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The Business Educator

TEACHERS' PROFESSIONAL EDITION
ONE DOLLAR A YEAR
SEPTEMBER 1907

READ

THE CALL OF THE CITY
BY CHAS. T. CRAGIN;

PRACTICAL FINANCE
BY R. J. BENNETT, C. A., C. P. A.;

THE COMMERCIAL VALUE OF
GOOD PENMANSHIP
BY L. H. HAUSAM;

LESSONS IN PENMANSHIP
BY C. E. DONER;

PROFESSIONAL WRITING
BY FRED S. HEATH;

IN THIS NUMBER

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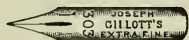
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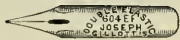
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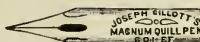
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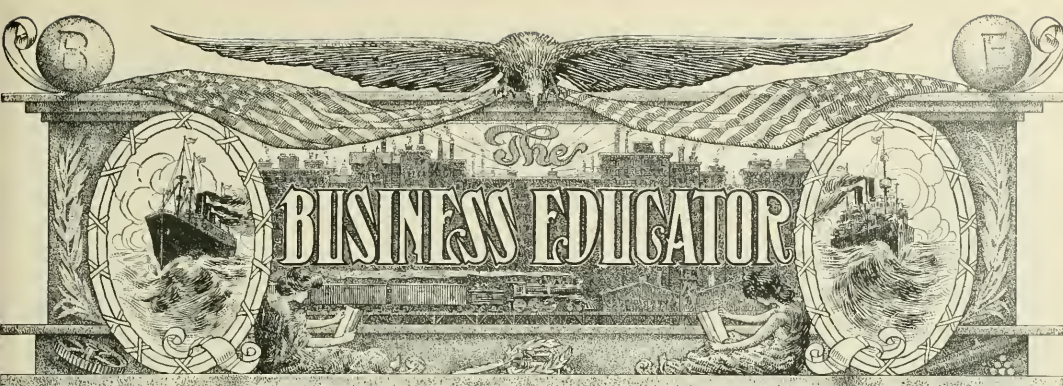
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VOLUME XIII.

COLUMBUS, O., SEPTEMBER, 1907.

NUMBER 1.

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We wish you to note the fact that we have increased the size of the students' Penmanship edition from thirty-two to thirty-six pages, thereby providing room for short, timely, practical articles of special value to students preparing for commercial positions and for life.

Mr. Cragin's communication speaks for itself elsewhere in these columns. It comes very near being a prose poem. Another series of articles from a well known writer will be announced soon. And we are "on track" of many more to enhance the value of our product. We are determined that our student subscribers shall get the largest possible returns for their money.

But we do not intend to let any other feature drop in interest or in value. Our policy has ever been and shall continue to be to make each number better than the previous one. And while we do not always succeed, we thereby keep from ever putting out a noticeably poor product. "The best possible" is and shall continue to be our motto.

Doner & Heath.

The course of lessons in business writing begun in this number by Mr. C. E. Doner, Beverly, Mass., is certainly timely and practical. The forms are not as slanting as business college people are in the habit of teaching, but we think and doubtless you will too, they are well suited to present-day conditions, for be it remembered that most pupils entering business schools bring with them a semi-vertical hand, and accountants need little rather than much slant.

The series of lessons begun by Mr. F. S. Heath, Concord, N. H. is cer-

tainly an exceptionally fine one. The first lesson is worth an entire year's subscription, and others to follow will be equally valuable. Polish your obliques, penmen, and "get busy!"

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The published report is furnished free to all members of the Federation and cannot be purchased by others for less than the regular registration fee of \$2.00. We have on hand a few copies of the 1904 and also of the 1905 report and new members wishing the three reports may remit \$3.00 for this year's membership and the three reports. Every man and woman who is interested in Commercial Education should become a member of this, the only National organization of commercial teachers and no teacher who is anxious to come in touch with the best thought of the day can afford to be without all three of these reports.

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THE CALL OF THE CITY A SERIAL FOR AMBITIOUS BOYS AND GIRLS

BY CHARLES T. CRAGIN.

Thompson's Business School, Holyoke, Mass.

Introductory Chapter.

Did you ever from the misty hill-tops, watch the coming of an early summer morning? If you did, you first saw the deep blue of the night sky, studded with gleaming stars and planets, fade to paler azure and the glowing orb turn pale. Then the azure changed into steel gray, faintly tinged with gold, as the stars grew pale and dim and the little ones went out, leaving only here and there a strong bright planet, Jupiter or Mars or Venus, shining above the horizon and then you saw the gold grow richer, shot through and through with streaks of crimson, tinged with purple the dark cloud-edges in the eastern sky, as the gold was changed to silver-white and dazzling beams of sunlight when the fierce round disc of the day god crept up over the distant hill-tops, and you heard the joyous song of birds and saw a million dew drops change in a twinkling into a million diamonds sparkling on bush and tree and shrub.

When I was about the age of the young men and women who will read this article, I often saw this splendid spectacle with something of reluctance. I must admit, when my father made me get up for some special purpose a little ahead of time. But of late years the sun has acquired a habit of rising some hours earlier than I do and so I miss it.

THE ROUSING ROOSTER.

Last summer, however, I saw the sun rise, not through any fault of mine, but just because a friend of mine, who in other respects is a very decent man, had become intimated with hens.

In noisy, boisterous Chicago, I had a large and airy room with windows "abuttin' on and adjoining" to the Illinois Central Railroad freight yards, where active little shift engines shrieked and coughed all night long and bumped freight cars together to the accompaniment of the variegated profanity of Swedish, Dutch and Irish brakemen, strong of lungs and large of vocabulary, and I slept through it all as calmly as a babe upon its mother's breast or a policeman upon a rural beat. In New York the roar of elevated trains and the raucous cries of street vendors never disturbed my rest, but last summer I spent three weeks on a hill farm in Mt. Vernon and the hens, or rather the roosters, of my friend did what freight yard engines and elevated trains had failed to do. They made me see the summer sunrise and in its quiet freshness bear "The Call of the City."

My friend had several hundred fowls ranging in size from the diminutive Bantam to the cumbersome Brahma. Each family had a separate pen and was presided over by several roosters and at the first linn of day those roosters would start their matin crowd and keep it up till sunrise. As a song bird a rooster is not an entire success, for while he is persistent, yet there is a monotonous sameness about his melody which wears on the nerves. This was obviated somewhat by the fact that we had all varieties of hens, and there is quite a range of harmony between the sharp, piping cry of the Bantam and the raucous, rowing, cock-a-doodle-oo of the Brahma. In spite of this I couldn't sleep from three o'clock on for the first week of my stay, and I'm afraid my early morning remarks on

the subject of poultry raising would not sound well at a hen convention. An hour of crossing and turning to the accompaniment of this cheerful chorus of early birds brought me out of bed, and, under the great elms, in the coming of the still summer morning, I heard what every young man and young woman of the business schools to-day is hearing, in mind, at least: "The Call of the City."

At first it seemed as if the misty landscape lay in utter silence, but soon there came to the ear a distant, sullen roar from the south, where, a dozen miles away, the giant city was awakening from her uneasy slumbers, and calling to the country to come and do her bidding. It was a dull, insistent sound, continuous, like the endless breaking of the waves on the rocky coast of old Maine, or the distant roar of guns in some great battle far away.

THE CALL AND THE ANSWER.

The call of the city is not always audible to the physical ear of youth, but it comes to his mentality everywhere and his answer to that call is shown by the fact that, in the business schools of this country from Maine to Oregon, thousands and tens of thousands of bright young minds are getting that training which shall enable them to answer: "I am here."

And how insistent, how imperative is that call. It is like the call of a Nation in the great day, when, its life in peril, the drums say, "Come!" and they come, the young and brave and strong, and bear the standards onward through the heat and flame and smoke of battle till some find fame and fortune and many find death, but all, who do their duty, find glory.

The city says, "Come!" It is a never ending cry, which says to the country and town: "Give, give, give me of your young men and young women, your strongest, your brightest and your best to fill up the ranks of my countless army of fighters in the great battle for business supremacy which this nation is waging against the world. I need more and more of them as the years pass by and the strife grows fiercer. I must have them to take the places of those who are killed and wounded in the fight for the strenuous life of business."

THE CHANGING CONDITIONS.

The response of the country and the town to this call of the city is immediate and endless. If you go to the farms of New England you find one man doing, with machinery, what it took three to do when I was a boy. The other two are in Boston or in Portland or Manchester. They took a course at the nearest business college and went to the city where they were more than welcome, for the city depends on the country boy for its fresh blood, and a little dash of hayseed in his hair will not hurt his chance in the least when he applies for a position in the city counting room. The superintendent is likely to have borne the same sign of his origin when he came there a few years ago. The odor of hay or even of the barn-yard is preferable to that of the "ten for a nickel" cigarette which the city lad too often carries about his more fashionable clothes. It is the same in the West. The old man and woman carry on the farm with some Swedish or Norwegian help, and the boys and girls are in Chicago, where they have gone in answer to the call of that

young giant of the West. The country population of America is little more than stationary in its growth, while the city population grows by leaps and bounds, and about every young man and woman of energy and ability is eager to go and help swell the tide of city dwellers.

SUCCESS AND FAILURE.

I do not wonder at it, for it is natural that youth with red blood running hot in its veins, should be attracted by the tumult of the contest for wealth and dazzled by the vision of reward which the city promises to those who can keep in the front rank. And the city keeps its promise to the men and women of the *front rank*; but it does not mention those toilers of the middle section or that great mass of ill-prepared who, unable to keep the pace in the onward rush, are constantly falling out and straggling to the rear. The common herd whose whole life is a bitter struggle for existence amid the city's noise and confusion, and crime such as the country and the town, with their dull routine of common labor, know not of.

When I lived in New York I often took a walk up Broadway from 23rd street to 12nd street before I went to bed. It's a wonderful place at about eleven at night when the toilers of the city empty a hundred thousand people, all at once, into the streets and they come crowding into "The Great White Way," in all their brave apparel of broadcloth, silks and satins, laces and jewels. Many of them a few years ago were country boys and girls, or workers in the smaller cities, who came to the big metropolis because superior ability in their business made them answer to the call of New York, ever loud and clamorous for men and women with brains. There is evidence of wealth and prosperity everywhere. The great restaurants and cafes are crowded with gay "after the theater" supper parties, and the hotel lobbies are supplied and calls bear away a throng of richly dressed occupants and it is evident that to these the city has fulfilled her promise of reward. They are the front rank.

Just across Broadway and Fifth Avenue, opposite the gorgeous Cafe Martin, crowded to the doors with fashionable men and women lies Madison Square, and on the benches, wrapped up in old newspapers to help their ragged garments keep out the chill air, you will find every night scores and sometimes hundreds of men, and a good many women, sitting asleep on the iron benches. Ragged of garment and generally dilapidated of face and penniless, dregs of humanity, outcasts of fortune, driftwood on the shores of the great stream of humanity, begging stray pennies during the day to get drink enough to deaden their senses, the free lunch counter their dining place and the benches of the park their sleeping place from early April until late November. Many of these men are stragglers from the ranks of country boys and girls, who a few years ago with springing step and clear eyes and hope rising high in the heart of youth, answered to the call of the city.

Does their fate deter the untried? Not for a moment. Nor should it. No one hesitates to enter on an enterprise which may yield for time because it may result in a net disaster in the same field. It is a poor soldier who is afraid to enlist and seek fame and glory because others have fallen on the field of battle. The mission workers of the city who have come into intimate relations with this wretched class of bench dwellers and with the one grade higher, cheap lodging house multitude, say that they are largely country-bred people who have come to the city and failed, through incompetence, and then dissipation has done the rest.

NOT FEAR BUT FORTITUDE.

I can readily understand why parents should fear to allow their children to go to the great cities with their manifold temptations.

(Continued on page 15.)



LESSONS IN PENMANSHIP

C. E. DONER,

Supervisor Penmanship, Beverly, Mass., Public Schools.

Send practice for criticisms to "Criticism Editor," Business Educator, Columbus, Ohio.

Introduction.

The object of these lessons is to aid the teacher to teach penmanship intelligently and effectively. Home students will find the lessons helpful. In fact, anyone who wants to improve his penmanship will find the lessons useful. The lessons are progressive; they are graded so as to go from the simple to the complex. When all the lessons are practiced in this logical order, the pupil will have completed a practical course in penmanship.

Every one admires plain, uniform, legible penmanship. To acquire this style, method or manner of practicing is of utmost importance. What is meant by this, is the proper way of sitting at the desk, the correct way of holding the hand and penholder, and an intelligent way of using the arm in writing.

The penmanship lesson represents a small part of the writing that the pupil is required to do. Therefore, when the penmanship lesson is taught, it should bear as directly as possible upon the other written subjects that the pupil is learning, such as language, spelling, bookkeeping, arithmetic, composition and letter writing. A language lesson, a spelling lesson, or any other written lesson ought to be, in a true sense, a penmanship lesson. In order to have good penmanship in all written subjects, it is necessary to drill the muscles thoroughly in movement exercises, letters, words, figures, sentences, paragraphs, etc. The lessons in this course are to serve this purpose; and if the lessons are intelligently and persistently followed, a free, easy flowing style of penmanship will be the result.

ARM MOVEMENT.

How to develop it—Arm Movement, as applied to writing, is the action of the muscles of the right arm cooperating in propelling the pen. The muscles which cause the fingers to open and close are situated in front of the elbow. The muscles used to make the hand and forearm move in a horizontal manner on the desk are situated between the elbow and shoulder. The muscles used to push-and-pull the forearm in and out of the sleeve are situated about the shoulder. When these muscles act in unison, through proper development, the result is known as Arm Movement.

How to develop it—Arm Movement to legible, uniform writing is like good liniment to a lame arm—it must first be rubbed on and then rubbed in. There are four

principal movements: direct; indirect; push-and-pull; lateral, or over-and-back. The forearm muscle of the right arm should rest lightly on the desk. The elbow should extend just off the edge. The muscles should be relaxed. Roll the arm on the muscle in front of the elbow for the direct and indirect movements; make the arm go in and out of the sleeve for the push-and-pull movement; and glide the hand and forearm across the paper for the over-and-back movement. The fingers should not move in practicing these movements. The clothing of the forearm should be loose, so as to give freedom to the movement. These movements should frequently be practiced with a dry pen for the purpose of establishing freedom before using ink. The left arm also rests on the desk, and the left hand is used to hold and adjust the paper.

Counting is what creates interest, enthusiasm, and keeps the class together. Use a light musical tone of voice. Also count by tapping or sliding a pencil or penholder over the back of a book. In counting, use such variety of illustrations as will constantly charge the pupil's mind of the things to be acquired, such as movement, straight or curved strokes, stops, position of body, hand, etc., and at the same time retain the rhythm. For instance, in making small l count 1-stop-curve; or, push-and-pull-curve; or, heads-up-curve; or, feet-flat-curve. This is a suggestion for other letters, combination of letters, etc. Always put soap and life into the count; never allow it to drag, or be of the sing-song fashion.

POSITION AND MATERIALS.

Position.—Study the accompanying illustrations carefully. In teaching position, two things should be carefully considered: first, healthful position; second, position in which the pupil can do the best work. The best position is always a healthful position. To acquire these good habits, teach position in the following way: first, rest and feet; second, paper; third, arms; fourth, penholder.

1. Rest and Feet. The pupil should lean back in the chair, and place the feet flat on the floor and apart. The space between the feet varies according to age of pupil. The feet should never be placed together. See illustration 3.

2. Paper. The paper should be slightly tipped and placed a little to the right of the center of the desk, or directly in front of the right side of the pupil. The right edge of the paper and the right arm should be nearly parallel. The left hand should hold

and adjust the paper and should be placed on the paper a little in front of the right hand. The paper should be moved forward as the lines are filled, but the angle of the paper should not be changed. See illustration 5.

3. Arms. The pupil should sit well back in the chair and incline slightly forward by bending at the hips. The back should be kept perfectly straight and the shoulders square. Both arms should be placed on the desk, the elbows extending just off the edge; or, instead of having the elbow of the left arm extend off the edge, it may be laid wholly on the desk. See illustration 4.

4. Penholder. The tip of the forefinger should be placed on the penholder where the pen is inserted and the forefinger should be curved slightly over the holder. See illustrations 1 and 2. The forefinger should not touch the pen. The thumb should be held back of the forefinger and the joint made to bend outward. The distance between the thumb and the tip of the forefinger is about three-fourths of an inch. The third and fourth fingers should curve well under the hand and should slide lightly and easily on the nails over the paper. See illustration 2. The penholder should be held either in front or back of the knuckle joint of the first finger. See illustration 1. The right hand should be in a standing position with the knuckle of the first finger facing the ceiling. See illustration 3. In other words, the penholder should point in the direction of the right shoulder. The wrist should be nearly flat, inclined just a little to the right. In all writing, the third and fourth fingers should slide on the paper in two ways up and down, and over. When the fingers are made to slide in these two ways, and the arm made to work in and out of the sleeve on the muscle in front of the elbow, the pupil is using arm movement in writing. When the penholder is laid down, the pen should point to the right.

When the foregoing rules are thoroughly understood by both teacher and pupils, the following signals preceding the writing lesson, as well as preceding any other lesson, should be given:

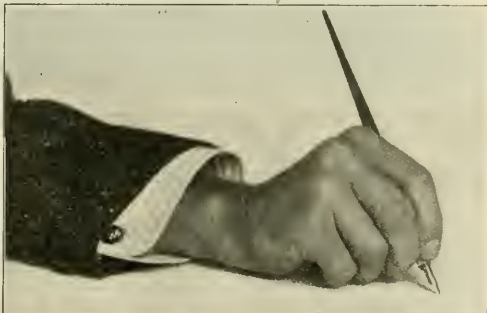
1. Rest position.

2. Position for writing. The rest position means that the pupil should lean back against the chair and place the feet flat on the floor and the proper distance apart. The position for writing means that the pupil should bend forward from the hips, take the penholder, place both arms on the desk, hold the paper with the left hand, stand the right hand up,

ILLUSTRATION 1.



ILLUSTRATION 2.





point the holder towards the right shoulder, and be ready for writing. Pupils should understand these signals thoroughly, so that very little time may be taken in getting ready to write.

Materials.—"A workman is known by his tools." The best materials should always be used. Time is wasted in using poor pens, ink, holders and paper. A penwiper should be used to keep the pen clean. A wet sponge is best. Penwipers made of woolen or cotton goods are all right. A chamois skin makes a poor penwiper; it becomes greasy by handling it with the fingers.

A pen with a medium point is best, not coarse or fine. One's judgment should be exercised in the matter of using pens. The number varies with different pupils. Some will be able to use a pen longer than others in the pen. If the ink is watered, it should



and yet good results.

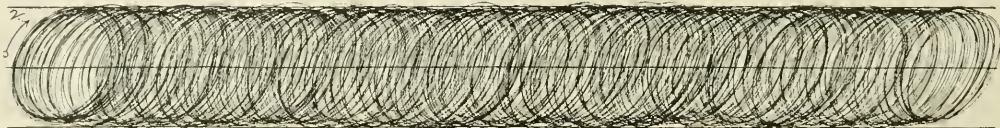
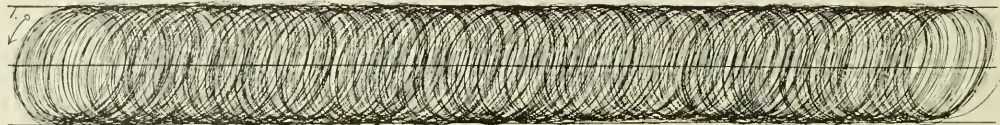
Any good fluid ink is recommended, so long as it flows easily from the pen. A pen should always be moistened well by dipping it into the ink above the little hole



be stirred well before using. Very little water should be added at one time.

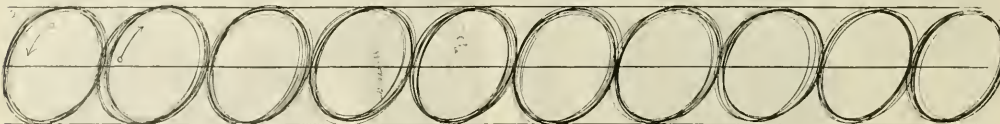
A wooden, cork or rubber-tipped penholder is best and should be of medium size. A small nickel-tipped penholder should not be used, for the reason that it requires gripping. Any kind of small penholder should never be used.

The paper should be uniform in ruling, size about $8 \times 10\frac{1}{2}$ inches, and the lines should be from three-eighths to one-half inch apart. One inch margin should be observed on both sides of the paper. Paper with blank inch margins on both sides and at the top and bottom is recommended.

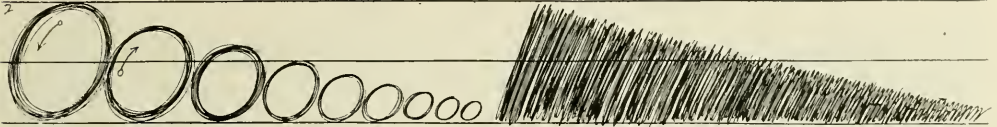
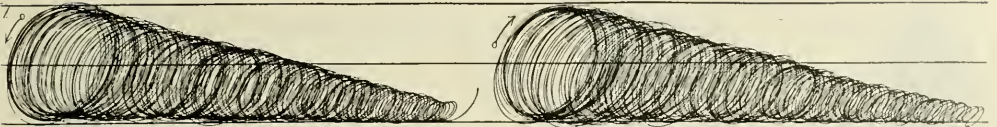


Instructions.

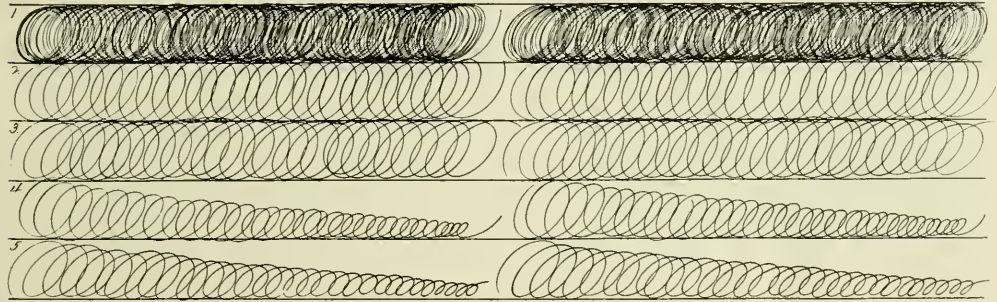
LESSON 1. In making these two exercises (both ways around) the arm should roll freely on the muscle in front of the elbow. The fingers should not move. Make about 200 revolutions in a minute for an exercise this size. The smaller the exercise the faster the motion; the larger the exercise the slower the motion. Make the exercise also three spaces for volume of motion. The right hand should be in a standing position; the third and fourth fingers must be drawn well back under the hand and made to glide freely over the paper. *Count*—one, one, one, one; or, round, round, round; or, light, light, light, light. Do not let the count drag, give snap to it. Name the exercises direct and indirect compact ellipses. The first one is direct, the second indirect.



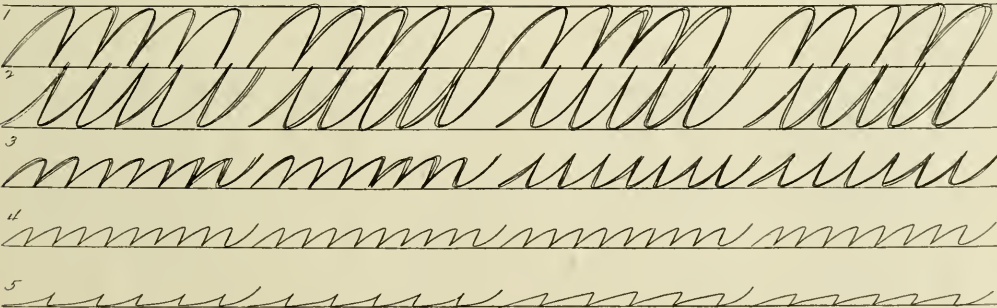
LESSON 2. The first copy is the push-and-pull compact exercise; the second copy is the direct or indirect retraced ellipse. About 200 downward strokes or revolutions should be made in a minute. In the second copy, retrace as many times as will look well, so that the exercise will not be too light or too black. *Count.* For the first copy, count one, one, one; or, down, down, down, repeating the word rapidly. The count must not lag, but must be repeated with a good deal of snap. For the second copy count 1-2-3-4-5-6-7-8, or any other number of times around. Remember this exercise is to be made both ways around, but it need not be made so on the same line.



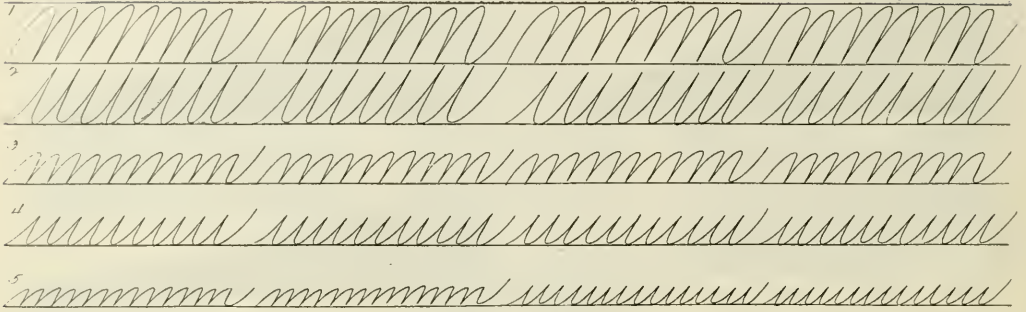
LESSON 3. Begin these exercises large and gradually have them diminish from the top to about the size of a small *n* or *u*. The bottom of the exercises should be kept on the line. Make them both ways around, as in the first copy. Also make the single retraced ellipse both ways around. The push-and-pull compact diminished exercise should be practiced thoroughly. The movement used in making an exercise of this kind is very important. If desired, converging lines may be drawn for these exercises. *Count.* For each exercise count one, one, one; or, round, round, round; or, down, down, down, being sure to count rapidly.



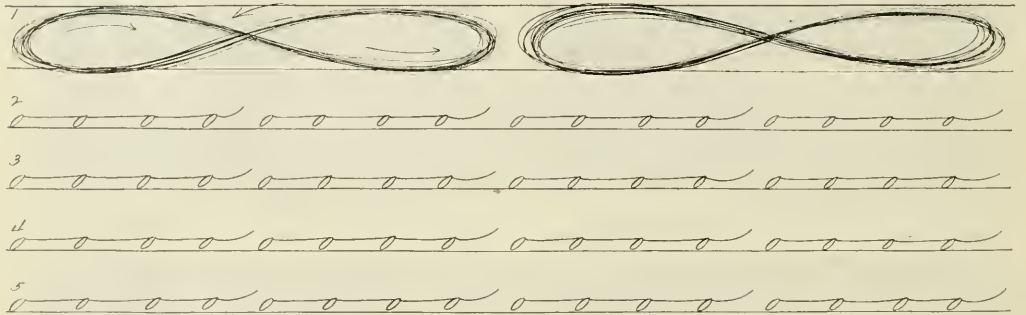
LESSON 4. The two exercises in the first copy should be made compact—direct and indirect. The second and third copies are the direct and indirect open ellipses and should be made with a faster movement than used in the compact exercises. The exercises in the third and fourth copies should diminish to about the size of a small *e*. *Count.* For each exercise count one, one, one; or, light, light, light; or, round, round, round. Be sure to count rapidly.



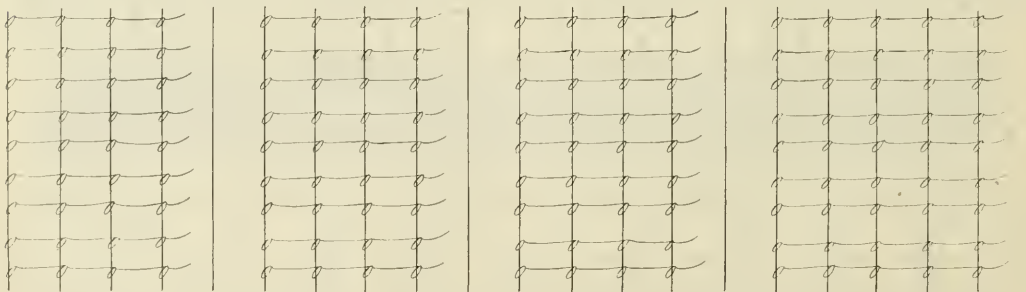
LESSON 5. The first two copies are small *m* and *n* exercises enlarged. Retrace each copy three or four times, then reduce the exercise as in copy 3. Considerable push-and-pull movement must be used in these exercises. After thorough practice of retracing, try the same exercises as in copies 4 and 5. In copy 5 the spacing should be wide between the downward strokes for the purpose of giving freedom of movement across the paper. *Count.* For copy 1 count up-down, up-down, up-down, up-down, up-down; for copy 2 count up-down, up-down, up-down, up-down, up-down, up; and the same for copy 3 except faster. In copy 4 count up-down, up-down, up-down, up-down, up-down, up-down, up-down, up-down, up-down, up-down, stop—curve. At the end of the last downward stroke stop the pen, then make the ending curve. For copy 5 count glide-stop, glide-stop, glide-stop, glide-stop, glide-stop—curve. Between the stops the pen should glide rapidly.



LESSON 6. Practice these exercises thoroughly. They are good foundation exercises for small letters. Try them a whole space, a half space, and then the size of a small *u* or *n*, being sure to make them rapidly and with plenty of push-and-pull movement. *Count* For each exercise the count can be up-down, up-down, up-down, up-down, being sure not to let the count drag—let it be rapid and elastic.



LESSON 7. In the first copy make a long figure 8 retraced exercise one space in height. Make two exercises on one line. The movement is over-and-back, or lateral. Practice on this exercise establishes movement across the paper as used in joining the small *o*'s. *Count* For the lateral movement exercise count over-back, over-back, over-back; or, swing, swing, swing; or, glide-the-fingers, glide-the-fingers, glide-the-fingers. For copy 2 count 1, glide-2, glide-3, glide-4—curve. Make the *o* quickly; stop the pen at the top of each *o* and glide rapidly between the *o*'s.



LESSON 8. Turn the paper and make the small *o* exercise across the lines, being careful to place the *o* on the line. Practice other letters, and write simple words, in this way. It teaches one to write straight without lines. It also teaches exactness, since there is a definite place for the letter. *Count*—1, glide-2, glide-3, glide-4—curve; or, *o*, glide-*o*, glide-*o*, glide-*o*—curve. Stop the pen at the top of each *o* as it is closed; glide the pen rapidly between the *o*'s.



Progressive Lessons IN Business Writing

C. Rogers

SAN FRANCISCO,
CALIFORNIA,
BUSINESS COLLEGE

A. S. Weaver



Send Specimens for Criticism to "Criticism Editor," Care The Business Educator, Columbus, O.

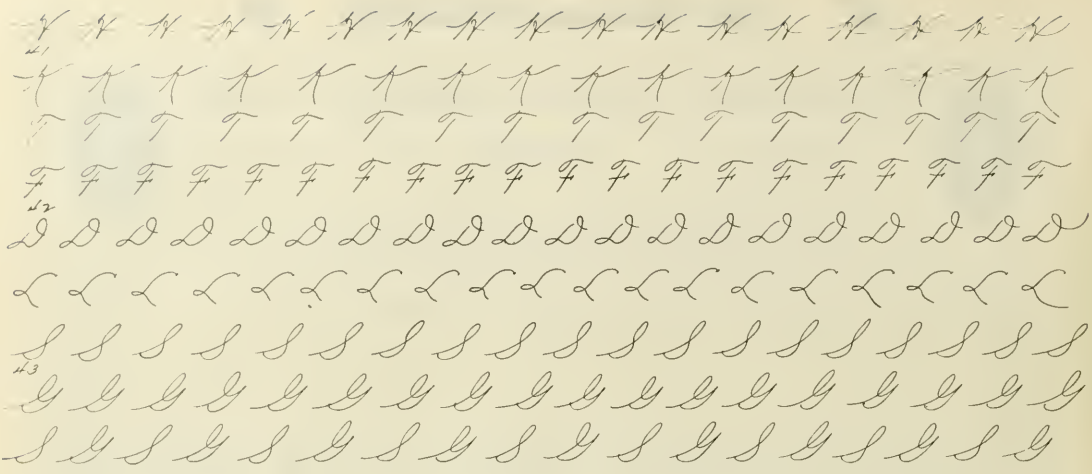
Plates 35 to 43 Inclusive. Now, we are ready for a review of the capitals.

You should by this time have acquired a fairly easy, rapid, motion, and should have a good idea of the forms of the letters. In addition to following the instructions given, study the letters shown in the copy, until you have the forms permanently fixed in your mind. Then practice the forms at every opportunity. Use your pencil. Use chalk. With a stick practice in the sand, make letters in the snow; in short, practice every way, until you are able to make the letters well.

We hear a great deal about natural writers. The only natural writers we have ever known, are those who have a natural liking for the work and who practice incessantly. You can acquire a liking for the work. If you do this, you will soon become a so-called "natural writer."

Select the best O in the copy. Study it carefully and make a line of O's. Strive to make each one exactly like the copy. Don't follow false gods. Pattern after the letter shown. After you have mastered this form, you can learn to make as many styles as you wish. Compare the best O you have made with the one you have selected from the model forms. Make another line, and so on, until you have made at least a page of O's, or more if necessary. Follow this method of practicing, until you have gone clear through the capital letters. Watch your position. Use a free, light, easy, motion. Keep your letters the same size and the same distance apart as those in the copy. If you find any one of these letters is particularly hard, stick to it. Go after it like the boy did the stick of wood, as described in the old Third Reader. Conquer it. Stay with it until you master it. Not only will you learn to make it well, but by doing so, all your writing will be strengthened many fold. If you have made a page or more of each letter make 10, 20, or even 50 pages in this way. Next, make several pages of letters in their alphabetical order.

34
35
36
37
38
39
40



Professional Business Penmanship by Mr. S. M. Blue, Grand Island, Nebr., Business and Normal College.

A distinction should be made between actual business penmanship and model business penmanship. The actual business penmanship even of professional penmen is not good enough to place before pupils is too full of errors to serve as a model.

No pupil should attempt ornamental penmanship until he has thoroughly mastered model business penmanship. Where model business penmanship ends ornamental penmanship begins.

Model business penmanship is an ideal business hand written with more care and less speed than is actual business penmanship. It should be accurate enough to call forth a pupil's best efforts and at the same time encourage a free rapid motion.



“What Others
Have Done You
Can Do
Also.”

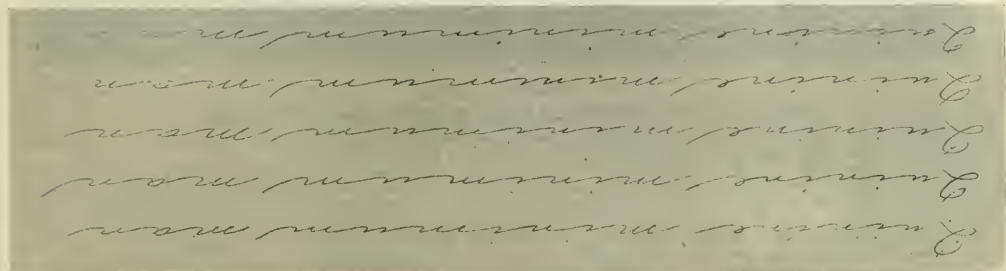
STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation,
Care and Appli-
cation—The
Essentials.



By Mr. S. G. Edgar, Columbus Business College, Columbus, Ohio.



By E. M. Hoch, pupil, Inter-State Coml. College, Reading, Pa., G. E. Gustafson, penman.

Specimen of my business writing.

By H. A. Smith, Whipple, O., a sixteen year old pupil of J. J. Theobald and a subscriber of THE BUSINESS EDUCATOR.

H. A. Smith.

The Call of the City.—Continued from page 8.

tation and perils. But I do not myself take much stock in this fear. Any small city is a New York in miniature, and it has all the vices and dangers of the great metropolis on a smaller scale. Indeed all the vices of humanity can be found in a country town of two thousand inhabitants. The city has its perils, it is true, but the city has magnificent possibilities for culture and refinement and nowhere is Christianity, humanity and charity to be found on so broad and elevated a scale as in the great cities of this country. If the young man or the young woman in the country to-day hears this call of the city let him answer if his heart responds to that call, but do not let him go ill-prepared, for the life is full of energy, and it demands the best that lies within him if he expects any measure of success. The young man who goes into business to-day with the same equipment his father needed thirty years ago, will find himself as ill-prepared as would the soldier of to-day

armed with the Springfield musket of the time of the rebellion.

HOME AND BUSINESS TRAINING.

The very best equipment a young man or woman can take into the city is: first good home training and second, thorough knowledge of such branches of business as are taught in any first-class commercial school. It is home training that really makes the man or woman after all. Flowers do sometimes grow on a dung-hill, but they are far more likely to grow and develop fitness of form and color in the well cultivated soil of a garden. The influence of a cultivated, Christian home is a splendid shield against the perils and temptations of the city. Dr. Holmes, or some other wise and witty writer, says, "The education of the child should begin several generations back."

Most of us have at least decent home training and it becomes us to get, in our schools, such training as will fit us to take a place, not in the middle or rear rank of workers, but in the front rank. There are

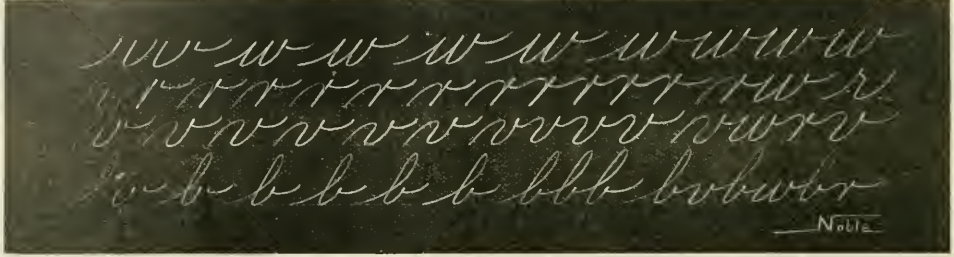
schools and schools, some of them good, some of them bad, a good many of them indifferent. The fact that a school is large does not necessarily mean that it is as high in educational experience as it is in attendance. Some of the very best schools in this country are small schools with limited attendance. Some of the very poorest schools in this country fairly overflow with students. I assume that my readers, or their parents, have had the good judgment to select the best school in their vicinity in which to give their children that training, which is absolutely necessary to the young man or woman who would take his place in the rank of city workers.

This article, somewhat fragmentary in form, is introductory to several articles in which I shall try to indicate my ideas of what constitutes a business education, what opportunity exists in city life, what dangers will be encountered and what rewards may be hoped for on the part of the boy or girl who answers to the "call of the city."



Blackboard Lessons in Business Writing

By America's Leading Teachers of Penmanship



By E. F. Noble, Penman, Salem, Mass., Commercial College.

Each of the above letters is made with the same finishing line. They can be most easily and artistically executed by retracing downward, a short distance, the last up stroke, thence gliding to the right with a slightly curved line.

After having studied the formation of these letters carefully (an exact mental picture of the form to be practiced is among the first essentials to the student of the quill) practice them singly, until you can make each letter reasonably correct. Then join together in pairs, until you can make the connecting stroke neatly, after which make half a page of each letter, joining a dozen together without raising the pen.

In conclusion join these letters together consecutively, until you have mastered the formation, slant, spacing and size of every letter.

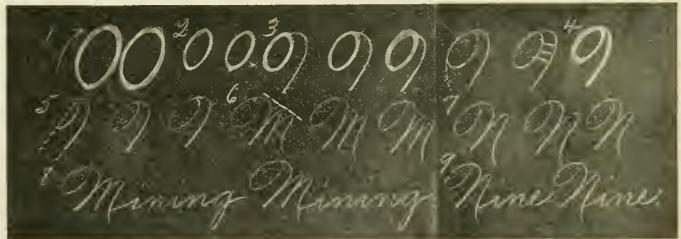
By E. H. McHowen,

Western School of Commerce,
Stockton, Calif.

Lesson III. Fourth Week.

I have the board clean and begin by telling them what the first exercise will be at the same time placing the exercise on the board, talking and writing at the same time. I use no lines on the board and very seldom erase an error. I work freely and rapidly that the student may not get into the habit of micing and fussing with the writing. After placing Exercise No. 1 on the board and calling attention to the direction, slant, etc., I ask them to make one down stroke for each tap of the pencil and beginning with a moderate speed I increase the speed until I notice the slow one dropping out which is my signal to stop my speed until they begin again and can keep up.

After five minutes work on the exercise I ask them to reduce the size from the full space to about one-half the space, using the upper half of the space, at the same time placing No. 2 on the board. I then place No. 3 on the board calling attention of the class to the fact that the pen leaves the oval at the top. I then show the development of the exercise from the first



large oval and call special attention to the even spacing between the small oval and the final down stroke which ends in a straight line. No. 4 is retraced for about two minutes and then No. 5 taken up as illustrated. I now count rapidly and evenly 1, 2; 1, 2; 1, 2 and have the class work together. I pass around the room, counting and watching for slow ones and errors. No. 6 is now taken up and attention called to the direction of all down strokes and the slant of the back of M. I now count 1, 2, 123; 1, 2, 1, 23; 1, 2, 1, 2, 3 passing around the room at the same time. No. 7 is taken in the same manner but not so much time spent on it. We

have now spent 20 minutes of the 45 minute period and are ready for No. 8. I ask them to write a line and then draw lines thru the down strokes and see that they are uniform in slant and spacing. While the class is working on 8 and 9 I pass thru the room and give personal instruction, making suggestions and copies for about fifty pupils in the 20 minutes allowed for it. The last three or four minutes is given to speed work on the word Mining, calling for the greatest number written each minute. I sometimes ask them to gauge their speed to a certain number per minute. The work gets enthusiasm and results.

For something that is high grade in technical execution, pedagogical in plan, and intensely practical, Mr. Doner's series of lessons begun in this number seem to equal if not excel any ever given since penmanship journalism began nearly a third of a century ago.



Supplementary Copies from A to Z in
 Rapid Business-like Penmanship

BY

F. B. Courtney, Milwaukee, Wis.

Union Union Union Union Union Union
 Union Union Union Union Union Union
 Union Union Union Union Union Union

Vine Vine Vine Vine Vine Vine Vine Vine
 Vine Vine Vine Vine Vine Vine Vine Vine
 Vine Vine Vine Vine Vine Vine Vine Vine

Wise Wise Wise Wise Wise Wise Wise
 Wise Wise Wise Wise Wise Wise Wise
 Wise Wise Wise Wise Wise Wise Wise

Xerox Xerox Xerox Xerox Xerox Xerox
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EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

Wasted Energy.

Too much attention is continually being given to the subject of slant. The copy-book people have little else than "medial slant" and "monkey doodle" language, science, nature, etc., features to talk about.

More attention needs to be centered upon *form and freedom*, upon plainness and practicability. Don't waste time splitting hairs or degrees, but emphasize the need of legibility in form and spontaneity in action. Slant will take care of itself—that is more a matter of individuality than degrees.

Slant is a minor not a major element in writing—form and movement, turns and angles, retraces and loops, ovals and straight lines each and all are of more consequence than whether writing slants at 80, 70, 60, or 50 degrees, for script forms may slant anywhere from 45 to 90 degrees and be excellent in form and free in execution.

Emphasize the essentials—*form and freedom*, plainness and arm movement, and slant will follow.

Curriculum and Chirography.

In planning work for public schools, teachers of writing will do well to consider the fact that the crowded condition of the high school curriculum makes it well nigh impossible to find time for the teaching of penmanship.

And the same condition is almost equally true of last year in the grammar grade. The crowded curriculum is the result of an attempt to meet modern conditions in a life more complex and active than the world has ever known.

It is becoming more and more evident that the foundation for correct

writing must be laid in the primary rather than in the grammar grades, and that good writing must become a habit before the high school is reached.

But children are immature at the ages of from six to ten years, and writing must be taught in the least strenuous manner or harm will be done the child's health. Small writing it abnormal to children, so is strenuous training; therefore what is done should be done along lines of least resistance. These lines are along large forms made freely with the arm instead of the fingers.

Grace vs. Accuracy.

For many years accuracy was considered an essential in the teaching of writing. Accuracy, however, has failed because it was attainable only by the slow, cramped, drawing method to be lost when free writing was attempted. A thing unretainable is not worth the effort to secure. The reason of the failure of the accuracy idea was that it contained but a half-truth—the *reading* quality of writing and not the *writing* quality, for good writing is that which is plain and free.

A better ideal is GRACE or GRACEFULNESS. It is the embodiment of plainness and freedom—of ease in reading as well as in execution. Those, therefore, who have been clinging to the old ideal will do well to espouse the new and true, *grace*. Graceful writing is symmetrical in form and rhythmical in action, pleasing to reader and writer.

Graceful writing implies graceful action, and graceful actions are alike pleasing and practical, serviceable and healthful. All good writing is graceful in form, and being graceful in form is likewise graceful in action.

Ames in Forgery

Mr. D. T. Ames, the well-known veteran penman and examiner of questioned handwriting, Mountain View, Calif., informs us that he now has less than 100 of his books on hand entitled, "Ames on Forgery." In view of the fact that the plates were destroyed, those wishing one of these books should order at once. The book is handsomely bound and will be sent postpaid for but \$2.00. In our opinion it is the most important book ever published in our profession on the subject of forgery or disputed handwriting. And every one interested in penmanship should have a copy of this book, as it is a distinct credit to our profession. Then, too, the money can be used to good advantage by the author, since he lost so heavily in the San Francisco disaster, being located in a nearby town which was not destroyed by fire, he was unable to collect insurance, although this building was shaken down, as announced heretofore in these columns.

Address all orders to D. T. Ames, Mountain View, Calif.

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Of the Professional Edition of The Business Educator for September 1907.

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ASSOCIATION PAGE.

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MOVEMENT OF TEACHERS.

NEWS NOTES AND NOTICES.

CATALOGS AND CIRCULARS.

ETC. ETC. ETC.

AN EDITORIAL ON INDEPENDENCE WITHOUT LICENSE.

Freedom and Skill



EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a Journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editorial frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

A New Start.

About the time this number of THE BUSINESS EDUCATOR is being mailed the many business schools, public and private, will be getting busy for another year of mental awakening and development on the part of thousands upon thousands of ambitious youth who shall enter school in order to prepare to rightly enter life.

Let us not, in our chase after the golden dust, which maketh the proverbial fleet footed mare go, forget that these hopeful, alert, strenuous boys and girls of today must a year hence enter the world of commerce to begin the struggle for honorable, desirable, deserving success. And let us realize deep down in our inner selves that the kind of instruction given, interest shown, advice offered, and *example presented* during their stay in our institutions will have much to do with their ultimate success.

And bear in mind that it is not so much what you say or pretend as what you *do* and *are* that will have the most influence. And also bear in mind that the best things are not always in the curriculum, but are the outgrowth of personal experience, the inspiration of some observation, the result of some occurrence, which, rightly utilized, may help some despondent pupil, enthuse some discouraged worker, dispel gloom from a room full of tired pupils, and turn the sluggish tide of unawakened or wearied energy into a channel of activity leading toward the city of success.

Keep clearly in mind, proprietor, principal or teacher, that while the pupil may have paid tuition primarily for "bookkeeping" or "shorthand," he may, and usually does, need more instruction in numbers and spelling and punctuation than in the technic of accounts or the speed drill in shorthand, important as these are after the others have been somewhat mastered.

Neither should we be unmindful of

the fact that our claims for patronage are based primarily upon the technical knowledge and training of bookkeeping and shorthand, but instead we should see to it that this training is thorough, even though we may have to stop now and then to instruct in mathematics or English in order to make it thorough and lasting. Better by far to teach one thing well than to attempt much and fail. But keep clearly in mind this fundamental fact that to teach *one* thing thoroughly many more things must be considered and learned.

The fact that an army of pupils are now matriculating means that in the past, despite short course and other sharks, business schools have as a whole given valuable training, and will this year of nineteen hundred and seven and eight give better training than ever.

So here's to your success—in the full measure of your earning and deserving it. THE BUSINESS EDUCATOR extends best wishes, and will itself try to live up to the creed in its preaching.

ChE. C. T. A. Intellectual Feast.

Your editor was unable to be present at the Boston meeting of the E. C. T. A., but he was permitted to read copies of all papers read and speeches made there, and with mingled feelings of pleasure and regrets. The latter were of two kinds; he is sorry the Association did not conclude to publish an official report of the proceedings, for the benefit of those not in attendance, and he is also sorry room cannot be spared for the papers and speeches in these columns, as all were excellent, and some were specially fine.

We sincerely hope the E. C. T. A. will next year conclude to issue a report, paying for if necessary by soliciting and inserting professional advertisements from typewriter and publishing concerns. Pass a good thing around.

The Value of Membership.

At the Boston meeting of the E. C. T. A., an effort was made to limit talking before the Association and voting to members only—to those who paid the annual membership fee. For some reason it was defeated. This may have been due to a belief that talk is to cheap to be thus either hindered or taxed.

In the National Commercial Teachers' Federation of Affiliated Associations, voting is confined strictly to the members of each section, although remarks are allowed upon the floor upon other than voting topics. Surely the same should apply to the E. C. T. A., as it does in all the organizations with which we have had to do.

We hope that at the next meeting some action will be taken to recognize and dignify membership so that the one who pays his money will feel that he is being rewarded for his loyalty and public spiritedness. If the meetings are worth attending they ought to be worth joining. Do business as well as teach it. Treat all alike by requiring all to pay up who are desirous of voting and occupying the floor.

GoldKey College.

The Goldey College Commencement exercises held in the Opera House, June 17, 1907, Wilmington, Del., proved to be an unusually interesting, entertaining, and profitable event. "The Morning News" voluntarily gave over half a page to the write up of the exercises. We have heard it stated by competent authorities that the Annual Commencement of Goldey College is the most public affair held each year in that city. The unique feature of this commencement is that practically all pay for a reserved seat. We have never known of any commercial school doing this, and it indicates an extraordinary demand on the part of the public, and good business management on the part of the institution. Goldey College is to be congratulated for securing so much free advertising, and in a sense getting paid for it besides.

The Business Educator has ever been the exponent of clean, conscientious editorials, and it proposes to continue to keep its reading columns free from money influence and as unbiased as possible. Petty jealousies are aired by correspondence, not by editorial space paid for by subscribers.



PRINCIPLES AND PRACTICE IN Bookkeeping and Accounting

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Corporation Accounting

It is my purpose to discuss in the next few issues of *THE EDUCATOR* some important features of Corporation Accounting. While it is true that this branch of Accounting does not in general differ materially from ordinary Mercantile Accounting, there are some features which are distinctly peculiar to Corporation work, and which require special consideration on the part of the accountant and student as well.

One of the first essentials of Corporation Accounting is a good practical knowledge of general Corporation Law. This may be obtained from any good text book on Commercial Law, or from any standard work on the subject of Corporation specifically. Another important element is a thorough knowledge of the manner in which Corporations are managed, the source of authority for extraordinary payments of corporate money, the issue of additional stock, the declaration of dividends, the creation of surplus funds, etc.; for it is in reference to these matters that Corporation Accounting differs from Accounting for a Proprietorship or Partnership. Hence in these articles any reference to Corporation Accounting is made to these features wherein it differs from ordinary Accounting.

While it is my purpose in this department to deal specifically with the Accounting features, I feel that I would not be justified in passing this part of the subject without directing the reader's mind to the importance of a general knowledge of the manner in which Corporations are formed. By this I mean the initial meeting of the incorporators, subscriptions to stock, preparation of the articles of incorporation, their presentation to the proper State Official, and the securing of a charter which is the State's authority for the Corporation to conduct its affairs within the limits of the articles of incorporation upon which the charter is granted. It is unnecessary for me to use space at this time to go into details of this feature, for any person who is really interested in this subject can very readily secure this information from any good text book on Corporation Law.

In this article I wish to impress upon the reader's mind the importance of a thorough understanding on the part of the accountant of the

charter which gives authority for the conduct of the business of a Corporation, setting forth important features concerning the amount of capital stock to be issued, the manner in which it is to be paid for, and other general and special features bearing upon the accountant's work; also the absolute necessity of the Minute Book as a guide in the setting up of accounts, both in opening and closing the books. It is quite rare, indeed, that the average bookkeeper is aware of any of the important features contained in the charter of the Corporation by which he is employed. Very frequently, in consequence of this lack of knowledge on the part of the accountant, the affairs of the Corporation are not recorded in accordance with the principles and purposes of its organization, and not infrequently do we find the accounting work done in a manner, if not absolutely illegal, open to serious criticism. No accountant can intelligently perform the duties connected with his position in any Corporation unless he is fully informed as to the purport of its charter, especially as bearing upon those features which have to be given expression in the accounts of the Corporation.

The Minute Book should contain all of the records of proceedings of the Boards of Directors, Stockholders meetings; in fact, it should contain records of proceedings of every meeting that has any bearing, whatever, upon the actual business of the Corporation. Too often, it is true that secretaries of Boards of Directors and Executive Committees or other special committees are careless and inaccurate in writing up the proceedings of the various meetings. Inasmuch as this record furnishes a basis of all Current Accounting, which may be called Corporation Accounting as distinguished from ordinary Accounting, this book should contain absolutely full records of all meetings, especially resolutions providing for the expenditure of money, issuance of additional stock, calls for installment subscriptions, declaration of dividends, providing for reserves, sinking funds or other special dispositions or surplus earnings.

One of the first things, of course, the accountant has to deal with, so far as his relation to the Corporation Accounts is concerned, is the setting up of entries for the issue of its capital

stock. These entries, of course, vary in accordance with the conditions under which Corporations are formed. If the stock is sold at par for cash, there would seem to be necessary but one entry, as follows:

CASH TO CAPITAL STOCK,

for the total amount of issue with complete explanation referring to the record in the Minute Book gives authority for the issue of this stock. There are those who prefer the following entries, in order to show on the books the complete transaction:

SUBSCRIPTION TO CAPITAL STOCK,

and when the subscriptions are collected, this second entry will be made:

CASH TO SUBSCRIPTION.

This plan should always be pursued when subscriptions for stock are not paid in full at the time they are made. The balance of the Subscription Account should at all times show the total amount due by the individual subscribers on subscription to capital stock. If there are many subscribers to the stock, it is necessary to keep individual accounts with the subscribers, and this is done usually in a book known as Subscribers' Ledger. This book is kept in the same way as is the Sales Ledger, the Subscription Account in the general ledger being its controlling account. This is the simplest form of Corporation opening entries, but the general principle underlying this will apply to the most complicated opening entries, whether it be the formation of Corporation to conduct an original enterprise, or to take out a going mercantile concern, or for the merging of two or more Corporations into one.

The main facts to be considered in all of this work are as follows: The capital stock issued must be shown upon the book as a liability, and the assets for which this stock was issued must stand against it on the debit side. It very frequently happens that the stock issued does not agree in amount to the book value of assets received or taken over. In case the issue of stock is larger, the difference is usually carried to Good Will, Franchise or Bonus Account, and is less, the difference is credited to Surplus Account. These accounts will receive special consideration in later issues of *THE EDUCATOR*.

I submit the following proposition in Practical Accounting for solution by the readers of *THE EDUCATOR*, and trust that I may receive solutions from many of them. The best solution received will be published in a subsequent issue of *THE EDUCATOR*.

"A Corporation has been formed for the purpose of placing upon the market a Rheumatism remedy, the amount of capital stock to be \$100,000; \$30,000 of this to be given to the owners of the formula; \$30,000 has been subscribed and paid for by the incorporators, the remaining \$40,000 unsubscribed to be held in the treasury to be sold for working capital in case it should become necessary."

Set up opening entries for the above proposition, giving full explanations underneath every entry.

NOTE: Direct all communications concerning this department to R. M. Browning, Sadler's Business College, Baltimore, Md.



Contracts.

7. Offers to the Public. Contracts of Aliens and of Corporations.

As we have learned, in order to constitute a contract there must be an offer and an acceptance. The offer need not be to any particular person, but may be made to the public in general. An instance of this is an advertisement of a reward offered. An acceptance in such a case is necessary in order to make a contract, and the acceptance must be with a knowledge of the offer. In such a case the contract is executed by the act itself. The person accepting need not notify the person making the offer. The offer is accepted by his going ahead and doing the work or performing the act.

An offer made to the public may be withdrawn before it is acted upon, and if the offer was made by advertisement, withdrawal may be so made, and the mere fact that the person performing the act did not see the advertisement withdrawing the offer does not entitle him to the reward. As a rule, an offer may be withdrawn by the same means used in making it. Of course an offer may be presumed in the law to have been withdrawn by lapse of time. No withdrawal having been actually made, the offer will be presumed to stand for a reasonable time.

We now enter upon the discussion of who are competent to make contracts. Not every one may make a contract. The law books designate six classes of persons who, in general, are incompetent to make binding contracts, either wholly or in part: 1. Aliens. 2. Corporations. 3. Infants. 4. Insane persons. 5. Drunkards. 6. Married women.

In the first place, it may be understood that a man cannot make a contract with himself. In other words, there must be at least two parties to a contract. One attempts to make a contract with himself when as an agent for some one else he attempts to buy the goods of his principal; or when, as executor, he attempts to buy the goods of the testator; or when as auctioneer he tries to buy the goods he is offering for sale. The mere fact that one cannot sue himself would make the rule necessary. The same applies where one attempts to

make a contract with himself and another. One cannot sue two persons one of whom is jointly interested with himself as defendant. Neither can one make a contract with a fictitious person; the person must be living.

There is no law preventing the making of contracts between persons of different nationalities, or owing allegiance to different flags. Such contracts, however, made between aliens, that is, citizens of countries at war, are declared in the law to be null and void. In the case of the Spanish-American War a contract entered into between a Spaniard and an American during the existence of the war was a nullity. Even after peace was declared, the contract could be of no effect. As to contracts made before the war, these are merely suspended during the continuance of the war. They revive when peace returns. In the same way a suit on a contract made before the war began cannot be carried on in the courts while the war continues. If brought before the war began, a suit may be brought, or the case may be revived after the war has closed.

A corporation is a child of the state. It has no inherent right to make contracts above and beyond such as are expressly given to it by the state. Any contract that it attempts to make that is not within its powers as determined by the law under which it was organized, is null and void, or, as the law books say, ultra vires. It cannot be too plainly understood that a corporation has no powers beyond what are given it by its charter, or its incorporating act. In some states the directors are personally liable as partners on contracts made ultra vires. Now, the incorporating act under which the corporation is organized may be general in its terms, specifying only in broad terms the limits of the corporation's powers and rights. It will be understood, as we will see later, that a corporation has the implied power to do any act necessary to the carrying out of the purpose of its organization as provided in its charter. So a corporation has the implied power to hold any property necessary to the carrying on of its business, unless, of course, it is expressly forbidden by law. If the property is to be used for some purpose beyond the scope of its authority, it has no right to ac-

quire and hold it, and a contract looking to that end would be void. A bank, for instance, incorporated to carry on a banking business, loaning money on real estate and taking it on a mortgage, might enter into a valid contract for the purchase of farm implements, these being necessary to the care of the farm until such time as it could be sold and the loan repaid. But a contract by a bank to buy farm implements for the purpose of entering into the farming business in general, would be null and void; and so of a bank making a contract to build a railroad; such a contract would be void unless it could be shown that it was necessarily incident to the carrying on of its business as a bank. Corporations may, unless prohibited by the law under which they are organized, make negotiable paper, appoint agents, borrow money, and mortgage their property.

In some cases the charter provides the mode of contracting. In such a case a contract made by the corporation by another mode than that stated is void; for instance, if the charter requires the signature of a particular officer, the contract is invalid without it.

Where a corporation has entered into an ultra vires contract and has had the benefit of the performance of it by the other party, the corporation cannot go into court and claim that the contract was ultra vires and that it is under no obligation to fulfill its part, at the same time retaining the fruits of its unauthorized acts. It would be held by the court liable in equity generally to restore or pay for what it has received.

A single stock-holder in the corporation may restrain the board of directors of the corporation from entering into an ultra vires contract, and usually it is true that the board of directors is liable to the share-holders for an ultra vires act. Then, too, the state itself, through its department of justice, may in the courts restrain an ultra vires act, or compel the corporation to forfeit its right to do business.

Contrary to the popular notion, a corporation organized in one state has no inherent right to do business in another state. The privilege it has so to do is merely by courtesy of that other state. A corporation organized under the laws of the state of New Jersey has no inherent right to do business in the state of Michigan; that it is permitted to do so is by the tacit agreement of the latter state, or by what is known as state comity or courtesy. It follows, therefore, that one state may make reasonable limitations on the right of a foreign corporation to do business within its borders. It follows, of course, that a

(Continued on following page)



PRACTICAL ENGLISH

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Teachers must be progressive. When our pupils come to us this year we must be better prepared to help them over the rough places than we were five, ten or twenty (?) years ago. We should know better *what* to teach and *how* to teach, rather than more that we can teach.

The pupils who are entering our classes are probably little, if any, better prepared for their work than were the pupils of five years ago.

It is our purpose to provide in this department something of practical value to the student; something that may be no better than what the class is getting in its regular work, but which may supplement it and aid in the work of preparing boys and girls for practical business.

Criticisms and suggestions will be welcomed. This department should be for the benefit of all and not merely to express the views of one.

Tradition tells us that there was once a man—a Bostonian, *mirabile dictu*—who placed in a paper the following:

WANTED: A stenographer who can write what I mean, not what I say.

In that advertisement, be it an actual one or an invention, is something that should sink deep into the heart and mind of the student in the business school. There was one of the multitude of employers who are calling for ability, for young men and women who can do things as they should be done even if their instructions are not correct.

There was a business man, a busy man, who had been dictating letters to a stenographer who supposed he or she was doing all that could be expected if the employer's exact words were placed before him. He was a man who must think quickly, must make and carry out great plans; a man who thought more about the subject matter of the letter he was dictating than the construction of his sentences. And his stenographer, instead of attending to the details, to the little things which are so important, had transcribed mechanically the exact language and the advertisement was the result.

Did this man find such a stenographer? Probably he did—after the waste basket was filled with applications containing worse errors than those his former clerk failed to detect.

THE PARAGRAPH.

There are two things which the stenographer must do alone with only his own knowledge and common sense to guide him. He must paragraph and punctuate.

The matter of paragraphing is not always given the attention it deserves. Business men often complain to me of the poor work done by most stenographers in this respect. I once addressed some inquiries to a number

of firms employing from three to two hundred stenographers. Among them was this one: "Do you find the average stenographer, fresh from school, proficient or deficient in ability to paragraph intelligently?" "Deficient" or "Very deficient" was the answer in every case. These firms were widely scattered and employed graduates from all kinds of public and private business schools.

Sensible paragraphing is an essential part of effective letter writing. That it is not given more attention is due largely to two things. The average text is too brief in its treatment of the subject. The teacher realizes that no fixed rules can be given to cover all cases and that perhaps it would be difficult to find two people who would write a letter on the same subject and paragraph alike, and so is tempted to give little time to the matter.

"A paragraph is a distinct part of a discourse or writing; any section or subdivision of a writing or chapter which relates to a particular point, whether consisting of one or many sentences." According to this definition, if a business letter relates to two important matters or two particular points concerning one matter, it should have two paragraphs. When a letter is about groceries, dry goods and books, the student has little difficulty in making separate paragraphs for each. It is when the letter is entirely about groceries that he fails to paragraph intelligently. While it is here that his common sense must guide him largely, still we can give him drill that will be of great benefit to him.

Paragraphs must be made sometimes to relieve the eye. It is tiresome to read a whole page of solid matter even though it be about one particular point. We need the relief which the indentation affords and so may para-

graph where there is a slight change in the treatment of that point. Again we may have several particular points, each thoroughly treated in a single line or less and here we may combine them many times for the sake of a better appearance. So while there are cases where we must paragraph, there are others where we may or may not, keeping in mind the appearance of the page and the probable effect on the reader.

The wideawake stenographer may obtain a fairly good idea of how the dictator would paragraph his letter if he will follow closely the manner of the speaker, noting the emphasis he places upon certain statements and keeping in mind the circumstances which call for the writing of the letter. A lecturer will sometimes count off upon the fingers of one hand the points he makes as a means of emphasizing them. The paragraph is used in much the same manner. Here is a letter with short paragraphs which illustrates this:

Gentlemen:

We desire to call your attention to our extensive and complete facilities for color photographic reproduction and printing.

We have illustrated in colors more than fifty books for leading publishers in the East. An innovation which entirely obliterates the effect of the screen to the naked eye, recently introduced into our work, insures most beautiful and delicate results.

We shall be glad to show you some of our latest products on request.

Hoping to be favored when you are in the market for work to be done in colors, we remain,

Very truly yours,

Next month further directions and material for practice will be given.

Law—Continued from preceding page.

corporation cannot do in a state other than its home state an act contrary to the law or the policy of that other state, though permitted to do so by the law under which it is organized within the boundaries of its own state.

One state may go so far as to prohibit a foreign corporation from doing business within its borders. A state may discriminate against foreign corporations by imposing taxes on them, or license fees, unless such taxes or license fees be contrary to the interstate commerce act.

Most of the states make provisions requiring foreign corporations to file reports with their secretaries of state at certain intervals. Some require that these corporations shall have offices within the state, and designate certain officers upon whom within the state service of process may be made. Others require the payment of a certain franchise tax or license fee. Still others provide that unless certain conditions are complied with by the foreign corporation, they shall have no standing in the courts of that state, either to bring suit or defend a suit.

To Be Continued.



DEPARTMENT OF

TYPEWRITING

A. C. VAN SANT,

OMAHA,

NEBRASKA.



The First Lesson in Typewriting.

With the first of September commercial colleges all over the country begin new terms. Thousands of students will at that time start upon business courses. It is important that the first impressions given them in the various branches shall be correct impressions.

The first lesson in typewriting should be given with extraordinary care. First impressions are very lasting, and this lesson will to a great extent influence the student for a long time, if not for life.

The typewriter has become such an important factor in the world's work that every commercial school that consults its own interest, the needs of its students, and of the public, should take special pains to see that students are started right, and that they are kept going right. A few years ago it was a common thing for commercial schools to provide no instructor in typewriting, and the students were simply conducted to the machine and allowed to write in whatever manner they pleased. But that day is happily past.

The system of typewriting in most general use is called Touch Typewriting. It might appropriately be called Thought Typewriting, for the burden of responsibility is thrown on the brain and not on the eyes. There is no study that furnishes better mental discipline, or that trains the mind to more perfect control and concentration. The mental and physical powers need careful direction in the first lesson, that the brain and hands shall be taught to work in harmony. In typewriting, as in everything else, the thought should precede the act. The student should be taught to go slowly that the brain may direct the action of the hands.

No unnecessary time should be taken up in explaining theories. The student should be placed in an easy position before the machine, with the body erect. He should be shown how to insert the paper, how to move the carriage back to the place of beginning, how to strike the keys and the spacer, and such other things as are necessary in doing the work on the first lesson. He should sit just far enough away from the machine to allow the elbows to rest easily at the side of the body. The small fingers should be placed on "a" and the semi-

Having the student in a satisfactory position at the machine, he should be told to strike each key with a quick stroke and to withdraw the finger instantly to a position slightly above the keyboard. All the fingers, except those on the guide-keys ("a" and the semicolon), should be raised in withdrawing them from the keys, so that they will be the right position for making the next stroke. Some teachers require all the fingers to rest on the keys of the middle row, and after letters in other rows have been struck, they require the fingers to be returned to the middle row of keys. This requires an extra mental and physical movement, thus violating a law of nature. It is necessary to have one finger of each hand resting on the keyboard so that the hand may be kept in correct position over the letters, but it is unnecessary to have all the fingers so resting, as they must be slightly raised before they can strike a sharp, quick blow. The student should never be allowed to push his keys.

When the student is ready to begin writing he should be told to think of the position of the letters. If he has a manual of typewriting that has a diagram of the keyboard he should be told to look at that diagram, and not at the keyboard of the machine, to determine the position of the letters, and should be cautioned before he strikes the first blow as to the manner of striking the keys, and withdrawing the fingers. It is of the utmost importance that the brain and nerve currents be started right, as by a law of nature the student will wish to make the second blow as he made the first one. If the first blow is made wrong the teacher should strive to see that the second stroke is made right, and should have the stroke repeated until it can be made correctly. Habits are quickly formed and hard to correct.

When the preliminary directions have been given the student should look at a diagram of the keyboard, so placed before him that it shall be level with the eyes when he sits erect. He should commit to memory the succession of letters in the row beginning with "a" and ending with "p". He should be told that "g" and "h" are struck with the first fingers of the left and right hands respectively. To reach these letters the hand should not change position, but the first fin-

gers should be separated from the others and should glide to these letters. In order to control the speed at which the students write, the teacher should for a few moments call the letters and spaces to the class, having the letters struck by all in unison. After a time this may be discontinued, and the students allowed to write without this assistance.

Students should strive to make perfect pages the first day, and those who write slowly and thoughtfully will be apt to succeed. A perfect page is an encouragement and an inspiration that will lead to splendid future efforts. The inspiration of success and judiciously spoken words of encouragement and approval from a teacher helps to get up the enthusiasm, which is the greatest aid a teacher can have and the strongest motive a student can have for doing his best.

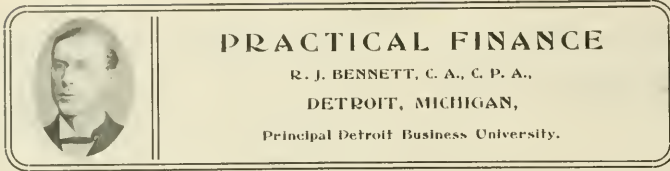
No teacher should think it is better to let students do imperfect work until he has become accustomed to the machine, and then begin to train for accuracy. Such a plan allows the formation of bad habits, and allows the student to form the idea that accuracy is a matter of secondary importance. It is better to require a smaller quantity perfectly written than to require a large quantity and accept it with errors. A school which has never required absolute accuracy from its beginning students would find its efficiency greatly increased by adding this requirement. Noted paper may be used to make the work easier for the students, and the moral as well as mental effect of having every page perfect before it is handed in will be apparent in all the student's after work.

The time to impress the importance of accuracy and to start a student along correct lines is in the early lessons, of which the first lesson is the most important. If the student fails to do perfect work, and shows signs of discouragement, the teacher should watch him carefully to see where the trouble lies. It is generally because he is trying to write more rapidly than his mind can direct his movements. By calling the letters to him for a few moments so as to give him ample time to think of the location of each letter before he strikes it he can generally be made to write slowly enough to do perfect work.

If any student or teacher imagines that the practice work in the school may be imperfect and that when the necessity comes the work can be done perfectly, he will find that he has made a great mistake. We are creatures of habit, and good habits during school life will lay the foundation for good work in the future.

The Brown Crophy.

At the last meeting of the Central
(Continued on following page)



PRACTICAL FINANCE

R. J. BENNETT, C. A., C. P. A.,

DETROIT, MICHIGAN,

Principal Detroit Business University.

Fore Word.

Seven years ago I contributed to this excellent magazine a series of articles on Higher Accounting. Those were the first contributions on the subject of accountancy to appear in any journal devoted exclusively to the advancement of commercial education. I feel a certain degree of pride in this fact, and am pleased to be selected again by THE BUSINESS EDUCATOR as the one to contribute the initial series of articles on the subject of Practical Finance. The great amount of satisfaction that I get from the study of finance is (aside from the monetary consideration) a strong incentive for my consenting to give the time to contributions on the subject, and I trust that the result may be the creation of a desire on the part of others for a deeper insight into this very interesting subject.

The commercial teacher, who wishes to make any headway in his work or who wishes to reach the top of his profession, should not overlook the fact that he must needs devote a great deal of time to the study of the literature bearing upon the subjects underlying his profession. Not only does he enhance his own income and usefulness by doing so, but the knowledge and satisfaction thus attained will prove a source of pleasure at all times, as the various points touching upon them are of the practical, everyday kind and to be found at almost every turn.

Finance.

DEFINITION. (Noun) The science of monetary business or affairs; the system by which the income of the nation, state, or corporation is raised and administered; pecuniary management in general.

FINANCE. (Verb.) To conduct financial operations; manage finances in either a public or a private capacity; to manage financially; to be financier for; furnish with finances or money. (Century Dictionary.)

From this definition, it will be seen that the subject of *Finance* deals with money matters, without which no project, undertaking, or enterprise can be successfully launched, to say nothing of the needs of succeeding years, when capital is required at every step in the progress of the business. The subject includes: business, industry, compe-

tion, money, credit, banking, law, capital, speculation, etc.—in other words it includes everything that has to do with the tools of business and commerce, and with the establishment and success of trade and industry.

In succeeding articles I shall briefly touch upon different phases of the subject of finance and of business customs, especially from the practical or utilitarian standpoint. But the contributions cannot be more than an introduction which shall make mention of and point out the beauties of the correlative studies and the sources whence information may be obtained. I have found from experience that almost every step taken in my work in commercial education and accountancy has brought me face to face with the necessity of possessing a knowledge of business affairs in general.

LITERATURE.

There is plenty of literature bearing upon the subject of Finance and its underlying principles that may be had from book sellers or consulted in public libraries. I would especially commend the study of the following: Finance, by different authors; Business Law; Banking; Exchange; Economics; Money and its substitutes; Financial History of the U. S.; Accountancy; Business; Industrial enterprises of different kinds; Capital and its uses; Investments and speculation; the Stock Market; Taxation; Trust and Insurance Companies, etc.

The student of finance can always find subjects of interest in magazines, newspapers, government and statistical reports, and much may be gleaned from observation. On all sides are to be found matters of interest and transactions of more or less importance to the financial and business world.

Among the subjects for special study, I would mention the words, terms, etc., used in business and the stock market. These may be found in reference books and dictionaries, or gathered from research in different lines of literature.

INVESTING SAVINGS.

While I hope to awaken in the minds of readers a desire for the study of finance, it is not my aim to interest them in the hazardous business of speculation, taking chances with their earnings, or in attempting to "get-rich-quick". "Lambs" (that

is, inexperienced speculators) usually get "fleeced" when they attempt to speculate, and, after losing their hard-earned money, have plenty of leisure in which to repent. I should hardly advise anyone to refrain from making investments, as they are the life of trade and industry, but would suggest great care in doing so. If you cannot have a say or a hand in the running of the business in which you wish to invest, it is best not to put money into it at all, unless you are sure of its stability and earning capacity.

The best place for ones savings is in a reliable savings bank until a chance for making a good investment is found. But keep in mind that any business that promises more than a reasonable dividend or rate of interest is to be looked upon with some hesitancy when seeking a safe investment. My advice to all is to work hard, study systematically, give close attention to business, and save as much as possible. "Save \$1000 and your wealth will roll in."

I am a firm believer in the mission of Building and Loan Associations, providing they are properly conducted, and the plan upon which they work is worthy of the attention and support of those who wish to encourage systematic saving of small amounts.

Typewriting—Continued from preceding page.

Commercial Teachers' Association Mr. G. W. Brown, of Illinois, Indiana, Iowa and Missouri, and a loyal citizen of the United States, offered a one-hundred-dollar trophy to be contested for at the annual meeting of the association to be held at Davenport, Iowa. The contestants must be from the schools of members of the Association, such contestants not to have entered a school or used a typewriter prior to April 1, 1907. This trophy probably a cup, is to be held for one year by the winning school. A certain number of consecutive winnings will entitle a school to the permanent possession of the trophy.

A draft of the regulations for the contest has been submitted by the committee to Mr. Brown, but illness has prevented him from giving it such consideration as necessary before the committee can make public the rules. It is hoped, however, that these rules can be given in full in the October journals.

In the meantime schools can go on with their preparation for the contest. In all probability accuracy will be emphasized as it has never before been emphasized in any typewriting contest held before any commercial teachers' association. This offer should be an inspiration to all the students in the territory of the Central Commercial Association to be striving for speed and accuracy.



THE STORY OF
Business Education in America

By FRANK VAUGHAN,

203 BROADWAY,

NEW YORK.

No. 12. A Lamb-like Gathering.

Twenty-two men answered the roll call at what the published proceedings called "The Fourth Annual Meeting of the International Business College Association, held at Detroit, Mich., June 13, 1871"—36 years ago. Perhaps it would be interesting to give the full list:

E. R. Felton, Cleveland, J. C. Bryant, Buffalo, R. C. Spencer, Milwaukee, J. H. Goldsmith, Detroit, Mich.; E. G. Folsom, Albany, George Soule, New Orleans, C. P. Meads, Syracuse, J. W. Warr, Louisville, A. W. Smith, Meadville, Pa.; S. Bogardus, Springfield, Ill.; H. E. Hibbard, Boston, Richard Nelson, Cincinnati, J. Bonnell, Burlington, Iowa; L. L. Williams, Rochester, J. F. Curtis, Davenport, Iowa; J. Tasker, Montreal, J. D. Odell, Toronto, A. J. Rider, Trenton, W. R. Kimberly, Philadelphia, E. Trout, Toronto, A. J. Cole, Davenport, Iowa; L. A. Gray, Portland, Me.

Three men who had been very active in the proceedings of the Boston meeting the year before were decidedly conspicuous by their absence—S. S. Packard, Warren H. Sadler, E. P. Heald. Later the proceedings indicated that John R. Carnell, of Troy, and W. A. Faddis of St. Paul, were present. The convention was reported by Osgoodby & Duffield, Stenographers, Rochester. It has no verbatim reporting to be proud of—and very little of any other kind.

THE PRESIDENT WAXES ELOQUENT.

President Felton delivered the long and eloquent address, which would be worth while to reproduce in full except for space limitations. Flowers of tropical brilliance bloomed through it very freely. Here are some examples:

GENTLEMEN OF THE INTERNATIONAL BUSINESS COLLEGE ASSOCIATION:

Loyal to the Institution of your creation, and zealous in your labors for its perfection and perpetuity, you this day renew your pledges of fidelity and consecration. Today, in this beautiful city of Detroit, America's Constantinople, through whose gates passes the vast commerce of this chain of inland seas, are we again assembled. A band of Brothers for council and deliberation. That you bring as your offering warm hearts, clear heads and open and willing hands, I am assured.

As the Arab's heart bounds with gladness, when in his wearisome journey across the trackless desert he reaches the Oasis, where the joyous smile of Providence greets him in the matchless beauty of His vegetation,

and the sweet purity of His earth yielding draught, inviting that repose and recreation, essential to the prosecution of his voyage, so we, whose journey across the great plain of time, slowly but surely transforms from manhood in his best estate to the bending form and silvered crest of the patriarch, must pause for rest and recuperation. Shall not our hearts beat more warmly and the pulse quicken with joy as the cherished opportunity presents for brother to greet brother? Are not these annual assemblies our Oases, the great fountain whence flow exhilarating draughts, quickening us to a new life and more vigorous action?

BUSINESS BOOMING.

Then the speaker switched to industrial topics and in the shadow of a great financial and industrial cataclysm one is surprised to encounter such optimistic views as these:

We meet under circumstances peculiarly gratifying and auspicious. Since our last Assembly, American enterprise has enjoyed a year of unusual prosperity. Industrial pursuits have everywhere met their full reward. Artisans and common laborers have by temperance and frugality secured comfort and happiness to dependent families. Nearly all branches of trade and commerce have shared liberally of the material growth and prosperity of our country, and no American citizen is without cause for congratulation.

Products of human labor have been greatly increased, demanding enlarged fields for their consumption. The vast plains and mountain ranges of the boundless West and South have become national highways for the transportation of these products to points of usefulness. Old avenues of wealth are being enlarged and improved, while new elements of prosperity are constantly unfolding. Fountains of subterranean gas which, science tells us, lie entombed in the great shale formations of our planet, have for ages sent forth mutterings of discontent, refusing to become solid. Man has consented to liberate this captive, and utilize its powers. Already has it proved of great value, and who shall predict the extent of the revolution it may work as an illuminating and carbonating element? Science and Art have combined in moulding into "Perfect Ashlers" [what in the Nation is a "Perfect Ashler?" F. V.] the rough sands of the sea. The highest conceptions and loftiest ambitions of our countrymen are being more than realized. No mind conceives a project so vast but

its cunning fellow suggests ways and means for its accomplishment. In the interest of civilization the mountains and the valley change places. We behold in every human effort the tendency of the age to practicability. Are not the arguments for practical education overwhelming and irresistible?

The vast and rapidly increasing resources of this Republic are likely to be enhanced in importance as a result of the late conflict of arms between the powerful and prosperous States of Germany and France.

FRANK AND TEUTON IN DEADLY STRUGGLE.

A topic that was on everybody's tongue in those days was the furious struggle for mastery between France and Germany. France's beautiful capital had been laid low in dust and ashes and drenched by the blood of her children. Of course the speaker had to say something on that point. Here it is:

Fearfully appalling as has been the destruction of human life, deplorable and irreparable as is the loss sustained by art and science, in the work of vandalism which laid in ruins a fourth of the most beautiful capital of the world, so justly renowned for its sculpture, painting and architecture, and dear to every scholar for the rich reward its libraries afforded to letters and science, there is yet some comfort in the thought that the wicked fallacy is exploded, that liberty and unbridled lust are synonymous and convertible terms. The unhappy and much to be pitied Frank has learned through deep humiliation and distress, that justice holds even, impartial balance; that he cannot invade a moral, social or political right of his fellow-men without incurring her displeasure; and if in the penalty she attaches, interests vital to himself are assailed, he must not murmur, though the world shall deeply mourn its loss and regret alike his folly and his misfortune. Let us extend to him encouraging hope that the "tidal wave" of fire and blood which deluged his beautiful Rhineland has swept into oblivion the foul seeds of discord, anarchy and Red Republicanism leaving in their stead germs of enlightened liberty which shall take firm root in generous soil, yielding a bountiful harvest of intelligent patriots, who shall rear their stricken country to a position higher and grander than ever before attained, extending peace, fraternity and goodwill to men. How striking the moral which this lesson impresses. More potent than the essays and arguments of all the philosophers and statesmen of the world is the logic which the result of this conflict is silently riveting upon the minds of every enlightened nation. The self-reliant, intelligent Teuton has taught mankind a lesson he shall not soon forget. The supremacy of moral and intellectual over brute physical force he has established in a manner not likely to be again disputed.

(CONTINUED)



SCHOOL ADVERTISING

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL

Seattle, Washington.

School Advertising is about on a par with other advertising—no better or worse. The very efficacy of this modern force has stultified its growth and retarded its refinement. In the past any kind of advertising has paid and, therefore, little that has been given to it—a bluster of words and baseless claims have brot the business.

Acting on perfectly natural laws it has developed the same as any other art.

From the overshot water wheel to modern turbine is a far cry and yet the development of the mighty motor that robs Niagara to make New York go round has had but one incentive—economical production of power.

We are learning to apply the same equine discrimination to our advertising. The crucial question is: How shall we produce results at small cost? Any kind of advertising will probably succeed if enough is used and no one disputes the time-tried and newspaper-banded axiom that "Advertising Pays."

What we want to know is, how to make a small expenditure yield big results; to decrease the cost per inquiry; to cut in two the cost of getting a student.

We can mark it down as a sure thing that advertising that does not sell the goods is useless. "Keeping the name before the Public," "Working by Subconscious Suggestion," "Cultivating Good Will", all these will-of-the-wisp advertising phantasmagoria are illusive and vain.

Tack this pertinent inquiry where your beleaguered eye can fall on it, when the advertising solicitor unwinds his phonographic eloquence: Will this plan have a direct effect in selling the goods?

This is a trusty mentor. Much advertising is done without a definite aim—we want to say something bright, witty, smart, catchy or what-not, forgetting that the sole purpose of advertising is to dispose of the salable commodity. Good advertising is salesman-ship on paper.

The most of advertising, the school brand included, is stilted and lifeless, because the moment pencil touches paper all spontaneity leaves the unhappy writer.

Listen, captured reader, to this: "This school is well and favorably known in the business community, both for the thoroughness of its courses and for the distinctly high moral in-

fluence of its faculty. Maintaining a standard, set by no law motive, and which is refined and perfected as business demands become more exacting, this institution is without a peer in this city and environs—the Best by any Test." Jest so, jest so!

This kind of stuff is found in many catalogues, I leave it to you, dear reader, How can the Gentle Youth tell where he wants to go to school after reading the above tender prose poem?

I wonder how many school owners talk to inquirers in the above plaintive strain. If they do their lamp of practice doesn't illuminate the dark places of theory very long.

If you have trouble writing effective advertising—advertising that takes hold and implants a never-dying conviction in the breast of the prospective—just have a nimble stenographer take down your next talk to your visitor.

Probably your talk isn't a bit like your catalogue—with the odds all in favor of the verbal representation. Try it.

In succeeding articles I shall get closer to facts and eliminate the theory. I expect to get a great deal of good from them—telling them will clarify my ideas.

I have had some small part in building up a flourishing school at small expense in the face of fierce—fierce is the word—fierce and frantic competition. I don't know it all nor any resemblance of it. But I have studied this advertising proposition for lo, these many years and there are some things I have proved to my own satisfaction and others I merely believe are so. I'll give them all for what they are worth.

It is proposed that we have a Department of Suggestions—I like that better than "Column of Criticism."

It is so easy to criticize—a platitude, I think none will dispute. The critic bears about the same relation to progress that a flea does to a dog. He infests it without aiding or directing it—and of such are all critics.

So, brother, don't be afraid to send on your catalogue and follow-ups. I know you have spent many weary hours over them. I would but show my own inanity to climb upon the tripod and throw out large and empty opinions concerning your Good Stuff.

So I will just help and suggest where I can. Send it to me at 2025 Sixth Avenue, Seattle—everybody knows where Seattle is.

Results of the first Shorthand and Typewriting Championship Contests Held in England.

MR. SIDNEY H. GODFREY WINS THE OPEN CHAMPIONSHIP WITH A NET SPEED OF 197 WORDS PER MINUTE.

The Business Show held at Olympia in London, from the 4th to the 13th of July, was the first of its kind to be held in England, and following the example of similar Exhibitions in the United States, the official program embraced a number of Contests in Shorthand and Typewriting, with Championship prizes in each subject. The exhibition was promoted by the "Organizer" Publishing and Exhibition Company of London, with Mr. E. D. Robbins as Managing Director.

For the Shorthand and Typewriting Contests the Exhibition Company had the valuable assistance of the officers and members of the Incorporated Phonographic Society, and of the Incorporated Society of Shorthand Teachers. There was a Students' Shorthand Contest and a Students' Typewriting Contest, a Commercial Shorthand Typists' Contest, a Teams Typewriting Contest, and the two Championships in Shorthand and Typewriting.

THE SHORTHAND CHAMPIONSHIP.

For the Shorthand Championship there were 14 entries and 13 contestants. More than half of these were expert writers of Isaac Pitman's Shorthand, holding certificates for 200 words a minute or upwards. Mr. S. H. Godfrey, twice winner of the Miner Gold Medal in the United States, was, of course, a contestant. Mr. G. W. Bunbury of Dublin the holder of a 250 word certificate, was prevented from attending owing to the illness of his wife.

The contestants were required to take down three test pieces of five minutes each, at speeds of 180, 200 and 220 words a minute, and to choose any one of the three for transcription. The regulations were very simple; one per cent. was deducted for every error, and the shorthand notes were handed to the Judges with the transcript, which was commenced almost immediately after the note-taking had finished. Mr. J. Hynes was the reader and Mr. French time-keeper. The 220 words piece was taken first, then the 200 and the 180 last. The matter consisted of an account of the early life of President Lincoln, a speech by Mr. Joseph Chamberlain, and a speech on Commercial Education.

Eleven of the Contestants returned transcripts all transcribing the 200 words piece. The awards were as follows:—

First prize, the Championship Cup and 10. (\$50.) Mr. S. H. Godfrey, of London.

Second prize, Gold Medal and 5.



Penmanship Room, Sadler's Bryant & Stratton Business College, Baltimore, Md.

(\$25.) Mr. Hubert Byers of Middleborough.

Third prize, Silver Medal. Mr. G. E. Hall, of London.

Mr. Godfrey's transcript of the 200 words piece contained only 14 errors in the 1,000 words, giving him a net speed of 197 words a minute

THE TYPEWRITING CHAMPIONSHIP.

For the Typewriting Championship it had been hoped that Miss Rose L. Fritz would have been able to come over from the States and she certainly would have received a hearty welcome. In the absence of any very definite records there was a good deal of uncertainty as to the result. Mr. James Wright of Newcastle, and Mr. Wearmouth, now of Milan, Italy, had each won Provincial Contests, but there were the ladies still to be reckoned with. Thirty seven competed, some of them indifferent, but among the first half-a-dozen there was a severe contest. The test pieces were:—30 minutes copying from imperfect MS., 30 minutes copying from printed matter, and 30 minutes copying from dictation, each having to provide his or her own dictator. The rules governing the Contest were the following:

One word deducted for every error, viz.—for striking a wrong letter, failing to space between words, omission or misspelling of a word, piling letters at the end of a line, failure to begin the line at space 10 on the scale, except at the beginning of a paragraph. The operator typing correctly the greatest number of words in the given time, after the penalties have been deducted, to be declared the winner.

The test piece of imperfect MS. was a maze of corrections and emendations, and tempted the contestants to type all readable words at a great pace, irrespective of errors, for the careful reader could make little progress with the typing of it. Copying from dictation was marred by the din of dictators and machines in a building of bad acoustics. On the other hand, the

copying from printed matter was the real test, and in it some good work was done, especially by Miss Smallhorn the winner. The following are the figures of the winners in this test:—the prizes being the same as in the shorthand championship.

30 MINUTES COPYING FROM PRINTED MATTER.

Contestants	No. Words Typed	Errors	Net
Miss Smallhorn	2628	114	2514
Miss Illenden	2368	144	2242
Mr. Curtis	2355	279	2076

Miss Smallhorn's record comes so near to that of Miss Fritz's gross speed at Chicago that the comparison becomes specially interesting. Copying for 30 minutes at Chicago in March, Miss Fritz typed 2660 words; while Miss Smallhorn at Olympia in London, in July, typed 2628, the relative gross speeds, being, Miss Fritz 88½ words a minute, and Miss Smallhorn 87½ words a minute. Miss Fritz had however fewer mistakes, and deducting one word for every error, as in London, the net speeds were:—Miss Fritz 88 words a minute, and Miss Smallhorn 83 words a minute.

INTERESTING NEWS ITEMS

Mr. R. A. Stevens, for two years at the head of the commercial department of the Dedham, Mass., High School, has joined his former superintendent, Jas. W. Brehaut, of N. Attleboro, Mass., in the purchase of the B. & S. Business College, Manchester, N. H. Mr. Wm. Heron, the former proprietor, will remain with the school for the present.

E. E. Gardner has sold his Lansing, Mich., school, and will have charge of the Charter shorthand department of the American Business College, Allentown, Pa.

C. A. Waynant, last year with the Mansfield, Pa., State Normal School, has just been elected head of the commercial department of the Martinsburg, W. Va., High School.

W. P. Jones, is a new commercial and penmanship teacher at the Memphis, Tenn., Business College.

H. J. Oke, last year with the Elliott Business College, Burlington, Iowa, has been elected head of the commercial department of the Spokane, Wash., High School.

Mrs. S. A. Godfrey goes from the Steubenville, Ohio, High School to the Fargo, N. Dak., High School as head of the commercial work.

F. W. Baldwin, a Highland Park College man, is with the Parks Business College, Denver.

D. L. Hunt, the well-known penman and commercial teacher, recently with the Wichita Business College, will have charge of the penmanship and commercial work of the Nichols Expert School, St. Paul, one of the most beautifully equipped private schools in the Northwest.

Miss Emma L. Scheffer, last year with the Iron Mountain, Mich., High School, has just been elected to take charge of the commercial department of the Peru Township High School, La Salle, Ill.

B. I. Van Gilder goes from the shorthand department of the Brown Business College, Kansas City, to similar work in the Business Institute, Detroit.

Virgil E. Anthony will open the new commercial department in the Cheyenne, Wyoming, High School.

G. L. Hoffacker, of the Massachusetts College of Commerce, Boston, has bought W. N. Currier's interest in the Bellingham, Wash., Business Institute, and joins G. C. Savage, formerly with the Salem, Mass., Commercial School, in the conduct of that promising school. John Alfred White, of the N. Division High School, Milwaukee, and S. L. Lowrey, for many years at the head of the Indiana, Pa., State Normal School, have been engaged to teach in the Spencerian Business College, Milwaukee, which has been consolidated with the popular Gilbert School, of that city. The combination, with its exceptionally able faculty, ought to be very successful.

E. E. McClain, of the Miller School, New York, becomes manager of the Interstate Commercial Schools, Cedar Rapids, Iowa.

Miss Harriet Leonard, of Malone, N. Y., will have charge of the commercial department of the Derby, Vt., Academy this year.

The Business Systems Commercial School, T. F. Wright, Prin., is the same name of a new business school recently organized in Toronto. It is backed by the Directors of Business Systems, and is starting out with prospects of success. The school seems to be organized somewhat along new lines, and we wish it success.

The St. Louis, Mo., Business College, is a new institution recently organized by A. C. Gondring, for a number of years connected with the Chicago Business College, and Samuel P. Reese. From what we have heard, the new school has opened up with splendid prospects in that metropolis, midway between east and west, north and south.

The Barnes Commercial School, Denver, Colo., reports a daily attendance of 125 with the brightest outlook for the fall.



ASSOCIATION AND CONVENTION COMMENT, COMMUNICATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

EDITOR BUSINESS EDUCATOR, COLUMBUS, OHIO.

As chairman of the Executive Committee of the National Commercial Teachers' Federation, I have been working hard on the preliminary details with most gratifying results, and we will be prepared to entertain the Federation in a manner befitting the high standing of this organization of business educators.

The Headquarters of the Federation will be at the "Annex Hotel," the largest hostelry in the State of Pennsylvania. In this hotel will be provided a private parlor for ladies and one for gentlemen, with a general reception room connecting. An exhibit room will also be provided for the convenience of the manufacturers of office appliances, and the publishers of text books, and a parlor will be reserved for the Private School Managers' Association.

The Banquet Hall of this hotel will comfortably seat 1500 people. This room will be used during the forenoons for the general sessions of the Federation, and in the afternoons for the meetings of the National Shorthand Teachers' Association.

The National Business Teachers' Association, the Penmanship Teachers' Association, the High School Teachers' Association, and the various section meetings will be held in The Martin School Building.

It is believed that the above arrangements will be especially advantageous from every standpoint. The hotel and school buildings are situated in the business center of Pittsburgh, and are only one block apart. The Annex Hotel can undoubtedly accommodate the majority, if not all of the delegates. In the case of an overflow, there are many hotels in which quarters can be secured.

The 1937 sessions of the Federation will be held on Friday, Saturday, Monday, and Tuesday, Dec. 27, 28, 30, and 31, respectively. The Banquet will be given in the Banquet Hall of the Annex Hotel, Monday evening, Dec. 30th. Special services will be arranged for Sunday evening at one of the central churches, and other details will be carefully looked after.

Kindly favor us with any suggestions which you may think of value to us.

Very sincerely yours,

H. L. ANDREWS,
Chairman Executive Committee,
PITTSBURG, PA. N. C. T. F.

Shorthanders, Hear Ye!

