 give a different position, and new expression.

In Fig. 6, notice how the cross hatching near the chin seems to bring the face out and throw the neck back. Observe how the corners of the mouth are darkened and the center part left light. The line where the lips meet should be well curved. Just a small curved line, well placed, often represents the lower lip.

No. 7 affords a better example. You will do well in copying to first study carefully the copy; criticise it, see how many lines are used to bring out a certain part, etc. Do not merely copy, but study.

Figs. 8, 9 and 10 are advanced pen strokes; 8 and 9 are drawn rather quickly with the pen quite perpendicular. Always work the lines toward you. Never try to cross lines that are not dry. Fig. 10 was drawn rather slowly. These lines are used in representing clothing - plaids, checks, etc.

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One large tube of White Ink. .25

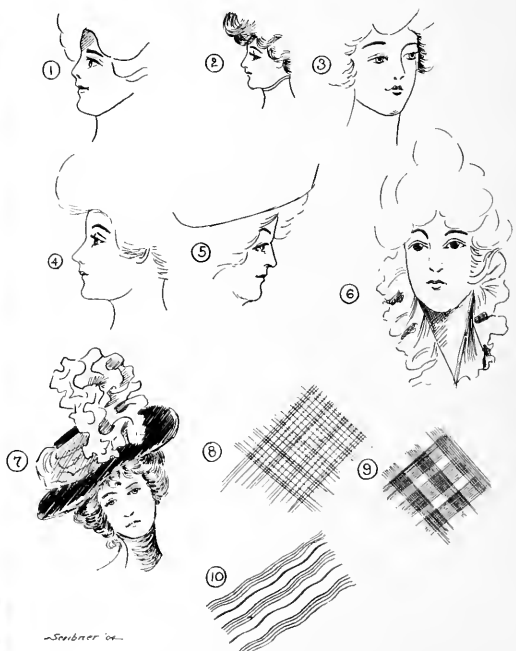
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## Questions Answered and Criticisms Offered by C. P. Zaner.

M. G., Des Moines.—Your exercises are very fine. You curve the up-stroke in *r* too much. Your small *o* is too narrow and pointed at the top. Otherwise your work is first-class.

K. L. A. T.—Your business writing is better than your ornamental. Stick closely to the base line. Watch spacing between letters. You do well.

E. F. H., Pawtucket.—Your figures are fine. Study form closely. Your capitals are not as good as your small letters. Work on them more. You are doing nicely.

J. C. K., Niagara.—A little more steam on your capitals will improve. Strengthen the small letters by pushing gently on the up-stroke. See that the elbow serves as a center of action for all of your work.

J. W., N. Y.—You are doing splendidly. Curve down stroke of *o* more. Unify the height of your minimum letters. You are doing nicely.

W. J. W., Newark.—Your ovals are first-class. Watch last upper turn in small *n* and *m*, as you make it too sharp. Watch spacing between small letters in sentence writing. Make *o* more rounding. You sometimes make the second part of *r* so narrow that it looks like small *o*. Study form more and practice oval letters.

M. B., Pawtucket.—You are doing nicely. Your figures are fine. Some of your capitals lack freedom.

J. G. J., Delaware.—Use finer pen. Watch height of little letters to keep them uniform.

Curve final strokes less. Emphasize shoulder of small *r* more. You write a good, strong hand.

Paul King.—Your loops, such as in *h* and *b*, are a trifle slender and sharp. The cross is also a trifle high. The little loop of *B* should point upward instead of downward. Your business writing is becoming quite professional. Your ornamental work is not systematic enough, or nearly as good as your business.

C. M. C., Augusta.—Your figures are good. Your exercises are also fine. Watch more carefully the details of turn and angle. In your sentence writing, watch spacing between letters, and make all minimum letters equal in height.

T. D. S., Boone.—Make *o* more rounding. Watch spacing between letters. Study *X* closely and practice upon it a good deal. Write more of a running hand. You are doing nicely.

D. J. M.—Your figures are too large. Your writing is rather large as well. Curve the up-strokes of your loops more, and thereby reduce the height of the crossing. You are acquiring an excellent movement. You are certainly sticking close to Mr. Doner's instructions.

R. P. K.—You are improving. However, you need much more work upon movement exercises. Your figures are poor. Cultivate more of a running hand. Your loops are too slender. Watch turn and angle closely. Practice wide spacing between letters.

F. J. G., Miss.—Your business writing is to reckon-s. Study form more closely and write no faster than you can think. Your movement needs "taming." Your lettering is unique and it discloses a good deal of talent. You could become a fine artist and engraver.

L. O., Los Angeles. You are on the right track for a certificate. Curve down stroke in "o" more. Always loop "e". Work more on capitals. Your figures are fine.

C. E. K. Your practice shows up splendidly. Avoid angles at the base of "n". Curve up strokes in minimum letters a trifle less.

J. F. Z. You are doing well. Curve down strokes of "c" less. Don't shade capitals. Much of your little letter work is done too rapidly. Think more between letters. Watch turns and angles.

Messrs. W. F. Giesseman and W. N. Currier have joined hands in Bellingham, Wash., by purchasing the Bay City Business College, and consolidating it with the Northwest Business College (previously owned by Messrs. Giesseman and Aug. Wilson) under the new name of the Bellingham Business Institute. From what we know of these two men, and we know them well, we have every reason to believe that the city of Bellingham will now have within its midst a school second to none in quality, although the size may never be large because of the limitations of the city. Our good friends have the best wishes of THE BUSINESS EDUCATOR for success and prosperity.

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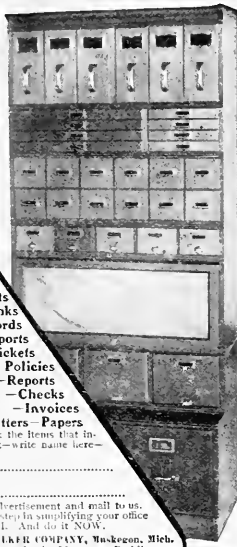
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