TO TEACHERS AND WRITERS OF SHORTHAND:

As Chairman of the Executive Committee of the N. S. T. A., I have written a personal letter to each member whose name appears on the 1936 list, asking for suggestions and ideas which would enable the Committee to come into touch with the real, live problems confronting teachers and writers of shorthand in different parts of the country, thereby enabling the Committee to arrange a program that will be representative, and, at the same time, give everybody interested an opportunity to say what he thinks should come up for discussion at the coming meeting.

I asked each person addressed to please favor me with an early reply, but up to this time have had replies to but a few of the letters sent. In making this second general call through THE BUSINESS EDUCATOR for suggestions, I wish to include all persons interested in our work, whether members now or not; just send along your ideas, and get in line for the coming meeting at Pittsburgh, at which time the matter of membership can be quickly attended to. Do not be backward about writing to us; we need your help and you need ours.

We are making every effort to keep the standard of the N. S. T. A. high, and in order to accomplish this, we must be up and doing; so do not let this matter slip your memory, but let us hear from you at once.

Respectfully yours,
F. O. HARRISON,
Chairman Executive Committee,
N. S. T. A.

32 Fifth St., Pittsburgh, Pa.

SCHOOL AND PROFESSIONAL

The Portland, Ore., Board of Education recently adopted Gregg Shorthand and "Words" for use in the Portland High School for a term of years. Good for GREGG, and good also for Portland.

Mr. A. N. Symmes, formerly of Louisville, Ky. and recently of New York City, is now proprietor of the Indiana Business College, located at Madison, Ind. We wish the genial Mr. Symmes the success his splendid qualities merit.

C. A. Reed and R. A. Coverdale purchased the Amarillo Business College, Amarillo, Texas, on May 20th and re-opened this institution. No doubt these two gentlemen will be able to build up a splendid school.

Mr. and Mrs. F. W. Mosher, Mr. J. W. Lampman and Mr. W. C. Prichard have formed a partnership, and will on September 1st, open the Mosher-Lampman Business College at 17th and Farnam Sts., Omaha, Neb. The long experience of these teachers will doubtless serve as a substantial capital upon which to build a large school from the beginning. We wish the new school and its partners success.

F. B. O. McAdams, who for the past seven years has been principal of the Commercial Department of the Newark N. J., Business College, recently resigned his position and is now located in Tarkio, Mo. Mr. McAdams

states that he finds the muscular movement of great advantage to him in using the lawn mower and in doing other things on the property he purchases at that place. On the day Mr. McAdams left the Newark Business College the faculty and students presented him with a silver loving cup, handsomely engraved, as a token of their esteem.

Mr. H. O. Kessling is now the sole owner of the New Albany, Ind., Business College, having recently purchased Prof. Strunk's interest. The School was founded 42 years ago by Ira G. Strunk, who has been connected with it continuously ever since. It is with regret that we see our long time friend drop out of the commercial teaching profession, but we sincerely hope he has laid enough aside to enable him to enjoy life from this on to its fullest capacity. And we wish Mr. Kessling the success which has characterized this institution, with increasing prosperity to correspond with the times.

Mr. G. A. Henry, who was connected with the Central Business College, Kansas City, Mo., in 1901-2, and who since that time has been engaged in active business work, is again in the teaching harness in the old reliable Central. We are thus glad to welcome Mr. Henry back into the teaching field. We have noted with a good deal of pleasure during the past decade that nearly all the professional teachers who drop out of the profession to engage in business pursuits, soon or late, find their way back to their first love—commercial teaching. But we are glad to say that these same teachers come back to us with that very valuable something which cannot be gotten from books or in school "experience," which makes them ever after more valuable and more contented as commercial teachers.

Mr. G. T. Wiswell, formerly of the Interstate School of Com., Cedar Rapids, Iowa, and Orton E. Beach, formerly with the Lawrence, Mass., Commercial School, have joined hands and opened Bradford, Pa., Business College. With two such able and experienced commercial teachers at the helm, a good school from the beginning will be the result. We wish the new institution the success it merits.

Springfield, Mo., Business College, is now housed in a new home of its own, occupying an entire city block. It is 85 feet wide and 124 feet long and is constructed of red brick three stories high, liberally ornamented with white stone trimmings. In the basement is a steam heating plant, kitchen, dining room and stock room.

Mr. R. D. Mitchell, who for nine years has been identified with the Sandusky, Ohio, Business College, is now its sole owner, having bought the institution from Mr. T. W. Bookmyer the well known business college man whose Federation labors have been so efficient and faithful for many years. Mr. Mitchell has proved his worth as a business college man and as a fit successor to Mr. Bookmyer. We congratulate the good people of Sandusky for having in their midst such an excellent school, and with Mr. Mitchell at the helm it will no doubt be even better than in the past which means much to those acquainted with the high grade of work done there.

Mr. Fred Berkmann of Oregon but recently of the Spencerian of Cleveland and the Zuercher of Columbus, Ohio, has engaged with the Blair Business College of Spokane,



Business Practice Department and Offices in Sadler's Bryant & Stratton Business College, Baltimore, Md.

Wash., to handle their engrossing and penmanship, and such other branches as may be necessary to keep Mr. Berkman busy. The Blair people have the faculty of securing the best talent to be found on the market. Mr. Berkman is a thorough gentleman as well as high grade in ability, although relatively young in years. We doubt whether there are better people to work for anywhere than the Blair Bros.

Allen's Business College, Stevens Point, Wis., recently installed \$5000. worth of Remington typewriters. Messrs. F. F. Showers and H. G. Martin, proprietors, are men of ability and taste combined, which are the two necessary qualifications for a big live school. We hear nothing but good reports from these gentlemen and their school.

"Rogers & Allen's Commercial School graduation exercises, Fall River, Mass.", were given two columns of space in one of their daily papers in which we notice an address of more than ordinary excellence delivered by Judge John J. McDonough.

During the summer the Whitmore Business College, St. Joseph, Mo., added 25 new Smith Premier typewriters to its equipment. This is an unusually large number of machines, and we have every reason to believe that it bespeaks prosperity and large attendance this fall. Mr. Whitmore is one of the hustlers of our profession, and is evidently making things move at a rapid pace in St. Joseph.

NEWS NOTES AND NOTICES

Mr. G. B. Jones, of Fancher, N. Y., has been elected to the position of supervisor of writing in the Norwood, Ohio, public schools. This means enthusiastic, first-class instruction in that beautiful little city, and we congratulate the school board for having secured the services of Mr. Jones.

Mr. H. M. Bowen, proprietor of the Macfate Business College, Columbia, S. C., recently purchased the controlling interest of that institution, and reports it to be one of the best business colleges in the Southland.

Mr. Irwin P. Mensch, recently of Newburgh, N. Y., is the new commercial teacher in A. G. Sine's Big Mountain State Business College, Parkersburg, W. Va.

Catherine Leola is the name of a fine baby girl which arrived at the home of Mr. and Mrs. Don E. Wiseman. The young lady arrived May 28, 1907. Mr. Wiseman is one of the big men of the profession, standing near to 64 and tipping the scales at about 255. He is now with The Rider-Moore & Stewart Schools, Trenton, N. J.

Mr. C. H. Longenecker, of Palmyra, Pa., and recently of the Zanerian, has engaged with the Mueller School of Business, Cincinnati, Ohio, to teach penmanship and English and assist in the commercial work. We have every reason to believe that Mr. Longenecker will find the Mueller School a good one, and that the proprietor, Mr. D. D. Mueller, will find Mr. Longenecker a desirable employee.

Mr. G. T. Brice, formerly of the Spencerian, Cleveland, Ohio, and recently with the McKinley High School of St. Louis, has returned to the Spencerian, where he is now engaged teaching the young idea how to shoot along penmanship and commercial lines. Mr. Brice's re-engagement is a compliment alike to employers and employee.

Miss Gertrude O. Hunnicutt, recently with the Alton, Ills. Business College, is now connected with the Lansing, Michigan, Business University. The people at Lansing are to be congratulated for having her in their midst.

R. E. Kennedy has severed his connection with Allen's Business College, Eau Claire, Wis., and has opened Kennedy's Commercial College in the same city.

Mr. C. Spencer Chambers, the well known supervisor of writing, Covington, Ky., recently graduated in law from the McDonald Educational Institute of the Y. M. C. A. of Cincinnati, Ohio, receiving the degree of LL. B. Mr. Chambers is to be congratulated for having the energy and ability to be something more than a mere penman.

Mr. J. Edwin Booth is achieving splendid success in the Commercial Department of the High School of Covington, Ky. During the summer he had charge of a summer school for stenographers in the well known National Cash Register Co., of Dayton, O. We have known Mr. Booth for a number of years and have come to regard him of much more than ordinary ability, and we are therefore pleased to learn of his deserved recognition.

The pupils of the Lawrence, Mass., Commercial School, during the summer presented Mr. Orton E. Beach, shorthand teacher for the past three years, with a set of resolutions expressing their appreciation of his faithful attention to them as scholars and earnest efforts to impart to them knowledge. The resolutions were handsomely engraved by the principal, Mr. Frank E. Mitchell.

Mr. E. W. Frear of Iowa and recently of Tenn., is now engaged in teaching penmanship in the Twin City Business College, Winston-Salem, N. C. Mr. Frear swings a pen of more than ordinary proficiency.

Clara E. Barnitz, recently of Bowling Green, Ky., is the new supervisor of writing in the public schools of Sanford, Me. Miss Barnitz is a young lady of more than ordinary ability and character, and the good people of Sanford will no doubt learn to appreciate her more and more as she demonstrates her work and worth.

Mr. Daniel G. Yoder disposed of his school at Boyertown, Pa., and accepted the principalship of the commercial department in the high school at Irvington, N. J.

Mr. A. L. Percy succeeds Mr. Irvin Hague as Principal of the Office Practice Department in the Spencerian Commercial School, Cleveland. Mr. Percy has had full charge of both the Initiatory Bookkeeping and Office Practice Departments during the summer months.

The Nebraska Central College, Central City, Nebr., has secured the services of Mr. Earl T. Whitson, late with the Telluride Power Co., Provo, Utah, for the coming year as head of their commercial department.

Mr. F. A. Wilkes, who spent last year in the North Manchester, Ind., College, is now engaged in the Framingham Business College, South Framingham, Mass. Mr. Wilkes is a fine young man, and we have every reason to believe that the modern Massachusetts puritans will think the new Buckeye fully measures up to the Ohio standard.

Mr. E. C. Stretcher, recently in charge of the Myersdale, Pa., Commercial College, is now principal of the bookkeeping department in the Douglas Business College, Pittsburg, Pa.

Mr. W. P. Steinhäuser, recently of Alma, Mich., College, is now in charge of the shorthand work in the big, successful Ferris Institute, Big Rapids, Mich. Mr. Steinhäuser is to be congratulated for having secured so desirable a position. He had been re-elected for another year at Alma, but resigned to accept the Big Rapids proposition.

Mr. G. C. Kriegbaum, of Akron, O., and recently of the Zanerian, is the new penmanship and commercial teacher in the Business Systems Commercial School, Toronto, Ont. Mr. T. F. Wright, Principal, Mr. Kriegbaum is a fine young man and we feel sure he is going to make a record in the commercial teaching world.

Mr. H. B. Lehman, the expert penman of the Central High School, St. Louis, Mo., spent his vacation teaching in the old reliable D. B. U., Detroit, Mich., instructing in penmanship in its summer school.



CATALOGS CIRCULARS

The Ohio Valley Business College was recently given deserved recognition and attention in *The Posters Herald*, East Liverpool, Ohio. This school has built up a splendid reputation in eastern Ohio for conscientious instruction.

The Practical Text Book Co., Cleveland, Ohio, recently mailed to its patrons a series of three booklets quite in keeping with their wide awake method of doing and teaching business.

A novel postal folder is acknowledged from the Taylor School, Philadelphia, Pa.

The Mueller School of Business, Cincinnati, Ohio, is sending out one of the prettiest ten-year calendars we have ever seen. The calendar, like the school it represents, is high grade and practical.

Practical Books for Schools is the title of a finely printed and illustrated catalogue issued by and in the interests of the Practical Text Book Co., Cleveland, Ohio.

From the nature of the catalogue recently received we would infer that the Central Business College, Chicago, Ill., has "made good." It is a first class piece of advertising representing a first class school. It is printed on a good quality of paper. The text is straight-forward, high grade, and not at all bombastic.

Armstrong Business College, San Luis Obispo, Calif., W. A. Bagby, Manager, seems to be doing good work if we may judge from advertising recently received.

Baker City, Oregon, Business College, Albert Backus, Prin., occupies four pages of space in a special magazine entitled "Baker City, the Metropolis of Eastern Oregon."

The Meadville, Pa., Commercial College, is one of the largest and most successful schools to be found in one of our smaller cities. This institution has long since had the reputation of thoroughness and square dealing. The press of that city devoted a large space to the commencement exercises held June 13th which were, as usual, high-class and interesting in character.

The Tampa, Fla., Business College, is doing some vigorous advertising by means of some very creditable bold script as shown by a half-page newspaper advertisement before us.

The Metropolitan Business College, Cleveland, Ohio, believes in advertising of an attractive sort if we may judge by the advertisements we see from time to time in the daily press.

One of the most artistic little booklets received at this office is herewith acknowledged from New England Audit Co., F. J. Hillman, president and manager. Mr. Hillman is congratulated for the progress he has made in this new line of endeavor. Few of our many acquaintances seem to have achieved so much in so short a time. And what is more significant, he and his firm stand not only for ability but for reliability. Mr. Hillman is a man well fitted for this new line of much needed trinity of science and art, auditing, expert, accounting, systematizing.

Mr. E. A. Bock, recently with the National Business College, Roanoke, Va., now has charge of the Penmanship and Business Practice work in the Los Angeles, Calif., Business College.

Mr. R. D. Thurston, recently with the Lowell, Mass., Commercial College, has recently accepted a position with the Rome,

N. Y., Business Institute. Mr. Thurston is a young man of excellent character, and we wish him success in his new position.

The Dixie Business College, Atlanta, Ga., H. L. Bridges and Bernard C. Ansted, proprietors, publishes a catalogue bespeaking a prosperous, progressive institution.

Short Bros., proprietors of the Hammel Business College, Akron, Ohio, Hall Business College, Youngstown, Ohio, and the Lorain Ohio, Business College, publish an attractive catalogue and do a good business if we may judge from what we see and hear.

Goldey College, Wilmington, Del., issued one of the most appropriate, novel, and artistic anniversary announcements we have ever had the pleasure of acknowledging.

On the front page is a deeply embossed colored engraving of Delaware State Building at the Jamestown Exposition, and beneath the building is this appropriate tablet:—Delaware To The Front In History—settlement 1638—first to sign the constitution. Commerce, powder, leather, fiber, ships, cars, etc. Education—Goldey College—Delaware's pioneer in commercial education.

"Opportunity" is a splendid title of a very creditable school paper published by and in the interests of the Monroe, Wis., Business Institute.

One of the best catalogues of the year is hereby acknowledged from the Martin Shorthand and Commercial School, Pittsburg, Pa. The catalogue is printed on the finest of rich cream paper with type and illustrations printed in brown which harmonizes very nicely with the paper and cover. Those attending the Federation this year will have ample opportunity of seeing the institution of which the catalogue in question is a fit representative.

"The News Letter" is the title of a spicy little paper issued by the Barnes Commercial School, Denver, Colo. The Barnes boys are wide awake, conscientious fellows and the good people of Denver seem to appreciate their presence there, if we may judge from the patronage given.

Souvenir, St. John's University, Collegeville, Minn., is the title of one of the prettiest picture booklets we have ever had the pleasure of receiving, illustrating an educational institution. This college is splendidly equipped for modern educational work. The Commercial hall is beautifully furnished, and ably presided over by Rev. Pius Meiniz.

No neater and more artistic commencement announcement has been received this season than the one from the Spencer Commercial School, Cleveland, Ohio. The large list of graduates indicates that the Spencerian has been enjoying some of its old-time prosperity, which the proprietors, Mr. E. E. Neville and Miss Caroline T. Arnold, certainly merit.

The Bingham School, Mebane, N. C., publishes a little booklet containing testimonials from patrons and former pupils which clearly indicates that the institution is held in deservedly high esteem.

"Profits" is the big bold script title of a 16-page paper published by and in the interests of the New Albany, Ind., Business College.

The Grand Trunk Business College, Edmont, Alta., McTavish & Houston, proprietors, is certainly doing excellent work along the lines of commercial education in the Northwest as shown by circulars received and other news items all of which bespeak conscientious instruction and a successful institution.

The Rowe College of Business, Kalamazoo, Mich., recently issued an attractive large 4-page circular bespeaking the kind of energy which makes the big school.

The Montana Business Magazine, published by the faculty and students of Helena Business College, is the title of a 16-page journal with cover recently received. From an artistic supplement inclosed we see that basketball seems to be a favorite amusement of the young men and ladies of this institution.

The Bliss Business College, North Adams, Mass., S. McVeigh, Principal, publishes a 16-page catalogue. It contains some very readable straight forward text, impressing one with the idea that the institution stands for high grade and thorough work which we have every reason to believe it does.

The catalogue of Peirce School, forty-third year, Philadelphia, Pa., 138 pages, is a splendid month-piece for that long established high grade commercial school. There are few schools in our profession which can point to as honorable a record as Peirce Institution. The catalogue before us contains illustrations of the most complete information concerning the school, such as a prospective student should have.

"The New Education" is the title of a creditable school journal published by and in the interests of the Meadville, Pa., Commercial College.

The Photographic Institute, Cincinnati, Ohio, is mailing a series of leaflets in the interests of the "Photographic Amanuensis" and the "Touch Writer". The former is their latest text book on Ben F. Man Shorthand, and the latter is a text book on typewriting by J. E. Fuller, whose series of lesson articles appeared in these columns upwards of a year ago.

St. John's University, Collegeville, Minn., publishes a splendid catalogue of 92 pages, descriptive of their large institution and extensive work. Their commercial course under the direction of Rev. Pius Meiniz is being thoroughly taught, and special emphasis being placed upon penmanship, the same as in our finest business colleges.

Benton's Business College, New Bedford, Mass., is issuing a modest school catalogue, indicating a good rather than a large school.

"Southern Exponent of Business Education" Bowling Green, Ky., published in the interests of the Bowling Green Business University, is one of best pieces of advertising recently received. It is a large 16-page sheet beautifully and elaborately illustrated. In it we see some very fine penmanship from the pen of Mr. C. H. Hill. The principal, Mr. W. S. Ashby, is to be congratulated upon the success he has achieved, and is still achieving, in the building up of this institution.

Recent Advertising literature has been received from the following: Twin-City Business College, Winston-Salem, N. C.; Springfield, Mo., Business College; St. Union Business College, Chicago, Ill.; St. Union College, Alliance, Ohio; K. C. King, Minneapolis, Minn.; The New Era Business College Superior, Wis.; The Providence, R. I. Business College; Woodbury Business College, Los Angeles, Calif.; Baltimore, Md., Business College.

Attractive, cordial commencement announcements and invitations have been received from the following: Albion, Mich., College School of Business; Clark Business College, Greenville, Pa.; Georgia Normal College & Business Institute, Abbeville, Ga.; Ferris Institute, Big Rapids, Mich.; Providence, R. I., Bryant & Stratton Business College; Detroit, Mich., Commercial College; Kennedy's Commercial College, Eau Claire, Wis.; Peru, Neb., State Normal School; Graham School of Shorthand, Battle Creek, Mich.; Rogers & Allen's School, Fall River, Mass.; Salem, Mass., Commercial College; Vashon, Wash., Military Academy and Seminary; Denver, Colo., Normal & Preparatory School; New London, Conn., Business College; Highland Park College, Des Moines, Ia.; Barnes Modern Business College, Denver, Col.; Wilson's Modern Business College, Seattle, Wash.



The Commercial Value of Good Penmanship

By E. S. Hausam

READ BEFORE THE KANSAS STATE BANKERS' CONVENTION, TOPEKA, KANSAS, MAY 20-22, '07.

In the history of modern commerce there has not been another time when good penmanship possessed so high a value or contributed so much toward the facilitation of business as at the present time. The great amplification of books of record and the extensive and rapidly increasing use of commercial papers together with the fact of a more pronounced individuality in penmanship than in any other form of record have been laying the pen and its manipulators under heavier contribution year after year. Nor has the invention of various office devices as typewriters, computing machines, etc., in any wise lessened the demands upon penmanship; but on account of the relief that has come to the clerk body by reason of these mechanical appliances and the additional time and many more hands and heads are devoted to the pen.

WHAT GOOD PENMANSHIP HAS DONE.

The increased demand for good penmanship has had a salutatory effect upon this art and upon all education in many ways. It has improved the quality of penmanship by giving it a distinct commercial value. It has modified standards until they have been made adequate to the needs of the business world. It has developed a distinct profession of practical penmanship teachers. It has inspired young men and women who are going into business, to excel in penmanship because of the advantages accruing therefrom. It has set the slow machinery of the public school system into motion along lines heretofore neglected and has stirred the authorities into thought and action that bid fair to revolutionize elementary, not all education. Commercial needs are the supreme needs of the day. This is the fact of our times, and this fact, however obstinately fought, is making itself felt in all avenues of thought. The larger colleges are blending business into their educational systems more and more in practice as well as in theory and not a few of them have drifted into a purely business management.

THE EXPANSION OF BUSINESS EDUCATION.

The Commercial Spirit is active in all human interests and education is adapting itself to the new demands. This is witnessed by the growing tendency to adapt the common school system to the needs of business and by the incorporation of the Commercial High School into the scheme; by the great expansion of the business school idea and by the institution of departments of commerce and finance into the colleges of the country. The great change in the educational world has begun to obtain and confessed by all who pretend to read the signs of the times and the murmur of opinion is being heard even in the precincts of the more humble and unlearned, whence comes a child-like argument to the common plea. A general change and shift in educational aims and systems being acknowledged, inquiry in this discussion turns upon the point: What is the status of penmanship in the new alignment?

THE WEDGE.

Its position is unique. It was upon the "Queen of Arts" that the Spirit of Commerce first settled, this art being the most necessary and in most immediate need of modification to meet the requirements of the day, and the result is that a truly modern, American system of practical writing has risen in our midst. Penmanship was the first branch of education that was compelled to respond to the call of Commerce and because of this unique position it has served as a wedge to open a way into the entire educational structure. The vicissitudes of penmanship have been many and

varied since the awakening. Commencing with the days of the Spenncers, a half century ago, the struggle of the art to evolve adequacy has been unremitting. Many extremes have succeeded one another in the travail. Late in the eighties the professional penmen began to gather about the standard of plain, unshaded, rapid business writing. In the early nineties the writer, while advocating unshaded writing on the floor of a penmen's convention, was answered in the logic of the times as follows:

"Young man your effort to take shading out of penmanship reminds me of an incident that occurred at a Methodist camp meeting. One brother advocated that the doctrine of hell be stricken from the church creed. Another ardent disciple of Wesley replied: 'If you take hell away what have we left to talk about.' I say if you take shading out of penmanship what is there left to teach."

But unshaded business penmanship is now unchallenged.

TEN YEARS OF SLEEP.

In the nineties the vertical microbe got into the system. Sad day that. Its soothing effect upon the stricken conscience of the public school teacher was all but instantaneous. Almost the entire teaching profession outside of the professional penmen succumbed and then followed a decade of sleep affording a rest that settled like the soft wings of night upon the tired army.



L. H. HAUSAM

This delusion, without reason and without excuse, was not the result of investigation in any rational sense, but was the result of the frantic grasp of a fraternity overwhelmed by the demands of a business necessity that it could not neglect. The patient was not getting better so a change of medicine was necessary and a change was made. But such a change! More than ten years of wasted time and energy is all that can be written of the sad tragedy of the vertical as it has left neither trait nor principle to influence future efforts in penmanship. It came in spite of the protests of a united penmanship profession and went as the profession predicted it must, without having added a single ray of light to the cause it professed to serve. Was it good? Common school teachers said "Yes." But now they repudiate it. Was it right? Our State Text Book Commission twice answered "Yes." Now they have confessed their mistake. Both might at least learn that special experience is necessary to familiarize one with the special conditions and principles of a special subject, and becoming modestly future wisps: "Be not wise in your own conceits."

DEMAND AND SUPPLY.

The penmanship profession has demonstrated in countless thousands of cases that any normal person who makes the proper

effort, may, and will acquire a good, plain, rapid handwriting. There is natural adaptability, as in everything else, but to the point only where business requirements and adaptability counts for little outside of the adaptability to work hard. But this fact has yet to become clarified in the minds of the public and in the average teacher in the common schools and consequently no adequate effort is made to or encouraged by them in this direction. The business world understands the situation much better and on account of this the penmanship profession is being kept by the ambitious young men and women who have heard the call of business are still looking beyond the common school writing period for actual help in accomplishing their desires. The Chieftains of Commerce realize what good penmanship means and they are loudest in their praise. The Captains of Industry wield the real power that compels penmanship to rise into all but unrivaled prominence among the elementary branches of education. And yet, sad to relate, many of the Chieftains and Captains deserve nothing better said of their efforts with the pen than that their marks are signs that stand for writing. In this they set examples for their clerks and others that are sometimes disastrous, and in justice to those who are looking upon them as examples of all that is worthy of emulation they should urge the importance of acquiring at once the hand that they themselves did not or could not for lack of opportunity, master.

QUESTIONS AND ANSWERS.

Many of you were recently recipients of letters from the writer asking for your opinions upon the question in hand. The replies received were remarkable in their uniformity and earnestness in support of good penmanship, but not all of the signatures attached could be identified without reference to the letter head or the Bankers' Directory.

A noteworthy fact here presents itself, viz: That the signatures that have been the victims of the most notable forgeries have been among the poorer and not among the better written ones. It is the signature that is always the same, a mass of seemingly inextricable lines, that is most easily forged by the expert, and this fact should not be passed over lightly by the aspiring bank clerk or embryo business man or woman.

The advantages of good penmanship in a business way may be classified under four heads, viz: 1st. As to time saving on account of being written more rapidly and read more easily. 2d. As to the saving of energy on account of less strain upon the nervous systems of both writer and reader. 3d. As to individuality which is always more pronounced in writing than in print, because the former is a more free expression of the individual, and 4th. As to lessening the dangers from forgery. Any one of these would be sufficient reason for devoting the necessary time to the subject to master a desirable hand. Taken together they impose an obligation upon the young man or woman who hopes to fill the mission open to business ability that cannot be neglected without foregoing many and important advantages.

The business world is learning to appreciate good penmanship more and more as it learns that it can reasonably expect it at the hands of new recruits. One banker recently made this statement in a letter to the writer: "We would rather undertake to teach a young man everything else he needs to know about banking if he is a good penman, than to undertake to teach him penmanship if he knew everything else necessary. Our best clerks are good penmen. If that is unsatisfactory we do not consider him further." This sentiment was further emphasized by a cashier who wrote: "We are willing to pay from \$10 to \$20 per month more for the good penman, other things being equal, than for the poor



writer." Your esteemed secretary wrote: "He who would do office work in a bank must write a good business hand, and he will be thought the more of if his writing can be called beautiful, or above the average."

BANKERS PAY TUITION.

No one admires good penmanship more than does the successful business man and no part of an education will usually serve as a stronger recommendation in making applications for positions or in aspiring to promotions than good penmanship. The writer has had several bankers pay him tuition for penmanship instruction for their clerks while others have not been backward in telling their clerks that this art must be improved. All of this has a wholesome effect upon the coming generation and will, eventually, compel the right kind of attention in the public schools. There is less reason for failure in penmanship than in history or arithmetic or geography in the common schools and high schools, because it requires less memory or reason or reflection and if properly presented will arouse enough interest to enliven the entire course of study. The importance of penmanship would warrant that it be made an issue in the common schools, and demands that it should be properly taught in the Teachers' Training Schools and in County Normals, and this sentiment may be greatly enhanced by an outspoken attitude from such bodies as the one here assembled.

REFLEX VS. CONSCIOUS ACTION.

The good penman, using as he does the larger muscles of the arm instead of the small muscles of the fingers, writes reflexively instead of consciously and therefore writes with facility and accuracy that is impossible to one not so trained. A penman so trained will write from a third to a half more in a given time than one lacking in this training and will do so with less fatigue. He will be able to remain at his post for a greater number of years and will add immeasurably to the relief of those who are obliged to read his records. He will be safer as against the dangers of forgery; he will usually have a finer appreciation of other details of the office that naturally link themselves to good penmanship and will be an inspiration to those about him and those who are yet to come upon the field of action.

OPPORTUNITIES FOR GOOD WRITERS.

A good hand writing may be said to be

worth from \$1,000 to \$4,000 to an average clerk by reason of better salaries he may expect to receive during the years he may reasonably expect to serve in a salaried capacity. Nor does the advantage end in dollars and cents. The good penman has opened to him many opportunities in positions that mean increased prestige in many ways. He is frequently selected as secretary or record clerk in societies, associations and corporations that wield unmistakable influence in his behalf through many years. Such positions are frequently stepping stones to greater recognition. They serve to bring to the surface qualities that might otherwise remain unknown and unseen. A good hand writing is like a good voice and good English, being a means of expression it raises to par value or more all that lies in the individual. It adds many desirable qualifications to the possessor and carries with it no disadvantages. All admire good penmanship, most business men require it and none deprecate it, none condemn it, none set it down as of no consequence. I have learned from experience that bankers as a class place the highest value upon the art whose virtues I am extolling.

Miss Mary L. Champion, teacher of penmanship in the Capital City Commercial College, Des Moines, Iowa.

Miss Champion was born at Osage, Iowa, and graduated from the public schools in 1900. The same year she attended the Capital City Commercial College, and received instruction in penmanship from two such able and well known penmen as W. F. Giessemann and G. E. Crane, graduating in December of that year. She also completed the commercial course and assisted in teaching the next two years. In 1903 she attended the Zanerian and graduated, since which time she has had charge of the penmanship in her alma mater.

Miss Champion is, without doubt, one of the leading lady penmen of the world. She writes a splendid business hand, and an ornate hand that is quite as good. Besides, she is at home in engrossing, writing cards, etc.

A quarter of a century ago it was generally believed that ladies could not learn to write nearly as well as men, but such examples as Miss Champion make it very clear that the men need to look to their laurels or -- to the dish pan.

Personally, Miss Champion is possessed not only with more than average skill and grace in handwriting, but with more than average in the way of good looks and graciousness.

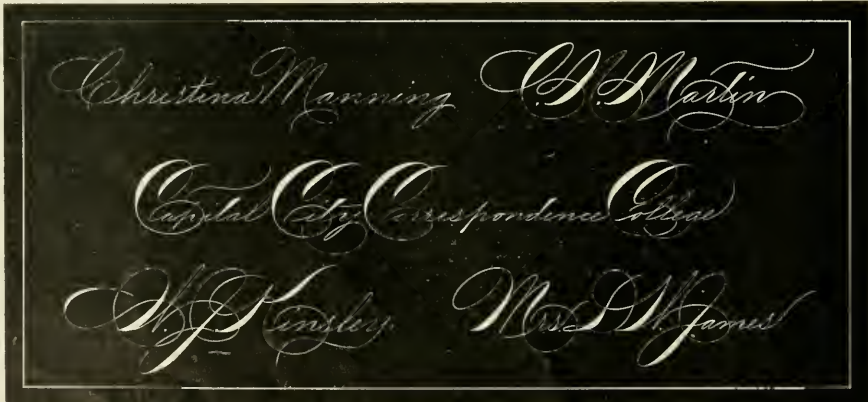
Obituary.

On July 21, 1907, Charles P. Duff, Canton, O., brother of the well-known and highly esteemed William H. Duff, of the historical Duff College of Pittsburg, passed from this life, the immediate cause of which was an operation for cancer.

It is with regret that we announce the death of Mr. Henry W. Stone, the well-known penman and engrosser of 34 School St., Boston, Mass., which occurred July 17th of this year. Mr. Stone was quite skillful and exact in the handling of the pen. His work resembled that of Mr. H. W. Kilbce, who died some two or three years ago.



The portrait above and handwriting shown elsewhere on this page are those of



Ornamental Penmanship by Miss Mary L. Champion, Capital City Commercial College, Des Moines, Ia.



Lessons in Ornamental Writing

F. S. HEATH, CONCORD, N. H.

Send work to Mr. Heath, Concord, N. H., by the 15th of the month, for criticism in the BUSINESS EDUCATOR. Enclose stamps if you want your work returned.

Foreword. The invitation of the editor to give a course of lessons in ornamental writing was accepted with a good deal of hesitancy. The high standard of excellence of the BUSINESS EDUCATOR and the splendid skill of those who have given lessons in the past, bring to me a keen realization of my deficiencies for this important task. But I am glad always to lend a hand to those who are struggling along the road which I have traveled. And, although the lessons are so imperfect, I can assure great improvement to all who will give as hard work and careful attention to the copies and instructions as I have given to their preparation.

Ornamental Writing is not a commercial commodity to any extent. It is an attempt to embellish and idealize a useful art, and so long as men and women have an esthetic sense it will have its devotees and admirers. Not all things worth while in this world have commercial values. Some of the highest and best things cannot be bought or sold. That which appeals to the finer senses may not have a price in the markets of the world, but is priceless to the individual whose perception of the beautiful is increased by its cultivation. And so, while ornamental writing may not put many dollars into your pocket, it may put into your mind and heart that which is far better—the appreciation of the beautiful. To me the study and practice of ornamental writing has been a delightful pastime,¹ which I have found relaxation from the cares and burdens of a busy life. Why may we not all have such a hobby and be the better for it?

Materials. Good materials are necessary. No penman can do first-class work with poor tools. The best paper, ink and pens are required to produce the fine lines and bold shades of ornamental writing. Get the very best. Many fail right here.

The paper should have a firm, hard surface, not too smooth. A good quality of linen paper, like Parson's or Whiting's, is excellent. Single sheet letter or fool's cap size is best. For the best display the ruling should be faint and wide, but for practice the ordinary ruling will do.

Great care should be used in selecting the ink, for a great deal depends upon it. It must be free flowing and black, changing but little after its application to the paper. A fine grade of stick india ink freshly ground is used by many of the best penmen. Others use Arnold's Japan ink, specially prepared. The Japan ink can be had of the publishers of this magazine and with it they give very complete directions for preparing it for use. Worthington's diamond Gloss is good if you wish a very glossy ink.

A good oblique penholder is necessary to produce smooth lines and shades. It should be well balanced, shaped to fit the fingers and properly adjusted. A good many poor holders are on the market. It will pay you to get a good one.

If you have difficulty in getting the proper materials, write to Zaner & Blosser, Columbus, Ohio. They are experts and carry a large assortment of penmanship supplies of all kinds.

Position. The position of body, hand and pen is the same as for business writing and does not need extended description here. But let me say right here, that if you are not already a good business writer, this course is not for you. And being a good business penman you need no special instruction in regard to position.

Movement. In making ordinary size capitals I use the so-called "muscular movement." Many fine penmen use the whole arm movement for all capitals and produce excellent results, but I get better control when I allow the arm to rest lightly upon the desk. If the arm is allowed to rest, as I recommend, it must be shifted toward the right as the hand moves across

the page. You can easily demonstrate the necessity for this. Raise the arm from the desk and move the hand back and forth, using a hinge movement with the elbow joint as the center. This is the lateral movement employed in moving the hand across the page. But when the arm is resting on the desk the point of contact is about two inches in front of the elbow joint where the hinge movement centers. Again, swinging the arm back and forth it will be seen that the muscular or fleshy rest must roll or stretch to give much lateral movement. For the smaller forms of business writing there is sufficient elasticity to the arm rest to permit the writing of long words without shifting the rest. Not so with the larger and more elaborate forms used in ornamental writing. The scope is too limited for combining capitals and making large ovals and flourishes. Consequently, in ornamental writing, it is necessary to shift the arm rest frequently. In making large capitals and combinations I allow the arm rest to slip on the desk. This can only be done when the arm is resting very lightly. If you can get this knack, you will find it of great value, for it will give you all the freedom of the whole arm movement with the control obtained only by resting the arm.

The movement described above cannot be used on the small letters where there must be perfect control. In writing them the pen must be lifted frequently. Many penmen use the finger movement for the small letters in their ornamental writing. The letters thus produced are quite likely to lack grace. A better way is to allow the hand to slip freely to the right on the little finger rest in making all up strokes. Then let the little finger rest remain nearly stationary, or slip less freely on the downward stroke. Thus the little finger rest becomes the center of control and the principal movement can come from the arm, giving grace and strength under good control. These explanations may be a little blind to the student who does not have the example of a teacher before him, but as we go on I hope to make my meaning more clear in the work given for practice.

Plate 1

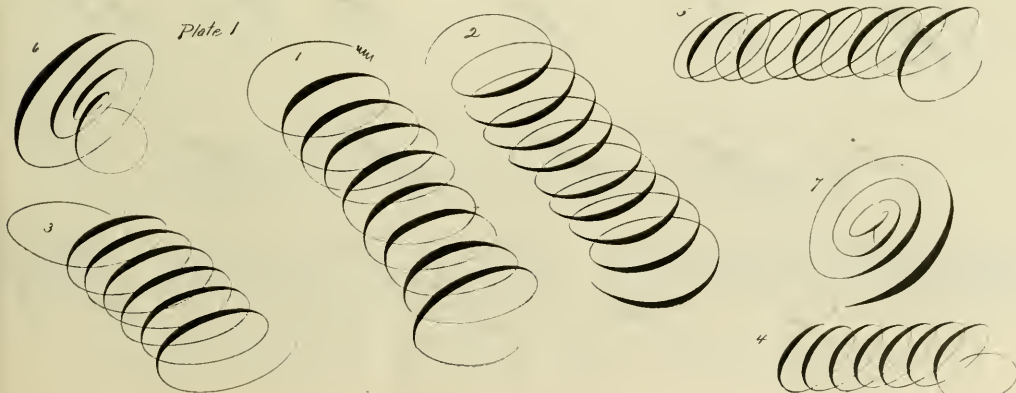




Plate 2



Copies. A plate of movement exercises is given with this lesson, but it is expected that the student will practice the exercises throughout the whole course. Four other plates are given with the idea that each plate will furnish work for one week. Take plate No. 2 and devote a whole week to it. Then the next week pass to plate No. 3, and so on through the course. I have not given any of the light retraced ovals upon plate No. 1, for you should be thoroughly familiar with them in your practice of the plain business hand. I believe in them most heartily, however, and expect every student to begin each practice hour with them. After your arm is working freely on the light exercises take up the shaded exercises. These exercises are intended to give you the ability to shade easily and well. Go neither too fast nor too slow, but with speed and force enough to cut deep, strong shades. In practicing exercises 1 and 2 let the arm slip backward and toward the right as you pass from one shade to another. These are easy copies to get the "hang" of the movement described above.

Plate No. 2 takes up some of the direct oval capitals. After practicing the exercises of plate 1 you should be in fine trim to make the capital *O*. Notice that the two strokes at the left of the letter are parallel. The closing oval may be full like the first three letters or it may be a flat oval as shown in the fourth and fifth letters. The last *O* is composed of parallel lines. The shade is upon the inner oval. The oval part of *D* is like that of *O*. The beginning oval should be in a horizontal position. The little loop that connects the parts is the most difficult part of the letter. Give it special attention. The first downward stroke may be shaded as in the fourth letter. The last *D* is similar to the last *O* except the shade is placed on the outer instead of the inner oval. The oval of *A* slants more and is narrower than the *O*. Use great care in getting the closing oval in a horizontal position. If the oval is thrown below the line, as in letters three and six, be sure to throw it so low as not to interfere with the small letters. The *C* is a very graceful letter. Both beginning and closing ovals are horizontal and should be about the same size except in the fourth style where the closing oval is below the line. The last part of *H* is quite like *C*. What has been said about the beginning and closing ovals of *C* applies to *H* as well. *E* is a rather hard letter, at least I find it so. The first style is the standard, but the third and fourth forms are used more frequently, I think.

In practicing the small letters, begin by reading again what I have said about the proper movement. The exercises in the first line of Plate No. 4 should be given particular attention. The first group of *i*'s is more widely spaced than ordinary writing. Practice upon widely spaced work will help you to get the proper movement. Notice in the *u* exercises that the parts of the letter are close together but the letters themselves are widely spaced. The last line gives some word practice. The flourished endings of the words *inner* and *winner* will help you to keep an easy movement to the end of a word. Plate No. 5 takes up letters with the opposite principle from those of the preceding plate. The *n*, *m* and *r* may be lightly shaded as shown in the copy. Notice that the shades are placed on different letters in the different groups. This is to help you acquire the ability to shade at will. The *i*, *u*, *w* and *r* are never shaded. Line 5 of Plate 5 shows how to learn to write long words. Study it carefully. The last line of the plate is excellent practice for the letters *m* and *n*.

Plate 3





CRITICISMS

R. D. E., Elmira. Your work is good. Do not curve final strokes so much, and slant them more. Do not loop *t*. You are on the right road.

E. S., Springdale. Watch *r*. You do not seem to be using the best of ink. Study the forms a little more carefully, and try to use no forms that are not used by some of our best penmen.

A. W. D., N. Y. You are practicing from copies entirely too difficult for you. We should suggest that you work a great deal on the lessons which will begin in the September number of THE BUSINESS EDUCATOR.

E. M. S. You are doing very nicely. You could very easily become a professional penman and we hope you will conclude to do so. Should you desire to attain such proficiency you would do well to enlarge the size of your capitals with a view of securing greater boldness and strength.

G. E. H., S. C. Don't particularly like your style of *L*. Keep initial and final strokes on same slant. Your work is good. Come again.

Mr. G. W. Vernon, Los Angeles, Calif., writes a very good card as well as a strong business hand, as shown by letter and cards before us.

Mr. A. E. Cole, formerly of Benton, Pa., and recently of the Zanerian, is now teaching penmanship, bookkeeping, and arithmetic in the well known Duff College of Pittsburg. Mr. Cole writes a remarkably good hand, and is one of those young commercial teachers whom the profession is very apt to hear more of in the future.

Mr. J. A. Buell of the Lutheran Ladies' Seminary, Red wing, Minn., writes a splendid hand as shown in the letter before us. Mr. Buell is getting to be one of our first-class all-round penmen, and when it comes to hustling in the way of teaching you had gone to step lively to keep even with him.

One of the best written letters we have seen for sometime is from Mr. C. M. Bowles, 24 W. 9th St., Cincinnati, O., who has recently started a private school of business of his own. He deserves success and we therefore wish it to him.



The subject of this short sketch, Miss Charlotte M. Ziegelbauer, is a native of New Albany, Ind., having been born there and educated in the public schools and employed ever since as a special teacher of writing and physical culture. Aside from the work she secured in the New Albany public and private schools, she attended the Zanerian and qualified in penmanship in 1892 and again in 1897.

Not being content with being proficient in one thing, she took up the subject of physical training and pursued a summer course in each of the following well-known, high grade institutions: Lake Chautauqua N. Y.; Harvard Summer School, Cambridge, Mass.; Yale University, Summer School, New Haven, Conn.; and New York University, New York City.

As a consequence of thus spending her summers, she is one of the best qualified special teachers and supervisors of penmanship and physical culture to be found anywhere. Probably her equal in these two things is not to be found.

Miss Ziegelbauer seems to make friends, and, what is better still, she holds them, thus disclosing the fact that her social nature is quite in keeping with her professional accomplishments. New Albany shows her wisdom by retaining Miss Ziegelbauer in her employment and consequently in her midst.

SPECIMENS

A splendid specimen of penmanship is hereby acknowledged from Mr. G. W. Weatherly of the Joplin, Mo., Business College. The writing in question is nearly up to a certificate standard, and was done by a young lady who has but one arm and practically no hand. The stump she calls a hand has but one thumb and no fingers. Mr. Weatherly rightly concludes his letter as follows:

"I believe if the students over the country could see this, and see her, and know the difficulties she must surmount, and see what she has accomplished, that they should take heart. She has been under the instruction of our penmanship teacher, Mr. C. C. Carter."

It cannot be too frequently and too emphatically stated that writing is a necessity rather than an accomplishment, and also that it is an acquisition rather than gift. It is within the reach of all who have the intelligence to practice rightly and the determination to persevere.

Thos. E. Cupper, one of the proprietors of the Gem Business College, Tallahassee, Fla., is not only a fine penman but quite a musician as well. He is the author of a number of pieces of music published by New York & Chicago Companies.

Mr. R. C. King, Minneapolis, Minn., 1031 Guaranty Loan Bldg., is now doing business entirely for himself, being engaged in the engraving business exclusively. We wish Mr. King success in his chosen line of work. He reports doing unusually well to begin with.

Mr. V. M. Rubert, Poughkeepsie, N. Y., was recently awarded the professional BUSINESS EDUCATOR certificate. He has followed very carefully the lessons in THE BUSINESS EDUCATOR with the result that he is now writing a hand of which many might be proud.

We are in receipt of a page of writing from Miss Emma Bedell, of the Whitmore Business College, St. Louis Mo., the quality of which is quite professional. Mr. Whitmore is one of our most enthusiastic teachers of practical writing.

Mr. A. C. Schmitt, penman in Hoffman's Metropolitan Business College, Milwaukee, Wis., encloses specimens of his card writing which indicate that he is going to be one of the top-notchers in the execution of ornamental penmanship. He is one of the few that gets plenty of freedom without losing form.

GET WISE — AND TAKE —

THE

The Business Educator

— C. R. Hill —

Hymeneal

Mr. and Mrs. U. F. George
request your presence
at the marriage of their daughter
Grace Pearl

to
Ivan W. Ellenberger
Wednesday, June twenty-sixth
at high noon
Killamington, Pennsylvania
1907

Mrs. Jennie Kinkead
announces the marriage of her daughter
Virginia May

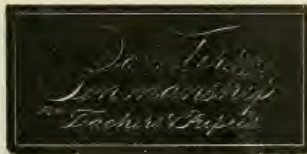
to
Mr. J. Edward Weiss
Sunday, June thirtieth
One thousand nine hundred and seven
Jewell, Kansas

At home
after September 1st
Salina, Kansas

Rev. and Mrs. Charles Alvin Tuttle
announce the marriage of their niece
Anna Margaret Buchanan
to
Prof. George Austin Race
Wednesday, July the seventeenth
nineteen hundred and seven
North Prairie, Wisconsin

Mrs. and Mrs. Henry Bowers
announce the marriage of their daughter
Jennie Mae

to
Mr. Clarence E. Brumaghim
on Tuesday, June the twenty-fifth
nineteen hundred and seven
Lucust Tree Place
Perth, N. Y.



Inspiration Mosaics.

(Continued)

By **D. W. Hoff,**

SUPERVISOR OF WRITING, LAWRENCE,
MASS.

Calks to pupils in grammar grades.

THE EFFECT OF PLANS UPON RESULTS.

To effect any change in the character of written results you must change the nature of your plans. To proceed as before will simply result in a repetition of the wrong acts which produced the undesirable results. Poorly formed letters is the result of ill shaped motion. Only by changing your plans of action can you effect an improvement in the character of the motion.

SPEED.

Unless your rate of motion is excessive it should not be changed. What you need is not to slow down for the sake of immediate results in accuracy of form, but rather the better to regulate your movements while maintaining a useful rate of action. Accuracy gained at the expense of freedom, ease, and speed is of little value.

A lack of uniformity in the sizes of letters is due entirely to irregularities of time or force used in their production. If irregularity of slant exists the effort should be concentrated upon the direction of the pull motions. You should aim to write as fast as you can write well.

HOW WE PUT IT UP TO THE PUPIL.

Unless you do your practice work in such a way as to help you to write your language, spelling, geography or history tests both faster and better, it is all to no purpose. The work we do at the writing period is simply to teach us HOW to write. The writing hour is simply a period of preparation, a study practice period, the purpose of which is to accustom us to doing it IN THE RIGHT WAY—just as the spelling period is intended to make us better spellers, so that when we have any written work to do we shall be able to do it properly.

When Miss Smith has shown you *what* to do, *how* to do it, and *why* it is best to do it thus, she has helped you all she, or any teacher can. She can only help you to help yourself. She may teach you how to plan your movements but you must do the planning. The maintaining of the correct position, the management of the arm in carrying out your plans, and the using of sufficient will power to make your arm mind, constitutes *your* part of the work. This no one can do for you.



A signature novelty by C. E. Birch, Haskell Inst., Lawrence, Kans.



In the Good Old Summer Time.

July 23, 1907.
EDITOR "BUSINESS EDUCATOR," Colum-
bus, Ohio.

Miss Baby Rowe announces her arrival in Baltimore yesterday. The stork's bill of lading calls for eleven and a half pounds avoirdupois. She has all her mother's beauty and loveliness, and the characteristic graces and attractions of her father. She goes into retirement for a few days in order to make a study in facial expression and elocution, after which she will be ready to receive her friends.

Father and child doing well.

Yours sincerely,

H. M. ROWE.

21 W. Fayette St.

THE BUSINESS EDUCATOR and Dr. Rowe's many friends hereby extend congratulations and well wishes. The famous Dr. Osler of Baltimore, has right at home at least one vigorous living exception to his theory, whom we hope may live long to demonstrate that not only not forty, nor even sixty, marks the end of usefulness and fruitfulness.

Mr. and Mrs. Wm. C. Bostwick
James Albert Bostwick
June 24, 1907. 432 S. 44th St., Philada., Pa.

MACK SHORTHAND IS RATIONAL!

Cloth, post paid, \$1.00
Sample to teachers 50c

Mack Publishing Company,
59 State st., Newburyport, Mass.

A PREPARATORY SCHOOL FOR COMMERCIAL TEACHERS.

THE ROCHESTER BUSINESS
INSTITUTE, Rochester, N. Y.,
has just closed a successful summer
school for commercial teachers.

Candidates more or less familiar with the commercial texts, but in need of special advanced work or drill in methods, were able in every instance to get just the work they desired. Every candidate placed several weeks before the close of the summer school term. Scores of applications for commercial teachers coming in every month.

STUDENTS REGISTERING NOW for instruction in the commercial branches, and for special preparatory work for teaching in high schools and business colleges. The normal training work will be carried on throughout the entire year. High school, normal school and college graduates prepared, both in the subject matter and in methods, in one school year.

Write for prospectus.

MY ONLY REGRET IS THAT I DID NOT BEGIN SOONER

Hundreds of young men throughout the U.S., Mexico and Canada are expressing themselves thus in like manner. The Ransomian method is so clear and concise and so simple and easy that without requiring you to leave home or your present position, it will quickly make you a specialist in your chosen line of work.

I resolved 25 cents for penmen and commercial teachers in one month. Placed 4 of my students in positions during the past 15 days, the date of this writing being August 3rd, at positions ranging from \$50 to \$100 per month.

The Ransomian is in him full of inspiration. Send for it today; right now, before you do another thing, address,

C. W. RANSOM
3825 EUCLID AVE. KANSAS CITY, MO.

Dear Mr. Ransom:

I have written with many of our leading penmen, have taken correspondence courses and more than once have burned the midnight oil working for that which seemed almost beyond my reach. I did not believe writing to be a gift, else I would have been discouraged long ago, and my practice did not bring results and it was not until I started the course with you that the shackles that bound me down gave way, and that freedom and force so essential to good penmanship for which I had been working, first made its appearance in my pen.

You only regretted that I did not start sooner, for I have been repaid, not only in the self-satisfaction I feel, but in dollars and cents.

M. B. DEWEY.
Instructor of Writing, M. B. C. MUSCATINE, IA.



M. B. DEWEY.
Instructor of Writing,
Muscatine, Ia., Bus. Coll.

Very respectfully,
M. B. DEWEY.
Instructor of Writing, M. B. C.



Higher Accounting.

Those of our readers who are interested in Higher Accounting will doubtless write to Mr. Bennett, whose articles on Finance begin in this number and whose advertisement appears elsewhere in these pages. Mr. Bennett is an authority worth getting acquainted with.

Moved to Pontiac.

Mr. R. A. Lee, Pontiac, Michigan, has purchased the Automatic Shading Pen plant of J. W. Stokes, Milan, Ohio, and moved the establishment to Pontiac.

Mr. Lee is meeting with very gratifying success in his new venture. Those who have dealt with him commend his promptness and business-like methods.

Mr. Lee is sending out a handsome catalogue and price list, containing cuts and descriptions of many styles of Shading and Marking Pens. The Stokes Automatic Shading Pen has become famous for its high-class practical work, and penmen everywhere will be interested in knowing where they can be quickly obtained.

Cost Without The Business Educator

AYDEN, N. C., June 26, 1907.

EDITOR BUSINESS EDUCATOR:

I find THE BUSINESS EDUCATOR an up-to-date, thorough, practical business Journal. Have not yet been able to find its equal. Would feel lost without it, and I do recommend it highly to any one interested in a business education.

The Educator's Friend,
WARREN L. BROWNING,
Bookkeeper.

A Pointer for Others

Enclosed you will find a list of subscriptions for THE BUSINESS EDUCATOR with a remittance to pay for the same. I find that pupils who read THE BUSINESS EDUCATOR make the best progress in penmanship.

N. H. BOWEN,
Mgr. Macfeet's Business College,
Columbia S. C.

Learn to Write Your Name Right
six ways, 25c. Address,

PARSONS, Penman,
Keokuk, Ia.

Manager for Business College Wanted.

An experienced Commercial School Manager, who understands the management of one of the oldest and best known commercial schools, and who can invest \$5,000, can learn of an exceptional opening by addressing, P. O. Box 223, Pittsburgh, Pa. Salary, \$1,800 per annum and dividends.

FERGUSON

SHORTHAND

Is Superior to All Others.

Because it is 20 to 50 per cent. shorter,
more legible, and can be

AUTHOR

Learned
in Half the Time.

With this System it is
"Dictation from Start to Finish."

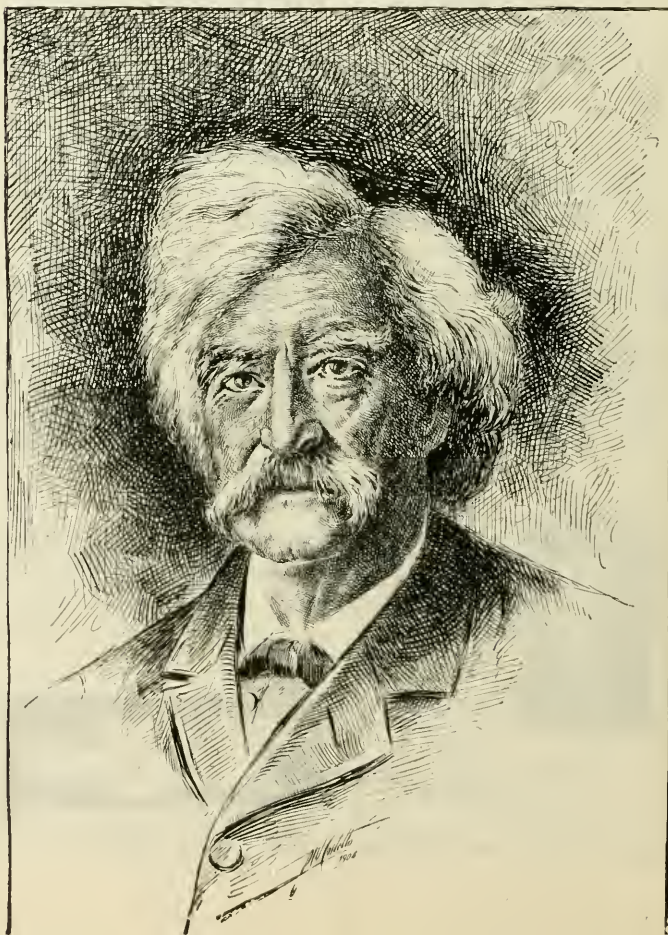
Sample Copy and Mail Instructions
to Shorthand Teachers, \$1.

Ferguson Shorthand Co.
WAYCROSS, GEORGIA.

BENN J. FERGUSON



B. E. Certificate Winners, Tobin College, Fort Dodge, Ia., D. M. Bryant, Principal, Commercial and Penmanship Departments.





"Well I Swan" by Mr. W. E. Dennis, Brooklyn, N. Y.

Obituary.

On May 4th, 1907, in Scio, Ohio, Mr. R. A. McDevitt, departed this life, the principal cause being Tuberculosis.

Mr. McDevitt was born June 21, 1878 near Scio. After completing the public school work and a part of the college course in Scio College, he attended the Zanerian in 1897 and graduated therefrom with creditable grades. Since that time until about two years ago he followed the professions of teaching and policy engrossing. Mr. McDevitt was a penman of more than ordinary ability and of character that was impeccable—quite as spotless and very much like that of the late C. C. Canan. While it gave us pain to learn of his early and apparently untimely death, it gives us pleasure to testify of his sterling worth and noble character. Although his years were few, his influence will long survive.



Notice.

Hotel Rates for Delegates to the National Commercial Teachers' Federation, Pittsburg, Pa., 1907.

Hotel Annex, Federation Headquarters, one dollar per day upward without bath; with bath, \$1.50 per day upward.

Requests for reservation this year may be sent to the Chairman of the Executive Committee, who will promptly take it up with the Hotel Management and notify applicant. Applications thus received will be registered at the Hotel in the order received. The object of this ruling is to insure full consideration of every application.

To those who prefer the American plan, a rate of \$3 a day has been secured at the Hotel Anderson directly across the street.

H. L. ANDREWS,
Chairman Executive Committee.



I Pilot You Through!

For \$3.00 to this little ad, send it on to me and I will PILOT YOU THROUGH to a knowledge of BOOK-KEEPING sufficiently thorough to enable you to accept any position where a

FIRST-CLASS BOOK-KEEPER

may be required. Been at it 32 years. I find POSITIONS, too! Placed pupil May 6th, at a rate of \$25 WEEKLY! Perhaps I can place YOU, too! SAVE THIS and write for my little booklet, J. H. GOODWIN, Expert Accountant, Room 573, 1215 Broadway, New York.

Mr. P. E. Holly, sixty-four years young, the skillful penman of Waterbury, Conn., who conducts a splendid private school in penmanship and engrossing, and does engrossing and card writing.

Mr. Holly conducts a profitable business, is an all-round good fellow, and about as modest as Flickinger.

Few men in Waterbury are better known or more highly esteemed than Mr. Holly. He has not made Waterbury famous, but he's famous in Waterbury.

Long may he live and instruct the young idea how to control the pen. He enjoys life with his wife and friends on State Street.



AUTOMATIC SHADING PENS

The old, reliable Stokes pens, been on the market over a quarter of a century—the best is what you want. Catalogue free.

R. A. LEE, PONTIAC, MICH.
Manufacturer of High-grade

Shading and Marking Pens.
SUCCESSOR TO STOKES

OBLIQUE HOLDER

Made of Rosewood and the finest on the market. Perfect adjustment, which is the vital point to look at in selecting a holder of this kind. By mail, 50c.

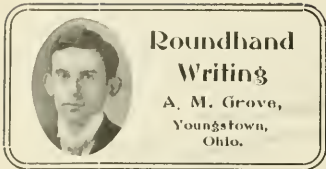
H. B. LEHMAN,

Central High School St. Louis, Mo.

WANTED

Teacher who is good penman and competent to act as principal of shorthand and typewriting department. Permanent position, financially responsible school. Salary \$100. Address,

Metropolitan Business College,
Houston, Texas



Roundhand Writing

A. M. Grove,
Youngstown,
Ohio.

Lesson One.

Roundhand or Engraving Script is the most artistic and practical style of ornamental writing we have.

No style of writing is so widely admitted for ornamental purposes, and it is used quite extensively in engraving resolutions, testimonials, memorials, diplomas, cards, invitations, and, as display for advertising purposes.

To see some skilled penmen executing this style of writing it looks quite easy, but you will no doubt at first find it quite the opposite; but having become proficient in it your services will be in demand and you will be well repaid for the time and labor spent in acquiring it.

MATERIALS. Use an oblique holder, specially adjusted for this kind of writing. The point must be well elevated. It would be best if you would send to THE BUSINESS EDUCATOR for a holder they advertise, tell them to adjust it for roundhand. A good writing ink will do for practice, but it is best to use India ink, as India ink should be used for all engraving purposes. Have it thin enough to make fine hair lines and shades with enough body to produce black shadows.

For the first lessons use Gillotts No 1 or Zanerian Fine Writer pens; for smaller work use Gillott's No 303 or 170.

Use the best quality of practice paper of heavy weight, or card-board, ledger or wedding paper. It would be well if you would practice on different papers and cardboard to become accustomed to writing on different surfaces. Avoid soft, cheap paper.

The movement used in this kind of writing is somewhat different than that employed in common light-line writing.

It must be more firm and sure. The movement employed is a combination of the fore-arm and hand, with the little finger rest as a means of control.

Practice the forms in the order given. Work on the straight stroke until you can make it uniform in width and slant.

Study the turns; notice how they increase and diminish at the tops and bottoms of the lines. The pen is lifted every time as you come to the base line. Learn to make these strokes with a quick, firm, snap-like action.

The square ends are secured by retouching, but with care one can learn to make them square enough for practical engraving.

The upper and lower turns in the second line should be alike. To determine this, turn your work upside down occasionally and examine them. Watch slant and spacing of *i*, *u* and *v*. In the *m* and *n* make the up strokes on the same slant as the down strokes.

In roundhand the connective slant is the same as the main slant; the upstrokes the same as the down strokes.

Your work at first will not appear as smooth as you would like, but repetition and practice will produce smoothness and strength. You will have some difficulty with slant and spacing, but careful study and practice will overcome these faults. Remember, lift pen at bottom of all down strokes.

The Strickland Awards and Winners.

Prizes were awarded, as promised, to the students who made the most improvement while practicing from the lessons in Roundhand Writing appearing in THE BUSINESS EDUCATOR during the past year.

When the time for looking over the specimens arrived it was not a difficult matter to determine the winners as it was found that four students only out of twenty-five or more had followed the course anywhere near to completion.

The awards were as follows:

First Prize, a Complete Course by Mail in Roundhand, H. J. Wakefield, Hartford, Conn.

Second Prize, Alphabet of Roundhand, E. P. Waples, St. Louis, Mo.

Third Prize, One Dozen Copper-plate-like Cards, J. A. Buell, Red Wing, Minn.

The course was a source of much interest to the writer and brought into play many pleasant communications, good samples of penmanship, all of which must have benefited the parties concerned.

H. W. STRICKLAND.

Cards Blank, Printed and Written. Cards

NAME OF CARD	The best for fine card writing.		
	Per 1000	Per 3000	Per 5000
3 Ply, Wedding Bristol,	85	2.10	83.25
6-Ply, Wedding Bristol,	85	2.70	4.25
3-Ply, Black Cards,	85	2.40	3.75
3-Ply, Colored Cards,	85	2.40	3.75

These cards sent by express. The following cards sent by mail: 100 blank cards, 20c. Bird Cards, Serial A. Fancy decorated, 18 styles 100, 25c. Serial B. Love sentiments, 24 styles, 100, 25c. Serial C. Flower sentiments, 12 styles, 100, 25c. Serial D. Religious mottoes, 12 styles, 100, 25c. Serial E. With fancy borders, 12 styles, 100, 25c. Comic cards, great sellers, 12 styles, 100, 25c. Written cards, sample dozen with Agency Prospectus 15c. Send for new Manual and price list. All orders promptly filled. Send today.

W. MCBEE,

19 SNYDER ST. ALLEGHENY, PA



Mr. Howard Champlin, the well known supervisor of writing and drawing, died June 2, 1907 of Brights Disease after a serious illness of about six months.

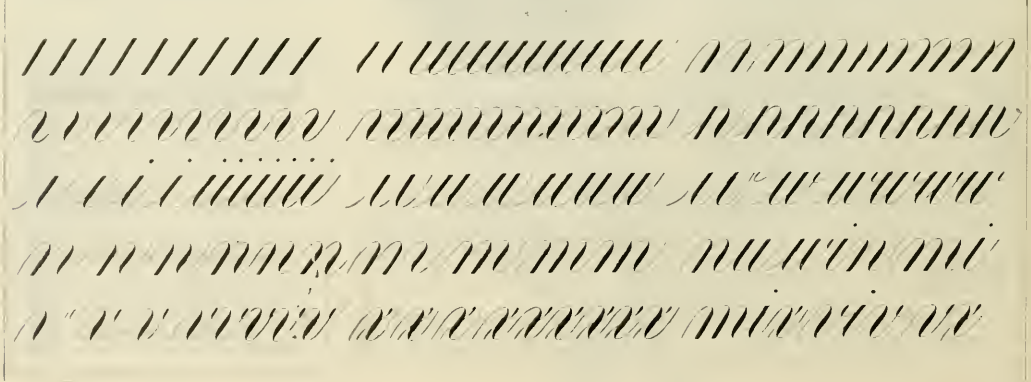
He was born in Wakefield, R. I., January 23, 1839. In early life he attended the East Greenwich, R. I. Academy, and later, Gaskell's Jersey City, N. J., Business College.

After teaching penmanship in nearly a dozen eastern cities, he entered the employ of the American Book Co., and in the latter eighties he was elected supervisor of penmanship and drawing in the public schools of Nashville, Tenn. From 1892 to 1898 he was supervisor of penmanship in the public schools of Cincinnati, O., which position he lost because he refused to teach vertical writing. Since that date he has taught penmanship and drawing in the public schools at St. Bernard, O., Hartwell, O., Bellevue, Ky., and Latonia, Ky. He also taught evenings in the Y. M. C. A., at Cincinnati, O.

He was a member of the M. E. Church and was a musician of more than ordinary ability, playing the cornet in Church and Sunday School services, as well as in other musical and benevolent institutions. He was a 32nd degree Mason and unmarried.

His sister, Ada Champlin, 320 W. 7th St., Cincinnati, O., took his remains to Wakefield, R. I., where they were interred beside those of his mother, who died nine years previous.

Mr. Champlin was one of the most widely known of our supervisors and was possessed of an unusually gentle and whole-souled disposition. His personality will be greatly missed in our profession.





A good likeness of Mr. D. M. Bryant, Prin. of the Commercial Department of Tobin College, Ft. Dodge, Iowa.

W. R. Partick,
Carthage,
P. O. Box 253. *Mo.*

By F. B. Courtney, Milwaukee, Wis.

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.

Teachers of Commercial Branches are wanted for good positions in High Schools, Colleges, Etc. We have filled many excellent positions and are constantly in need of candidates. Write at once for information. Address,

The Albert Teachers' Agency,
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COLORADO TEACHER'S AGENCY

Fred Dick, Ex-State Supt., Manager, 1545 Glenarm St., Denver, Colo.; Boston, New York, Chicago, Des Moines, Denver, Salt Lake City, Los Angeles, Harrisburg, Atlanta. Commercial Teachers wanting more desirable positions than they now have should keep their names on our list.

URGENT

is the word with reference to calls received around the opening of the new school year.

¶ If you have occasion to consult me, tell me—in the first letter—just what you have done, can do, and wish to do—salary, location, education, experience, age, references, etc.

¶ LET'S BE FRANK.

¶ If I don't help you I can't hurt you.

FRANK VAUGHAN

Manager Union Teachers' Bureau
203 Broadway, NEW YORK

For nearly twenty years Editorial and Business Manager of *The Penman's Art Journal*.

YOU CAN TEACH WRITING in one half the time generally required, if you use **FAUST'S IDEAL PRACTICE PAPER**. Its special ruling PREVENTS SCRIBBLING to a minimum degree, holds pupil in check all the time. Coste less no doubt than the paper you are using. Sample with illustrations of its use for the asking.

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Midland Teachers' Agencies: OFFICES: Warrensburg, Mo., Shenandoah, Iowa, Pendleton, Oregon, Lander, Wyoming, Juniata, Nebraska, Sherman, Texas, Du Bois, Pa., Richmond, Ky.

We cover the entire field, and furnish **COMPETENT TEACHERS** to Schools.
We Recommend Competent Teachers Only
Free Enrollment During February, March and April **NO** Position—No Pay

**A
HOT
WEATHER
RECORD**

This is August 1. In July we had 66 calls for teachers. We placed 20—7 in high schools, and 9 at from \$85 per month to \$1600 per year. What we need is well-qualified teachers. There will be emergency vacancies all fall.

The National Commercial Teachers' Agency
A SPECIALTY BY A SPECIALIST
E. E. Gaylord, Mgr. Prospect Hill, Beverly, Mass.



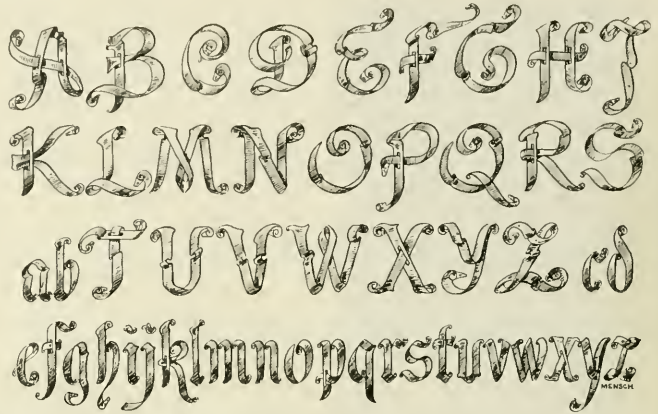
Lessons in LETTERING

C. W. Norder
6023 Morgan St.
Chicago

Instructions.

In this lesson is given a most useful, alphabet, and one that has appeared less frequently in Penmanship Publications than any of the alphabets used by the Modern Scribe that I know of. It is hardly necessary to mention that it is a practical alphabet, all good Engrossers know that, and it will repay our young friends who are just starting out, to master it thoroughly. The alphabet is generally known as Modern Italics, and is used quite extensively by Engravers and Lithographers as well as all good Engrossers. It really consists of nothing else than a slightly slanted Roman letter, a little modified, for the Caps, and a sort of Semi-Script for the lower case letters.

The original was laid out in a space about 6x10 inches and represents about five hours steady work. To those who are just beginning the work I would advise not to become discouraged if it should take even 10 or 15 hours before getting a good one. And perhaps it will take as high as half a dozen trials too. Try to get your work as smooth and finished looking as possible.
Use Gillotts 303 pens.



By Irwin P. Mensch, Peeman, Mountain State Business College, Parkersburg, W. Va.

CARD WRITERS! ATTENTION!

Before you send in that next order for supplies get my prices and samples of best blank cards, all kinds, white, colored and comic. Best white ink 15c. Gillotts No. 1 pens 10 per doz. Oblique Holders 10c, each.

E. H. TULLIS, Warren, Ohio.

WANTED

We want to give away 10,000 dozen of our cards free. Would you like a beautiful four blade solid Pearl Handle Knife? If so send stamp for one dozen cards and our Special Offer. Address

Prof. Woolfington & Co.,
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Tamblyn's Special Rates for September

(GOOD TO OCTOBER 1ST ONLY)

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Artistic Writing	4.50
Card Writing	4.50
Lettering and Engrossing (2 courses)	10.00
Full Diploma Course	20.00

Enroll by October 1st, and begin the work any time convenient during the fall or winter. Write for further information.

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Modern Italics



“A NEW ONE”

The general demand for a thoroughly practical book on business correspondence has induced us to revise our “New Business Correspondence” so thoroughly that it now meets the requirements of

The Most Exacting Teacher of Letter-writing

We have kept constantly in mind that a business letter is written for the purpose of PRODUCING, RETAINING, OR AUGMENTING BUSINESS, and that, as such an instrument, its essential elements are more than correct orthography and grammatical propriety. Beyond doubt this book is exactly what hundreds of teachers in commercial schools and commercial high schools have been desiring for years. Orders for specimen copies will be given our earliest possible attention. We shall not deny any earnest teacher the privilege of examining this book, but we shall appreciate a remittance of 15c. with each order to cover the cost of postage and packing.

**THE COMMERCIAL TEXT BOOK COMPANY,
DES MOINES, IOWA**

At a Special Meeting
of the Directors of the
**Columbus Gas—
and Fuel Company**

the following was adopted:

An Album Page, much reduced, by
H. L. Darner, Columbus, O.,
with ZANERIAN.




By J. F. Bowers, Easton, Pa.



At a regular meeting of the

Board of Associated Charities AND Humane Society of LACKAWANNA COUNTY.



held in their rooms, Tuesday, February 19, 1907, the following Resolutions were adopted:

Whereas, During the late epidemic of typhoid fever in our city the Board was almost overwhelmed with the work and care of the poor and of families rendered temporarily dependent by the illness of the wage earner;

And Whereas, While the Board was in this condition

MR. FRANK HAGEN,

President of the West Park Quoit Club and certain enthusiastic friends came to its rescue, not only relieving the Board from **IMPENDING FINANCIAL DISASTER** but also turning over to its Treasurer a large sum for its future work; therefore be it

Resolved, by the Board of Associated Charities and Humane Society of Lackawanna County, in regular session assembled, that we extend **Mr. Hagen** for the Board and in behalf of the people of Scranton our sincere and heartfelt thanks for the splendid aid rendered at this most critical time by him and his co-workers under his enthusiastic leadership.

Resolved, That these resolutions be sanely expressed, signed by the officers of the Board, and forwarded to Mr. Hagen as a slight token of our appreciation.

J. S. Hinkle President, *L. J. Henry* Treasurer,
J. R. Cohen V. President, *Altstet*,
Sam'l Hines V. President, *Hope's-Dance* Secretary.



BOOK REVIEWS

The Fourth Edition, Revised and Enlarged, of "Practical Course in Touch Typewriting," by Charles E. Smith, published by Isaac Pitman & Sons, 31 Union Square, W., New York City, price 50 cents, is before us. The book in question impresses us as being a practical one, and the fact that it has lived through four editions, would indicate that it has impressed other people the same way. The work seems to be very carefully graded with non essentials eliminated.

"Writing for the Press"—a manual by Robert Luce, published by the Clipping Bureau Press of Boston, Mass., is the title of a handsomely covered, well printed book of over 300 pages, devoted to the subject named in the title. This book has gone through five editions and is now three times its former size, without an increase in price—\$1.00. Any one interested in the subject of writing for the press or printer will find in this book a rich fund of valuable information. An examination of the book reveals the fact that the smallest and most unimportant details seem not to have been overlooked by the author in matters pertaining to punctuation, paraphrasing, marking, interlining, paging, etc., etc. If writers for publication would be more particular about details and would leave less for the printer, fewer mistakes would occur. It is safe to say that nine-tenths of the errors seen in print, especially of the more serious kind, are due to the writer and not to the printer. Books like the above cannot be read too widely by people who wish to improve their English and writing in such a way as to avoid mistakes in print.

Manual de Fonografía Española, price \$1.25, Isaac Pitman & Sons publishers, 31 Union Sq., W., New York City, N. Y., is a well-bound and splendidly printed volume of 124 pages devoted to Spanish shorthand. Isaac Pitman system of phonography. Any one who understands Spanish would be able to acquire shorthand from this text alone, as it seems complete and explicit in every detail.

"Primary Writing", price 25 cents, by J. H. Bachtenkircher, Supervisor of writing in the public schools of Evansville, Ind., is the title of a 10.6x12.5 page book designed for the use of teachers in the primary grades. Mr. Bachtenkircher has for some years been applying the ideas which the Business Educator has been supporting as concerns big writing for little folks and the use of the arm instead of the fingers in learning to write. Those interested in primary writing would do well to secure this up-to-date book. We wish to congratulate Mr. Bachtenkircher for what he is doing in the evolution of practical writing by starting pupils pedagogically and practically.

Clark's Tangible Shorthand Self-Instructor is the title of a book advertised a year or so ago in THE BUSINESS EDUCATOR by Frank C. Clark, Kansas City, Mo. The book seems to be quite an improvement over the first edition, since it is much more compact and of better quality. Its alphabet comprises 100 characters and it is said to have but 12 rules and no word signs. It contains 52 pages. The shorthand characters being interspersed with the text makes the printing doubly difficult, and the result doubly helpful to the student. Those interested in shorthand may do well to correspond with the author.

"New Practical Typewriting," The Practicr Text Book Co., Pnb., Cleveland, Ohio, seems to be about the most complete thing

of the kind we have ever had the pleasure of examining. It is 8 1/2 inches by 10 1/2 inches in size, bound in cloth boards with a special attachment by which it can be placed at right angles to the line of vision without being in danger of falling over. The index shows that 213 topics are treated in the book, and as far as we examined them they were treated very thoroughly and practically. It seems to be more than a mere textbook on typewriting; it is cyclopedic in character, containing information upon "Letter Writing," "Qualifications for Success," "Practical Information as concerns Business English", etc., etc., etc. It is one of those books which cannot be done full justice in a brief review, and if you are at all interested in touch typewriting we would recommend that you communicate with the publishers for further information.

"International Shorthand and Typewriting Contests" price 5 cents, published by Pitman's Journal, 31 Union Square, New York City, is the title of a 21 page pamphlet, descriptive of the shorthand and typewriting contests under the auspices of the Eastern Commercial Teachers' Association at Baltimore, Md., April 14, 1906, and Boston, Mass., March 30, 1907.

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••• JUST OUT •••

Our New Practical Typewriting is now ready. This book is up to date, gives a series of carefully graded lessons, and much general information. Lessons are devoted to capitalization, punctuation, and letter writing. The text-book embraces business letters, envelope addresses, commercial and legal forms, ruled tabular work, ornamental typewriting, sample borders, etc. Special features cover the subjects of Telegrams and Cipher Dispatches, Code Work, Rough Draft, etc. Editions published for all the leading machines.

The book opens at the end, and, by the use of an ingenious attachment, it serves as a copy-holder in easel form, or it may be hung over a copy-holder.

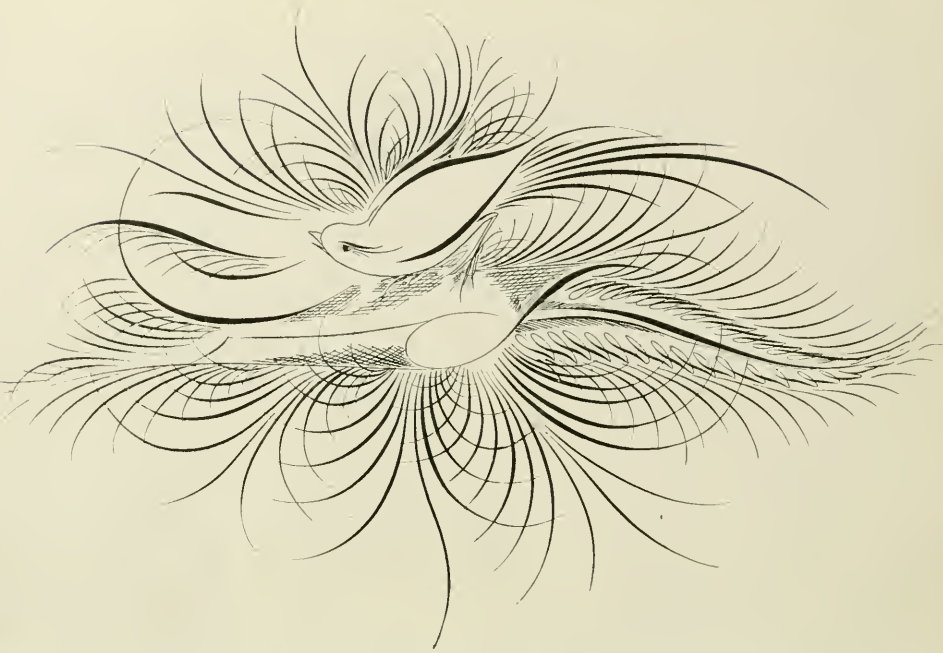
The first order for our New Practical Typewriting (150 copies) was received from Soule College, New Orleans.

Do not fail to write to us for a sample copy of this practical and attractive book.

Shall we not send you a catalogue, giving description of our popular books on the subjects of spelling, letter writing, English, commercial law, shorthand, and bookkeeping, also the Twentieth Century Business Practice and Everybody's Pocket Dictionary? It is free for the asking.

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Euclid Avenue and 18th Street, CLEVELAND, OHIO.



Skilful, offhand Flourishing by Mr. E. W. VanKirk, Instructor of Penmanship, Central Business College, Sedalia, Mo.

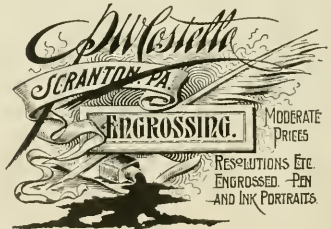
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 Owing to my penmanship publications demanding more or less of my time upon the road, find it necessary to arrange for some one to manage my Mail Order and Automatic Shading Pen business, and will sell an interest in the business to such a party at a low figure, and on satisfactory terms. Address,
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 15th and Farnam Sts., OMAHA, NEB.

IT IS WORTH SOMETHING
 To be able to write a good card, for it is the best means of advertising your skill in penmanship. It also puts many a quarter into your pocket. My course of six lessons by mail is not excelled by any for beautiful copies and complete definite instructions. Price \$3.00 in advance.
 The best blank cards always in stock. Samples and prices for stamp.
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 "I have enjoyed receiving your lessons more than I can express. Your copies have been a great inspiration to me." C. H. SPRYER, Washington, D. C.


 I will write your name on one dozen for 15c.
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BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.
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 We have had thousands of compliments passed on our card writing. Send 25 cents for 1 dozen cards and 40 reasons why we know how to spread ink. Don't hang on to old ideas but get the new.
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 The adjustment and finish cannot be excelled. State whether you want large, medium or small size. Price, 35c or \$3.00 per dozen. Address,
G. F. ROACH,
 Care of Fashion Mill, Acad. BURTON, WASH.

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 I advertise to write cards. I have been practicing for several years under the best instructors trying to excel. A short time ago I sent each card writer advertising in this paper his price for a dozen cards and was surprised to find that my own work was superior to any received. If you want cards, profit by my experience and get the best the first time. A sample card with your name, 2c - 20c per doz. White, colored or mixed. Money refunded if not entirely satisfactory. Agents wanted.
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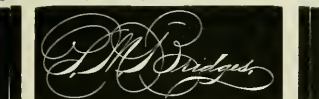
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 Fine pointed and elastic for card writing

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 Made in 3 widths and with long point to both left and right

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Remit cash with orders. We pay postage on paper that goes by mail and purchaser pays carriage charges on paper that goes by express or freight.

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This Medium Grade Practice Paper is a white wove paper, weighing 12 lb. to the ream. Sheets are 8x10 1/2 inches, ruling faint and wide (3/4 inch) and on both sides. Narrow ruling (3/8 inch) can also be furnished if desired.

This is a good paper for general penmanship practice work, correspondence use, etc., and is really one of the best bargains in writing papers we have ever been able to offer. Many cheaper papers than this can be had, but it positively does not pay to use them. Cheap material has done much to discourage penmanship practice, while good material encourages. Whenever you buy your paper, don't buy the grades that are too cheap to be good.

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1/4 " " ".....	.95
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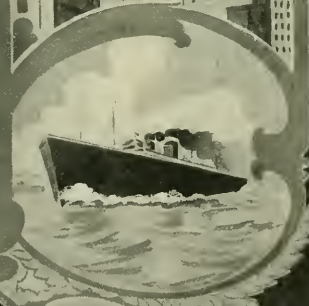
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ONE DOLLAR A YEAR
OCTOBER 1907

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Very cordially yours,

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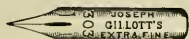
Detroit, Mich.

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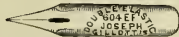
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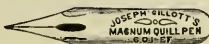
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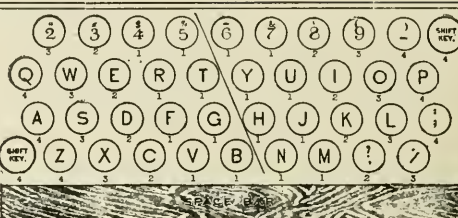
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MR. GUILBERT PITMAN

86 & 87 Fleet Street,
London, E.C., England,
July 29, 1907.

John R. Gregg, Esq.,
Chicago, U. S. A.

Dear Mr. Gregg:

I have watched for some time the remarkable progress of Gregg Shorthand in America and have read your magazine with interest from month to month. This set me to thinking. It seemed to me that

the continued success of a comparatively new system in America, where shorthand is made such a strong feature of business, was evidence that it must have some substantial advantages over other systems. This impression was deepened by the reports I received from different sources, and I decided to make a fair and independent investigation of the system on my own account. You will readily understand that one who has lived in the atmosphere of Pitman's Shorthand, as I have, would find it exceedingly difficult to regard other systems without "envy, hatred, and malice and all uncharitableness." Yet as I continued the study of the Gregg System I was amazed at its logical and practical arrangement and the absence of "Exceptions to Rules." The ease with which I acquired the system, even after having written the older style 28 years, was almost incredible--I was even more surprised at the completeness and brevity of the outlines and the facility with which they could be written. Your system is based on scientific principles, applied in a scientific way, and I believe that it is destined to become the shorthand of the English-speaking people.

Faithfully yours,

(Nephew of Sir Isaac Pitman and
formerly Manager for 20 years to Sir Isaac Pitman, Ltd.)



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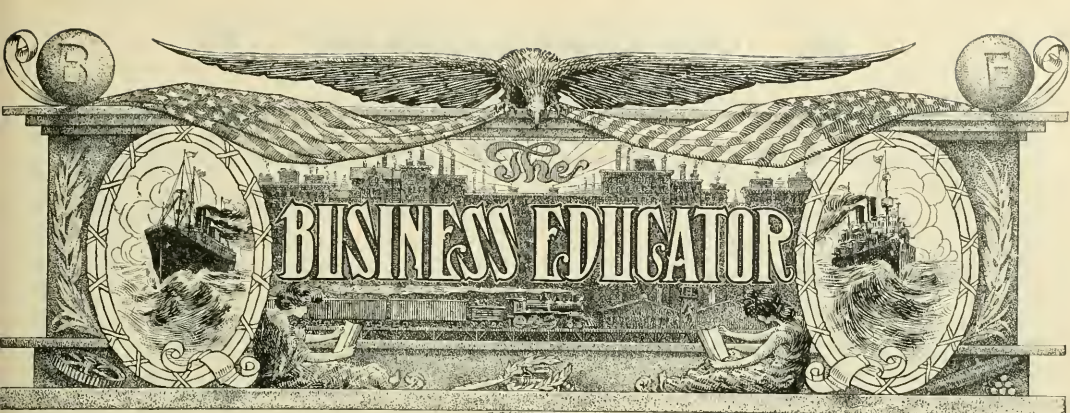
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VOLUME XIII.

COLUMBUS, O., OCTOBER, 1907.

NUMBER 11.

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The requirement are simple but essential for success and as follows: Subscribe for the **BUSINESS EDUCATOR**; practice from some one or more of its courses of lessons: when a good, plain, free business hand is the result send a sheet of work from each applicant containing a set each of figures, little letters and capitals, and a sentence or two for our examination. If approved you may then forward fifty cents for each certificate and the same will be lettered and mailed.

Home students may send specimens direct, but we prefer students in schools to submit them through the teacher and with his approval.

Concerning Cragin's "Call of the City."

One of the most discriminating fellows in our profession, D. W. Hoff, recently wrote as follows: "The Cragin article, is worthy of the highest praise. It might with perfect grace sail under the title *inspiration*. What a grasp he has of his subject! How forcefully he puts it! What literary strength he displays! His imagery

in the introductory lines is worthy a poet's pen."

Another well known professional, A. W. Kimpson, Mexico, Mo., also wrote as follows: "The Call of the City by Mr. Cragin is certainly good if I know anything. It makes a fellow feel like taking the first train out for some large city where he may find the advantages Mr. Cragin speaks of. Let the good work go on."

Yes, gentlemen you are not alone in your praise of the articles in question. And the one in this number will, we believe, please quite as much.

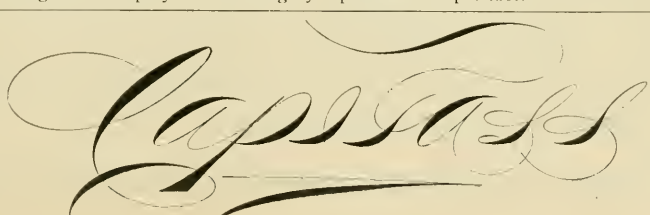
Heath's High Grade Lessons.

We wish to take this opportune time and space to say to ambitious young men that if they want to learn to write right a professional hand without the aid of a personal teacher no better, if as good, series of lessons was ever given than the one Mr. Fred S. Heath is conducting in these pages.

Now is your opportunity and we hope you will avail yourselves of it.

Read every word he says. It is boiled down, digested, tested, proved common sense applied to fine art in writing.

Need we say more? A word to the wise and would-be skillful is, we hope, sufficient. Now do your best to show your appreciation of his truly professional product.





Why the Arm Movement Method is Winning.

Simple, plain, easy, rapid writing, the kind THE BUSINESS EDUCATOR has always advocated, and the kind now known as "Arm Movement Writing" is winning a more enduring success with practically no advertising than any other because it is well-balanced, same in theory and realizable in practice.

What are the fundamental principles of Arm Movement Writing? The answer briefly is *form and freedom*. Not form at the expense of freedom; not freedom at the expense of form; but form and freedom from beginning to end.

The *form* here meant is not a stiff, accurate, unattainable, unretainable one, but such as is simple, plain, attainable, and, when once acquired, retainable.

And the freedom mentioned and in mind is not that wild, uncontrolled "muscular" condition advocated by a few, but a normal, free, co-ordinated one, which adapts itself to child as well as to adult life. It is neither so rapid as to be spasmodic nor so slow as to be sluggish and labored.

"Arm Movement" is winning a more permanent success than any other because it recognizes that there is something more to practical writing on the one hand than form, and something more on the other hand than movement; that each of these represent but the half of the whole truth. Furthermore, arm movement is winning, and is bound to win unusual success because it recognizes that the teaching of writing involves much more than the execution of writing, that the kind of writing taught the child and the method of teaching it must be as different as the child is different than the adult. It also recognizes that in the teaching of adults, the general and the simple should precede the detail and complex; that one thing should lead logically to another, and that the beginning should lead gradually and symmetrically to the correct end. It furthermore recognizes that at no particular time or place should there be undue emphasis or effort placed on the teaching of writing at the expense of other equally necessary things; that rightly taught

from beginning to end, in the public school or business college, good writing can be secured on the part of the average pupil.

Simple, plain forms and easy rational movements as an end, with normal, pedagogical, systematic and progressive methods as a means, good writing can be as surely realized and as universally acquired as good mathematics, good English, good bookkeeping, good shorthand, etc.

Then, and How, and Next.

A generation ago accuracy and beauty were considered two of the three or four chief essentials in writing; not mere legibility and neatness, but technical accuracy and some shade and flourish. Time, however, proved that writing was neither an exact nor a fine art, but a purely utilitarian one if rightly taught, acquired, and used.

A decade later, speed and movement became the popular issues, and like the tariff, became worthy articles of revision. Time proved the rate of speed then advocated too high for plainness, and the movement too wild for systematic accounting.

At the present time the tendency is toward plainness rather than fineness; toward ease of action rather than spasmodic movements; and toward systematic rather than haphazard instruction.

Unquestionably tomorrow will bring more and more system and forethought in teaching; better methods of practice; simpler forms; more rational movements; and more pedagogical instruction as concerns the different ages of pupils, especially in primary and grammar graded schools.

Of course, now and then, here and there, we hear some one still declare in favor of common-place copies, and that it makes but little difference which forms are presented first. But the rank and file of present-day teachers are in favor of good, fairly accurate forms; systematic exercises; progressively graded copies; and rational movements.

Thus it is that within the memory and personal experience of many of us quite a change has taken place in the teaching and style of writing. It is true no great change has been made;

that much remains unchanged and unchangeable; that there were some very good teachers and teaching in the olden days; that the best teaching then was far better than what we have today; but on the whole there has been substantial progress in the art of writing as well as in the science of teaching. It is reasonable to suppose this will continue, and that tomorrow we will see some things more clearly than today, and do them better.

So let us push on, keeping in mind that Father Spencer had enough to do to solve the problems of his day without solving ours. Let us each and all prove our worth by pushing on, some planning, some executing; some conceiving, some convincing; some teaching, some practicing; all pushing toward the front, each doing the thing he can do best.

Now, all together, "on and on".

CLOB CHAT

On the last of August Mr. C. S. Rogers of the San Francisco, Calif., Business College, favored us with a list of subscriptions well up toward the half hundred mark. THE BUSINESS EDUCATOR has no better friend, nor the profession a more worthy member, than Mr. Rogers. Mr. A. S. Weaver, the genial proprietor of the school, must be enjoying prosperity for it requires no small attendance for the summer months to secure such a goodly number of subscriptions.

Mr. A. A. Erblang, Commercial Department, Quincy, Ill., High School, favored us the first week in September with a list of 31 subscriptions. This bespeaks the right kind of hustle in High School work. The good people of Quincy are to be congratulated for having a man of Mr. Erblang's caliber and character in their midst. THE BUSINESS EDUCATOR has no better friend nor has practical education.

G. W. Weatherly, President of the Joplin, Mo., Business College, states that their prospects are very good for a fine school. They have just engaged Miss Mary E. Garton as Principal of the Typewriting Department. As many other wide awake schools are doing, Mr. Weatherly states that this year they intend including with each student's list of supplies a subscription to one of the penmanship journals. A commendable idea.

A. M. Wonnell, the hustling, skillful penman of the Ferris Institute, Big Rapids, Mich., started the clubbing season in a most satisfactory manner to us by sending a list of subscriptions a third of a century in number. When it comes to real graceful, delicate writing and downright, sensible instruction, Mr. Wonnell steps right up in the front row.

Have You Impressed Your Pupils with the Value of The Business Educator to the point of subscribing? If not you have done neither your pupils, yourself nor The Business Educator full justice. Then do it today.



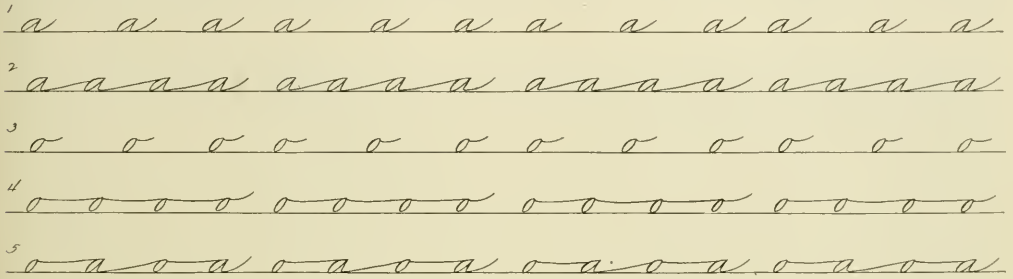
LESSONS IN PENMANSHIP

C. E. DONER,

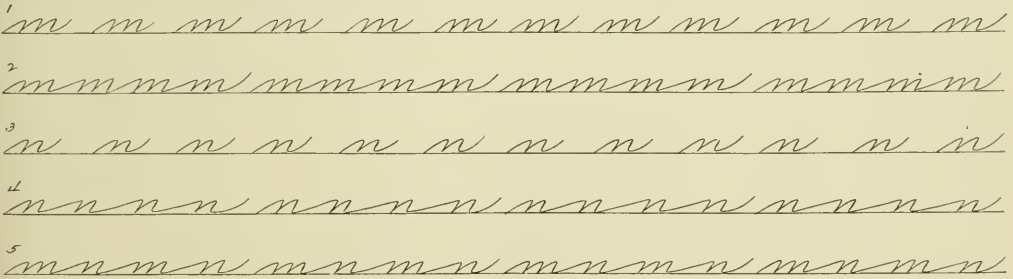
Supervisor Penmanship, Beverly, Mass., Public Schools.

Send practice for criticisms to "Criticism Editor," Business Educator, Columbus, Ohio.

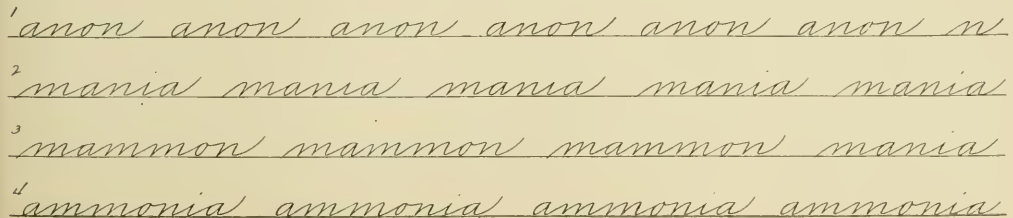
LESSON 9. The purpose of the preceding lessons has been to establish freedom of arm movement. This lesson is the beginning of the small letters. From here on the lessons are presented in systematic order. Let thoroughness be your watchword; not how much but how well. *Count.* For a count 1-2-stop-curve; or, 1-2-3-curve. *A long dash means a pause or stop in the movement. This must be remembered throughout the lessons.* For copy 2 count 1-2-stop-glide-1-2-stop-glide-1-2-stop-glide-1-2-stop-curve. For the single o count 1-curve, and for the joined o's count 1-glide-2-glide-3-glide-4-curve. For copy 5 count 1-glide-1-2-stop-glide-1-glide-1-2 stop-curve. Never count slowly.



LESSON 10. In *m* and *n* make the downward strokes straight to the line; retrace the downward strokes from a third to one-half and curve the top of each part. Try to begin on the line and make the ending curve the height of the letter, or a trifle higher. Another thing to remember in these lessons is that the spacing between single letters, or letter exercises and words, is about the width of a small *a*. Bear this in mind and the spacing will be uniform. *Count.* For the single *m* count glide-1-2-3-4-stop-curve; and for the *m* exercise count glide-1-2-3-4-stop-glide-1-2-3-4-stop-glide-1-2-3-4-stop-glide-1-2-3-4-stop-curve. For single *n* count glide-1-2-stop-curve; and for the *n* exercise count glide-1-2-stop-glide-1-2-stop-glide-1-2-stop-glide-1-2-stop-curve. The pen must glide rapidly between stops.

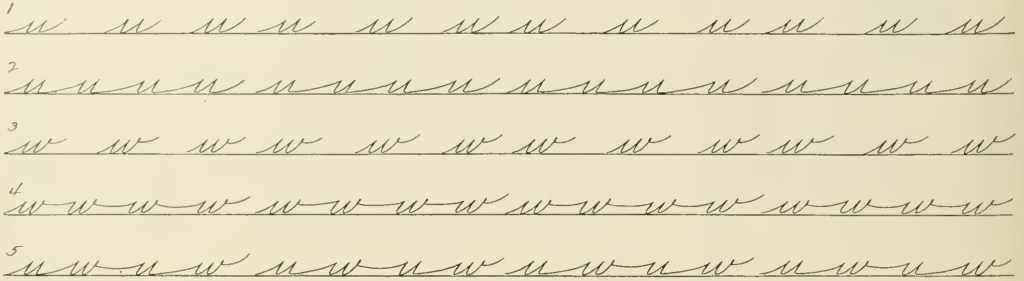


Lesson 11. Words can now be written using the letters in lesson 9 and 10. In word practice let the pen move lightly and freely over the paper. Care should be taken to make the downward strokes straight to the line—this gives "backbone" to business writing. Make curves and angles at the right place. Never make a small *n* like a small *u*. Curve ending strokes slightly. In counting for words, the letters may be named; for instance, in the word *mania*, say the letters rapidly as follows: m-a-n-i-a. Say the letters fast enough so as to get rhythm and freedom of movement. Do not count slowly—this hinders free movement.

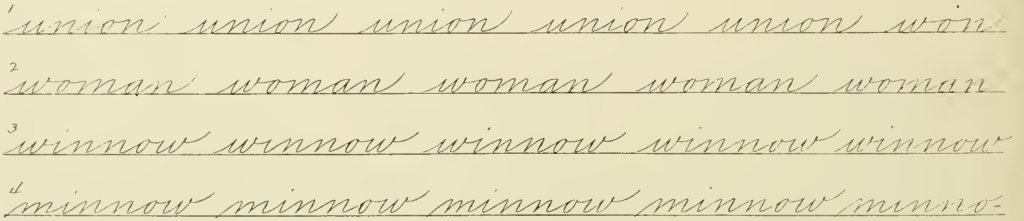




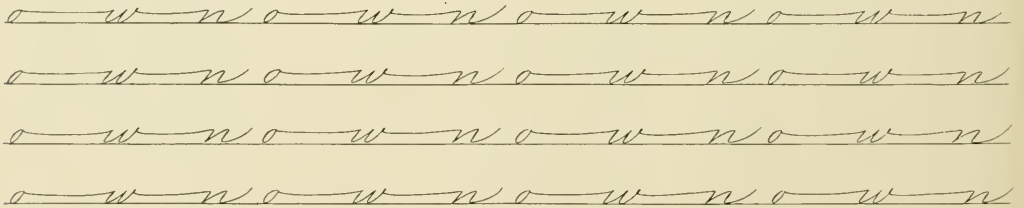
Lesson 12. In joining letters such as *u*, *w*, *n*, and *m*, think of spacing as being narrow between the parts of the letters and wide between the letters themselves. This spacing never changes between the parts of letters, but often changes between letters themselves, as in lesson 14. Occasionally sit at the desk and write and count for the pupils. Also have them watch you while you write, so that they can study position and movement. *Count.* For small *u* count glide-1-2-stop-curve; and for the *u* exercise count glide-1-2-stop-glide-1-2-stop-glide-1-2-stop-curve. For the single *w* count glide-1-2-3-4-dot-curve; or, glide-1-2-3-4-stop-curve; and for the *w* exercise count glide-1-2-3-4-stop-glide-1-2-3-4-stop-glide-1-2-3-4-stop-glide-1-2-3-4-stop-curve. The pen must glide rapidly between the stops.



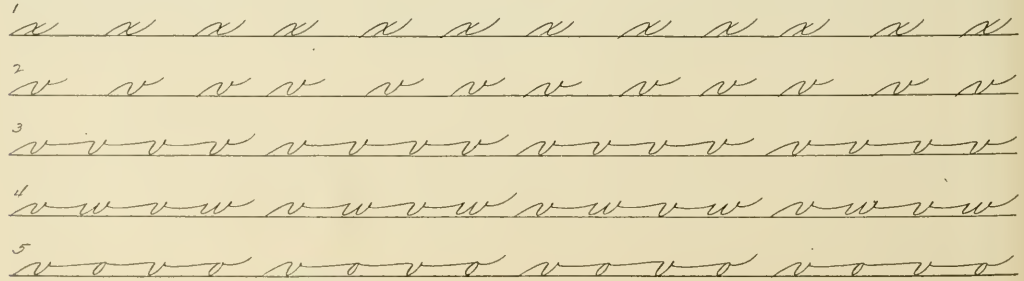
Lesson 13. More words can now be practiced, making use of the letters in the preceding lessons. In writing words, the pen should not stop so decidedly as it does in making single letters, and exercises of single letters, but should be made to glide over the paper easily and rapidly with rhythm and freedom of movement.



Lesson 14. Wide spacing between the letters is for the purpose of giving strength and freedom to the movement. Lateral movement is used in writing this word. This movement is swinging the forearm from the elbow freely across the paper. Let only the weight of the arm rest on the desk. Do not allow extra weight on the right arm. *Count.* 1-glide-1-2-3-4-dot-glide-1-2-stop-curve; or, count by naming the letters o-w-n.



Lesson 15. The *x* is exactly the same as the second part of *n*. The cross-stroke may be made either upward or downward. Be sure to cross the downward stroke in the middle. The *v* has the same dot as the *w*. *Count.* For *x* count 1-2-curve-cross. For *v* count glide-1-2-dot-curve. Join the *v* but not the *x*. Count for copy 3 glide-1-2-dot-glide-1-2-dot-glide-1-2-dot-glide-1-2-dot-curve. Join *v* and *w*, and *v* and *o*s in copies 4 and 5.





Lesson 16. Practice these words carefully. Practice several lines of each word—or several pages for that matter—and try to keep the words in columns. Aim to move the pen lightly, freely and rapidly over the paper. Study height, width and slant of letters.

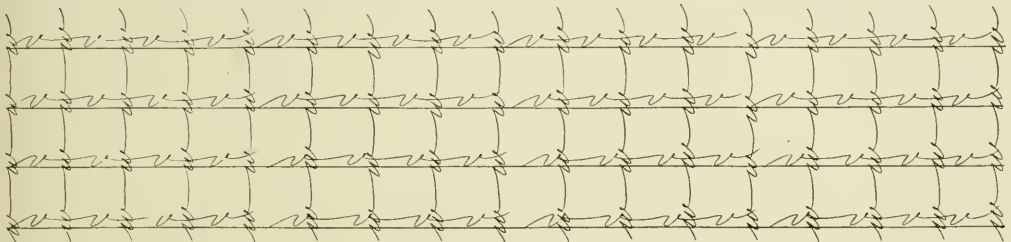
¹ axiom axiom axiom axiom axiom axiom

² maximum maximum maximum maximum

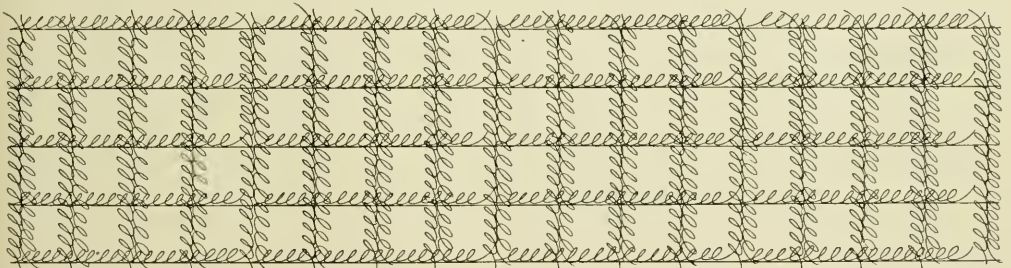
³ avow avow avow avow avow avow w

⁴ ovum ovum ovum ovum ovum ovum m

Lesson 17. This copy furnishes more practice in writing across the lines. First write on the lines and then turn the paper and make the *w* exercise. Do a great deal of this kind of practice. In writing cross-wise, be careful to place the letter in exactly the right position—on the line. Pupils should be encouraged to count for themselves as they make the letters. Counting creates interest, enthusiasm and keeps the class together.



Lesson 18. This small *e* exercise is for the purpose of generating speed in making the pen glide lightly and rapidly over the paper. Make from 200 to 250 *e*'s in a minute. The exercise may be reversed so as to make the *e* upside down. The movement used in practicing it both ways helps to make *n, m, r, i, u* and *w*. Notice carefully how the exercises are written cross-wise. Count, one, one, one, one, one, one, repeating the word very rapidly. *Thoughtful practice wins.*



Lesson 19. The downward stroke in *c* and *e* should be practically straight. Begin the *c* with a small dot. Count dot-down—curve; or, dot-stop—curve; and for the *e* count glide-down—curve; or, glide-stop curve. Do not join the *c* in an exercise. For copy 3 count glide-down—glide-down—glide-down—glide-down—curve. This *e* exercise is quite different from the *e* exercise in Lesson 18. Here the pen comes to the line with a stop—in Lesson 18 it does not. Practice copies 4 and 5 very carefully. Study the copy, then practice, study the copy again, and again practice—this kind of practice is what makes good writers.

¹ c c c c c c c c c c c

² e e e e e e e e e e e

³ e e e e e e e e e e e

⁴ m e m e m e m e m e m e

⁵ w e w e w e w e w e w e



Progressive Lessons IN Business Writing

C. Rogers

SAN FRANCISCO,
CALIFORNIA,
BUSINESS COLLEGE

A. S. Weaver



Send Specimens for Criticism to "Criticism Editor," Care The Business Educator, Columbus, O.

Plates 44 to 56. The practice on the capitals should have developed, strengthened and lightened the movement, and you should be able to do much better on the small letters that are given now, than you did on those of your former lessons. See that the wrist is kept off the paper and that the fingers glide lightly. Practice on the movement drills for a few minutes each day before beginning on the small exercises. You should find the small letter exercises intensely interesting, and should now be able to make them rapidly and well. Make an entire page of the small *o* exercise, and then turn your paper and write across the page putting the *o* between the lines.

Make a page of *a*'s and write across the page as in *o*. Take *o* and *a* combined in the same way. Follow through all the small letter drills shown, and through the small words given. Keep the pages, even with the cross writing, neat. They should not look blurred and dirty. Write lightly. Strive to get as light and clear a line as possible. Work hard on these small letters.

Your ability to write well depends very largely on whether or not you master the small letters as they are given here. Stick to them. Again let us suggest that you practice at every possible opportunity. Carry a pencil in your pocket and a small pad of scratch paper.

When you sit down for a few minutes practice on this scratch paper, but when you get a chance to write at your table, do not allow yourself to use scratch paper, but work systematically.

ooo ooo ooo ooo ooo ooo
44

aaa aaa aaa aaa aaa aaa

oaaa oaaa oaaa oaaa oaaa oaaa

ccc ccc ccc ccc ccc ccc
45

eee eee eee eee eee eee

cece cece cece cece cece cece

nnn nnn nnn nnn nnn nnn
46

mmmm mmmm mmmm mmmm mmmm

man man man man man man

uuu uuu uuu uuu uuu uuu
47

vvv vvv vvv vvv vvv vvv

wvvw wvvw wvvw wvvw wvvw wvvw

xxx xxx xxx xxx xxx xxx

yyy yyy yyy yyy yyy yyy
48

zzz zzz zzz zzz zzz zzz

zzz zzz zzz zzz zzz zzz

zzz zzz zzz zzz zzz zzz
49

yyy yyy yyy yyy yyy yyy

zany zany zany zany zany zany

zany zany zany zany zany zany

zany zany zany zany zany zany



⁵⁰ j j j j j j j j j j j j j

g g g g g g g g g g g g g

jug jug jug jug jug jug jug jug

w w w w w w w w w w w w w

⁵¹ p p p p p p p p p p p p p

powwow powwow powwow powwow powwow

l l l l l l l l l l l l l

⁵² b b b b b b b b b b b b b

lobe lobe lobe lobe lobe lobe lobe

h h h h h h h h h h h h h

⁵³ k k k k k k k k k k k k k

hike hike hike hike hike hike hike

t t t t t t t t t t t t t

⁵⁴ f f f f f f f f f f f f f

feet feet feet feet feet feet feet

d d d d d d d d d d d d d

⁵⁵ r r r r r r r r r r r r r

door door door door door door door

s s s s s s s s s s s s s

⁵⁶ i i i i i i i i i i i i i

sing sing sing sing sing sing sing

Every Penman and Teacher of Penmanship should be a Subscriber of the Teachers' Professional Edition of The Business Educator, because it frequently contains articles of interest to penmen, as well as all Convention Announcements and Reports.



Blackboard Lessons in Business Writing

By America's Leading Teachers of Penmanship

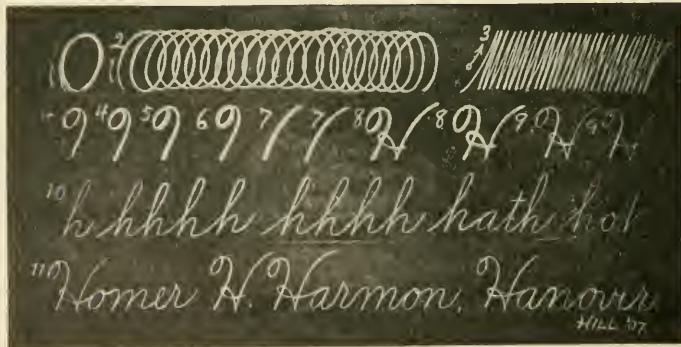
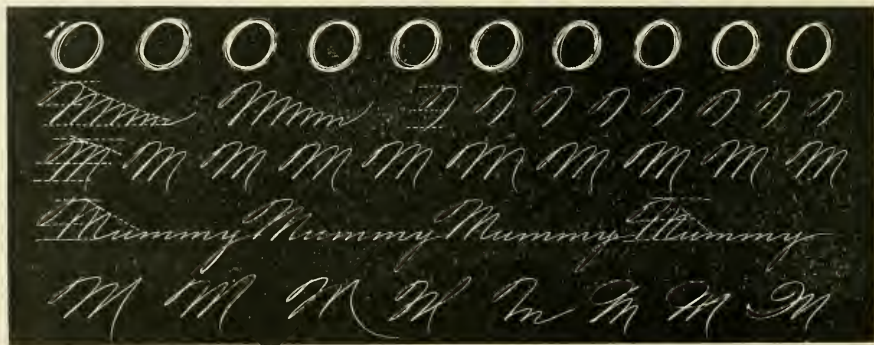
By **W. S. Chamberlain, Penman, Eaton & Burnett Business College, Baltimore, Md.**

To be a master with the chalk is just as essential to the teacher of penmanship as to be a master of the pen. The chalk and blackboard play a very important part in my teaching. I go before my class with a clean board, writing my exercises and copies, and making the illustrations as the lesson progresses.

The oval exercise, as seen at the beginning of this lesson, should be the initial work for each period of instruction. Write it with both the direct and indirect motion, using the arm movement. Position and movement have had sufficient explanation in previous lessons so I will pass over them. The letter taken for the principle part of this lesson is the capital "M." The first part is the sixth principle. The letter should be made without lifting the pen. The downward strokes are slanting straight lines, and each shorter than the one preceding. The tops should be rounded. The small loop at the beginning should be one-half the length of the letter. If a single or initial capital is desired, the last downward line should be a slight curve and extend a little below the base line. The exercise at the beginning of second line of copy is very helpful in getting the top parts of the letter. Make 8 or 10 down strokes, finishing the height of your small letters. Practice the "M" for about 15 minutes or fill one side of foolscap, 10 to 12 letters to the line. The last 15 or 20 minutes of the lesson, should be devoted to word or sentence writing, according to the advancement of the class. Always impress upon pupils the importance of neat, clean pages, and the careful study and analysis of their own work.

In writing the word "Mummy," do not lift the pen until you finish the "y." On the lower line of my copy or board you will find an illustration of several faults that are commonly encountered. Examine them carefully, and guard against them. See that the letters are uniform and made with sufficient speed to insure smooth clear lines. Hoping that I have not tried your patience too much, I am,

Yours for good business penmanship,
W. S. CHAMBERLAIN.



By **S. B. Hill, Spencer's Business College, Kingston, N. Y.**

We will begin our lesson with the reversed oval. Make it one and one half spaces high, retrace six times to the count of 1, 2, 3, 4, 5, 6. Notice that No. 2 is the same slant and height as No. 1. Instead of retracing, move gradually to the right, writing one third way across the page without lifting the pen. Keep the space between the lines the same so that it will not appear darker in some places than others. Make one line to each count of 1, 2, 3, 4, 5, 6, ready.

In No. 3 we have the up and down or push and pull movement. Let the arm move in and out of the sleeve. See that the fingers do not move. Write one third way across the page without raising the pen, same height and slant as No. 2; even at top and base. I will count one for each down stroke, ready 1, 1, 1, down, down, etc.

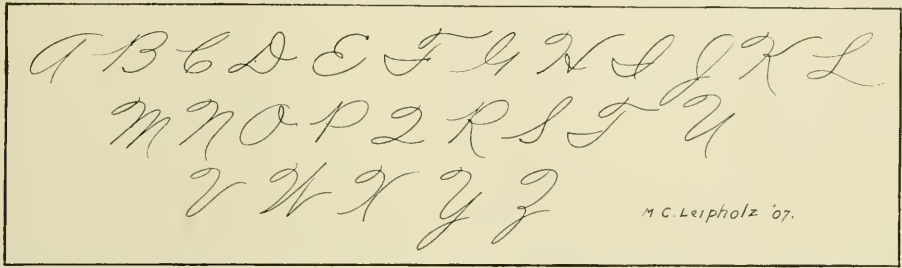


"What Others
Have Done You
Can Do
Also."

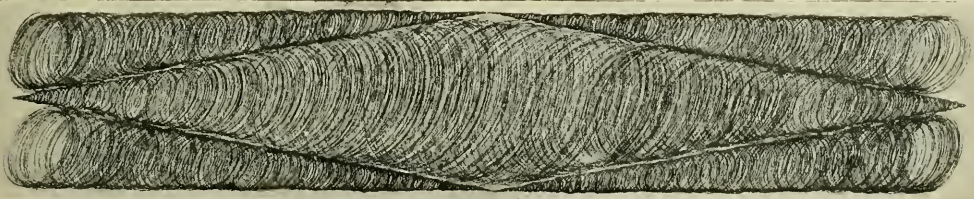
STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation,
Care and Appli-
cation—The
Essentials.



By M. C. Leipholz, pupil in Ferris Institute, Big Rapids, Mich., A. M. Wonnell, Penman.



By E. J. Podlak, Home Student of Business Educator, Chicago, Ills.

No. 4 begins with a small oval retraced six times, ending in a straight down stroke on the base line, to the count of 1, 2, 3, 4, 5, 6, down. Make one half line one space high.

Nos. 5-6 are the same as No. 4. Begin with small loop, retracing entire stroke six times to the count of 1, 2, 3, 4, 1, 2, 3, 4.

No. 7, begin at top one space high, move to left and down to base line to the count of 1, for each stroke.

In No. 8, the parts are joined forming capital H. Do not raise pen on last down stroke. Make one line one space high to the count of 1, 2, for the first down stroke and 3-4, for the last and loop; retrace four times.

No. 9 is capital H as it appears finished; write one line.

Write line No. 10. Watch the loops and follow the copy, using a free, easy movement. Make four letters without raising pen, and write several lines, then the sentence line No. 11.

We have a thirty minute period for penmanship; spending each day from five to ten minutes on some exercise before beginning a letter.

I then take up the parts of the letter explaining each, always placing the exercises and letters on board as we need them, so that the class may see how I make them. After the copy has been placed on the board and the instruction given, I have from ten to fifteen minutes to look after each student's work and make corrections.

For convenience I divide the letters into three classes, those that have the principle of the direct oval as O, C, A, E, D, those that have the principle of the reversed oval as Q, Z, I, J, W, U, etc.; and those having a part

or neither of the above named principles as L, S, T, F, etc.; always taking up the simple forms first, leading to more complicated forms.

SPECIMENS

Some of the finest offhand penmanship we have seen for sometime is hereby acknowledged from Mr. J. E. Plummer, teacher in Sadler's Bryant & Stratton Business College, Baltimore, Md. Mr. Plummer is a man of more than ordinary ability and could, if he would give more attention to it, become one of America's finest penmen.

We recently had the pleasure of examining the writing of a number of pupils in Sadler's B. & S. Business College, Baltimore, Md., under the instructions of Messrs. C. C. Lister and J. E. Plummer. The writing was all of the wide space sort and showed unusual skill, care and precision. We see but little work the equal of it. The instructors, pupils and school are all to be congratulated for turning out such a product.

Some bold and graceful strokes from the pen have been received from the well known penman and teacher, H. O. Keesling, of the New Albany, Ind., Business College. Our readers will remember that while at Lawrence, Mass., some years ago Mr. Keesling gave a splendid course of lessons in business writing in THE BUSINESS EDUCATOR.

Henry D. Allison, who is in the grocery business in Dublin, N. H., is, we feel safe in saying, the finest penman in the grocery business in the United States. A letter just received from him is truly professional. The letter is written in the ornamental style. It is surprising how Mr. Allison can retain such a high standard of penmanship when engaged in so strenuous a business.

Mr. W. T. Walling, Iredell, Tex., is learning to write quite well from THE BUSINESS EDUCATOR as shown by specimens recently received. It he will but persevere it is only a question of time until he will rank with our professionals.

Mr. E. W. Frear, penman in the Twin-City Business College, Winsten-Salem, N. C., sends his compliments in some beautifully executed ornamental writing. Mr. Frear is an all around penman, but is especially good in engraving, script and old England lettering. You will hear more of him some day.

Mr. J. G. Christ, the well known penman of Lock Haven, Pa., has sent us a beautiful set of ornamental capitals. Mr. Christ knows how to get the ink in the right place.

Some very artistically colored and skillfully executed cards are hereby acknowledged from THE BUSINESS EDUCATOR's staunch friend, William Rhoads, 235 Pearl St., Reading, Pa.

Some of the best movement exercises we have had the pleasure of receiving for sometime are hereby acknowledged from the students in the Marietta, O., Commercial College, N. A. Adams, proprietor.



Montreal, April 5th 1907

Mr. J. H. Brown,
Toronto,
Ont.

Dear Sir:-

In reply to your favor of the 3rd we have mailed you our catalogue giving full information concerning our school, the only one in Canada that is turning out really good business writers. It would be to your advantage to improve your penmanship by taking a course with us.

Yours very truly,
D. Beauchamp

Business Writing by D. Beauchamp, Montreal Canada.

Ammonia Passaw Gammon Donner
Earnest Furrer Garner Hinman
Immune Joiner Kinney Loomis
Maxes Numerous Overton Printer
Quincy Pommert Summer Tomorrow
Umpire Varney Winter Xerxes Y Zaner

Business like, Business Writing by F. B. Courtney, Milwaukee.



EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

Formation vs. Reformation.

The positive is to be preferred to the negative—the first is creative, the second reconstructive. The second is worth while only after the first has failed. This is true of human conduct and effort in general, and it is just as true of any department of human service in particular. In penmanship it is as true as in anything else educational and practical.

In our public schools in general script drawing has been taught under the guise of writing for four years, and then in some places writing was attempted by the reforming method with the result that only a few have been benefited. Children have been taught one method four years only to be told it was wrong and that it was necessary to begin all over again.

Reform is a good thing but it is a poor policy to allow one's self to become the necessary user of it, as is true of penmanship as of morals. But right formation ("an ounce of prevention") is worth ten times as much as well-meant re-formation ("a pound of cure"). Teach writing rightly from the beginning and less strenuousness in reformation is necessary.

The right way is to teach perception and performance at one and the same time from the beginning clear through until the end. That means form and freedom should be emphasized and unified at all times. Legibility and movement are the two real and practical essentials of good writing, and any method of instruction which does not include and enforce

them both is not a true and practical method.

But to teach form as well as freedom to six-year old pupils is a vastly different process than to sixteen-year old pupils.

Children are immature and need to be given large rather than small writing, while adults need to be given small rather than large writing, being capable of acquiring it without undue training and effort.

"Form and freedom for all; large writing for children, small writing for adults" is the cry the editors of the *BUSINESS EDUCATOR* raised in the penmanship wilderness not many years ago and which is now finding fulfillment in many places. Let the good work go on.

Hygiene in Writing.

One of the arguments which went a long way toward the introduction of vertical writing was the claim that slanting forms and fine lines were responsible for so much defective vision and unhealthful postures in the writing.

A thorough investigation of the facts, however, reveals that *small* writing on the part of children and *slow* writing were the real causes of strained eyesight and stooped-over positions.

If you would have healthful, upright positions and normal vision, see to it that *large* writing is required of children and *free* writing of all pupils. Then only can we have hygienic positions and good vision.

Why I and J are dotted.

EDITOR BUSINESS EDUCATOR:

"Why is *i* and *j* dotted?"

J. H. CATES.

The dot of *i* is necessary to tell whether *i* precedes or follows *u*. Without the dot over *j*, when it follows *u* it resembles *y*.

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Of the Professional Edition of The Business Educator for October, 1907.

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PRACTICAL FINANCE, R. J. Bennett, C. A., C. P. A., Detroit Business University, Detroit, Mich.

LAW, Wm. C. Sprague, Detroit, Mich., Sprague's Correspondence School of Law.

TYPEWRITING, A. C. Van Sant, Omaha, Nebr., Van Sant's School of Short-hand.

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EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editorial frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

The Teacher—Solicitor Problem.

The employment season just passed has shown a strong tendency on the part of school employers toward teachers who could and would solicit part or all of the time during the summer months, and on Saturdays during the rest of the year.

We rather like the idea. It does teachers no harm to get on the outside of the school room occasionally, and it does the school no harm unless it employs such poor teachers that they are unable to make a good impression because of defective English or slipshod apparel.

There is no doubt in our own mind but that too many teachers have known too little of the outside world, too little of the struggle for business in all lines not excepting the securing of pupils to teach, and too little of the real needs of those whom they have attempted to instruct.

A teacher who has secured pupils for a school will take more interest in instructing them than he would had he not met them outside of the school room and influenced them to pursue a course in his school and under his tuition.

We confess that at first the idea of teachers soliciting did not take well with us, but observation and reflection has led us to conclude that it is one of the ways of counteracting and meeting the undesirable influence of the professional? or unprofessional

solicitor who persists in misrepresenting his employer's rival instead of representing his employer's institution.

Representation is positive and constructive, while misrepresentation is negative and destructive. The need of and the demand for persons schooled in the science and art of business is too immediate and pressing to require exaggeration or misrepresentation to influence young men and women to qualify in it by attending a good school of business. Facts rightly comprehended and presented, are stronger than falsehood.

Of course it is a poor, narrow phase of human experience which does not have its undesirable side. If the employment of teachers to do soliciting is done solely to save expense and overwork the teacher, morning and evening, it is certainly poor business policy to say the least, or if the school looks more to the person's qualification and fitness to solicit than to teach, the solution of the solicitor question may be settled, but most certainly not that of the teacher.

However in spite of the evils we occasionally see and hear of, we are, all things considered, well impressed with the new element in our profession, the "teacher-solicitor."

The Official Report of the N. C. T. F.

It is not too early to begin to think about and plan for the Official Report

of the Pittsburg meeting of the National Commercial Teachers' Federation.

Mr. L. E. Stacy, the hustling, capable Secretary of the National Penmanship Teachers' Association recently wrote as follows: "I shall endeavor to secure copies of all the papers to be read at the meeting as early as possible. If I can secure these papers say before the fifteenth of December I am going to do so. I believe that a little effort on the part of the prominent people connected with the Federation would result in getting out the next report promptly."

GOOD IDEA FROM A GOOD MAN.

Let each person who is to read a paper or make a speech furnish the Secretary of the section in which he will deliver it a copy and much time, worry and expense will be saved.

Let our public spirited and capable stenographers signify a willingness to report one of the sections by writing to the President of the Association and offering his or her services. One will be needed for each of the following sections: Shorthand, Business, Penmanship, and High School, and one also for the Federation meeting. Still another could report the Banquet speeches.

"Many hands make the burden light" applies here as elsewhere.

Do as Stacy says and does and all will be well and you will be happy.

Remember the Pittsburg Meeting

Make it a big one by being there, or a profitable one by sending membership.

Two Dollars Before Holidays; Three Dollars After.



PRINCIPLES AND PRACTICE IN EXPERT ACCOUNTING

E. M. BROWNING, C. P. A.

SADLER'S BRYANT & STRATTON BUSINESS COLLEGE,
BALTIMORE, MD.

Treasury Stock, Unsubscribed Stock, Working Capital, Stock Discount and Premium.

The term, Treasury Stock as generally used has many and varied significations, due largely to the fact that there is much misunderstanding of the real import of this term. It has been and still is quite a general custom to treat as Treasury Stock, unsubscribed or unsold stock, whether it is reserved to be sold at some future time as conditions might warrant, or whether it is the balance of the Capital Stock of a Company which the promoters have been unable to distribute.

Treasury Stock, in its true sense, applies particularly to shares which have been acquired by the Company, either by purchase, donation or forfeiture, and this last class is frequently carried in "Forfeited Shares" Account. Treasury Stock so held is clearly an asset, and may be disposed of as any other property of the Corporation. Laws, providing that a Corporation shall not sell Capital Stock at less than par, would not prevent stock so secured from being sold by the Corporation the same as any other asset at any price obtainable. The title, "Unsubscribed Stock", used by Rahill is preferable under the circumstances referred to in the first paragraph hereof to the misapplied title, "Treasury Stock", for it comes nearer showing in the opening accounts of a Corporation the real facts concerning the stock issue. This fact probably accounts for the limited use of this or any similar account by modern incorporators, many of them seeking rather to suppress or becloud than to record clearly actual facts.

The necessity for considering this question in the accounts of a Corporation arises from the desire on the part of the incorporators to have the entire Capital Stock appear upon the Ledger, whether wholly distributed or not. Personally, I cannot understand why this should be even an apparent advantage in any sense. The better plan would be to carry in the Capital Stock Account only that portion of the Capital Stock for which bona fide subscriptions have been taken. If, however, it is considered advisable to issue to the Treasury certain shares of stock for future disposition, it might be carried in Treasury Stock as a negative against an equal amount of liability in the Capital Stock Ac-

count, and in all statements rendered the amount of such Treasury Stock should not be included among the assets, but should be deducted from the total stock issue and the difference extended as a liability on the Capital Stock Account. Treasury Stock, as referred to in the second paragraph of this article, should not be so treated on the Balance Sheet but should be listed among the other assets of the Company.

It frequently happens that stockholders of a Corporation donate to the Treasury shares of stock to be sold for Working Capital. This stock is then placed on the market at the best price obtainable. The following entry should be made upon the receipt of the donated stock by the Treasurer:

Treasury Stock
To Working Capital
or Stock Donation.

If this Treasury Stock is sold at a discount of say 20%, the following entry should be made:

Cash
Working Capital or Stock Dis-
count (for the discount)

To Treasury Stock
or Stock Donation.

If sold at a premium, the following entry should be made:

Cash
To Treasury Stock (par
value)

Stock Premium,
Working Capital
or Donation Account
(for the premium)

If, in the above entries, Stock Discount and Stock Premium Accounts are used, at the end of the year it is advisable to close these into Working Capital or Donation Account, and inasmuch as the Working Capital or Donation is not a revenue from trading operations, though a clear gain to the Corporation, the balance of this account should not be closed into the Profit & Loss Account, but carried direct to the Surplus Account by the following entry:

Working Capital
or Donation Account
To Surplus.

Each of these entries should have full explanations covering all features of the transaction.

All extraordinary profits of this or similar nature should be so treated in the accounts of a Company as to clearly exhibit the sources of such profits that the Board of Directors may not fall into error of considering

such profits a part of the normal earnings of the Company, and therefore available for distribution in dividends to Stockholders. It is in dealing with matters of this character wherein it is especially important that accountants should be familiar with that phase of Corporation Law which bears upon the distribution of Capital Stock and also the declaration of dividends to Stockholders.

The accounting in the above transactions for Stock Discount and Stock Premium is quite plain, but it is not always true that Stock Discounts and Premiums arise in the manner referred to above. Many Corporations, where the laws permit, are obliged to sell their shares at less than par, in order to secure capital for purposes of developing or extending their business. If the money realized from such sale of stock is to be used for development purposes, it is quite customary to charge the amount of Stock Discount to Development Expense Account. If it is for re-organization purposes, it is usually carried to Re-organization Expense Account. Generally Stock Discounts of this nature, for whatever purposes the capital is to be raised, are capitalized and appear on the books as assets. The usual practice is to spread such items of expense incurred either in raising capital or in development otherwise, over a period of years. This would seem to be sound practice, inasmuch as the benefits of such large expenditures in the early history of a Corporation are certain to extend over several years. The period over which these items are to be carried is necessarily a varying one, according to the class of expenditures or the nature of the business. Stock Premiums, arising from the same class of transactions, should be carried likewise in a separate account, and may be held as a reserve for future contingencies or transferred to Surplus to be disposed in whatever manner the Directors may determine.

A Problem in Practical Accounting for the Readers of the Educator.

A corporation took over the business of an individual whose books showed him worth \$250,000, for the sum of \$200,000, payable \$50,000 in bonds, \$50,000 in preferred stock, \$50,000 in common stock and the remainder in cash. The capital of the company was \$100,000 preferred stock, \$100,000 common stock and bonds were issued for \$100,000.

According to the subscriptions the stock was to be paid for as follows: 10 per cent. on application, 40 per cent. in 30 days after allotment and 50 per cent. three months thereafter. On the bonds 10 per cent. was to be paid on application and the balance 30 days after allotment.

Make the necessary Journal entries on the books of the company to cover these transactions in accordance with the statement following:

Property and Plant	- -	\$750,000.
Raw Materials	- -	250,000.
Unfinished Order	- -	150,000.
Accounts Receivable	- -	25,000.
Cash	- -	100,000.
Amounts Payable	- -	250,000.

PRACTICAL FINANCE

R. J. BENNETT, C. A., C. P. A.,

DETROIT, MICHIGAN,

Principal Detroit Business University.



Financial Terms and Their Uses.

The volume of financial transactions taking place in this country is so large and the amount of business done so inconceivable that one cannot comprehend fully the vastness of it all. Our foreign commerce alone for the past year was over three billions of dollars and the *balance of trade* largely in our favor. This indicates in a measure the wonderful growth of the country and the great strides that are being made in both domestic and foreign commerce. All of this opens up to us the desire to know more about the ways and means of doing business, and the methods of financing.

In studying business and finance watch the financial page of your daily newspaper as well as the news of the day. Study the government reports, the Treasury and sub-treasuries, the movement of money, the banks and their reports, foreign exchange, the loans and discounts, the stock markets, etc. These are the agencies that control or have to do largely with money matters, and exhibit the condition of the country's finances.

I want the readers of THE BUSINESS EDUCATOR to feel free to ask questions regarding the subject under discussion. Replies will be sent to all enclosing postage. Discussions are solicited.

There are certain financial terms used with great frequency in financial affairs that may not be fully understood. I give a few of them.

Notice of Dividend. When the directors of a company declare a dividend, the stockholders are usually given notice of same by letter or by advertisement. The notice states that dividend checks will be available after a certain time for *stockholders of record* on a given date. It usually states that the transfer books will be closed from a given date (before the payment of dividend) until a given date (near or after said payment). These precautions are taken to insure the payment of dividends to the rightful parties. If stock transfers were permitted in the interim the proper owner would not be known and considerable confusion would be occasioned.

Ex-dividends or Ex-rights. When stocks are sold they usually carry with them the right to participate in the next dividend payment. How-

ever, if a dividend has been declared though as yet unpaid, the seller is entitled to same and therefore the sales are *ex-dividend* (without dividend). When the seller of shares, who has some special privileges or rights accruing to him from the company such as participating in a bonus or securing new stock or bonds at a discount, parts with them, he retains those rights and sells *ex-rights*. Bonds are sold *ex-interest* when the coupons are retained by the seller.

Passing a Dividend means to pass it by and not declare any. When a company that has been paying dividends regularly passes a dividend the indications are that business is falling off, and its stock under such conditions usually takes a "slump." This happened three years ago when the U. S. Steel Co., passed its common stock dividend.

Stock Transfers. One may well wonder how certain corporations succeed in making all the transfers required of them by virtue of the popularity of their stock in the stock market, where so many changes aggregating probably from two to twenty or more are made in a single day. I have before me a report showing the sale of over 12000 shares of Reading in one day, and in all probability certain blocks of them passed through the hands of at least five different parties. How is this done? It is a simple matter. A block of stock may be indorsed "in blank" by the vendor, after which the certificate may be transferred from hand to hand as often as desired.

Until the transfer is made on the books, the original holder is considered by the company the owner thereof and therefore entitled to all the privileges of a regular stockholder. The last holder, if he wishes to keep the stock, may fill the power of attorney on the back of the certificate and have the transfer made to his own name on the books of the company.

By means of the *Stock Clearing House*, numerous transfers and exchanges are made with but few actual transfers of stock. By this plan a great deal of time, inconvenience, and work are obviated, and one dozen sales and purchases of shares may be consummated with but one or two actual transfers on the company's books. By the clearing house method a vast amount of certifying of checks is prevented, the "over certification"

evil is done away with, and the usual risk and confusion in making deliveries reduced. The workings of the clearing house are quite complicated, yet the principle is simple. For example, A sells 100 shares of Union Pacific to B who likewise sells 100 shares of the same stock to C. Now instead of A delivering the stock to B and B delivering it to C, under the clearing house plan A delivers the stock directly to C. This is simple and involves the same operation which forms the basis of a bill of exchange. When hundreds of sales and transfers are made every day and of twenty or more different kinds of stock, one can readily see the work involved in making transfers and the benefits to be derived from the clearing house.


Hypothecating Stock. This means transferring or giving stock to a creditor as security for the payment of a debt. The stock is held by the creditor until the debt is satisfied and then returned to the debtor. Stocks, bonds, mortgages, insurance policies, and other evidences of credit may be hypothecated or handed over as security. When these securities are given (loaned) it is done with the mutual understanding that they are to be returned when the debt is liquidated, or sold in case of default in payment. A written obligation generally accompanies the securities, as chattel mortgage, collateral note, or some other properly executed document, which gives a detailed description of the thing hypothecated. Coupon bonds do not require any indorsement as they are usually made payable to bearer. If shares of stock are given as security, a transfer certificate usually accompanies them. This certificate is virtually a power of attorney authorizing the holder to have the shares transferred to his own name on the books of the company. It is not advisable to endorse the securities since that would necessitate a transfer on the company's books. They could be endorsed in blank but that would make them payable to bearer.

Currency Reform. During the summer and autumn of each year we read more or less about "currency reform" "money stringency," and "government relief." Indeed the need of currency reform has been advocated for some time by bankers and others, and suggestions as to the best plans for doing so have been freely offered. In the discussion of the question two points are involved, the need for money to "move the crops" each year and the advisability on the part of the government of hoarding up money in the Treasury and sub-treasuries when it is so greatly needed in actual circulation.

The banks in the cotton and agricultural region, carry their *reserves*

(Continued on page 24.)





DEPARTMENT OF

TYPEWRITING

A. C. VAN SANT.

OMAHA, NEBRASKA.

Expert Typewriting.

The term "Expert Typewriting" means the highest degree of skill to which operators attain. It is often used to designate the typewriting which is done for exhibition purposes. There are several qualifications necessary before an operator can become "expert."

In the first place he must have a good education. It is a mistake to suppose that one who can merely strike the keys of a typewriter rapidly is an expert operator. Only those are entitled to be considered expert who can do practical work accurately at a high rate of speed. It requires a large vocabulary of words of which one knows the spelling and meaning, a thorough knowledge of the structure of language, and a thorough mental and physical balance to become a genuine expert. Although repetition and the frequent writing of well chosen sentences are a help in acquiring physical and mental movement, one must not depend too much on direct striving for speed by such means. Much copying of newspaper and magazine articles, of books and speeches, of scientific and current literature, of statement and tabulated work, must constitute the practice matter of one who desires to become in the truest sense an expert typewriter operator.

To become an expert one must have a thorough knowledge of spelling, capitalization, punctuation, and paragraphing. One may learn to copy rapidly from carefully prepared matter that is correct in form, with spelling, capitals, punctuation points, and paragraphs fully indicated, and yet be very far from an expert machine writer.

If the above statements are true, it logically follows that one who desires to become an expert in typewriting must do more than strike the keys of a typewriter millions of times. For such work he must lay a broad foundation in those branches of learning which are necessary to success in any profession.

Taking direct dictation on a machine is a considerable part of the work an expert operator is liable to be called upon to do. Without a good education he would quickly reveal his deficiency, and the one for whom he did the work would be certain to look elsewhere for help.

Perfect knowledge is knowledge that has been transferred from the conscious to the sub-conscious powers of the brain. When

such a condition is reached we do things correctly without any conscious mental effort. We do it by the habit of thinking and acting correctly.

The whole philosophy of how to become an expert typewriter operator may be summed up in the statement that all the physical and mental powers must be under such control of the will that an order from the will to do the desired thing will set in motion the sub-conscious powers which are the chief factors in doing all expert work.

One who would become an expert operator should avoid the use of tobacco and intoxicating drinks. All habits that tend to dull the brain, or impair the action of the nerves will hinder his progress. It requires good education, an active mind, good physical powers, a resolute will, and a vast amount of correct practice to become an expert.

Will Power.

Will force is the most important essential to one who wishes to become a success in life.

No one thing can make an expert in any line of human endeavor. He must have a will that shall enable him to concentrate his mind upon his work, and must become so much in earnest and so thoroughly absorbed in his work as to be unconscious of what is going on around him.

The will is a mental power that is as capable of cultivation as any other intellectual faculty, and it is as subject to the influence of the teacher as any other mental power. The successful teacher must have a strong will, and in addition to pointing the way he must insist upon a determined effort on the part of the student. If a student is vacillating and seems unable to accomplish a certain task, the teacher can often persuade him to persevere until he reaches success, and every conquest of this kind strengthens the will of the student. By such a plan a student is often tided over a difficult task and given renewed confidence and increased will power. The power of one human will over another is marvelous. In many cases students need the psychological aid of a strong-willed teacher to hold them resolutely to their tasks. A strong-willed teacher succeeds better than one who is deficient in that direction because he has the power to compel the attention, and with the minds of his students in this receptive mood he can get clearly into their minds that which he wishes to make them understand.

Suggestions for Practice.

One of the best ways to acquire a thorough knowledge of the keyboard of a typewriter is by writing sentences containing all the letters of the alphabet.

Those who wish to become expert should write each of the following sentences slowly ten times without an error. The speed can then be increased. If the increased speed causes an error, again resort to slow writing, until the action of the brain and hand are such that the hand can patiently wait until the brain gives proper directions. It does not do to have a run-away hand. The hand of a typewriter operator sometimes needs as much training as a fractious colt. Let the hand be so trained that it is strictly controlled by the brain.

After practicing the sentences until they can be written accurately and rapidly, practice the letter at the end of this article. It contains all the letters, punctuation marks and special characters on the keyboard of an ordinary standard typewriter.

Alphabetic Sentences.

A quick movement of the enemy would jeopardize six gunboats.

To excel, stenographers must be very zealous, quick, faithful and judicious in their work.

The quality of modern explosives allows projectiles of remarkable weight and size to be used.

The frequently inexplicable verdicts of juries emphasize the need of a marked change in the whole system.

A large number of our citizens have signed a petition which makes request for a more just system of taxation.

Chicago, Ill., July 16, 1907.

Messrs. Dexter & Udell,
134 Harrison Street,
Quincy, Ill.

GENTLEMEN:

Under separate cover we are mailing you catalogue which we have just issued describing goods we are offering for the fall and winter trade. The materials and workmanship are excellent, and will fully sustain our firm's reputation for making first-class goods. Our "Esquimaux" brand of blankets No 93 (7-4 wide) at \$4.25 a pair is the best bargain we have ever offered in this line.

We are expecting quite a rush of orders the latter part of September and during October, and shall prize early orders which can be shipped before the rush of the fall trade begins. Can you not favor us with a good order at an early date? We will give you the following terms: On all orders received before August 10th we will give you 90 days, 3 per cent for cash; after that date our regular terms will prevail, 60 days, 2 per cent for cash.

Respectfully yours,

True Success is True Service—
True in Typewriting as in Toil of any other Type.



SOUVENIR

Of the Seattle Commercial School Annual Picnic—

The original Card was handsomely encased in red.

A MERRY tune,
The shining moon,
And glimpsing feet
To music's best

And the mazy dance swings cheerily.

WALTZ 1

TWO-STEP 2

WALTZ 3

TWO-STEP 4

EXTRA 5

THREE-STEP 6

WALTZ 7

GERMANIA 8

TWO-STEP 9

EXTRA 10

WALTZ 11

TWO-STEP 12

WALTZ 13

TWO-STEP 14

WALTZ 15

S. C. S. 16

A DYING tune,
The fading moon,
And tiring feet
To music's beat

And the drowsy dance lulls dreamily.

S. C. S.

Wildwood, August 28, 1907.



PRACTICAL ENGLISH

F. M. ERSKINE,

Principal Commercial Department, Grand Prairie Seminary,

ONARGA, ILL.

Importance of Paragraphing.

Paragraphing is not a difficult matter, but it is one that calls for intelligent effort. The mechanical stenographer can paragraph and letter. No. 3 was paragraphed by such a one.

Perhaps the reason for the existence of such a letter may be found in the fact that teachers cannot lay down definite rules and many times cannot say "This is wrong."

Since the September article was planned, the writer has journeyed more than fifteen hundred miles and finds business men complaining everywhere of the failure of stenographers in paragraphing their letters. Let us have enough class work and class discussion to secure an understanding of the subject.

Dictate the following letter to a shorthand or correspondence class and see how many ways of paragraphing will be found for it.

No. 1.

DEAR SIR:

It is of more importance to us that every system you purchase be properly arranged than is at first apparent. A poorly installed system might mean an enemy to the Blanks system. If a seeming difference in price tempts you to place your order elsewhere, write us just the same. Let us go over your proposed system. Our expert knowledge will pick out all the flaws. Our every effort will be to simplify. We are not "expert accountants" expert in the sense of devising methods so complicated that only trained accountants can understand them. Instead, we make our methods so simple a girl at \$4.00 a week can handle important records and accounts. Plain distinctions make wrong entries impossible. No other concern is qualified to give you this service, because no other concern in the world gives its whole and undivided thought and study to system. No other concern has had the same experience. This service is yours whether or not we have your order.

Yours very truly,

This may not be good English but it is the kind many stenographers must take and arrange as best they can. A good exercise for the class would be to rewrite this letter.

Here is another letter that will be paragraphed in different ways:

No. 2.

DEAR SIR:

Your letter of June 21, enclosing list of applicants desiring positions, has been received. At the present time I do not know of any vacancy in our forces. We will, in the course of a few weeks, employ additional stenographic help to substitute during the vacation period, which will last until sometime in September. We do not, as a rule, employ stenographers unless they have had at least one year's actual stenographic experience. Of course, there are exceptions to be made when applicants have had very good educations. If these applicants would care to work as substitutes during the vacation period, and are competent, I do not know of any reason why we cannot offer

them such work. If they are in the vicinity of St. — I would suggest that they call for an interview and trial. Also think it would be well for them to make application in writing. Thanking you, I remain,

Yours truly,

These letters will show how different persons will make prominent different statements, and will also show how many of the class have noted the emphasis you placed on certain statements in dictating the letters. Some of them will swing over to the extreme shown in the next letter, but plenty of drill and judicious criticism will bring them back to sane and sensible work.

No. 3.

DEAR SIR:

(On the 17th ult., we sent you descriptive literature concerning the R— Loose Leaf System and on the 24th ult., we again wrote regarding the matter.)

Possibly you are not yet ready to purchase. If so, will you kindly favor us with information as to the time you will be able to give the subject your further consideration?

Upon receipt of your reply, previous correspondence will be filed for further attention at such time as you may specify.

Allow us to impress upon you the fact that in purchasing from us you are dealing directly with the manufacturer.

There are no intermediate profits and our guarantee is back of our goods.

It shall be our effort to afford you entire satisfaction. We assure you of best quality and lowest possible prices.

Awaiting your reply by return mail, for which we extend our thanks in advance, we remain,

Yours very truly,

The following letter has been selected not only because it affords good material for paragraphing but because there is something in it besides paragraphing that may well claim the attention of the class.

No. 4.

DEAR SIR:

I beg leave to acknowledge receipt of your letter of June 12, and thank you for information contained therein. In view of what you have said about Mr. White and Mr. Black, I should not hesitate for a moment in choosing Mr. White if the position involved simply duties of a clerical nature without much responsibility. However, the position I have in mind may eventually lead to work of a more important nature, among friends and neighbors who know Mr. White, and their report is in his favor. Such reports, however, are not always reliable and may be prejudiced through personal acquaintance or friendship. I will inform you later if I decide favorably in regard to the status of the applicants named. In the meantime, if it occurs to you anything further which you care to say in connection with qualifications of either of these young men, I shall appreciate such information.

Yours truly,



DEPARTMENT OF COMMERCIAL LAW

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WM. C. SPRAGUE, PREST.,
Sprague Correspondence School of Law,
Detroit, Mich.

Contracts.

8. Contracts of Infants.

Infants, or minors, are persons, male or female, under the age of twenty-one years. In all but a few states, however, females become of age at eighteen. The law relating to infants' contracts is for the protection of the infant himself. He is assumed not to be able to protect himself. The age limit, twenty-one years, was fixed in the law many years ago. Perhaps were the law to be formulated anew the limit would be set lower. Young men and women enter upon business life nowadays earlier than formerly. However, in no jurisdiction, so far as we have learned, has there been any serious attempt made to set the limit of infancy lower than twenty-one years, except, as stated, in the case of females.

It is common to hear it said that an infant's contracts are void, that one under age cannot make a binding contract. This is an unsafe statement of the rule, if, indeed, not an incorrect one. It were better to say that infants' contracts are voidable, that is, he may avoid them if he so desires; but there are even exceptions to this, as we shall see. If an infant's contracts were void neither party could be held to them, but it is clear in the law that if the infant wants the contract to stand he can compel its performance on the part of the adult dealing with him; in other words, the plea of infancy is a personal privilege, and one of age who makes a contract with an infant is bound so long as the infant performs his part of the contract.

A contract that is voidable on the part of the infant may, upon his reaching maturity, be ratified by him, in which case both parties will be bound. Where his contract is voidable, as is generally the case, he must avoid it before he becomes of age or at once after becoming of age, or he will be held as having ratified it.

There are instances where the contract of an infant is valid and cannot be avoided by him. These contracts are such as are made for the necessities of life under certain circumstances. In a sense it is scarcely proper, however, to say that he is bound by his contract for necessities. He is, strictly speaking, not bound as on a contract at all; in other words, not bound to pay the price that he

agrees to pay, but only for the reasonable value.

A question arises as to what are necessities. By "necessaries" is not meant what is absolutely necessary to barely keep the infant alive. The rule as generally stated is that the infant is bound for the value of such necessities as are reasonably useful in maintaining him properly considering his station in life. What, therefore, would be deemed a necessary with one person would not be deemed so with another. A poor boy not moving in society that is accustomed to evening dress, would not be held bound on a contract to buy a full dress suit. A boy, whose station in life, whose associates and circumstances, require the use of evening dress, with the alternative of his appearing ridiculous, would be held bound under such a contract on the theory that the suit was a necessity. A contract for articles of mere luxury or ornament made by an infant would not be valid and binding on him.

Then, again, it must be shown, in order that a contract for necessities be held good, that the infant was not supplied with them by his parents, guardians, or otherwise. The same rule that is stated above holds with reference to contracts for medical attendance in sickness, and for the expense of a common school education. Contracts made by the infant for these, when not furnished by the parent or guardian, or otherwise, would be upheld as valid. Food and clothing, of course, come under the rule. A contract for college education would not be binding. In other words, whatever the infant contracts for, in order that the contract be valid or binding upon him, must be reasonable in quantity, quality and kind, and suited to his station in life, and not be furnished him by parents, guardians, or from other source.

Contracts entered into by an infant to conduct a business or relating to a business are voidable. One who pays a child money on a contract with him for service does so at his peril. The child's earnings belong to the father and not to the child, particularly if the child lives with the father. If the child however, has been emancipated, the rule is different.

As to property generally, the infant may take property and hold it, but

once it is his, he cannot make a contract selling it or conveying it that is not voidable by him.

In the matter of the ratification of a contract by one who has reached maturity, it should be stated that the ratification must be of the whole contract. One ratifying a contract made in infancy cannot ratify part and avoid part; he must either ratify all or avoid all. One who has bought property in infancy and not paid for it cannot, upon reaching maturity, keep the property and avoid the contract as to payment. And so with an infant who has obtained property on a contract; if he desires to disaffirm the contract, he must return the property. He cannot both retain the property and refuse to pay for it. If, however, he has wasted or squandered or lost or destroyed the property and cannot return it, he is not held liable for it.

In this connection it is interesting to note that in general an infant is liable for fraud, slander, assault, conversion, and other common law torts in the same way as an adult is; but generally it has been held that when an infant falsely represents himself to be of age and thereby induces another to make a contract with him, the infant is not liable.

To Be Continued.

Practical Finance — Continued from page 21.

in the New York banks. When the crops are being harvested and prepared for market, there is a great demand for currency to pay off the men and satisfy the many demands upon the farmer, who soon exhausts his bank account and then seeks a loan from his local bank. This demand for currency exhausts the scanty (15 per cent reserve) supply of the local banks who find it necessary to call upon the New York reserves. This withdrawal of currency from New York banks makes it compulsory for those banks to call in their "demand loans" thereby inconveniencing business houses and causing a relaxation of industrial enterprise. In such cases the rate of interest goes up and sometimes a panic ensues for a short time. All of these cause a shortage or stringency in the money market which can be relieved only by timely aid from the Secretary of the Treasury, who upon the deposit of government bonds or approved securities places government funds in the "U. S. Depository" banks. This is a means of putting money into circulation until an equilibrium is reached. Many bankers advocate the temporary issue of some kind of credit currency which afterward may be retired. This emergency currency of course would be subject to government sanction and control and to a heavy tax while outstanding.



THE STORY OF Business Education in America

By FRANK VAUGHAN,

203 BROADWAY,

NEW YORK.

No. 12. A Lamb-like Gathering.

Continued from the September number and concluded in this.

THE REFLEX BENEFIT.

It's a dark cloud that has no silver lining. This is Mr. Felton's idea of the particular lining, as seen through Uncle Sam's glasses:

What bearing, you ask, has all this upon the commercial prosperity and greatness of our Columbia? Not less true than distasteful is the fact with nations as with individuals, that in one's misfortune may occur another's opportunity, and while we can but deplore the stupendous folly and crime which plunged into a cruel, devastating war two mighty nations, bearing down in its train hundreds of thousands of fellow-mortals, entailing a catalogue of miseries and woes language fails to express, we cannot withhold grateful thanks to Almighty God that our fate was not like that of poor crushed France. Especially have we cause for rejoicing that in all the great elements of national prosperity our country sprang with the elasticity and vigor of a giant from its late prostrate condition to a recovery of its former prestige and influence among nations. That our beloved land is the world's recognized asylum, and to it shall come untold thousands of Germans and Frenchmen, who seek relief from harrowing associations, involved in sundered ties, ruined prospects, threatened anarchy and national bankruptcy.

It must be remembered that the brilliant victories of Germany were achieved only with fearful sacrifice of men and material, a loss which no country may sustain except in a struggle in which success only is life, and defeat brings ruin.

The disturbed condition of the financial and commercial interests of the States in question cannot be soon alleviated, and capital and labor must seek other and safer fields for investment west of the Atlantic. I am not supplied with statistics of emigration from the states of Europe to this country for any definite period, but I venture the prediction that the next decade will witness an influx from that quarter to the United States unparalleled in the world's history of emigration. How to utilize this new element of power is a problem with legislators, but upon you, gentlemen, rests the responsibility of its solution.

Upon our department of education

more than all others falls the labor of teaching the language and import of business and commerce, through whose channels all nations and tongues find intercourse. You have given earnest, substantial proof of your ability and purpose to faithfully discharge that duty. You no longer plead for recognition of our specialty as among the civilizing and Christianizing forces of the land. A grateful commonwealth places your names high in the list of honored educators, and declares your services indispensable. Your graduates, counted by tens of thousands, stand as glad sentinels in all the highways of life, pointing to you as their friends and benefactors.

DIPLOMAS AND TEXT-BOOKS WAIT (NO FUNDS.)

The rest of the President's address deals with topics more directly pertinent to the Association. It appears that little progress had been made in the promised revision of the text books and that work had been held up on the new \$1500 diploma because some of the members forgot "to supply the ways and means." The artist, Mr. Archibald McLees, shrewdly concluded that it was a good time to take a rest. "Thus was the Association," says Mr. Felton "reduced to the humiliation of violating a contract without cause or reasonable excuse."

CHARTER, ORGAN, SCHOLARSHIPS— "NOTHING DOING."

The matter of the National Charter received considerable attention in the address but nothing was done. So did the necessity of establishing "a journal or magazine of high tone and comprehension which shall be a more complete exponent of the Mission and achievements of our Department of Education than any avenue hitherto employed." In point of fact that Association solemnly "Resolved to take immediate steps to secure the publication of such an organ—but that went the way of the charter.

It would never do to overlook the important subject of "scholarship," which had been worrying the convention for years, but it is worthy of notice that the president's address

touched the matter rather lightly, while at previous meetings it had been the overshadowing topic. He said in part:

We have long felt a necessity for the establishment of graded time rates of tuition, covered by scholarships embodying all the features of reciprocity, brief enough to serve the needs of those requiring very limited instruction, and sufficiently extended to compass the most complete course of study given at our colleges. It must be conceded that no plan hitherto adopted for the regulation of tuition and scholarships has proved entirely satisfactory, though no Assembly has failed to give the subject prominence in committee and debate. It seems to have been one of those vexed questions involving time, patience and experience in its solution, the apparent conflict of interests of schools in different sections of the country, greatly embarrassing and at times almost threatening the defeat of any plan mutually beneficial. Experience, though a hard master, was of necessity our tutor, and how well we have profited by the lessons thus taught remains to be seen. For myself, I confess to some change of opinion upon this subject and venture to suggest that no student hereafter shall be permitted to study in the business or commercial department in any College of the Association except upon a scholarship prescribed by it, and which shall embody all the features of reciprocity, the same as those now issued for life. We should thus determine the times and rates at which every student may be admitted to study in every College of the Association. This plan, it appears to me, would remove much of the objection now urged against the lower rates of the small and unfavorably located schools, at a grade so low as to be regarded by the larger and more expensively managed Institutions as entirely inadequate to a defrayal of their enlarged expenses, a just compensation to teachers and a reasonable margin to proprietors. It would enable each College to admit all its students upon Association scholarships, for as brief a time and at as low rates as it shall be deemed expedient to adopt.

A FEW GENERAL INCIDENTS.

As usual, the convention did nothing of importance in this connection—or any other. If there were any "conflicts" the official reporters carefully ignored them. For example, we find that Mr. Robert C. Spencer asked leave to present the application of W. M. Carpenter of St. Louis, for admission to membership. It will be recalled by those who have followed these papers that Mr. Carpenter was present at the first business educators' convention held in New York City in 1804—but there must have been a miscue in the meantime. A committee reported commending the admission of Mr. Carpenter and



the report was carried, initiation fee being fixed at \$60. Singularly enough this extract is from the record a little later on, without a word of explanation:

Resolved, That this Association does hereby annul all action heretofore taken regarding the admission to membership in our body of W. M. Carpenter, and the Carpenter Business College of St. Louis, Mo., and to return to him the amount paid for initiation fee and dues.

And a day later, this:

Resolved, That the Executive Committee be empowered to publish, in such manner as they shall deem expedient, the rescinding of the action of the Association in the admission of W. M. Carpenter to membership therein.

Most of the rest of the proceedings are filled with tabulated statements of receipts and disbursements and very prominent "lists of the delinquents." For the rest, nothing of particular interest happened except that Cincinnati was selected as the place of meeting during the following summer—presumably, although the meeting was not held there until two years later. New officers were selected as follows:—

President R. C. Spencer; Vice-President, W. R. Kimberly; Treasurer, J. H. Goldsmith; Recording Secretary, A. J. Rider; Corresponding Secretary, L. L. Williams.

Only two new men signed the "Sacred Compact" at this meeting—S. Bogardus, Springfield, Ill., and J. W. Warr, Louisville, Ky.

As the President was pretty nearly the whole show at this meeting, I think I will make a Felton number of it and reproduce his peroration:

You will not permit your zeal in the noble work in which we are engaged, or your ambition to see its every interest elevated to the highest possible standard, beget intemperate haste, or impatience with tardy results. The work we have in hand is too stupendous and grand in its conceptions for accomplishment in a day. Long years and many hands are required for its completion. The statue which we are to raise in the niche assigned in the great temple of human knowledge is not yet complete. The goddess to whom you would invite the homage of a grateful people must impress all beholders with admiration for her completeness of form and symmetry of proportions, and with reverence for the quiet grace which adorns her. She must be neither a Lilliputian nor an Amazon, but a queenly symbol of the majesty, beneficence and boundless mercy of the art and science she was chosen to deity. Press onward, gentlemen, in the good work so nobly begun, and yours shall be the proud honor of having been her artists and sculptors.



SCHOOL ADVERTISING

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL

Seattle, Washington.

Everybody-merchant, manufacturer and pedagogue—wants quality.

Quality means success.

Quality is success.

If a thing is good and the best of its kind there are so many things that can be said about it to make it sell easily.

The mediocre article needs bombast and boosting and blatant salesmen with hot vests.

The poor school has to "splurge": it has to use street car ads, big ghostly signs on stumps, solicitors with a penchant for romance—and the deluded student pays the freight.

The good school tells of its work and how it is done. Its talk is convincing and students are enrolled at less cost per capita.

A school cannot spend money both inside and outside. The good school has, by its economical advertising, more to spend inside where it benefits the students, and thus better and better results are obtained.

With better results to tell about, the advertising that is put out becomes more and more effective—you see how it works out.

Brother, for one thing, cut out the solicitor. He is the most expensive luxury any school maintains. If you are going to have a good school you don't need him.

There is a great deal of moral force in that slang expression "Produce the goods."

In the vernacular, the "job" is the crucial test of a school's work. Do your students go out and work for "experience" or do they get living wages from the first day? Are there firms who will employ office help from no other school because your recommendations have been careful? Do business men take your word and engage your students on your say-so or do they have always to stand in competition with the want-ad gang?

These and other points must be settled before we can begin to talk to the public—the public that wants to know and that cannot be fooled for long.

When we have these things settled we can get right down to bed rock and talk facts.

There are two ways of creating conviction: one is to make some point no school has ever made before; the other is to make some old point in a new guise.

This is why some schools rush to the novelties; they put in adding ma-

chines and cash carriers and other clap trap (from an education standpoint) merely for the talking point.

It is not necessary. There are plenty of hitherto unmentioned points about any fairly good school to make interesting, forceful, "different" reading. Watch your next talk with an inquirer. Some of these things will come out.

Your spontaneous thoughts are jewels of great price. Says Emerson, "A man should learn to detect and watch that gleam of light which flashes across his mind from within, more than the lustre of the firmament of bards and sages. Yet he dismisses without notice his thought, because it is his. Tomorrow a stranger will say with masterly good sense what we have thought and felt all the time, and we shall be forced to take with shame our own opinion from another."

I know no better general rule for good writing—effective, convincing writing—watch the half conscious expression. Because of its natural and candid force it carries weight.

Specimens of advertising for review in the "Column of Suggestions" should be sent to M. W. Cassmore, 2025 Sixth Avenue, Seattle, Wash.

To The Tardy One.

For her remissness much ado.
She comes in dimpling, perking too,
With downcast eyes and purpling face
She slides, all sidling, into place.

Excuses plenty leap to lip,
"The car broke down this very trip,"
Or, "Aunt Jemima's toast was
burned,"
Oh, what a fate this girl has earned!

Methinks I hear in that Just Day,
When each one takes his destined
way.

The Judge say with impartial grace,
"O, tardy one, to tother place."

—Melvin Cassmore.



ASSOCIATION AND CONVENTION COMMENT, COMMUNICATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

Membership Essential.

To attend the meetings of the various Associations is most enjoyable, but to belong is the real essential thing. Few indeed of all can attend each meeting, but all can belong and partake of the intellectual part through the medium of the Official Report which is gotten up expressly for the members, and it is free to them because part of the membership fee is intended for that purpose.

No penman, commercial teacher or school principal or proprietor should be without membership in the greatest organization of its kind, the National Commercial Teachers' Federation. The next meeting will be held in Pittsburg next holiday season.

Mr. L. E. Stacy, Secretary of the National Penmanship Teachers' Association is busily engaged endeavoring to bring the enrollment up to the two hundred mark. Now there is one way to do it and that is to forward to him without delay \$2.00 for a membership (after Christmas it will be \$3.00, so you will save \$1.00 by spending \$2.00 soon). Address L. E. Stacy, Meadville, Pa., Meadville Commercial College.

See that your name is among the progressives, and that it remains there year after year as a milestone along your professional life's journey. You need the Report and the honor and the Association needs your money and your influence.

Make it 200; two-hundred cents will make it one nearer or one past the mark. Do it today and make Stacy smile and a good sweet sleep will be yours.

NEWS NOTES AND NOTICES

Mr. Ben Pitman, the venerable shorthand author of the Phonographic Institute Co., Cincinnati, O., has offered his costly, beautiful and rare collection of hand carved furniture to the city of Cincinnati to furnish the old Lytle mansion in Lytle park of that city. This bespeaks a generosity and talent of which not many in our profession can boast.

Mr. C. W. Ransom, the skillful and energetic proprietor of the Kansomerian School of Penmanship, Kansas City, Mo., reports that his institution is booming. He states that they have been enrolling students at the rate of 50 per month, and that they recently placed four of their students in teacher positions at from \$80 to \$100 per month. He also states that during one month they received twenty-five calls for their students to fill positions in leading business colleges. Mr. Ransom and his assistant, Mr. E. B. Braham, are evidently men who know how to secure results.

Mr. L. M. Rand, last year of the North Attleboro, Mass., High School, is now in charge of the instruction in Penmanship in Conner's Commercial College, Boston, Mass. He will also teach Commercial Arithmetic and Correspondence. Mr. Rand writes a splendid hand and is, doubtless, an excellent teacher of writing.

Mr. J. V. Dillman who resigned his position as supervisor of penmanship in the Elyria, O., Public Schools has been elected to a similar position in the Conellsville, Pa., Public Schools. We wish him success in his new field of labor.

Mr. J. S. Light of Palmyra, Pa., a recent Zanerian, was elected supervisor of writing in the Public Schools of Duquesne, Pa. We congratulate the School Board of Duquesne for giving the subject of writing the attention it deserves, and for securing so efficient a teacher.

Mr. Alton Hulbert and wife, recently of Detroit, Mich., are now connected with the Wisconsin Business College, Racine, Wis. Mr. Hulbert will have charge of the commercial department and Mrs. Hulbert will have charge of the shorthand work. Mr. and Mrs. Hulbert make a strong team, and we have every reason to believe that their services will in due course of time be appreciated in Racine.

Mr. L. P. W. Stiehl, because of failing health, disposed of his Spencerian Business College, Washington D. C. to J. F. Draughon, Nashville, Tenn. who will continue the work in his aggressive manner. We regret to learn of Mr. Stiehl's physical break down and wish him complete recovery of health.

Mr. R. G. Laird of the firm of Bently & Laird, public accountants, New York City, N. Y., and Hartford, Conn., has recently been appointed by Gov. Kohn S. Woodruff for three years as one of the three members of the State Board of Accountancy of Connecticut. We dare say that no better man could be found for the place, and we feel sure that Mr. Laird will bring to this new work a service that will be lasting as well as practical and high grade. Mr. Laird was a pupil of your editors over 15 years ago, and it has been with much pleasure we have seen him develop and advance from a mere penman to a full-fledged commercial teacher, expert accountant, and public official. We believe he deserves this recognition because of thorough preparation and a hustle which seems to know no limits.

Mr. I. H. Boothe, teacher and supervisor of penmanship in the Eastern Ky. State Normal School, Richmond, Ky., is doing some effective work in that institution along the line of Arm Movement Writing. Mr. Boothe is a brother to J. E., who has charge of the commercial work of the Covington, Ky., High School.

It has been a long while since we have seen a more deserving and complimentary editorial than the one recently published in the Quincy, Ill., Daily Journal on Aug. 27th, relative to the Gem City Business College and its venerable principal, Mr. D. L. Musselman. Few men in our profession have labored more diligently for the good of our cause than Mr. Musselman, and we are glad to know he is appreciated and recognized at home. The editorial is strong but not a bit too strong.

Mr. Walter A. Goodrich, recently of the Zanerian and of Saddle's Business College, Baltimore, Md., is the new Commercial teacher and Penman in the Business Institute, Chas. E. Padgett, President, Winston-Salem, N. C.

Mr. C. M. Miller, last year with the Ligonier, Ind., High School, is now principal of the commercial department and professor of German in the Normal Institute, Dayton, Pa. Mr. Miller has the reputation of being especially skilled in the teaching and writing of German script. He writes a good hand, as shown in the letter before us.

Now is the time to begin to plan and to prepare to attend the Pittsburg meeting of the National Commercial Teachers' Federation comprising the following Associations: School Managers, Business Teachers, Penmanship Teachers, Shorthand Teachers, and High School Business and Shorthand Teachers.



SCHOOL AND PROFESSIONAL

Mr. W. O. Crosswhite for the past four years with the Pittsburg, Kansas, Business College recently accepted a position with Mr. R. D. Mitchell of the Sandusky, Ohio, Business College. We welcome Mr. Crosswhite to the Buckeye State and wish him success in his new field of labor.

A. E. Burch, formerly connected with the Detroit Mich., Business University, recently purchased the Pontiac, Mich., Business college. Mr. Burch reports that his prospects for a good school are very bright.

G. M. Lyons, proprietor of Lyons' Business College, Sullivan Ind., reports that his institution has just moved into new quarters which have been prepared in accordance with his plans, and which gives the institution a permanent home. Miss Jennie Doak of the Gem City Business College, Quincy Ill., has been engaged to take charge of the shorthand department. Mr. Lyons states that their prospects are very promising for the coming year.

G. A. Harmon, of the Dallas, Texas, Commercial College, reports that they have enjoyed the largest enrollment for the month of August in the history of their institution. He states that prospects are exceedingly bright for the fall and winter.

The September "Bulletin" of the Ohio Wesleyan University School of Business, Delaware, Ohio, L. L. Hudson, principal, is before us and impresses us as being a fit exponent of a good school. Delaware is delightfully situated and, being a college town, it has some advantages, educational and gastronomic, not found in large cities. Mr. Pudens Greenwall is the teacher of penmanship, and "Arm Movement Writing" is the system used.

Mr. E. H. McGowen, Vice-President of the Western School of Commerce, Stockton, Calif., reports the most successful school year they have ever enjoyed. We are not personally acquainted with the other members of the institution, but if they measure up to the McGowen standard they are all right.

Mr. J. K. Condon, who for the past year has been at the head of the Commercial Department in the Lima, O., College, reports that his department is in a very flourishing condition. Mr. Condon is a gentleman who is well prepared to make a splendid success of such work. The Lima College is to be congratulated on the fact that his services are retained in that institution for another year.

"The Business World", Detroit, Mich., Business University, is giving a higher Commercial Course, in "Expert Accounting and Auditing" to prepare candidates for examination for the degree of C. P. A. (Certified Public Accountant) or for C. A. (Chartered Accountant), beginning Oct. 1, 1907. This is an excellent step in the line of present-day needs, and the principal Mr. K. J. Bennett, is to be congratulated for his foresight in developing and adding this course in that institution.

A half page advertisement in the Bradford, Pa. Evening Star, Aug. 20th, indicates that the Bradford Business College, C. E. Wiswell, and Orton E. Beach, proprietors, do not propose to have a one horse institution if hush, advertising and a good work will win.

Three hundred young men and women recently received diplomas at the commencement exercises of the Metropolitan and Ohio Business College, Cleveland, Ohio, held in the Franklin Circle Church, Friday Aug. 30, 1907. Mr. E. E. Admire, is to be con-

gratulated on the success he has achieved in the business college work in Cleveland.

Mr. J. M. Reaser, formerly of Milton, Pa., has charge of Ferrell's Business Institute, a new school located in the down town district of New Orleans, La. He says he proposes to make the course high grade by giving more work in English, spelling and punctuation for the shorthand course, and more arithmetic, letter writing, English, spelling and punctuation for the commercial department. This is a commendable purpose and one which schools generally are beginning to awaken to the need of, but the difficulty is to get the pupils to see it from this standpoint.

Mr. C. M. Boyles has disposed of his interests in the Wausau, Wis., Business College and has opened with fine prospects a school at Waupaca, Wis.

THE BUSINESS EDUCATOR has no better friend than N. B. Good, penman and commercial teacher in Williams' College, Oshkosh, Wis. Last year Mr. Good was with the Huntington, Ind., Business University and had the pleasure of starting four worthy young people as commercial teachers. It has been but a couple of years since Mr. Good "made good" by quitting common school teaching in Pa., to enter the ranks of penmen and commercial teachers.

The Detroit, Mich., Journal, Sept. 3rd, published a complimentary article concerning Miles College of that city and its Pres., Mrs. K. H. Miles, who, through unusual push and tenacity of purpose has built up quite a large

business school. She recently purchased a down town site for a dormitory building for her pupils. This would indicate prosperity as well as a successful school.

Mr. J. C. McTavish of the Grand Trunk Business College, Edmonton, Alta., Can., early in September reported that they were housed in new quarters, especially built for school work. As a consequence they are now favorably located and splendidly equipped for work. Mr. McTavish gives unusually efficient instruction in penmanship, and seems to be conducting a really first-class institution.

The second annual opening of the Port Huron, Mich., Business University, under the able management of W. C. Wollaston, received splendid publicity in the Sunday Morning Sentinel of Port Huron.

The Brockton, Mass., Business University C. W. Jones principal, has changed its name to the "Modern Commercial School". Their circular is very attractively illustrated and printed in two colors.

The Georgia Normal College and Business University, Abbeville, Ga., continues to prosper and grow in a surprising manner. This institution is probably the largest of the kind in the south. Its proprietors, Messrs. W. A. Little and A. A. Kuhl, are Ohio men who went south a few years ago with the above result. Few of our acquaintances have achieved so much during the past 10 years as have these worthy gentlemen. The catalogue received is a credit to the same.



L. M. Hatton, from the Tampa, Fla., Daily Times.

MOVEMENT OF TEACHERS

F. E. Mitchell, of the Lawrence, Mass., Commercial School, and Miss Bertha Mann, of Lebanon, N. H., are the new teachers in the Rutland, Vt., High School Commercial Department. Miss Elsie L. Jenkins is the new commercial teacher in the Brewer, Me., High School. Miss Charlotte R. Lowell, of Somerville, Mass., is the new commercial teacher in the Woburn, Mass., High School. G. M. Hawes, for two years with the Fitchburg, Mass., High School, goes as assistant commercial teacher to the Malden, Mass., High School, where T. T. Wilson, formerly of Illinois, is the principal commercial teacher. Mr. Hawes is spending the summer in Europe.

W. E. Chapin, of the Wilbraham, Mass., Academy, follows C. H. Mumma at the Wakefield, Mass., High School, and Mr. Mumma goes to the Dedham, Mass., High School. W. E. Crosswhite will handle commercial subjects this year for R. D. Mitchell of the Sandusky, Ohio, B. C., which Mr. Mitchell recently purchased from T. W. Bookmyer. Mr. Bookmyer having joined Mr. W. B. Elliott, of Wheeling, W. Va., in the purchase of the well-known W. B. Bookmyer School, of Cincinnati. E. Wick, last year in charge of the commercial department of the Glenwood, Minn., Academy, will have charge of the commercial work of the Pendleton, Oregon, High School, next year. Miss Ida M. Dearborn, last year was principal of the Keene, N. H., Business College, while this year has charge of shorthand in the Berkshire B. C., Pittsfield, Mass., which is now owned by S. McVeigh, of the Bliss B. C., N. Adams, Mass.

Miss Frances K. McCaffrey, recent graduate of Simmons College, Boston, will have charge of the commercial work in the N. Attleboro, Mass., High School, following L. M. Kand, who goes to Comer's Commercial College, Boston. Miss Ada Patterson, of the Valley City Commercial School, Grand Rapids, Mich., goes to the Polytechnic B. C., Oakland, Cal. W. W. Arner, of the Kansas Wesleyan B. C., Salina, Kan., is the new head of the commercial dept. of the Clay County, Kan., High School. D. E. Britton, another Kansas Wesleyan graduate, goes to similar work at Coffeyville, Kan., and Norris Edgar, still another lucky Kansas Wesleyan B. C. man, will handle stenography in the Worcester, Mass., Business Institute. R. H. Fisher, for several years at the head of the commercial work of the Newburyport, Mass., High School, goes to one of the Boston High Schools. E. S. Colton, Jr., for years principal of commercial department of the Lowell, Mass., High School, goes to the principal of the Brookline, Mass., High School, on a liberal salary, while his former assistant, Mr. Atkins, will have charge of a new commercial department in the Rindge Manual Training School, Cambridge, Mass. Meanwhile E. M. Hunt, of the Hope Street High School, Providence, who used to be with the Lowell High School, is recalled to the W. C. C. in his former position as head of the department, and he will be assisted by H. G. Fisher, last year with the Central Falls, R. I., High School, and Miss Lillian Edgerly, of Gardner, Mass. Mr. P. Hammel, last year with the Bay City Mich. B. C., will be with the Modern Commercial School, Brockton, Mass.

Ira Richardson, last year at the head of the commercial work of the Ashbourne, Pa., High School, will be with Burdett College, Lynn, Mass., and he will be followed in Ashbourne, by J. L. Street, who was with the Schenck College of Business, at Norris-town, Pa., last year. E. K. Conner, of the Elliott B. C., Burlington, Iowa, will have charge of the commercial work of the Menominee, Mich., High School next year.

Miss Nae Carrington, the famous typewriter operator, becomes head of the department of touch typewriting, of Simmons College, Boston, and Miss Stella Smith, whom she follows, will be with the Sadler-Rowe Company, J. P. Marsh, of the Spencerian B. C., Newburgh, N. Y., goes to the Mountain State B. C., Parkersburg, W. Va., and O. T. Johnston, of Parkersburg, goes to the Brownsberger, Los Angeles, where I. M. Hague, of the Spencerian, Cleveland, joins him, while Geo. T. Brice, of the McWilliam B. C., of Louisville, Mo., returns in the Spencerian to follow Mr. Hague. Fred Berkman, a recent Zanerian graduate, will have charge of the penmanship in Blair B. C., Spokane, and the shorthand work in this excellent school will be in charge of C. S. Springer, who for several years has been with the Real B. C., of Louisville, Ky. S. B. Koopman, for some years with the Northwestern State Normal School, Alva, Okla., will be a new commercial teacher in the Packard School, New York. The department at Alva was dropped. W. E. Bartholomew, of the Fifth Avenue High School, Pittsburg, Pa., follows F. C. Nichols as head of the commercial work in Rochester, N. Y., High Schools, while Mr. Nichols takes a very responsible and remunerative position as immediate head of the important new department of the Rochester Business Institute for the special training of commercial teachers.

W. P. Henning, of the Philadelphia B. C., will be with the Palmer School, of Philadelphia. Arther W. Ross, of Boston, is a new commercial teacher at the Troy Conference Academy, Poutlney, Vt. Miss Susie Fox, Wytheville, Va., goes to Palmer College, Defunac Springs, Fla., next year, as does Miss E. Benscoter, for two years in charge of the School of Commerce of the University of Vermont, is the new head of the commercial department of the West Chester, Pa., High School, succeeding F. M. Erskine, who goes to the Grand Prairie Seminary, Onarga, Ill. Mrs. Ethel Taylor, of Pittsburg, Kan., and L. A. Fawks of Webb City, Mo., and A. S. Ch. Bedinger, one of our finest penmen, will handle commercial work and penmanship in Hill's B. C., Sedalia, Mo. this year. Elsie R. Metcalf, a Simmons College graduate, will teach commercial subjects in the Littleton, N. H., High School, next year. A. Covatt will handle the commercial department of the Central B. C., Denver next year. C. G. Fechner, Trenton, Ill., has bought the Greenville, Mich., B. C. Miss Mary Cutler, a Leland Stanford, Jr., graduate, will have charge of the shorthand dept. of the Melrose, Mass. High School next year. D. B. Williams, one of our foremost penmen and for some years head of one of the best commercial departments in the Chicago High Schools, will spend this year in Europe. Miss Mary Garton, Baldwin, Kan., is a new teacher in the Joplin, Mo., B. C. R. W. B. U., will have charge of the Spencer, Iowa, High School, next year. The commercial department of the Valley City, N. Dak., High School. H. C. Ritter, a recent graduate of the Gem City B. C., goes to the University of N. Dakota as an assistant commercial teacher.

H. B. Cole, a veteran commercial teacher, one of the best in New York, will put life and efficiency into the commercial work of the Quincy, Mass., High School. Earl T. Whitson, a graduate of the Lincoln, Neb. Business College, will have charge of the commercial work of the Central Nebraska College, Central City, Neb. E. J. Goddard, a new commercial teacher in Brown's B. C., Bridgeport Conn. Miss Marion V. Ney, of the Williams B. C., Milwaukee, will have charge of the commercial teaching of the Iron Mountain, Mich., High School next year. Miss Eva Bullard, of Milwaukee, goes to the Estherville, Iowa, B. C., for shorthand and typewriting. Miss Dora N. Carter, of Greensburg, Ind., will be in charge of the ship in the public schools of Shawnee, Okla., next year. G. B. Jones, of Faucher, N. Y., is the new supervisor of penmanship in the

Norwood (Cincinnati), Ohio, public schools. Miss Vara H. Sawyer, a recent graduate of the Worcester, Mass., B. I., will handle the commercial work of the Dover, N. H., High School. J. L. Holtzclaw, of Johnstown, Pa., is with the Detroit Business University. E. N. Gerrish, of The Jacob Tomes Inst., Port Deposit, Md., is an assistant commercial teacher in the Newton, Mass., High School. Miss Edith Ray takes the place of Mrs. Grace Bryant as Gregg teacher in Link's Modern B. C., Boise, Idaho. W. E. Ingersoll, a talented Gregg teacher, has given up the magazine's for the editorial chair. He will be with the Northern Magazine, Spokane, Wash. Bessie C. Beirne, lately in charge of the typewriting department of the Gregg School, Chicago, will have charge of the shorthand department of the Sherson, Pa., College of Commerce. F. W. Henderson is the new commercial teacher in the New Castle, Pa., High School. J. H. Drake, of the Iowa B. C., Dea Moines, has been elected commercial instructor in Nickerson College, Kan. W. A. Barber, of College Springs, Iowa, goes to the Dakota Wesleyan College, Mitchell, S. Dak., to take charge of the commercial department. C. S. Preston, Aurora, Ill., goes to the University of Wisconsin as head of the commercial department of the University of Chillicothe, Mo., becomes head of the commercial department of the Spencerian B. C., Newburgh, N. Y. Wm. F. Gray formerly associated with G. W. Hootman, in a business school in Peoria, Ill., is now at the head of the commercial department of the Lansing, Mich., B. C. George Wright, of Robert College, Constantinople, will be with Merrill College, S. Norwalk, Conn. Roy V. Coffey, formerly with the Brown Business Colleges of Illinois, and subsequently in the St. Joseph, Mo., High School, graduated from the law department of the University of Michigan in June, and has almost immediately, chosen for the commercial department of the Akron, Ohio, High School, while having the offer of two or three other excellent positions. Geo. A. Race, last year with the Morse B. C., Hartford, Conn., is to be in charge of the commercial department of the James River, High School. Mrs. Helen E. Long goes from the commercial department of the Berkshire B. C., Pittsfield, Mass., to the Berlin, N. H., High School, where she will have charge of the commercial department. Miss Flora L. Adair, will supervise penmanship and drawing in the Newburgh, Ind., public schools. Vernon G. Hughes, teaching in the Hoffman's Chicago School. Mr. Hughes went to Chicago from Chillicothe, Mo.

G. P. Blackburn, recently teaching commercial work in Texas, has been chosen principal of the Roysie City, Texas, High School. S. L. Romine, of the Sumner County High School, Burlington, Kan., goes to the Logan County High School, Okla. M. E. Skaggs, of the Clay County High School, Clay Center, Kan., has been elected for the commercial department of the Durango, Col., High School. N. J. Aikin, of Newark, N. J., will have charge of the commercial work in the Business Academy, Brooklyn, N. Y., this year. C. C. Clappier, of the School of commerce, Harrisburg, Pa., follows L. P. Bettinger in the Lockport, N. Y., High School, and Mr. Bettinger will hereafter give his whole attention to his own school in Lockport. J. B. Clark, last year with the Central City, Dayton, Ohio, is with the Columbus, Ohio, B. C.

L. I. Hartley, of the Portland, Oregon, B. C., succeeds J. W. Lampman in the Omaha Commercial College. C. O. Weeks goes from the Chatham, N. Y., High School to the Huntsinger B. C., Hartford, Conn. Mrs. Orlene Brown Bailey, of Taunton, Mass., is a new teacher in the Hebron, N. H., High School, as is also Miss Adeline R. Evans, who has been with the Drake B. C., Orange, N. J., for some time. L. E. Eichellberger, of Lancaster, Pa., has charge of the commercial department of the New Albany, Ind., B. C. Miss Clara Means and Mrs. Clelie Hoover, both Ferris graduates, are new teachers in the shorthand department of the Northwestern B. C., Chicago. T. G. Boggs, of Fol-



son, W. Va., is an assistant commercial teacher in the National B. C., Roanoke, Va., and E. I. Fish, of Petersburg, Va., goes to the same school as head of the commercial department. A. F. Wallace, of the Pennsylvania B. C., Lancaster, Pa., has charge of the commercial department of the Newark, N. J., Business College, following B. O. McDams, who returns to his old Missouri home, taking the commercial department of the Tarkio, Mo., College. Miss Frances Schureman, for several years at the head of the commercial work of the Geneseo, Ill., College, will have charge of the shorthand department of the Morse B. C., Hartford, Conn. J. E. Boyd, of the University of N. Dak., goes to the High School, Lead, S. Dak. N. A. Fulton, Spencer's B. C., Kingston, N. Y., is in charge of the commercial department of the Sherman B. S., Mt. Vernon, N. Y. Miss Blanche O. Peck is a new teacher on the staff of the Drake B. C., Jersey City, N. J., Miss Ethel R. Nonlton, of Boston, has charge of the shorthand department of Benton's Business School, New Bedford, Mass. Guy D. Miller, last year at Pleasant, Ohio, goes to the Bradford, Pa., High School, Annie M. Sharrod, of the Keene, N. H., B. C. goes to the Mechanicville, N. Y., High School. J. P. Potter, of the Southwestern B. C., St. Louis, has joined the ranks of the ranks of private school commercial teachers that have entered high school work. He will be in the Sparta, Ill., High School.

CATALOGS CIRCULARS

The Central College Bulletin, Huntington, Ind., shows an excellent commercial course, with C. R. Wood in charge.

The Salt City Business College, Hutchinson, Kan., publishes a very substantial, illustrated catalog of sixty-four pages indicating a very large, prosperous institution. Mr. L. H. Hausman, with whom our readers are acquainted, has charge of the penmanship work and is doing unusually efficient work in his special line. Hutchinson is a growing city and the school seem to be keeping up with the city.

Topeka, Kans., Business College, L. H. Stricker, principal, recently issued one of the most costly catalogs of the season. It is bound in boards covered with art linen, printed on first-class coated paper and illustrated with a large number of half tone, group photographs. It looks prosperous, and we hope it may still continue to prosper as it has in the past, and in keeping with the new demands of this aggressive age.

The Scranton, Pa., Business College issues a very good school paper containing a very effective title page of portraits of the faculty. H. D. Buck, principal, maintains a high grade institution and deserves the prosperity he is enjoying.

Advertising literature has been received from the following:

Whitmore Business College, St. Joseph, Mo.; Port Huron, Mich., Business University; North Manchester, Ind., College; New Albany, Ind., Business College; Aurora, Ill., Business College; Leominster, Pa., Business College; Watch City Business Institute, Elgin, Ill.; Lawrence, Kans., Business College; Childs-Butler Business School, New Haven, Conn.; McPherson College, McPherson, Kans.; Haverhill, Mass., Business College; Forest City Business College, London, Ont.; Seattle, Wash., Commercial School; Western School of Commerce, Stockton, Cal.; Mexico, Mo., Business College.

The Barnes Commercial School, Denver, Colo., publishes a very well gotten out sixteen page circular, entitled the "News Letter" advertising that vigorous school of business education.

"Opportunity" is the appropriate title of the well-printed, little, sixteen page paper

published by and in the interests of the Whitmore Business College, St. Joseph, Mo. It is well illustrated.

The Blair Business College, Spokane, Wash., has published one of the best pieces of catalog advertising issued by schools this year. It is printed on a rich cream, enamelled paper with a tint block on each page of darker tone. It is appropriately covered in purple with title embossed in black and gold. The Blair School is one of the big schools that is just as good as large. The photographic illustrations of the school rooms show the equipment is up-to-date with large well-lighted rooms.

Kewanee, Ill., Business College, A. Mohler principal, recently issued a well-printed, attractively illustrated "Announcement" in the interests of that institution.

Mr. James C. Olson, proprietor of the Parsons, Kan., Business College, recently issued a sixty-four page catalog printed on rich cream paper, profusely illustrated from beginning to end. Not many cities the size of Parsons has the distinction of having either so large or so good a school in its midst.

The Waycross, Ga., Business College seems to be pushing rapidly toward the front if we may judge by an eight page circular we received a few days ago. The proprietors, Mr. and Mrs. S. J. Ferguson, are people of splendid ability.



H. J. Heck, Lansing, Mich., Business College, as cartooned in the "Lansing Journal."

A well filled envelope with circulars, colored cards, fancy writing, etc., is hereby acknowledged from Ewald Bros., Mt. Carmel, Ill., indicating that they have engaged in an extensive card speciality business with hustle that spells success.

An effective folder is hereby acknowledged from the Haverhill, Mass., Business College.

"Columbia" is the title of a paper issued in the interests of a good school.—The Columbia Commercial College, Hagerstown, Md.

The Beutel Business College, Everett, Wash., W. F. Giesseman, Prin., seems to be doing a good business if we may judge from the circular before us, and from what we know of the Proprietor, Mr. C. F. Beutel, and the Principal, Mr. Giesseman, we have every reason to believe that they are enjoying the success they deserve.

"An Ohio Girl" is the title of a circular issued in the interests of the Graham system

of shorthand, and the School of Commerce, Marion, Ohio, Elicker and Bauer proprietors.

"Learn More Earn More" is the conspicuous, terse title of one of the very best pieces of school advertising we have had the pleasure of seeing and receiving for many a day. It is thoroughly up to date and modern. It represents in picture and text a young man determining what his life's work shall be, by taking off his coat and getting ready for work, by preparing for life by burning the midnight oil, by entering a business school, by completing the course, by accepting a position, by lifting a mortgage on the old home, by visiting it and making his parents as well as himself happy. Other examples of like nature are given in word and in picture. Not until you are part way through the book do you discover that it is issued by and in the interests of Elliott's Business College, Burlington, Iowa. We call it good advertising.

Bradford, Pa., Business College, the new school recently organized by G. T. Wiswell and Orton E. Beach, is sending out a good eight page "Bulletin" displaying the right kind of vim and foresight to make a good school from the beginning. Both of these gentlemen have seen service long enough to see them safely pass the experimental stage, and the good people of Bradford are to be congratulated for having them in their midst.

Berlin Business College, Berlin, Ontario, W. D. Euler, principal, publishes a catalogue of good quality indicating by its text and illustrations a good school. The catalogue in question is covered with green and embossed with gold and red. The inside is printed on a rich cream paper with orange border.

The Port Huron, Michigan, Business, University, W. C. Wallston, proprietor, publishes a very good paper showing a good school building and a good school. People of Port Huron are to be congratulated for having in their midst a man of such character and calibre as Mr. Wallston.

Mr. J. C. Olsen, proprietor of the Parsons, Kansas, Business College, publishes a very up-to-date journal, entitled "Progress." Mr. Olsen has built up an unusually large and successful institution.

The Kirksville, Mo., Business College, A. H. Burke, proprietor, is enjoying prosperity and success if we may judge from the four page school paper before us.

The New Era Business College, Superior, Wis., issues a very nice tissue covered 12-page circular profusely illustrated with attractive script.

Commercial Education is the title of one of the best commercial school papers received at this office published by and in the interests of the Rochester, N. Y., Business Institute.

The Chicago Business College, F. B. Verden, Prin., is placing before its patrons a very attractive piece of advertising in the form of a hundred-page catalogue with colored borders throughout. The half tone illustrations reveal an unusually large and well attended business institution. The young man or young woman who would not be impressed with the importance of a business education and the prominence of the Chicago Business College after receiving this catalogue would indeed be difficult to awaken and reach as a patron. The cover is embossed and printed in black, green, red and yellow.

The Capital City Commercial College, Madison, Wis., Spohn and Atkinson proprietors, publish a very attractive piece of catalog advertising and descriptive of that institution. From glancing over its pages we get the impression of a good and prosperous institution.

Wilson's Business College, Bingham, Wash., recently issued one of the most strikingly covered catalogs received at this office, and the work is the product of his own school.



Frank H. Keefover,

RETIRING EDITOR OF THE AMERICAN PENMAN,

Cashier, The Commercial State Bank, Summerfield, Kansas.

An Appreciation.

BY CARL C. MARSHALL.

Many moons ago there walked into my office an unobtrusive soft-voiced little man with hair an inch or two too long, and a big fierce looking mustache, which was offset by a pair of large tender brown eyes of the sort described by poets as "soulful". He said his name was Keefover and that he was to go to work doing editorial and other stunts for A. N. Palmer of the Western Penman. He had not above twenty dollars worth of clothes on him, and he talked in that free and easy western prairie vernacular that I was brought up on. These points won my heart, but aside from them, the young man did not impress me greatly. His name struck me as comical for one thing, and I kept ringing mental changes on it, "Key-thrower", "Keep-over", "Keep-off-sir", etc., and the humorous suggestion was further carried out by the gentle poet eyes that seemed constantly apologizing for the big fierce mustache.

But it wasn't long before I found that the goods were not all in the front windows, and that there was a lot of *man* wrapped up in that unpretentious package. Very soon I discovered, also, that there were big deposits of grey matter back of those quiet eyes, and that nuggets of wisdom, sharp wit, and joyous humor all formed a generous part of the output of that gentle voice and home-made western talk.

It is true, one did not get these on all occasions. I found that this new friend of mine was the unlucky possessor of a stomach that had a bad habit of going on strike and leaving its owner in a frame of mind to see all the world through an atmosphere of deep indigo. Now, as I have a docile stomach that stands without hitching and gives no evidence of its existence except when it calls out for more victuals than I can afford to pay for, I am probably not so sympathetic as I should be toward those who have spells of digestive anarchy, and I am afraid that in these early days of our acquaintance, my friend's occasional spells of leaden-hued gloom were not duly and charitably attributed. But, on occasion, we continued to foregather in mutual appreciation, and it was not long before our friendship was like unto that of David and Jonathan.

Frank Keefover is not a product of books and schools. He would not attempt to offer an opinion as to the intellectual values of Browning or Ibsen, and I suspect he could not give you the exact distance to the moon, the date of the Magna Charta, or the number of wings appertaining to a yellow-jacket without first looking up these important matters in the cyclopaedia. He may be a Latin or even a Greek scholar but I never heard him emit any kind of talk except plain United States flavored with an Eastern Kansas accent. So far as I know he has received no degree other than that conferred by the Knock-about School, and he does not flourish that at either end of his signature. He has assembled around him a fair number of good books and I suspect him of reading them rather more than he lets on. Still, I opine that in a general way that he inclines to an acceptance of old Joaquin Miller's famous observation that books are of



F. A. KEEFOVER.

most use to people who can't think. Let it be written down then that "Keef" is not a scholar as the word goes, but do not think for a minute that he has not other mental endowments equally valuable and vastly more interesting than mere bookishness. For instance, discriminating readers of the American Penman know that he wields a pen as witty, able, and forceful as any known to the commercial educational profession, bar none. His style as a writer, which is perhaps shown best in his convention reports, is in my judgement, surpassed by few if any of the newspaper men of our time. He combines humor, imagination, and a vivid expressiveness, with a sane sense of proportion, and that is a good deal to say of any quill-driver.

Only to his most intimate friends is it known that Keefover has a happy gift of versifying, which endowment

very nearly puts him within the charmed circle of the poetasters. If you get close enough to him, he will let you see a lot of dialect pieces that he threw off years ago, when he was out in Kansas, that to my thinking are better than the work of S. E. Keyser, and little if any below much of the output of Whitcomb Riley. You see he hasn't those big brown poet eyes for nothing. He is as shy as a girl about this however, and would probably protest denial of what I have here set down.

I am all unqualified to pronounce judgement on Mr. Keefover's work as a pen artist. That he is clever in his line is well known to those who are familiar with his work during the past three years in the Penman. Aside from these, he has turned out some good things in portraiture and landscapes in both water-color and oil. Had he begun earlier and given himself up to this work seriously, I have no doubt that his name would ere this have been written high in the roll of successful artists and illustrators.

This tribute would be incomplete without some account of my friend's hobby. This consists in the collection of curios. His "den," in the words of an old Irish balladist is a "devilish store-house of comical oddities. Things that'd never been neighbors before." Here you will find everything from a Sioux scalp to a rusty horse pistol of the vintage of 1850. When I recently presented him with the remains of a bronze Chinese devil, retrieved from the ashes of San Francisco, he almost fell on my neck and wept. His bric-a-brac includes murderous Filipino knives, creepy Mexican stilettos, the personal belongings of defunct desperadoes, old blue sancers, ancient lamps, and match-boxes, etc. An inventory of his stuff would read like the exhibits of an Oklahoma murder trial combined with the property list of a bankrupt junk shop. For my use, I wouldn't give a stuffed owl for the whole blooming layout, but you should see how lovingly my friend "Keef" lingers over it. It is well that not all of us have his consuming passion for ancient candle-sticks and bones of dead Indian Chiefs, otherwise, burglary and grave robbery would have another impelling motive.

It is hardly fitting for me to attempt here any account of Frank Keefover as a man and a friend. Suffice it to say that aside from his otherwise interesting personality, he is one of the most sincere, warm-hearted and genuine fellows it has ever been my pleasure and profit to know. In going into new fields of endeavor, which, as I learn, will take him out of our profession, he will be followed by the godspeeds of hundreds of admirers and friends who know his work and worth. Those of us who are his townsmen and associates will feel his going from among us as a personal loss. May the happy stars shine for him always, and whatever fate betide, may he ever find the doors of the joy-works ajar.

[Our many readers will be glad to learn that beginning in our next number Mr. Keefover will present the first of a series of ten articles entitled "GOOD GUMPTION," especially written for young people preparing for positions. We feel safe in saying that almost any one of these communications will be worth the price of a year's subscription to many a young person as he steps into his first position. Look for his page.—EDITOR.]



THE CALL OF THE CITY

A SERIAL FOR AMBITIOUS BOYS AND GIRLS

BY CHARLES T. CRAGIN.

Thompson's Business School, Holyoke, Mass.

What Constitutes a Business Education.

Last December in the interests of a New York School, I visited the office of John Wanamaker at Broadway and 9th St., and asked permission of the office manager to distribute some circulars of our night school classes in bookkeeping and other commercial branches. "Yes," said the office manager; "If you will bring the circulars to the office, we will place them in the hands of such young people as we think might profitably pursue such studies. You may bring 500 and we will give them out." "And," he added, "there is a great need of instruction in penmanship, in common arithmetic and in the ordinary use of English among the young men and women in the great department stores of this city. The stores, like our own, could use 5000 intelligent young men and women today and it is not easy to get them."

I knew a gentleman who had charge of the correspondence department in The R. H. Macy Co's. great department store at Broadway and 35th St., and he said, "When we put an advertisement in the Herald or the World, calling for young people to fill positions in our office, we get, sometimes, a half bushel of applications for these positions and lots of them are graduates of business colleges in New York, Brooklyn and neighboring cities, and I wish you could see them, they are a revelation, and you would be surprised that so many young people, most of them grammar school graduates, and a good many of them high school graduates, and lots of them business college graduates, can produce such wretched penmanship, such weird grammar and such atrocious spelling, and when you come to talk about punctuation and the use of capitals, that is simply an unknown quantity."

A little earlier in the season the office manager of Siegel, Cooper & Co. gave about the same views in an interview with a representative of the New York World. He said, "We find the graduates of the high schools woefully lacking in penmanship and in the knowledge of every day arithmetic, in these respects they are not equal to the graduates of the grammar and parochial schools, though they have a somewhat better knowl-

edge of the English language, which seems to be an unknown quantity to many of the grammar school boys and girls. The graduates of the parochial and other Catholic schools are far superior to those of our public schools in this respect." And, said he; "I made a tour of the leading parochial schools of this city the other day, away up to Harlem, in an attempt to gather in a few of their boys and girls for our business, but I found every one of them had a place already secured for him the moment he should get his school diploma."

HOW DOES THE ABOVE INTEREST YOU?

I suppose about every reader of the many thousands of young people into whose hands this copy of THE BUSINESS EDUCATOR will find its way, is preparing to enter upon an active business life. You have chosen this life because it affords an honorable way to make money. You are attending the five-thousand business colleges, commercial schools and high schools of this country that you may receive a practical business training which will insure success in your chosen vocation, and when you graduate, most of you expect to enter the ranks of business workers, beginning as bookkeepers, clerks or stenographers, but, I hope, with a larger ambition than to remain bookkeeper, clerk or stenographer.

It should be the aim of every business school graduate to become a partner or proprietor in the business with which he is associated. He may not get there but it is quite within the range of possibility. Others have done it and "what others have done I can do," should be the watch-word of every young man or woman starting out in business life in this country of great opportunities to the youth who has only brains and industry for his capital in trade.

There is a strange condition in the field of business employment, for with many thousands of graduates every year from business departments of schools all over the nation, there is an absolute scarcity of first-class office help in every commercial center, yet there are any quantity of graduates of these same business schools who cannot get positions, or if they do get them, cannot hold them.

How can this anomalous state of affairs exist: the business world cry-

ing loudly for more help and a large number of business school graduates unable to hold positions? The answer to this question is simple enough; many of the graduates have not secured a business education, either through the fault of the school which graduated them or, what is more likely, through their own fault.

The question at once arises: "What constitutes a business education?" Now I may be a little old fashioned in my views on this subject. You see I began my business education, and I also began to teach, before we had such magnificent equipment as is found in our business schools of the present time. When I entered Eastman's old school at Poughkeepsie, it was about the toughest looking collection of old tables, rattle trap desks and dingy class rooms that I ever saw. The first business college I taught in was the old Bryant and Stratton at Manchester, New Hampshire; its furniture was a little better than Eastman's but it would be considered fit for the junk heap in any business school of our time. We did not begin to have the facilities for actual business in the school room that we have now days. Shorthand and typewriting was not a part of the curriculum, and the penman, who drew bounding stags, leaping over lakes, rivers, and for aught I know, oceans, was the principal member of the faculty.

We shed barrels of ink over acres of paper trying to emulate his flourished capitals and shaded small letters; and the sets of bookkeeping were few and simple in connection with the elaborate educational scheme of today.

When I enter the waiting room of some big modern school, with its richly upholstered chairs and settees, costly rugs on the floor and pictures on the wall, superbly appointed writing desks for the proprietor and his private secretary, and am ushered into a school room where every student has a roll-top desk to himself, and shown the actual business department, with its big bank safe to hold the books which, by the way, would not always stand a professional audit; its loose leaf ledgers and check punches; its bank with furniture and fixtures equal to the First National of Chicago; its adding machine and comptometer; its wholesale house and its freight office and all the rest, I must confess I am slightly awed at our modern magnificence.

BE EXPERT IN A FEW SIMPLE THINGS.

In Germany they make you go to a commercial school three or four years and it is the same way in some other foreign countries where they really teach *Commerce*, but the average boy or girl who is attending our busi-



ness colleges expects to stay about a year at longest, more likely he only intends to stay six or eight months, and if that's the case, I am old fashioned enough to think he will be better off if we give him more plain, every day arithmetic, simple book-keeping, a good hand writing, some slight elementary knowledge of the English language which our common schools ought to give him before he comes to us, but which they do not, rather than to give him such an everlasting collection of high priced furniture and actual business in the school room. I may be mistaken about this but I know this: if a young man, who comes out of a business school, understands perfectly the principles which govern the debits and credits of the eight simple accounts which comprise all the multitude of business transactions which are conducted the wide world over; if he can add a column of figures five wide and forty deep without taking all day to do it and with the chances better than three out of five that his result is right; if he can write twenty or thirty words a minute longhand so anybody can read it, and not be ashamed to send it out as a specimen of the office work done in his business; if he can compose a decent business letter ordering half a dozen articles, or requesting a man to pay a bill, or applying for a position; if he can capitalize proper nouns and spell; if he has common sense enough back of his education to go in when it rains and take his employer's goods in with him if they happen to be exposed to the wet, he can get a job all right, and if he is an honest lad and will pay proper attention to his personal appearance and his personal habits, he can keep the job, and there is ample opportunity for advancement just as fast as he will push along up front, of course there are plenty of people up front now, but its a mighty fast age we live in and somebody is dropping out every day in the year. In twenty years from now the captains of industry will all be retired on the invalid list or will have fallen by the way-side under the stress of business conflict, and the young fellows who are in the business schools today or who are holding down their first jobs in the offices and counting rooms and warehouses of the country will be called upon to take their places.

GO TO THE BEST SCHOOL.

I don't know what kind of a school you are attending, probably it is a good one; I hope you have had sense enough to select the best one in your vicinity. It may be the largest or may not; size and excellence are not always synonymous. Some of the best schools in this country are back in the small cities and have neither imposing faculty nor large attend-

ance. Some of the poorest schools in this country have a faculty roll as long as the ten commandments and an attendance that fairly overflows. I hope above all things you have not made the mistake of attending a school simply because its tuition rates are low. The all wool fashionable suit which you buy for \$5.98 is apt to prove a delusion and a snare; you do not get something for nothing in this business age, and it is in school as it is in everything else, the best is generally the cheapest even if you pay more for it in the beginning. A school that pays its instructors fair salaries, (and you cannot get good instructors unless you do pay them fair salaries) cannot compete in price with the school which has \$50 a week solicitors and \$10 a week instructors.

If I were a young fellow starting out to fit for business I would rather have three months in a first-class school, if it took my last dollar, than to have any amount of instruction in a third rate school even if it graduated me and gave me its beautifully printed diploma certifying that I was a master of accounts.

THE REAL ESSENTIALS OF BUSINESS EDUCATION.

I will say, therefore, to you as a young student preparing for business life, especially for the business life which means beginning as a book-keeper or general office assistant, pay special attention to a few simple elementary studies; learn to do every day arithmetic with accuracy and with speed. You will meet with no very complicated operations in every day business life. Two thirds of your work will be straight addition; the rest of it will be the simple operations of arithmetic with interest and percentage, perhaps you may occasionally have an account to average. It is all work that you have been taught in principle before you left the grammar school, but if you are like the average grammar school graduate, you have neither speed nor accuracy enough to make you valuable in a business office. Get these in your business school if it takes half your time, even if you leave out some of the advanced bookkeeping of the course because your money has given out. Your school, if it is a good one, gives considerable time to rapid calculation. Don't neglect this; it is of the highest value to you when you go out to get your living. You may understand all about high accounting, banking, wholesaling and actual practice, but if you are slow and inaccurate in addition and the simple mathematics of business you will never get a chance to show them what you know about higher accounting. If you are quick at figures they will keep you and you can then show them what you know about the rest of it.

THE VALUE OF GOOD WRITING.

Get a good hand writing; don't

neglect this. It is a big mistake to think that because typewriters have taken the place of pen and ink in much of commercial work that there is no call for good writers; it is the very first thing they will ask of you, a specimen of your business writing, and if you write a poor cramped hand you will never get a chance to show them how much you know about other things.

ABOVE EVERYTHING ELSE LEARN TO THINK.

Learn to write business letters. In order to write a good business letter you have to learn something else that is more important than all the studies I have mentioned. You must learn to think. That crusty old philosopher, Carlyle, who always suffered from chronic dyspepsia, said: "England has a population of 40,000,000, mostly fools." Dyspepsia does not make a man good natured. America has a population of over 80,000,000, and while they are not mostly fools, there is a tremendously large proportion of them who seem to have been made up without any thinker, and the result is a tremendous lot of poor business all round the clock. "I didn't think," is a favorite excuse for a whole lot of foolishness in every department of business the wide world over. If your business college is right up-to-date your teachers will do the best they can to teach you to think, but there are a good many teachers in this world whose thinker is not abnormally developed, and really thinking is something that you must learn for yourself.

The young man who has learned the simple things I have mentioned, and in addition has learned to think, need have no fear of his future, for he has "what constitutes a business education," and he will walk right away from the boy with only wealth or influence or untrained brains when he comes to get into the real storm and stress and conflict of business.

I have said nothing about a lot of things I should like to mention, for this article is already too long, and anyway, I give my young readers credit for knowing enough to dress as well as their income will allow; to cultivate agreeable manners and to omit the cigarette as a regular part of their business education. The delicate odor of the "ten for a nickel" never yet helped a youth to get a position nor its stimulating brain effect to push him along up front after he entered upon his duties.

Next month I shall tell you my ideas about the education of the stenographer.



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Lessons in Ornamental Writing

F. S. HEATH, CONCORD, N. H.

Send work to Mr. Heath, Concord, N. H., by the 15th of the month, for criticism in the BUSINESS EDUCATOR.
Enclose stamps if you want your work returned.

Plate 6



Instruction for Lesson Two.

Study. Before we go further in this course of lessons, I wish to impress upon all the necessity for study as well as practice. The one who would reach the highest skill in penmanship must devote a great deal of time to the careful and critical study of correct models. In writing, as in all manual arts, the hand reproduces that which is already imaged in the mind. This being true, it must follow that the hand cannot make, save by accident only, that which the mind does not clearly perceive. Right here is where many penmen fail. Their mental picture of the forms they wish to make is not clear. The hand is uncertain and their work lacks accuracy and sureness. Let me urge you to carefully study, all the first class penmanship which comes into your possession. Use care in selecting your models, or ideals, for not all penmanship is worthy of imitation. You may be reasonably sure that the penmanship found in the Business Educator is of a high grade, for the editor is a discriminating judge of fine penmanship.

But do not think study alone will make you a fine penman. The hand must be trained to execute the beautiful ideals of the mind. Holah and McLees are wonderfully skilled in the engraving of accurate script forms. They can sketch script that is beyond criticism, yet neither of them can write off-hand the beautiful creations of their fancy. So with the mind training there must go hand training also. It is the right combination of both study and practice that makes the penman.

Shading. Ornamental writing is distinguished by the shading of the letters. All the capital letters have at least one strong shade, and many of the small letters have a delicate shade. We do not purpose to go into this subject very deeply in this lesson, but would like to give some instruction for making the bold, heavy shades of capital letters. Shades can be made by adding the necessary pressure to the pen by a contraction of the fingers and thumb. Shades made in this way are apt to be rough and too short for the best effect. There is a better way of making them. It is by a downward pressure of the whole arm as the shade is approached and a quick release as the shade

Plate 7.





Plate 8

ooooo oooooo oooooo oooooo ooooo

ooooo oooooo oooooo oooooo oooooo

aaaaa aaaaaa aaaaaa aaaaaa aaaaaa

ccccc ccccc ccccc ccccc ccccc

cocoo cocoo cocoo cocoo cocoo cocoo cocoo

account cocoon acacia cameo romance

tapers to the end. The only movement of the fingers is to grasp the pen a little more firmly so as to cut the shade smoothly. Learn to cut your shades in this way rather than through the independent action of the fingers. Spend much time on the oval exercises given in the last lesson until facility in shading has been acquired.

The Copies We now take up the capitals which are made up from the reversed oval principle. Study this principle carefully. Its simplest form is found in the first *W*. It has many modifications, some of which are given. Note the relation of the shade—that its heaviest part is opposite the widest part of the oval and that it tapers gradually in both directions. The finishing part of *W* should be on the same side as the main stroke. A narrow turn at the bottom of the second part adds to the beauty of the letter. Great care should be used in making the fourth and fifth letters. The ovals must balance well to give these letters a good appearance. The first stroke of *X* is precisely like that of *W*. The second stroke should just touch the first. This is not always easy to do, and when you fail in a place where it is not practicable to rewrite the letter a short horizontal crossing stroke may be used. The finishing oval of the first four letters should lie in a horizontal position. In *Z* a small loop on the base line unites the oval principle with a long loop below the line. The down stroke of the long loop is a strong curve. This loop is sometimes shaded. Notice particularly the last *W* and *X* and the fifth *Z*. The lines of the smaller inside oval run parallel to those of the outer oval. Again the flourished ending of the fourth *Z* drops parallel to the line just above. Observe the rule that parallel lines are always in harmony.

The small loop connecting the two parts of *Q* should be rather long and narrow and lie on the base line. If the finishing oval is thrown below the ruled line, as in the second *Q* it should be dropped so low as not to interfere with the small letters which may follow. In the *N* and *N* the *W* shade is modified somewhat. The heaviest part is near the base line and the shade ends almost abruptly. This is called a "snap" shade. There must be a quick release of the pressure upon the pen to make this shade correctly. The second part of *N* is not so tall as the first part. The distance between the two downward strokes is quite narrow. The looped *N*, number five, is a popular letter. In this style the heaviest part of the shade is higher as in the *W*. The last part of the last *N* is a small *r* greatly enlarged. The *M* is so similar to the *N* that special instructions are hardly needed. Notice that the third part of the letter is not so tall as the second part.

Practice of the small *o* should help you to get the movement for small letters which I tried to describe in the last lesson. Move from letter to letter with a free swing of the arm. In making the letter itself, let the hand rest on the little finger, the principle motion still coming from the arm. The little finger rest is the center of control by which you can restrain and control the more awkward arm move

Plate 9

cccc cccc cccc cccc cccc

cccc cccc cccc cccc cccc

cccc cccc cccc cccc cccc

recess serious circus received assessors

series of successes surely secures sinecures



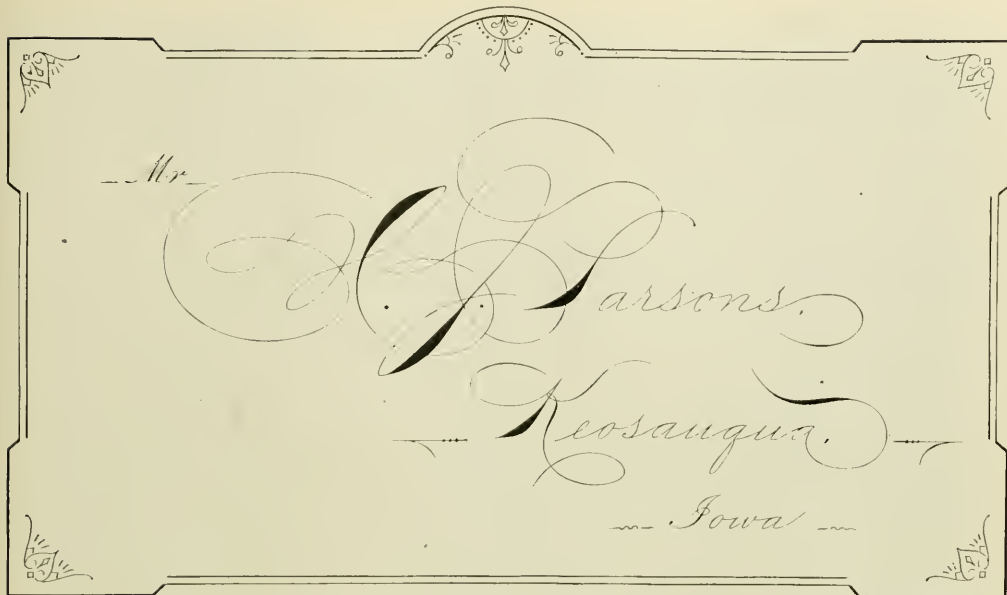
ment and cause it to produce the small forms with exactness. The *a* is made in just the same way as the *o*, except that the oval is made slant more and is pointed at the top. The *o* lends itself readily to such flourished exercises as appear in the first line of Plate 8. These exercises are valuable, for they help the student to maintain a free movement while writing the small letters, which is rather a difficult task for the amateur. In making the *c* make the introductory stroke and the dot, then lift the pen and replace it on the upward stroke just below the turn. Many fine penmen lift the pen after the introductory stroke, then begin again with the dot. Use the way in which you can produce the best result. Individuality in such matters is perfectly proper. Upon some lines of the small letter plates several words are given. It is intended that you shall take one word at a time and repeat it as the word *cocoa* is written.

The groups of the letter *e* on Plate 9 were each written without lifting the pen. Where the greatest accuracy is desired the pen may be lifted on the downward stroke. The letters *r* and *s* are the hardest of the short letters. The point of each is slightly higher than the other short letters. The shoulder of *r* should be distinct. The letter may be shaded, if desired. The dot of *s* is placed to the left of the upward stroke. Line four of this plate gives another style of *r*. When the final *r* is used, the oval should be in a horizontal position.

If any point about these lessons is not made plain, I shall be glad to clear it up for you.



A Good Example of Pen Drawing Sketched from Life by G. S. Henderson,
New York City.



Gems in Line and Shade by the late C. C. Canan.

CRITICISMS

W. H. M., Jr. You have done very well in your first efforts from Mr. Doner's lessons. Of course you did not have time enough to master the work as thoroughly as you should, but doubtless by the time the October number gets into your hands you will have systematized your practice considerably.

G. E. H., Columbia. Curve down stroke in *o* more. Finish words more carefully. Watch spacing between letters. Curve down stroke of *s* more. Also close *a*.

J. M. S., Penna. Your up stroke of *s* is too straight. You need to give attention to the figures. Your 2 looks like a check mark. Study the 8 carefully.

C. V. C. Best work thus far received on Mr. Doner's lessons. Keep up the pace you have started with and you are sure of a professional certificate, which means a professional hand writing. Curve down stroke of *o* as much as up stroke.

R. F. K., Chicago. Use plainer capitals. Be more careful in the ending of words. Sharpen the shoulder of *r*. Your loops are too sharp at the ends. You are doing well.

J. R. B., Ark. Your work has a good deal of the professional swing and accuracy to it. If you will follow closely the lessons of Mr. Doner and Mr. Heath, now running in THE BUSINESS EDUCATOR, you can easily win our Professional Certificate by next spring, which we hope you will conclude to do.

B. H. H., Jamaica. You are doing quite well. Your capitals are in good shape. They are now up to our requirement for a certificate. You will do well to give attention to the small letters, and bring them up to the capital scratch.

Criticisms By F. S. Heath.

A. W. C., N. J. You have done finely for a home student. The work you sent is the best received so far. Your small letters are quite accurate, but a little too angular in some places. Last part of *n* and *m* are taller than the first part in much of your work. Try to remedy this. The oval at end of inner should swing out farther to the right. Capitals are strong and generally well formed. You curve first stroke of *D* too much. Send work regularly.

E. L. C., N. C. Your small letters are very good and have an easy, graceful appearance. They would be greatly improved if they were more uniform in size. Capitals are not so good, lacking strength and finish. Give them special attention, comparing your forms with the copy often. Shall be glad to hear from you frequently.

A. E. C., Pa. To do the most in the quickest time you should work with more system. One form of *H* and several words in your practice paper were not from my copies. Take each copy and work from it carefully and persistently until you see improvement. Then send me your best work. Do not think there is no merit in your work because of what I have said. You have a good start and should make a good ornamental writer by careful study and work. I want to hear from you again.

M. N. S., Pa. You write a good business hand and should master the ornate without difficulty. Practice a great deal on bold shaded exercises until you get the ability to cut smooth shades. You need to

develop more movement power than you use in order to do smooth graceful work. Use more care in the small letters. Ornamental writing is more carefully written than business writing. Come again.

J. R. N., O. Your work shows skill and that you are on the right track. The movement exercises are well executed. *O* is too round. It should be only two thirds as wide as tall. Oval of *D* is too far from first part. Get a true compound curve for the stroke that connects the two parts of *H*. The full final ovals should be horizontal and so thrown that the ruled line passes through their center. The low final oval should drop entirely below the line. I shall expect to see improvement in your work each month.

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A Business College—Good chance for a live school man. Situated in a clean city—no saloons. Good towns, and country surrounding to sustain a business school.

Bedrock price—Terms Cash—Possession at once. Address

"COMMERCIAL"
Farina, Illinois. Box 277

"That Man is the Best Educated Who is the Most Useful."



Hausam Items.



Mr. L. H. Hausam, the progressive teacher in the Salt City Business College, Hutchinson, Kans., and proprietor of Hausam's School of Penmanship, recently reported of his pupils as follows:

E. L. Keller becomes the penman and principal of commercial department of Way's School, Aberdeen, S. D. Mr. Keller is a young married man of good appearance and has the material in him to go to the front.

E. B. Clark is the penman and assistant commercial teacher in the Topeka, Kans., Business College. He is well on the road to master penmanship and turns out some really good work. He is a bright, fine looking fellow.

E. E. Bohl is the penman in the Pittsburg Business College. He is very energetic and will make a good showing for himself. He will assist in the commercial department but will devote most of his time to penmanship.

S. E. Naish becomes principal of the commercial department of the Pittsburg, Kans., Business College. He is a strong fellow and will do good work as the successor of another student of mine, W. O. Crosswhite, who goes to Sandusky, O.

C. E. Wright becomes principal of the commercial department of the Ozarkita College, Arkadelphia, Ark. He is an all-around man—commercial, shorthand and penmanship, and a bright fellow.

Carl L. Swenson becomes the penman in the Concordia, Kans., Normal and Business College. Mr. Swenson is a good penman and very enthusiastic. He will be heard from. He has had several year's experience teaching commercial school.

This is a fine record for Mr. Hausam and we congratulate him upon the success he is achieving and the enthusiasm he is arousing in matters pertaining to penmanship.

Frank Arthur Tjarnell,
July 18, 1907,
Mr. and Mrs. A. Tjarnell,
Holyoke, Mass.

On August 17th a baby boy weighing 8½ lbs., arrived at the home of Mr. and Mrs. H. W. Strickland, Wilmington, Del., which was promptly labeled William Bancroft Strickland. Mr. Strickland has charge of the penmanship work in Goldey College, and we sincerely hope that this new assistant of his will add joy to his work.

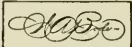
Born to Mr. and Mrs. H. G. Phelps, Bozeman, Mont., Aug. 19th, 1907, a fine baby girl.

THE BUSINESS EDUCATOR hereby extends heartiest congratulations and sincere wishes to the parents and the new census makers.

Mr. J. F. Caskey, Commercial Department, Haverhill, Mass., High School, swings a pen far, far above the average commercial teacher. The cards before us possess a dash and accuracy quite pleasing to the eye. And when it comes to getting results on the part of pupils, he steps right up in the front ranks of teachers.

Mr. S. C. Bedinger, penman in Hill's Business College, Sedalia, Mo., swings a pen of unusual strength and grace as shown by specimens recently received from him. We hope to present some of his work before long in these columns.

A number of very well written cards in ornamental style have been received from the well known card writer, W. A. Bode, Fair Haven, Pa. Mr. Bode's work undoubtedly highly pleases his very large number of customers, which number we understand is still increasing.


I will write your name on one dozen CARDS for 15c. I will give free a pack of samples and send terms to agents with each order.

Agents Wanted.
BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.
COMIC JOKER CARDS About 25 different kinds. Many new 100 postpaid, 25c. Less for more. Ink, Glosay Pen or Very Best White, 15c. per bottle. 1 Obleque 'E' Pen Holder, Gillette's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.
W. A. BODE, Box 176, FAIR HAVEN, PA.

FERGUSON
SHORTHAND
Is Superior to All Others.
Because it is 20 to 50 per cent. shorter, more legible, and can be
AUTHOR Learned in Half the Time.
With this System it is "Dictation from Start to Finish."
Sample Copy and Mail Instructions to Shorthand Teachers, \$1.
Ferguson Shorthand Co.
WAYCROSS, GEORGIA.

How to Engrave a Set of Resolutions Such as Shown on the Opposite Page,

by the Editor.

We have had numerous requests for a lesson in simple engraving and we have concluded to give something along that line.

By way of engraving material we use Soemnecken pens for lettering, Zanerian Fine Writer pens for the script, and Zanerian liquid India ink for the lettering, and the same greatly diluted for the script. By way of paper we use a good grade of bond or card-board.

Before beginning work on a resolution, thought needs to be given to the work, as to which portion to emphasize by placing the same in large lettering and which to subordinate by putting in small script.

In the lettering, as well as in the script, much attention needs to be given to spacing in and between the letters.

Defective spacing mars not only the beauty of the page but interferes with the reading. There is one rule that you can follow very successfully in spacing, except that you try to keep apparently the same amount of space between each letter, and a little more between words than between letters.

The reason spacing is emphasized here so strongly is that pencil head and base lines are used to regulate the size of the letters but space lines can not be used to advantage. In order that the lettering be perfectly vertical and script uniform in slant, vertical pencil lines may be drawn with the T square for the head lines, and with the triangle for the script.

It would be well for you to recognize the fact that accuracy in every little detail is not as important as uniform width of line and uniform spacing. Of course, with a beginner practice is one thing that should be striven for, but not at the expense of uniformity.

The lettering as shown on the accompanying resolution was first made with the Soemnecken pen and then tried by straightening the edges with a rule, and then by retouching the shoulders or projecting points free hand. For the lettering and re-touching we used a straight holder, but for the script a specially adjusted oblique holder should be used.

Cards Blank, Printed and Written. The best for fine card writing. **Cards**

Blank	Per 1000	Per 3000	Per 5000
3-Ply, Wedding Bristol,	\$9.75	\$2.10	\$3.25
6-Ply, Wedding Bristol,	95	2.70	4.25
3-Ply, Black Cards,	85	2.40	3.75
3-Ply, Colored Cards,	85	2.40	3.75

These cards sent by express. The following cards sent by mail: 100 Blank cards, 30c. Bird Cards, Serial A. Any four different styles 100, 25c. Serial B. Love sentiments 24 styles, 100, 25c. Serial C. Flower sentiments, 12 styles, 100, 25c. Serial D. Religious matters, 12 styles, 100, 25c. Serial E. With fancy borders, 12 styles, 100, 25c. Comic cards, great sellers, 12 styles, 100, 25c. Write cards, sent by mail with Agents Prospectus Is. Send for new manual and price list. All orders promptly filled. Send today.

W. M. COBBE,
19 SNYDER ST. ALLEGHENY, PA.

Do you want good **CARD WRITING?**
Then try me. **PRICES RIGHT.**
Best quality of cards. Sample dozen for 25c Postpaid to any part of the world.

Ornamental Capitals	20c
Business	15c
Small specimen of writing	10c

J. W. Manuel, Box 889, Ind. Harbor, Ind. or 3507 Grapevine Street.

YOUR PENMANSHIP
Is what you make it. This means you should have good instruments. This ought to be convincing.

ST. MARY'S COLLEGE,
Oakland, Cal., Sept. 3, 1907

G. F. Roach, Dear Sir: Your Obleque College Rosewood penholder is the best I have ever used. It is in every way highly professional, and worth many times what you charge for it. You may soon expect a large order from me. Yours very sincerely,
BROTHER EDMUND.

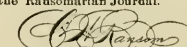
THE ADJUSTMENT of this holder has never been equalled. The finish is also superior. Send 50c and get a sample. Special rates by the doz. or hundred.

G. F. ROACH,
Care of Vashon Mill Acad. Burton, Wash.

FOR PROGRESSIVE STUDENTS
The Great Work of Science in Penmanship. The New Education in Penmanship \$1.00
The Art of Reading Character in Hand-writing Graphology - - - 25
A new Scientific Obleque Pen Holder, Hausam's Idea, Hand Carved, Substantial, Short - - - 50
Same as above but extra long - \$1.00
Ornamental Capitals, Scientifically Arranged - - - 25
Catalog, Journal and a written card free.

L. H. HAUSAM,
HUTCHINSON, KANSAS.

I TEACH PENMANSHIP BY MAIL
I am the man who won the World's First Prize in Penmanship. By my new system I can make an expert penman of you by mail. Am placing my students as instructors in commercial colleges. If you wish to become a better penman write me for full particulars. I will send you FREE one of my own make of Pens and a copy of the Hansomian Journal.



3825 EUCLID AVE., KANSAS CITY, MO.



Resolutions Adopted by the Branch Office Managers
of the North American Organization of the

Remington Typewriter Company

at Ithaca, N.Y. June 24, 1907

Whereas, it has pleased an ever-blessed Providence to call from the scene of
his earthly labors our beloved Secretary and Assistant Treasurer,


Mr. Howard Brewster Wilson,

Therefore be it **Resolved**, that we, the
branch office managers of the Remington Typewriter Company do
heartily unite in testifying to the grievous loss which we have sus-
tained in the death of an officer and leader who was strong and
valiant in every quality of leadership; of a counselor whose wisdom
was unerring; of a friend who gave us and who commanded of
us the fullest measure of love and devotion; and of a man who
has left a living example of manhood to each one of us.

Resolved, that we tender our heartfelt sympathy to the family of
the deceased in this our common service, and be it further

Resolved, that copies of these resolutions be forwarded to the family
and to the officers of our Company in New York.

- | | | | |
|--------------------|---------------|------------------|-----------------|
| C. J. Barber | J. H. Brower | H. S. Fillebrown | H. M. Wakeman |
| J. B. Catpaper | J. J. Coffey | B. D. Hamill | J. L. Whiting |
| J. T. Greene | D. C. Hollogg | F. J. Johnston | J. G. Ambrose |
| F. E. Mosen | H. J. McNulty | W. Lockwood | J. J. Anderson |
| W. J. Bennett | E. C. Niles | C. M. Means | C. F. Beauchamp |
| L. W. Beutler | F. E. O'Leary | Geo. T. Riggs | John Calder |
| F. E. C. Hildeslee | W. J. Powell | A. H. Roth | C. C. Fitch |
| M. W. Deale | J. T. Bayes | H. W. Simler | J. W. Jones |
| H. W. Holmes | G. R. Bradley | Howard Spelman | J. D. Matteson |
| L. J. Rose | V. H. Caswell | Franklin Taylor | H. C. Tapp |
| L. T. Smith | W. C. Gygert | J. P. Tichener | H. E. White |
| | B. J. E. Mott | J. J. Thornton | |

Roundhand Writing
A. M. Grove,
Youngstown,
Ohio.

Lesson Two.

The shaded stroke of e, c, o and a are the same. Study the position of these shades. The e is finished by making the loop stroke downward, slightly shading it will add strength. Make dot of c round. Make last thick part of o long and narrow. Do not slant oval part of a too much. You will find the r and s difficult letters. Do not get too much slant in the up stroke, and watch the width of the letters; about one third as wide as high. The second style of r is used in the body of a word, or as final, finished with a dot.

In practicing words, study spacing and keep your work compact. When holding your work at a distance, so that the light lines cannot be seen, a word should look like a series of straight lines on the same slant and the same distance apart. When n follows o, do not get the spacing too wide.

Aim to secure nice, rounding turns and smooth, uniform strokes.

THE REASON WHY

I advertise to write cards. I have been practicing several years under the best instructors trying to excel. A short time ago I sent each card writer advertising in this paper his price for a dozen cards and was surprised to find that my own work was superior to any received. If you want cards profit by my experience and get the best the first time. A sample card with your name, 2c., 20c per doz. White, colored or mixed. Money refunded if not entirely satisfactory. Agents wanted.

E. H. TULLIS, Warren, O.

Learn How to Spread Ink.

We have had thousands of compliments passed on our card writing. Send 25 cents for 1 dozen cards and 40 reasons why we know how to spread ink. Don't hang on to old ideas but get the new.

EWALD BROS.

Office at Mt. Carmel, Ill.,
Cor. 4 and Poplar Bldg. 331.

WHY

not get 2 doz. finely written cards (any style) for 25c or 100 for \$1.00, all postpaid. 1,000 blank white cards, fine quality 5ply, 20c; or same card 4-ply, 30c. Send 20c for a sample 100. Lessons by mail. Catalogue free. Address,

JAMES WILLIAMS,

Room 15, Union Block,
15th and Farnam Sts., OMAHA, NEB.

POINTERS IN
PENMANSHIP
For Teachers and Pupils,
By D. W. HOFF,
SUPERVISOR OF WRITING,
LAWRENCE, MASS.

Original Investigation or Experimental Drills.

ADAPTED BOTH TO BUSINESS COLLEGE AND GRAMMAR SCHOOL CLASSES.

Some months ago I promised a verbatim report of some of our experimental drills. Pursuant to this I enlisted the services of a stenographer. Herewith is a report in full of two experiments, numbers 1 and 2, which will give a good idea of the plan which teaches by asking. The principles underlying this plan are by no means new to the pedagogical world. It was thus that Socrates taught the youth of ancient Athens — by asking, not by telling. By so asking as to lead the pupil to discover the truth. Leading modern educators pronounce it one of the most effective methods in vogue.

I first adapted the Socrates method to the teaching of penmanship in 1887. In the course of a model lesson given in 1888 at the Cedar Rapids meeting of the "Western Penman's Association"—the parent organization of the "BUSINESS EDUCATOR ASSOCIATION"—I put its members through a few of these same stunts. Some of my readers may recall it.

During these twenty years I have found no other device or plan so fruitful in its permanent benefits to the thoughtful student as this. I find that once a pupil has worked a thing out for himself he is less apt to forget it, and really understands it better. Consequently his efforts are intelligently expended.

Believing that experiments numbers 1 and 2 will make the plan sufficiently clear as to the method of questioning classes, I shall but briefly suggest similar lines of investigation in the subsequent outlines. Thus we avoid the needless waste of valuable space in these columns. Any number of other experiments may be tried with profit.

Experiment Number 1.

OBJECT.—TO LEAD PUPILS TO DISCOVER THE EFFECTS OF DIFFERENT BODY POSTURES UPON THE ACTION OF THE ARM.

Teacher.—"I wish you to discover, each for himself, the strongest and best way to sit when writing, and why.

"Extend your feet forward, lean backward, and stretch out the arms until nearly straight. While sitting thus write as best you can the word mountain. As you write be careful to note whether this position

makes it easy or hard to manage the arm. Ready—write. (After two minutes.)

"Attention! Incline the body forward. Draw the feet back under the chair, with only the toes touching. Observe how the arms are doubled up at the elbow. Notice how much weight this position throws upon the arms. Let us write the same word again, and see if *this* position makes it *harder* or *easier* to use and manage the arm. Ready—write! (After another trial.)

"Attention! Sit erect. Feet flat upon the floor, just under the knees. Back strong. Left arm resting firmly, and right arm lightly upon the desk. Elbows just back of the edge. Let us see how we can manage the arm while sitting in *this* position. Take the same word. Ready—write." (After a third trial.)

"Pens down! Just close your eyes until you hear the signal "eyes open." James is peeping! That isn't square!

"You who found it easier to manage the arm while in the first position may raise the hand." (No hands.)

"While in the second?" (No hands.)

"While in the third?" (All hands up.)

"You who could see no difference?" (No hands.)

"Eyes open!"

"Why did we vote with eyes closed?"

James.—"So we could think better."

Henry.—"So we wouldn't see how the others voted."

Teacher.—"Henry's is the exact and only reason. I notice that when the vote is taken with the eyes open, some let others do their thinking for them. They wait to see what the others think before voting themselves. With this plan, you see, each must use his own thinking machine, as he can't see how the others vote."

Experiment Number 2.

OBJECT.—TO SHOW THE RELATIVE STRETCHING CAPACITY OF THE THICK AND THIN MUSCLES.

"Take hold of your right wrist with your left hand. Are the wrist muscles thick or thin?"

Class.—"Thin."

Teacher.—"Feel of the right arm just below the elbow. Are the muscles there thicker or thinner than at the wrist?"

Class.—"Thicker."

Teacher.—"Place just the wrist flat on your desk and see how large you can make this oval without letting it slip. (Class writes.)

Now place the thickest part of the fore arm muscles on your desk. Keep the wrist up, and see how large you can make the oval without sliding the arm.

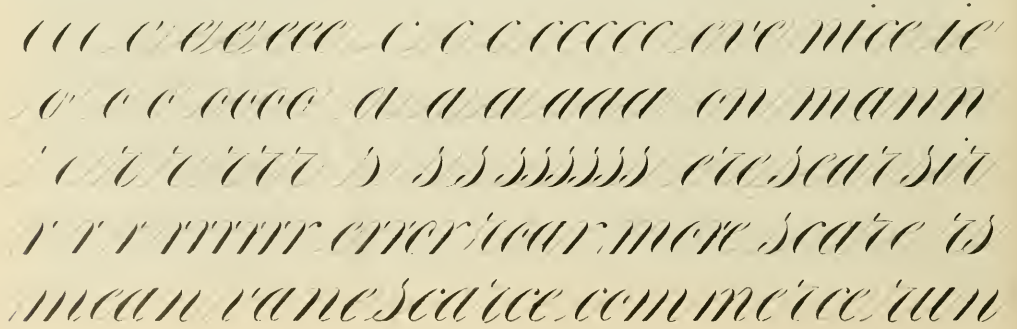
In which position can you make the larger movements?"

Class.—"In the last."

Teacher.—"In which can you move the arm more easily?"

Class.—"In the last."

Teacher.—"Then be sure you hold to the 'last when writing.'"



Teachers of Commercial Branches

are wanted for good positions in High Schools, Colleges, Etc. We have filled many excellent positions and are constantly in need of candidates. Write at once for information. Address,

The Albert Teachers' Agency,
378 Wabash Ave., Chicago, Ill.

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.

Great Demand for Teachers

The leading schools have opened with an exceptionally large enrollment and they are writing and wiring us daily for additional teachers. Some of the best places are still open. **DON'T YOU WANT A GOOD PLACE?** Address

Continental Teachers' Agency,

Bowling Green, Ky.

Free enrollment if you mention this paper.

LET'S BE FRANK

¶ No teacher, however good, will fit every place.

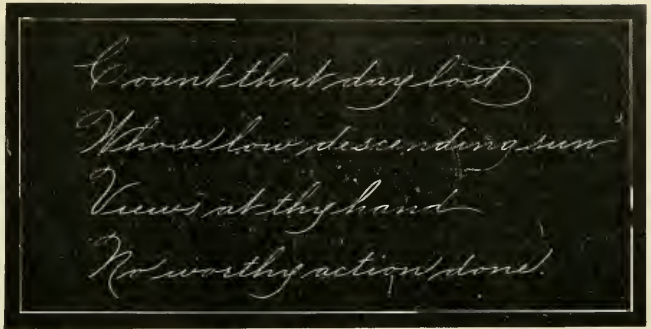
¶ I have a few teachers registered—fewer than ever before—and yet have more unfilled places than ever before at this season.

¶ **URGENT** is the word in the fore-front of the new school year. Tell me right off the reel all about yourself that a prospective employer would wish to know—qualifications, experience, salary required, personal data, etc.

FRANK VAUGHAN

MANAGER UNION TEACHERS' BUREAU
203 BROADWAY, NEW YORK

For nearly twenty years Editorial and Business Manager of *The Penman's Art Journal*.



From the nimble pen of Mr. S. M. Blue, Penman in the Big Grand Island, Nebraska, Normal and Business College.

CARD WRITERS! ATTENTION!

Before you send in that next order for supplies get my prices and samples of best blank cards, all kinds, white, colored and comic. Best white ink 15c Gillotts No. 1 pens 10 per doz, Oblique Holders 15c, each.

E. H. TULLIS, Warren, Ohio.

Manager for Business College Wanted.

An experienced Commercial School Manager who can assume the management of one of the oldest and best known commercial schools, and who can invest \$5,000, can learn of an exceptional opening by addressing, P. O. Box 423, Pittsburg, Pa. Salary, \$1,500 per annum and dividends.

COLORADO TEACHER'S AGENCY

Fred Dick, Ex-State Supt., Manager, 1545 Glenarm St., Denver, Colo.; Boston, New York, Chicago, Des Moines, Denver, Salt Lake City, Los Angeles, Harrisburg, Atlanta. Commercial Teachers wanting positions in the West should register with us. Commercial Teachers wanting more desirable positions than they now have should keep their names on our list.

Midland Teachers' Agencies: OFFICES: Warrensburg, Mo., Shenandoah, Iowa, Pendleton, Oregon, Lander, Wyoming, Juniata, Nebraska, Sherman, Texas, Du Bois, Pa., Richmond, Ky.

We cover the entire field, and furnish **COMPETENT TEACHERS** to Schools.

We Recommend Competent Teachers Only

Free Enrollment During February, March and April 2¢ No Position — No Pay

100 TEACHERS: \$98,000 SALARY

The above is our record for the season up to September 1. Among these positions were five that paid from \$1500 to \$1800, and more than forty that paid from \$1000 to \$1400 each. This morning, August 31, we could place fifty teachers at salaries of \$1000 to \$2000 if we had well-trained and experienced candidates who were superior penmen. Why is it that successful country school teachers, struggling along on a mere pittance, do not wake up to the absolute certainty of a doubled and trebled income with no more risk than the investment of a year of hard work in a first-class commercial school, with the incidental expense, supplemented by a year or two of practice teaching as an assistant in a good commercial school at a fair salary, or as the chief teacher in a small school? We could place one hundred such teachers—especially men who write well—next season without any trouble at all.

Meanwhile, whether teacher or school official, we shall gladly do the best we can for you in an emergency, if you will give us the opportunity. It is coming to be generally understood that we prefer to lose business rather than to get it at the expense of square dealing with both employer and teacher.

The National Commercial Teachers' Agency

A SPECIALTY BY A SPECIALIST

E. E. Gaylord, Mgr.

Prospect Hill, Beverly, Mass.

Commercial Teachers Prepared and Placed.

The Rochester Business Institute, ROCHESTER, NEW YORK,

has a special department for training commercial teachers.

Every member of last year's class placed before the close of the school year. Nearly sixty applications for commercial teachers now on file, the salaries offered being very attractive.

Students Registering Every Month for instruction in the commercial texts and for the special training for teaching the commercial branches in High Schools and Business Colleges. High School, Normal School and College graduates can prepare both in the subject matter and in methods, in one school year.

Write for syllabus of the course.



Lessons in
LETTERING

C. W. Norder
6023 Morgan St.
Chicago

Announcement.

Instead of a regular lesson this month, we have concluded to present a specimen of Automatic Pen Work from the precise pen of Mr. Norder and to announce the beginning of a series of lessons from him in these pages on automatic Lettering.

With Mr. Norder's unusual accuracy, splendid judgment, and practical experience, something specially fine may be expected.

We feel sure that our many readers will be as delighted with the course, as we are.

EDITOR.

Why not a little
**Automatic Shad-
ing Pen Work?**

It's all-right.

WHILE in the death of
Anthony Weinschenk

Board of Directors

has lost a faithful presiding officer,

A DILIGENT WORKER,

one who was at all times ready
to do his share towards the
advancement of the interests of the

ORGANIZATION.

RESOLVED,

That this resolution be spread
upon the minutes of our Association, published
in the Scranton papers and a copy properly ex-
grossed presented to the family of the deceased

we deeply sympathize.

In their sad bereavement
we commend them to Him
who doeth all things well.



A Book That Has Proved Good

The conscientious school teacher will not experiment upon his students; he will put into their hands books that he knows to be sound pedagogically, in method, and in subject matter.

Williams and Jester on Commercial Law is a book that can be put into the school with confidence that results will be good. The logical arrangement of subject matter, the lucid, concise exposition of basic law principles, and the fine list of review questions and leading cases are points that will commend themselves to every thoughtful instructor.

This book retails at \$1.25. A copy for examination will be sent to any teacher on receipt of \$.50.

THE COMMERCIAL TEXT BOOK COMPANY
DES MOINES, IOWA

Mr. & Mrs. Jester
announce the marriage of
their daughter,
Bonnie
to Mr. J. Warner
Sept. 9, 1907.
Falls City, Neb.

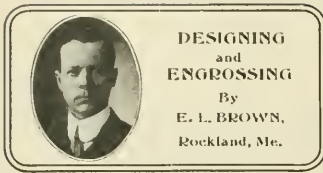
(At Home)
September 20, 1907
Columbus, O.

A News Item and a specimen—"the two in one,"
in a double sense.

Dr. J. M. Cameron
J. J. Gammons



Artistic Signature Creations by Mr. M. A. Albin, Penman in the
big Behnke-Walker Business School, Portland, Oregon.



**DESIGNING
and
ENGROSSING**
By
E. L. BROWN,
Rockland, Me.

Instructions for Album Page

The initial letter, as well as the word "WHEREAS," were carefully penciled and then outlined with water proof ink. The brush work was done in green by a mixture of Payne's gray and Hooker's green No. 2 (with but very little of the former). The lettering was done with a broad pointed pen without outlining, and even without first suggesting spacing with a pencil. In work of this sort exactness of detail is of less importance than uniform space between letters and words. Aim for a good general effect in color, and right proportions so that the design will hang together well and balance.

Obituary

James F. Mooar assistant principal of Bryant & Stratton's school, Boston, Mass., died September 7, 1907 at his home, 52 Milton street, Hyde Park. He had been connected with the school 40 years, and was on duty at the close of this year's term, June 15.

Mr. Mooar had been ill for the past three years, but was only confined to his bed one week.

He was a son of the late Rev. Joseph Mooar, a Methodist divine, and was born Dec. 30, 1843, at Wilton, Me. He was a graduate of the public school there and of Kent Hill Seminary. He taught school at Strong, Me., and went from there to the Poughkeepsie College in New York. He was one of the most successful pupils of the expert penman, John D. Williams.

Mr. Mooar had been a resident of Hyde Park ever since 1867 and was a past master of Hyde Park lodge, F. and A. M. He served many terms as principal sojourner of Norfolk Royal Arch chapter and was a member of Hyde Park council and Cyprus commandery Knights Templar.

He is survived by a widow and three daughters, Mrs. E. D. Robb of Mt. Vernon, N. Y., Miss Alice N. Mooar of Honolulu, and Miss Helen E. Mooar of Hyde Park.

WANTED

We want to give away 10,000 dozen of our cards free. Would you like a beautiful four blade solid Pearl Handle Knife? If so send stamp for one dozen cards and our Special Offer. Address

Prof. Woolfington & Co.,
Box No. 124 COLUMBUS, OHIO

WANTED 100 NEW ADOPTIONS

\$1.00 COUPON. Mention this ad; it's good for One Dollar Cash towards introductory price of trial outfit of

The Natural System of Penmanship
25 guides, 4c each, \$2; teachers' guide \$1—all for \$2. Condition: Try for one month, money back if you want it. Nothing like it. Quick results. Complete College Course. Prices and certificates worth \$2 to pupils of each school making most improvement.

O. A. HOFFMANN, PRESIDENT
HOFFMANN'S BUSINESS COLLEGE
MILWAUKEE, WIS.

WHEREAS!

His kind and genial disposition, his fairness and uprightness of character, his ability in all positions held by him, his long and faithful devotion to the interests of this state, have endeared him to us, and all his fellow citizens.

Therefore be it

J. C. Charvener
Wilmington
J. C. Box 1175
Kent

By F. B. Courtney, Milwaukee, Wis.

FREE My book "HOW TO BECOME A GOOD PENMAN"—if you are really interested in improving your penmanship. Your name also elegantly written on a card. Address

F. W. TAMBLYN
1114 Grand Ave. Kansas City, Mo.

**SOMETHING NEW
THE RATIONAL METHOD OF PRIMARY
WRITING**

Not a New System—But a New Method of Applying any System. Fully Illustrated
Price 25 cts. Stamps Taken

S. H. BACHTENKIRCHER
Evansville, Ind.



BOOK REVIEWS

"Foods and Their Uses" by Frank O. Carpenter, Master English High School Department of Commerce, Boston, Mass., published by Charles Scribner Sons, New York, is the title of the first of a series of Carpenter's Industrial Readers intended for use in the upper grammar grades. It is the most interesting and instructive elementary text I have ever had the pleasure of reading, and our school officials will do well to give it a place in the curriculum of our common school to take the place of common-place readers, which too frequently, were designed for reading's sake and not for thought and expression.

The book is profusely and appropriately illustrated; the contents varied, instructive and of a nature to provoke thought and observation. Besides, the English is controversial rather than formal in nature, thereby making it appealing rather than repulsive to the over crowded brain of a dozen years. It's a timely book clothed in simple English conveying valuable information well suited to those in their teens or older. We wish and predict for it a large sale, and await with anticipation the rest of the series.

This is the Mr. Frank O. Carpenter who contributed the splendid series of articles upon Commercial Geography to the columns of this journal a couple of years ago, and we know his many friends will be pleased to learn that his splendid ability is beginning to find recognition in so wide a field as our public schools.

Teachers of Penmanship and Penmen.

It is time to start the "ball rolling" for the next meeting of The Penmanship Teachers' Association at Pittsburgh. Last year the enrollment of the section was increased nearly 100%. This was encouraging, but instead of 105 members we should have at least 500. You ought to become a member and help make the organization larger, better and of more use to the profession. You can surely afford to pay the enrollment fee even though you may not be able to attend the meeting; the report of the proceedings of the section as well as the report of the other sections goes to all members and it is worth more than \$2.00 to a "live" teacher. The officers of the section and all of the old members are doing their best to make the meeting the "best ever" and need your backing.

Under the new constitution membership in any section (with the exception of the Private School Managers' Association) will be \$3.00 after January 1, '08. Before that time the fee will be \$2.00 and \$1.50 for succeeding years. Additional sections will be 75c each.

100 enrollments before Christmas will give us a good start at the opening of the meeting; then with a good program and a little hustle we will

get another 100. Don't say that you live in Maine or California and will not be at the meeting; send your enrollment fee and show that you are loyal enough to spend \$2.00 for the "good of the cause." Send your enrollment fee *now*. Don't put it off until next week or next month but send it to-day.

At this writing, September 9, 1907, Mr. L. C. McCann, Mahanoy City, Pa., "One of the Faithful," is the only one who has renewed his membership.

Get in line and send your fee at once; remit to the secretary-treasurer, L. E. Stacy, Meadville, Pa., and your receipt will be forwarded by return mail. We have a limited number of Membership Certificates, suitable for framing. They will be given to those who want them and ask for them, as long as they last.

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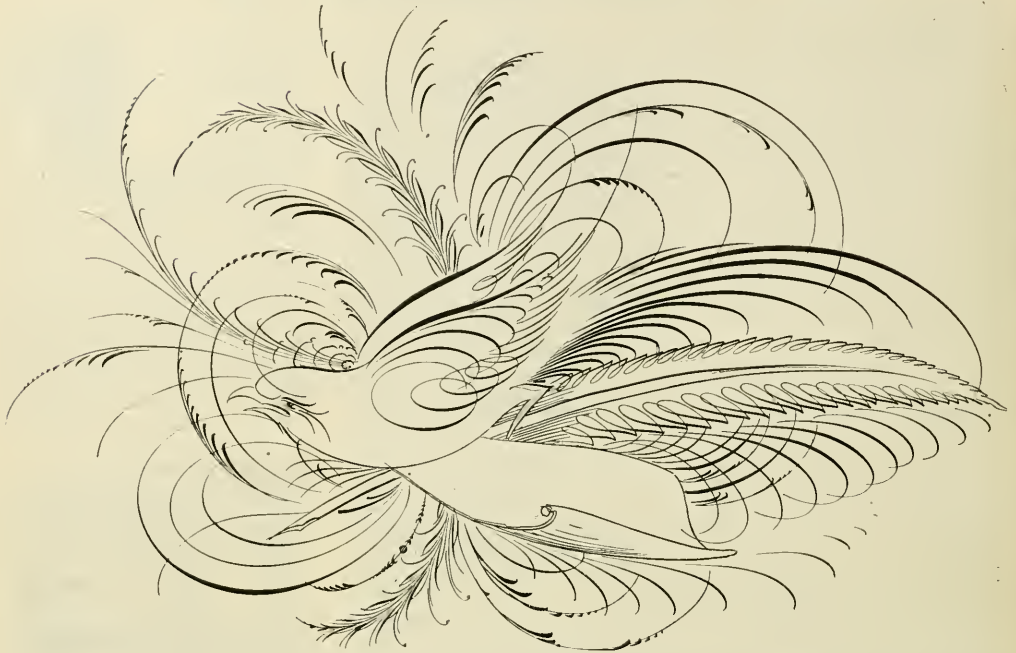
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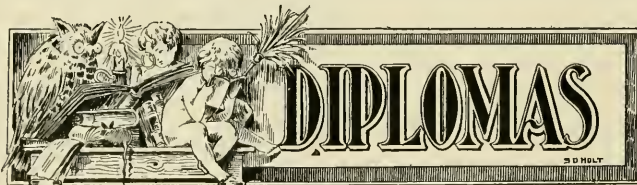


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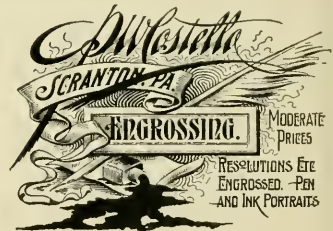
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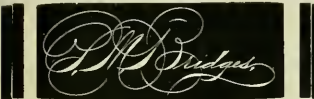
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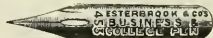
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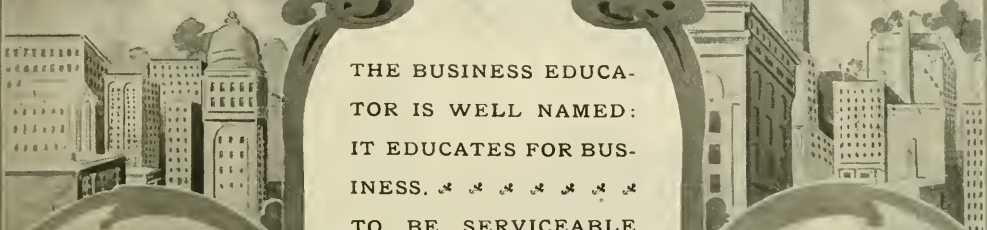
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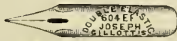
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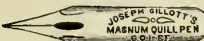
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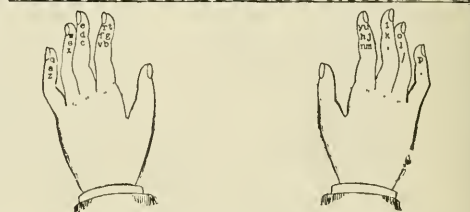
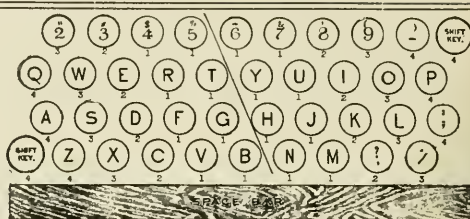
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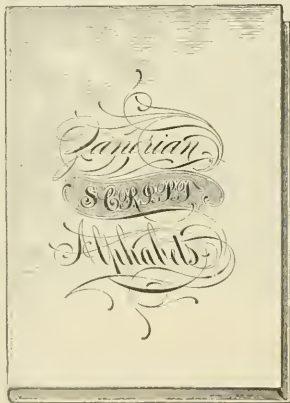
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A letter written by A. D. Taylor a short time before he died is presented facsimile, and is alone worth more than the price of book, as it is one of the finest, if not the finest,

ever written by mortal hand. It is an inspiration, a treasure to all lovers of the beautiful in penmanship. A set of Mr. Taylor's ornamental capitals are also presented, and, like his letter, appear in a penmanship publication for the first time.

For skillfulness in execution, originality, modernness, variety, and conciseness of each style, this work stands alone—a veritable encyclopedia of penmanship—to be turned to for instruction by the learner, for inspiration by the amateur, and for resonancefulness by the professional.

The book contains 116 pages, 9 x 12 inches, and is a gem of the bookmakers' art. Many of the leading critics pronounce it the greatest penmanship publication of modern days.

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"There is Always Room at the Top," is the old and true adage. But in the ladder that leads to attainment the perspective is reversed and the rungs become farther apart as the top is reached. **The poorly equipped will reach no higher than the level of their attainments,** and so is it with shorthand writers and shorthand systems. **The writer who chooses a poor system is far from the winner when the race is over.**

The accompanying diagram represents the highest *net* speeds attained by the different systems in the **FIRST INTERNATIONAL SPEED CONTEST** held at Baltimore, April 16, 1906; the **SECOND INTERNATIONAL CONTEST** held at Boston, March 30, 1907, and the **OPEN CHAMPIONSHIP** held at London, England, July 9, 1907.

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MISS ROSE L. FRITZ
THE WORLD'S CHAMPION TYPIST

Some Brilliant Records Made by
Miss Rose L. Fritz

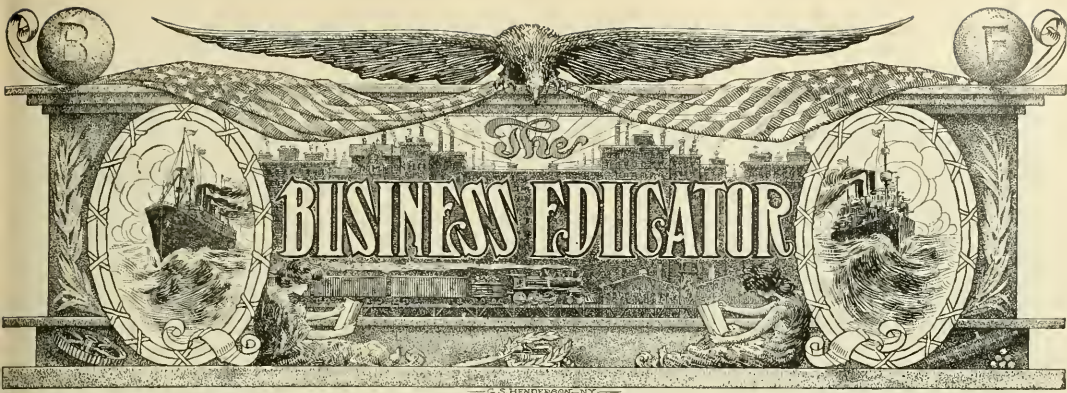
Chicago, March, 1906.
BLINDFOLD CHAMPIONSHIP:
1077 Words in One Hour.
LADIES' CHAMPIONSHIP:
4161 Words in One Hour.
AMERICAN CHAMPIONSHIP:
2289 Words in 30 Minutes.
Toronto, April, 1906.
ST. GEORGE'S HALL:
2352 Words in 30 Minutes.
Madison Square Garden, Nov., 1906.
AMERICAN CHAMPIONSHIP:
1905 Words in One Hour.
WORLD'S CHAMPIONSHIP:
2322 Words in 30 Minutes.
Toronto, December, 1906.
ASSOCIATION HALL:
2129 Words in 20 Minutes.
Chicago, March 21, 1907.
AMERICAN CHAMPIONSHIP:
2415 Words in 30 Minutes.

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NUMBER III.

TWO EDITIONS

STUDENTS' PENMANSHIP Edition, Seventy-five cents a year. Devoted to the Teaching and Execution of Practical Writing, Fine Art Penmanship, Engrossing and Pen Art.

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THE BUSINESS EDUCATOR.

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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; Canadian Subscriptions, 20 cents extra.) Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions, 20 cents extra.)

C. P. ZANER, - - - - - Editor
E. W. BLOSER, - - - - - Business Manager

Two Editions. THE BUSINESS EDUCATOR is published in two editions: The Teachers' Professional Edition contains 140 or more pages, devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals, and proprietors. Price, \$1.00 a year. The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less 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 of the Professional Edition. Price, 75 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 journals 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 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.

Half-way Credits.

"It is indeed a pity that public schools give students only a half credit for penmanship, and other commercial studies the same, while in other branches they get a whole credit for a year's work. Students naturally look more for credits than anything else."

The above is quoted from a letter recently received from Mr. A. A. Erb-lang, of the Commercial Department of the Quincy, Ill., public schools.

But, brother, "a half loaf is better than none," for in many schools no credit is given for and no opportunity to learn business writing.

It is certainly strange that penmanship, the branch which will do more in a bread-and-butter way for a young man or woman than any other, should thus be neglected or be grudgingly given but half of what it is worth in the way of credits.

It largely comes from the fact that our public school officials, principally the superintendents and principals, have not yet gotten over the habit of preparing pupils for college, instead of preparing them for life.

But many of our superintendents are alive to present-day needs and are preparing pupils to earn a living rather than to go to college to learn how to avoid honest labor.

This change of ideals and of curriculums cannot be made in a day, nor even in a decade, but it is being made surely, although to our commercial fraternity it seems unmercifully slow.

There has been more of a demand for penmanship instruction, penmanship aids, and penmanship literature this year than we have ever known; more in fact than in the preceding half dozen years. This is truly significant.

Nevertheless it behooves each one of us to push on and thus hasten the

day of freedom in penmanship as well as in other things.

The old, old rule, "if a thing is worth doing, it is worth doing well" holds good with penmanship as in other things, and if done well it deserves a full and not a half credit.

A Genuine Writing Renaissance.

You may talk all you will about the typewriter replacing the pen—about the pretty stenographer replacing pretty chirography, but the undeniable fact remains that there is by far a greater demand today for good penmen and good penmanship than ever before.

In the public schools there has been an unusual demand for good teachers of writing, and a very pronounced demand for *writing* instead of *script drawing*. So much so that inexperienced teachers have been very fortunate in securing places, and publishers of *real writing* have found it easy to secure adoptions.

Business schools have been urgent in their demand for commercial teachers who were good penmen. Only those commercial teachers who are poor penmen have had difficulty in finding desirable places at good figures. It has gotten to the point where no commercial teacher, especially under the Osler limit, can afford to write poorly and teach writing indifferently.

Practical writing—arm movement writing—and teachers of the same are in demand and will continue so indefinitely, even though the typewriter did for a while threaten to put the pen out of service, but it was only a false alarm—typewriting is alright in its place, but is a long way from replacing the pen except where the pen fails to perform the necessary quantity.

The pen is still the implement of quality, of individuality, of expression, and of commercial record. Better work is demanded of the pen because the typewriter has relieved it of the burden of quantity.

CLUB CHAT

The Monroe, Wis., Business Institute includes a year's subscription to THE BUSINESS EDUCATOR in each Commercial Student's outfit. This speaks well for good penmanship for the Monroe Business Institute and for their pupils. It is such loyal support of this sort that enables THE BUSINESS EDUCATOR to give as much as it does for the money, and it is such loyalty as this that encourages the publishers to continue to do their best.

Mr. G. W. Kopp, commercial and penmanship teacher in the Blinn Memorial College, Brenham, Texas, began the subscription year with a list numbering an even half-hundred. This indicates that Mr. Blinn has a large number of pupils who fully appreciate the importance of a good hand writing and are determined to possess it. There are thousands of other young people who should take an important step successward by seeing that their names are on our list.

Mr. H. W. Strickland, the skillful teacher of penmanship in the Goldey College, Wilmington, Del., is again clubbing THE BUSINESS EDUCATOR with his old time loyalty and vigor. It is needless to say that he gets excellent results on the part of his pupils. Mr. Strickland is therefore sustaining the long and well earned reputation of Goldey College for excellence in penmanship.

Early in the clubbing season Mr. W. F. Giesseman, principal of the Beutel Business College, Everett, Wash., demonstrated his loyalty to his students and good writing as well as to THE BUSINESS EDUCATOR by submitting a list of subscriptions numbering 17 with a promise of another club soon. Mr. Giesseman is a stickler for good writing and gets it on the part of a large proportion of his pupils.

Mr. C. I. Smith, of the Gem City Business College, Quincy, Ill., paid his compliments to THE BUSINESS EDUCATOR early in the subscription year by sending a list of 16 subscriptions.

57 was the number of subscriptions recently received from Mr. C. W. Carlton, penman in the Scranton, Pa., Business College. Mr. H. D. Buck, proprietor, is evidently opening up with a large school to support a club of the size sent so early in the season. Few men in our profession have worked more unrelentingly for success during the past decade than Mr. Buck and we are glad to know that the people of Scranton and eastern Pennsylvania appreciate his service.

The Owosso, Mich., Business College, J. E. Aitken, proprietor, recently submitted

a very good list of subscriptions indicating the same interest and attention to writing which heretofore has characterized this institution. Good writing is being valued more highly by business men to-day than ever before; hence the attention being given it from such schools as the Owosso Business College.

A good sized list of subscriptions is hereby acknowledged from W. C. Brownfield, teacher of penmanship in the Metropolitan Business College, Dallas, Texas. Mr. W. W. Darby and A. Rowland, proprietors, The Metropolitan Business College is everywhere recognized as one of the leading schools of the south.

Wm. F. Johannaber, principal of the Business department of the Oklahoma Agricultural and Mechanical College, Stillwater, Okla., believes in good business writing and as a consequence supports THE BUSINESS EDUCATOR by inducing his pupils to subscribe. A list of 30 subscriptions was recently received.

N. H. Wright, of the Bryant and Stratton Business College, Louisville, Ky., again pays his compliments to THE BUSINESS EDUCATOR and practical writing by forwarding a list of subscriptions the middle of Sept. Mr. Wright writes splendidly and succeeds in securing good writing at the hands of a large number of his pupils.

E. H. McGowen, Vice-president of the Western School of Commerce, Stockton, Calif., started the subscription ball rolling BUSINESS EDUCATOR-ward early in Sept., by forwarding a list of 28 subscriptions with the promise of some to follow later. McGowen is a well educated, hustling, genial commercial teacher.

Mr. E. W. Miller, principal of the Commercial Department of the Willis Business University, Springfield, Ohio, started the subscription season with a list of 31 subscriptions. Few young men in our profession are forging more rapidly to the front than is Mr. Miller. Moreover, the school with which he is connected has a reputation second to no other in central Ohio.

A list of 27 subscriptions was recently received from Rev. Pius Meinz, principal of the Commercial Department of St. Johns University, Collegeville, Minn. Few men in our profession seem to prize good writing more highly, and work more faithfully in the interests of their pupils than Rev. Meinz.

A good list of subscriptions is hereby acknowledged from Mr. W. A. Larimer of the Whitmore Business College, St. Joseph, Mo. This speaks the right kind of interest and enthusiasm on the part of Mr. Larimer. The proprietor of the school, Mr. A. R. Whitmore, although a comparatively young man in our profession, began his professional career just 20 years ago, and if there is a more

strenuous hustler in our ranks we would like to know who it is.

A list of 21 subscriptions is at hand from G. F. Gustafson, penman in the Inter-State Commercial College, Reading, Pa. Quite a large number of certificates find their way into the hands of pupils of the above school, as a result of Mr. Gustafson's excellent instructions.

Mr. C. H. Longenecker, penman and commercial teacher in the Mueller School of Business, Cincinnati, Ohio, on Oct. 1, favored us with a list of 44 subscriptions to the Students' penmanship edition and three subscriptions to the Professional edition of THE BUSINESS EDUCATOR. This bespeaks a prosperous school, as well as vigorous instruction.

Mr. L. M. Craudall, penman and shorthand teacher in Douglas College, McKeesport, Pa., recently favored us with a list of eight subscriptions to the Professional edition of THE BUSINESS EDUCATOR, indicating a professional spirit in that institution.

A score of Subscriptions is hereby acknowledged from D. L. M. Raker, principal, School of Commerce, Harrisburg, Pa. Mr. Raker writes a remarkably strong and accurate business hand and is himself an exceptionally strong teacher of business writing, and a fine fellow any way you want to take him.

A splendid list of subscriptions is hereby acknowledged from Geo. Wilkinson, Sec'y. of the Monroe, Wis., Business Institute. The list of names received would indicate a well attended institution as well as the right kind of interest on the subject of writing, bespeaking both a progressive school and a wide awake student body.

From Wausau, Wis., Business College and Academy, E. D. Widmer, proprietor, C. A. Cowge, penman, a list of 25 subscriptions was received early in the season with the additional information that they were enjoying a heavy enrollment, and as a consequence more subscriptions would follow. This bespeaks a successful school and the right interest in the subject of writing.

Early in the subscription season we received from Miss Mary L. Champion, penman in the Capital City Commercial College, Des Moines, Ia., a list of 34 subscriptions, indicating that the enthusiasts pertaining to penmanship in this well known institution is up to par. Before very long we expect to present elsewhere in these columns a blackboard lesson from Miss Champion's skillful chalk.

Manistee, Mich., Business College, J. W. Martin, proprietor, among the many duties incident to a successful fall opening, found time to look after such details as penmanship with the result of an appreciated list of subscriptions to THE BUSINESS EDUCATOR.

WHITMORE BUSINESS COLLEGE.

St. Joseph, Mo., Sept. 14, 1907.

ZANER & BLOSER, Columbus, Ohio.

Gentlemen: I am enclosing check in payment for subscriptions to the "BUSINESS EDUCATOR" for the coming year, to the persons named on list herewith.

I consider your paper, THE BUSINESS EDUCATOR, the Best Ever. I feel confident that Brave Efforts put forth in following its Bright Examples, will reward the Busy Enthusiast on Business Education with Brilliant Effects.

From present appearances, I believe that your paper will be better this year than ever before, and from the tone of the articles in this month's issue, I feel sure that you have some of the ablest writers and thinkers of the present generation on your staff of contributors.

Wishing the "EDUCATOR" the success which it so richly merits, I am,

Yours fraternally,

W. A. LARIMER.



GOOD GUMPTION

THINKS FOR THE THOUGHTFUL

F. A. KEEFOVER,

Cashier The Commercial State Bank,
SUMMERFIELD, KANS.

Opportunity.

A Big Mistake.

John J. Ingalls was for eighteen years senator from the state of Kansas. He achieved a national fame as an orator, and yet there is no great measure and no great act by which his eighteen years of opportunity will be long remembered. Ingalls wrote a poem, a sonnet, on Opportunity. Probably his own failure to recognize opportunity on sight will account for his wasting a great talent on a mistaken view. Here is the poem:

"Master of human destinies am I!
Fame, love and fortune on my footsteps wait.

Cities and fields I walk; I penetrate
Deserts and seas remote, and passing by
Hovel and mart and palace, soon or late,
I knock unbidden once at every gate.
If sleeping, wake; if feasting, rise before
I turn away. It is the hour of fate,
And they who follow me reach every state
Mortals desire, and conquer every foe
Save death! But those who doubt or hes-
itate,

Condemned to failure, penury and woe,
Seek me in vain and uselessly implore;
I answer not, and I return no more."

A HOUSEFUL OF THEM.

Down in Memphis, Tennessee, a judge got hold of that poem and read it, and in language good but not so classic, wrote a hundred times better, because he wrote truth. Here is what he said:

They do me wrong who say I come no more,

When once I knock and fail to find you in;

*For every day I stand outside your door,
And bid you wait, and rise to fight and win,*

*Each night I burn the records of the day.
At sunrise every soul is born again.*

And he told the truth. It is perfectly absurd to say with Ingalls that opportunity comes but once in a lifetime. It comes every day, every hour. There are mighty few people in this world who have had only one chance to succeed. Success is not at all a big, sudden jump into a basket that drops down to carry one up to the skies. Not a bit of it.

You look at the appointment to an important position, and if you don't look and dig down beneath to find the "whyforeness" of that appointment, you might believe the fairy story of a lot of people tell. When you come to get

to the bed-rock of reasons for success, you'll find that fellows who got "histed" to a fine thing made the jump in about ten thousand small jumps. To change the language of the classic phrase, "he couldn't make it in one yump, so he made it in two yumps."

WHAT ONE LOOKS LIKE.

And every one of those ten thousand or so small jumps was simply taking advantage of some small opportunity. Maybe it was getting a good spelling lesson, mastering a good English lesson, learning to add rapidly, being accurate on the typewriter, being business-like in business trips to the college office, being courteous to some one or other when it was hard to be and there didn't seem any reward for it, taking responsibility to save or make money for your firm in an emergency without waiting for orders.

My! Opportunity, there isn't any such thing. It's *Opportunities*, for they never travel alone. There's a regular passing train of them from morning till night, just like moving pictures. All of them are small, most of them are so small and common looking you wouldn't know what they were unless you studied about it. For opportunities aren't labeled. No, indeed! They don't carry a sign like a fire-sale canvas over the store front, and they're absolutely unlimited in number, found everywhere, and if you miss some, you needn't be discouraged over it, just make use of the hundreds just ahead and coming at you like tae twists in a cable chain on the street car track.

Just hitch on to each little one as it comes along without worrying about there being only one. Look for a few extras and the chain of them will pull you along to that big lift into a fine position. Then others will sit back and comment on your big jump and wonder how you made it all at once.

But if you expect Opportunity to come along in a fine carriage with a big sign and a brass band and ask you to jump in, you'll wait a long time. You'll get tired and you'll get fooled. You have to hunt for a lot of the best of these "push-ahead things." If you didn't they'd be so plain every Tom, Dick and Harry would have the whole bunch cornered before you got on the scene.

HOW YOU FIND THEM.

Hunting for them is a faculty, and

one that can be cultivated. The earlier you start in to hunting, the better you'll be. Folks generally call this hunting "hustling." This is why so many self-supporting people succeed. They have to learn it early, so they learn it well.

Several people were viewing a piece of landscape.

"That would make a fine autumn scene," said the artist.

"What fine links," said the golfer.
"Peach of a ball ground," said the "fan."

"That ground would make fifty bushels of corn to the acre," said the farmer kicking into the soil.

"What a fine suburban addition. No grading and no filling to speak of," said the real estate dealer.

There you have Opportunity. Each man had been trained to look for opportunity in his own line. There wasn't a painted sign for anybody, but there were signs enough for each one to read. How often the self-supporting student hunts for these signs and learns to read them where they are invisible to another. He is doing this when he catches sight of a boarding house or a hotel and considers it as a possible place to wait on table for his board. A pile of wood means an opportunity to make a dollar sawing it. As a boy, a new snow in the morning means a chance to make some quarters cleaning walks. A vacant lot in the suburbs may mean a garden for summer and money to help on the winter schooling.

The same faculty to see opportunities and to create them goes on developing along with the education and training necessary to realize profit out of them till they get larger and larger and more profitable as well. Then we have the man who sees the chance to build a paying interurban, or a flat building for rent, or to start a grocery store or a jobbing business.

A TRUE SPECIMEN.

Here's one fresh from life, and his true name is John. John was a big country-town boy, who got a job keeping books in a wholesale grocery house at Wichita, Kansas, at \$40.00 a month and a prospect of maybe twice as much fifteen years later if he was there. John kept the accounts for about a year and did very well. But he had a habit of noticing what was going on. An account wasn't to him just so many figures to be kept accurately. It meant a man and a customer. He noticed certain customers were falling behind and some were far behind. One account for several hundred dollars had been due over a year. It bothered John, and with all his nerve summoned, he drew off a statement, took it to the proprietor and asked why such an account was permitted.

"The old man looked up, rather



nettled at my nerve," said John in telling me, "and said pretty sharp, 'Well, maybe you think you can collect it.' That got my pride, and I said, 'Rather think I can.' 'All right,' he said, 'leave here tonight and you'll reach him tomorrow.'


"Maybe you think my heart wasn't in my boots. Never had tried a collection in my life. But I got full instructions from our lawyer, and took the night train. I stayed with that fellow all day, and threatened to stay a week if he didn't settle. I got part cash and a good mortgage for the rest. Say, maybe you think I wasn't proud when I dropped that settlement down in front of the 'old man!' And

maybe he wasn't surprised! He thought he was just taking the conceit out of me with a vague hope I might get a little something. Ticked? I should say, and so was I, but neither one of us let on. He just had a bunch of old accounts billed and handed them to me and told me to draw expense money and go ahead. All of them were hard and supposed to be no good. Well, I never went back to bookkeeping. I've been credit man ever since, and we have about six times as big a business now."

John's salary for a year has now taken on about two cyphers to the right of that \$40 00. Luck? No-o. You see, if he had been like most

folks, he wouldn't have bothered about the account being overdue. That wasn't his business. His work was to post accurately and get a correct trial balance each month. But he just had a habit of looking around to see what was doing and then wondering why things couldn't be better. So he isn't drawing his forty per. Never can tell what opportunity is going to look like till you see it, and then you may not recognize it unless you have trained yourself to.

Just one opportunity? Pshaw! P. S. Don't forget, though, you have to do the hunting and the grabbing. Opportunity doesn't run anybody down, lasso him and drag him along.



LESSONS IN PENMANSHIP

C. E. DONER,

Supervisor Penmanship, Beverly, Mass., Public Schools.

Send practice for criticisms to "Criticism Editor," Business Educator, Columbus, Ohio.

Lesson 20. Practice several lines of the word *avenue*, then the word *cocane* and so on. In these words a great many of the one space small letters are used. Practice the words faithfully until you see a noticeable improvement. Be careful not to make the ending stroke long.

¹ *avenue avenue avenue avenue avenue*

² *cocane cocane cocane cocane cocane*

³ *examine examine examine examine e*

⁴ *cinnamon cinnamon cinnamon view*

Lesson 21. The *r* and *s* are considered difficult letters to make; but not difficult if taught right. The beginning stroke of these letters should be nearly straight and should not lean far to the right. The shoulder of the *r* (the short stroke that connects the first and downward strokes) is made short and straight with considerable slant. The *s* is pointed at the top and closed at the bottom. The second *s* shows a different style which many may care to use. *Count.* For *r* count 1-2-down-curve; or, up-shoulder-down-curve. *Long dash means a stop in the motion.* For *s* count 1-stop; or, up-curve. For the *s* in copy 3 count up-down-finish; or, up-stop-finish. Practice hard on lines 4 and 5.

¹ *r r r r r r r r r r r*

² *s s s s s s s s s s s*

³ *s s s s s s s s s s s*

⁴ *rrrrrrrrrrrrrrrrrrrrrrrrrrrrrr*

⁵ *ssssssssssssssssssssssssssss*

Lesson 22. In word practice the *r* and *s* may be made a trifle higher than the rest of the letters. Let the pen move lively and lightly over the paper in writing these words. The third and fourth fingers should be free to slide on the paper. Pushing and pulling the arm in and out of the sleeve is one of the principal movements used in word practice.



¹ruin ruin ruin ruin ruin ruin r
²murmur murmur murmur murmur
³assume assume assume assume assume
⁴summer summer summer summer sue

Lesson 23. Figures are just as important as letters. They should receive careful and persistent practice. Learn to make a good plain legible figure. Considerable practice will now be given to the figures. This lesson is for *form study* only. The figures should be made large, and in order to make a perfect form draw the figure out slowly by making it a whole space high. The 0 should be round and not quite a whole space in height, the first part of 1 should not be a whole space in height. Figures 9 and 7 extend a trifle below the line. The pupil must first have a clear mental picture of the correct letter or figure before he can make the right form. This lesson is for *mental* practice. Do not leave it until you can make each figure correctly, so that you may be able to carry with you to the next lesson the right *mental* conception of each figure. Begin each group with the figure 1 which is the unite of measure.

106497	12358	106497
106497	12358	106497
106497	12358	106497

Lesson 24. In the first two copies make the figures half a space in height and begin to use arm movement in making them. Try to retain the good form that you learned in Lesson 23. In the last two lines make the figures still smaller and use more arm movement. Practice several pages of the figures this size, and try to keep the columns vertical. Be critical with your own work; find fault with your fingers and writing; criticise your own mistakes; learn to help yourself.

106497	12358	106497	12358
106497	12358	106497	12358
106497	12358	106497	12358
106497	12358	106497	12358

Lesson 25. In this lesson reduce the figures to a still smaller size than used in Lesson 24. This is the size of figure you should learn to make for your every-day use whenever and wherever you have occasion to make figures. Practice a great deal in writing figures in columns; this is splendid drill-work. Do not give-up until you have learned to make a plain, legible figure. Rely on your own efforts. Learn to help yourself, this is better than to have some one help you.

106497	12358	12358	106497
106497	12358	12358	106497
106497	12358	12358	106497
106497	12358	12358	106497
106497	12358	12358	106497
106497	12358	12358	106497
106497	12358	12358	106497
106497	12358	12358	106497

Lesson 26. Continue the practice of figures in columns as given in this lesson. Be careful in making the 8 and try to keep the decimal points straight. The lines underneath the columns are made from right to left, and should be made lightly and quickly. The lines may also be made straight, in this case they can be made from left to right. Frequently look up the column of figures to see that you are keep ing them vertical.



\$ 2162.76	7649321	\$ 5496.71	964352
70.42	7135649	42.09	498645
6954.39	3964097	.97	345296
62.19	5296324	146.59	693502
4.57	7829653	9273.42	425634
298.35	2190429	96.50	512839
4.29	6497253	3274.14	763521
1458.72	9285047	7.92	376294

Lesson 27. Here are signs, abbreviations, etc., that should receive careful attention and practice. Do not pass over them rapidly, but learn what each sign is and learn to make each one well. Sometime or other you may have occasion to use everything in this lesson. Think before you practice and practice before you think and then there will be no loss of ink.

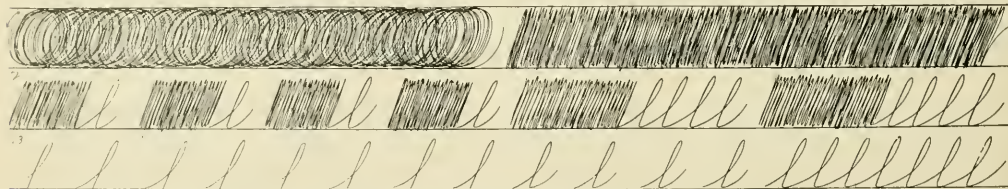
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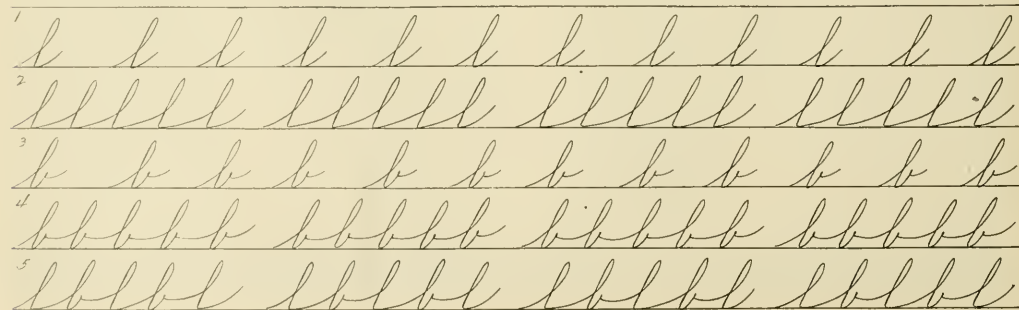
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Lesson 28. This lesson is intended as a general introduction to loop letters above the line, *l, b, b* and *k*. In making these exercises and letters—except the first movement exercise—the principal movement is push-and-pull. Learn to push and pull the arm rapidly in and out of the sleeve. In the second copy make a part of the push-and-pull exercise then follow it with one, two, three, or four *l*'s without raising the pen. The *l* must be made quickly, stopping the pen on the line at the bottom of each downward stroke. Do not use the fingers. *Count.* For the first exercise in copy 2 count 1-2-3-4-5-6-7-8-9-10—up-down—curve, and continue the count up-down for any number of *l*'s following the push-and-pull exercise. For the *l*'s joined at the end of copy 3 count 1-stop-1-stop-1-stop-1-stop-1-stop-1-stop-1-stop—curve. In counting, use such variety of illustrations as will constantly charge the pupil's mind of the things to be acquired; such as movement, straight or curved strokes, stops, position of body, hand, etc., and at the same time retain the rhythm.



Lesson 29. Practice faithfully on the single *l*, then join five in an exercise. Do the same with the *b*. Make these letters rapidly with push-and-pull movement. *Count*—for the single *l* up-down—curve; or, 1-stop—curve; or, push-pull—curve; or heads-up—curve. Varying the count in this way adds enthusiasm and brings results. For the *l* exercise count 1-stop-1-stop-1-stop-1-stop—curve; or feet-flat—feet-flat—feet-flat—feet-flat—curve. For the single *b* count 1-2-3 dot—curve; and for the *b* exercise count 1-2-3 dot—1-2-3 dot—1-2-3 dot—curve. A rapid push-and-pull movement is the secret of making these letters well.





Lesson 30. Write several pages of these words. To become a good writer one must not only write several lines but several pages. Make the downward strokes straight in the *l* and *b*. Be careful to end each word with a right curve extending as high as the minimum letters, or a trifle higher. For the loop letters use a rapid push-and-pull movement; for the minimum letters see that the pen moves along freely and easily over the paper. The count may be given by naming the letters.

¹ linen linen linen linen linen linen
² million million million million ill
³ boon boon boon boon boon boon be
⁴ bobbin bobbin bobbin bobbin bobbin

Lesson 31. First practice single *h* and *k*, and then join five of each letter in an exercise. Alternate the letters in an exercise as in copy 5—this is splendid practice. If you are unable to make these letters well with the push-and-pull movement, practice on the push-and-pull compact exercise—this will help you to get the movement. *Count.* For *h* count up-down-1-2-curve; or, push-pull-1-2-curve; and for the *h* exercise count up-down-1-2, up-down-1-2, up-down-1-2, up-down-1-2, up-down-1-2, up-down-1-2-curve. For the *k* exercise count up-down-1-loop-down-curve; or, curve-straight-1-loop-down-curve; and for the *k* exercise count up-down-1-loop-down, up-down-1-loop-down, up-down-1-loop-down, up-down-1-loop-down, up-down-1-loop-down, up-down-1-loop-down-curve. The pen must glide rapidly between stops. The long dash always means a pause or stop in the motion.

¹ h h h h h h h h h h h h
² hhhhh hhhhh hhhhh hhhhh
³ k k k k k k k k k k k k
⁴ kkkkk kkkkk kkkkk kkkkk
⁵ kkkkk kkkkk kkkkk kkkkk

Lesson 32. Be sure to use a light, rapid movement in writing words, invariably checking the motion at the end of the downward stroke in the loop letters. This check in the motion is not so noticeable in making the small *b*. Observe this point in your practice. Notice the two different styles of small *s* in the word *sunshine*. Let perseverance and faithfulness be your watchwords.

¹ humane humane humane humane h
² sunshine sunshine sunshine sunshine
³ keen keen keen keen keen keen k
⁴ waken waken waken waken waken k

Are You Working for a B. E. Certificate?

**Progressive Lessons in Business Writing***C. S. Rogers*SAN FRANCISCO,
CALIFORNIA,
BUSINESS COLLEGE*A. S. Weaver*

Send Specimens for Criticism to "Criticism Editor," Care The Business Educator, Columbus, O.

Plate 57. We have given another plate of figures, and you should now be able to make figures rapidly and well. If you find that you can not make ninety figures almost as good as those in the copy, go back and practice the lessons on figures.

Plates 58 to 66. Now we are ready to make a real test of your writing. After all, all the practice that you have been given and all the hard work that you have been doing, have had but one definite aim in view, and that is the ability to write sentences and pages well.

Take the lines as they are given you and write three pages at least of each line, studying the copy very carefully and imitating it as closely as you can. Watch the spacing between the letters; watch the spacing between the words. Leave a margin of one-half inch at the left edge of the paper. Keep your writing small and round. Good writing must first be legible; second, neat and third, rapid. Yours, by this time should have all these requirements, but do not give up practicing. You are now ready to make your work count.

The copies given here are not difficult. Repetition is the essential element of success in your work. We sometimes keep students in our regular class as much as a week on one copy, and we want you to spend that long on this work if it is necessary to do so in order to master the copy.

1234567890 1234567890 1234567890 1234567890 254567890 1234567890
 57
 2 24567890 234567890 1234567890 1234567890 234567890 1234567890
 2 24567890 234567890 1234567890 1234567890 234567890 1234567890

Omit all unnecessary lines and flourishes.
 Aim at improvement every time you move.
 Count the cost of thoughtless practice.

Every movement should mean improvement.
 Notice the size, slant and spacing. N N N
 Much improvement results from work. M

Use every energy in the struggle. U U U U
 Fair is the hope of careless workers. V V V V
 Expect not to win by weak endeavor. X X X

Uncommon forms should not be used.
 James will tell you it takes hard work.
 You are glad, who have improved your times.

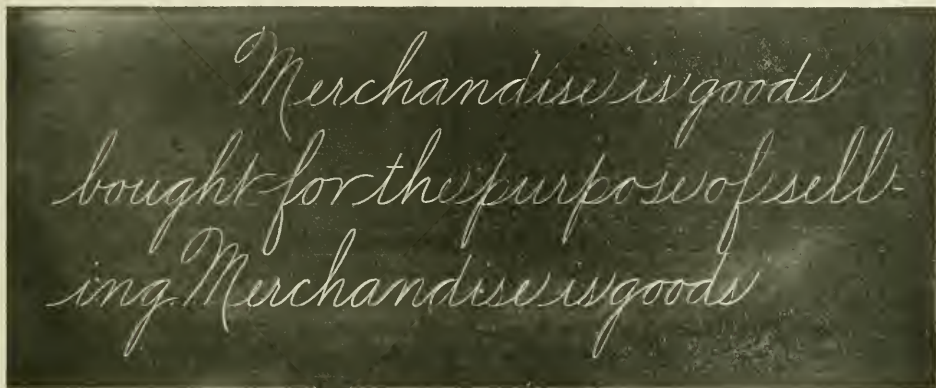
Blackboard Lessons in Business Writing

By America's Leading Teachers of Penmanship

By **K. C. Atticks, Penman, Baltimore Business College, Baltimore, Md.**

This copy was written on a blackboard $4\frac{1}{2}$ ft. by 10 ft. The board is ruled with red lines 3 inches apart. I believe in the use of a ruled board and think that the spaces may vary from two to three inches in width, depending upon the size of the room. The wide spacing makes it harder to do good work, but in a large room the pupils can not see well enough to get the best instruction from a smaller copy. Many teachers make a mistake by writing blackboard copies too small. I think that the blackboard should be used to show form and relative size of letters and that the real copy practiced from should be pen-written or photo-engraved.

In teaching page work, I would aim to make it as nearly like real page work as possible, teaching the margin and position for paragraphing used in letter writing. This can be done very well by taking a sentence as the one in this copy and repeating it two or three times for a paragraph. In doing this work, I would always aim to take a sentence that contains some valuable information that I would have my pupils learn and thus have the work in penmanship aid the work in other branches. Pupils will naturally learn the contents of these sentences, even though the teacher may not call special attention to it.



By **Albert Backus, Instructor in Penmanship, English, Law, and Corporation Accounting, Baker City, Oregon, Business College.**

The methods which I employ in the teaching of penmanship vary according to the students. In this article I shall not attempt to give a lesson in penmanship, but shall content myself with making only a few suggestions to teachers of penmanship in return for the many valuable ideas which I have received from my fellow teachers through THE BUSINESS EDUCATOR.

On the blackboard herewith presented are exercises numbered from 1 to 22. All of these, however, are not practiced every day. To beginning students exercises 1 to 11 are given, with the exception of exercises 3 and 4, which are not given until practice is commenced on the capital letters. The movements first developed are the lateral or gliding motion and the straight line up-and-down movement, which are given in connection with the one space small letters. After practicing the one space letters, the loop letters are taken up, and in connection with which the additional exercises numbers 16 to 20 are practiced to develop proper movement.

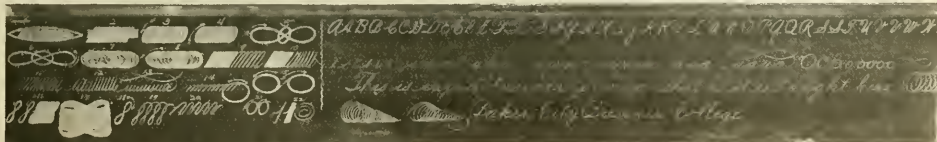
During the time that I count for the exercises or letters, I sit at my desk and write and count at the same time. In this manner the count is natural and even, and the students have no trouble in keeping up with the count. About one half of the time is spent in counting, the other half is taken up with individual instruction, passing rapidly around the room correcting the position of the body, pen, hand and paper first, and then passing around again writing copies for the students with their own pens, and suggesting which movement exercises to practice to overcome certain difficulties. The exercises on the board are readily referred to by number. In this manner far better results have been obtained than by putting in nearly all of the time counting. Far better results have also been obtained by developing the lateral movement first by practice on the horizontal ovals instead of the ovals on the main slant.

For form study the students have before them, at all times, an engraved plate of all the figures, small letters and capitals, and those who make poor forms are required to make the letters with the finger movement until they get the form of the letters fixed in their mind. Forearm movement is insisted upon for everything, except the loops above the line, for which a combined movement is recommended.

The capitals are now taken up, and in connection therewith exercises 3 and 4, 11 and 12, and number 16 are practiced extensively. Exercises 11 and 12 are made the full distance between two lines, twelve downward strokes in each exercise, and four groups on a line, making forty eight downward strokes on each line of regular practice paper.

The methods above outlined are, in my opinion, scientific, and I know that they will produce excellent results.

Before closing, however, I want to say that the proper position of the hand and pen is the most important requisite to the student of penmanship. Unless a good position is obtained one can never become a first-class penman. Teachers, generally, do not give this matter the proper attention. I cannot explain, without photographic illustrations, the proper position of the hand and pen. Suffice it to say, for the present, that the hand should not glide on the nails of the third and fourth fingers nor either of them, but should glide on the first joint of the little finger. And the pen should be held and controlled by the first two fingers and the thumb, and in such a way as not to be interfered with by the third finger, which is usually an obstacle unless it is placed where it belongs.

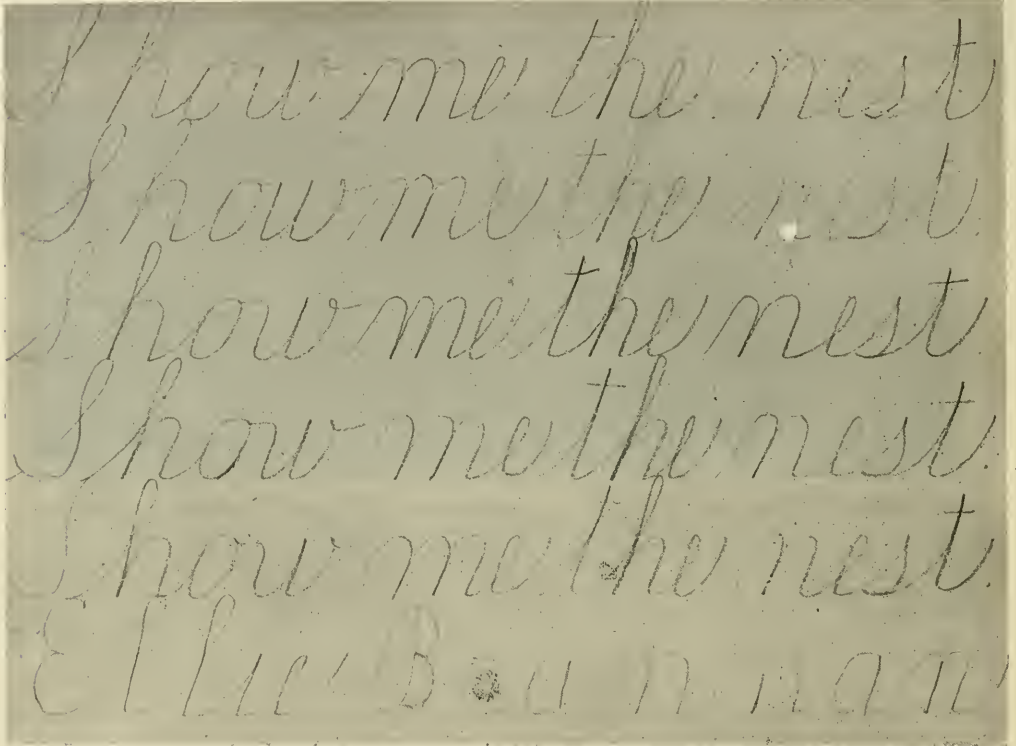


—
 "What Others
 Have Done You
 Can Do
 Also."
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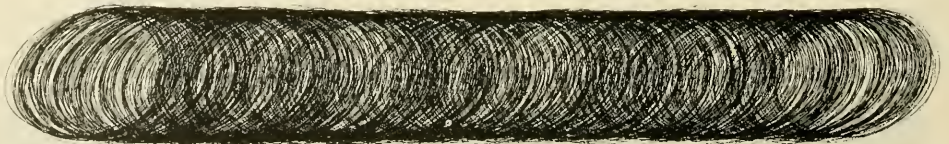
STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

—
 Observation,
 Care and Appli-
 cation—The
 Essentials.
 —



Arm Movement Writing by Second Grade pupil, seven years of age, Circleville, O., H. Van Riper, Supervisor of Writing and Drawing; C. L. Byer, Supt. Arm Movement is the only rational, pedagogical method of teaching children to write without the aid of the fingers. And better forms are possible with the arm than with the finger movement. Form and freedom from the beginning are made possible by Arm Movement Writing. The elbow is slightly raised from the desk until the fourth year, when it comes to a rest.



By C. W. McLean, pupil of J. D. Rice, penman in the Chillicothe, Mo., Normal School.

**EDITOR'S PAGE—PENMANSHIP EDITION**

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH**Position-Holding Hints.**

The excellent articles now running in these columns by Mr. F. A. Keef over, cashier of the Commercial State Bank, Summerfield, Kansas, and Mr. Charles T. Cragin, of Thompson's Business School, Holyoke, Mass., are of more than passing value to young men and women because they contain such information as it is necessary not merely to prepare for and secure employment, but to fill positions and *hold* them. For, after all, it is easy to find employment but hard to fill positions satisfactorily and successfully.

Now, dear reader, perhaps you could write at least a short article illustrating some point, expressing some essential, expressing some experience, or telling of some observation which would be of value to others.

Your own life, some pupil of yours, or perhaps some employe, may serve as the basis for a suggestive, helpful article. Let us hear from you. If you can't write and if you are a student or an employe, and are in trouble or desire advice or information, write the Editor. If he can't aid you by way of advice or information, he has some good friends who may consent to do so.

Let us be of real service to each other.

Extremity.

The history of achievement is a record of extremes, as concerns human progress. In matters pertaining to penmanship it is also true.

In 1800 we had the "olde rounde hande." In 1840 we had the angular. In 1850 the semi-angular was born. It lived until a decade ago when vertical succeeded it in our schools. Vertical was not only *vertical*, but *extremely round*. Which was the worse it is hard to tell.

An extremely round hand is essentially slow and finger movement in nature. The introduction of semislant (semi-sane) reveals a slightly slanting, plain, weak and wobbling style.

What is really needed is a hand that is neither semi-slanting nor semi-round, but something distinctive and yet not extreme. A seventy degree hand lacks force and action; a semi-round hand is neither strong nor rapid.

The rounding hand is too twisting be easy and rapid in action.

Too much slant eliminates too much of the round element and an angular, semi-legible hand results. Too much slant is as bad as too little, just the same as too much rotundity is as bad as too little.

In action as in form we have our extremes. Too much speed is destructive to legibility, and too accurate forms are prohibitive of speed.

Too much arm movement is as bad as too much finger action. Arm movement in the beginning and coordinated action in the end is the logical and practical method of execution.

Small writing for children and large writing for adults is neither pedagogical nor practical. The same method for children as for adults is illogical because it ignores growth and advancement. Childish methods for adults is as impractical, inane as adult methods for children.

THE BUSINESS EDUCATOR stands for normal, not abnormal training; for practical, not premature or strained effort. Good plain writing with simple rational effort.

The extensive use of the BUSINESS EDUCATOR among schools and the results secured very generally by arm movement methods indicate that we are not alone in platform of liberality for practical writing.

Supervisors-Inspectors.

Supervisors and special teachers of writing in public schools frequently overwork by attempting to do too much of the regular teacher's work. In other words, if too much time is given to teaching and routine work too little time remains for planning and inspecting.

What is really needed is more inspection and less teaching on the part of supervisors. Teach the teacher how to teach and then see that she teaches. This is not necessary on the part of the good teacher, but there are enough poor, slipshod, indifferent teachers to neutralize the effect of the good, efficient, conscientious teachers. For instance, if the fifth grade teacher is a good one and gives daily twenty minutes to writing and secures good average results, and the sixth grade teacher who receives these pupils the following year is indifferent about writing and careless, much of the former year's work may soon be undone, for it is a well known fact that pupils will

bring as poor work as you will accept or as good as you will exact.

Then if the seventh grade teacher is a conscientious one, she will have the poor teacher's work to repair.

Supervising Inspectors can perform the best service by seeing to it that the poor teacher slights not the writing lesson, and that she conducts it intelligently.

Writing is slighted by many teachers. The supervisor's duty is to keep an eye on the delinquent teachers.

Program "Solicitces"

All persons who have received requests from the various executive committees of the different associations comprising the National Commercial Teachers' Federation relative to accepting a place on one or more of the programs should reply at the earliest possible moment, and accept if expected to be in attendance.

An early response to such communication will help to facilitate the completion of the programs as well as to bring peaceful slumbers to the program makers.

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Business Educator for
November, 1907.**

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PRACTICAL FINANCE, R. J. Bennett, C. A., C. P. A., Detroit Business University, Detroit, Mich.

LAW, Wm. C. Sprague, Detroit, Mich., Sprague's Correspondence School of Law.

TYPEWRITING, A. C. Van Sant, Omaha, Nebr., Van Sant's School of Short-hand.

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EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editorial frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

"The School of Quality."

The caption of this editorial is one seen not infrequently nowadays as a head line in advertising.

It doesn't always mean all it says, but it does indicate that there has been much work done in business schools of inferior grade, just the same as in schools of other kinds.

Now, doubtless, there is an honest desire on the part of some, and a determined intention on the part of others to improve the quality of the work done, and we wish to encourage all such worthy ambitions.

The business of teaching business is not half as scientific and systematic as the conduct of business. And we presume it will never be because the business school has to do with the breaking in of the raw recruit; the harnessing of unnsystematic, unskilled, and uneducated effort.

This lining-up of the uncouth country boy; of the superficial city lad; of the girl without knowledge of business affairs; of the awakening and controlling and instructing, of the expelled, dull, stubborn indifferent boy; and of the cigarette fiend or street loafer; is more a matter of cautious feeling, enthusiastic instruction, patient endeavor, skillful management, and firmness than cold science or machine or clock-like, systematic organization.

This motley mass found in almost every first-class school, cannot be pigeon-holed in a day as letters are, nor indexed and filed in a week, nor measured and weighed and placed in a fat position in a month. Hu-

manity in the rough differs widely, and a six-month's course cannot level very uniformly this uneven native difference.

But no matter how much we may criticise each other, and no matter how much we are all in need of that something advertised as "Quality," it yet remains an undisputed fact that the average business college gets a more uniform and valuable grist from the educational hopper in a given time of from six months to a year than any of your old line colleges.

Instead, however of letting this flattering fact cause us to be satisfied, it behooves each one of us to be up and doing, for business is no idle mistress, and we must work to improve our schools to keep pace with the progress of the commercial world. With us it is not so much what the literary schools are doing or have failed to do as it is what the commercial world is demanding.

Keep your finger on the pulse of commerce if you would know what she most needs. Then the quality of preparation will follow.

Strenuous School Openings.

From practically every quarter of America comes reports of a most satisfactory commercial school enrollment. Prosperity seems universal. Business Education is the most popular education as well as the most profitable.

Would that Duff and Bartlett and Packard were among us to rejoice in the success of that for which they argued and worked and fought.

The Business College is to the boy or girl of today what the little red school

house was to the parent a generation ago—the poor man's college, and like the little old schoolhouse, it is best, not alone for the poor, but best for the well-to-do rich as well.

And thus it is within the experience and memory of many of us, that many, many times as many are attending commercial schools today as when we first matriculated.

And what, after all, is the most encouraging feature of this attendance is that pupils are attending commercial schools, not because of the mere fact that times are prosperous and because they have the money, but because business education is in demand and because it means brains just as much as Latin and Greek, if not a little more so.

Commercial schools are getting pupils because they give the kind of knowledge the world needs and must have.

Moreover, commercial high schools are more largely attended than ever before, indicating very forcefully and clearly the trend of the times. By the time the manual training and other technical schools become well established, the literary end of the high school will be the tail end of the dog, instead of the dog end of the tail, as it was when we were boys.

Here's our hearty congratulations, private commercial school proprietors or public commercial school principals, you have won and are winning a glorious victory. Success to you.

Strengthen and lengthen your courses, and success will be as permanent as the pyramids.

The Business Educator stands for the Best in Business Education by securing the Best obtainable talent to Present the latest and best thought in the essential branches comprising the commercial course, by promoting the federation or co-operative spirit, and by dealing fairly and squarely with those engaged in the profession.



PRINCIPLES AND PRACTICE IN EXPERT ACCOUNTING

E. M. BROWNING, C. P. A.

SADLER'S BRYANT & STRATTON BUSINESS COLLEGE,
BALTIMORE, MD.

Good-Will, Franchise, Bonus, &c.

These terms are very popular ones in the organization and merging of Corporations, especially when the Corporation formed is for the purpose of taking over some growing concern. They are used in this connection principally to make up discrepancies between the Capital Stock Liability and the book value of the Tangible Assets taken over. It is true these terms, especially Good-Will and Franchise, do under certain conditions represent actual though intangible values, and while they are true assets they are not such as can be availed of by the going concern for the payment of current debts. They are, and of a right should be, treated as asset values in a purchase or sale of a business.

In arriving at the value of Good-Will in a business there seems to be on the part of promoters and accountants no set rule, nor can there be, on account of the many contingencies met with in different lines of business. The general custom, however, seems to be that the Good-Will of a business should be considered worth from two to five times the average annual net profits.

Franchises, truly speaking, are of a different nature and rarely have other than an arbitrary valuation. It is true that some Franchises are very valuable, especially in connection with public utilities, such as rights granted Gas Companies to lay mains or Railway Companies tracks and overhead constructions or conduits, etc., but it is very difficult, indeed, to arrive at an exact monetary valuation. Commissions acting in the interest of the largest city governments in the country have found it exceedingly difficult to arrive at a value even as a taxable basis, and the usual method of business men is simply to place it upon the books at such valuation as may appear pleasing to the management, and at the same time, not too high as to provoke severe public criticism. This is the practice where no Franchise Tax is enacted, but in States where there is collected a Franchise Tax it is the policy of most Cor-

porations to carry these assets at the lowest possible value for obvious reasons.

These terms are frequently employed as a means of so-called "watering stock," but the method most generally used is that of writing up the values of the actual assets, thus doing away with the terms Good-Will, Franchise or Bonus in this connection, and making it more difficult for the investor to determine the true value of his security.

So far as the earnings of a Corporation are concerned, it matters little how large or small the book values of Good-Will, Franchise or Bonus may be, for they are simply means of placing the books in balance at the starting point, and so long as these terms remain the same they do not affect the exhibit or profits or losses in the business. It is in the distribution of stock of the Corporation to the public by the not over-conscientious promoter that the unwary are deceived. The accountants should exercise caution in certifying to the opening entries and Balance Sheet of a Corporation, especially in this class of assets, particularly when used to represent fictitious values. He should in his certificate clearly state their meaning in the accounts, so that he will not be a party to any mis-representation in the matter. Once these values are on the books it should be the policy of the management to charge a small portion to Surplus each year until they are cancelled, thus leaving the Capital Stock Liability of the Company standing against actual tangible assets. This course is absolutely essential in case of Franchise which terminates at a specific period.

Solution to Problem in September Issue.

BY ARTHUR G. SKELLS.

SUBSCRIPTION

To CAPITAL STOCK.....\$60,000.00

This is the amount of the Capital Stock subscribed.

FORMULA.

To SUBSCRIPTION.....\$30,000.00

Amount of Capital Stock given to the owners of the formula.

CASH.

To SUBSCRIPTION.....\$30,000.00

Amount of Capital Stock sold for cash.

TREASURY STOCK.

To CAPITAL STOCK .. \$40,000.00

Amount of Capital Stock held in treasury.

Problem in Practical Accounting.

A firm whose resources and liabilities are stated below is converted into a corporation.

ASSETS.

Real Estate and Improvements.....	\$64,500
Merchandise.....	15,500
Accounts Receivable.....	5,400
Cash.....	2,600
	<u>\$88,000</u>

LIABILITIES.

Accounts Payable.....	\$ 7,800
Bills Payable.....	25,000
Partner's Account.....	55,200
	<u>\$88,000</u>

The corporation receives all of the assets except the cash, and assumes payment of the accounts payable, but not of the bills payable. The real estate improvements are taken over at a value of \$100,000, and the good-will is considered worth \$20,000. The purchase price is to be paid as follows: \$35,100 in cash, \$50,000 in bonds and \$50,000 in capital stock of the corporation. What entries are necessary to close the books of the firm and to open the books of the corporation?

Solution of Problem in September Issue.

BY J. A. LEISTER.

Formula Account.....	\$30,000
Capital Stock.....	\$90,000
Stock Certificates Nos. 1 to 400 issued this day in payment of Formula and Patent rights as per agreement in minute book Folio 18, September 4, 1907.	
Cash.....	\$30,000
Capital Stock.....	\$30,000

As Explanation, the names of each stockholder and amount paid in when Capital Stock is sold for cash

Unsubscribed Capital Stock, \$40,000	
Capital Stock.....	\$40,000

Entry when Corporation keeps \$40,000 in the treasury to be sold as Working Capital.

In the above solution it might have been well to open a Subscription Account for the amount of stock subscribed, \$75,000, and then credit Subscription Account instead of Capital Stock in the first two entries for \$30,000 each. This plan would give a little fuller detail of the transaction, though the result in the opening entry would be identically the same.

Mr. J. F. C., Haverhill, Mass. Thanks for your solution. Franchise is not a good term to use for Unsubscribed Stock. Under the condition of the problem I would prefer Unsubscribed Stock or Treasury Stock.

Mr. George W., Spokane, Wash. I am pleased to receive your solution. I do not like the idea of charging Subscription Account for anything in excess of total amount of subscriptions received, even though in a later entry it is negated by a credit to correct same. Good-will is not a good term to use for Formula, etc. It would be better to use the term Working Formula, or any other term that would carry out the general idea. The \$40,000 held in the treasury to be sold some future time may be treated as Treasury Stock or as Unsubscribed Stock.

NOTE: Direct all communications concerning this department to R. M. Browning, Sadler's Business College, Baltimore, Md.



PRACTICAL FINANCE

R. J. BENNETT, C. A., C. P. A.,

DETROIT, MICHIGAN,

Principal Detroit Business University.

The Stock Market.

The Stock Market is a place where stocks, bonds and securities are bought and sold. It is created by the desire on the part of investors to obtain securities that will produce a reasonable income and be easily converted into cash, in case of necessity. In this respect stocks and bonds are more desirable than real estate, since they are always marketable and may be hypothecated for loans. The stock market, therefore, performs a most beneficial function of providing a place where investments can be made and incomes secured. Indeed, it might be said that it is a place where incomes are bought and sold. The investor buys the stocks or bonds for the purpose of securing an income, while the seller disposes of them in order to realize a gain or change his investment. Bonds and preferred stock generally represent a fixed income, while common stock represents a speculative income which varies from year to year, according to the earning capacity of the companies issuing them. Securities would be worthless unless they represented some value, either present or in prospect; yet, if Wall Street possesses any knowledge of them, they are usually marketable provided the price is satisfactory, and the future has anything to offer.

The Stock Exchange. This is a place in which the dealers in stocks and bonds meet for the purpose of transacting business. Also, an organization of stock brokers and dealers in securities. Wherever there is a stock market of any great extent, it is necessary to establish a stock exchange. There are stock exchanges in all of the large cities, and even in many of the smaller cities which handle as a rule only local securities. The membership is composed of Stock Brokers who make it a business to buy and sell stocks and bonds on commission, though in many cases large investors maintain membership in the Exchange in order to save paying large commissions to brokers. The New York Stock Exchange is an unincorporated association of 1100 members, and is national in scope and influence. Membership can be secured only upon the death, insolvency or retirement of a member. The price of a "seat" on

the Exchange is usually very high, ranging even as high as \$80,000. The applicant however must have something more than wealth in order to secure membership. He must have good business reputation and be free of undesirable alliances. When one purchases a "seat" in the New York Stock Exchange he neither secures a certificate of membership nor a seat to sit upon. There are few chairs of any kind, brokers are too busy to sit down.

Stock Broker. The broker is a jobber or middleman - a connecting link between buyers and sellers. He must be well skilled in the nature and quality of securities and be able to judge quickly of the merits and demerits of a purchase or sale. To be successful, he must be a close student of the government reports, the money and industrial markets, and the effect of political or foreign influences on the price of securities. He acts as agent and buys or sells as the customer may desire, for which he receives a certain commission or brokerage. Anyone who desires to buy or sell securities may do so through his broker who goes "on charge" and negotiates the transaction according to instructions or his own judgment. The customer or "client" supplies the money in case of a purchase, and receives in case of a sale. In each case, however, the broker receives his required commission. There are so many shyster brokers, however, that it behooves the investor or speculator to know his man, before entrusting him with his purse strings.

Margin Buying. A "margin" is a deposit made with a broker by a person who wishes to buy or sell stocks for speculation. It is usually 10% of the market value, if the stock is active and has a ready market. If it has little or no market, it is unsafe at even a 25 point margin. The margin is intended to secure the broker against loss in case of an unfavorable turn in the market. If the transaction results in a gain, the speculator gets back his "margin" plus the profit; but, in case of a loss, the broker deducts the loss from the margin and returns what is left. By means of margins a customer may invest \$10,000 through his broker by putting up only \$1000, the broker puts up the remaining \$9,000 on which he charges his customer interest at the prevailing rate. In case of a decline in the price of the

securities, the broker calls upon his client to "protect his margin" by depositing additional margin. In case no additional margin is forthcoming, the broker protects himself against loss by selling the securities when the limit of the margin is about reached, still maintaining sufficient to pay interest and brokerage. Sometimes a "stop loss" order accompanies the margin, in which the broker is ordered to sell in case of a decline, thereby preventing heavy losses. If the stock should go up in price, the customer may order it sold at any time and take the profit. This is called "profit taking."

Long and Short. The stock market is divided into two main divisions, the "bulls" and the "bears." The bulls strive to advance the price of securities and they buy with the expectation of selling at a higher price. The bulls are usually "long" of stocks, since they buy them up for the purpose of advancing the market and thereby realizing a gain. The bears are eager to lower or depress the price of stocks, and they make sales without having them in their possession, but with the hope of buying them in at a lower price, thereby netting a profit. The bears are usually "short" of stocks since they sell for the purpose of depressing the market. A "short" who buys is said to have "covered," no matter whether he has sold at a profit or a loss. The "long" who sells at higher prices is said to have realized his profits, or, if he sells at a loss, he is said to have liquidated.

The "longs" try to advance the market by buying extensively; the "shorts" try to depress it by making contracts to deliver before a certain date, with the hope of buying in the meantime at a lower price. A "bear raid" is one in which the "shorts," by selling short depress prices and profit by forcing the "longs" to sell. When the "short" interest becomes too large it is generally easy for the bulls to advance prices, thus forcing the "shorts" to cover.

Arbitrage. Between markets remotely situated, as New York and London, there are what are known as "arbitrage dealings." Instantaneous quotations are exchanged between those two places, which generally show a difference in price. The shrewd broker may take advantage of this difference in price and, by cooperating with his representative abroad, make a purchase and a sale at the same time, thereby netting a profit. In an arbitrage transaction, the ocean has to be crossed twice by a cablegram, taking only about four minutes in all. This is a profitable method of speculating if carried on extensively, but the broker must use caution in doing so in order not to sustain a loss.



DEPARTMENT OF TYPEWRITING

A. C. VAN SANT,

OMAHA, NEBRASKA.

The Primary Department.

There are various methods of conducting the primary typewriting department. Some schools simply assign the work and after that give it no special attention. This method is rapidly dying out, and the teaching of typewriting in the better schools is given the same attention as other branches. Other schools require the students to do perfect work without erasures. Still others allow a percentage of errors on each page, or a certain number of erasures. Each method has its strong advocates. Those who allow erasures or a percentage of errors contend that we have no right to expect perfection from those who are simply learning, and that the practice will bring perfection and the students will ultimately learn to do perfect work. Those who demand perfect work from the start believe that the discipline obtained by requiring beginners to continue the practice on each page until the page is produced without an error is most wholesome. Few students will do more practicing than the school requires. By demanding perfect work most of the students will find it necessary in the early lessons to rewrite each page several times before producing a perfect copy. This gives the fingers a much needed training. With this method the students will soon learn to write slowly and produce the perfect pages at the first trial.

Not all students in the typewriting department are equally capable. Some are easily discouraged and do with difficulty what the more capable ones do with little effort. For this reason some schools have adopted the plan of using smaller sheets of paper, half the size of the ordinary letter or legal paper.

Much can be said in favor of requiring perfect work from beginners. It creates an impression at the outset of their course that perfection in typewriting is essential. It forces them to write slowly and accurately. It prevents their practicing for speed at the expense of accuracy. Unless a typewriting department is kept under constant supervision the students will be found writing rapidly on the machines, and an inspection of their work will show so large a percentage of errors that the practice is worse than useless. A student had far better close his desk and sit and meditate for half an hour than to indulge for

fifteen minutes in this kind of "educational dissipation."

A systematic method of having the work of the students handed in will prove a great convenience. If the manual used is divided up into lessons, each lesson can be completed and handed in. If the manual is not so divided, the teacher can post a bulletin in the typewriting room indicating the division of the work into sections. Another method which might be preferred by some would be to have the students hand in at the end of the week all the work done during the week.

Whether perfect work is required from the students in the primary department, or a certain percentage of errors is allowed, it is necessary to have all such practice work carefully inspected. If the requirement is for perfect work with no erasures, a rigid inspection will be necessary. Erasures can be easily detected if paper with smooth finish is used. Every page should be carefully looked over for misstruck letters, for letters struck over each other, and for failures to follow the copy accurately. Pages containing word practice are easily corrected, and a skilled corrector can read them rapidly. In a school with a large typewriting department it is impossible for the teacher to do this work unassisted. There are always conscientious students who can be trusted to assist in this work under the supervision of the teacher, and who would be glad to earn part of their tuition in this way. Careless correcting produces an almost immediate carelessness among the students. If they find their mistakes are overlooked they hand in their work with errors in hope that they will not be detected. If erasures are forbidden they should be treated as misdemeanors, and the students should be made to feel that they are acting dishonestly when they hand in pages containing erasures.

Every page which passes through the hands of the corrector should receive a mark which is distinctive. The pages containing errors should be rewritten and the records so kept that the teacher can tell to a certainty whether the students are doing all that is required. No loophole should be left by which they can evade the requirements. By putting a mark on every page that passes through the hands of the corrector there is no possible chance that the students can ex-

change pages with each other. Two rubber stamps, one containing the word "Approved" and the other the word "Rewrite," will be found very convenient.

If perfect work is not demanded in the school it can not be expected in the business house. Teachers make a grave mistake when they suppose a student who does poor work at school will do good work as soon as he secures a position. Taste and good habits in typewriting must be formed during the school period. Patrons of the school will hold it responsible for the work of its students. The best advertisement a school can have is the good work of students and their fidelity to the interests of employers.

Not only should the character of the typewriting done in the primary department receive special attention, but the method of doing it should also be given constant attention. Students will often unconsciously form incorrect habits of fingering which are very difficult to overcome. The fingering should be watched carefully, and whenever it is found to go astray in the least degree the students should be given special practice to set them right. They should be taught a correct method of throwing the carriage back with one hand, and care should be taken that they do not take both hands to it, and slowly pull or push the carriage back and then deliberately space to the next line. This one thing they can safely learn to do rapidly at the beginning. Much time can be wasted by incorrect habits in this respect.

The position at the machine should also be watched. Some students will sit so far from the typewriter that they can not write any considerable length of time without getting tired from reaching so far. They should be made to sit erect, at such a distance from the machine that the elbow will hang easily and naturally at the side. The wrists should not be allowed to droop so that the palms of the hands rest on the frame of the machine. The action of the hands should be easy and without lost motion. They should not be lifted high above the machine, as this tends not only to retard speed, but also to produce inaccuracy.

The habit of looking at the keyboard is one that will have to be carefully watched. Without realizing what they are doing, students sometimes glance at the keyboard until the habit is so fixed that they do not write strictly by touch. In the early weeks in the school they should be carefully watched in this respect. Even though the keys of the typewriter are blank, the habit of looking at the keys will soon produce a sight writer. It is a mistaken idea that all that is necessary to put the typewriter department on a touch basis is to

(Continued on page 25.)



PRACTICAL ENGLISH

F. M. ERSKINE,

Principal Commercial Department, Grand Prairie Seminary,
ONARGA, ILL.

In the preceding articles I have endeavored to emphasize a point in the training of the stenographer which I believe to be universally neglected or given less attention than it deserves.

It requires little effort to furnish practice material for a class and so I will not take up more valuable space in the columns of the BUSINESS EDUCATOR for that purpose. Several class periods may very profitably be given to such practice and discussion and when the stenographer reaches the point of transcribing his notes, paragraphing should be carefully criticised.

Is it wise to attempt very much original composition in a class meeting once or twice a week for six months or a year? Original work is good—the more of it we have time for the better for the student—but when we have drilled him thoroughly in spelling, paragraphing, punctuating and correcting the common errors of speech which the most careful dictator will sometimes make, we find in most business schools that he is approaching graduation in the other branches and we must stop at the point where our best work in English expression might begin. If we have, during this time, given the student practice in writing the common forms of business letters, the kind which he may properly be expected to write without dictation, we have done about all we can in the limited time at our disposal. When that good time comes, in which English will be given equal prominence in our curriculums with stenography and book-keeping, we can go into the work more extensively. Now we need more *intensive* work.

Punctuation.

As in paragraphing, the wideawake stenographer may often be guided by his memory of the dictator's manner.

The more he knows about the details of the business the better will

he punctuate and paragraph and we are failing in our English classes if we do not impress upon the student the necessity for learning all he possibly can from the letter files and other sources about the details of the business in which he finds employment. A thorough knowledge of the matters causing much of the correspondence and a lively interest in the business make the stenographers work easier and his promotion more sure.

When the teacher takes up the subject of punctuation he feels more sure of his ground for he has many more or less definite rules to give his class. I shall not attempt to go into an explanation of all these rules, which are fully discussed in a multitude of books and pamphlets, some containing rules for punctuation and others punctuation without rules, and which have also been ably treated in the past in this department of practical English. I shall simply try to follow out my plan of supplying supplementary work for the teacher—and incidentally make a few suggestions.

Some persons favor the much punctuated heading, address and envelope direction—others will have no punctuation marks in these places. Some place a period after every abbreviation—others write, "Mr G W Smith of Concord N H." We tell a class that "Transposed or inverted words, phrases and clauses must be separated from the rest of the sentence by commas," and that sentences beginning with "If" and "When" contain transposed clauses.

But there are about as many cases where the comma is unnecessary or objectional as where it is really needed. Some say that in an expression like the above rule a comma should be used with the connective "and" and that the rule should read, "Transposed words, phrases, and clauses." If a comma does not add

to the force or clearness of a statement or indicate a natural pause, why use it? The point I wish to make is this: we over punctuate many times when we try to adhere strictly to rules and in punctuating as in paragraphing we may better be guided oftentimes by common sense than by rule.

This month I will give some sentences taken from actual correspondence which attracted my attention because they each contained from one to four or more commas which I believe unnecessary. With these sentences I have given sometimes another sentence to make the meaning clear so that a student could understand what he was punctuating.

Dictate these sentences to the class, tell them all marks of punctuation except the comma are given and see how they will punctuate. I would advise that in these sentences the comma be used only to make the meaning clear and not as a means of emphasis, a point which will be taken up in later exercises.

As we have not received a reply to our letter of the 31st ult. we presume that our catalog which was mailed you at your request on the 27th ult. was received but you are not yet decided upon the particular purpose for which you will use our filing system at first.

The Countograph is the fastest simplest handiest most practical low-priced calculating machine. By actual test our machine has been shown to be as rapid and accurate in operation as a machine now in use by many banks and other large concerns which costs \$375.

(Regarding loose-leaf books). If you desire special forms to meet your individual requirements we can furnish them printed to order from your copy on linen bond stock size 8in x 5in in one color on one side at \$3.50 per thousand. We enclose circular of special introductory outfit which we send prepaid on approval for one dollar. Is it not reasonable to suppose that what has proved valuable to thousands of other business men will prove so to you?

Yours of the 14th at hand enclosing list of applicants for position with us.

Kindly advise us what wages No. 7 a young man 21 years old wishes to start on. (The applicants were

If you want to know the advancement made in Journalism in our profession, compare the output of publications before the Business Educator entered the arena with the Business Educator as it is to-day. The mission of the Business Educator is to improve, not cheapen. But we are not resting on our oars—we are looking ever ahead.

given by number instead of by name and a brief description of each was sent).

In sending the \$20.00 due tomorrow on your note kindly make draft payable to J. R. Wells. On its receipt we will immediately forward to you your note for \$40.00.

We will have out by July 1 a new and complete edition of our arithmetic and this with our books on correspondence spelling law and typewriting gives us quite a complete list of commercial books.

When sending funds to the credit of your account you are virtually as near to us as to your nearest post-office or mail box for remittance may be made with the utmost safety by your personal check by post-office money order or by draft obtainable at your bank. (Banking by mail.)

Hoping that you may be able to use the machine and in any event to hear from you I am yours truly.

It gives us pleasure to send you a copy of this book herewith under separate cover for examination and trust that it will impress you so favorably that you will decide to recommend it for use in the schools under your supervision.

If you have never examined any of our commercial school books and are interested in any special subject do not hesitate to request examination copies as we will gladly forward them at any time without cost to you. The company owns a franchise granted in 1853 by the General Assembly of the State of Illinois and the act reads "with perpetual succession" which is a valuable asset.

(Following two offers). Better still attach your check for \$2.75 to or wrap \$2.75 in cash in this letter and mail either at our risk and the outfit will be sent immediately.

If you are now one of my customers you are probably glad of it. If I do not number you as such a trial order placed with me will quickly make you a regular patron.

We are confident that on reading over the offer we make you on the next page you will be glad to avail yourself of it when sending your remittance of the enclosed bill.

As we have not yet received a reply we write again fearing that our letter may not have reached you or that it has escaped your attention.

You of course understand that you are not necessarily limited to the standard forms shown for we can furnish leaves of any style of ruling and any desired size for ledger or special purposes.

We are unable to determine from our records whether or not any of the samples of our goods have been sent you with our catalog; if not and if you care to examine them we trust you will let us know so that we may send them for your inspection.



SCHOOL ADVERTISING

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL

Seattle, Washington.

The narrow interpretation of advertising is all wrong. It is commonly taken to be newspaper publicity, circulars and other printed matter.

Advertising is making friends.

The crux of the question is one of personality, in decency and self respect to get people to talk about you for what you are and not because of eccentricity or pose.

Let us try to meet all men on their own ground,—to be at home with them. It is a foolish Phariseism that holds aloof from any of humankind. "I am a man and nothing that is human is alien to me," said old Walt, the lover of men, to the outcast, "Not till the sun excludes you, will I exclude you."

To meet all men openly, candidly and frankly on an equality, to lower our cowardly guard of pretense of superiority, and thus in a few passing, but sincere and hearty words, gain their confidence and comradeship, this is human, magnetized advertising.

One has to be before he can do.

The way to write effective letters is to throw pretense and subterfuge to the winds and speak your true thought.

Let us illustrate by a concrete example. Suppose some promising looking prospective has called and indicated his or her intention of beginning work the following Monday. Monday rolls around as Mondays do and the aforesaid P. L. P. fails to show up. Well, probably sick (everybody usually gets sick just as she thinks of going to school) or company has arrived or some other thing has happened. About Tuesday afternoon you indite a letter to Elizabeth. What to say: "If we can be of any assistance to you before you formally enroll, please command us"; or, "We are disappointed at not having you with us at the specified time and hope that our pleasure will not be long deferred."

None of these will do because they are not what you are thinking of. Nothing is so strong as truth polished by courtesy. Suppose we own up candidly and say: "We were, of course, disappointed because you could not begin your work as you expected, but hope that you can do so soon. Will you not telephone or call letting us know at about what time you can come. We do not make this request through any undue desire to urge you but simply because of a natural interest in those who have signified their intention of being with us."

This will bring a response from any person who is a desirable student.

Think "What is my inmost, almost unnoticed thought?" Bring it out, clothe it in fitting words and you have a winner.

It is said that Arthur Brisbane, Hearst's leading editorial writer, gets his impressive conversational effects by talking into a phonograph.

Don't write. Talk it.

The perfect swing of the polished phrase has no place in advertising. Pretty talk is not convincing talk.

The grace and diction of the orator do not take the place of Lincoln's throbbing heart, full of love for humankind or of the pathetic plea of the scourged Douglas.

We want thoughts, not threnodies, sentiments, not symphonies.

As I have said before, advertising is salesmanship and merely putting out the school name and saying "Absolutely Thorough" "The Best by any test" "The School of Foremost Methods" will be a long and tedious way to business.

It is easy to impress the name on the public and still get few results. Take the Sapolio Spotless Town jingles. Everybody read them: everybody knew Sapolio.

Yet few indeed bought Sapolio because of them. They were designed to hold trade already gained, trade by the most forceful kind of argument, strong selling talk.

Witness, when the Morgans tried to revive Hand Sapolio how they did it by the straightest kind of selling talk, plain forceful reasons why.

It is true that you can always influence a certain kind of people by baseless claims, but it will be the same kind that buy stock in rubber plantations and gold mines.

They do not make good students, and besides it takes a lot of persistent loud language to influence them.

The best students can be reached only by an appeal to their reason, they want to be shown. A few reasons will go farther with them than many pages of braggadocio.

Few schools, if any, do it, but it would be a master stroke to explain exactly point by point the work of any one class or division of the school.

This is what the student wants to know anyway.

When you buy a pair of shoes the salesman attempts to show you the construction — in the same way take your school to pieces explain how you do things.

Suggestions.

These suggestions are my own opinion. No one else is responsible. If they help, you are welcome. If they don't—forget them.

The Miller School, New York City: When I may suggest in regard to printing. The slip "Day school" set in Pabst. This type is a beautiful type well suited to a single line or a short paragraph. It is not good for a page. Printers usually want to run in something fancy, although it is a cardinal principal of good printing that the type should be subordinated to the idea. I cannot like the idea of the long lines—think it would be better running crosswise, giving about a two and one fourth inch line. This would also tend to annul the objection to Pabst type. "The Business side of a good school" is better typographically although the heading is in weak type.

(Continued on page 30.)



DEPARTMENT OF COMMERCIAL LAW

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Wm. C. SPRAGUE, PRES.,
Sprague Correspondence School of Law,
Detroit, Mich.

Contracts.

9. Contracts of Insane Persons and Drunkards.

Our readers who have followed this series of talks will have learned the rule as to the contracts of persons not yet of legal age, to the effect that generally speaking an infant's contracts are voidable by him, with the one great exception that where under certain circumstances he makes a contract for the necessities of life it is good.

The law with reference to the contracts of insane persons and drunkards is based upon the same theory as is that of the law with reference to the contracts with infants—namely, that the law ought to protect the weak or such as have not sufficient mind, against the strong or the mentally sound. Insanity, generally speaking, is a weakness or derangement of mind. It is such a state of mind that the person afflicted cannot think rationally, is incapable of protecting himself or his property, and cannot foresee the results of his acts. In this sense an idiot is an insane person.

In order for one to make a valid contract he must understand its terms and give his assent to them. An insane person, generally speaking, is incapable of understanding and of giving rational assent. It would, therefore, be the height of injustice to hold a person to a contract made during his insanity.

There are cases, however, where persons are insane on some one subject, and perfectly sane on others. Such persons are called monomaniacs. Or they may be insane upon all subjects but one. If this condition can be clearly proven the law will hold the person to his contracts made in relation to matters concerning which he is entirely sane. There are persons who, while nominally insane, are sane at intervals. If a contract can be proven to have been made during an interval of sanity it will stand. It is even held that where one has general capacity he will be held incapable if, when he made the contract, he labored under a delusion as to the particular matter which enthrallled his judgment and will.

We have learned that infants are bound by contracts for the necessities of life where these are not furnished them by parents or guardians or otherwise. The same rule holds with reference to insane persons and idiots.

In the case of infancy the necessities must be such as concern his person, as, for instance, medicine, food, clothing. In the case of the insane, however, the contract may be such as concerns his estate or property as well as his person, the contract holding if it is shown to be necessary for the preservation of the estate.

Generally speaking, an insane person's contracts are not void, but, as in the case of infancy, such contracts are voidable, that is, he may carry them out or not as he chooses. However, such contracts are binding upon him if, after his reason has returned, he affirms them, or if during his insanity, his guardian or those having legal authority over him ratify them. If the person after becoming sane, or if his guardian, before he becomes sane, disaffirms a contract, and refuses to abide by it, he must return whatever he has received on the contract provided he can do so. He cannot disaffirm the contract and keep the proceeds. He may disaffirm the contract without returning anything if what he has received is lost or has in any way passed out of his control.

The following exception to some of the rules stated must be noted: When a guardian or a committee has been appointed by a court over a person adjudged to be insane his contracts from that time on are void, excepting where they are for the necessities of life, and then he is bound, not on the contract, but for the reasonable value of what he has purchased. It should be said, too, that where one has been adjudged insane his contracts, even though made at lucid intervals, or while such judgment is in force, have no binding effect.

Where it is a question whether or not a person was insane, the jury will be instructed to look into the nature of the contract and the influences that led to the making of the contract. They will be asked to consider whether it was fair or just; whether the consideration was adequate; whether the other party knew of the mental derangement; whether the other party sought an advantage in consequence of such knowledge; whether there was any undue influence used or fraud; whether the supposed insane person had advice—what was its nature and who gave it to him. These questions being answered, the jury will be asked to de-

clare whether or not the contract was the offspring of a sane mind. The sane party to a contract will be held whether he knew of the insanity of the other person or not, if the insane person, or his representatives, so elect.

Drunkenness is a species of insanity, and while it is not a good defense to a criminal charge, it may be pleaded as a defense in a suit on a contract made when the person sued on the contract was drunk at the time he made the contract. It follows, therefore, that a contract made by a person when drunk, if it can be proved that at the time he was bereft of reason, is voidable; it makes no difference whether the drunkenness was voluntary or involuntary.

The same rule holds good with reference to the matter of the necessities of life, as in the case of insane persons, the drunkard being held liable to pay for the reasonable value of the necessities of life used by him when drunk. He may, when sober, return such as he has not consumed and disaffirm the contract to that extent. If he keeps what he purchased during his drunkenness an unreasonable time after he becomes sober, he will be held to have ratified the contract. The contract of an habitual drunkard is good if made in a sober interval. Mere drunkenness will not impair a contract. To have the effect of impairing a contract it must be proven that the party was non compos mentis at the time. Insanity brought on by long-continued drunkenness does not differ in legal effect from any other sort of insanity.

To be continued.

Department of Cypewriting continued from page 22.

blank the keyboards of the machines. Students themselves often fall into this error, and think because the machine has no letters on the keys they are safe in looking at them all they choose.

The Brown Crophy.

The illness of Mr. Brown has delayed the formation of the rules for the contest to be held at the next meeting of the Central Commercial Teachers' Association at Davenport. He has now recovered, and has indicated to the committee what his wishes are, and the committee will soon be able to report on the matter. While the rules in detail can not now be given, Mr. Brown has indicated that it is his wish that two tests of at least five minutes each be required in order to win the trophy; a test of copying speed, and a test of direct dictation on the machine. Teachers training students for the contest should work along these two lines. Accuracy will be considered of more importance than speed, and those who wish to enter the contest should practice for accuracy from the beginning, as it is difficult to correct bad habits.



ASSOCIATION AND CONVENTION COMMENT, COMMUNICATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

Co the Shorthand and Typewriting Teachers of America.

As President of the National Shorthand Teachers' Association, it becomes my privilege to tell you something concerning the work of this great organization of teachers, and to officially invite you to join our ranks and to take an active part in our deliberations at the annual conventions.

The National Shorthand Teachers' Association was organized in 1885, and is the largest and most widely known Association of its kind in this country. As its name suggests, it is national in scope and character. Those who have been active in promoting the best interests of this great body, feel that the Association numbers on its roll many of the foremost, and representative members of the shorthand and typewriting fraternity, and believe that every teacher of shorthand or typewriting, no matter what system of shorthand is used, or what make of typewriter is preferred, should become an active member of this Association at the earliest convenient time.

All teachers of commercial branches are eligible to membership and may become members by registering with the Secretary and paying the registration fee of \$2.00, which fee entitles the member to a copy of the printed report of each of the convention meetings. No live teacher can afford to be without this report, which alone is worth the cost of membership. There are many other benefits to be derived from a membership in the Association, and especially from an attendance at the conventions - to create and maintain a feeling of good fellowship among teachers; to raise the standard of teaching ability; to promote the interests of shorthand and typewriting teachers generally, etc. The Vice-President is in charge of an employment bureau conducted in the interest of the members.

Meetings are held annually during the holiday season, at which time most excellent programs are arranged, and topics of general interest discussed. Meetings have been held in Chicago, Detroit, St. Louis, Milwaukee, Cincinnati, and Cleveland. The next meeting will be held in the Martin School, Pittsburg, Pa., December 27 to 31. Special railroad fares and hotel rates are provided for the members who attend the conventions.

Teachers are requested to place on exhibition, at the convention meetings, work done by their pupils. This work should represent three stages of progress - beginning, intermediate and completing of the course. It is desired that the exhibit will show the honest results of ordinary every-day effort in the school-room, and need not necessarily be a polished one. The papers should all appear in the condition they are turned in to the teacher by the pupil, errors marked, reference to text book, and relevant hints indicated in red ink. The typewriting portion should include specimens of transcription, copying, manifolding and mimeographing. It is expected that the exhibit will show errors, because such errors and their treatment will comprise the educational value of the exhibit, and will be very interesting to the teachers. The main object of such an exhibit is to enable teachers to contrast and compare difficulties and methods of overcoming them. All exhibits should be plainly marked with the name of the school, teacher and pupil.

The Publicity Committee, members of which reside in various parts of the country, is in charge of the work and teachers should correspond with the Association's Secretary Mr. E. E. Haymond, Lock-year's Commercial School, Evansville, Ind., who will gladly put them in touch with the committee's representative, who has charge of the school exhibit in that particular district.

A special feature of the convention program, which has been in vogue during the past few years, is the System Section meetings, as they are called. These meetings afford opportunities for the writers of various systems of shorthand to discuss points of vital interest to their particular system, which might not be of so much importance to the writers of any other system. Thus taking out of the regular program any and all "System" discussion to the gratification and general good of all concerned.

During conventions, rooms are set apart for the exhibit of typewriting machines and text-books. Here may be found all the standard makes of machines; likewise text-books on the leading systems of shorthand, typewriting and other subjects taught in commercial schools; also the various magazines published in the interest of shorthand, typewriting, penmanship and commercial education.

The Typewriter and Phonographic World, Mr. E. N. Miner, Editor, is the official organ of the Association. The President of the Association is Editor in Chief of the Association Department, and through this medium all members are invited to express their opinions on any topic of interest to the general shorthand public.

It is my earnest desire that shorthand and typewriting teachers throughout the country take a special interest in the National Association this year, and that they familiarize themselves with the great work that is being accomplished by this enthusiastic body of commercial educators.

Mr. Ford O. Harrison, Martin School, Pittsburg, Pa., chairman of the executive committee, is in charge of the program for the coming convention, and I believe it will be one of the best ever presented by the Association.

Further information and application for membership will be forwarded by Mr. Haymond, the Secretary, upon request.

Join the National Shorthand Teachers' Association now, and meet with us in Pittsburg, in December.

Cordially yours,

WILLARD I. TINUS, President,
Principal, Central Business College,
Chicago.

From the Chairman of the Executive Committee of the N. S. T. H.

During the past few months, the efforts of the Executive Committee have not been published, the committee has, nevertheless, been very busy, and after an extensive campaign in the interest of the Association, is able to give a partial view of the good things which are in store for those of

the craft who will journey to Pittsburg next holiday week to attend the 1907 Meeting.

The committee is not able to give the program in a complete form at the present time, but it is willing to give a general idea of what it will be like. We received a great many letters from interested persons with whom we corresponded, and these letters were full of good suggestions, and we are truly thankful for them, as this matter of getting up programs is no easy matter and all help is gladly received. We wish to take this opportunity to thank those who responded to our communications; and those who did not answer, we presume were too busy or had moved away from the address to which the communications were sent, or for some other reason they were not interested, and did not heed the call to "Come over and help us."

We have tried to work out a program in which the principal phases of a shorthand training appear as the topics for discussion, and have endeavored to arrange the topics so that something definite will be accomplished in the discussions. With this end in view, we have arranged for the following topics:

"What the Catalogue should say about the Shorthand Course."

"What should be accomplished during the Theoretical and Dictation Periods of the Shorthand Course."

"The Correlation of the Shorthand and Typewriting Departments."

"The Relative Merits of Touch and Sight Typewriting."

"English in the Commercial School."

"Hobbies and Fads in Teaching Shorthand."

The Cultural Value of Shorthand."

"A System of Training Pupils for Expert Typewriters."

"The Shorthand Teacher's Library."

The committee does not know at the present time whether to prepare the program for three or four sessions, and is therefore holding in abeyance a couple of numbers, but it is quite probable that the completed program will contain a paper by a prominent reporter, and a talk on the requisite training of a stenographer by a prominent Pittsburg business man.

The following persons have signified their intention of attending the



meeting and their willingness to appear on the program:

Thomas P. Scully, School of Commerce, Cincinnati, Ohio; Archibald Cobb, New York, N. Y.; W. P. Potter, Sparta High School, Sparta, Ill.; W. D. M. Simmons, Draughton's Business Colleges, Nashville, Tenn.; Walter E. Dengler, Philadelphia Business College, Philadelphia, Pa.; J. W. Beers, Pittsburg, Pa.; James N. Kimball, New York, N. Y.; Edward Bynearson, Director of Pittsburg High Schools, Pittsburg, Pa.; R. E. Tulloss, The Tulloss School of Touch Typewriting, Springfield, Ohio. Only one of the above named persons specified that there was any doubt about his being in attendance at the meeting, but the committee is optimistic and believes that they will all be there, and that each one, in the message he brings will offer to the members of the Association, something that will repay them many fold for any inconvenience suffered, or time and money spent in attending this meeting.

In addition to the above named persons there are a number of other prominent ones who have signified that they would be present and take part in the discussions. These will be announced later. On the whole, we believe that when the complete program is published in the December Journals, there will be such an array of talent as will make even those only remotely interested take notice of the good things offered.

The committee will still be glad to receive communications from those interested in the coming meeting, who have a thought to offer for the betterment of the Association which can be used in the arrangement of the program.

Local interest in the coming meeting is very active and no opportunity will be lost to bring the matter to the personal attention of every shorthand teacher in the vicinity of Pittsburg, that they may contribute their support for the purpose of making the 1907 meeting the best of all.

Finally, we want the say, that there is just as much of that "Brotherly Love", about which we have heard so much lately, in Pittsburg as will be found among the "Brethren" in other cities of the country, Baltimore not excepted; if you don't believe it, come to the next meeting of The National Shorthand Teachers' Association to be held in Pittsburg, December 27, 28, 30, and 31, 1907, and we'll show you; and if you do believe it, come anyhow. Begin right now to get ready, and COME.

Very truly yours,

Ford O. Harrison
Chairman Executive Committee, N. S. T. A.

School Managers.

The Executive Committee of the Private School Managers' Association announce the following papers for their section of the National Commercial Teachers' Federation: "Co-operation—The Spirit of the Times." John L. Gregg.

"The Possible Benefits to be Derived from a Summer Chautauqua." A. F. Harney, Waterloo, Iowa.

"Some Results of Affiliation." W. B. Elliot, Wheeling, W. V.

There will also be a paper on Commercial Work by some man from the Department of Commerce from a leading University.

Other announcements will be ready for the next issue.

Yours truly,

F. F. Showers.

Stevens Point, Wis.

Fellow Penmen.

Our enrollments did not roll in very rapidly during the month of September. All bills for the renewal of memberships were sent about the first of September and as we had over 100 members last year we should have nearly all of their renewals by this time. Up to the present date, Oct. 7, 1907, we have received twenty-two enrollments as follows:

- I. C. McCann, Mahanoy City, Pa.
- C. S. Chambers, Covington, Ky.
- E. M. Huntsinger, Hartford, Conn.
- C. R. Hill, Bowling Green, Ky.
- L. E. Stacy, Meadville, Pa.
- J. G. Steele, Bridgeton, N. J.
- C. E. Doner, Beverly, Mass.
- H. G. Weaser, Pittsburg, Pa.
- W. J. Kinsley, New York, N. Y.
- S. E. Leslie, Poughkeepsie, N. Y.
- E. W. Miller, Springfield, Ohio.
- J. F. Fish, Chicago, Ill.
- A. R. Furnish, Chicago, Ill.
- F. F. Musrush, Lakewood, Ohio.
- A. N. Palmer, Cedar Rapids, Ia.
- J. B. Howard, Cincinnati, O.
- C. P. Zaner, Columbus, Ohio.
- J. W. Creig, Berea, Ohio.
- Rev. Pius Meinz, Collegeville, Minn.
- J. G. Frey, Cleveland, Ohio.
- D. M. Keefer, Beaver Falls, Pa.
- S. B. Fahnestock, McPherson, Kansas.

We are making a hard fight to increase our membership to 200. If you are a progressive, up-to-date teacher you can easily afford an enrollment fee of \$2.00, although you may not be able to attend the meeting. The report of which is issued by the Federation is well worth the price of the enrollment and should be in the hands of every teacher. We would like to have your enrollment just as early as possible. You will not save anything by putting it off and if we can have it at once it will put a little more enthusiasm in the work being done by the different officers and State Representatives. Remit by money order, check or cash and your receipt will be forwarded at once together with Membership Certificate, suitable for framing, if you ask for it.

L. E. Stacy, Sec'y-Treas.
Meadville, Penna.

Quincy, Ill., Sept. 25, 1907

EDITOR BUSINESS EDUCATOR:

I wish to extend to all the readers of your valuable Magazine a cordial invitation to come to Pittsburg for the meeting of the National Commercial Teachers' Federation, Dec. 27 to 31, as I believe our convention this year will be one of the largest and best in our history. We are preparing a very strong program for the Business Teachers' Association, and I thoroughly believe that every business educator in the United States will profit by attending our meeting.

The letters I have received from all parts of the country indicate a very successful meeting and a large attendance.

We are endeavoring to introduce an innovation in our program in the way of having demonstrations from specialists who are connected with some of the largest corporations in the United States, and if we are successful in obtaining them, we feel that this feature will materially aid in making the sessions both instructive and interesting. As soon as I have an outline of our program made up, I will send you a copy for publication. With kind regards, I am,

Fraternally yours,

D. L. NUSSELMAN, Jr.,
President.

Rules Governing the National Penmanship Exhibit to be Held in Pittsburg in December.

That the National Penmanship Exhibit for 1907 may be more educational the following rules have been prepared.

For the Public Schools.

RULE I. Every specimen must bear the writer's name, age, grade number, the date, name of school and the time in minutes required to write it.

RULE II. The exhibit shall be made from the First, Third, Fifth, and Eighth grades and shall be limited to fifty specimens to a grade; said specimens to represent the children of the class.

RULE III. Every grade must be bound separately, labeled on the cover with the location of the school, the adopted system of writing, and the number of minutes allotted for practice every week. The cover should also bear the supervisor's or principal's name.

RULE IV. An awarding committee of three persons shall be chosen by the National Penmanship Association's Executive Committee on or before the first day of the regular convention. Its duty shall be to view and judge all properly made exhibits regarding the form of letters, speed, legibility, and general practical value of the writing. It shall award honors by certificate as follows:

First, second, third and as many as six honorable mentions.

RULE V. All exhibits shall become the property of the association unless return charges are prepaid to the chairman of the exhibit committee.

RULE VI. All exhibits must be sent, charges prepaid, to the National Penmanship Exhibit Committee in care of the N. C. T. Federation on or before December 20, 1907, at Pittsburg, Pa.

"Begin right now to get ready and come to Pittsburg during holiday time."



For the Parochial Schools.

RULE I. Every specimen must bear the writer's name, age, date, name of the school and the time in minutes required to write it.

RULE II. The exhibit shall be made from the First, Third, Fifth and Eighth year classes, limited to fifty specimens of the class, unselected.

RULE III. The work of every class in the exhibit must be bound separately and the cover marked with the name and location of the school, the system of writing in use, the time in minutes given to daily practice, and the name or title of the person in charge of the school.

RULE IV. An awarding committee shall be chosen by the executive committee of the National Penmanship Association and its duty shall be to view and judge all properly made exhibits as to form of letters, speed, legibility, and general usefulness of the writing to the child. Said committee shall award by certificates first, second and third honors; and as many as six honorable mentions.

RULE V. All exhibits shall become the property of the National Penmanship Association unless return charges are prepaid to the chairman of the exhibit committee.

RULE VI. All exhibits must be sent to the National Penmanship Exhibit Committee in care of the N. C. T. Federation, charges prepaid, on or before December 20, 1907, at Pittsburg, Pa.

For the Business Schools.

RULE I. Every specimen must show the writer's name, date of class enrollment and the exact time in minutes required to write it.

RULE II. The specimens shall be limited to one hundred to a class, and if possible, be accompanied with the specimen taken at the time of the writer's enrollment in the class.

RULE III. An awarding committee of three persons shall be chosen by the National Penmanship Executive Committee and its duty shall be to view and judge all properly made exhibits regarding the form, speed and the commercial value of the writing. The committee shall award honors by certificate as follows: First, second, third and as many as six honorable mentions.

RULE IV. All exhibits shall become the property of the National Penmanship Association unless return charges are prepaid to the chairman of the Exhibit Committee.

RULE V. All exhibits must be sent, charges prepaid, to the National Exhibit Committee in care of the N. C. T. Federation on or before December 20, 1907, at Pittsburg, Pa.

Respectfully,

F. F. MUSKUSH, Lakewood, O.,
Chairman.
S. E. LESLIE, Poughkeepsie, N. Y.,
C. E. DONER, Beverly, Mass.,
Com. C. C. LISTER, New York, N. Y.,
A. M. WONNELL, Big Rapids, Mich.
F. A. KEEFOVER, Summerfield, Kan.

TO THE MEMBERS OF THE NATIONAL PENMANSHIP TEACHERS' ASSOCIATION.

GREETING:

THE NATIONAL PENMANSHIP TEACHERS' ASSOCIATION will hold its annual convention in conjunction with the sessions of the NATIONAL COMMERCIAL TEACHERS' FEDERATION, in Pittsburg, Pa., Dec. 27th, 28th, 30th, and 31st. The meetings of the association will be held in the rooms of The Martin School, Incorporated, Corner of Liberty Avenue and Fifth Street.

As a member of the Executive Committee, I desire to extend an urgent invitation to all members of the association and to all penmen and penmanship teachers everywhere, to attend these meetings and participate in the proceedings thereof. An extraordinary effort is being made to make the meetings this year eclipse those of any former years. To accomplish this, however, we must have the united support and co-operation of every person interested in penmanship matters. No great results can be attained without united and concerted effort.

The undersigned will be glad to receive suggestions regarding the program, subjects to be discussed, etc. If you have any particular speaker whom you would like to see represented on the program, send us his name and we will see what we can do for you. Send us your ideas. Do not depend upon the other fellow to furnish them, but sit right down now and let us have a good long letter before you forget it. Don't delay, but do it now.

Yours for co operation,
W. P. STEINHAUSER,
Executive Committee, N. P. T. A.

The Indiana Association.

The Indiana Business College Association will hold its next annual convention in Indianapolis, Nov. 8 and 9, 1907, in the Indiana Business College rooms.

Mr. James Bingham, Attorney General of Indiana, will deliver an address Friday evening.

An interesting program has been prepared and an enthusiastic meeting is expected.

All Hoosiers should turn out, and a large number of Suckers, Michiganders, Buckeyes, and Kentucky Colonels will no doubt be on hand too.

Program and other details may be secured by addressing the chairman of the executive committee, Mr. S. H. East, 424 Law Bldg., Indianapolis.

SCHOOL AND PROFESSIONAL

J. E. Fish, North Western Business College Chicago, Ill., reports a better Fall opening than ever before, for both day and night schools and that the pupils were still coming. He also reports that all the Chicago schools, have opened up well.

The School of Commerce, Harrisburg, Pa., W. H. Keller, business manager and D. L. M. Kaker, principal, reports an attendance early in the Fall several times as large as a year ago. We have known Mr. Kaker for a number of years and consider him one of our most conscientious efficient commercial teachers. Moreover he swings a pen of more than ordinary ability.

C. E. Wright, formerly connected with the Chauteau, Kansas. Business College, is now principal of the Ouachita Business College, Arkadelphia, Ark. The Ouachita Business College is a department of the Ouachita Baptist School of Arkansas.

"One hundred per cent ahead of our enrollment last year." The quotation speaks for itself from a letter written Sept. 14th to the BUSINESS EDUCATOR from A. G. Sine, proprietor of the Mountain State Business College, Parkersburg, W. Va.

M. B. Farr, who was formerly connected with the Alma Ladies' College, St. Thomas, Ont., recently bought Clark's Commercial

College, Newport, Ky., and is now conducting this institution under the name of the Newport Business College.

Mr. J. A. Stephens, Metropolitan Business College, Chicago, reported a large increase in their central and suburban schools.

Mr. Jno. Brent, penman and commercial teacher in the Berlin, Ont., Business College, reports their Fall opening as being 35 per cent ahead of former years. This speaks alike well for the Berlin Business College, and for the people of Berlin and the surrounding country.

On Sept. 6th, 1907, Patrick Business College, York, Pa., graduated 73 young people. Commencement exercises were held in the York High School Auditorium.

The Annual Catalogue of Parker's Practical Business Colleges located at Warrensburg, Jefferson City, Marshall, Holden, Houston and Mexico, Mo., and Osmulgee, I. T., is one of the best pieces of catalogue advertising recently received at this office. The text is printed upon Old Stratford deckle-edge paper with black and red borders. The illustrations are printed on coated paper. From this catalogue it is clearly evident that Warrensburg has a better print shop than most places of its size, and it is also evident that the Parker schools are hustling, profitable affairs.

The 49th anniversary and graduating exercises of the Packard Commercial School, New York City, were held in the Carnegie Hall, Monday evening, May 20th, 1907. The principal address was delivered by the Hon. Leslie M. Shaw, of Iowa. These exercises are events of no small importance in the way of elevating commercial education in the public mind, as well as advancing the interests of the Packard School.

Mr. C. K. Tate, of the School of Commerce, Cincinnati, Ohio, on Sept. 20th reported having added more space to their school in order to accommodate increasing attendance and if more pupils apply for admittance further space would be necessary, as they are already crowded to the limit.

The Chillicothe, Mo., Normal is certainly booming. The increase over last year has far exceeded expectations. It opened Tuesday, Sept. 3rd with more students enrolled than they had October 1st last year. To be exact, they opened on that day with 97 more students than they had the same day last year. Twenty-six new typewriters were purchased for the Shorthand department, and another room was added to the Telegraphy department. The Pen Art department is very large and is meeting with great success. Its graduates are in demand, and it is unable to supply the calls for Commercial and Penmanship instructors.

Messrs. A. C. Moss & Samuel Hixson opened the Southwestern Business College, Arkansas, Tex.-Ark. on September 3rd. They report that they already have a good enrollment. These gentlemen have started out to build up one of the best business colleges in the southwest, and the BUSINESS EDUCATOR wishes them much success in their undertaking.

T. H. Gatlin, Sec'y, of the West Texas, Business College, Abilene, Texas, reports a good Fall opening in attendance at Abilene, also in the Wichita, Texas, Commercial School which was recently opened as a branch of the W. T. B. C.

James E. Slindee, recently of Youngstown, Ohio, is now connected with the Crest City Business College and Academy, Creston, Iowa.

F. W. Martin, 100 Boylston St., Boston, Mass., is doing some excellent engrossing and diploma work as shown by samples recently received. Mr. Martin is a fine young man and deserves the success he has achieved and is still achieving.



MOVEMENT OF TEACHERS

Miss Alice Wagner, a graduate of the Lansing, Mich., B. U., will have charge of shorthand in the Granger Business School, Aberdeen, S. Dak., this year. Ralph Benedict, of the Auburn, Me., High School, goes to the Fitchburg, Mass., High School, as head of the commercial work. H. A. Gregg, of West Lafayette, Ohio, College, goes to the commercial department of the Oskaloosa, Iowa, High School. F. M. Wallace, of the Oskaloosa, Iowa, High School, moves to the Catumet, Mich., High School. C. H. McGuire, last year Business Manager of the Kansas Wesleyan Business College, Salina, is now with the New Erie, B. C., Superior, Wis. C. B. Bowerman, formerly of the East High School, Cleveland, and more recently in business life in Chicago, is the new head of the commercial department of the Central High School, Detroit.

The Principal of the Central High School was formerly Mr. Bowerman's superintendent at Muskegon, when Mr. Bowerman was making a reputation throughout the Lake Region for the excellence of his shorthand work. L. B. Gregory, of the Petoskey, Mich., High School, becomes an emigrant from his State, by going to the Brainerd, Minn., High School, at a place where there is a marked increase in salary. F. W. Baldwin, of synchro, Wis., B. C., teacher in the Parks Business School, Denver. Miss Virginia A. Ake, an accomplished teacher who has been with the Banks B. C., Philadelphia, now has charge of the shorthand department of the Pottstown, Pa., B. C. Miss Edith J. Abbott, a graduate of the Bickerton, Me., High School Commercial Department, takes charge of the Wareham, Mass., High School commercial work.

Miss Helen M. Tucker, of Denver, is a recent addition to the shorthand forces of the Western School of Commerce, Stockton, Cal. Miss Louise Hines, last year with the Pottstown, Pa., B. C., has accepted a very pleasant position with the College of Commerce, Kenosha, Wis. Miss E. Van Denberg, a graduate of the Ferris Institute, Big Rapids, Mich., is handling the shorthand department of the Heidelberg Commercial College, Tiffin, Ohio. J. R. Anderson, for many years principal of Barnes B. C., St. Louis, has resigned his position and is principal of G. W. Brown's East St. Louis B. C. Mr. Brown has thus added to his very superior corps of men one of the ablest principals in the country, as well as one of the finest men to be found anywhere.

Miss Florence Hines, last year in the Brimfield, Mass., High School, goes this year as shorthand teacher to the Ayer, Mass., High School. Miss Cornelia S. Holcomb, of Springfield, Mass., is the new commercial teacher in the Gardner, Mass., High School. C. W. Clark, last year with Miner's Business Academy, Brooklyn, N. Y., has engaged with Warner's Business School, Elmira, N. Y. C. M. Miller, last year with the Ligonier, Ind., High School, has engaged with the Dayton, Pa., Normal Institute. J. V. Dillman, Elvira, Ohio, is the new supervisor in the Connellsville, Pa., Public Schools. Geo. A. Fellows is the commercial teacher in the Central Pa. School, Elmira, School. Chas. M. Gray goes from the Interstate Commercial School, Reading, Pa., to the Schissler College of Business, Norristown, Pa., and J. S. C. Adamson, of the Wheeler B. C., Houston, Tex., also goes to Norristown.

Miss Richardson, of the New Bedford, Mass., High School, goes to the Brockton, Mass., High School. N. P. Good, of the Huntington, Ind., B. U., will have charge of the commercial work of the Williams B. C., Oshkosh, Wis. Miss May W. Hiosbrook, of Madeira, Ohio, will teach in Ashtabula, Ohio, this year. Miss Alice E. Hawkins, of Springfield, Mass., will teach shorthand in

the Connecticut B. C., Hartford, Conn., this year. C. E. Kersay, of the Kansas Wesleyan B. C., Salina, will have charge of the commercial department of Memorial University, Mason City, Iowa. Mr. Trickey, of Lynn, Mass., follows Hastings Hawkes at the Winthrop, Mass., High School. Mr. Hawkes was re-elected at an increased salary, but he wishes to enter the Civil Service. J. Frank Yemmer, of Warsaw, Ind., is teaching in the Seymour, Ind., B. C. W. E. Warner, Detroit, has accepted a position in the Sioux City, Iowa, High School for commercial work. H. C. Pender, who has been with the Raisin Valley Seminary, Adrian, Mich., for some years, has taken a business position with the American Steam Pump Co., Battle Creek, Mich. Roy Brackett, a recent graduate from the Amos Tuck School of Administration, of Dartmouth College, is in charge of the commercial work of the Portsmouth, N. H., High School. A. S. Hunt, of Wichita, Kan., goes to the Nichols Expert School, St. Paul, Minn.

NEWS NOTES AND NOTICES

D. Beauchamp, the well known penman of Montreal, Can., is now connected with Harper and Brothers, Publishers, New York City. Mr. Beauchamp is a penman of considerable ability, as our readers are aware.

Mr. E. H. Craver is again connected with the commercial department of the Paterson, N. J., High School. He receives a salary nearly three times as large as when he went there nine years ago as Mr. Thornburg's assistant. Mr. Craver is one of the young men in our profession whom we never hear of anything but good of.

C. W. Fogarty, of the Rome, New York, Business Institute, is now with the Dakin's Business Institute, Syracuse, N. Y. Mr. Fogarty, although one of the youngest men of our profession, is one of the biggest. He tips the scales at 212, which is not bad for a 19-year old.

Mr. E. E. Townsley, last year with the Cream City Business College, Milwaukee, Wis., is now connected with the Heald's College, San Francisco, Calif. He reports that the school is now pleasantly located in the new Heald Building at 433 McAllister St., with about 350 pupils in attendance.

J. E. Boyd, formerly of Lead, S. Dak., now has charge of the commercial work of the Kansas City, Kans., High School.

A. E. Cole, a former Zanerian student, is now connected with the McKeesport, Pa., branch of Duff's College. If we mistake not Mr. Cole will make a very successful teacher. He is enthusiastic, a hard worker, and we believe possesses just such ability as penmen and teachers are made of. It is needless to say that Mr. Cole is a supporter of THE BUSINESS EDUCATOR, a good sized club having just been received from him.

Mr. D. S. Hill, formerly of Evansville, Ind., is now connected with the Paris, Texas, Commercial College. Mr. Hill is one of the best known penmen and commercial teachers in our profession.

The Home Correspondence School, Springfield, Mass., offers some splendid courses by mail for students who prefer to study at home. Their course in Composition and Rhetoric should appeal strongly to many young men and women who are deficient in this branch, and who are desirous of working up as teachers. Other courses seem equally as good and thorough. Eminent men in their professions have been chosen as the leading instructors in each department of the school. We have a good impression of the Institution.

Mr. E. W. Frear, formerly of Iowa and later of the Zanerian, is now teaching penmanship in the Coolee, N. C., High School. Mr. Frear is an efficient teacher in penmanship, as well as a fine penman and an untiring worker.

CATALOGS CIRCULARS

The Hudson, La., Training School, W. M. D. Garr, President, seems to be running a unique institution if we may judge from the contents and illustrations of the catalog before us. It seems to have been literally "built in the woods." It gives elementary and advanced education, as well as a commercial course. The commercial department is in charge of Mr. W. L. Morris, formerly of Tyler, Texas, and we have every reason to believe that this part of the work will be taken care of in a thorough and up-to-date manner. The school has a religious atmosphere and appears to accomplish much good.

The Vashon College and Academy, Burton, Wash., publishes a good blue-backed catalog containing some excellent illustrations of the school, institution, pupils, surrounding country, etc. G. F. Roach, the expert penman, has charge of the commercial department.

The Hausam's Journal on Penmanship, Hutchins, Kans., is an interesting little eight page booklet. Mr. Hausam is doing his full share for penmanship in the west, and through his articles in THE BUSINESS EDUCATOR is influencing the art every where.

The Jackson, Mich., Business University, B. J. Campbell, president, publishes a really meritorious catalog, pretty near the ideal in size and content. From the nature of the articles last year by Mr. Campbell in the columns of THE BUSINESS EDUCATOR, we have every reason to believe that the institution in Jackson is of a very high grade. The catalog is covered with marbled paper and the inside is printed in black, green and red.

Highland Park College, Des Moines, Iowa, recently mailed a special edition of their Bulletin, in the interest of the penmanship and pen art department of that institution, presided over so ably by the expert penman, L. M. Kelchner. It is profusely illustrated with work from Mr. Kelchner's hand as well as from his students. Few men in our profession possess the all-round ability that Mr. Kelchner does. Highland Park is to be congratulated for being able to secure and hold his services.

School of Commerce and Finance, Picton, Ont., John K. Sayers, proprietor, publishes a very creditable catalog indicating a school in keeping with the nature of the catalog. It is well printed and beautifully covered with a special design embossed and printed in colors. The title, "Album," which although perhaps not very appropriate, is very artistic.

The Acme Business College Catalog, Everett, Wash., contains some very good half tone illustrations, and seems to be the exponent of a good school.

Advertising literature has been received from the following: Detroit, Mich., Business University; The Anthracite Business College, Scranton, Pa.; Williams' Correspondence School, Omaha, Nebr.; Magic City Business College, Moberly, Mo.; Brown's Business College, Lincoln, Nebr.; Wilkes Business University, Springfield, Ohio; Estherville, Ia., Business College.; Armstrong Business College, San Luis Obispo, Calif.; Baltimore, Md., Business College.; Nearing Normal College and Business Institute, Abbeville, Ga.

Armstrong Business College Journal, San Luis Obispo, Calif., recently published an attractive salmon-colored-covered, 12 page journal. In it we find a splendid editorial entitled, "High School or Business College?," revealing a breadth and liberality which is none to common in our profession. The principal, W. A. Bagby, is giving due attention to the art of writing, as shown by the illustrations therein.



M. N. Link, Supt. of the Brown's three St. Louis Schools is sending out some attractive, convincing, up-to-date advertising in the form of a four-paged folder. "Special Advantages of the Brown Schools" are well put and attractive. The Brown chain now numbers 19 schools.

The Central Business College, L. A. Arnold, President, Denver, Colo., recently published one of the very best catalogues of the season. The half-tone illustrations are superbly fine by reason of their having been printed upon paper prepared especially for the highest grade of printing. It seems to us this catalogue would appeal very strongly to a prospective patron. The headings are printed in rich red, while a large number of the school room scenes are beautifully vignettted.

A number of booklets and an annual catalog received from the Home Correspondent School, Springfield, Mass., indicates a well organized institution. The booklets show much care and system in the preparation, indicating that the courses of study are likewise well planned. If interested in correspondence instruction you will do well to investigate this school.

From the Journal issued we would conclude that Link's Modern Business College, Boise, Idaho, is a prosperous, up-to-date business institution.

The Maryville, Mo., Business College, E. Sumner Cook and Geo. Meek, proprietors, seems to be giving business education a genuine forward jolt in the Middle West, if we may judge from advertising recently received, and we believe we can.

The thirty-seventh annual catalog of the Gem City Business College, Quincy, Ill., seems to be well up in quality. The Gem City is everywhere recognized as one of the few leading institutions of business education.

E. D. Snow, the energetic, capable principal of the Maple City Business College, Hornell, N. Y., publishes a small catalog of high quality, like the school which it so faithfully represents.

Rogers & Allen's School, Fall River, Mass., put out a first-class, 6i-page, well printed catalog illustrative and descriptive of that up-to-date institution.

Spalding's Commercial College, Kansas City, Mo., recently issued its forty-second annual catalog. From it we would infer that the institution was larger and more prosperous than ever. Spalding is one of the worthy pioneers in our profession.

The Denver, Colo., Normal and Preparatory School and Business College, issues a catalog printed with double tone ink on cream colored paper, covered with blue with title embossed with gold.

The Williss Business University, Springfield, Ohio, recently issued an attractive souvenir portrait booklet of that well known high grade school of Shortland and Business. The school has been established twenty-seven years under its present management, F. W. Williss, L. D., president.

Carlisle, Penna., Commercial College, O. K. Weibley, proprietor, seems to be enjoying prosperity, if we may judge from the appearance of the new brown-covered catalog issued.

Dull's College, Pittsburg, Pa., has issued a brown covered, compact, straight-forward catalog. It strikes us as being an especially well-written advertisement.

Worcester, Mass., Business Institute catalog is one of the best pieces of school literature that we have had the pleasure of receiving this year. The book is covered with board which is covered with a very clever imitation of genuine cherry or mahogany.

The New Era Business College, Superior, Wis., Mr. J. P. Simon, principal, issues a very good 6i-page catalog containing some suggestive, novel, and effective cuts of roll top desks and typewriters, such as are used extensively in that institution, giving the catalog a distinctive appearance. It impresses us favorably.

Mr. L. C. McCann, McCann's Business College Mahanoy City, Pa., publishes one of the best little school journals received at this office. It is printed on unusually good paper with good half tone engravings and excellent script. The school is just as fine in quality as is the circular.

"A Short Cut to Success", is the title of a very good 12-page, red-covered piece of advertising published by and in the interest of Whitmore Business College, St. Joseph, Mo.

The Metropolitan Commercial College, E. St. Louis, Ill., prints a good 4-paged paper for and in the interests of that new school.

The Mountain City Business College, Chattanooga, Tenn., issues good advertising literature and contains first-class illustrations. It is one of the pioneer business schools of the south.

The San Francisco, Calif., Business College, Albert S. Weaver, president, publishes one of the neatest, tastiest little catalogs that we have had the pleasure of examining for many a day. It has no illustrations, but good bold type. It has a daintily tinted boarder. It represents a mighty good school.

The Detroit, Mich., Business College issues an attractive catalog printed in two colors, containing quite a large variety of script, half tone, and pen-drawn illustrations.

The Beaver County Commercial College, Beaver, Pa., W. P. Pollock, principal, seems to be a prosperous institution if we may judge by the illustrations shown in the catalog recently received.

The Easton, Pa., School of Business, S. L. Jones, principal, conducts an excellent school as shown in the catalog recently received.

Seattle, Wash., Commercial School, Gold & Cassmore, proprietors, are mailing a series of Souvenir Bird postals which are unusually attractive, high grade and unique. It is the same Mr. Cassmore that is contributing such an excellent series of articles on school advertising which appears elsewhere in these columns.

The gray-backed, twenty-four-paged prospectus of the Haverhill, Mass., Business College seems to be a fit representative of the school.

"The Proof" is an appropriate title of a very neat booklet issued in the interest of Duff's College, Pittsburg, Pa., containing as it does eleven bulletins issued during the year, each containing the names and addresses of pupils month after month who were secured employment. It is a mighty convincing document.

The growth of the Heffley School is shown in a well illustrated series of photographs, showing the enlargement of the buildings used from the beginning. The growth seems to have been unusually rapid and substantial.

The National Business College, Roanoke, Va., seems to be doing a larger and better business as the years roll by. Mr. E. M. Coulter certainly is to be congratulated for having built up such a fine educational institution. The catalog recently issued is a fine one.

The Capital City Commercial College, Des Moines Iowa, recently issued its twenty-third annual catalog. It is a splendidly illustrated, written and printed document. Some very excellent writing is reproduced from the penman, Miss Mary L. Champion, whose name is not inappropriately suggestive. The record of the C. C. C. is enviable.

School Advertising continued from page 24.

"Be a Banker" and "Climb to Fortune" are open to the objection of too long lines. A long line in small type is difficult to read. Believe I would turn them across.

"A New Course in Bookkeeping" could be improved by less color. The double rule, red border rather over-shadows the subject and distracts attention. Shorter paragraphs in the beginning of each subject would cause it, I believe, to appear more attractive and in the body of the folder a varying length of paragraph and a frequent alternation of style would lend attractiveness.

All are good—take hold well. A softer, antique finished paper and hand set type would help, hand set is stronger—leaves a more lasting mental picture than machine set. Shall treat this question more fully in a special article on typography and paper.

New Albany Business College, Indiana:

Profits. Total effect is good—leaves definite lasting impression. Many type lines are too long—makes them hard to read. It would be better, I believe, to have beginning paragraphs shorter and to vary the length of paragraphs on the page. This will secure a more inviting effect. Believe the excellent commendation you have from business firms could be made more effective by displaying more prominently and by interspersing them with explanatory comments. "Recommendations" are dull and uninteresting to the most of people and need a little something between as an appetizer. Think the paper could be made more attractive by being in smaller size—would be easier to handle.

Pictures are pretty close to type matter and distract attention from the reading. I would group the pictures and keep them away from the reading, thus giving the reader one impression at a time.

Vashon College, Burton, Wash. :
A good, satisfying catalog. First page has paragraphs too long—does not look inviting. Think more could be made of location—Vashon Island—a regally beautiful spot. Testimonials come too near the front—should be used to substantiate previous assertions. Paper used is excellent—soft and restful. Pages could be brightened much by initial letters here and there. Paragraph "Purpose" on page 12 would be more effective at beginning of book.

Illustrations showing students in action are more attractive. Snapshots of maneuvers—students bathing or boating—tennis court in use—basket ball team in action—all these have drawing power. The best advertising pictures always look as if they were taken accidentally. There should be no suspicion of "posing." Show rooms with students in them. Vacant chairs look uninviting. Type lines are a little long for size of type. Wider margin would benefit.



THE CALL OF THE CITY A SERIAL FOR AMBITIOUS BOYS AND GIRLS

BY CHARLES T. CRAGIN.

Thompson's Business School, Holyoke, Mass.

The Education of the Stenographer.

Some months ago I saw in the big show window of a typewriter company, the first machine put on the market by that company. It was about the size and shape of a small wash tub. That machine, rude and clumsy as it was, was the beginning of a new industry which has opened wide its doors to young people of this country, and especially to young women. Previous to 1880, stenography was hardly known as a commercial art. It was the invention and perfection of the typewriter that made the commercial stenographer a possibility, and gave young women, and here and there a straggling man, a chance to earn a good living at what is an educating profession. The stenographer has come and come to stay.

NOT ENTIRELY WELCOME.

There are a great many people who "view with alarm" every modern innovation, and these people are greatly worried at the pushing ways of the bright young women who, all over this county, are coming to occupy business positions more and more every year. Again and again we hear the cry that men's occupations are being taken away from them, and women are filling their places at less wages. Other alarmists say that woman is losing her refinement and becoming less feminine by contact with the strenuous life of business.

Well, there is some truth in this. A good many men have been pushed out of positions, as bookkeeper, cashier and the like, by these enterprising young sisters. It must be admitted that the young woman of to-day is considerably more familiar with the ways of the world than her mother or her grandmother, but I do not consider this altogether an unmixed evil. When you come right down to cold facts, any woman is liable to be obliged to take care of herself at some period of life's journey, and I do not know that it makes her less feminine to do it at the bookkeeper's desk or the stenographer's table than at the wash tub or in the factory or in doing housework from five o'clock in the morning till ten o'clock at night with a day off every third Sunday.

For my part, I have been very glad to welcome women as my assistants in the field of bookkeeping, stenography, teaching or anywhere else, for that matter, and mighty good assistants I

have found them. They do not, as a rule, bet on the races or play poker. They have not mastered the science of investing in the stock market, through the medium of the bucket-shop, on \$5 or \$10 margins taken from the cash drawer, sometimes, and I prefer just a faint suggestion of heliotrope to the subtle fragrance of the "ten for a nickel" cigarette on an office assistant of mine. And if my stenographer chews gum, I can coax her to break herself of that rather vulgar habit, much easier than I could break my office boy of chewing tobacco and decorating the corners of the room with the juice of the weed.

DEMAND AND SUPPLY.

At any rate whether it is a good thing or a bad thing for humanity, in the long run, there has come to be a wide and increasing demand for the services of the stenographer, and so long as this demand exists there's bound to be a supply of young women and men to fill that demand, and it is up to the business schools of to-day to prepare these young women and men to enter upon their chosen profession, ready to perform the duties required of them.

Preparation in the field of stenography is of far more importance than in the field of bookkeeping. Given a young man or woman who is good at figures, quick and accurate; who will work and has common sense and just a moderate knowledge of the English language, and you can put that young person into an office and make a good bookkeeper out of him in a few years' time, even if he never saw a business college. But you cannot do that with a stenographer, her education is a far more complex proposition, for she must enter the field fully prepared to take rapid dictation and put that dictation into presentable form on the letter heads or invoices, or whatever it may be, through the medium of the typewriter.

The young stenographer may be as quick as greased lightning at figures and as accurate as the yard measure at Washington; may be of acute mind and gifted with common sense, rarest of all gifts; may write a good hand, for a stenographer ought to write a good hand; may be neat and attractive, earnest and willing, and still fail completely of being anything more than a \$7.00 or \$8.00 a week stenographer; for the real master of stenography must have far more than

an average knowledge of this great complex language of ours, with its Saxon, Greek, Latin, Teutonic, Celtic, and the Lord knows what derivation. "There's the rub." It is easy enough to take young people who are intelligent and industrious and teach them the stenographic alphabet, and a few months' practice will enable them to take down a hundred words a minute or more, as they come from the speaker's lips, but there is nothing that will give in a few months' time that knowledge of language which comes by wide observation and careful reading of the best literature of many centuries.

NOT SO FORMIDABLE AFTER ALL.

But I do not wish to scare my young readers into thinking that the art is really beyond the capacity of the average young person. It is not. The majority of the students of stenography in this country are grammar school graduates or high school graduates at best. Only now and then do we get a graduate of the colleges, though many of them might profitably take up what is one of the most progressive of all arts.

THE CALL FOR YOUNG MEN.

More young men ought to take up stenography. It offers opportunity for advancement far beyond that of any other line of study with which I am acquainted. There are certain fields of the art where women are not wanted, for instance, the railroads of the country no longer desire female stenographers. Certain other large corporations do not care for them except on purely routine work where they can be replaced at a minute's notice. The United States government would use many more men than it can get at very fair salaries. The reason for this preference is evident. It is not because men are better stenographers than women. I do not believe they make so good stenographers, as a rule. The best I have ever known, excepting a few court reporters, were women. But the female stenographer has one habit which sadly interferes with her efficiency, and you can't break her of it.

A business man tries the experiment of hiring a stenographer. He gets a young, attractive girl. She brightens up the office tremendously. All the old clerks stop grumbling and swearing at each other and the office boys. They spruce up in their dress, and the young fellows in the office are there promptly on time in the morning. She takes his dictation in an admirable manner. She corrects his bad grammar and the spelling is better than he could possibly do. She takes an interest in his business and he gets considerable comfort out of telling her all his trials and troubles and comes to depend upon her for advice, and a large number of his letters he can just pass over to her and



say, "Miss Brown, you answer these." And she does it in first-class style, and *then*, just about the time he gets so he can't do business without her, *she goes and gets married*, and "there you are." Of course, if he is a young fellow, he, perhaps, can marry her himself and keep her that way, and many a business man has done it, and found it an extremely profitable and agreeable partnership. But railroads and corporations and the United States government can't marry their stenographers, and so they have decided to take men, when they can get them. The court reporters of the country are nearly all men, and their business is profitable, though not the business I would advise a young man born with "that tired feeling" to choose for a life vocation. Some of the ablest business men and statesmen of this country have begun life as stenographers. Ex-Senator William E. Chandler, of New Hampshire, and Secretary of the Treasury Courtney are shining examples, and it is entirely safe to say that a young man who goes into business as stenographer, with something more than just a machine knowledge of his profession, will soon be dictating to other stenographers, is likely to become the confidential man of the business and is quite likely to attain a partnership.

THE WORK OF THE SCHOOLS.

But I am writing especially to students, and to such students as we have, not such students as we might choose to have were the selection left to us teachers. You are probably a graduate of a grammar school, at least. If you have a high school education, so much the better, but the great majority of students in the shorthand schools of this country are grammar school graduates. They are bright, active young people. Most of them eager to learn, and willing to work. If you are not of this class, by all means drop the study of stenography. It is no business for a person, who expects to dawdle over the work with a sort of dreamy idea of what he is doing. The stenographer must be alive and all alive and every minute alive. I assume that you know enough to do what your teacher tells you to at the beginning and thoroughly master the principles of whatever system of stenography you are taking and before I go any further, I want to say

JUST A WORD ABOUT SYSTEMS OF STENOGRAPHY.

It does not make any difference what system you take, it will not be long before you will meet somebody who will tell you, "Oh! you ought not to have taken *that* system; you ought to have taken So and So's system. It is much easier and much faster and much everything else." Do not pay any attention to that kind of

talk. It is an unfortunate fact that there are a whole lot of systems of shorthand in this country of ours. All of them have some good points, some of them have a great many good points, but none of them will do the work for you. I must confess being a little shy of systems which claim to teach you shorthand "while you wait." It is not a difficult matter to teach you the principles of the art. I think, if necessary you could be taught all the principles of stenography in a month or two, but I have been hunting a good many years to find a system which would enable its students to reach the commercial rate of speed, that is, a hundred words a minute, or more, without requiring pretty nearly six months' steady practice after the students were familiar with the principles themselves. I have not yet found that system. When I do, I will drop whatever I have and adopt it. The brain and fingers must learn to work together automatically, and the only thing that will enable them to do this is a large amount of practice. So my advice to young stenographers is this—master your principles, and then practice, *practice, practice*.

If the making of a good stenographer was simply educating a bright boy or girl up to the point of taking a hundred words a minute, more or less, and reading it back, the task of the shorthand schools would be greatly simplified, but there is much more to it than just that. "The proof of the pudding is the eating of it." And the proof of the stenographer is not the taking of dictation, but the shape she brings back that dictation after it has been hammered off from the typewriter.

There are two kinds of stenographers in the business world to-day. One is the stenographer who takes stenography as a parrot learns to talk. She hears the words as they come from the lips of the dictator and takes them down just as they come. When the dictation, whatever it may be, is completed the words are there. The stenographer reads them and takes them off, more or less accurately, from the typewriter. If the work was not dictated too rapidly, the dictator gets a good transcript. Now, the words are full of this kind of stenographers. If you advertise for a stenographer for \$7 or \$8 a week you get applications from a hundred of them. The stenographer has no earthly idea of what the dictator was talking about, except as she reads her notes. If from any cause she cannot read the notes, the dictation might as well have been in Greek, for all the knowledge she has of it.

There is another kind of stenographer, who not only takes the words that come from the lips of the dictator, but takes the sense of the article.

If she did not get half the notes, this stenographer could make a pretty fair transcript of that article, and in no case will her transcript be full of those absurdities and idiotic expressions, which are found in the transcript of the stenographer who takes by rote. And who, when the dictator, objects and says, "Why, Miss Brown, 'Please send me by retrain meal a catalogue of your new box' doesn't sound just right," replies: "Well, that's what you said."

The stenographer who gets the real essence of the dictation, has intelligence back of mechanical skill. She may not be able to take so fast as the other, in fact, she probably will not. The very best stenographer I ever had, was by no means rapid in taking dictation. You need not be a two hundred word a minute stenographer to get a high salary, in fact, the men who employ high salaried stenographers, do not dictate two hundred words a minute. It is only the routine stuff in business that is fired at you as if it were shot out of a gun, and that is the same thing over and over again, and the \$7 a week stenographer can soon do it just as well as a \$25 one.

THE HABIT OF READING.

Most stenographers fail to be first-class because of their limited knowledge of language, and only good and extensive reading can give this knowledge. There is no kind of reading but will prove of value to the stenographer. The wider knowledge of words she possesses the better will be the class of work she is able to take. Therefore, I say to every young stenographer, cultivate the habit of good reading. A person has only to note the enormous quantity of books, papers, magazines and the like in circulation in this country to understand that the habit of reading is almost universal, but the habit of good reading is not by any means so common. It is quite possible to read a good deal of printed matter and get no value whatever from it, but you cannot read the best literature of our language, or of any other language, without adding to your own store of knowledge and your own store of words. The average ignorant person does not use more than five hundred words, at the most, in all his store of language, and a good many of the words he does use are improper ones. I think I have seen canalboat men who had about four hundred and fifty "cuss" words, leaving only fifty for regular conversation. The fairly educated person, that is, the average business man, does not use five thousand words in all his life. Shakespeare, the greatest genius in all literature, used twenty thousand. It follows that it is best to choose for reading the works of men who know how to write our English language correct-



ly, for it is just like going into good society. You cannot go among people who dress correctly and who speak and act in a refined and cultivated manner without unconsciously assuming their manner. You will, after a time, talk as they talk, you will dress as they dress, you will appear as they appear. It is just so about reading. If you read the novels of the Duchess, or of "Old Slush the Detective," you will absorb their style, but suppose you read the novels of William D. Howells or Robert Louis Stevenson, masters of English, men whose every word is the right word, whose every sentence is constructed as a sentence ought to be constructed. Read this kind of literature, be it novels or history or poetry or essay, and you will absorb something of their style and diction, and it will help you greatly, when you come to be, what I hope you will be, trained and skillful stenographers.

It is not worth while going into business if you do not mean to be at the top of that business. You may not get there, but at any rate do not go into a profession and be satisfied to be just one of the "hewers of wood and drawers of water." By this I mean the lowest rank of the profession. It is all right to enlist in the army as a private, but a private who is good for anything wants to go up higher. And it is just so in stenography or book-keeping or any other branch of business life. It is a poor workman that does not have a higher position in view. If he does not get there through lack of ability or lack of opportunity, why that is the fate of many. But do not, in Heaven's name, settle down with the conviction in your heart that you *can't* be anything but a private, for if you have that opinion of yourself, it is probably correct. A man who goes into a fight expecting to

get beaten generally does, and he generally ought to get beaten.

JUST A WORD ABOUT SPEED.

There is a popular idea among students that it is necessary to develop a high rate of speed in order to be an efficient stenographer. I have seen schools, where speed tests took up about half the time, and I often pick up a circular which says, "Our graduates must take one hundred and fifty words per minute of new matter before they are allowed to graduate from this school." I have occasionally met one of these graduates in the office, and seen her go all to pieces in a most disastrous manner, over matter dictated at less than one hundred words a minute. So I am a little skeptical about speed tests in schools. It is not nearly so much a question of how rapidly you can make "pot hooks" and "whirly-gigs" and "curlicues" as it is how well you can read them after you have them on paper and after they have grown cold. If you go out of school with a hundred words a minute that you are sure of, of any ordinary kind of matter, dictated by any ordinary kind of person, and you can put that matter into first-class typewritten transcript in a reasonable time, you are much less likely to experience trouble along your way than if you can slap down the shorthand characters two hundred words a minute for ten minutes, and then take the rest of the day to make a transcript on your typewriter, and have that transcript full of weird grammar and picturesque punctuation and phonetic spelling.

And Finally, Do Not Neglect the Proper Practice of Typewriting.

Typewriting of itself is a mechanical art, and it is not difficult for any person to pick up a kind of typewriting which answers the purpose fairly well, so long as you do not have much

of it to attend to, but it will pay every young person taking up the study of stenography to take up typewriting in a thoroughly scientific manner, and there is nothing that will make you a more valuable addition to the office force than the ability to do rapid and accurate typewriting. It takes longer, there is no question about that, to learn to typewrite by touch, but it will pay a young student, to take the necessary time to master the art in this manner, and instead of writing out all your work on the first and second fingers of the two hands, make every finger do its proper share. If you make no speed for a month or two or three, don't worry. The speed will come when each finger has been taught automatically its appointed work, and when you have attained this skill, you will not be obliged to sit with your eyes closely fixed upon the keys of the machine, but can give your attention to the notes, and the fingers and keys will do the rest. Touch typewriters are in active demand in every large center of business, they do more work and they do it better, and what is more important than anything else to you, is the fact that they do their work without that nervous strain and tension which always comes when the eyes must closely follow the flying fingers.

And as a final feature of your stenographic education learn to do a simple thing which I have much difficulty to get students to realize as being a matter of importance, and that is, read your own typewritten matter. You will not then hand in transcripts that are full of errors which you made through carelessness, not through ignorance.

Next month I am going to tell you something about choosing a position, and getting it after you have chosen.



Business Practice Department and Offices of Sadler's Bryant & Stratton Business College, Baltimore.



Lessons in Ornamental Writing

F. S. HEATH, CONCORD, N. H.

Send work to Mr. Heath, Concord, N. H., by the 15th of the month, for criticism in the BUSINESS EDUCATOR.
Enclose stamps if you want your work returned.

Lesson 3.

Capital Letters. Nearly all the specimens received for criticism show better work on the small letters than capitals. This is not surprising, for, without exception, those who have submitted specimens are good business writers and have learned to make fairly good small letters. The capitals in ornamental writing are larger and more elaborate than in plain business writing. Hence, the failure to quickly master them. And, while I wish those following these lessons to give special attention to the capitals, I also wish them to understand that the small letters are not less important. The really skilled ornamental writer must be able to make capitals and small letters with equal facility. So, while we give some special attention to capital letters, we must not neglect the small letters.

The real difficulty in most instances is a lack of movement power and control. The scope of movement is not sufficient for the large forms. There is not enough reserve power and momentum to carry the hand steadily and surely through the required form. Particularly is this noticeable when the hand is called upon for the extra effort required to produce shades. I know of but one way to overcome the difficulty and that is first to develop a scope and power of movement greater than is required for the immediate work in hand. Practice upon very bold, heavily shaded exercises will accomplish this. Then, this excess of movement must be brought under perfect control by hour after hour of careful, intelligent practice of writing of ordinary size. To be under perfect control the movement must not be spasmodic, jerky or erratic, but rather even, strong and steady. It should be neither too swift nor too slow, but at a rate of speed that best combines, strength, grace and sureness. Practice this month along the lines suggested and let me see the result.

Plate 10



Plate 10. This takes up the inverted oval capitals which have a compound curve for the shaded stroke, U, Y and I. The initial stroke of these letters is similar to that of the letters given in the last lesson. The downward stroke is a compound curve with a turn to the right at the bottom. This stroke is shaded, the shade beginning at the broad turn at the top and increasing to the middle of the stroke, then decreasing as the narrow turn at the bottom is approached. This shade is the hard part of these letters. A common fault is to bring the heavy part of the shade too near the base line. U is finished like A. The stem where the last downward stroke retraces the upward stroke may be lightly shaded. This shade may be squared at the top or left round as in the third U. Y is like U except that the loop below the line takes the place of the finishing oval. The I is so simple in form that particular instructions seem unnecessary.

Plate 11





Plate 11. An entirely new capital principle is given. The beginning stroke is a horizontal oval, the top of which is even with (or some times slightly higher than) the extreme height of the letter, and the bottom of which comes to about one space above the base line. The stem itself does not reach quite so high as the oval. The shade is like that of *N* or *M*. This principle with the top, or overthrow, makes the *T*. A little cross of the stem makes the *T* into *F*. The overthrow is a long graceful curve based upon the oval principle. Give it careful study. The letters were made far apart so that all the lines might be distinct and more easily studied. The last part of *H* is made either upward or downward to suit the skill of the writer or the requirements of the form. The first three were made upward; the last two downward. When made upward it is well to strengthen the stroke by slightly retouching near the bottom. In the fourth *H* the small inner oval or loop must be just in the center of the larger oval. *K* will require careful study.

Plate 12

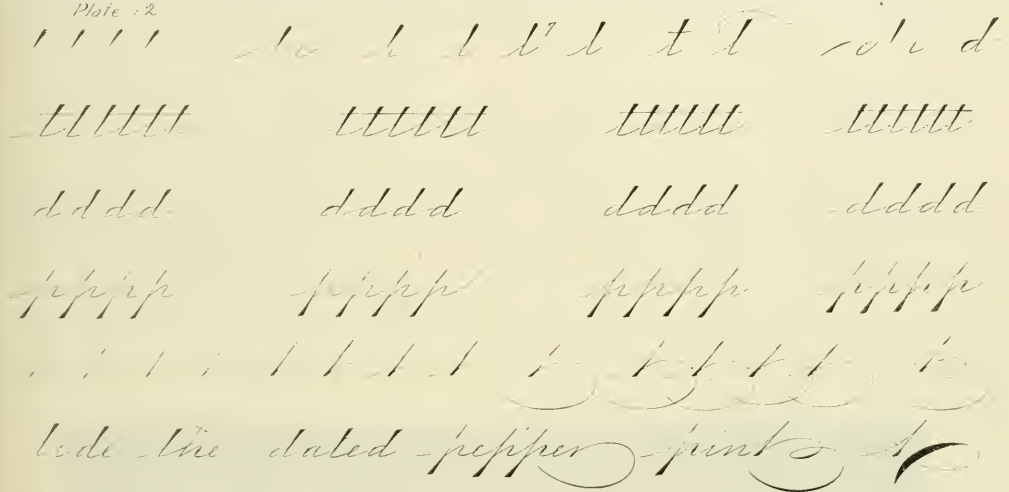


Plate 12. This plate is devoted to the stem letters, *t*, *d* and *p*. In the first line we show how the *t* and *d* are made up. First, we show the stem stroke alone. Place the pen on the paper two and one half spaces above base line. Spread the points to the desired width of the shade. Then come down straight toward the base line on the main slant, gradually releasing the pressure upon the pen. Lift the pen entirely from the paper when a little less than one space above base line. Master this stroke, then take up the other strokes as shown in the second illustration. Notice, that in making the completed letter the pen is lifted twice. First, after making the initial stroke—at the height of small *i*; second, after making the shaded stem. The liftings should be so made as to be concealed when the letter is completed. To square the top, place the pen in the shade at the upper left side, make a short upward stroke, then go square across the top and down the right side. The motion described makes a form somewhat like the figure 7. If the white paper shows inside the outline thus made, fill it out with another stroke of the pen. The cross may be a straight line or a graceful curve. The small *d* is a combination of the *a* and stem of *t*. The *a* part is not usually shaded. The upward stroke of *p* is carried to the height of *t* or *d*, and is only slightly retraced by the downward stroke which is carried two spaces below the line with an increasing shade from the base line downward. This shade is squared in a manner similar to that described for top of *t*, except that the process is reversed. The letter is finished by adding the last part of *n*. The last part may be shaded or not according to the taste of the writer. The final *t* (so called because only used at the end of words) is quite like the top part of *p* except for the final stroke. The letter is usually shaded as shown in the second group. It may be finished with the flourished oval. When so finished it makes an excellent movement exercise.

Plate 13

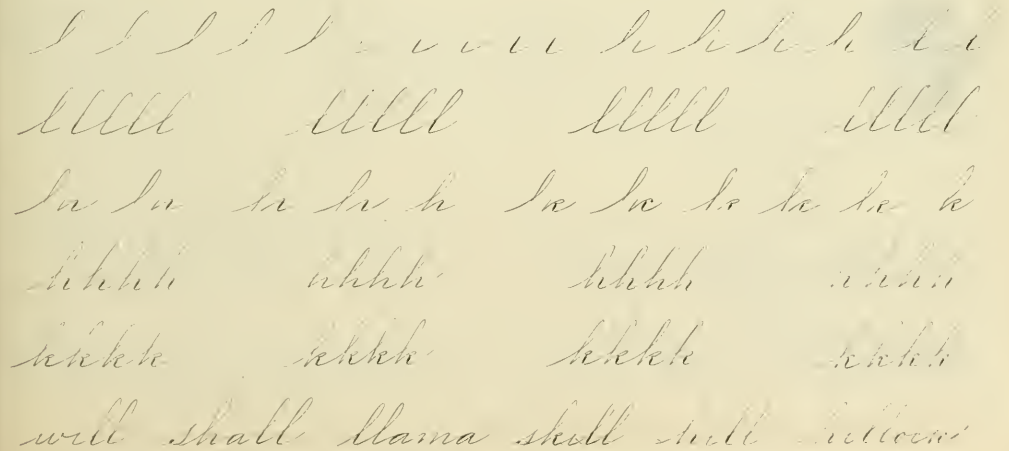





Plate 13. We now come to the loop letters which many consider the most difficult of small letters. The *l* is the simplest of the loop letters. In the first line we show how it is made by most penmen when writing the ornamental style. To be sure, loops can be made without lifting the pen, but when great accuracy and uniformity are desired it is best to lift the pen as shown. Notice the point of lifting, near where the lines cross. When the pen is replaced it should be upon the line already made so that the last stroke will retrace the first one a short distance. In this way the lifting is effectually concealed. The *l* may be shaded or left without shade as pleases the fancy. The shade is always made after lifting the pen, not before. When two *l*'s come together, both may be shaded, or the first shaded and the second left without shade. It is not considered good taste to shade the second if the first *l* is not shaded. In making the *h* and *k* the pen may be lifted at the same point as in making the *l*, or the loop may be brought down to the base line before the lifting. When the second method is used the angle formed by adding the last part of the letter conceals the lifting. While I like the second method best, I realize there are many fine penmen who prefer the first method. Use the one which is easier and surer for you. The loops in this lesson were written on a scale of fourths. That is, they are four times as tall as the minimum small letters. The loop should be as wide as the small o.

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 Ohio.

Instructions.

This month we take up the *t*, *d*, and *p*. You will find them somewhat more difficult on account of the length of the shaded stroke. The *t* and *d* are usually made two spaces in height. Finish the *t* at the base line the same as the small *i*. The first part of the *d* is the same as the *a* and the stem is the same as the *t*.
 The *p* is made two spaces above the base line and one below. Make the long downward stroke of uniform width. The last part of the *p* is the same as the last part of the *n*.
 Now take up the words and the sentence. Give considerable attention to your movement; your work should begin to appear smoother.
 Send me your best efforts for criticisms. If you enclose a stamp I will criticize and return it.

llllll letters t d d d dddd dont
 p p p pppp ppppin pitted attempted d
 command paramount decorative sprint
 ~ aim to reach perfection ~



Something in the way of Capitals from the pen of James D. Todd.

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Do you know that the best results can be secured by using a good penmanship text? Do you also know that a work of this kind greatly lessens your labor? Have you ever thought of using the **FAUST METHOD** of **MUSCULAR MOVEMENT WRITING** in your classes? If you are not using this book we are confident it will be to your interests to order a copy and carefully consider the matter.

The Chicago Business College, Chicago, Ill., adopted this work and the Principal of that well known institution writes as follows:—

"We are very much pleased with the results we have attained from the Faust Method of Writing. It is certainly a great help to our instructor and our pupils have taken more interest in their work than ever before.

"The copies for the body writing are very helpful and we are using the same for home practice, thus securing more and better work than we have been able to secure previously. We have put the Method in as a part of our regular outfit for our students."

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Knoxville, Tennessee



SPECIMENS

E. H. McGhee, formerly of Shennadoah, Ia., is now located in Trenton, N. J., and from the penmanship before us it would seem that he was making splendid improvement along that line. The penmanship enclosed is very good.

Miss Eleanor Hunt, pupil of H. L. Brown, Worcester, Mass., is doing some exceptionally fine work, as shown by specimens before us. The lines are not strong enough for engraving or the same would have been reproduced in this number.

Some very gracefully written cards were received and hereby acknowledged from Mr. L. P. Mensch, penman and commercial teacher in the big Mountain State Business College, Parkersburg, W. Va., A. G. Sine, proprietor.

No better specimen of business writing has recently been received in this office than that in the form of a letter from Mr. C. L. Krantz, penman and commercial teacher in the Augustana Business College, Rock Island, Ill. Mr. Krantz is not only a fine penman but a fine artist as well, and what is still better, he is a fine, whole-souled fellow.

J. D. Rice, penman in the Chillicothe, Mo., Normal School, recently favored us with some samples of penmanship executed by his students which show that Mr. Rice is pushing the work to a high state of perfection in that institution. The work sent is of the highest order, both in business and ornamental writing. Mr. Rice is to be congratulated in the results he is securing.

An appreciated list of subscriptions is hereby acknowledged from Bro. Alfred, St. Joseph College, St. Ferdinand, Que., who writes a very good vertical as well as a good slant hand.

W. D. Jackson, Orange, N. J., recently favored us with a souvenir postal card containing a very attractive black board flourish.

C. A. Fausl's Department of Muscular Movement Writing

Merit Mention

Valparaiso Public Schools, Valparaiso, Ind.

COLUMBIA SCHOOL.

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Mabel Vories..... Fourth Grade
Verna Hubble..... Sixth Grade.

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Ennis Bullock..... Fifth Grade.
Claude Smith..... Sixth Grade.
Louise Koessler..... Seventh B.
George Frederick..... Seventh S.

GARDNER SCHOOL.

Bell Perkins..... Third Grade.
Grace Wareham..... Fifth Grade.
Leslie Parine..... Sixth Grade.

Sisters of the Precious Blood, Vienna, Mo.
John Weider, Kathrine Bushmann.

Hygienical

Mr. E. Summer Cook
Miss Edith L. Inman
Married

Thursday, August 15th, 1907
St. Joseph, Mo.

At Home
Maryville, Missouri
September 10th

One of the best written letters recently received is from Mr. John O. Peterson, penman in Greer College, Hoopston, Ill. Mr. Peterson is teaching and preparing as a supervisor of writing and drawing and is one of the young men in our profession we feel sure will some time make a name for himself.

CRITICISMS

A. A. A. Fitchburg, Mass. Your capitals are excellent.

If you are desirous of preparing as a professional penman we would recommend that you make all capitals at least three eighths of an inch in height. Keep the finish of the *W* high; curve the horizontal line of the *D* more; make oval of *P* less pointed.

A. V. D., New York. You are starting out splendidly. Keep the down stroke free from shade. Make your *M* and *N* boldly. Remember a faint heart never won a fair hand; this means a fair hand writing as a fair flesh hand.

D. L., Brooklyn. You are starting out splendidly. Curve down stroke of *o* more. Watch the turns and angles closely. You can become a very good penman.

W. H. M., Akron. You are starting out very nicely and should be in the course of 10 months a professional penman. Curve down stroke of *o* more. Try to be more exact in the small *n* and *u* exercises.

J. M. S., Ringgold. Your capital letters are very good. They are just the right size for actual business writing. If you are aspiring to become a professional, I would recommend that you make the capitals somewhat larger with a view of making them more accurate.

C. B. H., Kentucky. You are starting out splendidly. Your materials are first-class. I would recommend that you continue the use of the oblique holder, as it is possible to write more professionally with it than without. Watch carefully the proportion and slant of your ovals, particularly in the big oval exercises. You can easily win our certificate by continuing the work you have begun.

F. L. B., Loogootee. You are starting out splendidly. You could get your work up to a professional standard in the next 10 months. You will have to use better paper to do it.

J. R. B., Fine. Try to keep up with Doner's copies each month and the professional certificate in writing will be yours. Follow the details closely and do not hurry work while practicing.

D. M., Kansas City. Fine practice. Curve down stroke in *o* more. Start it leftward not downward. Try to be exact in the small *u* and *m* exercises.

W. F. M., Stevens Point. You are starting out as though you intended to be a professional. Curve down stroke in *o* more. Don't turn pen upon the left nib as it makes a horizontal line that is too heavy.

E. H. D., N. J. You are beginning the course exactly right. Your ink doesn't flow quite as nicely as I should like to see it, particularly on the ovals. Now see how accurately you can do the little letters and yet do them freely. You can become a professional.

A. F. R., New York. Your oval exercises are not compact enough and you are inclined to shade downward strokes. Curve the down strokes in the ovals just as much as the upward strokes. You are starting out very successfully and I would recommend to continue to work upon each exercise and copy until you can do just as well as possible. Some of the exercises you ought to get nearly as good as the copy.

R. D. McA. You begin as though you intended to end a professional. This is just as we should like to have it. Make *o* as rounding at the top as at the bottom. Would advise making the capitals at least three eighths inches in height.

R. P. K., Cable. Make your oval exercises a trifle more compact. Make the enlarged small letter exercises more vigorously. Curve down stroke of *o* more. All of your small work lacks strength for professional proficiency.

S. H., Chatt. Your ink is not very good. Curve down stroke in *o* more. Make up strokes just as heavy as down strokes in all of your work. You have made a good beginning.

G. E. H., Columbia. Your *W* is rather wide. Curve lower part of *Z* less. Tip central loop of *E* downward at right angles to the main slant. *L* slants too much. Your *D* is too open at the top.

E. R. L., Loogootee. Make your exercises more compact. Curve down stroke of *o* more. Your small exercises are not strong and forceful enough.

G. G. B., Danville. Continue the work you have begun one hour each day and by June next you will have earned a certificate if you are not greatly mistaken. Close each *o* and curve the down stroke. Watch spacing and slant of the small exercises.

C. A. V., Evansville. You are starting out very successfully. Watch details of the small exercises and small letters. Curve down stroke of *o* more. Watch turn and angle closely in small letters. You are starting very satisfactory.

A. B., Wis. Glad to know you are back in school once again. Practice on two-space ovals and push the pen along with considerable force in the small letter exercises. You are starting out very nicely and ought to be able to win a professional certificate next year.

R. B. W. Curve down stroke more in *o* otherwise your practice is about as perfect as one could wish. Your ink is not quite as dark as it should be and your pen seems a trifle coarse. Keep up the pace you have begun and in about nine months you will be a thorough-going professional.

F. W. A., Idaho. You are certainly doing fine. Keep up the good work and let us hear from you again. No certain criticisms.

M. H., Beverly. Your practice on lesson one is very good. I would recommend that you give more attention to the small letter exercises. By so doing you ought to be able to secure a professional certificate in the course of nine or ten months.

C. L. D., Ohio. Your work is the best we have had thus far received. Try to keep this standard clear through the course and win one of our professional certificates.

(Continued on page 28)

Little Rock, Ark., 8-7-07

FRUIT
 James,
 Dear Friends,
 Your letter written
 in the true, old, personal way received and greatly
 appreciated. Greatly prize & cherish
 The Art Portfolio and Script Alphabets
 are worth many, many times the price I paid.
 I would not part with them for any reasonable
 price and be without them.
 Hoping to always keep in touch with
 James & F. Blosser. I remain,
 Yours truly,
 F. O. Putnam.

By Mr. F. O. Putnam, Supervisor of Writing and Drawing in the Little Rock, Ark., Public Schools. Few Supervisors are able to write a hand that will engrave so successfully, although the above reproduction does not do the original justice.

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Experiment Number 3.

OBJECT.—TO SHOW THE EFFECTS OF TENSION UPON MUSCULAR ELASTICITY.

Teacher.—"Take pens. Sit as well as you know how, but make the muscles of the right arm and hand very tight, then write the word 'millions' the very best the tightened muscles will permit. Notice whether the action is smooth or jerky, easy or hard, comfortable or uncomfortable. Ready—write. (Class write.)

"Now allow the muscles to be so loose that the pen nearly falls. Write the same word again, observing the same points. Ready—write. (Another trial.)

"Now, again, with muscles firm but not stiffened, pliable but not flabby. Ready—write.

"See which produced the best looking work. Eyes closed." Then take the vote.

Experiment Number 4.

OBJECT.—TO SHOW HOW WEIGHT AT ARM REST AFFECTS THE ACTION OF THE ARM.

"Lean heavily upon arm-rest, and attempt to do your best work.

"Now, again, with only enough weight or pressure to prevent its slipping.

"Which is better and why?"

"Pupils should be led to discover and give the right answers.

Experiment Number 5.

OBJECT.—TO DEMONSTRATE THE VALUE OF GOOD PLANNING.

"Take pens! Write the word, 'thinking' a few times. Ready—write. (Class writes.)

"Attention! Write the same word again, but carefully plan each word before attempting to write it. Think how to form each letter, how rapidly to move the arm, &c. Ready—write.

"Does it matter whether we make careful plans or not? Which way gives better work. Why?" &c.

Experiment Number 6.

OBJECT.—TO SHOW HOW LEANING THE HOLDER AT DIFFERENT ANGLES AFFECTS THE SPRINGING OF THE PEN, LESSENS OR INCREASES THE REACHING CAPACITY OF THE FINGERS, OR CHANGES THE CHARACTER OF THE LINES.

"Attention! Raise top of holder so that it assumes almost a perpendicular position. As you write observe whether the points are inclined to catch, or glide smoothly.

"Lean the holder as far back as the thumb will permit. Write again. Does this angle make it more or less easy to prevent shading? Does it help or hinder the flexing of the fingers?"

"Raise it now to a position midway between the first and second. Ready write. Does this allow longer or shorter finger reaches? Are heavy lines more or less easily avoided? Does the pen now drag more or less?"

Experiment Number 7.

OBJECT.—TO SHOW HOW MOODS AFFECT WRITTEN RESULTS.

Teacher.—"I wish you to determine whether how you feel makes any difference with how you write.

"Make yourselves feel as listless as possible—as if it were very hot, you were very tired and didn't care very much how the work looked. While in this mood write 'Jamestown'."

"Are the letters firmly, or loosely written? Weak, or strong looking?"

"Next, throw your mind into an anxious, worried state. Write 'Jamestown' again.

"Does this mood cause the arm to act more or less easily? Does it move right off or hesitate? Are its motions smooth or jerky? Do the letters look stiff and uncomfortable, or smooth and easy?"

"Now, let us be in dead earnest, but not afraid—at ease, yet alert. Plan with care, then fearlessly and rapidly write the same word again.

"Compare the last with the first two as to points already mentioned, and we will vote upon the result.

"Feel as cross as possible. Write as best you can while feeling thus. See how it looks!"

"Now, let us be very earnest, yet cheerful. Try it now.

"Do you think that how we feel really makes a difference with the looks of our writing?"

"C—"Yes."
"Then, let us make up our minds to write with spirit, energy, dash, yet with thoughtful care."

Experiment Number 8.

"Turn pen so that only the right nib touches the paper and see how it runs. Now, the left nib. Now press evenly on both nibs, and note whether it glides more or less smoothly."

Experiment Number 9.

DEMONSTRATING THE PART PLAYED BY PHYSICAL SENSATIONS IN DIRECTING MUSCULAR ACTION.

"Write 'manner' with the eyes open, noting just how the action FEELS at the arm-rest.

"Close the eyes and see if you can write it again so that the stretching feels just the same to the underside of the arm.

"Open the eyes and see if they look about the same.

"Close the eyes again and write two more words. See if you can decide whether all the letters are the same size or not before opening the eyes. Ready—write."

"Next, with eyes closed, write one word with large motions, and another with small ones. See if the letters differ in size.

"Close eyes again and write with a jerky movement. Now a smooth movement. Now hastily. Now cautious. Think all the while how the action FEELS. Eyes open! See what kind of work each kind of action produced."

Experiment Number 10.

OBJECT.—TO SHOW EFFECTS OF DIFFERENT RATES OF ACTION UPON QUALITY OF LINE, PRECISION OF NOTION, &c.

"Attention! Write the word 'Monday' very slowly. Now hastily. Again just rapidly.

"Are the lines of the first smooth or wrinkled? Those of the second? Of the third?"

"Are the lines of the first light or heavy? Of the second? The third?"

"Are the letters better formed in the first, second or third samples?"

Experiment Number 11.

OBJECT.—TO SHOW ADVANTAGE OF A BEDDING FOR THE PRACTICE PAPER.

"Place a single sheet of paper against the hard desk or table top. Ready—write. Is your pen apt to catch?"

"Place another sheet under this, and try again. Now two or three sheets. Does the pen act any differently than at first? How? Why?" &c.

Criticisms—Continued from Page 38.

L. H. S., No. Your exercise work is good. Would suggest that you try to curve the downward stroke of *o* more and the up stroke less. As a whole, the work is good. Come again.

B. H., New York. You should use a little freer movement, as your line seems to be a little shaky. Notice that the first part of *u* and *w* should be angles, not turns. Curve up stroke of *r* more. Put more work on *t*.

Carlson. You need to do a great deal of exercise work. *A* might be mistaken for *O*. Upper part of *E* is too short for the lower part. Small loop on beginning stroke of *X*, *M*, *U* and *I* is too long. Up stroke of *S*, *G* and *L* is too straight.

H. W. Lebanon. You need more work on the indirect oval. No special criticisms. We certainly feel that you will be able to win a professional certificate, although our standard for this is high.

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- The next rush will be for teachers to begin with the second session around New Year's. None too early to get in line.
- Tell me right off the reel all about yourself that a prospective employer would wish to know—qualifications, experience, salary required, personal data, etc.

FRANK VAUGHAN

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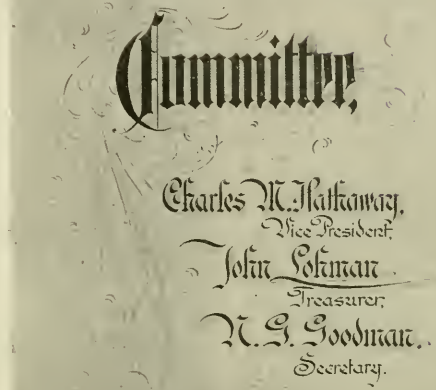
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Lesson One.

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To me the work has always been fascinating, and while I have had time for but little of it for a number of years on account of my Engrossing, it is with pleasure that I respond to a request from the editors of the Educator for a few simple lessons in Automatic Penmanship.

While Auto work is not exactly writing, it is, however, classed with Commercial Art, and should come under the heading of Penmanship, and there seems no reason why the pages of a penmanship publication should not be adorned with good examples of Automatic Penmanship for the benefit of our young penmen, as well as examples of ordinary penmanship.

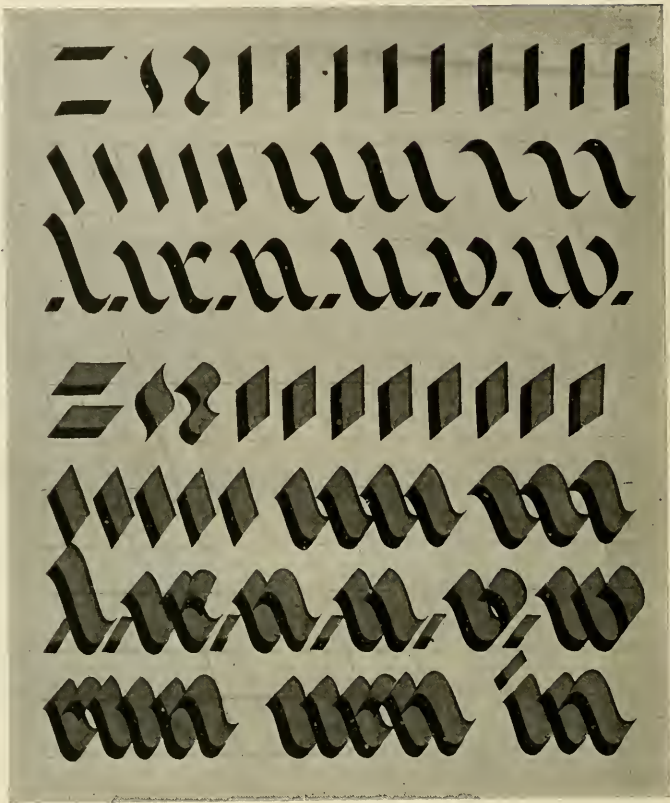
Judging from the contributions to penmanship papers during the last four or five years, there has been a marked decrease in Auto work done by penmen generally, the last example of any worth, if I remember rightly, having appeared some years ago. It may be that the editors of the B. E. have noticed the same thing, and therefore decided to run a series of lessons in this department for the purpose of re-kindling the Auto enthusiasm, and I would be well paid for my work in preparing them if I could help them to that end.

Automatic Penmanship has been the beginning of many a career as an Engrosser, and even if you don't care to carry it any further than the making of ordinary show cards or beautifully colored notices, there is good "Pin Money" in it and at the same time, as I have said, the work is fascinating and requires comparatively little time for almost complete mastery.

Now for the first lesson. Looks easy doesn't it? And it is easy if you get started right. The first thing to do is to get your paper ruled correctly. Get three or four sheets of good writing paper, or if you haven't any of that handy, go to the grocer or butcher shop and get some of their common wrapping paper; that's what I used when I first started and found it good enough. Get the kind that has a gloss to it, with a hard surface. Take three or four pieces about 11 x 14 and rule lines over them $\frac{1}{2}$ inch high and $\frac{3}{4}$ inch apart. Rule guide lines diagonally across the paper also to help you to get the proper slant for the slanted exercises of this lesson.

Now take a No. 2 Marking Pen and dip it in a glass of water, which you wipe it off by sliding it over a blotter. Next take a small stick of wood, a match will do, and dip it into the ink; then fill the pen by letting a drop or two fall from the stick down between the nibs of the pen. Never dip the pen in the ink. After making a few test strokes on a piece of scrap paper, try the exercises of the first line of our lesson. Hold the pen so that the nib will be at an angle of about 45 degrees and be sure that you keep it there; don't turn it either way while writing.

After filling a page or two of the exercises of the first line, and are sure that you understand how to use the pen a little, try the next line of our lesson. Although seemingly simple at a glance, make almost two thirds of all the strokes of the alphabet from which they are taken. Be sure you get them. Do you notice that there are three different strokes in that line? Notice that the second one starts quite abruptly, but ends



with a round turn. Notice the third one starting with a round large turn and ending with a small one. Now put those strokes together as I have done in the third line. Make pages of them until you get good ones.

The last half of the lesson is identical with that of the first, except that it is done with a No. 5 Shading Pen. It is not difficult to use at all; just as easy as the Marking Pen if you will only keep your mind on the heavy part of the letters and let the shades take care of themselves. While writing have your pens standing in a glass with an inch or two of water in it. Take good care of your pens and ink because you can't do good work with rusty pens and thick ink. After practice the pens should be carefully cleaned and the ink covered. To those who are just beginning and have no supplies, I will send two good pens, one a No. 2 Marking and the other a No. 5 Shading, and a bottle of good glossy black Auto-ink for fifty cents. This will be enough supplies for the first three lessons.

Lesson No. 2 will contain a complete alphabet, after which I will try to give a few ideas for practical show cards.

By ruling a line $\frac{1}{2}$ inch high I mean to rule head and base lines $\frac{1}{2}$ inch apart. Then rule another head and base line but have the two sets only $\frac{3}{4}$ inch apart. That is what I mean by ruling lines $\frac{1}{2}$ inch high and $\frac{3}{4}$ inch apart. By ruling systematically this way, much practice paper may be saved.

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BY F. S. HEATH.

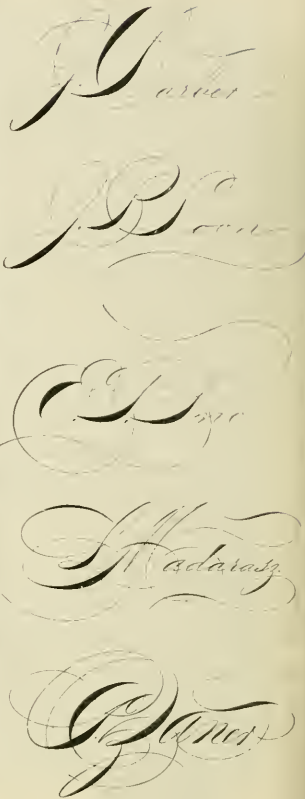
C. B. H., Ky. Your work is good for a first try at ornamental writing. You have every reason to be encouraged. You seem to have a very good idea of form, but lack the ability to put it on the paper. This ability comes only from careful and persistent practice. Use enough force on your capitals to secure smooth lines. Your small letters are too large and sprawly. I would like to see more of your work.

R. P. K., Ohio. Your movement seems to be uncertain. Do you not use an irregular, jerky motion? If so, stick to movement exercises until you have easy, regular motion under perfect control. By carefully following the course you can make great improvement. I will do all I can to help you. Send work for criticism each month.

X. Y. Z., Neb. You have a good deal of skill already, and by continued practice should soon rank with the best. Your movement exercises are smoother than your work upon the letters. Are you a little timid when you strike off a capital? Your work indicates that you are. Gain confidence by striking out boldly. What does it matter if you do fail sometimes? The finishing ovals to your capitals are too round. Top of E is carried too far to right before making the little loop, causing the letter to stand almost perpendicularly. Small letters are first class, needing only a little more grace in execution to put them near the top. Shall I hear again?



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above named school, and although a young man, he is well qualified to conduct this important branch of the work, as he has had a wide experience in the Commercial World, having held positions as Bookkeeper, Stenographer, Bank Cashier, Entry Clerk, Teacher and General Office Assistant in several different states and is spoken of very highly by former employers. Last year he had charge of the Shorthand Department of the above named school, which position he held to the entire satisfaction of the management.

Mr. Crandall is an expert typist and writes as well blindfolded as otherwise. He has had his own way to make since childhood, and his future is therefore promising.

BOOK REVIEWS

"100 Writing Lessons" by H. W. Flickinger, published by the Home Correspondence School, Springfield, Mass., is the title of the finest series of copy slips of the kind ever published. The forms are of the accurate, slightly shaded sort, just the kind the members of our profession should be proficient in and just the kind aspiring penmen should practice from. All who are ambitious to professionalize in penmanship should secure a set of the copies. Brief instructions accompanied the copy slips. These lessons are from the Master hand of H. W. Flickinger, the well-known, highly-esteemed veteran penman.

"The Show Card Writer" a monthly magazine devoted to up-to-date show card lettering and designing. W. A. Thompson, editor and publisher, Pontiac, Mich. One dollar per year or ten cents a copy, is the best journal of the kind we know of. Those of our readers who are interested in practical lettering and designing, as applied to show card work, would do well to send 10 cents for a sample copy or \$1.00 for a year's subscription. It is chock-ful of excellent ideas and its publisher is a thoroughly reliable man.

Obituary

On the morning of September 21, 1907, Mr. Adelbert, L. Gilbert, Manager of the Spencerian Business College, Milwaukee, Wis., departed this life after an illness of two months.

Mr. Gilbert was fifty-six years of age. When a young man he entered and graduated from the Spencerian College, remaining with the institution as instructor until some four or five years ago when he opened a school of his own. About a year ago his own school and the Spencerian were merged into one, and he became manager.

Mr. Gilbert was a man far above the average in Christian character, possessing a very high sense of honor. The fact that for twenty years he was treasurer of the Y. M. C. A., indicates how high he stood in the estimation of the best class of Milwaukeeans.

A large number of people in our profession will be pained to learn of his death. The business college fraternity has lost a valuable member.

The subject of this brief sketch, Mr. L. M. Crandall, was born on a farm in Cranston, R. I. His education was obtained in the Public Schools of Mass., R. I., and Conn.; and Business Colleges of Mass., Conn., Ohio, Pa., and Texas.

Mr. Crandall was a student in the Zanerian College during the school year of '04-'05, and is now employed as instructor of Penmanship and Touch Typewriting in the Douglas Business College, of McKeesport, Pa., where he is doing exceptionally good work and proving his ability as an enthusiastic teacher.

Mr. Crandall also has charge of the office practice department of the

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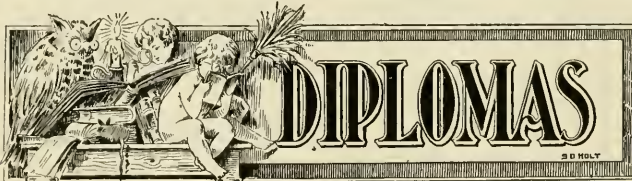
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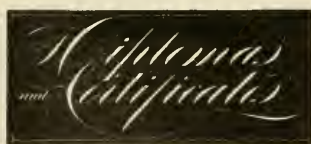
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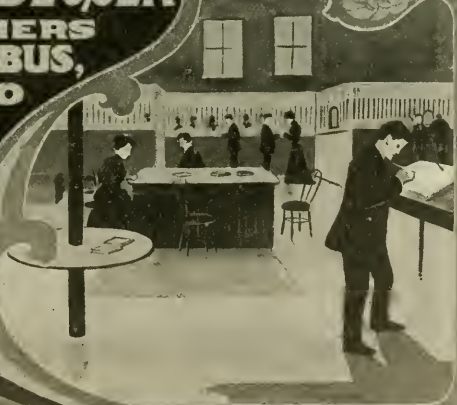
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LADIES' CHAMPIONSHIP:
4181 Words in One Hour.
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2289 Words in 30 Minutes.
Madison Square Garden, Nov., 1906.
AMERICAN CHAMPIONSHIP:
4905 Words in One Hour.
WORLD'S CHAMPIONSHIP:
3322 Words in 30 Minutes.
Toronto, December, 1906.
ASSOCIATION HALL:
2129 Words in 30 Minutes.
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The BUSINESS EDUCATOR

VOLUME XIII.

COLUMBUS, O., DECEMBER, 1907.

NUMBER IV.

TWO EDITIONS

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THE BUSINESS EDUCATOR

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C. P. ZANE, Editor
E. W. BLOSER, Business Manager

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The *Business Educator* is devoted to the progressive and practical interests of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. Its purposes are 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 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 its 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.

Early in October ye editor journeyed to western Iowa on a visit and vacation of a half month not having set sole on Iowa soil for just twenty years. At that time he tried to act the double role of nurse and cowboy, and with what success the reader may well imagine.

Iowa in October presents a charming scene. The faded corn, the dead tall grass, the dying, tall wheat stubble with the sun shining thereon presented a golden autumnal glow not so sordid but unlike the rich golden harvest of dollars the crops yield the tillers thereof.

The rolling prairies, so characteristic of Iowa, possess a charm and beauty peculiar to themselves.

A day spent in Omaha revealed a city of exceptionally fine and substantial business buildings—larger than in most cities of greater population.

The commercial schools were all well attended, although the attendance in that agricultural community is relatively light until November, and even January.

The VanSant school is a school of quality rather than of size, and a model it is in every particular. The Boyles school, housed in its own building, is easily the largest, and a distinct credit, not only to that great city of the prairies, but to our profession as well. The Omaha commercial school, presided over by the Rohrborn brothers, is the pioneer institution of that section, and, judging from the equipment and attendance, it seems to be holding on to its well-earned reputation for good service. The Mosher-Lampman school is a vigorous youngster of but a few weeks, and is destined to "cut a figure" of no mean proportion in the future of Omaha schools.

In Chicago, the schools were filled almost to their limit early in the season, with every indication of a most prosperous season. Competition is

strenuous and not as clean as we should like to see it, but this, unfortunately, is not peculiar or confined to Chicago. We made our headquarters at the Northwestern and found its proprietors as warm hearted and genial as ever, and its attendance close to 500 and still increasing. The Metropolitan down town school is by all odds the largest, at least the largest we visited. The Gregg school is flourishing, but we were unfortunate enough to miss seeing the genial, gentlemanly Jno. R. The Central, the new school, is gaining in numbers and doing exceptionally good work.

Tinus is tenacious in his intentions to continue to teach the technic of success in shorthand as in the past, and success awaits him and his students.

Des Moines, Ia., "the Hartford of the West," because of the number of insurance companies located there, is a growing city with a big future and fine business schools. The Capital City Commercial College easily leads all others in numbers. We were never more royally entertained than by Mr. and Mrs. B. F. Williams. Mr. Carothers and Miss Champion, two true Zanerians, helped to make us feel at home and among friends. The four C's is just as good in appearance and in fact as its fine annual catalogues represent it. The attendance was large and, what is even more desirable, good in character.

All students entering this institution must sign an agreement not to use cigarettes—a courageous stand all schools will do well to adopt.

At Highland Park College we met for the first time President Longwell with whom we began correspondence nearly two decades ago. Of course we were glad to shake the glad hand with the genial C. A. Wessel formerly of Big Rapids, Michigan, and with the master penman and artist, L. M. Kelchner.

The Iowa Business College, with Mr. McGregor at the helm, impressed us favorably. It seemed to be prospering and doing good work.



CLOB CHAT

Mr. C. R. Hill, penman in the Bowling Green, Ky., Business College, shows his loyalty and enthusiasm for penmanship by forwarding a list of 42 subscriptions, as well for an elaborate script specimen for THE BUSINESS EDUCATOR, which will appear in this or the following number. Mr. Hill is forging to the front very rapidly as a teacher and as a penman. Few people in our profession have made the rapid advance he has, and he seems to have but fairly begun.

Mr. C. J. Smith of the Gem City Business College, Quincy, Ill., is doing his part in the way of good writing as shown by the number of subscriptions he sends us from time to time.

Another splendid list of subscriptions is acknowledged from A. E. Cole, penman in Duff's College, McKeesport, Pa. Mr. Cole writes an uncommonly good hand and was awarded the gold medal for having made the most improvement in the Zanerian during 1906-07.

Mr. J. D. Rice, penman in the big Chillicothe Mo., Normal School, is standing by the guns of good writing as well as THE BUSINESS EDUCATOR, evidence of which we have in the good sized lists of subscriptions received.

Another fine list of subscriptions is at hand from the Scranton, Pa., Business College, H. D. Bnck, owner and principal, and C. W. Carlton, penman. This institution has long been known for good penmen on account of the many good penmen it turns out annually. Its reputation does not seem to be declining in the least.

The American Commercial School, Allentown, Pa., O. C. Dorney, proprietor, is one of our most successful commercial schools. Subscriptions from time to time received indicate that the penmanship is looked after enthusiastically, and THE BUSINESS EDUCATOR Certificates which find their way into the hands of its students indicate that the instruction given is of the practical sort.

A list of twenty-five subscriptions is hereby acknowledged from Mr. Wlodarek, penman in the St. Louis, Mo., University.

An appreciated list of subscriptions from J. L. Holtzclaw, penman in the well-known Detroit, Mich., Business University, indicates that he is maintaining the reputation of that institution for conscientious attention to the subject of penmanship.

A list comprising the lucky number of twenty-three names as subscribers to THE BUSINESS EDUCATOR is hereby acknowledged from Mr. C. L. Krantz, penman in the Augustana Business College, Rock Island, Ill. Mr. Krantz writes a business and ornamental hand of more than ordinary accuracy. More-over, he is an artist of a good deal of ability and a teacher of uncommon, common sense.

Mr. Geo. G. Wright, Merrill College, South Norwalk, Conn., is one of THE BUSINESS EDUCATOR'S staunch friends and supporters, which is but saying that he appreciates the importance of good writing and is doing his part to see that his pupils acquire that part of a business education.

A fine list of subscriptions from A. A. Kuhl of the Georgia Normal College, Abbeville, Ga., indicates that he has lost none of his old-time enthusiasm for good penmanship. The good people of the South are to be congratulated that he cast his lot in their sunny southland.

A splendid list of subscriptions is hereby acknowledged from the splendid penman

and all-round gentleman, Mr. H. C. Russell of the Kinyon's Commercial School, Pawtucket, R. I. This is the same Mr. Russell who gave a practical series of lessons a year or two ago in the columns of THE BUSINESS EDUCATOR, and from the page before us we would infer that Mr. Russell is giving considerable proof of his gift to the ornamental phase of writing, as his work is quite graceful, skillful and artistic.

Mr. C. A. Campbell, penman and commercial teacher in the Elliott Business College, Toronto, Ont., displays his loyalty to good writing and to THE BUSINESS EDUCATOR by forwarding quite a large number of subscriptions, which would have been larger still were it not for the fact that our Canada friends are required to pay 20 cents more for each subscription because of Canada's postal regulations. We are glad indeed to know that our Canadian friends recognize THE BUSINESS EDUCATOR as giving forty pages more each year, expressly to young men and women preparing for positions than any other similar journal.

Some splendid lists of subscriptions are received from time to time from the Tyler, Texas Commercial College, H. E. Byrne, president, and Dudley Glass, penman.

An appreciated list of subscriptions is hereby acknowledged from Mr. C. A. Cowee, Wausau, Wis., Business College and Academy. Mr. Cowee writes a good hand and arouses the kind of interest which leads to good writing on the part of others.

Few young men in our profession are doing more conscientious work than Mr. H. A. Don, penman in the Laurium, Mich., Commercial School. He writes a good plain business hand and is a practical teacher, and consequently a BUSINESS EDUCATOR clubber.

A good-sized list of subscriptions is hereby acknowledged from Mr. E. B. Clark of the Topeka Normal College. This indicates that the penmanship work of that well known institution is receiving the usual amount of enthusiastic, conscientious, and practical instruction.

Mr. J. H. Wollaston, the efficient teacher of penmanship for commercial subjects in the Lincoln, Nebr., Business College, recently favored us with an appreciated list of subscriptions indicating that he is giving that important subject the attention it deserves.

A list of 34 subscriptions is hereby acknowledged from the well-known, high-grade Boyles College, Omaha, Nebr. This institution is not only one of the largest schools in our profession but one of the very best. Its equipments from the simplest detail to the entire specially constructed building is of the highest grade.

A splendid list of subscriptions has been received from our venerable true and tried friend, Prof. D. H. Hainer of Curry College, Pittsburg, Pa. He also reports that their school has opened this year with the largest attendance they have had for many years, and with a good grade of students.

Mr. C. L. Krantz, of the Augustana Business College, Rock Island, Ill., continues sending subscriptions from time to time indicating that there is to be no letting up in enthusiasm and instruction in penmanship at that institution. Mr. Krantz is a success because he goes after every thing with bull dog persistency, minus the bull dog disposition.

W. A. Bagby, manager of the Armstrong Business College, San Luis Obispo, Calif., submits a list of subscriptions with the information that all will follow closely a course of lessons in THE BUSINESS EDUCATOR with the view of securing certificates,

EA budget of subscriptions and specimens are hereby acknowledged from Mr. E. W. Miller, penman and commercial teacher in the Willis Business University, Springfield, O. The specimens submitted reveal some very good writing although early in the year. Certificates will evidently begin to find their way into the hands of these pupils, as they are certainly making excellent progress.

A splendid list of subscriptions is hereby acknowledged from C. E. Blews, the efficient penman, engrosser and commercial teacher in the Troy, N. Y., Business College. This institution has long since been known for the good work it does along the line of writing, and engrossing. Mr. Blews seems to be maintaining this excellent reputation.

The Hudson, La., Training School demonstrates its progressive policy in practical work by contributing a quarter century subscription club to THE BUSINESS EDUCATOR.

Nearly a century long is the subscription list received from Mr. M. H. Ross, the efficient penman of the L. D. S. Business College, Salt Lake City, Utah. We have few men in our profession whose penmanship ranks as high in execution as the work of Mr. Ross. Moreover he is lustier from the word go, and a practical teacher as well as a fine fellow.

The first subscription list of the season from Bliss College, Columbus, Ohio, number 70. Others will follow in due time. The school is enjoying the largest attendance in its history, which means that it is the largest commercial school Columbus has ever had.

Mr. L. C. Smith, principal at the Greenfield, Ohio, Business College, maintains his usual interest and enthusiasm in his penmanship classes with the aid of THE BUSINESS EDUCATOR, a liberal club having recently been received.

A splendid list of subscriptions is at hand from our friend D. M. Bryant, penman and commercial teacher in Tobin College, Ft. Dodge, Iowa. He reports the largest enrollment in the history of the school, with a penmanship class numbering 72.

Good writing from the American stand point is getting to be a world-wide condition for in almost every corner of the globe you will find some American preaching and practicing the gospel of form and freedom in writing. This is what C. E. Livingston is doing in the Kamahameha Schools of Honolulu, T. H., proof of which we have in the form of a good-sized list of subscriptions recently received from him for THE BUSINESS EDUCATOR, with a promise of more to follow. Mr. Livingston is a young man of fine ability and excellent character, and the people of that sea-surrounded land are to be congratulated for having secured his service.

A very good list of subscriptions is hereby acknowledged from Mr. K. C. Atticks, penman and commercial teacher in the Baltimore, Md., Business College. Few men in our profession are doing as efficient work in the cause of good writing and doing it so quietly as is Mr. Atticks.

Forty-nine is the number of subscriptions received at one time from the Brownsberger Home School of Business, Los Angeles, Calif., O. T. Johnston, penman and commercial teacher. This indicates that Mr. Johnston has taken his enthusiasm with him and that his students are therefore to receive enthusiastic as well as practical instruction in this important branch of a business education. Few young men in our profession have risen to the front ranks as quickly as Mr. Johnston.

A splendid list of subscriptions is hereby acknowledged from one of the finest young men in our profession, William C. Watson, of Mt. Herman, Mass.



"Booze Fighting."

"If Drunken Interferz with Biznes Quit the Biznes."

That jolly old dry joker, Artemus Ward, was about as level-headed a philosopher as we have had in our day. Preach? No sir-ee. Too wise for that. Knew the average full-blooded man wouldn't pay any attention to a clear steer for a gold mine if it were preached to him. No, just hit a few good big nails right on the head and made folks think by making them laugh first. What he meant to say that time was that if drinking got bad enough to interfere with business, pretty soon there wouldn't be any business to be interfered with. When "booze" and business get to crowding one another, one has to go for they won't prosper on each other.

It used to make me think sometimes when folks said drinking would ruin any man, etc., etc., and I knew business men who helped along the barkeeper's job, made it sound like it wasn't so. Watching several of the drinkers go out of business and helping to bury some more of them has helped to show me the long distance truth in it.

In this day, the ones who score a touch-down in the meleé are the ones who are just a little keener and stronger mentally and physically than the

others. This is so true that the business men who are "getting there" are becoming mighty careful of their health. Watch their physical condition very closely and whenever something gets to interfering with perfect condition, it's pretty liable to be reduced or "cut out."

PEOPLE ARE QUITTING.

Not twenty years ago, the average traveling man, or drummer, was good more or less according to the amount of "booze" he could carry and still make prices. It was take a drink with a customer before showing goods, another afterward, and maybe another or two at parting. A half-dozen customers a day put the drummer where his breath would almost run one of these alcohol lamps. Today, right now, the quickest way a traveling man can get turned down twenty times in succession is for him to wear a breath that hits you in the face like a Wilson's Whisky sign. No sir-ee. In a brief experience on the road, I found every salesman who was making his salt kept away from the bar during business hours and pretty generally afterwards. But the "peanut" fellows, the "tin horns" who walked around swelled up like pouter pigeons and thought they were fooling you with fabulous tales of salaries—such like never felt they were really great men till they had killed a few.

OTHER THINGS TOO.

The person who would get very far and go very close to the top must be temperate in eating, drinking, sleeping, exercising and all other habits that affect his condition. The one who overeats has little right to crow over the drinker. The one who stays out until 2:00 a. m. right 'along is in the same class. Only, among other things, the fellow who has diligently acquired a parched throat and a capacity of sixteen at one standing will find it puts him clear out of the race in a few years and it's harder to quit than it is for the others.

What's the use in any of it? A lawyer who has to steam up with "three fingers" as many of them used to, before he can spout oratory to a jury has a mighty cheap brand of fireworks. A surgeon that had to take a nip to steady his nerve wouldn't get many serious operations to perform. A business man that has to kill two or three cocktails to steam up had better let some good clear-headed "steno" answer his letters unaided. A man who can't be a good fellow and a good business man without putting the price of a new suit into the cash register down at Jake's every month belongs out in the corn field clear away from it. Railroads won't have it. They have found it too costly paying wreck damages caused by somebody's lack of a clear head. If there's anything with less sentiment and moral preaching than a railroad just name it.

Josh was about right. "If drunken interferz with biznes quit the biznesz." If a bum head and a clogged up think-tank interfere with getting the transcript or the proof-sheet, cut out the shorthand and the bookkeeping. That's the station your train's at now. Anything that cuts the steam short is a poor thing to take on in a long hard run. That's the boiled-down essence of the truth about "booze."

Let's see where you stand in your own heart. All those who would go to apply for a position with a breath that carried four feet to the side and six feet straight ahead, hold up your hands.

Mr. G. A. Henry, the efficient penman and teacher in the Central Business College, Kansas City, Mo., is favoring us with his subscription patronage. Mr. Henry is not only a penman but a teacher who gets results.

Mr. C. F. Koehler, president of the Braudrup and Nettleton Business College, Winona, Minn., favored THE BUSINESS EDUCATOR not long since with a very good list of subscriptions, indicating splendid interest and instruction in that branch. We doubt not that a number of certificates will find their way into this well known school ere the school year is closed.

Mr. J. A. Snyder, penman and commercial teacher in the Wicker Park Branch of the Metropolitan Business College, Chicago, Ill., recently induced 76 of his students to subscribe for THE BUSINESS EDUCATOR. In his letter containing the remittance among other things he said: "You are doing a grand and noble work. Each issue seems to be a little better than the others. What will it be a year hence?"

If we are doing "noble work" at this end of the line surely Mr. Snyder is doing equally noble and unselfish work at that end of the line, in calling the young people's attention to THE BUSINESS EDUCATOR and in arousing in them the desire and determination to possess a fair hand.

W. D. Gilman

C. C. Rogers

W. B. Brown

By H. E. Miles, 377 Fulton St., Brooklyn, N. Y., nephew of W. E. Dennis.



LESSONS IN PENMANSHIP

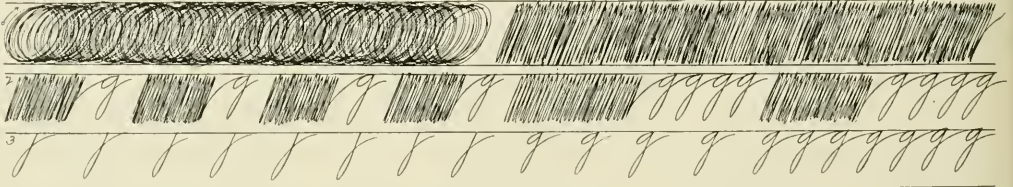
C. E. DONER,

Supervisor Penmanship, Beverly, Mass., Public Schools.

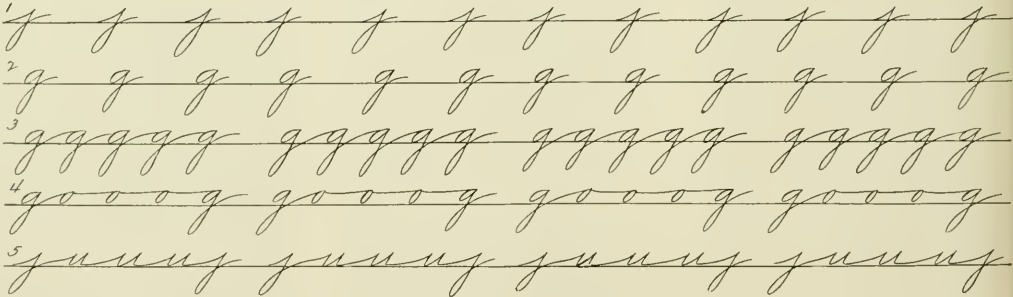
Send practice for criticisms to "Criticism Editor," Business Educator, Columbus, Ohio.

Specimens for criticism should be in Columbus by the 5th of each month.

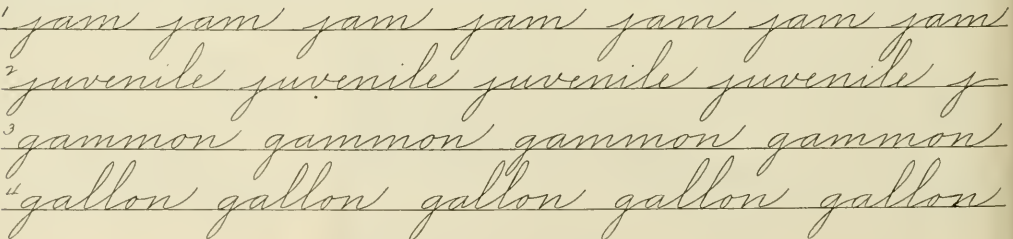
Lesson 33. This lesson is intended as a general introduction to loop letters below the line—*j*, *g*, *r* and *z*. The indirect compact ellipse and the push-and-pull compact exercise should be practiced thoroughly. Then make a part of the push-and-pull compact exercise and follow it with one or more *g*'s. After practicing for some time in this way, make the loop only and then the single *g* and then the *g* exercise as given in copy 3. The *a* part of the *g* may rest on the line of writing rather than making it underneath the line as given in the copy. *Count.* For the first exercise in copy 2 count down-down-down-down-down-stop—up—1-2-3-curve. Repeat 1-2-3-curve in making any number of *g*'s.



Lesson 34. Begin with *j* the same as the small *i* and cross the loop on the line. The *j* should not extend above the line any higher than *i* or *u*. It may or may not be dotted. In these lessons it is not dotted. The beginning of the *g* is like small *a*. *Count.* For *j* count 1-2-3; or, 1-2-curve. Do not join the *j* in an exercise—it is too difficult. For the *g* count 1-2-3-4; or 1-2-3-curve. The downward stroke should be straight in these letters and the upward stroke curved. *Count* for the *g* exercise 1-2-3-curve—1-2-3-curve—1-2-3-curve—1-2-3-curve—1-2-3-curve. Practice thoroughly on the *g* exercise and the *j* exercise.



Lesson 35. Be careful not to make the small *j* any higher than the small *a* or *m* in the word *jam*. The loop letters below the line should extend to about the middle of the space. If they are longer than this they interfere with the writing on the next line. Practice several lines of each word.



Lesson 36. The small *r* is the same as the small *h* reserved. The first part of the *r* is the same as the second part of small *n*. The first part of *z* is the same as the first part of small *n*. Notice these similarities with care. *Count.* For small *r* count 1-2-4-curve; or, 1-2-3-straight-curve. Count rapidly. For *z* count 1-stop—1-2; or, 1-straight—1-curve. Do not join these letters in an exercise—they are too difficult. Practice copies 3, 4, and 5 very carefully.



¹ y y y y y y y y y y y y y y y y
² z z z z z z z z z z z z z z z z
³ yo o o yo yo o o yo o o yo o o yo o o yo
⁴ za a a z z a a z z a a z z a a z z a a z z
⁵ yv v v y y v v y v v v y v v v y v v v y

Lesson 37. In writing *your*, *young* and *zone*, do not raise the pen in going from the loop letters to the small o. When a small r or a small g comes at the end of a word, it may be made straight as in the word *young*. Count by naming the letters.

¹ your your your your your your y
² young young young young young y
³ zone zone zone zone zone zone z
⁴ mizzen mizzen mizzen mizzen oz

Lesson 38. The loops below the line in *q* and *f* are alike—each loop is closed on the line. In making the loop below the line always come up on the right side of the loop and close on the line—never come up on the left side. By coming up on the left side an old-fashioned *s* is the result—this should be avoided. Count. For *q* count 1-2-3-4—curve; or, 1-2-3—stop—curve. For *f* count 1-2-3—curve; or, 1-2—stop—curve; or, push-and-pull—curve. These letters are too difficult to join in an exercise. Practice copies 3, 4 and 5 carefully.

¹ q q q q q q q q q q q q q q
² f f f f f f f f f f f f f f
³ qu nu q qu nu q qu nu q qu nu q
⁴ fl fl fl fl fl fl fl fl fl fl fl fl fl fl
⁵ fw wf fw wf fw wf fw wf fw wf fw wf

Lesson 39. In case the *q* and *f* are difficult to make well, practice on the push-and-pull exercise one, two and three spaces high. This will help to get the movement in making these letters. These words should be written over and over again. Make the downward stroke in the *f* straight. Aim to close both *q* and *f* on the line.

¹ quinine quinine quinine quinine que
² equine equine equine equine equine
³ firm firm firm firm firm firm
⁴ muffin muffin muffin muffin life



Lesson 40. Practice the one space push-and-pull exercise before making these letters. An introductory stroke may be used in making the *t* as in copy 2. The *t* and *d* should not be quite so tall as *l* and *h*. *Count.* For the first style of *t* count down-curve-cross; for the second style count up-down-curve-cross; or 1-2-curve-cross. For the *d* count 1-2-down-curve; or 1-2-3-curve. In writing the words do not raise the pen between *t* and *a* in the word *taint*, or between the *i* and *d* in the word *dividend*. Learn to connect the letters by keeping the pen on the paper.

¹ t t t t t t t t t t t
² t t t t t t t t t t t
³ d d d d d d d d d d d
⁴ taint taint taint taint taint t
⁵ dividend dividend dividend

Lesson 41. Before making these letters practice on the push-and-pull exercise. Both styles of small *p* should be made as tall as *t* and *d*. The style of *p* with the loop below the line is considered to be very practical—this loop is like the loop in small *j* or *g*. In making both styles of *p*, the small loop on the line should be closed. *Count.* For the *p* in copy 1 count up-down-1-2. Do not raise the pen in making this letter. For the *p* exercise in copy 2 count up-down-1-stop—up-down-1-stop—up-down-1-stop—up-down-1-stop—up-down-1-stop. For the second style of *p* in copy 3 count 1-2-3-loop; or, 1-2-3-stop, being sure to make it rapidly. For the exercise in copy 4 count 1-2-3-stop—1-2-3-stop—1-2-3-stop—1-2-3-stop. *Make the pen glide rapidly between stops.*

¹ p p p p p p p p p p p
² p p p p p p p p p p p p p p p
³ p p p p p p p p p p p
⁴ p p p p p p p p p p p p p p p

Lesson 42. Notice the style of *p* used in the last word *pen* in copy 2. This loop joining is very practical, providing the loop is not made too big. Give these words a great deal of practice.

¹ penmen penmen penmen penmen p
² pippin pippin pippin pippin pen
³ palama palama palama palama
⁴ pumping pumping pumping pumping

Lesson 43. These letters are the final *t* and *d* and are used only at the end of words. They can be made easily and rapidly. The ending stroke of *t* should be half the height of the letter and should be well curved. The ending stroke of *d* should be well curved and the loop should be crossed the height of a part of the letter. After practicing thoroughly on the letters, write the words. *Count.* For the *t* count up-down-curve; or, 1-2-curve. For the *d* count 1-2-3; or 1-2-curve; or, 1-2-quick. Be sure to end the *t* and *d* with a light quick movement.

¹ t t t t t t t t t t t
² d d d d d d d d d d d
³ mint mint mint mint mint
⁴ mind mind mind mind mind



CRITICISMS

D. M., Kansas City. Keep all of the letters the same size. *a* is larger. *o*. Make more of a distinction between turn and angle. Slant the final strokes as much as the beginning strokes. Just 20 pages of systematic practice work. If this does not bring results we are at a loss to know why.

Nyersdale, Pa. Please write your name on your work next time. Your work is fine. It has the Doner stamp on it. We have no special criticism. Keep up this work and we see where you win a professional certificate by next June.

O. P. M., Topeka. Your writing is now good enough for practical purposes. We can read between the lines that you are practicing penmanship because you like it. We would now suggest that you practice somewhat slower and try for our professional certificate. Good luck to you.

R. A. W., Pa. Keep the oval exercises more compact. Yours are scattered too much. *o* is good. Try to send us more practice work next time.

E. P., Monroe. Second down stroke of *a* should be exactly the same as the down stroke of *i*. You will notice that you curve the down stroke of *a* too much. The under turn of *m* and *n* is too broad for the upper turn. You need to study form carefully.

C. V. C. Your work shows the result of careful, systematic practice. Do not forget to dot your *i*'s. Remember trifles make perfections, etc.

B. F. W., W. Va. We believe the sentence which you sent in is a little too difficult for you to practice upon. For practical business writing, your loops are too long. If it is really you are striving for we would suggest that you write slower.

A. E. C. Pa. Your work is the best being received at this office. You are coming very close to Mr. Doner's copies, which means a great deal. Continue the good work.

W. H. M., Ohio. Lower turns are too broad. Cross *x* upward and on the same slant as your connective strokes. Turn in *r* is too sharp. Your work has plenty of freedom and that is what business men like.

J. H. R., W. Va. You need more work on the indirect oval exercise. Watch down strokes in *u* and *m*. Study the form of *c* carefully.

C. V. B., Mich. Your straight-line exercises are the best we have thus far received. Give your ending strokes less and slant them more. You now write a good strong hand and ought to win our certificate some of these days.

M. B., N. Y. Would suggest that you make your minimum letters a little taller and narrower. First part of *z* should be exactly the same as first part of *m*. Notice in the word "zanzi" that you made an angle π place of a turn following the last downward stroke of *n* making it appear like *m* instead of *m*.

W. G. C. La. Your *o* is too narrow. Second down stroke of *a* should be straight. Try to send in more practice work. This time you had practice work on only w letters, *o* and *a*, therefore you are not getting your share of criticisms.

F. F. R., Mich. Exercise work is fine. Bottom part *E* looks too small for the top. Last stroke of *H* is too straight. You also have a tendency to make the *H* too wide. Your *o*'s are too wide. Do not curve own strokes in *n*.

R. D. M., Conn. Connective strokes in nearly all of your work are too curved. Keep second down stroke of a straight. Try to keep all

words on a close the same size. Also try to keep all letters in a word the same size.

R. P. K., Ohio. Keep the up stroke of the oval of a more nearly straight. Your *o* is too small. Study closely the little finish on *r* and *w*. *r* should be crossed upward and on the connective slant, not on the main slant.

E. B. G., Long Pine. Your exercise work is good. Now see if you can apply the same movement to your letters. Your letters are good from the standpoint of form but not so good from the standpoint of execution. Follow Mr. Doner's lessons closely.

G. W. M., Columbus. You need to give some attention to slant. Would also suggest that you make your capitals a little larger. *D, G, I, X* and *Z* need attention.

L. J. H., Ia. You need not work any more on the ovals. Your *m* and *n* are too wide for *r* and *w*. Close *o* at the top. Crossing stroke of *x* should be on the connective, not on the main slant.

A. P. M., N. Y. Your ending strokes curve a great deal more and slant less than the beginning strokes. They should be the same. No special criticisms. You have ability in penmanship. Why not follow Mr. Heath's course also?

C. E. K., Pa. Curve down stroke of *o* more and *n*'s stroke less. Make last down stroke of a straight. Last part of *m* and *n* is too sharp. Be careful to keep both turns quite rounding in *r*. You should probably write a little more rapidly.

W. A. D., Conn. Your exercise work is fine; in fact we have no criticisms. Are you striving for a professional certificate? We believe you can win one by June.

D. J. H., Elmira. Your compact exercise work is good. Your other work is hardly free enough. Try to get the down stroke of *m* and *n* exercises on the same slant as your push and pull, or straight-line exercise. Just a little more freedom.

C. E. B., Loogootee. Keep your under turns a trifle shorter. Do not curve final strokes more than beginning strokes. Try also not to slant them more than you do the beginning strokes. Try to keep all minimum letters the same height. You write some words much larger than you do others.

M. H. R., Pa. Your letters are all too low and wide to be very legible. The cross stroke in *x* should be on the same slant as the connective stroke. Curve up strokes of *r*, *s* and your loops more. Exercise work is good.

S. C. K., Texas. Considering that this is your first lesson in penmanship, you are certainly doing fine. Make the oval exercises more compact. Try not to shade the down stroke. Do not soil your paper, as one can not do good work after the surface of the paper is injured. We shall be pleased to hear from you again.

E. R. L., Ill. Second down stroke of *a* should be straight. You make the last part of *m* too sharp. Study carefully the little finish of *r* and *w*. You practice too slowly.

W. F., Hillsdale. Your exercise work is fine. Do not shade down strokes in the small letters. Study carefully the *p*, *s*, and the little finish of *r*, *v* and *b*. You should have a fine hand writing by next June.

E. L., Mo. You need more work on the oval exercises, in fact on all of the exercises. Close *o* at the top. The last down stroke of *a* is on the wrong slant. Study form very carefully and leave off all unnecessary flourishes.

F. W. G., S. C. Your exercise work is splendid. Curve down stroke of *o* more and the up stroke less. *P* should be made without raising the pen. Your loops are rather long for practical writing. Final stroke of *m* should slant the same as the initial stroke.

E. S., Benton. Your exercise work is good. Try to apply this same free movement on the small letters. Your ending strokes are generally too straight. Your work is very legible but not yet quite easy enough of execution.

F. A. P., Calif. If you will read the criticisms given your classmates there will be no need of writing any for you. You seem to have plenty of freedom, but possibly you need to study form a little more than they. Left side of *o* does not curve enough for the right side.

M. G., Des Moines. It is unnecessary for you to work any more on movement exercises. Try to get your writing up to as high a standard as you have your ovals. Watch turn and angle very carefully. As a general thing your letters are too wide. If you like a running hand, keep the space wide between letters and make the letters themselves narrow.

W. H., R. I. Keep ovals more compact and do not shade the down strokes. You need work more on movement exercises. Also work on the small letter exercises. Your small letter work is too large. Study form carefully and practice diligently and success will be yours.

D. F. D., Atlanta. A great many are trying for our certificate this year. We were glad to get your first specimens. You need more work on Mr. Doner's first lesson. Make the oval exercises larger and more compact. Close *o* at the top. Study form more carefully.

M. B., Calif. Persistency—You have it. Sive to keep your ovals more compact. Try to make them look like thread on a spool. See that you do not slant them any more than you do your straight-line exercises. Small letter exercises are good. Do not fail to close *o* at the top.

T. A. J., Chattanooga. Keep both strokes in *n* on the same slant. In fact, keep all down strokes on the same slant. First part of *w* is too wide and down strokes are curved too much. The word *own* looks like *ican*. You need to study form very carefully.

L. M. C., Chattanooga. Ovals are too wide for their height. *m* and *u* exercises are not made rapidly enough, especially the larger ones. For the first lesson your work is fine.

M. N. S., Pa. Your work is good. We have no criticisms that would be of any consequence to so practical a penman. You might, however, try to slant your ending strokes a little more and make them a trifle shorter.

C. S. K., Calif. See M. B. Calif. If you, however, seem to have no trouble to keep *o* closed at the top.

M. N., Calif. See M. B. Calif. In addition to her criticisms we would suggest that you make your straight-line exercise a little more compact.

C. O. R., Calif. You need a great deal of work on ovals. Try to get more freedom in your work. Practice your exercise work very rapidly. I should not attempt any of the letters until you have plenty of freedom.

A. A., Mass. Your work does not admit of very severe criticism. Try to keep beginning and ending strokes the same length. It looks better. You ought some day to become a fine penman. We shall be pleased to receive more of your work.

J. F. S., S. Dak. It would be impossible, and we believe unnecessary, for us to criticize each character separately in these columns. Try to keep the same amount of space between your letters and keep them of uniform size and height. Also watch slant. Your loops below the line are entirely too long. You need to study form carefully.

A. S. S., Tenn. Your specimen is quite good. We shall keep it on file and hope that we may have cause to place it in our certificate winners' file by next June.



Progressive Lessons in Business Writing

C. Rogers

SAN FRANCISCO,
CALIFORNIA,
BUSINESS COLLEGE

A. S. Weaver



Send Specimens for Criticism to "Criticism Editor," Care The Business Educator, Columbus, O.

See instructions in November number—EDITOR.

Join all the letters in a word together J J
 Is your movement strong and free? I I I
 Watch every thing that will improve the work
 Practice thoughtfully now and always. P P P
 Refrain from talking when at work. R
 Bring your strokes down straight & strong.
 Have you forgotten about the movement?
 Know well the forms of all the letters.
 Time is passing What are you doing?
 Surely you will win, if you faint not
 Get the slant and spacing uniform. L L L
 The course is finished and I hope you have learned.
 Finish each word with thoughtful care.
 Do you ever indulge in idleness? D D D
 Learn to toil and strive and grow L L L

A. S. K., Mo. Your work lacks freedom. You should practice a great deal on movement exercises. *a* is too large for *o*. Study form of *x* carefully. Make up your mind to put in some hard study. All of those who are good penmen did not acquire it in one night but by weeks of hard work.

N. E. G., Calif. Keep your ovals more compact. Also keep them on the same slant. You need to work quite a great deal on movement exercises. You seem to lack freedom. Keep *o* exercise smaller.

W. L. R., Calif. Glad to get your first specimen. Practice faithfully on Mr. Doner's lessons and we see no reason why you cannot become a good penman. Keep your loops short.

A. B., Mo. You write too slowly. Speed up for a while at about a "two-forty" gate.

We should also suggest that you write a trifle smaller. Do not be afraid to practice on movement exercises yet a while.

E. M., R. I. Work more on exercises. Try to keep them more uniform. Do not shade down strokes. Watch turn and angle.

D. J. H., N. Y. You need to work more rapidly. Your work looks too stiff. Watch slant. Your work is very readable but is undoubtedly hard to execute.

L. F., Calif. Your ovals are very fine, but try to keep them more compact. Criticisms we gave your classmates will about cover your work. Your work is good.

L. W. L., Calif. You need a great deal of work on movement exercises. Keep ovals more compact and more uniform. Close *o* at the top. Make the *m* and *u* exercises more rapidly.

B. H. II., Jamaica. Your work is good. Your lines are a little shaky. Try to find out the cause of this and then see if you can overcome it.

R. F. K., Chicago. You write a good strong hand. We would suggest that you write a trifle smaller. Keep up a good rate of speed.

II. P., Calif. Keep straight line exercises and ovals on the same slant. Make *o* exercise smaller and close *o* at the top.

H. W., Lebanon. Your work is good. We have no special criticisms. If you do better work next month we should be pleased to see it.

J. I. M., Calif. Read carefully the criticisms of your classmates. You ought to organize a sort of penmanship club in the A. B. C. and then strive to see who can make the most improvement.



Blackboard Lessons in Business Writing

By America's Leading Teachers of Penmanship

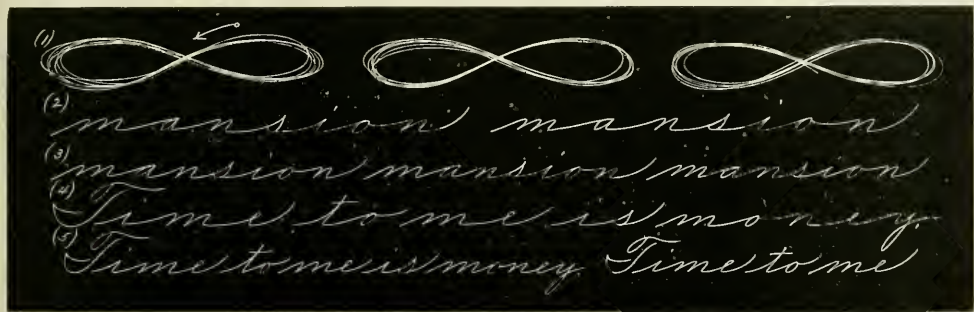
Instructions for Blackboard Copy, by S. E. Leslie, Penman, Eastman College, Poughkeepsie, N. Y.

With this lesson, we have our first work in sentence writing. Rapid, easy sentence writing requires that one have reserve movement—more than is necessary for the writing of any single word. For the development of this movement, practice the exercise No. 1, for ten minutes. Now, in order to get control of the hand and at the same time to test the movement, practice the word, "mansion," spacing widely between letters. Write only two words on a line, but be sure the two words fill the line completely. Do not make the letters any wider than in ordinary spacing. The space the word occupies should be determined by the length of the connecting strokes, rather than by the width of the letters. Try to have the spacing uniform.

Now, spend ten minutes on No. 3, writing three words on a line, and spacing quite closely. You should average eighteen words per minute after a little practice.

In No. 4, study not only the spacing between the letters in the words, but also the spacing between the words. Do not make the words too far apart. This is a very common fault with beginners.

In No. 5, space closely. Write a sentence and a half on a line. Study beginning and finishing strokes. Begin rather deliberately, but gradually work up to a speed of about twenty-five words per minute.



J. R. B., Ill. Your work is good. Close *o* at the top. Make crossing stroke of *r* upward and on the same slant of the other up strokes. Prof. Krantz is a fine penman and teacher and you are to be congratulated for being in contact with him.

L. P. S., Mass. Your exercise work is fine. The large figures should be made more rapidly.

J. R., Ark. Your work is very good. Watch carefully *r* and *s* and your loops. Give special attention to loops.

C. B., Pawtucket. Develop more freedom by working patiently on movement exercises. Your small letter work is very nice, and we believe you are on the way to get one of our certificates.

M. E. F., Pawtucket. Use more arm movement and a more rapid movement on your small letters. Do not shade down strokes. Study form carefully and see if you can write a trifle smaller.

J. N. M., O. It is a pleasure to receive such a lot of specimens as you sent. We have no special criticisms. Last part of *k* may be a trifle large. You will certainly win one of our certificates.

C. S. D., O. Your work is among the finest we have received. We have no special criticisms. Postage due on your letter.

F. W. K., Wis. Work a great deal on Mr. Doner's first two lessons. Develop an easier movement and a lighter touch.

R. L. P., O. Too much finger movement. Do all of your work with a good free arm movement. Do not practice one minute without using this movement. It does you as much harm as good.

M. Mc., Calif. Could you not write a trifle smaller? Close *o* at the top. It would improve the looks of your writing a great deal if you would curve all up strokes in the small letters a trifle less. Postage due on both your packages.

E. B. G., Nebr. Do not make the *u* too rounding. You need give more attention to the spacing than anything else. Study this phase very carefully.

T. W., O. Keep ovals more compact and less rounding. Also keep ovals and straight line exercises on the same slant.

C. H., O. You need to get more freedom into your work. Practice all of your exercises more rapidly. Read the criticisms of T. W. O.

P. W., O. If you will read carefully the criticisms given your classmates we believe that we will not need to criticise your work.

M. A. S., Pa. You certainly have sent us a nice lot of neat practice work. Study carefully the cap of *T* and *F*. Do not make ending strokes longer than the beginning strokes in *i, u, m, n*, etc. Bottom of *h* is too sharp.

G. B. R., Ill. If you were under the instruction of Mr. Ballentine you were under the instruction of a fine penman. Your work is good. We believe however, that you would be benefitted most by practicing more on individual letters. The sentence work which you sent us seems to be just a little too difficult for you. We shall be pleased to receive your work at any time.

M. H., Ind. You need study form very carefully. Notice in particular letters *c, f, k, s, z, C, D, Q* and *Z*.

L. B., Ind. Try to use more push and pull motion in your work. That is make your letters by pushing the arm in and out of the sleeve. Be sure to keep all down strokes on the same slant. Draw lines through your down strokes and notice how much they are off.

C. T., Ind. You need to do more exercise work especially small letter exercises. Also try to get your work smaller. Study carefully criticisms given your classmates.

E. F., Ind. Too much finger movement. Your writing is quite legible but is not easily enough executed. Keep the top of the pen holder nearly over the right shoulder. You have your pen pointed from the body.

W. F. M., Wis. Good boy. *c* is too slanting. Try to keep its back straight. Watch ending strokes. Study form very carefully, trying to get all small letters the same size. You can become a fine penman.

E. H., Pawtucket. You must work a great deal on preliminary exercises. Try to get the ovals more uniform. Do not grip the pen and write a great deal more rapidly than you do. Study form carefully.

D. H., Mt. Vernon. You need give more attention to movement exercises. Do not fail to practice the small letter exercises. Left side of *o* is too straight. You might occasionally show some of your work to Mr. H. H. Miller, of the Mt. Vernon Business University. Mr. Miller is a good penman and a fine fellow, and we believe you would be benefitted by his acquaintance.



—
 "What Others
 Have Done You
 Can Do
 Also."
 —

STUDENTS' WORK AND PAGE

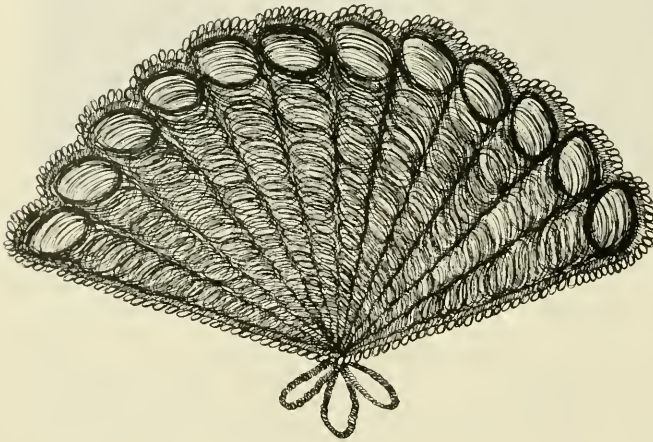
Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

—
 Observation,
 Care and Appli-
 cation—The
 Essentials.
 —

Our Visit To The Capitol and What We Saw.

*June roses are blooming now.
 June roses are blooming now.
 Bernice Miller.*

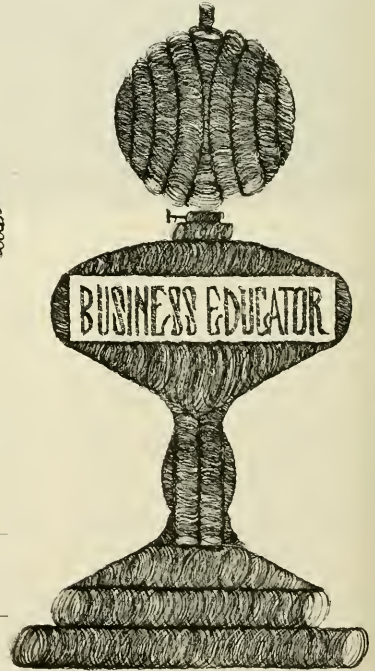
The first line of the above specimen was written by Bernice Miller, an eighth grade pupil in the Holmes public school, Minneapolis, Minn., Feb. 26, 1907, and the following lines were written May 17, 1907. The first line, as is plainly shown, was written with a cramped finger movement, while the following lines were written with a free arm movement. This marked change is due to the vigorous instruction and supervision of Mr. J. R. Bayley, who recently sent us a large list of subscriptions from his teachers. The specimen shown is a fair average of the whole bundle recently received. Some were better but we selected this because of its engraving qualities. The people of Minneapolis are to be congratulated for having such a vigorous supervisor of writing, and for having gotten beyond the creeping stage of writing.



Bertha Kaler, pupil in Easton, Pa., School of Business. J. F. Bowers, Pennian.

The Laup of Knowledge by Theo. W. Corbett, pupil, Brandrup & Nettleton's Business College, Winona, Minn.

Pupil, College of Commerce, Cincinnati, O.



*moon moon moon moon moon
 moon moon moon moon moon*

Amelia Schneider.



Business penmanship should be that style which requires the least skill and effort in its execution. Simplicity, legibility and rapidity are its chief points of merit. It should be written with a coarse pen and a straight-holder— instruments of utility.

Ornamental penmanship should be that style which admits of flourish, shade, grace, delicacy, accuracy— all of the beauty that can be put into it. It should be written with a fine, elastic pen and an oblique holder— fine art instruments.

Business and Ornamental Penmanship from the pen of Mr. S. M. Blue, Penman, Grand Island, Nebr., Business and Normal College.

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z

By P. W. Kindlespire, Columbus, 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 H

By S. C. Bedinger, Hill's Business College, Sedalia, Mo.

**EDITOR'S PAGE—PENMANSHIP EDITION**

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH**Profitable Advertising.**

The circulation of the **BUSINESS EDUCATOR** increases from year to year. Its growth is normal, healthy, and due entirely to the merits of the journal. It resorts to no questionable methods of securing subscriptions. It is therefore taken by persons who want the journal, read it and profit by the articles and lessons it presents. Unquestionably, it now enjoys a circulation considerably in advance of that of any other similar journal in the field. It reaches more commercial school proprietors, commercial teachers, commercial students, wide awake office people, public school teachers, home students, educators generally, and the public in general than it was supposed a few years ago could be secured as subscribers for a journal of its class.

This is why the **BUSINESS EDUCATOR** is unexcelled as an advertising medium. Old advertisers remain with us and new ones become permanent advertisers after testing the merits of the journal. As an example, some months ago the South-Western Publishing Co., Nashville, Tenn., sent copy for one-fourth page for three months as a trial. Recently they wrote: "We shall be pleased to have you continue our advertisement in the **BUSINESS EDUCATOR** for the remainder of this year. We are more than pleased with the results we are getting. In fact, we believe the **BUSINESS EDUCATOR** to be one of the best advertising mediums in the United States, especially for commercial publications."

Freedom in Writing.

Freedom, the state of being free, to think, to choose, to act, is one of the most valuable things an individual can possess. But like many other valuable things it cannot be purchased except by individual effort, nor can it be secured in a day.

Freedom in government is a matter of centuries, not of years. Freedom in religion, in thought, in action is a matter of years. Freedom in writing is attained only after months or years of continuity of effort.

But freedom in writing is quite as desirable as in other things because it means freedom to express and record thought. And what could be more valuable than this?

Freedom in writing means ability to accomplish more in other things,

because it saves time and conserves effort. It enables the youth to accomplish more in language and other things and the young man or young woman in the business college to realize more in bookkeeping or shorthand than would otherwise be possible.

Freedom in writing, like true freedom in larger things, means neither selfishness on the one hand, nor license on the other hand, but *service*. Free writing is a ready servant for the expression and record of thought, and as such it should be taught.

Freedom in writing means that the possessor has reduced his motor impulses to definite acts, and that there is little waste of energy and consequently more vitality left for other things. Moreover, the ability to control the pen means increased power in other lines. Skill means improved mental, nerve and muscular fiber; an improved individual for efficiency is the real test of the individual.

The person who has learned to do some one thing well is a much safer citizen than the one who has never learned to do anything well, no matter how glibly he may talk or how wise and good he may pretend. The one who never does anything is always, consciously or unconsciously, doing others.

The one who frees himself from the effort to write will always fret the other fellow who tries to read his writing.

Thus it is that no one has a moral right to write poorly because it means trouble on the part of the one who attempts to read it.

Free writing as we have used it, means good writing with the minimum expenditure of effort in execution and reading, and the maximum of expression. That's the kind worth acquiring and possessing. It is you if you are worthy of it.

Merit and Appreciation.

The closing series of lessons in business writing by Messrs. C. S. Rogers and A. S. Weaver, of the San Francisco, Calif., Business College has been a success because many, many people have learned to write well by practicing therefrom.

Our thanks are therefore hereby extended with the hope that we may sometime have them with us again. May success overwhelm them, but not with the evil consequences of the grafters of their resurrected city.

Mr. and Mrs. A. D. McGuire announce the marriage of their daughter
Martha
to
Mr. Clarence A. Haverfield
Wednesday, October the sixteenth
nineteen hundred and seven
Scio, Ohio.

"The Study of Character in the Cypewriting Room."

By Elizabeth Van Sant,

In the Professional Edition of this number of **THE BUSINESS EDUCATOR**, is one of the most valuable contributions ever contributed to typewriting literature. No teacher in our profession can afford to not read this article, and it would be well for every pupil of typewriting to see it as well. It is out of the beaten path, but it is in the path of every progressive teacher and has to do with the path of every pupil.

Co Indianaians.

I am very desirous of having a good big turn out of Indiana commercial and penmanship teachers and writing supervisors at the Pittsburg meeting, Dec. 27-31, 1907. Send application for membership at the earliest possible date, either to L. E. Stacy, Secy., Meadville, Pa., or to

Yours truly,
R. C. Cottrell, State Representative,
Elwood, Ind.

The New England Penmen.

The New England Association of Penmanship Supervisors will meet in Boston on Saturday, January 11th. The supervisors of North-Eastern United States will do well to attend, for meetings of this sort are particularly valuable.

A program of this meeting will be published in the January number of **THE BUSINESS EDUCATOR**, to which you would do well to give attention

Contents**Of the Professional Edition of The Business Educator for December, 1907.****EDITORIAL PAGE.**

ENGLISH, F. M. Erskine, Grand Prairie, Seminary, Onarga, Ill.

HIGHER ACCOUNTING, R. M. Browning, C. P. A., Sadler's Bus. Coll., Baltimore, Md.

PRACTICAL FINANCE, R. J. Bennett, C. A., C. P. A., Detroit Business University, Detroit, Mich.

LAW, Wm. C. Sprague, Detroit, Mich., Sprague's Correspondence School of Law.

TYPEWRITING, A. C. Van Sant, Omaha, Neb., Van Sant's School of Short-hand.

SCHOOL ADVERTISING, M. W. Cassmore, Seattle Commercial School, Seattle, Wn.

ASSOCIATION PAGE.

SCHOOL AND PROFESSIONAL.

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EDITOR'S PAGE PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plans may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor haste on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

Federation Forecast, Forebodings and Forewarnings.

FORECAST.

With prosperity prevalent among commercial schools and teachers, and with a vigorous lot of officials and program committees, the present outlook for the Pittsburg meeting of the National Commercial Teachers' Federation is excellent. In all probability it will be the largest meeting of the kind ever held. And such it should be because of its central location, interesting city, and excellent programs.

FOREBODINGS.

It is whispered that there is to be a determined attempt to change the time of meeting from mid-winter to mid-summer. Might just as well vote to put it out of existence after the Pittsburg meeting and save the expense of a lingering illness and ignoble death. But it takes a majority to do either, and the majority have red blood sufficient to be out about Christmas time.

Our western contemporary fears that the easterners are going to kidnap the national kid and take it farther east, but its more likely to be a case of a bad stomach on the part of the editor than selfish design on the part of our eastern brethren and sisters. The Federation has always gone where a majority wanted it to go, and that is where it will no doubt go from Pittsburg.

But to imply that it has been stolen or that it is likely to be, is a poor compliment upon the intelligence and integrity of its members. Why bless you, dear reader, the thing would have been dead long ago had it remained in Chicago, and dull and then dead it will become whenever it settles permanently in one place.

FOREWARNINGS.

The National Commercial Teachers' Federation is assuming national proportions because, 1st, it is moving from place to place; 2nd, it is publishing its proceedings so all can share of its benefits whether they can attend or not; and 3rd, because of its progressive and expanding policies, thanks to such fighting and faithful fellows as Carl Marshall, A. F. Harvey, W. I. Tinus, J. A. Lyons, General Secretary J. C. Walker, and others.

Any serious attempt to use the Federation for selfish purposes by looting its slender but sufficient treasury by the purchase of expensive badges, payment of traveling expenses, etc; or by changing the time of its meetings to gratify the wishes of a few; or by "packing" the meeting so as

to outvote the regular members, and thus keep the convention from going elsewhere, will be met by courageous opposition then and there, or soon after in these columns.

With the eastern association covering the territory east of Pittsburg; and with the central association covering the territory west of Chicago; and with the Ohio, Michigan and Indiana associations covering the territory between, it is logical to conclude that the National body should and will continue to hold its meetings in different cities of these various sections, and in due time, even beyond their boundaries, such, for instance, as Washington, D. C., New Orleans, and Kansas City.

On to Pittsburg! And then on to the best next place!

Advertising Doesn't Always Pay.

Principals of commercial schools will be interested in the outcome of a case recently brought against George S. Walworth, head of the Walworth Business and Stenographic Institute, at 51 East 125th Street, New York City, by Edgar S. Russell.

Mr. Walworth testified that he received a call from a certain Mr. Hyde who suggested that it might be well to engage the services of his employer, Mr. Edgar S. Russell, whom he said was an advertising expert.

Mr. Walworth listened to the "song of the siren," and after considerable importunity, consented to receive a call from Mr. Russell. Mr. Russell called and Mr. Walworth, finally suggested to Mr. Russell that it might be well for him to submit some specimens of his work before closing any deal. This, the latter promised to do.

Mr. Walworth, on thinking the matter over, concluded he did not care to avail himself of Mr. Russell's services, whereupon he wrote R. telling him that it was unnecessary to submit samples. Much to his surprise a letter was received from Russell demanding \$100 and threatening suit. Mr. Walworth requested to be "shown," and the explanation that he had promised to pay in any event appearing to rest on rather a slim foundation of fact, he declined to settle, whereupon resulted the case of Russell versus Walworth.

Mr. Walworth's attorney called the jury's attention to the fact that the only issue was one of veracity between the parties. Either Messrs. Russell and Hyde were lying when they testified that Mr. Walworth had absolutely agreed to employ them, or else Mr. Walworth was committing perjury when he swore that he had only permitted them to prepare samples. The jury, after staying out about fifteen minutes, returned a verdict for the defendant. Not being satisfied Russell appealed to the Appellate Division of the Supreme Court which judgment handed down a decision affirming the verdict of the lower tribunal with costs against Russell.

Mr. Walworth's action should be followed by others who have found themselves in a similar situation owing to the hypnotic eye of some advertising man.

Important.

FEDERATION MEMBERS.

By the time this communication reaches you the Pittsburg convention will be near at hand. This is to be the greatest convention in the history of the Federation and every member should arrange to be present. Commercial teachers cannot afford to miss this, the only national convention of commercial teachers in the United States. The expense will not be great and will return to you in increased efficiency and enthusiasm.

Owing to the regular rate of fare being reduced in a large number of the states, we can secure no reduction for the convention this year. The round trip rate, however, will be about the same as in previous years and we will not be bothered with certificates.

Anyone finding it impossible to be present should send his dues at once to J. C. Walker, the General Secretary, 46 Grand River Avenue, Detroit, Mich. Members allowing their membership to lapse will be compelled to pay \$3.00 to secure membership again while dues for old members after this year will be \$1.50. This year the fee for all is \$2.00. If you have never been a member now is the best time to become one. If you are now a member, do not allow your membership to lapse even if you cannot attend the convention this year, as you will get a full report of the proceedings in book form, that will be worth many times the two dollar fee.

Very truly,

J. C. WALKER, Gen. Sec.

School Managers.

Take with you to the convention live copies of your latest catalogue and other advertising booklets. Put them in the school managers' exhibit room where they will be examined by other schoolmen and where you can examine theirs. At Cleveland last year the exhibit room for Shorthand, Typewriting, and Penmanship work was filled with visitors almost constantly. Why? Everybody likes to be shown the real article, and there it was exhibited. Watch that exhibit room again this year. May its collection of students' and teachers' class work grow annually. Add your catalogue to this year's exhibit.

A Summer Convention.

The most important question to be decided at the Pittsburg meeting is whether the convention shall be held during the December holidays as heretofore or at some convenient time in the summer. All members will be asked to vote for or against this proposed change and the matter is one of so great importance that it should receive careful thought from every teacher and proprietor before he goes to Pittsburg. Think about it, teachers, and vote your convictions.



PRINCIPLES AND PRACTICE IN EXPERT ACCOUNTING

R. M. BROWNING, C. P. A.

SADLER'S BRYANT & STRATTON BUSINESS COLLEGE,
BALTIMORE, MD.

Depreciation.

This silent but persistent and potent marauder of vested capital, whatever its form, must be reckoned with in every avenue of business activity. In a manufacturing business we see it in the ordinary wear and tear of machinery in active use, the supplanting of the older patterns by improved modern devices and the inevitable ravages of time in rust and decay.

In a mining business, in addition to the ordinary wear and tear of machinery and the natural running down of equipment, we must realize that the mine asset is growing less in value with every ton of output. This is also true of timbering, quarrying and other enterprises of like matter.

Other assets, the value of which is limited to a term of years, such as patents, limited franchise, copyrights, leases, etc., obviously decrease in value as the date of termination approaches. A very little consideration of this subject will show that there is an element of depreciation in all forms of commercial assets, varying in amount according to the nature of the asset and conditions concerning its use.

While it is true that this force—depreciation—is active everywhere, it is also true that comparatively few business men make adequate provision for it in the accounts of their business and many do not take cognizance of it at all.

This inattention to so important a factor in the continued prosperity of a business naturally leads one, at first thought, to the conclusion that the majority of our business men are reckless and unmethodic, rather than conservative and systematic, in the conduct of their affairs. This conclusion is not entirely correct, for much of the responsibility of a proper

consideration of this and similar features in the affairs of a going concern rests upon the accounting department, and it is this phase of the subject I desire specifically to consider in this article.

Having concluded to deal with depreciation in the affairs of a going concern, the question is "How shall we determine the amount to be charged against any particular asset and how shall this amount be recorded in the books of accounts?"

This carries me into the subject of Reserves and, inasmuch as a good deal of my space will be taken up with the solution of the problem given in the October Number, I shall have to postpone further consideration of this subject until the January issue.

Solution of the Problem Given in the October Number by M. Richard, Kemptown, Md.

Entry recording the purchase of business taken over is as follows:

Property & Plant	\$75,000
Raw Material	25,000
and Unfinished Orders	15,000
Accounts Receivable	25,000
Cash	10,000

To Vendor X \$150,000
Assets taken over per agreement and bill of sale from X to A Company. File —.

Vendor X \$25,000
To Accounts Payable \$25,000
Assumed by the A Company in accordance with terms of transfer of business by X, as shown in agreement of blank date. File No. —.

Good Will or Bonus \$50,000
To Vendor \$50,000
Same being the amount paid by the A Company in excess of the book value of assets taken over, as per agreement of blank date.

Stock Subscription	\$200,000
To Common Stock	\$100,000
Preferred Stock	100,000

Shares of Common and Preferred Stock, Certificate of each 1 to 100, subscribed by sundry persons, as per Subscription Book

Bond Subscription	\$100,000
To Bonds	\$100,000

Bonds numbered 1 to 100, subscribed for by sundry persons, as per Subscription Book.

Vendor	\$150,000
To Stock Subscription	\$100,000

Bond Subscription	\$0,000
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Same being \$50,000 subscribed to Common Stock, \$50,000 to Preferred Stock and \$50,000 to Bonds in part payment for purchase of business by A Company.

Cash	\$10,000
To Stock Subscription	\$10,000

10 per cent. of subscription to Common and Preferred Stock, as per terms of Subscription agreement. See Minute Book Page —.

Cash	\$5,000
To Bond Subscription	\$5,000

As per terms of Bond Subscription agreement. See Minute Book Page —.

The following entry thirty days later:

Cash	\$10,000
To Stock Subscription	\$40,000

Same being 49 per cent., due and payable according to the terms of Stock Subscription agreement. See Minute Book Page —.

Vendor	\$50,000
To Cash	\$50,000

Balance in settlement of transfer of business to A Company, as per agreement and bill of sale, File No. —. See Minute Book Page —.

Three months after allotment the following entry would be made:

Cash	\$50,000
To Stock Subscription	\$50,000

Balance of Stock Subscription, as per Stock Subscription agreement. See Minute Book Page —.

NOTE: In the first entry Unfinished Orders might be divided into its constituent parts—Labor and Material—if there be any basis furnished for the division, in which case Labor and Material would be debited for their respective amounts instead of Unfinished Orders.

Note, also, that there was to be paid \$50,000 in cash to the Vendor, but according to the terms of Subscription to Stocks and Bonds this amount was not available until thirty days after the agreement and, therefore, final settlement with the Vendor was deferred.

There are a number of other methods that might be used in recording the transactions in this problem, but I believe the above will be found as simple and, at the same time, as comprehensive as any other.

I submit the following problem to the readers of the Educator for solution and trust that I may receive replies from a large number:

A corporation is organized under the laws of the State of New Jersey with a capital of \$1,000,000 in 100,000 shares at \$10 each. At a meeting of the incorporators it was resolved to purchase a patent right from John Smith for the whole capital of the company, less 100 shares held by the incorporators and paid for by them at par. The former owner of the patent agreed to sell to the company 50,000 shares of the capital stock for the sum of \$100,000 or \$2.00 per share, which was accepted, and John Doe was appointed the trustee of the company to hold the stock in his name as trustee and was authorized to sell the stock at \$7.50 per share, which he succeeded in doing.

(a) Give the proper entries for the transaction.

(b) How would the profit on this transaction affect the dividends to stockholders?

The Business Educator's Mission is to
Elevate the Profession.



PRACTICAL FINANCE

R. J. BENNETT, C. A., C. P. A.,

DETROIT, MICHIGAN,

Principal Detroit Business University.

Money.

In the present state of the world's civilization, money is the life-blood of the body commercial. By means of money and its substitutes the business of the world involving billions of dollars is transacted with care and dispatch.

Every part of this country is alive with industry. All industry depends for its successful prosecution upon the exchange of the products of one man's labor for those of the labor of other men. There must be an endless interchange and that endless interchange is carried on by means of money, and the banks are the instruments through which alone money can be utilized for carrying on those exchanges."

"There is hardly a man in this country who is not dependent upon industry and industrial interchanges for his daily bread, and I do not except capitalists—that is, the men who live on the money which they get from their coupons and dividends. Everybody, man, woman and child is dependent upon the continued, uninterrupted activity of our industries represented by our transportation interests; by our manufactures; our agricultural; or our mining; our commercial enterprises. No one makes all the goods which he himself consumes; we are all dependent one upon another; and money constitutes the only means by which these exchanges can be effected. The banks apply this means to that end."

The foregoing quotation sets forth the indispensable part performed by money as the medium of exchange, the basis of all the complex commercial interchanges in this, the foremost commercial country of the world, the country whose industries are the most varied and the most widely-extended of all the nations of the earth. And money is thus the basis of trade in all civilized nations. It is everywhere the measure of value and the medium of exchange.

Barter. It is true that barter, the direct exchange of goods for goods, has always been practiced among all peoples, and is still in vogue to a limited extent everywhere; as in the "trading" at country stores exchanging eggs and other produce for groceries and dry goods, etc. But only the most savage and barbarous tribes have ever depended exclusively upon barter as a means of trade; even the American Indians had their "wampum" money.

Definition. According to Francis A. Walker, a leading authority, money is "that which passes freely from hand to hand throughout the community in final discharge of debts and all payment for commodities, being

accepted equally without reference to the character or credit of the person who offers it and without the intention of the person who receives it to consume it or enjoy it or apply it to any other use than in turn to tender it to others in discharge of debts or payments for commodities."

The three principal functions of real money are as follows:

1. It is a measure of value—and in order to measure value it must have value in itself.

2. It is a medium of exchange—and must be everywhere freely acceptable.

3. It is a means of making deferred payments and for this purpose it must be a legal tender.

Gold and Silver. It might be interesting to notice the various articles that have passed current as money in various communities at different times; how tobacco was used as money by the early Virginia settlers; how the skins of fur-bearing animals served the same purpose in some parts of this country at a much later date; but the main fact to be observed that is for ages gold and silver have been first choice of all nations as the standards of value.

"Abraham, 1900 years before Christ, weighed out uncoined silver in payment for land, and 1900 years after Christ gold-dust passed current as money among the "forty-niners" in California." At the present day the standard monetary unit of each of the civilized nations is a fixed amount of gold and silver.

U. S. Standard. The measure of value of the United States is the dollar which is equal to 23.22 grains of pure gold, 25.8 grains of standard gold. It is easy to understand that when we say an article is worth so many dollars we mean it is worth so many times as much as 23.22 grains of pure gold.

Our gold coins actually contain the gold in this proportion (they are coined of pure metal 9-10, alloy 1-10) and they are the only form of money we have that is actually worth its face value as a commodity; therefore our gold is the only money we have that will be accepted in a foreign country at par. Standard gold or silver means the pure metal plus 1-10 alloy.

U. S. Coins. The gold coins of the United States are the gold dollars (not coined since 1890) the 2-1-2-dollar piece or quarter eagle, the 3-dollar piece (not coined since 1890), the 5-dollar piece or half eagle, the 10-dollar piece or eagle, and the 20-dollar piece or double eagle.

Our silver dollar contains 412 1-2 grains of silver 9-10 fine; i. e. 371 1-4 grains of the pure metal. This amount of pure silver was at one time equal in value with 23.22 grains

of gold; but of late years silver has been much cheaper, and the silver dollar is accepted as a dollar only in this country, and is so accepted here only on the strength of the credit of the Government.

The other silver coins (the half dollar, the quarter dollar and dime) as well as the 5-cent nickel and the copper cent, contain still smaller proportions of intrinsic value, and are intended only for circulation in this country as representatives of the fractional parts of a dollar.

The gold coins stand upon their own merits as actually worth their face value, but all other coins are, like our "paper money," only representative of their face value, passing current throughout the land because they are by law exchangeable for the amounts they stand for.

Legal Tender. Gold coin is legal tender at its nominal or face value for all debts, public and private, when not below the standard weight and limit of tolerance prescribed by law; and when below such standard and limit of tolerance it is legal tender in proportion to its weight.

Standard silver dollars are legal tender at their nominal or face value in payment of all debts, public and private, without regard to the amount, except where otherwise expressly stipulated in the contract.

Subsidiary silver, that is 50 cts. pieces, 25 cts. pieces and dimes is legal tender for amounts not exceeding \$10 in any one payment. These coins contain less silver in proportion than silver dollars. This tends to keep them in circulation since silver dollars contain more coin and are more likely to be melted down for other purposes.

The minor coins of nickel and copper are legal tender to the extent of 25 cents.

U. S. Paper Money. The paper money of the United States is of five different kinds, namely, gold certificates, silver certificates, Treasury notes issued under the act of July 14, 1890, United States notes (issued under the act of March 3, 1863, and also called "greenbacks," and "legal tenders") and National bank notes.

The Gold Certificates Read: "This certifies that there have been deposited in the Treasury of the United Statesdollars in gold, payable to the bearer on demand." They are issued in denominations of \$20 and upward.

The Silver Certificates Read: "This certifies that there have been deposited in the Treasury of the United Statessilver dollars, payable to the bearer on demand." They are issued in denominations of \$1, \$2, \$5, and \$10.

"Except that not exceeding in the aggregate ten per centum of the total volume of said certificates, in the discretion of the Secretary of the Treasury, may be issued in denominations of twenty dollars, fifty dollars and one hundred dollars." (See Currency Law of March 14, 1900, Sec. 7.)

The Treasury Notes of 1890 Read: "The United States of America will pay to
(Continued on page 24.)



DEPARTMENT OF TYPEWRITING

A. C. VAN SANT.

OMAHA, NEBRASKA.

The Study of Character in the Typewriting Room.

By Elizabeth Van Sant.

It has been said that handwriting reveals character, and many pages have been written to show how various traits express themselves in different styles of penmanship. In a more restricted sense character is revealed by the typewritten page. Not that a Sherlock Holmes could take a page of typewriting and deduce from it the temperament and character of the writer, except in a general way. But the teacher in the typewriting department has an opportunity not equalled by the teacher of any other department to study the characters of students.

Shorthand depends for its success almost entirely on the education and mental ability of the student. As a rule the bright pupil who has succeeded well in his studies before he comes to the business school will succeed in the study of shorthand, while the slower and duller pupil will make slow progress. But in the typewriting department temperament enters largely into the work. Two students may sit side by side, one who is well educated and another who has received much less preliminary training, and the weaker student may excel in the typewriting. And in the case of individuals, the work varies from day to day as they have more or less control over their faculties. When a student is at his best he can accomplish twice as much as when he has a headache or other physical or mental disturbance. It is because this element of temperament enters so largely into his work in the typewriting department that the student here affords the teacher so good an opportunity to study the phases of his character.

There is the well-poised student who can write page after page without error, and who when the day is done often has a record of only one or two misstruck letters during the day. With such a student, when an error is made the paper is quietly removed from the machine and another page is begun as if it were a matter of course. In contrast with this well-poised student is the one who is nervous, who strikes a wrong letter every time the teacher ventures near, who nervously snatches the paper from the machine each time a mistake is made; who gets to worrying

over a certain page or word or sentence which he imagines is unusually difficult, until he loses control of his fingers and can not possibly do perfect work.

There is the conscientious student, who performs every task to the best of his ability; whose work might be assigned at the beginning of the term with the assurance that he would patiently carry it out to the end without any urging from the teacher, simply because he had faith that the method would produce the results for which he was striving. The opposite of this conscientious student is the one who tries by every device to cheat in his work. Not that anyone student ever knows all the devices for cheating, but in the course of years of teaching, methods undreamed-of will come to light. It is often impossible to make such a student see that he is really cheating only himself; that the only value in the practice pages is the training he receives while producing them, and that if he persuades his neighbor to do for him a page on which he has failed, he has cheated himself of the chance to overcome an obstacle, to increase his strength and confidence, and bring his faculties under control.

There is the student who has continuity in a marked degree, who can try the same task time after time with no thought but to keep at it until it is accomplished. Such a student usually puts in many extra

hours at his typewriter. Even though he has less natural ability than his neighbor he will make more rapid progress. His opposite is the student who finds it difficult to keep at any task long enough to complete it. He craves constant change. He can not even sit still at the machine for the full period, but must find some excuse to leave his seat. Unless required to do so he will not do his work in its regular order, but will look ahead and pick out what he considers an easy page and leave the harder ones until some day in the future.

Some have no courage to undertake the thing which is disagreeable. So long as everything runs smoothly and they can accomplish the tasks which are set without great exertion they work with earnestness and enthusiasm. But as soon as the tide of success turns and a difficulty is encountered which they find trouble in surmounting, they lose courage and cease to put forth their best efforts. Such students may often be set to work again by a kindly or encouraging word of the teacher.

There is the fault-finding student, who tries to blame the machine with every mistake he has made. It often taxes the mechanical knowledge of the teacher to know whether it is possible for a machine to perform the feats claimed for it by this class of students. They will even leave out a line or paragraph of a copy and consider the fact that they "did not notice it until after it was finished" a sufficient excuse for not doing the work over.

All this and a great deal more is revealed to the teacher in the early practice of the student before he begins to make transcripts of his shorthand notes. Then come new revelations which the teacher could not possibly get in teaching shorthand alone. In the shorthand classes the students are so graded that they are of nearly equal ability. To be sure they here reveal many traits of character; but in the transcripts much that has hitherto remained hidden comes forth. On its face the transcript reveals the character of the student. The one who is careful and conscientious will from the beginning produce transcripts neat in appearance, while the careless student will hand in pages containing typographical errors, one letter struck over another, finger-marks, and other evidences of general untidiness. Nothing but the most rigid enforcement of rules can make such a student produce work of good quality. No matter what machine is assigned to him his pages never have a neat or artistic appearance, while another student using the same machine will make pages without a blemish.

(Continued on page 30.)



Miss Elizabeth Van Sant.



PRACTICAL ENGLISH

F. M. ERSKINE,

Principal Commercial Department, Grand Prairie Seminary,

ONARGA, ILL.

A Place for Grammar.

The majority of students, whether in the commercial high school or the private business school, have a strong aversion to anything called grammar. If a pupil says he likes grammar we are very likely to think there is something peculiar or abnormal about him, or to question his veracity.

This dislike is usually more pronounced among students in the commercial schools than elsewhere for the reason that students think they should be allowed to choose the subjects they will study. And in no other schools is the study of grammar so much needed. We obtain our students in the private schools by showing them that we can train them in those lines of study which will prepare them to go out into business and hold good positions. It often happens that the prospective student is duly impressed with the importance of a thorough knowledge of book-keeping, shorthand and typewriting and with the superior methods employed by the school to impart this knowledge, while very little is said to him about arithmetic, grammar and spelling—subjects not one whit less important than the others. There is a feeling that he may not enroll if much is said about these studies and after he has enrolled there is often a tendency to cater more to what the student *thinks* he needs than to what the teacher and the employer *know* that he needs.

A short time ago, while engaged in high school commercial work, I had an opportunity to talk with some of the English teachers and superintendents who were sent here to inspect the school systems of this country. I remember that one spoke very highly of the results obtained from a commercial course in his own school but another was inclined to think that business education in the schools was something unnecessary—a useless sort of fad. He said there were few commercial departments in English schools, and they were not necessary because a boy could go into an office and learn the work and at the same time be earning probably five shillings a week. I remarked (rather ungraciously, perhaps) that possibly the English business man took the boy and paid him the \$1.25 because the schools did not turn out a more valuable product and he could get nothing better.

So there was a time in the history of business education in this country when a bookkeeper could be graduated and placed in a position in less than three months—because the employer could secure nothing better. The three-months' course has gone and the six-months' course is fast disappearing. Why are our courses be-

ing lengthened and improved? Not primarily because the proprietor desires it, or the student desires more thorough preparation but because the business world demands better training for its employes and is usually able to get what it wants.

When I take up the catalog of a commercial school about which I know little and find it has the courage to place grammar prominently in the list of required studies and that a proper share of the student's time must be given to it, I immediately make up my mind that there is a school which is successful and doing excellent work. I would not hesitate about employing one of its graduates. The school with a course of twenty or twenty-five lessons in correspondence and with no grammar classes may at first attract the student but it cannot do the work that a business school should and both students and employers soon find it out. Lengthen the course if necessary to secure time for this work without infringing upon the time for other subjects, but *do the work*. Our most prosperous and successful schools are not those with the shortest courses.

One advantage often claimed by the commercial high school over the private school is in the longer time that may be given to just this kind of work, and my own experience satisfies me that the claim is often justified. But we have time in the private school for much good work. The student who is taking a one-year course (ten or twelve months) should, I believe, have five periods a week for grammar during the entire year. Three periods a week for the last half-year should be time enough for correspondence. This plan will develop writers who can compose intelligible letters and correct those errors made by the dictator, to which reference has been made previously. We may secure high school graduates who will not need all this work, but it is a painful truth that we rarely find a high school graduate, with his three or four years of English, who can write a fair letter about a business matter if we teach him nothing more than the form of the letter.

And it is plain grammar that we need in our schools; the study of moods and tenses, of number and case, of adjectives and adverbs, of the practical rules we must know before we can compose a simple sentence and know it is correct. We need the study of the common errors in speech and writing, not the study of rhetoric and the classics.

It is our business as teachers to know what is best for the student who come to us for preparation for business life and we are failing in

our task if we do not insist on the proper preparation along those lines so necessary to their success but which, in their ignorance of actual conditions, they do not want. Grammar need not be a dull subject for the work may be made practical and all practical work is interesting if properly handled. It would give me pleasure to have teachers with some definite ideas on this subject make use of this department and express them. If you can say "Them's my sentiments, too" it will add emphasis to what has been said. If you disagree or have a better suggestion, speak up in the interest of commercial schools and commercial education.

Punctuation.

In giving some exercises for supplementary work in punctuation in the November number, I suggested that the exercises be punctuated simply to make the meaning clear. Additional commas could be used in many of them to make emphatic certain phrases and clauses. It is a question many times whether certain words, phrases and clauses deserve the emphasis which the use of commas gives them and in the exercises which follow I would suggest that this question be discussed in class at the same time that the comma is being used to emphasize.

DRILL.

Punctuate with commas to make the meaning clear and to emphasize words, phrases or clauses which seem to deserve, from the standpoint of the writer, special attention.

1. The salary at first would necessarily be small.
2. Just at present we are not in need of more clerks but we may require more during the vacation season when so many clerks will be away.
3. We would advise you that we are not at the present moment in need of additional stenographers but we shall be pleased to retain these applications and if we have an opening later for a stenographer we will take the matter up with one of these young men.
4. We want someone who is looking for a permanent position as if mutually satisfactory the position is one which will become increasingly valuable to both employe and employer.
5. If we learn more of the practical and less of the theoretical it will be to our advantage.
6. Your favor of the 6th instant with enclosure 30 cents received and the copy of *Hubb's Modern Business Penmanship* as ordered has gone forward to you by mail postpaid. (Improve the sentence.)
7. The vertical file system will cut down by 50 per cent the time and work now required.
8. We say boldly that this book will reduce your bad debts to the minimum.
9. Are you willing to wait until Dec. 15 for your Nov. statement? Would it not save you money if you could know on the first day of every month how your accounts stand?
10. On Sep. 5 you wrote us that you were unable at that time to add a Multigraph to your office equipment.
11. You must be interested in our proposition or you would not write and we want to know why you hesitate.
12. If you desire special rulings to meet your individual requirements we can easily supply them.
13. We enclose circular descriptive of our special introductory outfit which we send prepaid on approval for one dollar.
14. Our course of study is thorough and while we do not guarantee positions, we have never been able to supply graduates enough to meet the demands made upon us.
15. On examination of our stock and sales books we find to our surprise and regret that a mistake was made in valuing those goods.



DEPARTMENT OF COMMERCIAL LAW

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WM. C. SPRAGUE, PREST.,
Sprague Correspondence School of Law,
Detroit, Mich.



Contracts.

10. Capacity of Married Women to make Contracts.

Under the common law, that is, the law inherited from our English ancestors and unaffected by our American statutes, a married woman's contract was absolutely void. In England this was the legal status of a married woman, generally speaking, up to January 1, 1883. Our American states were quicker to recognize the injustice of the common law, and in the case of nearly every one of them, statutes, sweeping in character, have been passed from time to time modifying the common law prohibition, so that at the present time in some of our states a married woman can make contracts as freely as if she were single; in others she can make contracts within certain limitations.

As a married woman's contract rights are determined by the law of the place where the contract is made, and as there are as many "places" or jurisdictions as there are states and territories in the Union, each with statutes peculiar to itself, it will be impossible in a short article to give an adequate view of the contract rights of married women in the United States. It may be of interest and profit for us to briefly outline the contract status of married women in the several states, as follows:

Alabama: Full legal capacity to contract in writing as if she were single; she cannot convey or mortgage her lands or any interest therein without the assent and concurrence of the husband; can carry on business alone as a trader and is liable for the debts of the business; cannot become surety for her husband.

Arizona: May convey her separate estate as a single woman; may become a trader and be liable for debts of the business.

Arkansas: Not liable for debts contracted by her unless the contract was made with special reference to her separate estate; may carry on business and be liable for its debts; must schedule her property or the burden of proof is on her in a contest with her husband's creditors.

California: May engage in business for herself provided she obtains from the Superior Court a permit; may convey her property without the consent of her husband; is liable on her contracts.

Colorado: May engage in business in her own name and be liable for its debts; may buy, sell, and convey personal and real property the same as if single; has every contract right that her husband has.

Connecticut: Women married since April 20, 1877, control their own property, convey it, make contracts, sue and be sued as if unmarried; women married prior to that date are of a very different legal status and cannot make contracts except under certain conditions; but the husband and wife married prior to that date may, by contract in writing with each other, come under the operation of the law of 1877.

Delaware: May carry on business and be liable for its debts; may make all kinds of contracts necessary to be made with respect to her own property as if she were single.

District of Columbia: May carry on business and be liable for its debts; may not become surety or sign accommodation paper; may convey her real or personal property; may make contracts in matters having relation to her separate estate.

Florida: May carry on business alone if permission be obtained from the Circuit Court; may bind her own estate by contract as if she were single.

Georgia: May carry on business alone and be liable for its debts; cannot bind herself by contract or suretyship; may make contracts with reference to her separate estate.

Idaho: May carry on business in her own name and be liable for its debts; all property acquired by her after marriage, excepting by gift, bequest, devise, or descent, she holds in common with her husband; wife must record inventory of separate property.

Illinois: May go into business and become liable for debts, but cannot go into partnership without her husband's consent; has the same power over her property as her husband has over his; may make contracts and control her own earnings; may hold and dispose of real and personal property in the same manner that her husband can in the case of property belonging to him.

Indiana: May become a sole trader and liable for her business debts, but cannot become surety for any one; cannot mortgage nor convey real estate without her husband joining in the conveyance; may deal with her separate property as if single; may

make any contract with reference to her separate estate.

Indian Territory: May become a trader and liable for business debts; to bind her separate estate the contract must be made with reference to making it liable; must schedule her separate property.

Iowa: To become a sole trader and be liable for business debts she must file a married woman's certificate; may deal with her own property in the same way that a husband may deal with his; may make contract the same as if unmarried.

Kansas: May become a sole trader and liable for business debts; all property acquired by her during the marriage, excepting such as she obtains by donations or inheritance, becomes joint property of both husband and wife; property owned by each separately before marriage remains separate property; by contract made before marriage the provision regarding community property may be set aside; the separate property of the wife is not responsible for community debts; the husband may sell or mortgage community real estate without the consent or assistance of the wife, and can dispose of removable property in any way he desires; a married woman can sell her separate property by the consent of her husband and, in default of his consent, by that of the court; she cannot bind herself for her husband and cannot mortgage her property except by special consent of the Court; a married woman, except she be a public merchant, cannot make any contract or bind herself in any way without the consent or assistance of her husband or of the court.

TO BE CONTINUED.

Finance—

Continued from page 21.

bearerdollars in coin."

The United States Notes Read: "The United States will pay bearer.....dollars."

Both of the foregoing have been issued in denominations of \$1, \$2, \$5, \$10, \$20, \$50, \$100, \$500, \$1000, \$5000 and \$10,000, but the law now provides that they shall be issued only in denominations of ten dollars and upward.

The National Bank Notes Read: "National Currency. Secured by United States bonds deposited with the Treasurer of the United States." "The.....National Bank will pay the bearer on demand.....dollars." They are issued in denominations of \$5 and upward, though not more than one-third of the circulation of any National bank shall be of this denomination.



SCHOOL ADVERTISING

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL

Seattle, Washington.

Two Methods.

For sometime there has been a merry war on in the advertising world. "General Publicity," strongly entrenched among his conservative followers on the one side, and the doughty and indomitable legions of "Reason Why" and the "Bull's Eye Method" on the other, have made the arena resound with the clash of mighty words. It would seem to one on the peaceful vantage ground of a commercial school that the old General is preparing to withdraw his cohorts in ignominious defeat—their gay trappings of triple color display and gloriously emblazoned border trailing in the dust of disuse.

"General Publicity" has consisted in "keeping the name before the public" in the hope that when the consumer went to buy pancake flour, he would remember the magic name "Grandma's Glory Brand"—and say it—say it again and again—to the venal grocer who softly insinuates that "Breakfast Delight" is incomparably better.

"Reason Why" copy dwells upon the merits of its product. As its title implies, it seeks to explain and to convince thru an appeal to the reason. A person whose reason is satisfied stays convinced. Right here it may be opportune to say that the primary purpose of the ad is not to "attract attention," to be seen by a multitude. Its business is to sell the goods—which at first may seem an irrelevant remark. One of our enterprising merchants has recently been "attracting attention" by displaying an ancient human skeleton in his window. It attracted attention all right, but no one seemed to want to enter the emporium and caress the cadaver.

The mission of the ad is to sell the goods. There is scant relation between the denuded framework of our ancestor and a dream of a pattern bonnet.

"Reason Why" copy figures thusly:—

"There are a certain number of people it is possible to interest in my proposition."

"I will make my headlines—catchwords—so that the ad will appeal to them—and them only."

"I will go after the people who have some use for my goods."

"I will not bother with any others."

"Attracting the attention of the man who has no use for my product is useless waste of energy."

So if he is selling heating furnaces the man says, "These furnaces will save $\frac{1}{2}$ of your fuel bill" not, "A cheap way to get California weather in your home."

The first gets the potential furnace buyer—it interests the man who is in line for a furnace. The second brings to the surface the man who wants to travel, the invalid, and perhaps the doctor.

Among these it is true, he may find buyers—probably will; but the ones the first line attracts will all be possible buyers sometime.

Following it up with proof, with reasons, with forceful, Missouried words, he can implant a strong conviction in their minds.

Getting the name before the public is mighty poor consolation if the public does not part with its shining shelds.

One sale is worth a pile of fame.

A school should, it seems to me, not seek to "attract the attention" of every one, but so to advertise that it will attract those who are possible patrons.

It is easy to attract attention, but to gain the eye of the man who naturally is in line to buy from you is another matter.

Right along this line, the "keyed" ad is more or less deceptive.

The right way to judge an advertising medium is not by the number of inquiries coming thru it, but by the volume of sales made to the inquirers. There are certain subscription lists, certain communities, that are inveterate "add-answers." They keep a package of postal cards in the house for use in emergency. But they never buy.

"By their fruits we shall know them" and we may shake the branches of many a "family circulation" and get nothing but a mellow deluge of postals.

A large number of inquiries from any one source looks suspicious.

To be sure there are "Reasons Why" and imitations of them. Many a circular have I seen like this:—

Reasons for attending this college:—

Because—it is the best in the state. Because—its facilities are unexcelled.

Because—its faculty is strong—etc.

Now these partake in form something of the semblance of argument,

but in language are only bare, bald statements of unproved facts. Let us look into them a bit. Well the first is too big—I'll dodge that. The second looks more inviting. I suppose by facilities are meant the equipment, ventilation, furniture, etc.

Here is a beautiful subject for a little folder—to go inside an envelope—a sort of clincher to a letter.

"Sneeze!"

"Why, Nellie where did you get such a cold!"

"I don't know—school I suppose.

There were so many of us and the room got so close—and I just had to get some fresh air."

This is a common story in many homes in the afternoon after school.

We say this is neither necessary nor humane—it is a waste of time, money and health.

A student half sick might just as well be home.

To make every moment count, you must be at the top notch of energy all the time.

At the Blank Commercial School, the ventilation is perfect,—the heating (by steam) uniform.

There will be no drafty, chilly forenoons and hot, perspiring afternoons.

We know that all permanent business is built on the foundation of health.

It is something of a joke with us, yet seriously true, that sometimes pupils have come to us ailing and waiting, and through a healthy, active interest in their work graduated strong and rugged and vigorous.

Still we don't pose as a sanitarium—but we do say nothing has been left undone that will protect your health. A half day's headache is a half a day lost.

Of course, this is a little thing compared with the greater merits of this school.

We know that, as you think of it, you will appreciate it.

This is an example of the "Bull's Eye Method"—one idea at a time.

Young fellow writes for a catalog—gets it—gets Jones'; gets everybody's; correspondence schools, the "get wise quick" man and forty others.

Piles them up on the table. Reads. Among so much talk gets pretty well jumbled up.

The thing to do is next Thursday night to make him go back, fish your catalog out, and read it again in the light of a dawning conviction. At this juncture it does not make so much difference what kind of an idea you strike him with so long as he feels that it is true. Tumbling upon the heels of a growing conviction your catalog will then have a chance to do its work.

The test of all talk, school or otherwise, is "Has it selling power?" Much language is beautiful and its poetic measures fall in soothing ac-

(Continued on page 29.)

*Eleventh Annual Meeting
National Commercial Teachers Federation
Martin School Pittsburg, Pa.
December 27-31, 1917.*

Superb Spencerian Script by C. R. Hill, Bowling Green, Ky., Business University.

**To the Members Comprising the
Advisory Council of the
N. C. T. F.**

The Advisory Council of the N. C. T. F. was created to consider policies concerning the welfare and success of that organization, and we presume it will meet in advance of the Pittsburg meeting to consider matters to be brought before that body.

We wish to urge upon each member the importance of the work brought before this council and to respond promptly at the time and place designated by the chairman.

**An Educational Investment for
Young Teachers Especially,
and Old Teachers in Par-
ticular—Annent Pittsburg
Meeting.**

As great as may be a teacher's wish to succeed, one of the strongest manifestations of such ambition is presence at the annual meetings of commercial teachers. It is here that new ideas are conceived for self-improvement, where inspiration is gathered for a more determined effort, and where personal contact, one with another, draws from each the best there is in him in thought. These great conventions help to meet the demand for more capable service from teachers, because they awaken them to the needs of the hour and set them to deeper study and greater effort. There is undoubtedly much truth in the assertion that commercial teachers as a class are not qualified in education and training to fill their positions in a manner that reflects the highest credit upon the cause of commercial education. Possibly only school managers can realize how difficult it is to secure capable teachers, and it may be true also that few teachers realize that they are not measuring up to the opportunities before them. Attendance at a single convention has often been the making of a teacher; sometimes through reform; sometimes by showing the possibilities of development along certain lines; sometimes by being thrown from a much coveted "hobby horse"; and at other times by starting a fraternal spirit that has ripened into a pride and love for the work

that sets a new standard. There are a hundred or more ways in which the benefits multiply and the efficiency of teachers improve.

There are in our profession some "dyed in the wool" teachers and proprietors who have never attended a single convention in the past fifteen years. They have never reaped any of the benefits to be derived; they have seldom contributed anything to the cause of commercial education; they continue to do things in the same old way. We hear them remark that the conventions are run by and for a few. Such is not the case, and the coming meeting will be one more reiteration of such statements.

The Pittsburg meeting will gather together a larger number of the younger teachers than has heretofore graced and honored our meetings by their presence. The older members will be there in their usual number, but conditions are changing somewhat and we now find more young men and women engaged in commercial teaching. To predict that the meeting will be larger than usual, abounding in enthusiasm, resplendent with wit and humor, and moderate in all deliberations, is writing the reports in advance.

I'll meet you there because we, you and I, cannot afford to be absent.

L. A. ARNOLD.

President, N. C. T. F.

On to Pittsburg.

The Pittsburg Meeting is coming. Are you planning to be there? If not, why not? How can you afford not to attend? As well may the business man say he cannot afford to advertise. If your salary is small, don't you think that the influence of a good live convention would put you in line for a better salary? If your employer is not paying you what you are worth come to the convention and get acquainted with proprietors who are paying better salaries, and who are looking for men and women with a desire to improve. There will be many employers of this kind, besides others who are constantly receiving calls for first-class teachers. It will pay you to come to Pittsburg and get acquainted. The young teacher should

come for inspiration, enthusiasm, and to learn how others do. The old teacher needs to come to keep abreast of the times. The school proprietor may learn what other proprietors are doing and in this way improve his own school and help his teachers to do better work.

There will be a four days' program full of good things for everybody. This program will include special sessions of the school proprietors, the shorthand and typewriting teachers, the business teachers, the penmanship teachers and the High School teachers, besides the general sessions of the great National Federation, where everybody has the right to hear and be heard.

Send your name and address, at once, to the General Secretary, J. C. Walker, 46 Grand River Avenue, Detroit, Michigan, and he will send you the annual program. At the same time send the names and addresses of a dozen or more other commercial teachers.

At this meeting an effort will be made to change the annual sessions to the summer. It is hoped that there may be a full representation so that the wishes of the majority may be ascertained. Therefore, whether you favor or oppose the change be on hand.

Every school proprietor should begin making arrangements to attend this meeting and plan to bring with him all his teachers. Arrange for a week's vacation between Christmas and New Years, so that every teacher may attend. It will pay you in the end. I know one school proprietor who paid his teachers' expenses to attend one of these meetings, because he believed it paid him. Do not worry about the distance. Our President will travel half across the continent to be there. Do not let some local association answer as a substitute for the great National meeting.

If it is absolutely impossible for you to attend this meeting send your enrollment fee, \$2.00 to the General Secretary before January 1st, because after that date membership fee will be advanced. If you are a member, send your annual dues, \$1.50, and thus keep your name on the roll.

This will be the best session in the history of the Federation, and the association is going on to better things. Resolve now, to be on hand Friday morning, December 27, and remain until Tuesday evening, December 31st.

A. F. HARVEY,

Waterloo, Ia.,
First Vice Pres., N. C. T. F.



National Commercial Teachers' Federation.

December 27-31, 1907.
Pittsburg, Pa.

PROGRAM: The program is herewith submitted. In response to requests from every section, the Committee has assigned a portion of one afternoon for a visit to the Homestead Mills of the Carnegie Steel Co. This privilege is a most exceptional one, and no doubt will be appreciated by every member attending the Convention.

Sunday, Dec. 29th, will, of course, be passed according to the inclinations of each member. A full list of churches will be published for the benefit of those wishing to attend divine worship in the morning. The conservatories of Schenley Park, the Zoological Department at Highland Park, the Carnegie Art Gallery, and the Carnegie Museum are open for visitors. There is a free organ recital at Carnegie Music Hall in the afternoon. In the evening, a sufficient seating capacity will be reserved in the First Presbyterian Church. Rev. Maitland Alexander will deliver a sermon along educational lines.

HOTEL RATES: A rate of one dollar per day and upward has been secured at the Hotel Annex for room and upward; with bath, \$1.50, per day and upward, European plan. Requests for room reservation should be sent to H. L. Andrews, 32 Fifth St., Pittsburg, Pa. These requests will be entered in the order of receipt. Ten weeks before the Convention, persons having made reservations will be requested to confirm same. It is thought that in this manner much of the annoyance experienced in past years may be avoided.

RESTAURANTS: A full list of restaurants will be published for the convenience of the members.

EXHIBIT ROOMS: The Business Teachers, Penmanship Teachers, and High School Teachers will meet in the rooms of The Martin School, and it is thought exhibitors interested in these branches would desire space there. The general Federation and the Shorthand Teachers will convene in the banquet hall of the Hotel Annex, and it is thought that exhibitors interested in these lines might wish to secure space there. However, space in either or both places will be at the disposal of exhibitors who conform to the rulings of the Federation. Space is furnished without charge to those advertising in the official program, the amount being regulated by the size of the advertisement. Those who desire space who have no advertisement in the official program will be charged from \$2.50 to \$20, the rate being proportioned to the space desired.

On Thursday and Friday, Dec. 29th and 30th, representatives will be at every depot to direct the members to the Hotel headquarters.

In conclusion it is suggested that those desiring hotel reservations, or exhibit space, communicate with the undersigned at as early a date as possible.

H. L. Andrews,

Chairman Executive Committee,
N. C. T. F.

32 Fifth Street,
Pittsburg, Pa.

Program

National Commercial Teachers' Federation.

Pittsburg, Pa., Dec. 27, 28, 30, 31, 1907.

THURSDAY EVENING, DEC. 26, 1907.
Reception at Hotel and Registration of Members.

FRIDAY MORNING, DEC. 27, 10 A. M.
Invocation.—Rt. Rev. Cortland Whitehead, Pittsburg, Pa.
Address of Welcome.—Mr. H. J. Heinz, Pittsburg, Pa.

Response to Address of Welcome.—Mr. C. P. Zaner, Columbus, Ohio.

President's Address.—Mr. L. A. Aruold, Deaver, Colorado.

Reports of Committees.

FRIDAY AFTERNOON, DEC. 27, 2 P. M.

Meeting of the Different Associations.

FRIDAY, DECEMBER 27, 8 P. M.

(Open.)

SATURDAY, DECEMBER 28, 9 A. M.

Meeting of the Various Associations.

SATURDAY, DECEMBER 28, 2 P. M.

"What Makes for Better Teaching."—Mr. D. W. Hoff, Supervisor of Penmanship, Public Schools, Lawrence, Mass.

"English in the Commercial School."—Mr. J. N. Trout, Northwestern Business College, Chicago, Ill.

"What Action, if any, Should the Commercial School Take in the Question of Spelling Reform?"—Miss Gertrude O. Hunnicutt, Michigan Business Institute, Lansing, Mich.

SATURDAY, DECEMBER 28, 8:30 P. M.

Reception by the Ladies.—Hotel Annex.

MONDAY, DECEMBER 30, 9 A. M.

Meeting of the Different Associations.

MONDAY, DECEMBER 30, 1 P. M.

Address.—Mr. Arthur A. Hamerschlag, Director Carnegie Technical Schools, Pittsburg, Pa.

Visit to Homestead Mills of the Carnegie Steel Co.

MONDAY, DECEMBER 30, 9 P. M.

Banquet—Hotel Annex.

TUESDAY, DECEMBER 31, 9 A. M.

Meeting of the Different Associations.

TUESDAY, DECEMBER 31, 1:30 P. M.

"Peace on Earth Good Will to Men."—Mr. E. H. Norman, Pres. Baltimore Business College, Baltimore, Md.

"Beyond the Curriculum."—Mr. P. S. Spangler, Pres. Duff's College, Pittsburg, Pa.

Address.—Mr. W. H. Davis, Postmaster, Pittsburg, Pa.

Unfinished Business.

General Election.

Selection of Place of Meeting.

Sessions.

The National Commercial Teachers' Federation, which is composed of The National Shorthand Teachers' Association, The National Business Teachers' Association, The National Penmanship Teachers' Association, The Commercial High School Teachers' Association, and The Private School Managers' Association, will meet in general session in the Banquet Hall of the Annex Hotel during the forenoon of December 27th, and the afternoons of the 28th, 30th, and 31st of December, 1907. The National Shorthand Teachers' Association will meet in the same hall as the Federation at the hours mentioned on the within program.

The other affiliated organizations will meet in the rooms of The Martin School at the same hours as the National Shorthand Teachers' Association.

The Annex Hotel, which is Federation Headquarters, is located at the corner of Penn avenue and Sixth street, and is but a block from the Martin School which is at the corner of Fifth street and Liberty avenue, and both are but a few minutes' walk from all depots.

PITTSBURG, December 27, 28, 30, and 31, 1907.

Program National Shorthand Teachers' Association.

FRIDAY, DECEMBER 27, 1907, 2:00 P. M.

Invocation.—Rev. W. A. Jones, D. D., Pittsburg, Pa.

President's Address.—W. I. Tinus, Chicago, Ill.

Secretary's Report.—F. E. Haymond, Evansville, Ind.

Report of Executive Committee.—Ford O. Harrison, Pittsburg, Pa.

Business.

"Advertising the Shorthand Course."—Archibald Cobb, New York.

"Relative Merits of Touch and Sight Type writing."—W. D. M. Simmons, Draughon's Business Colleges, Nashville, Tenn.

SATURDAY, DECEMBER 28, 1907, 9:30 A. M.

"What Should be Accomplished During the Theoretical Period of the Shorthand Course."—Thomas P. Scully, The School of Commerce, Cincinnati, Ohio.

"What Should be Accomplished During the Dictation Period of the Shorthand Course."—W. P. Potter, High School, Sparta, Illinois.

"The Shorthand Teacher's Library."—J. W. Beer, Pittsburg, Pa.

"The Hobbies and Fads in Teaching Shorthand."—James N. Kimball, General Reporter and Teacher, New York, N. Y.

Business.

All topics are open for discussion.

MONDAY, DECEMBER 30, 1907, 9:30 A. M.

"English in the Commercial School."—Walter E. Denger, Philadelphia Business College, Philadelphia, Pa.

"The Cultural Value of Shorthand."—Edward Kyeearson, Director of High Schools, Pittsburg, Pa.

"Essentials of a Stenographic Training from a Business Man's Standpoint."—James W. Wardrop, H. F. Taylor & Co., Municipal and Corporation Bonds, Columbia Bank Building, Pittsburg, Pa.

"My System of Training Pupils for Expert Typewriter Operators."—R. E. Tullos, Tulloss School of Touch Typewriting, Springfield, Ohio.

Business.

TUESDAY, DECEMBER 31, 1907, 9:30 A. M.

"A Reporter's View of Shorthand with Suggestions for Teachers."—Frank E. Felton, Reporter Common Pleas Court No. 1, Pittsburg, Pa.

"Model Office Practice for the Shorthand Course."—C. A. Balcomb, Spencerian Commercial School, Cleveland, Ohio.

"Methods of Correlating the Shorthand and Typewriting Departments."—Open for General Discussion.

Business.

Election of Officers.

Adjournment.

All topics are open for discussion.

Private Commercial School Business Managers' Association Meeting at Pittsburg Holiday Week.

Everything seems to indicate that the Pittsburg meeting of the Business Managers' section of the Federation will be the best attended and most useful that has yet been held. We now have by far the largest paid up membership that we have ever had at the season of the year, thus showing unusual interest in the work of the Association.

We will go to Pittsburg with a good full Treasury, having on hand almost twice as much money as ever before.

The Association is in good shape to do some effective work for the Cause.

The executive committee is preparing a full program and members can rest assured that there will be plenty doing in this section at every session.

Every Private Commercial School or Business College in the county should be represented at this meeting.

Mr. Andrews and his committee have provided us the very best accommodations for our meetings which are to be held in a special fine parlor in the hotel.

The "Get together" proposition will have a prominent place on the program.

I should like to hear from every member as to whether or not he will be at the meeting; and with suggestions of topics for general discussion.

Respectfully and fraternally,
Louisville, Ky.
Nov. 2, 1907.
Enos Spencer, President.



Program, Private Commercial School Managers' Association.

FRIDAY, DECEMBER 27, 1907. 2:00 P. M.
President's Address.—Enos Spencer, Louisville, Ky.
Secretary-Treasurer's report.—F. W. Bookmeyer, Sandusky, O.
"Co-operation, The Spirit of the Times."—John L. Gregg, Chicago, Ill.
General Discussion.

TUESDAY, DECEMBER 28, 1907.
"Possible Benefits to be Derived from a Summer Chautauqua."—A. F. Harvey, Waterloo, Ia.
Discussion.—Dr. H. M. Rowe, Baltimore, Md.
Dr. George Vincent, Chicago, Ill.
MONDAY, DECEMBER 30, 1907. 9:30 A. M.
"An Economical View of the Sale of Tuition."—H. G. Healy, N. Y.

Discussion.
Relation of the Business College Man to the Business Man of to-day."—L. C. Horton, Trenton, N. J.
Discussion.
"Uniform Entry Requirements."—Miss E. M. Johnston, Elyria, O.
Discussion.

TUESDAY, DECEMBER 31, 1907.
"Most Urgent Needs of Business Colleges."—L. A. Arnold, Denver, Col.
"Some Results of Affiliation."—W. B. Elliott, Wheeling, W. Va.
"How to Solve the Problem of Employing Teachers Through the Various Agencies."—O. C. Dorney, Allentown, Pa.
Business.

Program, National Commercial High School Teachers' Association:

OFFICERS.
President.—William A. Hadley, Lakeview High School, Chicago, Illinois.
Vice President.—Ford O. Harrison, Fifth Avenue High School, Pittsburg, Pa.
Secretary.—Helen M. Bachtel, High School, Canton, Ohio.
Executive Committee.—Selby A. Moran, High School, Ann Arbor, Michigan.
O. D. Frederick, Tuley High School, Chicago, Illinois.
Mary Louisa Smith, High School, Ithaca, New York.

THURSDAY EVENING DECEMBER 26, 1907.
Reception and enrollment of members.
FIRST SESSION—FRIDAY, DECEMBER 27, 1907.
2:00 P. M.

Invocation.—Rev. J. G. Slayter, Pastor Central Christian Church, Allegheny, Pa.
President's Address.—William A. Hadley, Lakeview High School, Chicago, Illinois.

Round Table.—"Is the work done by the student in the commercial department of the average high school deserving of credit as college preparatory work?"
"What degree of proficiency should be attained by the student taking a commercial course in a high school?"—Miss Emma S. Scheffer, Township High School, La Salle, Illinois.

"Phase of shorthand teaching in the public schools."—W. H. Shoemaker, Chicago, Illinois.

Round Table.—"Is practical experience as a bookkeeper or as a stenographer, essential to the highest degree of success in teaching these subjects?"

SECOND SESSION—SATURDAY DECEMBER 28, 1907. 2:00 P. M.

Round Table.—"Should the teacher of commercial branches in the high school aim at practical results or should he emphasize the culture side?"

"Practical illustration of how to conduct the first recitation of a beginning class in shorthand."—James S. Curry, Central High School, Cleveland, Ohio.

Paper: (a) "Brief outline of the origin of modern shorthand." (b) "A sketch of the development of shorthand down to the present time." (c) "The advantages of a knowledge of the origin and development of shorthand to the successful teacher."—J. W. Beers, Pittsburg, Pa.

Round Table.—"Is the average high school commercial department of today as well equipped as the private school to fit

pupils to fill positions as bookkeepers or as shorthand amanuenses?"

THIRD SESSION MONDAY, DECEMBER 30, 1907. 9:30 A. M.

Round Table.—"Would it be practical for colleges and normal schools to give teachers training courses in commercial branches, similar to those given in such schools in history, science, mathematics, etc.?"

"Is it possible for the average teacher of commercial branches in a high school to teach bookkeeping successfully without the use of a text?"—H. G. Reaser, Fifth Avenue High School, Pittsburg, Pa.

"What educational preparation should be insisted upon in the teacher of commercial branches in a high school?"—Mary Louisa Smith, High School, Ithaca, New York.

Round Table.—"Can enough time be given to typewriting in a high school to enable the student to write successfully by what is called the 'Touch' method?"

Question Box. Election of Officers. New Business. Adjournment.

QUINCY, ILL., OCT. 21, 1907.

THE BUSINESS EDUCATOR,
COLUMBUS, OHIO.

MY DEAR MR. ZANER:—

Mr. E. G. Jones of the Cambria Business College, Johnstown, Pa., has accepted the Secretaryship of the National Business Teachers' Association for the Pittsburg meeting in place of Mr. Webb Moulder who resigned.

From the way Mr. Jones is taking hold of the work, I believe he will prove a very valuable man for us. Our outlook is very flattering for a large and prosperous meeting this year, and we expect to get up one of the best programs for the Business Section that we have ever had. Mr. Read, the Chair- man of our Executive Committee, is now rounding up the program and it is a dandy. Very truly yours,

D. L. MUSSELMAN, JR.

President.

THE NATIONAL BUSINESS TEACHERS' ASSOCIATION.

Program of the National Business Teachers' Association, Pittsburg, Pa., December, 27-31.

FRIDAY AFTERNOON, DEC. 27.

President's address, D. L. Musselman, Jr., Quincy, Ill.

To what extent, and in what way should we teach business ethics? E. N. Miner, New York City.

Where shall we put the emphasis in our teaching—on the technicalities of bookkeeping or the broader questions of business management? R. M. Browning, Baltimore, Md.

How can we interest students in higher accounting? D. W. Spruiger, Ann Arbor, Mich.

SATURDAY MORNING, DEC. 28.

To what extent, and how, should teachers assist in the business getting of the school? T. P. Scully, Cincinnati, Ohio.

What shall we do with the student who comes to us without sufficient previous education? F. E. Lakey, Providence, R. I.

Machine Accounting, C. N. Smith, Detroit, Mich.

Is the study of advertising a logical part of the business school curriculum? H. B. Smellie, Ypsilanti, Mich.

How good a general schooling should a business teacher have? M. H. Lockyer, Evansville, Ind.

MONDAY MORNING, DEC. 29.

To what extent should we teach "Office Department" to students? Earl L. Virden, Chicago, Ill.

Rapid Calculation Class. Conducted by L. C. Horton, Trenton, N. J., who will call on the bright boys and girls for recitations.

Is there a place for Grammar in the business course? Carl C. Marshall, Cedar Rapids, Ia.

To what extent should we instruct our pupils in the use of such office devices as the multigraph, business phonograph, mimeograph, telephone, switch board, time register, cash register, etc.? R. H. Peck, Davenport, Ia.

TUESDAY MORNING, DEC. 31.

Dignity in the school-room. Morton McCormac, Chicago, Ill.

Business Shows, and what business schools may learn from them. E. E. Merville, Cleveland, Ohio.

The Typewriter in Bookkeeping and Billing. Archibald Cobb, New York City.

A method of teaching Commercial Correspondence. Warren Douglas, McKeesport, Pa.

Addresses will occupy twenty to thirty minutes, and will be followed by discussion of about fifteen minutes in each case in which the speaker does not overrun his time.

An Interesting Meeting of the Indiana Business College Association.

Reported by J. D. Brunner

INDIANAPOLIS, IND., NOV. 8, 1907.

The first session of the meeting of the Commercial Teachers of Indiana was held in the parlors of the Hotel English. The first subject was a "round table talk" by the various members of the Convention on subjects pertaining to Commercial College Management.

The question whether a Business College is an educational institution or purely a business house, was thoroughly discussed by Messrs. Enos Spencer, Mr. C. C. Marshall and a large number of others.

The convention had a banquet at the rooms of the Commercial Club where James Bingham, the Attorney General of Indiana, delivered an address in which he gave many interesting phases of business life in the career of young people from the time they leave the common schools.

A. D. Witt, Enos Spencer, and a number of others spoke in high terms of the address and a vote of thanks was extended to Hon. Bingham for this address.

Saturday Sessions were held at the Central Business College.

The first subject on the program was "Spelling and Spelling Reform" by Carl C. Marshall of Cedar Rapids, Iowa, who declared that our present system of spelling needs no reform, and was strong in his assertions that we should make over things so important as the system of putting letters together to make up our language.

Entrance examinations for business college courses was also a subject that was discussed, and it was maintained that a pupil should at least have finished the eighth grade in the public school. It was felt that a high school which would be far better, and a business college course should be lengthened to two years. From a business viewpoint it was held that the position feature that is so many times held up before the prospective student is important to the business college, as every student has a definite purpose in view in taking a business education.

The name Indiana Business College Association was changed to Commercial Teachers' Association of Indiana. This was suggested by the members of the Indiana Business College Company, whose name was similar so there may be no objection by any commercial teacher in the state but feel free to attend all the sessions.

The new officers that were selected are as follows: Mr. S. H. East, President, Indianapolis, Mr. C. C. Thompson, Vice President, Marion, Mr. Albert Jones, Secretary and Treasurer, Richmond.

The Executive Committee for the next year were appointed by the new President as follows: E. J. Heeb, Laura A. Sanderson, Harvey D. Vories, J. D. Brunner, all of Indianapolis.

It was decided to have the next meeting in May, in Indianapolis at the call of the Executive Committee.



Sadler's Obit.

The many personal and professional friends of Mr. Warren H. Sadler, Baltimore, Md., the genial whole souled school proprietor and publisher, were pained to learn of the sudden death of his wife, Sept. 9th, at Newport News, after attending the Jamestown Exposition and when boarding the boat to Baltimore.

She was buried Sept. 12th, in London Park Cemetery, Baltimore, after impressive funeral services and amid elaborate floral decorations.

Mrs. Sadler's life was remarkable for the good she exercised over others. She will be greatly missed by her large circle of friends.

In a short time Mr. and Mrs. Sadler would have celebrated their forty-fourth wedding anniversary.

Our many readers who know Mr. Sadler will join us in extending to him heartfelt sympathy in his great loss, and wish him yet many, many happy years among us.

Advertising— Continued from page 25.

cents on the ear, but it has not the power to stimulate an "I will" and set the tardy prospective in motion.

This is a busy world. Take one idea at a time and give a conversational, convincing talk on it. Avoid bombastic, flaring headlines and extravagant statements.

This style is peculiarly applicable to a school's literature, because practically all patrons are in a contemplative mood—they receive reasons gladly.

Suggestions on Literature Received.

I have received catalog, booklet and follow-ups from the Douglas Bus. Col. The cover of the catalog of yellow Fairfield is of good quality but I should not choose a yellow color. Blue and yellow are two poor colors. Blue is cold and chilling and yellow does not awaken a receptive mood. Other near shades, as corn or goldenrod may be better.

Inside of calendered book paper is rather smooth and shiny to read easily, type lines rather long and page too compact.

Margin incorrect, top and inside margins should be narrower than bottom and outside margins. A book margined thus will read more easily.

Paragraphs too nearly of a length. Vary somewhat. Style somewhat long and involved at times. Pages should be numbered in catalog of this size.

An apparent contradiction may be read into certain sentences of the catalog. It is not the impression that is intended but the impression that careless readers will get that we should watch.

I should use as cover a rich green (not grass green) solid brown, Indian red or some such color—colors that typify strength; inside softer paper. In general same suggestions apply to booklet.

On cover deep, narrow type is not the best display. The most readable type is wide.

I should be a little sceptical of imitation typewritten letters having a good effect on the most intelligent students—the kind most to be desired.

Meadville Com. Col. Catalog cover would be much improved by better press work. Here is often the rub—to get a printer that will do even passable work.

Shorter paragraphs would make pages more inviting. A few good commendations from business firms would strengthen the catalog.

Less color on some pages would improve them. Color should be used only to brighten the page—a mere touch. The tendency in the use of color is to extremes.

In the "New Education" the article "The Course To Take," printed all in capitals is well-nigh unreadable. Here again pages are too solid—sentence too long and involved.

The Advertising course folder, on excellent stock, deserves handset type. Display page could be much improved by simple form and fewer rules. Name of school should not be divided between syllables. Opening paragraph should be shorter.

Write-up in Republican could be much condensed. A conversational beginning would help.

Adv. "You need a Practical Education" should have heavy rules on sides opposite other reading matter—not between reading matter and adv. Adv. "A Business Proposition" too compact—lines too long.

MOVEMENT OF TEACHERS

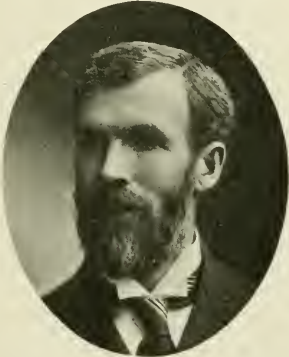
ROSE L. FRITZ, WRITING FROM COPY FOR
ONE HOUR WINS WITH A NET SPEED
OF 57 WORDS PER MINUTE BREAKING
ALL PREVIOUS RECORDS.

On Thursday, October 17th, at the National Business Show, Madison Square Garden, New York, Miss Rose L. Fritz, of Brooklyn, operating an Underwood typewriter, won the First Contest for the International Typewriting Trophy. There were seven prizes offered. A grand prize of a Silver Trophy (value \$1,000, perpetual prize) and six cash prizes, as follows: First prize, \$300; second \$150; third, \$100; fourth, \$50; fifth and sixth, \$25 each. The judges were: James N. Kimball, chairman, 1358 Broadway, New York; Robert A. Kells, 145 West 125th Street, New York; M. L. Miner, Miner's Business Academy, Brooklyn N. Y.; Franklin P. Pratt, 140 West Forty-second Street, New York, and David H. O'Keefe, Washington Irving High School, New York. The prize winners were:

Name	Total Written	Total Errors	Penalty	Net Words	Net Speed per Minute
Rose L. Fritz, Brooklyn	5,619	81	405	5,214	87
H. O. Blaisdell, Chicago	5,720	148	740	4,980	83
E. A. Trefzger, Chicago	5,152	94	470	4,682	78
W. May Matthews, New York	4,910	152	760	4,150	69
Paul Munter, New York	4,543	194	970	3,573	60
Lillian V. Bruor, Boston	4,402	175	875	3,527	59

The presentation of the Trophy to Miss Fritz took place in the Concert Hall Friday evening, October 18th, before a large and enthusiastic audience. The speech of presentation was made by Mr. Geo. H. Patterson, President of the Office Appliances Company of Chicago.

After the presentation, Miss Fritz gave an exhibition of typewriting from dictation while blindfolded. The matter was read to her by Mr. A. M. Kennedy of the Kennedy School, Toronto. The dictation lasted thirty minutes, during which time she wrote 3,032 words with only nineteen errors. Deducting the usual penalty of five for each error, her average was 98 words net, per minute. This four words per minute better than her best previous record made a year ago. The difference of eleven words a minute between the blindfold record and the one made by Miss Fritz in the contest for the International Trophy was explained by her just after this wonderful exhibition. She said that during a contest she must hold herself well within her speed because the penalties for errors are severe, and the nervous tension under which all the contestants operate, tends to cause a much larger proportion of errors when an operator typewrites at her maximum speed. This is sometimes shown at the great contests, when other typists, working at their minimum speed succeed in actually getting further along in the copy than she does.



The late A. L. Gilbert, of Milwaukee, whose death was announced in these columns last month.

Wisconsin Business Educators' Convention.

The Executive Committee of the Wisconsin Business Educators' Association has issued a notice that the annual meeting of the association will be held in the rooms of the Oshkosh Business College, Oshkosh, Wis., Friday and Saturday following Thanksgiving, Nov. 29 and 30, 1907.

An excellent program has been provided and a splendid time is anticipated by those in charge of the meeting.

Messrs. McDaniel & Swank who will act as hosts for the convention, promise to show a good time to all those who come to Oshkosh.

The officers of the association are: W. W. Dale, President; R. H. Boyd, Vice President; E. F. Quintal, Treasurer, and M. E. Morgan, Secretary.

Obituary.

It is with regret that we announce on the morning of Nov. 21st in Beaver Falls, Pa., the death of Mr. John A. Rand, of the Rand Business Colleges, located at Beaver Falls, New Brighton, and Rochester, Pa. Death resulted from a bullet wound fired by Geo. W. Schaney, a business man of Beaver Falls. The tragedy seems to have been the outgrowth of a small difficulty some months previous between the principals. From the press reports it appeared Mr. Rand had done nothing to warrant any such act.

Stand by the Business Educator because it stands by the Profession.



NEWS NOTES AND NOTICES

Mr. J. G. King, recently with the Butte, Mont., Business College, is now principal of the commercial department of the Eaton, Pa., School of Business.

Mr. Jno. R. Gregg, the genial, bustling shorthand author and publisher, is now located in his eastern office at 125 Broadway, New York City. Not content with being a citizen of the metropolis of the United States, he has cast his lot with the citizens of the metropolis of the Western Hemisphere. We wish him the same success in his new field of labor that has been his heretofore.

Mr. L. L. Branthover, last year with the Northwestern Business College, Chicago, Ill., and recently of New York City, is now in charge of the commercial department of the Rutherford, N. J., High School, succeeding Mr. A. M. Walling who has gone to Paterson. We congratulate the good people of Rutherford for securing such an able successor to Mr. Walling.

P. M. Bridges, the well known penman and commercial teacher, who for some time past had been advertising his pen work in the columns of THE BUSINESS EDUCATOR, recently engaged with the Alamo City Commercial and Business College, San Antonio, Texas, as principal of that institution. Persons writing Mr. Bridges should therefore address him at San Antonio.

Mr. John Alfred White, the well known commercial teacher, is now located at the Ferris Institute, Big Rapids, Mich., having been placed in charge of the shorthand department of that well known high grade school.

Geo. S. McClure, up until about a year ago proprietor of the Harrisburg, Pa., College of Commerce, and who disposed of that institution because of throat trouble, is now pleasantly and profitably located with the Florida East Coast Railway, Miami, Fla. He reports being delighted with the climate, country and people. He promises an article at some future time upon his work in that sunny sea-bound coast.

Mr. E. A. Potter, late with the Spencerian School, Milwaukee, is now a member of The Blair Business College faculty, Spokane, Wn.

Miss Ola B. Stark, a graduate of the State Normal School, Pa., and the Scranton School of Shorthand, is now a teacher of shorthand in the above school about Sept. 15. We understand she has been admitted to the Bar; has practiced law; and done considerable reporting.

Chas. F. Zulauf, a graduate of the Ferris Institute, Big Rapids, Mich., now has charge of the commercial department in the Staten Island Business College, New Brighton, N. Y.

Prof. W. P. Steinhäuser, who was recently elected Principal of the Shorthand Department of The Ferris Institute, Big Rapids, Mich., has been compelled to resign his position owing to protracted illness. Upon the advice of his physician he will retire from the teaching profession for a time to recuperate. Prof. Steinhäuser is well known in the profession, and his many friends will be glad to hear of his early recovery.

Mr. Robert A. Grant, the well known commercial teacher of St. Louis, Mo., has embarked in the commercial teaching agency business, being manager of "The Specialist Educational Bureau." We wish him success in his new venture, for we believe he deserves it.

From the Gregg Publishing Co., we learn among the important recent introductions of Gregg Shorthand are the following: The Business Institute, Detroit, Mich.; New Albany, Ind.; Business College; Worcester Mass.; School of Commerce; Portland, Ore.; High School; Santa Barbara, Calif.; High School; Montclair, N. J.; High School; Wichita, Kans.; High School; South St. Paul, Minn.; High School; Chattanooga, Tenn.; High School; Mount Vernon, Ind.; High School; Mount St. Joseph's College, Baltimore, Md.; St. Philip's High School, Chicago, Ill.; La Salle Institute, Cumberland, Md.; State Preparatory School, Boulder, Colo.; Cotner University, Bethany, Neb.; State Normal School, Mayville, N. D.; Wooster, O.; University Girls' High School, Reading, Pa.; State Normal School, Cedar City, Utah; West Virginia University, Keyser; St. Aloysius College, London, Eng. and.

Character in Spewriting Room— Continued from page 22.

The same tendency to cheat which has been such a drawback in the primary department crops out in the advanced work, and the student will transcribe the smallest possible number of letters each day, instead of striving to reach the highest mark, and thus the more quickly prepare himself for business.

Some students consider no detail too small to claim their attention. They will get every address and every proper name exactly right, as though each letter dictated were an actual letter; another will consider them mere practice matter and not worth so much extra pains. Some will heed every instruction and bring in their transcripts in exactly the form requested, while others, listening to the same instructions, will fail to give heed enough to enable them to follow the directions.

All education is valuable. A mediocre boy or girl can by sufficient training be made an expert along some line. But for concentrated discipline and training of body, mind and soul, the typewriter is *par excellence*. The nervous student overcomes his nervousness and often makes the most rapid operator. The student who tried to cheat can often be turned from the error of his way, or at least he will find that if he is ever to reach financial independence he must master himself. The careless student can be induced to do more careful work, keep his type clean, correct his typographical errors, and to so handle his pages that the marks of his fingers shall not be impressed upon them. The lazy student can be made to do his tasks over and thus learn that it would have been better to do them right in the first place. So ultimately all are fitted for business and find out into the business world and go some niche where they can become a part of the great commercial progress of the country.

SCHOOL AND PROFESSIONAL

A. H. Dixon, who for the past two years has been the all-around man with the Butte, Mont., Business College, is now located with Wood's Business School of Brooklyn, N. Y.

Mr. A. M. Walling, recently with the Rutherford, N. J., High School, is now penman and commercial instructor in the Paterson, N. J., Commercial High School. Mr. Walling is one of our younger commercial teachers who seems to be working rapidly to the front. You will no doubt hear from him oftener from this on.

In September of the present year the Ohio Business University, incorporated and capitalized at \$10,000, was organized in the city of Columbus and opened its doors for public patronage. Although promoted by two of the most widely known men in the city, and well qualified men, too, it was forced to close its doors within two months for want of patronage, clearly demonstrating the fact that Columbus, not unlike many other cities, has for the present enough commercial schools. With the Bliss Business College, The Columbus Business College, Mann's College of Shorthand and the Edmiston and Johnston School the capital city of Ohio is well represented in commercial schools.

The new Bliss-Alger Business College of Saginaw, Mich., is meeting with great success. This school has been organized especially for the training of teachers for the Bliss System of Bookkeeping. When introducing this system into new schools, Mr. Bliss found so great a demand for teachers who thoroughly understood the management of the system, that he decided to open a school in his home town in order that he might train them under his personal supervision. Special attention has also been given the preparation of Shorthand teachers. Mr. F. R. Alger is associated with Mr. Bliss in the College.

Howard Van Densen, who was manager of the commercial school book department for The Bobbs-Merrill Company of Indianapolis for several years, has temporarily left the book business to resume teaching and is now managing director of the new commercial department of the New York Preparatory School, at 125 West 42nd Street, New York City.

Mr. S. C. Myers of Shelbyville, Mo., recently joined the teaching force of the Spencer Business College, Sheridan, Wyo. Mr. Myers resigned his position as county superintendent in order to engage in business with Mr. H. S. Spencer for the purpose of conducting a number of schools. Success to all parties concerned.

Messrs. L. C. & H. L. Horton recently sold their interests in the Horton Large Business Institute, Trenton, N. J., to Messrs. J. G. Burridge, A. L. Smith and Lyman B. Rice. Mr. Samuel E. Large is president of the Institution.

L. C. Smith, principal of the Greenfield, Ohio, Business College, reports that under the present management this institution has more than doubled its enrollment for the month of Sept. over that of last year.

Mr. Beon J. Ferguson, of the Waycross, Ga., Business College, opens December 1st the Ferguson College at Columbus, Ga., operating it in connection with his Waycross school. We wish him success in his enlarged field of endeavor as he possesses much more than ordinary ability.

E. E. Townsley, the well known penman and commercial teacher, is now principal of the Bookkeeping Department of Heald's Business College, Fresno, Calif.



THE CALL OF THE CITY A SERIAL FOR AMBITIOUS BOYS AND GIRLS

BY CHARLES T. CRAGIN.

Thompson's Business School, Holyoke, Mass.

Getting a Position and Keeping It.

I wish boys and girls would go to business schools, as they go to other schools and colleges, to get an *education*. It may be that in some favored parts of this big western world they do. When I went myself, a good many years ago, I think most of us did go for that purpose, but in many of our big cities today the student goes to the business school to get a job rather than to get that solid, thorough business training that shall fit him to make himself a valuable member of the world's working force.

The result is a great amount of poor material, out of which teachers are expected to make first class clerks, bookkeepers and stenographers. The schools themselves are largely to blame for this state of affairs with their senseless advertising of "Positions Guaranteed To All Our Graduates." A good many rather pretentious schools are little better than employment agencies, charging six months to a year's tuition as commission for finding a place for the student as soon as, and often much sooner than, the student is ready to fill the place. Glib-tongued and well dressed solicitors go out into the highways and byways and gather in the mentally lame and halt and blind as well as those well equipped. The cradle is almost robbed to swell the tide of students and one and all are told the alluring story: "In six or eight months our students are fitted to occupy good paying positions and we guarantee a position to any student who successfully passes our examination." A safe enough promise, for the bright student, able to pass a good stiff examination, can be placed easily enough while the poor student cannot pass it and so has no claim for aid.

A first class solicitor can command a better salary than a first class teacher in most any large city today and, while many schools do not like him, most of them employ him and he keeps alive many a school which could die without serious loss to the educational world.

I believe that the complete elimination of the solicitor who is not himself a teacher in the school he represents would be a positive benefit to every school which deserves to live. No doubt this would mean a loss in the quantity of students but a gain in quality.

Given, an industrious youth, with mind alert and active, and it does not take long to fit him for paying office work. Given, a bright girl, who will work as hard as she would to get ready for a party and never let up on it, and it will not take long to make her fit for stenographic employment, even if a first class grammar school education is all the foundation either has. When I say it will not take long I do not mean that three months or six months will do it but if it cannot be done in a year it cannot be done at all, and a year is not long to give for preparation for a profession which pays its first class workers as much salary as a college graduate gets after seven years of hard work and several thousand dollars of expense.

GETTING A START.

Of course the getting of a position is a matter of importance to you after you complete your course in Book-keeping and Shorthand, for I suppose if you are a boy you intend to follow a business life, and if you are a girl you mean to do so until some likely young man invites you to enter into a partnership with him. In either case there is only one thing of more importance to you than getting a position and that is properly fitting yourself to hold a position after you get it. I find that many, I don't know but most, young people have the idea that the school is going to do this preparation and then get a position for the student, who becomes a merely passive agent in the matter. Educating never means carrying a student over difficulties. It means, or should mean, showing the way through difficulties. In every school I have ever known I have found two classes of students, first, a large majority who have little self-reliance, they depend on the teacher to carry them through with everything and never do a piece of work without consulting every other acquaintance to see how that acquaintance would do the work. They get through the sets of bookkeeping rapidly enough and, doing the required work, graduate in due time and the school gets them a position. They would never go out and get a place, not enough initiative or self-reliance to think of such a thing. If they are in a large city and the school is large and favorably known, it can probably find a place for most of them, if they have decent personal appearance, fairly good clothes and agree-

able manners. When this variety of graduate gets a position, ambition is satisfied, the goal is attained, exertion ceases, and another \$8 or \$10 a week worker has been added to the "innumerable throng that journeys on to the pale realms of shade."

The great army of business is so large that it assimilates thousands of such youth of either sex yearly, but if one hopes to be anything more than a private in the ranks he must early in life cultivate the habit of self-reliance, so rare among students, or grown people, for that matter.

I hail with joy the advent into my schoolroom of the boy or girl who *thinks*; who is not satisfied to merely *do* the thing but who wants to know *why* it is done; who will not leave a difficult point till he has mastered it, even though left behind by the swifter skimmers over the surface of things. Such a person does not wear out much shoe leather tramping up to the teacher's desk with questions, and you don't see him bobbing about the room like a shuttle-cock to see how Tom, Dick and Mary Jane have done the work but he sticks to his own desk, minds his own business, thinks it out alone, if he can, and gets a little more self-reliant every day and I tell you my readers, one and all, self-reliance is the biggest element of success in business life, not only in trying to get a position but in keeping that position and going on to a better one.

I am writing this article for the too limited class of students who think, the majority of the other, and larger class will probably not read it, for they seldom read anything. To those who do read I would suggest that you use some judgement in deciding what business you will choose for your vocation and if you are self-reliant and have mastered your school work you can choose almost any line of business you may decide upon.

You may not be able to find a place the moment you are ready for it but, with the aid of your school, your friends and, especially, *yourself*, you can find a place in almost any line of business you may select if you will but exercise a little patience.

Do not depend upon your school to find you a place. It will do what it can for you, and it can generally do much, but, if you wish to be a law stenographer, a two cent stamp will put you in direct communication with any law office and a well written personal letter, which, if you have given due attention to correspondence you should be able to write without errors of spelling, grammar or punctuation, will reach the office manager and secure a reading. If there is no vacancy, and your letter is good, it will, most likely, be put on file and you may hear from it later. The same course of proceeding will introduce you to the office manager of any line of busi-



ness you may choose in any city or town and a number of these letters each day will cost but little for postage and afford you good practice. I have known many good positions to be secured in this manner and I thus secured my own first place, in less than a month after I graduated, when times were desperately hard and positions by no means plenty. Very likely your school can place you but don't wait for it. Schools do not make positions. In either case there will come the important matter of a personal interview and you should try to make a good impression. Good clothes go a long way when it comes to meeting with your future employer. I do not mean by this that you must be expensively clad, but neatness, and, above all, cleanliness are indispensable; unpolished boots and a soiled collar have lost more than one good place. The yellow finger tips and all pervading odor which accompany the smoker of cheap cigarettes, made out of stable sweepings, will not, necessarily, mean an instant engagement; and a young girl dressed in flashy colors with a hat the size of a battleship and her hair done up like that of a chorus-girl need not be surprised if she does not secure an engagement in a staid and quiet business office.

HOLDING THE FORT.

But you get your place and commence your duties, and then comes the tug of war, for it is up to you to make good; hold your position and advance in your business from the salary of a beginner to that of an expert in your line of work.

The discouraging feature of school work lies in the fact that so many young men and women fail to make good. They come back, after a few weeks or months, looking for another position, generally laid off because the firm did not need so much help

just then, and would let them know when they were wanted, in the meantime advising them to look for another place etc, etc. Sometimes it is a plain dismissal and then it is a severe blow to the young person's self-esteem. The self-reliant youth, with ambition and energy, never comes back unless it be for a friendly call. The great fault of many a youth lies in the fact that he considers the end of school the end of education, and, a position once secured, settles down for life.

The getting of a position is just the beginning. No school gives more than the rudiments of business education. The real business education of life begins when you commence working for a salary, no matter how small it may be, and if you do not realize this fact and make every day's work a lesson in that education you will either drop out of the course early or will remain one of that numerous class which is always grumbling about starvation wages and in dread of a layoff. As a matter of fact you get the market price of a worker of your ability, no more, no less. When you come with no experience into the field you must expect to receive the pay of inexperience, but if you continue to work for low wages it is because you have not energy, ability and self-confidence to make yourself worth more, not because corporations have no souls. Such workers can be relied upon to blame the school which fitted them for business, especially if it also got them their first position and trusted them for a few months' tuition to get them ready to fill any kind of a place. When in school they depended upon others and they watched the clock and were the first on the street at closing time. In business they cannot depend on others, but their work is slovenly, as it was in school, they watch the clock just the same as they

did in school, and if they come a little late in the morning they are always willing to make it up by leaving a little earlier in the afternoon.

Young friends of mine, if you are inclined to be of this class of students, By the Great God Success, get out of it! Depend on yourself, make your brains do their own work and your hands too.

You are the one that must make your way. Neither your school nor your friends, can do it for you, though they try ever so hard. Do not, under any circumstances, go into a business you need blush for or one that does not offer a chance for the exercise of your full abilities, if you can help it, and then, when you have secured a start, learn everything you can about every department of your business no matter if it is not your special part of it. You can add to your education every day and if you will do it, and not settle down into a little narrow rut of self-satisfaction as soon as you get living wages, you need not fear that your increased usefulness will fail of recognition. Men who are worth from \$20 to \$50 a week, and women too, are getting it all over this big country of ours and it is not because they possess extraordinary natural ability above those who work for ten dollars. They simply belong to the class who think as well as work; who know that education never ceases to him who has eyes and ears, who rely on themselves to do what all who achieve success must do and who are too much interested in their work to know there is a clock. In closing I will just add that you never hear this kind of young man or woman complain about the school and the school could place three times as many as it gets with business houses who will appreciate and pay liberally for active brains and willing hands.



Lessons in Ornamental Writing

F. S. HEATH, CONCORD, N. H.

Send work to Mr. Heath, Concord, N. H., by the 15th of the month, for criticism in the BUSINESS EDUCATOR.
Enclose stamps if you want your work returned.

Plate 14



Lesson 4.

Ovals. The oval plays an important part in ornamental writing. It is found, either complete or modified, in all the capital letters. When it is well formed and properly placed it gives grace and beauty to writing. On the other hand, if it is poorly made and indiscriminately used, it detracts from what otherwise would be skillful writing. So it is necessary to give considerable time to the study of the size, shape and placement of ovals. Now, an oval is not a circle. It is an oblong figure. Sometimes a circle can be used with good effect, but usually an oval would present a better appearance. Most ovals, particularly those which begin and finish letters, lie in a horizontal position—that is, a line drawn through the greatest length of the oval will be horizontal. Notice the beginning ovals on Plate 14 and see how this rule has been observed. Again, if the ovals are not well balanced the form is not symmetrical. Take for instance the capital C, as shown on Plate 3, Lesson 1. If the beginning and closing ovals are the same size and lie horizontally, the letter is graceful and symmetrical, but if one oval is large, the other small, or if their planes incline in different directions, the letter has an unbalanced appearance. In this way give special attention to ovals, their size, shape and relation to other forms. It will help you wonderfully.

Plate 14. The letters of this plate are based on the same stem principal as those in the last capital plate of the last lesson. The first style of P is the simplest application of this principal to that letter. However, it is not all that could be desired from the standpoint of symmetry, and is not often used by our best artistic writers. The second style is much better. Give special attention to the small loop which begins the second part of the letter and notice just how it is placed with reference to the stem. The third style is quite graceful. In the fourth the smaller inner oval should be placed just in the center of the larger outer oval. In the fifth the main downward and upward strokes are close together and parallel. The last is a simple but graceful form and is a very general favorite. In the B the small loop should be about half the height of the letter. Be sure that the second part of the letter is on the same slant as the stem. The second style is very popular. Notice particularly the position of the small oval that begins the second part of the letter, and observe the relation it bears to the stem on the left and the small loop on the right. R is similar to P and B in its basic form. Three styles of the finishing oval are given. Give each its proper attention. The fifth and sixth styles are most generally used.

Plate 15





Plate 15. These letters are based on the capital stem. In the old copy books the oval part of the stem was just one half the height of the letter, but our best modern ornamental writers make the oval proportionately larger. The shade on the stem should be brought well down on the broad turn that sweeps the base line. Where the double oval is used, the inner oval should parallel the outer one. The top of *T* and *F* is very important. Several styles are given. Give each careful study and practice. The stem of *G* is shorter than *T*, but the oval is the same size. Great care should be used to get the loop and stem on the same slant. Some good penmen fail right here. The fifth *G* with loop below the line is a form frequently used. Do not make the loop too large. The last *G* has a top just like one form *C* and a loop like that of the fifth letter. The little loop with which the letter is finished gives a touch of grace that is pleasing to the eye. In *S* the bottom line of the beginning oval cuts the stem oval through its center. The fifth *S* is a popular favorite. The long *S* is also used a great deal. Its loop below the line is similar to that of the *G* just above.

Plate 16

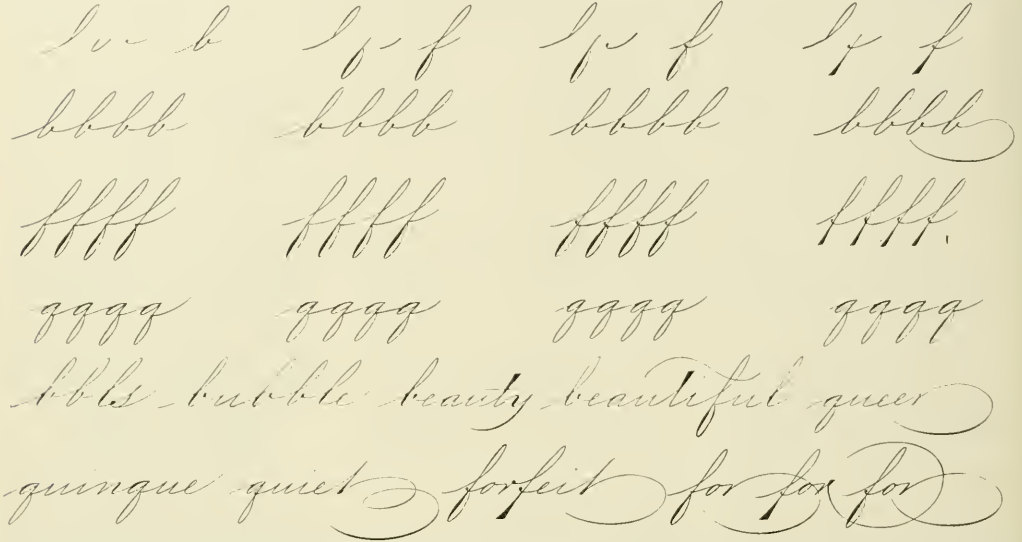


Plate 16. We here take up *b* and *f*, the remaining upper loop letters, and *q*, which is here given because its lower part is so like that of *f*. The *b* combines *l* and *r*. Lift the pen on the loop as in *l*. The letter may be shaded or not as suits the writer's taste. In making *f* the pen is usually lifted twice, on the upper loop and again after making the lower loop. The illustration in the first line of the plate shows just how it is done. Three ways of finishing *q* are shown. In the first the up stroke of the lower loop (or, more properly, fold) forms an angle with the connective stroke just where the main downward stroke crosses the base line. The second style is similar to the first, except that the connective stroke begins with a small dot just to the left of the downward stroke. The third style has a shaded stem below the line like that of *p*. The *q* is a combination of *a* and the lower part of *f*. The *f* part, however, is not usually shaded. Please give particular attention to the word *for* as written in the three ways on the last line of the plate. Here is a chance to study the use of ovals as suggested in the opening paragraph.

Plate 17

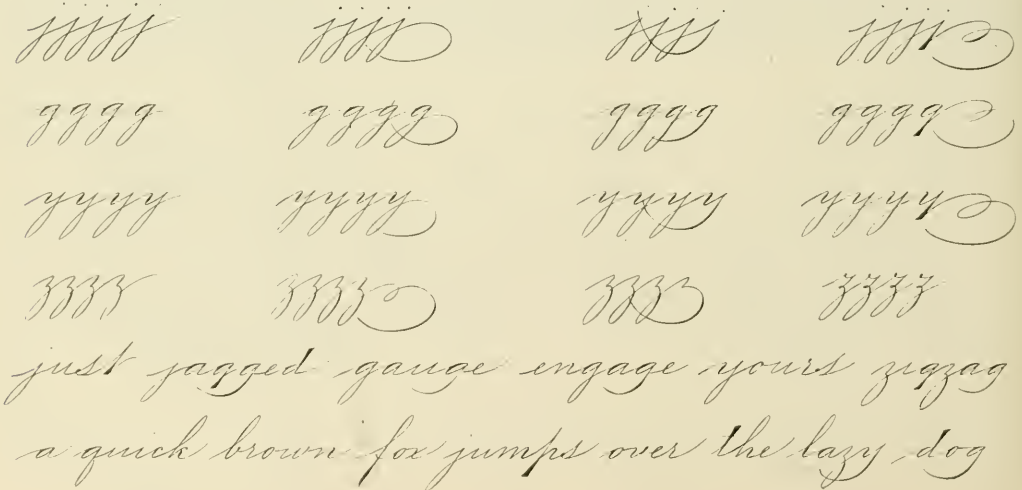




Plate 17. This plate takes up the lower loop letters. The *j* is a combination of *i* and inverted *l* loop. The *g* is *a* joined to a similar loop, and *r* is the last part of *n* and the loop. The *z* is the first part of *n* joined to a loop whose downward stroke is a pronounced curve. The lower loops are easier than the upper loops, and penmen seldom lift the pen in making them. The abbreviated loops are used a great deal. Guard against dropping them too low, a common fault. These letters complete the small alphabet. The last line contains the entire alphabet. It makes excellent review practice.

Heath's Criticisms.

W. G. C., La. Yes, you can join the class. Begin with the first lesson and work thoughtfully and carefully. Send work for criticism.

J. R. B., Ark. You have a good movement and a nice touch. Most of your capitals approach professional standard. Get the lines parallel on double oval beginning of *H, M*, etc. Small letters too angular and somewhat irregular in size. Just keep on with hard study and practice and you will reach the top.

A. W. C., N. J. Your review work on the first lesson is splendid. The double ovals beginning capitals of second lesson is not full enough and is a little too perpendicular. Close *n* at top. Delicate dot for *c*. You are at the point where you must pay particular attention to little things like these.

R. P. K., O. Start last part of *H, M* and *X* just a little to the right of, not in the shade. Get more boldness and dash to your capitals. Small letters too angular. You are doing well. Keep on.

C. B. H., Ky. Some of your capitals show an excellent movement. A few look as though you were fearful and hesitated. Use a free movement all the time. Small letters better, but still a little large. Parts of the letters, as in *m*, are spaced too widely.

H. E. M., S. D. Your shaded oval exercises can hardly be surpassed, but when you apply the movement to the oval letters you seem to lose confidence. The shaded strokes of *A, C, H* and other letters are not so smooth as they should be. Aim to get a smooth well-cut shade. Small letters are shaded a little too much. Try to get them even in size and slant.

F. B. H., Ill. Your business hand is fine, but you need more boldness and freedom of movement to produce shaded writing. Give a great deal of practice to bold shaded ovals. There is no reason why you cannot acquire the ornamental hand. Send more work next time.

A. P. M., N. Y. You do some very excellent work and should do better by carefully following the course. Oval part of *H, N* and *M*s not large enough. Shade a little short and lumpy. Shade of small letters is not delicate enough. Come again.

E. B., Toronto. You have professional skill. Greatest fault is in shading. Your shades incline toward straightness, are too nearly the same width from beginning to end and the ending is too abrupt. Notice how the shaded strokes of the best penmen swell gradually to the widest point, then decrease to a hair line. When you get this fault remedied your work will show a great improvement. Attention to some of these little things will place you in the first rank.

A. E. C., Pa. It is a pleasure to examine such conscientious work as that you sent



The subject of this brief sketch, Mr. A. R. Furnish, was born June 9, 1886 near Eagle Station, Ky. In 1900 he removed to Aurora, Ind., where he finished the work in the graded school and passed into the High School. From 1903 to 1905 he was in Uncle Sam's service as R. F. D. carrier on Route 2 at Sanders, Ky. In the fall of 1905 he entered the Southern Normal at Bowling Green, Ky., for work in the Scientific Course, and in June of 1907 he graduated from the Bowling Green University, having completed the regular course, as well as the Commerce Course and received his degree.

He spent the summer in the Northwestern Business College, Chicago, Ill., as teacher of English, since which time he has been employed to teach penmanship and the commercial branches in that well-known institution.

Mr. Furnish is a young man far above the average in morality, enthusiasm and ability, and will in due course of time become an active and recognized force in our profession. Mr. Furnish was fortunate in coming under the inspiring influence of Mr. W. S. Ashby of Bowling Green. Mr. Furnish possesses the quality of a true teacher as he is inclined to stick to the dull pupil rather than to become over elated with the advanced one. For patience with a dull pupil is the best test of a really good teacher.

this month. You are already a skilled ornate writer. Your snap shades have a tendency to turn upward at the end. If you find it necessary to lift the pen in making *o*, try to so replace it as to conceal the fact. Do you use the 604 pen? I think a finer pen would give more contrast and improve the appearance of your work.

M. W. S., Pa. If you will send a larger amount of work I can give a more intelligent criticism. Try to get good curved lines and true ovals in your capitals. Small letters are too heavily shaded, and are not on same slant.

J. R. N., O. Your work is attractive. The parts of some capitals are not well proportioned. For example, the last oval of *N* is too large for the rest of the letter. Study proportion and it will help you greatly. Do not omit the dot on *c*. Close *n* at top.

I. P., Ky. The amount of work that you sent indicates that you are in earnest. Your greatest lack is movement power. Devote a great deal of time to the practice of bold shaded exercises. I will suggest other faults on your work and return it as requested.

O. P. M., Kan. You have a good start. The work which you sent indicates careful practice. Like all beginners you lack in movement power, and you should give a great deal of time to the shaded exercises. Your small letters are too large and do not slant quite enough for best effect. Send work each month.

To All. The work received has pleased me very much. I am glad to be able to help you. Send work frequently and state your difficulties. Perhaps I can help you to overcome them.

J. R. B., Ark. I am pleased with the work you sent. You have considerable skill, but need to make a thorough study of form. I think it is your greatest need. Watch the beginning and closing ovals. Note their size and shape in the copies and try to imitate. Let all your letters rest just on the base line. Try to get a little more evenness in the size of the small letters. You have it in you to reach the top and I hope to see you there. Send more work and I will help you all I can.

U. R. M., Man. I fear you use the finger movement on the capitals. If not, it is a very cramped arm movement. You need to devote a great deal of time to the oval exercises followed by bold shaded exercises. Do not be afraid to strike out with a full free arm movement. You will not be able to do anything with ornamental writing until you get a better movement. Practice as I have directed and send more work.

E. G. H., Neb. Your work is the kind I like. You possess some of the qualities that make the best penmen. I admire the neatness of the work you sent, its systematic arrangement and the evident care used in all your work. No man ever reached the top in penmanship without exercising the qualities of neatness, system and care. I wish all who are following these lessons could see your work. It would be an excellent example to all, for none have equalled you along the lines I have indicated. In returning your work, as you requested, I have indicated some of your most prominent faults. I want to see your work each month.



A new kind of Flourishing somewhat out of the beaten path by C. R. Hill, Bowling Green, Ky., Business College. Mr. Hill is a "tee totler" even, though these flourishes do seem to have a snaky squirm, but not by any means so unpleasant in effect as the proverbial Ky. Colonel is supposed to imagine in his books after imbibing too freely of cornjucue.



SPECIMENS

Some very excellently written cards have been received from Mr. C. W. Brownfield, of the Metropolitan Business College, Dallas Texas. These cards clearly demonstrate the fact that Mr. Brownfield is one of the leading penmen of the south, and if he continues to improve will soon be one of the fine top notchers of the profession.

Mr. A. N. Symmes, proprietor of the Indiana Business College, Madison, Ind., recently mailed us a splendid bundle of specimens, the work of his pupils, which shows that penmanship is not neglected in the I. B. C. The work is quite good, although Mr. Symmes informs us that the most of these pupils have been in school only six or eight weeks. These pupils are to be congratulated upon being under the tuition of such an enthusiastic penmanship teacher.

We wish to acknowledge receipt of some of the most systematic practice work we have seen done in a good while. This fine work comes from the well known Herrick, Mass., Business College, C. H. Blaisdale, penman. Mr. Blaisdale knows a thing or two about penmanship himself and understands teaching it to others.

Mr. R. W. Long, Jr., Salem, Ore., of Indian descent, swings a pen with a good deal of grace and skill. The cards before us are quite creditable and reveal the fact that Mr. Long could easily become one of our very best.

Some very rapid and very well executed specimens are acknowledged from the Whitmore Business College, St. Joseph, Mo. Mr. Whitmore is a hustler in his classroom. Few men maintain the enthusiasm he does.

Skillful, artistic and dainty in part describe the cards before us from the pen of Mr. S. F. Heath, Concord, N. H., whose lessons in ornamental penmanship are receiving much more than ordinary attention from students and professional penmen as well. If you are not following them you are missing one of the best things that ever appeared in a professional journal.

Some very excellent movement exercises comprising various designs have been received from J. F. Bowers of the Easton, Pa., School of Business. One of these designs will appear in an early number of THE BUSINESS EDUCATOR. They bespeak the right kind of training for success in writing.

Mr. E. H. McGhee, principal of the penmanship department of the Horton-Large Business Institute, Trenton, N. J., is doing some excellent work in penmanship as shown by specimens before us revealing the fact that he is destined to be one of America's best penmen.

We recently had the pleasure of examining a couple of albums engrossed by Mr. C. F. Blews, penman and engrosser in the Troy, New York, Business College. Mr. Blews is rapidly forging toward the front as an engrosser. More than that, he is a fine fellow and deserves the success he is achieving.

A budget of specimens from the students in the commercial department of the Quincy, Ill., High School, A. A. Erlbang, principal, reveals the fact that the same instruction is being given in these schools as in our best business and commercial schools. Every student in the department is a subscriber to THE BUSINESS EDUCATOR. This fact alone bespeaks the good instruction and enthusiasm which lead to success.

Mr. E. J. Podolak, a home student of THE BUSINESS EDUCATOR, Chicago, Ill., has just submitted some of the finest ovals we have ever had the pleasure of examining.



S. C. Bedinger

It is always a pleasurable task to write of a young man who through perseverance and a desire to excel in his chosen profession has made a success of his work and realized his ambition. The subject of this sketch, Mr. S. C. Bedinger, was born at Bloomington, Ill., Dec. 27th, 1878. He attended the public and high schools until 1898, when he came with his parents to Kansas City, Mo. In Nov. 1898 he entered Central Business College and met for the first time the writer from whom he received his first inspiration in penmanship.

Seeing that he possessed unusual ability in the penmanship line, the writer advised him to take a complete penmanship course which he did and which was the beginning of a very successful career, because before he had hardly completed the penmanship course, he received a call for his services from the Northwestern Business College at Spokane, Wash., and spent two and one-half years as principal of the penmanship department, and thence we find him with the California Business College in San Francisco. Desiring to learn something of the East, he made his way to New York City, and was located for a time with Drake Business Colleges in that vicinity.

He is now situated with the well and favorably known school, Hill's Business College, Sedalia, Mo., where he is swinging the pen with a grace and skill that is attracting much attention.

He has recently married one of Missouri's charming young ladies, whom we feel will make a help-mate which will brighten his future and lead him to a more successful career.

Mr. Bedinger possesses every quality of mind and heart to cause him to roost high on the ladder of penmanistic fame. We are proud of him as a friend and as a student.

C. W. KANSOM.

The lines were too fine and dainty for engraving or our readers should have had the pleasure of examining them. If we mistake not, Mr. Podolak is the making of a fine penman.

Mr. W. R. Schneider of Bellwood, Nebr., sends us several pages of business and ornamental penmanship. Mr. Schneider is just a young man and does not pose as a full fledged professional. However, his work is better than many who do call themselves professionals. We see no reason why he could not some day become one of America's few, if not best.

E. S. Lawyer, formerly of Iowa, and recently a student in the Zanerian College,

is now located at Alhambra, Calif. A letter received from Mr. Lawyer in ornamental style is exceptionally fine, being in that small, bold and dashing style made famous by Madarasz. Undoubtedly Mr. Lawyer could become Madarasz the second if he so desired.

In following out his annual custom in renewing his subscription to the BUSINESS EDUCATOR, Mr. A. R. Merrill, Saco, Me., not only inclosed the necessary "where-with" in the "coin of the realm," but he also inclosed some handsomely written cards. Few supervisors of writing in Public Schools can handle the pen as well as Mr. Merrill. His penmanship is superb.

For downright daintiness and dash the cards before us from F. S. Heath, Concord, N. H., are about all anybody could wish for or produce. These cards clearly demonstrate Mr. Heath's ability to practice that which he is so ably preaching elsewhere in his lessons in these columns.

Mr. G. S. Herrick, supervisor of writing, Marion, Ind., is an excellent penman as disclosed by cards recently submitted. Moreover, Mr. Herrick is not only a fine penman but a fine man.

Mr. T. H. Gatlin, Sect. of the West Texas Business College, Abilene, Texas, and a correspondent student of L. H. Hausam, Hutchinson, Kan., is swinging an unusually graceful and skillful pen. He is rapidly pushing his way to the front ranks of penmen. Specimens of his students' work in business writing also show good training.

Some exceptionally graceful, delicate and skillful ornate script is received from H. J. Eunis, Portland, Ore. His cards have an individuality quite refreshing. Mr. Eunis is a close follower of the inimitable A. J. Wescro.

Mr. J. B. Culp, Columbiana, O., received two first premiums for pen art and penmanship at the Canfield, O., fair. Mr. Culp is a horticulturist, being an expert berry grower, but his pen work is the result of the well-spent "idle hour." His penmanship is quite professional and his penmanship practical and artistic. This is another illustration of the fact that a good hand writing, once acquired, is rarely lost.

A budget of specimens from R. C. Cottrell, supervisor of writing in the public schools of Elwood, Ind., reveals the fact that the pupils under his instruction are gradually immersing from fluger movement into arm movement writing, which speaks alike well for Mr. Cottrell and for his instruction.

Mr. D. E. Shaffer, supervisor of writing and drawing in the Galion, Ohio, public schools is an enthusiast on the subject of writing because he is securing results by the means of arm movement writing from the first grade to the eighth. It is only by such instructions the little folks beginning with September are writing, not drawing script forms two months after entering school. It is a pleasure and an inspiration to see the results he is securing.

Some specimens recently received from Mr. J. H. Bachtenkirker, Supervisor in the Evansville, Ind., public schools reveal the fact that the work he is doing comes very near equalling the best work we are receiving from business colleges. The specimens were done by grammar grade pupils and would have been engraved and presented in these columns instead of this notice had the ink been sufficiently bold to reproduce successfully.

The Pennington, N. J., Seminary submits specimens of the students' penmanship practice work which is about as good as any we have received at this office. It shows work in different stages of advancement and reflects great credit upon their efficient penmanship teacher, Mr. J. W. Donnell.

Some specimens of business writing from the students of the Blair Business College, Spokane, Wash., Fred Berkman, penman, reveals the same high grade practical in-



struction which has characterized this school for some years. A number of the specimens show that already a number of the students have their work up to our certificate standard.

System and neatness characterize a fine budget of specimens which we have just received from the Penmanship Department of the Elmira, N. Y., School of Commerce, of which H. A. Lough is principal. All of his pupils are writing good practical business hands, and Mr. Lough states that some of them wrote the vertical when they entered his class. Up-to-date business writers are a scarcity in many schools but the E. S. C. has taken exception to this rule and makes a good business writer of nearly every pupil.

A fine scrap book specimen in the form of a letter ordering a subscription to THE BUSINESS EDUCATOR is received from Mr. A. K. Merrill, Saco, Me. The older penmen who are familiar with Mr. Merrill's work know that he is among our fine ornamental writers.

Mr. A. L. Peterson, Holdrege, Nebr., shows that he is one of the "comers" by submitting to us specimens of business and ornamental writing and some nice flourishing. All of Mr. Peterson's work is high grade, and if he will but continue his practice work we predict for him a bright future.

Some of the finest ovals we have seen for sometime are included in a big budget of specimens from the Meadville, Pa., Commercial College. Mr. R. D. Powell, the penmanship teacher, does not stop where a great many of penmanship teachers do, but assists his pupils to acquire a fine business hand writing as well as to make beautiful ovals.

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The best blank cards always in stock. Samples and prices for stamp.

F. S. HEATH,
59 Dunklee St. CONCORD, N. H.

"I have enjoyed receiving your lessons more than I can express. Your copies have been a great inspiration to me." C. H. SPRYER, Washington, D. C.



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6-Ply, Wedding Bristol,	85	2.70
3-Ply, Black Cards,	85	2.40
3 Ply, Colored Cards,	85	2.40

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W. MCBEE,
19 SNYDER ST. ALLEGHENY, PA.

Program of the National Penmanship Teachers' Association, Pittsburg, Pa.

SATURDAY, DECEMBER 28, 9:00 A. M.
9:00 to 9:05 Secretary's Report. L. E. Stacy, Meadville, Pa.
9:05 to 9:20 President's Address. C. S. Chambers, Covington, Ky.
9:20 to 9:40 Mr. J. E. Plummer, Baltimore, Md. The Value of Extremes in Business Writing.
9:40 to 10:00 Mr. Horace G. Healey, New York City. The Teacher and his Subject.
10:00 to 10:20 Mr. K. C. Cottrell, Elwood, Ind. What a Supervisor finds in the way of Good Writing.
10:20 to 10:40 Discussions.
10:40 to 11:00 Mr. E. W. Stein, Baltimore, Md. Subject not yet given.
11:00 to 11:30 Mr. G. B. Jones, Norwood, Ohio. Subject not yet given.
11:30 to 12:00 Discussions.

MONDAY, DECEMBER 30,
9:00 to 9:20 D. L. M. Raker, Harrisburg, Pa. The Need of Form as well as of Movement in Teaching Writing.
9:20 to 9:40 Mr. A. N. Palmer, Cedar Rapids, Iowa. Teaching Penmanship.
9:40 to 10:00 Discussions.
10:00 to 10:20 Mr. James I. Buchanan, Preston, Pittsburg, Trust Co. Writing from the Employer's Standpoint.
10:20 to 10:40 Mr. C. E. Doner, Beverly, Mass. Arm Movement in the Primary Grades.
10:40 to 11:00 Mr. K. C. Atticks, Baltimore, Md. Correlation of Penmanship and other branches.
11:00 to 11:30 Discussions.
11:30 to 12:00 Election of Officers.

TUESDAY, DECEMBER 31,
9:00 to 9:20 Mr. F. W. Martin, Boston, Mass. Engrossing as a Business.
9:20 to 9:40 Mr. C. P. Zaner, Columbus, Ohio. The Penmanship Trinity.
9:40 to 10:00 Mr. W. C. Henning, Cedar Rapids, Iowa. The Beginning Class in Penmanship.
10:00 to 10:20 Discussions.
10:20 to 10:40 Mr. Daniel W. Hoff, Lawrence, Mass. One Way of Doing It. Other Ways May Prove as Good.
The Value of Penmanship to the Commercial Teacher by E. E. Gaylord.
10:40 to — Discussions and a General Pow-wow.



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The old, reliable Stokes pens, been on the market over a quarter of a century—the best is what you want. Catalogue free.

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SUCCESSION TO STOKES Manufacturer of high-grade Shading and Marking Pens

Superb Penmanship by H. B. Lehman, Central High School, St. Louis, Mo.

1142
November 11, 1907
Received of me
M. Crishman
fourteen and
dollars
full account to date
L. B. Dewitt



The Handwriting Experts Win.

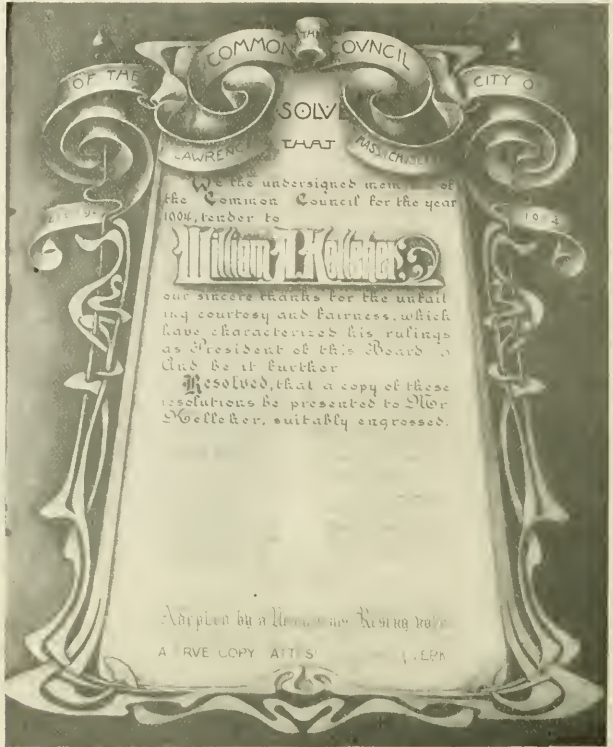
The part played by handwriting in criminal cases was never more strikingly illustrated than in the case of Herman Miller, arrested for the murder of Daisy Stanch in Buffalo, New York, in October last.

In the pocketbook of the dead girl was found a card on which was written the name and address of Miller with instructions how to reach his home. In addition to this, a woman identified Miller as the man she saw with the girl early on the evening of the murder. The hotel clerk could not identify Miller but did state that the man in the case wrote the address "Mr. and Mrs. Miller" on the hotel register.

These circumstances, together with the fact that Miller's handwriting in a general way resembled the handwriting on the hotel register, led to his prompt arrest and incarceration on the charge of murder.

The District Attorney promptly telegraphed Messrs. Albert S. Osborn, of Rochester, and William J. Kinsley, of New York, handwriting experts, to come at once to Buffalo to examine the handwriting in the case.

The result of their examinations made separately were the same, namely, that the handwriting was not that of the accused man. So strong a case did they make it in the handwriting part of it that the police officials and the District Attorney were thoroughly convinced and released Miller who at once went to his wife and four children a free man with the stain of murder lifted from him.



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Then try me. **PRICES RIGHT.**
Best quality of cards. Sample dozen for 25c
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Ornamental Capitals 20c
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If I can't please you I will gladly return your money. Be sure to send copy for estimate before you place your order.
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112 W. 61st St., N. Y.

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The Art of Reading Character in Handwriting Graphology .25
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Same as above but extra long \$1.00
Ornamental Capitals, Scientifically Arranged .25
Catalog, Journal and a written card free.
L. H. HAUSMAN,
HUTCHINSON, KANSAS.

Designed and engrossed by Daniel W. Hoff, Supr. Writing, Lawrence, Mass., Public Schools. Original 16x20 inches.
Mr. Hoff, as shown above, is very original. The Design is exceptionally good as a design, and novel as well. It centralizes and emphasizes the engraving feature. Students of Engraving and Design will do well to study this example of the engrosser's art. It's a gem.

Become a Better Penman. By my new system I can make an expert penman of you by mail, because—



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SHORTHAND
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Because it is 20 to 50 per cent. shorter, more legible, and can be
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Original Investigation or Experimental Drills.

ADAPTED BOTH TO BUSINESS COLLEGE
AND GRAMMAR SCHOOL CLASSES.

Applied-writing Test.

T. "Good morning, girls and boys! We are to have a different sort of a writing lesson this morning than those you and I generally have, although I hope you and Miss Jones have one of this kind every time you have a written exercise in language, history, geography, or spelling. We are going to write a composition. The subject will be, "What I saw and heard during the earthquake and fire at San Francisco." This will be the supreme test of your self control. If while composing something that is purely imaginary you can maintain a correct position and use the proper movement you have an accomplishment that is worth something. Now the way to do this is simply to charge the memory at the outset with the position and movement. Then unless you are weak willed you can do it as it should be done. Nor am I going to interrupt one who is thinking up what to write by prompting you as to position or movement. That is your work. But should I see that you are using an unusually good position and movement I will place the check mark on your composition with my red pencil, or if I see that your position or movement are poor I

will have to mark your paper with a cross. After your compositions are all done they will be collected, and these marks will be credited or charged to your standing in penmanship, and will help to determine your rank in penmanship at the end of the month. If you were to do all of your practice work with poor position and movement that would not be so bad as to do all of your other written work so. You who really want to can make the hand and arm do their work properly, no matter what, when, or where you are writing. You may now begin."

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Latest Joke, Bird and Finest Written Cards. Assorted Inks. 40 Reasons why we write cards. Agent's Outfit. All for 10c. 1 Adjed Oblique Holder 25c. 1-Doz. Ewald Superfine No. 1 Pens. 10c. Lessons in Penmanship, Card Writing, etc. Circulars for 2 red stamps.

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1 bottle postpaid, 30c
Finely written cards, black 30c
or white, per dozen, 25c

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WHY

not get 2 doz. finely written cards (any style) for 25c or 100 for \$1.00, all postpaid. 1,000 blank white cards, fine quality 3-ply, 80c; or same card 4-ply, 80c. Send 30c for a sample 100. Lessons by mail. Catalogue free. Address,

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Raised Cheats
THE BEST BOOK ON THE SUBJECT
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A complete training in expert handwriting. Hundreds of endorsements. Sent upon receipt of \$1.50

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Cotton College
Minneapolis, Minn.



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The system that brings accuracy combined with speed.
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The system that is easiest to teach, and easiest to learn, and that is the most efficient when learned.
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The Most Perfect of Pens

PRINCIPALITY PEN, No. 1
VICTORIA PEN, No. 303
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MAGNUM QUILL PEN

Gillott's Pens Gillott's Pens have for seventy-five years stood the most exacting tests at the hands of Professional and Business Penmen. Extensively imitated, but never equalled. Gillott's Pens still stand in the front rank, as regards Temper, Elasticity and Durability.

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Joseph Gillott & Sons
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was an even hundred ahead of the previous year which speaks well for itself. Mr. Raker is above the average in size, and possesses excellent health. He's a well-balanced product physically, mentally, socially and morally. He is somewhat slow in the formation of his friendships, but when once formed are as lasting as time.

All in all, he is a valuable young member of our profession, and will be heard from now and then from this on.



I Pilot You Through!

Pin \$3.00 to this little ad - send it on to me and I will PILOT YOU THROUGH to a knowledge of BOOKKEEPING sufficiently thorough to enable you to accept any position where a

FIRST-CLASS BOOK-KEEPER

may be required. Been at it 32 years. I find POSITIONS, too! Placed pupil Mr. Hill, at a rate of \$20 WEEKLY. Perhaps I can place YOU, too! SAVE THIS and write for my blue booklet. J. H. GOODWIN, Expert Accountant, Room 573, 1215 Broadway, New York

Asked and Answered.

"Why is it I can use an oblique holder better at times than the straight, while at other times I seem to write easier with the straight?"

"Should a penman pay more attention to accurate business writing than to rapid business writing?"

You can doubtless use the oblique better at times than the straight when you feel like writing well; mood, health, desire all have a weight.

A penman must pay attention to accuracy if he desires it on the part of himself or pupils. The day of sloppy models is well-nigh over, thank fortune.

First Class Business COLLEGE for Sale. Excellent opportunity. Thoroughly organized.

H. A. Care Business Educator, Columbus, Ohio.



Mr. D. L. M. Raker, the subject of this sketch, was born Oct. 9th., 1877 at Berrysburg, Dauphin Co., Pa., of Dutch and Scotch-Irish parents.

He was educated in the common schools, the Berrysburg Seminary, and the First Pennsylvania State Normal School at Millersville.

He taught in public schools from 1895 to 1901 and then attended the Zanerian. He was then employed to engross records in the Recorder's Office, Washington, Pa. In 1901 he had charge of the Lost and Found Articles Department of the Louisiana Purchase Exposition, St. Louis, Mo.

In 1905 he pursued the commercial course in the Gem City Business College, Quincy, Ill., and then taught the same in the School of Commerce, Harrisburg, Pa. He is now half-owner of the school, and principal.

He and his partner, Mr. W. H. Keller, are leaving no stone unturned to give to the Capital City of Pa., a really first-class commercial school. The attendance in October

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We deal extensively with this class of schools, and have placed special teachers with many of our great educational institutions, including the University of Michigan, Ohio, and Wisconsin. We need high-class penmen and commercial teachers.

Send for full information now. **THE SPECIALISTS' EDUCATIONAL BUREAU**

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are wanted for good positions in High Schools, Colleges, Etc. We have filled many excellent positions and are constantly in need of candidates. Write at once for information. Address,

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Free enrollment if you mention this paper.

Commercial Teachers Prepared and Placed.

The Rochester Business Institute, ROCHESTER, NEW YORK,

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Write to us for the addresses of teachers placed by us, who are delighted with their work and prospects, and get their opinions direct.

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Send for syllabus of the course.

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By the president of one of the leading educational institutions in the East. He has asked us to find the right person—man, single, well educated, polished in manner, of exemplary habits, tactful, diplomatic, reliable. Salary, \$1000. to \$1200. We are having difficulty in finding the right person, and we should be pleased to hear at once from well-qualified men. A lady is not acceptable in this place. We have had 77 calls since September 1, and this is only November 2.

Splendid teachers are already enrolling for next year, and school officials, with a keen memory of recent agonies in the engagement of teachers, are now giving us *cart blanche* to look out for their needs early next season. Our manager will be glad to meet both teachers and school officials at the Pittsburg convention Christmas week. Printed matter and enrollment free.

The National Commercial Teachers' Agency

E. E. Gaylord, Manager

A SPECIALTY BY A SPECIALIST

Prospect Hill, Beverly, Mass.



Lessons In LETTERING

C. W. Norder
6023 Morgan St.
Chicago

Lesson Two.

The plan of the present series of lessons has not been to get together as many freakish styles of lettering and ornamentations as possible, but rather to give our young beginners, as far as possible, something of a more practical nature. With that end in view the accompanying alphabet is given for study and practice. I would advise against too fancy a letter for Automatic Show Card Work. True, there should be some ornament on a good show card, but it should be confined perhaps to only a small portion of it, or even only a single initial. The balance should be as legible or readable as is possible to make it. Many a young Auto Show Card writer has found that his work has not as ready a sale as brush work simply because it was wanting in simplicity and legibility. Again, let me advise against "freaky lettering" and too much "ginger bread ornamentation" a habit easily formed in this kind of work. Very often the merchant who may want some work will want something that a passer-by can read almost without stopping, and to allow of such the work must be very legible.

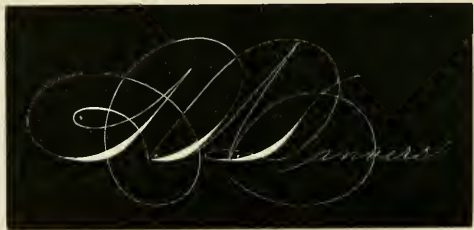
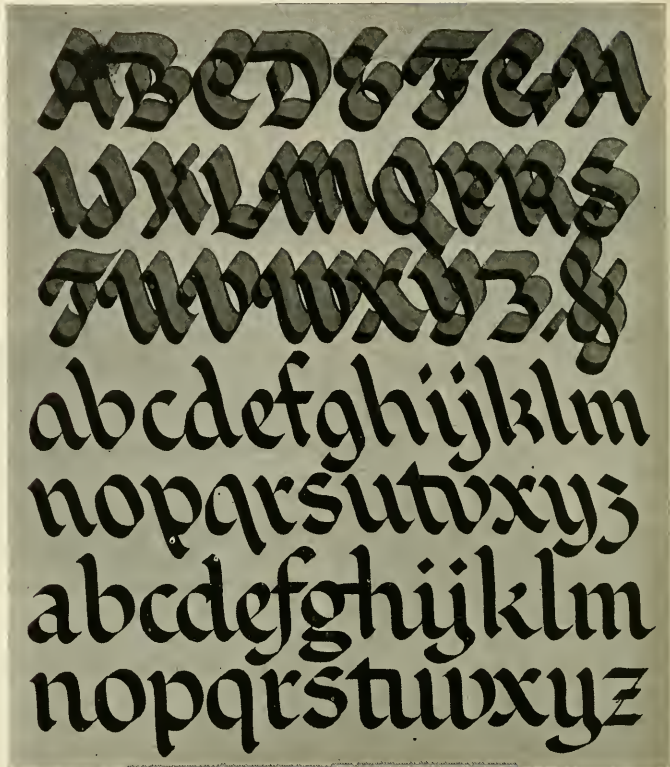
The alphabet herewith will, I think, answer such requirements, if correctly made. I have given two sets of lower case letters, any of which may be used with the Caps. With the last one, of course, the Caps must stand straight up, and in each case the lower case letters should be made with same pen with which Caps are made when Caps and lower case letters are worked together.

The Caps in this lesson were with a No. 5 Shading Pen, the letter proper, without the shade, being one inch high. For practice, rule up several sheets of paper with lines one inch high and one-half inch apart. By ruling lines one inch high I mean ahead and base line one inch apart.

The lower case letters were made with a No. 2 Marking Pen and were three-fourths inch high. For practice rule lines three-fourths inch and about seven sixteenths apart. To save space I have omitted letters *N* and *O* of the Caps. The *N* is made like first part of *N* and the *O* like the *Q* without the tail. Also in the lower case the *w* omitted should be made like letter *u* finished with an additional stroke like the *r*. The *t* in the first set of lower case letters was made after the *u* to avoid running it into the *g* which is right above.

If you find that your No. 2 Pen leaves stringy strokes, your ink must be too thick or the teeth of the pen closed up. In case of the former, 4 to 6 drops of water added to your ink, or in case of the latter, a piece of thread or thin, tough paper drawn through the teeth of the pen will remedy. You may experience some difficulty in keeping your No. 5 Pen from turning in your hand on account of its wide bearing surface. To wind a string or thread around the metal part will insure a firm hold.

Hope you have had no trouble with either this or the first lesson. I will criticise your practice on them for you, if you will enclose me enough postage for return mail. Don't be disappointed, however, over a brief reply, if you should get such, because I will have many to make.



Signature by H. L. Darrier, Assistant Zanerian Instructor.



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The conscientious school teacher will not experiment upon his students; he will put into their hands books that he knows to be sound pedagogically, in method, and in subject matter.

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Signature by the Editor.

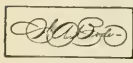
MY LITTLE SWEETHEART.





**DESIGNING
and
ENGROSSING**
By
E. L. BROWN,
Rockland, Me.

Make your drawing about 8 x 11 inches in size, first outlining in pencil the word *Memorials*, including the cartouche and oak branch. Draw in the word *Resolutions* without attention to the parts of the letters covered by the oak leaves, as these parts may afterward be erased. Study the size, proportions and spacing of the lettering very carefully, and do not add the ink until your pencil drawing is correct in all of its details. Outline in water proof India ink and for the washes use Hooker's green with a few touches of Payne's gray added. The background of the initial *M* and the initial *E* should be in red for the best effect. Vermilion with a very little ivory black will do for this color.



I will write your name on one dozen for 15c.

I will give free a pack of samples and send terms to agents with each order.

Agents Wanted.

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample set postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c. per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.



G. S. Stephens

Mr. G. S. Stephens, the subject of this brief sketch, is a product of the Sucker State having been born on a farm in Mercer County near Alledo, Ill., where he received his early school education. In the fall of 1904 he entered the Dixon, Ill., Business College and graduated therefrom the following year. While there he became interested in penmanship and as a consequence became a pupil of Mr. L. M. Kelchner, the skillful penman, and graduated in the beautiful art. While pursuing his course he assisted in teaching and became so interested that he decided to make teaching his profession.

BOOK REVIEWS

Two new texts are announced by Powers and Lyons for this month: "Stenographic Business Practice" (with business papers and forms) by Frank C. Spalding, offers training in office routine for advanced students of stenography that is the stenographic equivalent of the "office practice" now so popular in bookkeeping departments. "Rapid Calculation" by C. E. Birch is an excellent series of 124 practical drills on this subject, covering calculations from the simplest practice in the processes of addition, subtraction, multiplication and division, to interest, and practical bookkeeping and business calculations. Both of these texts are timely, and will reinforce what are generally conceded to be the "weak spots" in most commercial courses.

Upon the completion of the course in Dixon he accepted a position in the Southern Business College, Live Oak, Fla., where he has been working ever since.

He is an enthusiastic teacher and a hard worker. Indications are that he will be heard from this time on in our profession. With the early habits of industry acquired on the farm, and with the good health and enthusiasm which he possesses, the future should have in store for him more than a passable success.

Nixon's Forty Lessons in Penmanship contains forty complete graded lessons in penmanship. Just the book for the teacher and home student. No better work of graded lessons published. Special offer to teachers and schools. Price by mail, post paid, 50c (former price \$1.00). Send today. Your money returned if not satisfied. Address, C. H. NIXON, Mineral, Va.



F. W. Miller, whose portrait appears above, began his personal career 26 years ago, having been born and raised on a farm in Minnesota. He received his education in the public schools, Fergus Falls, Minn.; and in the Moorehead, Minn., Normal School. He received his commercial education at Darling's Business College, Fergus Falls and the Metropolitan Business College, Minneapolis, and in the Bliss College of Columbus, Ohio. He studied penmanship in the Zanerian.

He secured practical experience as a book-keeper with J. H. Beemis & Co., Ashby, Minn.; Fergus Falls Wagon Co.; and the First State Bank at Ashby. He taught the commercial branches in the Metropolitan Commercial College, Red Wing, Minn., and he now has charge of the commercial work of the well and favorably known Willis Business University of Springfield, Ohio. Although Mr. Miller is yet comparatively young, it will thus be seen that he has had profitable and excellent experience.

Mr. Miller is a young man who is energetic and ambitious. Moreover, he possesses a genial disposition and a character beyond reproach. Just how he has escaped thus far finding his "affinity" we are at a loss to know, but we have every reason to believe that in due course of time he will double up for life. At any rate he is a fine fellow professionally and socially. We only wish the woods were full of his like.



G. W. Kopp, whose portrait appears above was born in Industry, Tex., Dec. 5th, 1879. He spent his early life on the farm and at the age of 13 he entered Blinn's Memorial College, Brenham, Tex. After an attendance of four years he passed the examination and secured a teacher's certificate, following which he taught for four years in the rural schools of his native state. He

then re-entered the institution he had formerly attended and graduated from the Normal Course. Having decided to enter the profession of commercial teaching he attended and graduated from the Massey Business College of Houston, completing the work in shorthand and in business. He then taught for a time in the Houston, Tex., and Montgomery, Ala., Massey Colleges.

Two years ago he took charge of the commercial and shorthand work in the Blinn Memorial College, since which time he has worked up the departments so that they are in a position to compete with any first class Business College in the state.

He is a friend of THE BUSINESS EDUCATOR and an enthusiastic worker along penmanship and commercial teaching lines. During his vacations he does advanced work along the line of his chosen profession and he has also done some work in the University at Austin. We have been well impressed by Mr. Kopp's method of doing

business and it therefore gives us pleasure to introduce him to our readers as one of our young commercial teachers whose services are worthy of recognition.

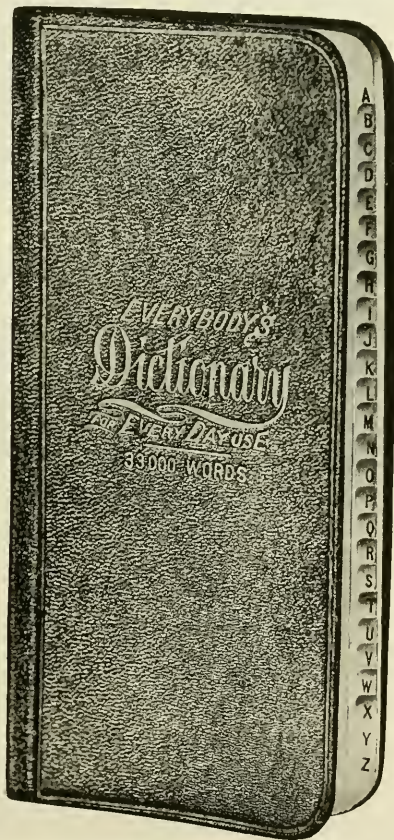


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A neat, sensible, and serviceable oblique penholder, for the Professional or Amateur. Made of California Rosewood, 6in. in length, handsomely polished and accurately adjusted. Send 35c and get one. G. F. Roach, Care Vashon Mil. Acad. Burton, Wash.

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could not be selected that would prove more useful or attractive than the above mentioned Dictionary. With the name of the school stamped on the cover, the book makes a very valuable and permanent advertising medium. Write to us, without delay, for full information.

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Poor writers made good ones, and good ones made better.

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Automatic Shading Pens you have the best that money and skill can produce. Sample sent for **15c**. Seven sizes shading, marking, plain or special, **\$1.00** postpaid. Send for Catalogue of our Automatic Shading Pen Supplies.

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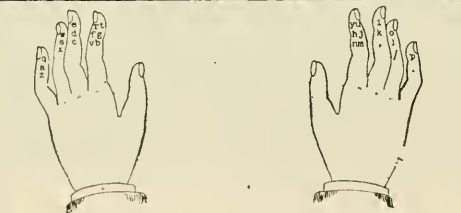
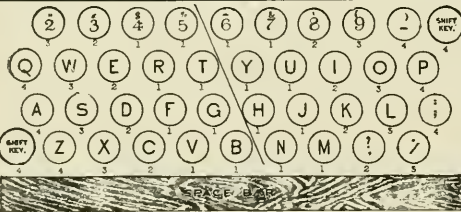
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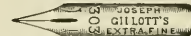
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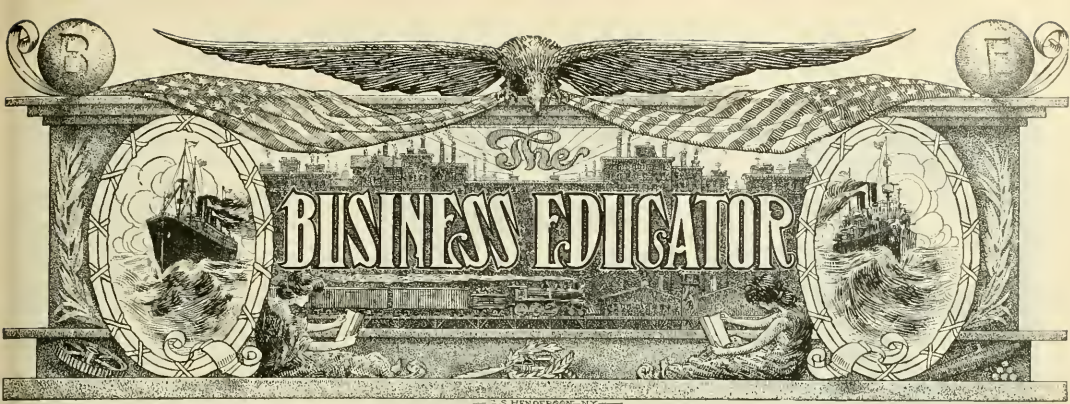
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VOLUME XIII.

COLUMBUS, O., JANUARY, 1908.

NUMBER V.

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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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The Year, Past and Prospective.

So far as commercial schools are concerned, and all persons connected with commercial education, the past year has been one of unprecedented prosperity.

This has been due to two primal causes: First, to general good times, and second, to the growing popularity of business education.

The coming year promises quite as much as the past. We cannot believe that a panic is in sight. The one we had in November was serious only because so slight a cause created so much of a real scare.

We therefore greet the new year and the profession with the firm belief and strong hope that the near future holds for each and all who are worthy of it, opportunity and prosperity as full in measure as we have ever experienced.

Let us, each and all, endeavor to merit all that we may desire, and desire all that we can reasonably and righteously achieve.

Here's THE BUSINESS EDUCATOR'S best in wishes and in service.

Engraving.

We wish to call attention to the excellent work we are giving from time to time in the way of engraving. The work we have been giving, and which we still have on hand from Holt, Costello, Brown, and Hoff is widely different and therefore doubly valuable to students in the art of engraving. The design by Hoff in the December number was alone worth the price of a year's subscription because of its originality, and the work by Holt, with the terse instructions, is also worth a good deal to ambitious students and progressive engravers.

The Recent Panic and Hysteria.

The lesson of the recent financial scare seems plain: Banks cannot serve the people and the gamblers at the same time. Banks that gamble upon the people's money, as certain New York City institutions did, and which started the scare, should be eliminated. We need safer banks and the sooner the safe are sifted from the unsafe the better. The safeguarding of money is a sacred trust and cannot be too strongly surrounded by the life sinews of our government.

The only real panic conceivable at the present time is a money panic and that is possible only through fear, not through fact. We have more money than ever in the history of civilized man, and the only thing which can make it scarce is fear. Fear causes money to seek the safety deposit box, the protection (though insecure) of the owner's pocket, or the secret recesses of the cellar, sideboard, or slipper—anywhere suggested by the brainstormed cerebrum.

Business schools can do no better service to the coming generation of bankers and business men, and through them to all humanity, than to teach the sacredness of a trust and consequently the responsibility which should accompany the acceptance of money on deposit.

In the meantime have courage, be of good cheer, deposit your cash in almost any bank, prepare to profit by and enjoy the prosperity so apparent, hustle as of old, and success and sweet sleep await thee.

A Correction.

In our December number in the sketch of Mr. A. A. Erblang, we stated that he was a graduate of the Gem City Business College. He has called our attention to the fact that he never attended said school, and we cheerfully acknowledge our error.



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USE JUDGEMENT IN CHOOSING THE KIND.

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who has invested wisely, will give you the same advice and the same evidence to back it.

Stock may be classified as: Three-Month Stock, Six-Month Stock, Combined-Course Stock, and Thorough-Proficiency Stock. The Three-Month Stock (in other words, a three-month course) is a fair investment under certain conditions and for certain purposes. As a bread-winning investment for one who expects to use it in an office, it is a failure, and no reputable school man will guarantee it or even advise its purchase, where it is at all possible for the investor to secure better. At the best, there is little to be expected from it, and it is not to be considered these days when practically everyone can manage to secure the best.

The student who wants a job because he has been in school six months has been investing in the Six-Month Stock. He looked at the catalog and saw the course was outlined to be completed in six months. He didn't read further where it explained plainly that this might be considered an average time for well-prepared students who worked incessantly. And if he had read further and looked and considered as closely as he would before signing a business paper, he would have seen there is no particular representation of guaranteed dividend on Six-Month Stock. He would have seen that throughout it is made clear that the value of Six-Month Stock as a dividend payer depends much on the ability of the purchaser. It may pay well, it may not pay so much. It is good for those who simply cannot buy a better class.

Combined-Course Stock is fine. As a dividend payer it will begin to operate almost immediately after it is secured. In fact, there is no reason why an ordinarily *sensible, industrious* person who has it shouldn't place it without delay in any one of a score of cities in the land, and it is almost always the *sensible, industrious* people who buy this stock. The big advantage and profits of this class of stock appeal to the sensible business people. Folks who have the business judgment

to succeed out of school generally have the business judgment to see the advantage of the best kinds of stock in school.

The beauty of this Combined-Course Stock is that it not only pays from the start, but it pays better and better year after year, and can be marketed when no other stock except Thorough-Proficiency Stock can be negotiated. It is a fine kind to hold and only one finer can be had.

Thorough-Proficiency Stock is the gilt-edged kind. It is the finest to be had. No owner need worry for a minute about its paying fine dividends; and how the dividends do go on getting bigger and bigger year after year. It is the kind practically all of the best informed and wisest investors buy. It doesn't take long for a smart business boy to see that he can't afford to invest in any other, after the true value of each is explained. It is almost as far ahead of the Three-Month as an automobile is ahead of a wheel-barrow.

HOW THEY PAY.

We will not discuss dividends on Three-Month Stock, for while it is profitable to hold this for your own use, it is seldom marketable and no pretensions should be made that it will pay dividends except as the holder can make use of it in his own affairs. The public doesn't want to buy it.

Six-Month Stock may and may not pay fair dividends. It depends much on the preparedness and natural ability of the owner to make use of it. It is only second grade stock and should not be considered in comparison with Combined-Course or Thorough-Proficiency when one of the latter can be had. At the same time, I have occasionally seen owners who did fairly well with it and in the absence of anything better, it is greatly to be desired.

Combined-Course Stock is good. You make no mistake in buying it. I have known many persons of fine business judgment to go on and get this after starting to get some of the poorer grades. Those who do almost invariably are of the abler financiers who make this stock a fine paying thing. I have known the dividends to begin at about ten per cent. and go on increasing till in a few years they had paid back the first cost and were running along at 100 per cent. or more. Pretty good investment, Eh? And they don't cost so very much more than the cheaper kind. This stock is always marketable.

Thorough-Proficiency Stock is the finest. It's not only gilt-edged, it's A No. 1, and people are after it everywhere when they know you have it for their use. The beauty of it is that while the dividends come to you, you couldn't even give away the stock. It is absolutely yours for life.



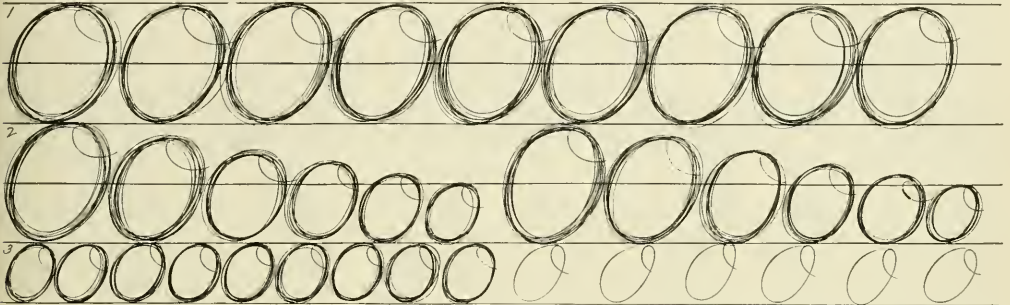
LESSONS IN PENMANSHIP

C. E. DONER,

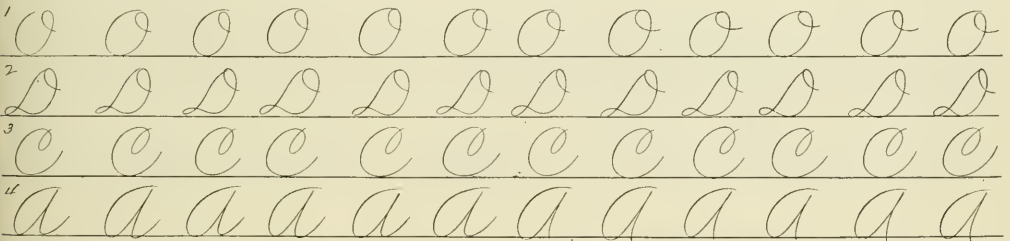
Supervisor Penmanship, Beverly, Mass., Public Schools.

Send practice for criticisms to "Criticism Editor," Business Educator, Columbus, Ohio.

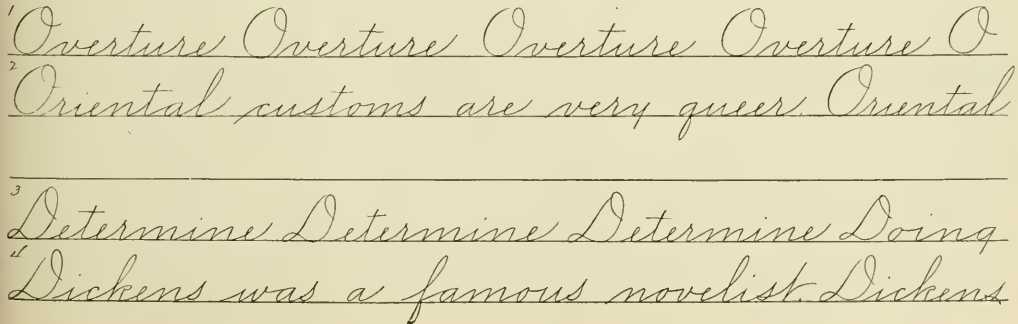
Lesson 44. This lesson begins the study of the capital letters. These exercises establish the movement for *O*, *D*, *C* and *A*. In connection with these exercises practice the direct retraced ellipse and the direct compact ellipse. *Count.* For copy 1 count 1-2-3-4-5-6-7-8-loop. Count in the same way for copy 2, except a less number of times around for the small exercise. For copy 3 count 1-2-3-4-5-6-loop, and follow this exercise with the capital *O*, counting 1-2-loop. End the *O* downward with a small loop. A light, rapid circular movement should be used in making these exercises and the letter *O*. Get this lesson well before passing to the next one.



Lesson 45. The capital *O* ends with a small loop and is closed at the top. Capital *D* has the same kind of loop. The capital *C* should have a narrow loop in beginning and the downward stroke should be well curved. Capital *A* should be closed at the top and can be made with either ending—an upward curve or a downward curve. *Count.* For *O* count 1-2-loop; for *D* 1-2-loop; or, down-2-loop; for *C* loop-curve; or, loop-circle; or, 1-2, or loop-swing; and for the first style of *A* count 1-2-3-curve; or, 1-2-down curve; For the *A* that ends with the downward stroke count 1-2-3; or 1-2-light; or, 1-2-curve; or 1-2-quick. This style of letter must be ended with a light quick movement. Give this lesson a great deal of practice.



Lesson 46. In this lesson the capitals *O* and *D* are used in word and sentence writing. Practice several lines of words before writing the sentences. The sentences should be written over and over again. Sentence writing is more difficult than letter and word practice. Sentence practice tests one's skill as a writer. Practice many lines and many pages of sentences.





Lesson 47. In this lesson word and sentence practice is continued. In the word *Allure* the small *l* may be joined or may not be joined to the capital *A*, as is shown in the copy. It saves time by joining the *l* to the *A* which means that the pen does not need to be lifted from the paper. Keep freedom of arm movement constantly in mind; never allow the movement to drag.

¹ *Allure Allure Allure Allure Allure*
² *Always do your very best writing. A A*

¹ *Curtain Curtain Curtain Curtain C*
² *College education pays dividends. C C*

Lesson 48. Turn the paper and practice the *C* across the lines by placing a letter in every other space. This is splendid practice. All the capital letters can be made in this way. Do not only practice the *C* in this way, but practice many other capital letters in the same way.

C C C C C C C C C C
C C C C C C C C C C
C C C C C C C C C C
C C C C C C C C C C

Lesson 49. The exercise in copy 1 should be practiced thoroughly—they establish the movement for making the *E*. The first exercise begins by making the *E* and then circling rapidly around it with the retraced ellipse. The second exercise begins in the same way and then follows to the right on the line with a small open ellipse. These exercises develop circular motion which is needed in making the *E*. Count. For the first exercise in copy 1 count dot-1-2-3 round-round-round-round-round. For the second exercise count dot-1-2-3 round-round-round-round-round-round-curve. Make these exercises with a light rapid circular movement. For the first style of *E* count dot-1-2 loop; or, dot-1-2-3; for the second style count dot-1-2-3; or, dot 1-2-curve.

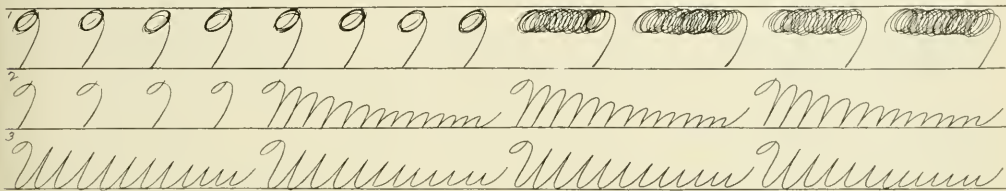
¹ *O E E E E O E E E E O E E E E O*
² *E E E E E E E E E E E E E E E E*
³ *E E E E E E E E E E E E E E E E*

Lesson 50. Notice that the spacing between the words in word and sentence writing is about the width of small *a*. Observe this little rule in practicing from all of these lessons. Watch final *t* in the word *Eminent* and the straight stroke in ending the word *Employ* and *Diligently*.

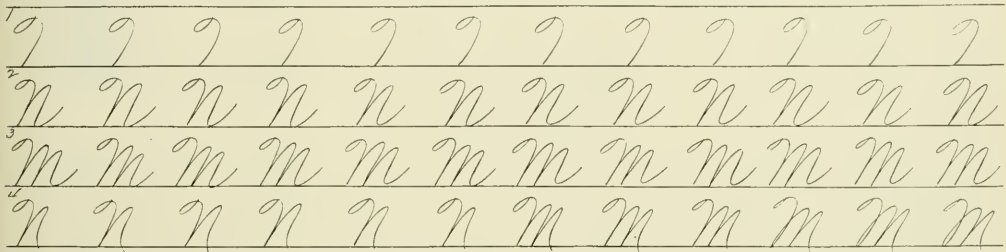
¹ *Eminent Eminent Eminent Eminent E*
² *Eleven Eleven Eleven Eleven E*
³ *Employ all your time diligently. Even*



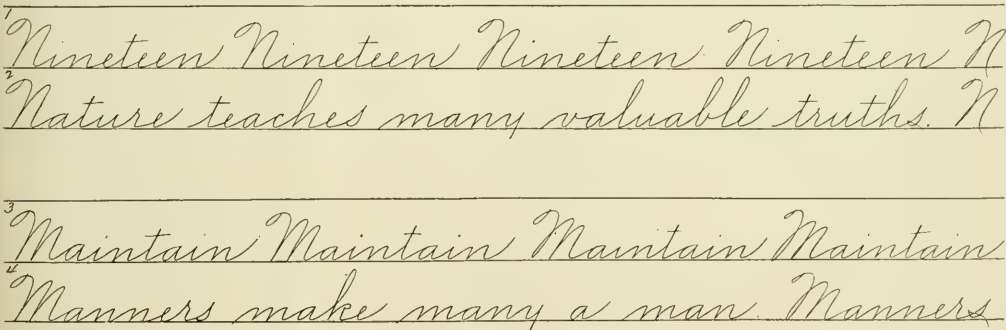
Lesson 51. This lesson gives the introductory movement exercises for a great many capital letters. A lesson of this kind should receive a great deal of practice. Notice that the exercises lead directly to letters; in fact, parts of the exercises are letters themselves. The push-and-pull movement should be well cultivated in making the *N* and *U* exercises as in copies 2 and 3. *Count.* For the first exercise in copy 1 count round-round-round-round-down. Stop the pen on the line at the word down. For the second exercise in copy 1 count round-round-round-round-down. This exercise is the indirect compact ellipse made small. Stop the stroke and the pen together on the line as the downward stroke is made. For the first exercise in copy 2 count loop-down, making it quickly. For the *N* exercise in copy 2 count loop-down-up-down, repeating "up-down" several times and ending with a curve. Count in the same way for the *U* exercise. Instead of saying up-down for the count, 1-2; or, push-pull can be used by counting rapidly. Do not use a slow movement—give life and snap to it.



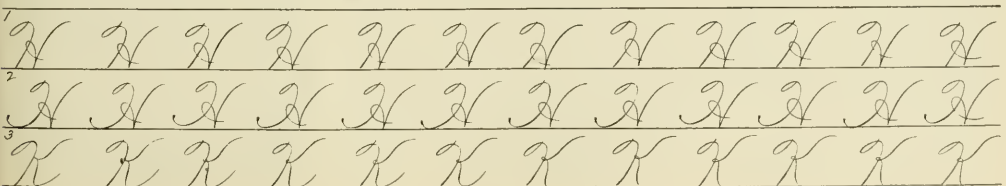
Lesson 52. Practice copy 1 thoroughly before beginning *N* and *M*. This small loop is used in beginning eleven capital letters. This exercise is a large figure 6 reversed. Carry this conception with you in beginning letters like *N* and *M*. In making this loop exercise the stroke and the pen must be stopped together on the line—the end of the downward stroke must not be made with a quick jerky movement. *Count.* For *N* count loop-down-up-down-curve. For *M* count loop-down-up-down-up-down-curve. These letters may be ended with a downward curve as in the last copy. If so ended, the curve must be made lightly and quickly.



Lesson 53. The words and sentences should receive careful, persistent, and thoughtful practice. A long narrow loop may be made in the *N* and *M* as in the third word *Nineteen* and in the third word *Maintain*. Be careful not to make this loop wide.



Lesson 54. The downward stroke in the first *H* is straight and in the second curved. The beginning of the second downward stroke in both *H*'s is slightly curved—please observe this. *Count.* For the *H* in copy 1 count loop-down-down-loop. For the *H* in copy 2 count loop-dot-down-loop. Stop the pen at the count dot. For the first *K* count loop-down-1-down-curve; or, loop-down-1-2-3. For the second *K* count loop-down-1-2; or, loop-down-1-light. Make each part rapidly.





CRITICISMS

A. S. L., Tenn. *r* begins with a turn not an angle. Watch small finish of *r* and *ir*. Study form carefully.

L. P. New York. Although we have received better work than yours we have received none that shows any better taste in arrangement. Get just a little more freedom into the work. Close *o* at the top.

H. E. M., S. Dak. *ll* is too wide. Second and third down stroke of *M* slants too much for the stem. Some of your work is quite good. Send some of your work to Mr. Heath for criticism.

E. M. S., Omaha. Some of the lines in your capital letters seem weak. It may be your pen is too fine. Study underturns carefully.

L. C., Mich. Right side of *o* should be curved as much as left side. You need give more attention to small letter exercises as your small letter movement is not yet easy.

C. A. W., Wis. Study turn and angle very carefully. Curve upstroke of *r* and *s* more.

A. E. V., Mich. You need study form very carefully. Down stroke of *c* is curved too much. Watch the base line.

M. B. N. Y. Your work is now up to our certificate standard. Good enough for practical purposes.

L. P., Calif. Small letter work is too big. Study form carefully. Postage due.

M. S., Calif. Second down stroke of *a* does not slant enough. Cultivate a lighter touch and freer movement. Do not shade the down strokes.

J. A. S., Mass. Your work is very fine indeed. Try to see if you can get the next lesson as well. No criticisms.

H. V. C., Mich. Little loop in *K* too low. You need cultivate an easier movement in your small letters. Your sister's work is very good. No special criticisms.

M. L., Mich. Capitals are good. You need to study the forms of your small letters. Try to get a freer movement.

W. D., McKeesport. Watch the last line. You need more work on exercises.

E. P., Monroe. Very good indeed. You are nearly up to our certificate standard. Follow the instructions of Mr. Wilkinson closely and you will come out all right.

F. C. K., Texas. Watch last turn of *m* and *n*. Cultivate a freer movement and a little lighter touch.

M. C., Des Moines. Exercise work is fine. Watch *k* and your spacing.

G. P., Calif. Cultivate a freer movement and a lighter touch. Do not shade down strokes. Write more rapidly. Practice more on exercises.

L. W. L., Calif. Read carefully the criticisms of your classmate, G. P.

L. F., Calif. Your work is very good. Try to keep up to the standard and win our certificate by the end of the year. No special criticisms.

M. E. G., Calif. See G. P.

C. K. K., Calif. Study form carefully. *c* is too big. Keep all of your writing a trifle smaller.

L. S., Pa. Your work is good from the standpoint of form but is not yet free enough.

J. F. L., S. Dak. Study form. *js* too high. Watch your spacing and ending strokes very carefully.

M. L. B., Pawtucket. Get more freedom into your work. Ending strokes generally too stiff and straight. Watch the base line.

R. P. K., O. Good work. You cross *x* too low. Make large figures with little more freedom.

Everett L. Most of this work is entirely too difficult for you. You need to spend a great deal of time working from the September number before you attempt loops.

C. A., Pawtucket. Good work. Curve up strokes of your loops more, thereby making them wider.

H. G., Ia. Curve up strokes in letters *r* and *s* more. Your work is very good.

J. M. Y., Wyo. You need study form a great deal. Shades on all of your letters are entirely too long. Keep all capitals the same height.

C. B. B., Mich. No criticisms. Your work is now up to our certificate standard. Now try to make it the Professional Certificate before June.

J. F. L., S. Dak. You would be benefited more by working from Mr. Doner's lessons. Mr. Buel's work is a little difficult for you yet. Study turn and angle very carefully.

D. M., Kans. Down stroke of *c* is too rounding. Curve up stroke of *s* more and close it at the bottom. Your work shows that you are neat and patient, two essentials in the make up of a good penman.

C. S. K., Calif. Keep all down strokes in your small letters straight. Watch this alone and it will make 50 per cent difference in your writing.

R. B. W., Pa. Your work is fine. We have no special criticism. Keep your work up to this standard to the end of the year and win one of our certificates.

C. M. W., Pa. You probably retrace a little too much in *m* and *n*. Also curve ending strokes more. Exercise work is good. Try to keep up to your standard on your next lesson.

C. E. K., Pa. Your turns and angles all look alike. *a* and *c* are too large for other letters. You will need to study form very closely.

R. D. M., Mo. You need to study form a great deal. Be careful with your strokes. Hit the line every time. Your work shows you are just a little inclined to be careless. Break this habit off short.

W. A. D., Conn. No special criticism on your lesson this time. Watch *r* and figure 7.

T. T., Mo. Exercise 4, 5, and 6 are too short. We believe that you would do well to try some of the letters.

C. O. R. You need a great deal of work on small letter exercises. Study form closely. You have too many slants.

W. A. D., Conn. Fine. We would suggest that you write a little less compact and probably not quite so tall.

F. L. B., Ill. No criticisms on your work only that you try to get a neat page. Leave off your long finishing strokes and keep your margins straight.

T. T., Mo. Your shades are too long and too straight. Try to keep all capitals on a page all the same size. Same is true of the small letters.

W. H. W., Pa. You have an eye for penmanship and we might also add an arm for it as well. Your work is very free and business like. Keep up the work and secure one of our certificates at the end of the year.

E. L., Mo. This lesson is a little too difficult for you. You would do well to give a little more time to the lesson given in the September number.

M. F., Pawtucket. Just a little more freedom. Study form carefully. You can make no mistakes by following Mr. Russell's instructions very closely.

J. H. K., Pittsburg. Very good indeed. Now try the next lesson.

C. B., Pawtucket. Study carefully *a* and last part of *m* and *n*. Your work is very good.

J. R. B., Ill. Your writing shows results of your hard work. It is among the best we have received this month. No special criticism.

C. A. K., Mass. Your work so far is up to our certificate standard. Keep it so during the next six months.

H. T., Milwaukee. Your work is quite good and we feel sure that if you will put forth your best efforts until next June you can win one of our certificates.

CLUB CHAT

Geo. M. Hawkins, an active school worker in the Beaver Co., Commercial College, Beaver, Pa., is a relative of the late General Hawkins of Philippine fame. Mr. Hawkins writes a splendid business hand and we predict for him a very successful career as a business educator. Through his efforts a handsome list of subscriptions for THE BUSINESS EDUCATOR recently reached our office.

Another list of 20 subscriptions is hereby acknowledged from one of the wheel horses of the penmanship profession, Mr. W. F. Giesseman, principal of the Beutel Business College, Everett, Wash.

An appreciative list of 25 subscriptions was recently received from Mr. H. Polglase, penman in the N. J., Business College, Newark, N. J. Mr. Polglase writes an exceptionally good hand and is evidently giving the students of that institution number one instruction.

A splendid list of subscriptions is at hand from Mr. G. W. Jones, penman and commercial instructor in the Creston, Ia., High School. From the nature of Mr. Jones' penmanship and the interest indicated in subscriptions we have every reason to believe that the good people of Creston are fortunate for having him in their midst.

Mr. J. E. Weiss, the skillful penman and efficient teacher of the Kansas Wesleyan Business College, Salina, Kansas demonstrates his interests in good writing by sending an appreciated list of subscriptions to THE BUSINESS EDUCATOR. We are in hopes of presenting a black board lesson in these columns from him some time.

A list of 30 subscriptions has been recently handed us by Mr. S. G. Edgar, penman in the Columbus, Ohio, Business College. There seems to be an unusual interest on the part of the pupils in the subject of writing in this school. We recently inspected students' specimens on the walls of the institution, and are pleased to say we have never seen them excelled.

Mr. J. L. Hupman of Draughon's Business College, St. Louis, Mo., recently favored us with an appreciated list of subscriptions to THE BUSINESS EDUCATOR, indicating the right kind of interest and attention to penmanship in that institution.

Mr. L. Faretta, the skillful penman of Burdett College, Boston, Mass., about Thanksgiving time favored us with a good sized list of subscriptions. Mr. Faretta is evidently maintaining the reputation of the Burdett College for excellence in penman ship.

Mr. E. A. Bock, penman in the Los Angeles, Calif., Business College, recently favored the BUSINESS EDUCATOR with a list of twenty-seven subscriptions. Mr. Bock is a fine penman and excellent teacher of penmanship, if we may judge from the results he secures and sends this way.



By E. C. Mills, the Masterful Penman, Rochester, N. Y.



Lessons in Practical Business Writing

R. C. KING

2851 OAKLAND AVENUE

MINNEAPOLIS, MINN.

Specimens for Criticism should reach Columbus by first of month preceding month of publication.

Introduction.

It is needless to advance to any intelligent person arguments in favor of good writing, as its value in a business sense is everywhere acknowledged to be second in importance only to speech. Handwriting can never, so far as is possible for human foresight to prophesy, in this age, be supplanted by the typewriter or any mechanical means.

I do not think that I am putting the statement to strong when I say that penmanship is one of the most useful one of the most beautiful, and the most neglected of subjects taught in the public schools of this country. It is not only neglected in our public schools, but it is neglected in our normal schools, colleges and universities. In my judgment, it should be made a part of the normal school, college and university courses, and every student who enters these schools should be compelled to take a course in penmanship under the supervision of an expert teacher and penman. Many of the students who attend our normal schools, colleges and universities become teachers in our public schools, and if they were sent out from the college or normal school with a good rapid style of business writing, and up-to-date methods of teaching the same, it would be a long step toward securing a better and more practical style of writing in our public schools.

It has remained for the commercial schools, and our excellent commercial publications to uphold, advocate and teach penmanship as it should be taught, and I, for one, am glad to see that boards of education, superintendents of schools, and teachers, are slowly, but surely, coming to recognize the importance of this subject, and the time is not far distant when all public schools will discard the copy book, and teach penmanship by the Arm Movement Method.

The four essential elements that go to make up a good style of business or ornamental writing are: first, ease in execution; second, legibility; third, rapidly; and fourth, beauty. Practical writing *must* embody at least three of these, ease in execution, legibility and rapidity. These are absolutely essential, and in the absence of one these qualities the penmanship cannot meet business requirements.

In presenting this course of lessons in business writing, it has been my aim to present movement and form in such a manner that the maximum of results may be obtained in the minimum of time.

Practice in a haphazard, careless manner, will result in mere scrawls—illegible writing. To draw out the forms with a slow laborious finger movement results in a style of writing which is slow, cramped and lifeless, and a style wholly unfit for business purposes.

Combine movement and form and you get ease in execution and legibility which will give your writing a free, easy, graceful appearance, and it will be a delight instead of a drudgery to write.

POSITION. Sit squarely in front of the desk, with the feet flat on the floor, the right foot a little in advance of the left. Sit well back on the chair, and be careful not to have the chair too near or too far from the desk or table. The body should be inclined slightly forward, bending at the hips. Do not bend forward at shoulders, or drop the head. The head should be kept well up so that the line of writing will be fully twelve inches from the eyes. Both arms *must* rest on the desk, with the elbow of the right arm extending about two inches off the edge.

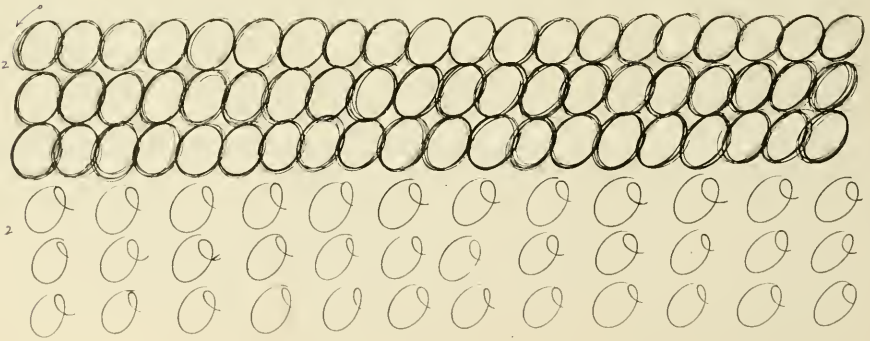
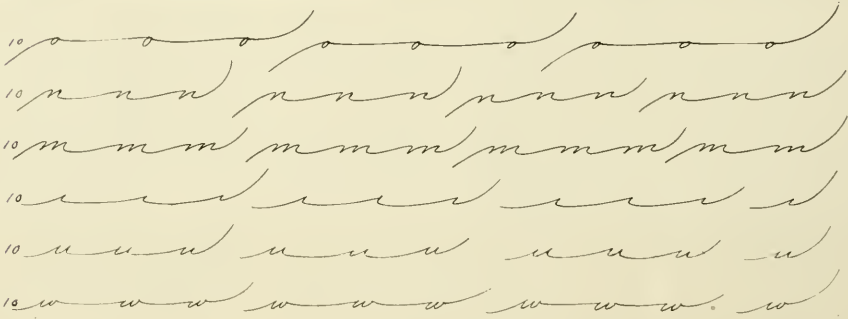
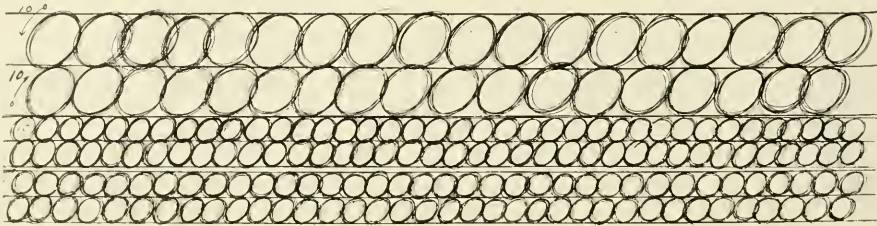
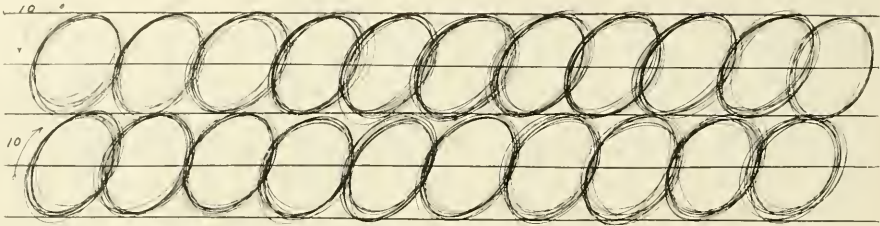
MATERIALS. Get the very best that money will buy. An expert penman may be able to do fairly good work with pens, penholders, ink and paper which would not be called first-class, but for the beginner or unexperienced the best is none too good. Tower's cork tipped bank penholder is a very good holder. The Zanerian Ideal, or Medial pens, or Minnehaha No. 21 which I can furnish you at \$1.00 per gross. Carter's writing fluid is excellent. Buy your paper by the ream, in single sheets 8x11 inches in size.

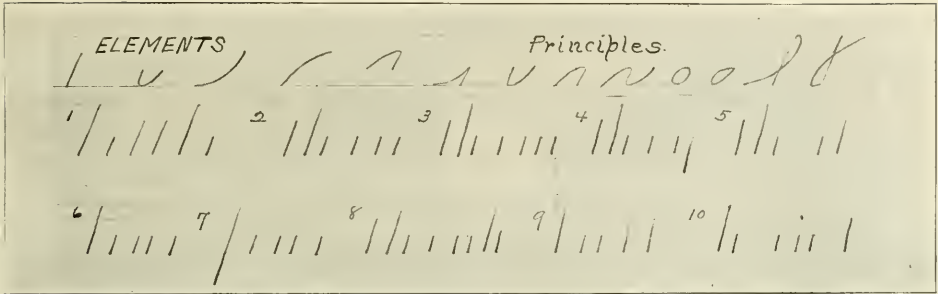
ARM MOVEMENT. So much has been said in regard to arm movement that it seems unnecessary for me to add anything. However as the acquisition of the Arm Movement is so important I shall endeavor to explain the same. When the right arm is resting on the large cushion of muscles in front of the elbow, and on the nails of the third and fourth fingers, the arm and hand may be shoved in and out of the sleeve, made to move in a circular form and carried forward and backward across the paper. When the arm and hand are resting in this manner with the side of the hand and wrist up one may write hour after hour without growing tired. It is the tendency with beginners when practicing on movement exercises to raise the arm so that it does not rest on the muscles. This is not fore arm movement, but is what is known as whole arm movement, and cannot be used in business writing for the reason that the muscles of the upper arm soon grow tired holding the arm up, and the arm is soon dropped down. The hand goes over on its side, the fingers are extended and contracted to form letters, and finger movement is the result. Remember that the arm must always rest on the muscles in front of the elbow, and the side of the hand and wrist must be kept up. Keep the arm down and the movement up.

PLATE 1. The ovals in this plate must be made with a free rolling motion of the arm resting on the large muscles in front of the elbow. The lines indicate the height which ovals should be made, the arrows the direction, and the small figures at left the number of pages of each.

PLATE 2. Arm resting, hand and wrist up. Make with a light, sliding motion, three in a group and three groups on a line. Do not use fingers. Keep hand and wrist up. Small figures to left indicate number of pages that must be filled.

PLATE 3. Use a free, rolling movement. Keep arm down and hand and wrist up. Make *O* with same rolling movement as the oval.





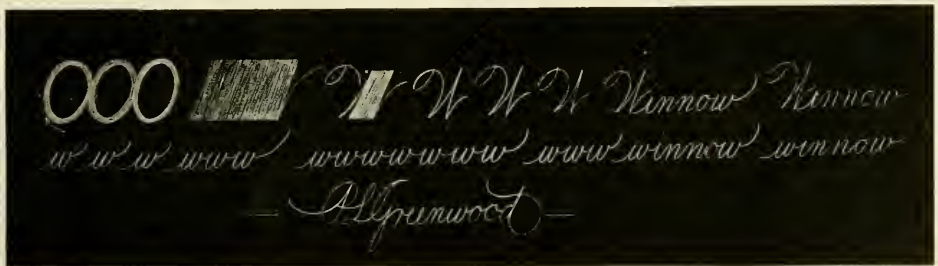
Theory of Penmanship

By J. B. Bachtenkircher, Supr., Penmanship, Evansville, Ind.

Writing is the result of movement subject to law. This law is determined very largely by the forms required to be made. Hence there must be definite knowledge of these forms. This requires analysis in some form—not merely taking forms to pieces, but such a separation of them as indicates the function of each and the formation of the whole. Thus letters are found to consist of common parts made by similar movements, the knowledge of which is available for all letters in which they occur, and classified as principles. These principles, again have common parts—the main lines, the lines used merely for connection, and the different manner of joining these lines. Hence a true and practical analysis observes also the elements, that the form they compose may become thoroughly known.

For a number of years I have not paid much attention to the analysis or letter building, but I am now doing it from necessity. The public schools have been changing so much of late that proper endings, initial strokes, joinings, uniform slant, etc., have been lost in the shuffle, not only by the pupils, but the teachers also. I am therefore not only drilling on elements, but the principles, spacing, connections, etc. In order to overcome the defects of the vertical, I am especially emphasizing the first element, the straight line. I show that this is the most important of the elements. I use the three simple elements. By the use of these I construct the principles for the small letters. From the principles we construct letters. The children love these exercises and it aids form very much.

It creates enthusiasm, awakens thought, sharpens observation and is a very great aid to form. I also teach form by monograms, as well as building from principles. I make an *a* on the board and then ask some one to come and change to *d*. I ask who can erase part of the *d* and leave a good *t*. Who can erase part of the *a* and leave a small *i* by adding the dot. If you invert *h* what letter is it? Can you find a *j* in a well constructed *y* or *g*? Change *a* to *g*. Find the *j* in *g*. Change *g* to *q*. The lower part of *q* is the lower part of what other letter? This makes them observe, think and compare. I emphasize the straight line in this way. I use only the skeleton of the word. Can you read or make out the words in the accompanying illustration? Take your pen and let us see who can get the most correct ones. Some outlines may be more than one word. This work is used principally in grades 3, 4 and 5. In these exercises I omit words containing *s*, *o*, *r*, *w* and difficult forms. I also insist that pupils in grades 1, 2, 3 and 4 use the *initial* and *ending* stroke. Begin all letters on the writing line. Omitting these strokes breaks up the regularity in form. Here is where many failed in the vertical. Initial and ending strokes are absolutely essential to regularity in execution, especially with untrained hands. This is easily demonstrated. Ask a pupil in the lower grades to write the word *an*, omitting the initial stroke in *a*. Next ask him to write the word *man*. The *a* in the words will not be formed the same.



Blackboard Lesson By B. E. Greenwood, St. Paul, Minn., Globe Business College.

This is one of my lessons given as a review after the student has been over the capital and small letters.

I always give some movement exercises at the beginning of each penmanship period, no matter how far advanced the students may be. Movement is the foundation, and, of course, we must learn to control it.

Place one copy on the board at a time and have them practice it until you present the next.

Count for all exercises and letters and see that each student keeps with the count. The beginning student will find it hard to keep with the count. Make copy on the board several times and count as you make it, explaining the count. Give the new student some special attention and see that he gets the proper position, etc.

First of all get the student interested and then help him to gain confidence in himself. You can do this by showing him specimens of other students' work, who have made improvement.

Criticism is necessary but most of this can be done by placing faulty forms on the board and having the students criticise them.

Encouragement is also necessary, especially for the students who become discouraged. The student's writing looks poorer to him as he becomes better acquainted with the correct forms.

Teach them that good, hard, systematic work counts.

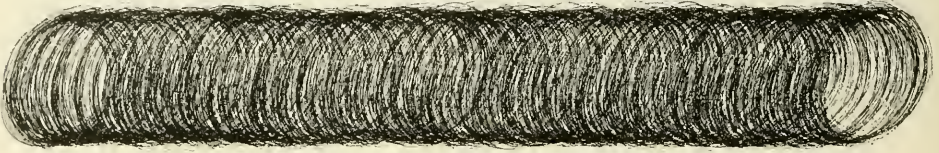


—
 "What Others
 Have Done You
 Can Do
 Also."
 —

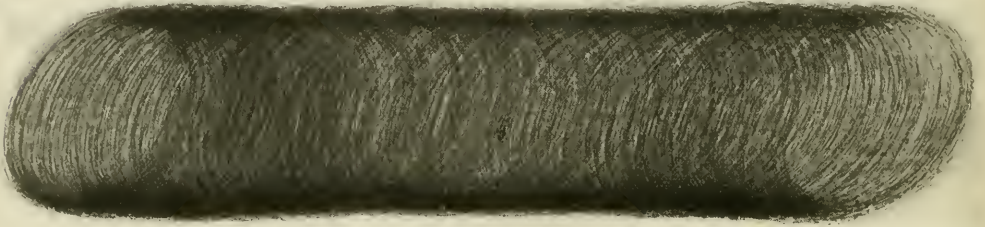
STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

—
 Observation,
 Care and Appli-
 cation—The
 Essentials.
 —



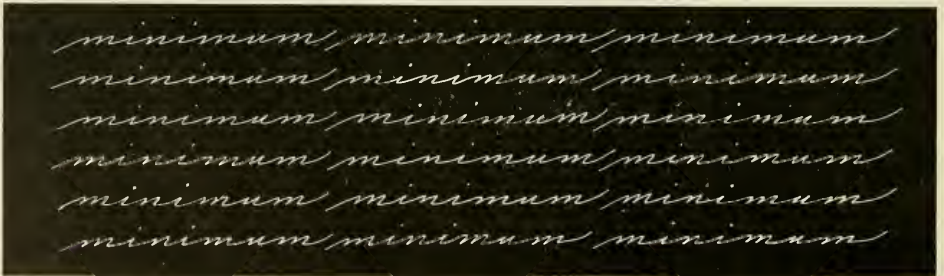
By W. H. Snider, Pupil, Columbus, O., Business College, G. S. Edgar, Penman.



By Miss Julia Miller, pupil of E. B. Clark, penman in Topeka, Kans., Business College.

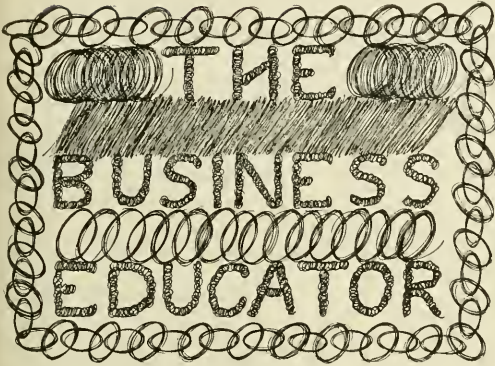
A specimen of my plain business writing
Thos. Stoddard.

Pupil in the big Blair Business College, Spokane, Wn., Fred Berkman, teacher of penmanship.

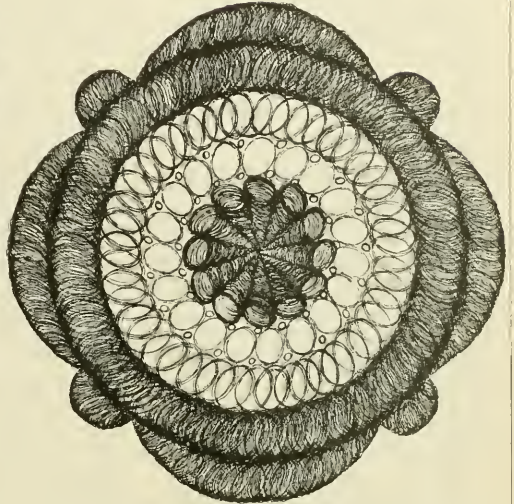


By Myrtle Rechter, pupil, Duff's College, McKeesport, Pa., A. E. Cole, teacher of penmanship.

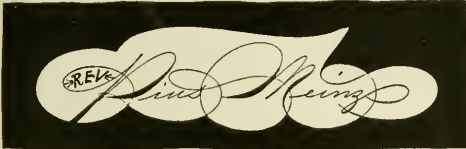
Skill up the sleeve is worth a hundred times as much as a swelled head on the shoulders
 of a "smart elick."



A specimen of my business writing November 12-07
Oliver P. Marken
TOPEKA, KANS.



By John M. Moore, Caldwell, O., pupil of M. A. Adams, Marietta, O., Commercial College.



St. John's University, Collegeville, Minn.

How is this for a boy of 65 years.—Mr. Hinman.

Nov. 27, 1907.
Friend James: I send pr. for
the Business Educator to begin
where it stopped, coming to
me about two years ago.
Sorry I can't get away to
meet you at Pittsburg.
Travelling,
A. S. Hinman

James and Blosser, Publishers,
Columbus, Ohio.

Gentlemen,

Please renew my subscription
to the Business-Educator, Prof'l Edition, for
the coming year as I must have to "keep up
with the times."

I do enjoy looking it over and I find there
are lots to learn from each number.

We have four Jamesian Students in our
department and I hear all about your doings:

I am with the "Olivia wife" now, in the
policy department, but early mornings
and evenings. I have a little business of
my own as you will see by my card!

Trusting you will never have to stop
sending me the Educator I remain

Yours very truly,

Fredrick Charles Tomlinson,
Box 321, Hartford,
Connecticut.

**EDITOR'S PAGE—PENMANSHIP EDITION**

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH**System.**

If system is the "soul of business" as well as the chief factor in science, then it would seem that penmen and teachers of penmanship would do well to systematize their work and methods. For it is a well known fact that too many in our ranks frequently depend upon "spur of the moment" or the "oval exercise" (the bread pill of the penmanship quack) to help them out of a dilemma due to lack of foresight and knowledge in the plan of instruction.

Of course, this is not intended for you, but for the "other fellow." For it is a pretty small fry in our big pan that does not have some system to dote upon or some hobby to ride.

But system is not necessarily science, although the latter nearly always utilizes the former to demonstrate its truths. Science comprehends the whole truth while system may, and frequently does in penmanship, concern only a fragment of the whole. A half truth, until the other half is discovered, is not infrequently as misleading as falsehood.

These half truths as represented by small, cramped, slow writing (script drawing) as prescribed and practiced in public schools, on the one hand, and reckless, spasmodic, movement practice as taught in many business colleges, on the other hand, were "systems" but not science. They failed because they did not comprehend the whole subject of instruction. For instruction, true instruction, comprehends both the form of writing and its execution—the art and its application—the letter and the spirit which executes it.

It is thus plain that the true teacher studies the art as well as the one who produces it—the product and the pupil. True teaching connects the two at all times. Do you?

True system, means not merely some sort of arrangement—some superficial plan—but it means the marshalling of facts in such a way that the simplest, largest, and most fundamental appear first, and the second in importance next, with others in their true relation later on.

Is your work as instructor in writing so planned and systematized as to present the simplest and most fundamental first, and these so presented as to lead logically to the second and that in turn practically to the third, and so on to the end—a practical product?

Do you have a time and a place and a reason for each exercise, letter, word or sentence that you give? Is your work in writing on a par with the instruction in mathematics, grammar, bookkeeping? If not, it is not as it should be. Remember that science comprehends the whole and that system is its chief mode of expression—its main vehicle of conveyance to market. Without system, the evidence is against you and the burden of proof rests upon your hands.

It was not system that killed the copybook, but lack of action in it. It was not movement that killed the haphazard method of the business college, but lack of system which meant little forethought. System and service need to go hand in hand.

One idea (one way for all) methods, hobbies (half truths) are giving way to systematic, scientific instruction in penmanship, as in other things.

Speed the day for its universal arrival.

Program of the New England Association of Penmanship Supervisors.

SATURDAY, JANUARY 11th, 1908.
100 Boylston Street, Room 1021, Boston, Mass.

A. M.

10:30. The Special Supervisor and His Work. F. H. Beede, Supt. of Schools, New Haven, Conn.

11:15. Writing from the Business Man's Standpoint. George E. Brock, President Home Savings Bank, Boston, Mass.

P. M.

2:00. Position and Penholding. F. W. Martin, Boston, Mass.

2:30. Round Table. (a) How to Improve the Grade Teachers' Handwriting. H. W. Shaylor, Portland, Me. (b) Use of Muscular Movement below the Fifth Grade. C. E. Doner, Beverly, Mass. (c) Use of Counting. D. W. Hoff, Lawrence, Mass.

3:40. Business and Election of Officers. Harry Houston, New Haven, Conn., President.

Eva Louise Miller, West Springfield, Mass., Secretary.

The Last Exam.

There's a puzzled girl that's adding up her balance in her book,
As she struggles with a melancholy page;
For the figures are elusive; and her ledger, when you look,
Puts a sudden ceasing to her airy persiflage.

And she'll never, never learn
How to do her thinking straight;
Troubles thick in rapid turn
She's a problem, sure as fate.

Now she's list'ning to the clangor of a
furious fire alarm;
Now she's smuggling in a caramel
where 'twill do the most of harm
Now she's propping up a pomadour
to a most stupendous height;
And now she's sighing idly for the cooling
shades of night.

Yet, stay the unkind judgment,
Check the hasty words of ire;
For when did Youth to Duty lent,
Retain her own Celestial Fire?

If she's working with the weakness
of a will long underused,
Ever thinking with a mind whose
best is oft refused;
Idly starting at her lessons with
the care-free gaze of youth,
Guilty of a sacrilege at the Altar
of the Truth—

Perhaps the great Judge of us all,
When we show him our final proof,
Will, out of his kindness, recall
Our weakness, forget the needed reproof.
Melvin Cassmore,
Seattle, Wu., Commercial School.

Contents**Of the Professional Edition of The Business Educator for January, 1908.****EDITORIAL PAGE.**

ENGLISH, F. M. Erskine, Grand Prairie, Seminary, Onarga, Ill.

HIGHER ACCOUNTING, R. M. Browning, C. P. A., Sadler's Bus. Coll., Baltimore, Md.

PRACTICAL FINANCE, R. J. Bennett, C. A., C. P. A., Detroit Business University, Detroit, Mich.

LAW, Wm. C. Sprague, Detroit, Mich., Sprague's Correspondence School of Law.

TYPEWRITING, A. C. Van Sant, Omaha, Nebr., Van Sant's School of Short-hand.

SCHOOL ADVERTISING, M. W. Cassmore, Seattle Commercial School, Seattle, Wn.

HISTORICAL, Frank Vaughan.

SCHOOL AND PROFESSIONAL.

NEWS NOTES AND NOTICES.

CATALOGS AND CIRCULARS.

ETC. ETC. ETC.

EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editorial frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

Tuition Rates and Salaries.

A well-known, clear-thinking, level-headed school proprietor recently remarked in substance as follows: "The scarcity of commercial teachers has caused salaries to rise to such an extent that there seems to be less profit in the school business than heretofore. I see no relief in sight except through the increase of tuition rates."

Another owner of one of our largest schools said: "We have been considering the advisability of increasing our tuition, to meet the increase in cost of teachers and operating expenses."

The facts are that practically no item or element which enters into the commercial school work costs the same as a decade ago. Rent; advertising; stationery; printing; labor, skilled, unskilled, or schooled; each and all have advanced on an average of perhaps forty per cent., except tuition.

Some schools and some communities have had the courage to make the necessary increase in tuition to meet advancing prices in other lines.

Other schools will do well to do the same, and at no distant day. Competition is the chief cause of low rates, and hesitancy to increase the rate to a normal basis.

If the good schools would have the courage to increase their rate and to emphasize the fact that cheap tuition inevitably means cheap instructors and inferior instruction, the public would soon see the point and patronize the best. That is, the *discerning* public would and that means the kind worth catering to.

School proprietors themselves will do well to try to reach an agreement

on this one question alone, letting the matter of solicitors and courses of study to be considered at some future time.

The sum of the situation is that tuition has remained stationary while prices of all other commodities, both mental and physical, have advanced. We have learned of no school having advanced the tuition rate that has found it necessary to return to the former low price. On the other hand, all we have heard from have suffered no loss in numbers and as a consequence have increased the net profit.

People willingly pay more for every thing they eat and wear than a few years ago, and they will do the same for education rather than be content with an inferior grade.

While high tuition does not insure high grade instruction, it does imply it as well as make it possible; but cheap tuition may not always mean inferior instruction, but it implies it and makes first-class instruction impossible in some communities at least.

Let us Keep on the Alert.

About the time this number of THE BUSINESS EDUCATOR leaves the press, the Pittsburg meeting of the National Commercial Teachers' Federation will be in session. It is earnestly hoped that it may be the largest and most profitable meeting thus far held.

If we can keep professional jealousy and selfish ambition at the minimum, and unselfish service and christian charity at the maximum in its management, much will be accomplished as in the past.

The history of the past teaches that "eternal vigilance" is not only the price of liberty, but the shield of the true patriot as well as the progressive

pedagog. Only by wisely watching and carefully guarding the expenditures of the Federation can we prevent extravagance, avoid misappropriation of funds for selfish means or ends, and direct the affairs ever onward and upward.

By husbanding the slender resources of the Federation (and the same applies to all Associations), a Report can be published, the meetings promoted by profitable and paid publicity, and an occasional eminent man secured to deliver some needed message to help and cheer us on our way to a desirable destiny.

So far as we have been able to observe the Federation affairs have been in economical, strenuous and unselfish hands this year, as in the recent past. May we say as much ever hereafter.

Remington Recognition.

When the Remington Typewriter Company selected one of its tried and true employees, Miss Mary E. Orr, as one of the Directors and as acting Treasurer of that Company, it did something not very common, which was to admit a woman to the directorship of a big corporation.

Probably no other act would, at the same time, have given them as much free, high grade advertising, for the daily press and monthly magazines have commented freely upon it as an important step in the recognition of woman in business.

The Remington Company recognized true worth and the public instantly recognized the Remington. Score two for the Remington, one for rewarding long, efficient and faithful service, and two for having secured such excellent and wide publicity.

The Teacher.

I've seen some flower in a barren place
Grow into fairer beauty;
In its preaching for a rarer grace,
Obeying sacred duty.

So when some soul from cure of dimming sight,
Sees with a vision clearer,
Scans all the Vale of Truth from high-crowned height,
Holds Right a little dearer, -

Then he who led from out the wasted night,
Counts joy of Heaven's heart-throb;
Just as God's angels, at their flower's sight,
Forget each dreary earth-sob.



PRACTICAL FINANCE

R. J. BENNETT, C. A., C. P. A.,

DETROIT, MICHIGAN,

Principal Detroit Business University.

Clearing Houses.

In union there is strength. This truism has never been more forcibly exemplified than by the action of bankers and clearing-house associations throughout the country in their endeavors to cope with the present money stringency. It shows conclusively the great benefit the different cities derive from the organizations known as Clearing Houses.

What is a clearing-house? The Supreme Court of the State of Pennsylvania has defined it thus: "It is an ingenious device to simplify and to facilitate the work of the bank in reaching an adjustment and payment of the daily balances due to and from each other, at one time and in one place and in each day. In practical operation it is a place where all the representatives of the banks in a given city meet, and, under the supervision of a competent committee of officers selected by the associated banks, settle their accounts with each other, make or receive payments of balances and so 'clear' the transactions of the day for which the settlement is made."

It is necessary to go still farther than this in order to reach the functions of the clearing-house, since its present work and limitations have exceeded by far the plans formulated and laid down by the persons who were originally instrumental in its conception. The clearing-house does many things besides clearing checks and making exchanges. In fact the regulations of the modern clearing-house are in many cases very rigid, and require of members strict adherence not only to the prescribed rules and regulations but to banking ethics and dealings with customers. The clearing-house may exercise the role of dictator by prescribing regulations for various matters such as regulating the uniform rates of exchange, interest rates, collections, collection charges, discount rates, dealings with county banks, extending loans to the government or municipality, mutual assistance of members in case of need, the issue of clearing-house loan certificates, and any other mutual arrangement that the bankers of the city may deem it advisable to adopt.

Origin. The origin of the clearing-house is quite interesting. During the latter part of the 18th century in the city of London, commercial business was growing so rapidly and the number of banks had increased to

such an extent that representatives who were sent out each day, to effect settlements and pay or receive balances, found it difficult often to make the circuit of all the banks and properly adjust their business.

It occurred to one of the clerks of Messrs. Fuller's Bank, that the work might be accomplished just as well if the clerks met at some fixed place and exchanged the obligations of the banks, the differences alone being paid in money.

While such a method saved time and allowed large transactions to be conducted with the use of very little money it was not received at first with favor by the majority of bankers. A few clerks however met daily and in 1775 a room was secured in Change Alley in London and there they exchanged checks and money. These meetings were quite voluntary and informal, but the advantages of the scheme were gradually perceived and bankers were anxious to join what began to be known as the Clearing House. The body of bankers who comprised it at first became exclusive and refused admission to the early joint Stock banks, and it was not until 1854 that such banks were admitted and the Bank of England came in as late as 1864.

In 1854 differences were paid in money or Bank of England notes, but that year each member was bound to have an account with the Bank of England, and the payment of money became a thing of the past.

The New York Clearing House. During a short period following 1849 the number of banks in New York increased from twenty-four to sixty and the daily settlements of accounts with each other became so difficult that a weekly settlement of such balances was suggested and tried, but proved very unsatisfactory.

As late as August 23d, 1853, sixteen presidents, one vice-president and twenty-one cashiers representing thirty-eight banks, met in the Director's room of the Merchants' Bank. Here they decided to procure a suitable room where the officers of the banks could hold regular meetings and appointed a committee to submit a plan to simplify the system of making exchanges and settling daily balances. One week later at an adjourned meeting a plan was submitted and adopted and the committee was authorized to procure a room sufficiently large to afford suitable accommodations.

On September 13th, 1853 everything was in readiness for business. A manager appointed and clerks provided to carry the plan for the Clearing House into effect. On October 11th the appointed day for opening the Clearing House, the total clearings amounted to over twenty-two million dollars. The Clearing House system in America thus fairly launched from that time forth exceeded the expectations of even the most hopeful of its ardent projectors. The total exchanges in New York alone have already amounted to about \$1,800,000,000,000.

Clearing House Certificates. One of the chief functions of the Clearing House is the issue of Clearing House Loan Certificates which is largely resorted to in times of money stringency. These certificates are issued by the banks who are members of the clearing-house association and are intended to be used for settling balances between the banks who are members thereof. They do not circulate among the public, in fact the public may or may not know that such expediency has been resorted to on the part of the banks, since they deem it advisable to keep the matter to themselves. While these certificates are being thus used by members of the clearing-house association, it does not follow that every bank composing that association finds it necessary to take advantage of the privilege. In any event, the public need not know what banks are making use of the certificates since the matter may be kept secret for the protection of the weaker banks. If it were known that two or three of the weaker banks were making use of the clearing-house certificates while the others are not, there would in all probability be a run on those banks.

The clearing-house certificates have in many cases tided the banks over financial panics by permitting the member banks to use their currency for loan purposes instead of being compelled to retain a sufficient quantity to settle their daily balances. When the certificates are used the bank making use of them must put up collateral security to more than cover the amount of certificates issued. The certificates serve as a loan on which the bank pays interest until cancelled, which time in the past has varied in different cities from two weeks to four or five months.

Credit Currency. While the clearing-house certificates serve as a credit medium among the banks themselves, they were not intended as already stated to be used by the public. In one or two cases however, clearing house certificates have been issued in small denominations for circulation among the people in cases of extreme money stringency. Notable among

(Continued on page 28.)



DEPARTMENT OF TYPEWRITING

A. C. VAN SANT.

OMAHA,

NEBRASKA.

The test of skill in typewriting, like test of character, is not how one performs the ordinary tasks, but how he handles the unusual ones that present themselves in his work. Many stenographers are never called upon to do these unusual things, but from day to day perform routine work in the way of answering correspondence, until they become very skillful in one line of business. That same stenographer might prove a failure in another position requiring no more skill, but calling into use a different kind of ability and experience.

Tabulating.

Many stenographers who can turn out a good day's work on straight matter will consume unnecessary time in getting out a simple tabulated statement. The reason is usually inadequate training in school. Every typewriting instruction book should contain thorough instructions and a large amount of tabulated matter for practice. Teachers of typewriting departments should require this kind of work to be done neatly, and should furnish a large amount of additional tabulating practice. After a student has become accustomed to copying tables which are already prepared, he should be furnished with matter in untabulated form and required to arrange it into tables without assistance. Unless some instructions are given to a student he is usually helpless in work of this kind.

Before beginning the writing of a table it is necessary to decide at what point on the typewriter scale to begin each column. This can be best done by selecting from the matter in each column the item containing the greatest number of letters or figures. Write these one after another with only the ordinary space between the columns, so as to see how much space the actual writing consumes, and the remaining space may then be distributed between the columns.

A concrete example will perhaps make the meaning more clear. Suppose the student were given the following table in ordinary newspaper print to put upon the typewriter.

Notes for Sale.

Maker	Add's.	Due	Int.	Am't
			percent.	
J. C. Mason, Albany, N. Y.	.....	1-4-08	6	\$ 95.00
W. W. Fuller, 154 State St., Chicago	11-17-09		5	125.00
J. W. Carter & Co., Denver, Colo.	.....	5-21-08	5	450.00
A. B. Watson, Annapolis, Md.	.....	3-7-09	7	1,250.75

The quickest and best way to decide where the different columns should be begun on the typewriter is to select the longest item from each column and write in a line on the typewriter, beginning at 0, thus:

J. W. Carter & Co., 154 State St., Chicago, 11-17-09 6 per cent. \$1250.75. This line written on the typewriter occupies 60 spaces, thus leaving ten extra spaces to be distributed between the columns. The best arrangement of this table is to put two extra spaces (making three spaces) between the first and second column, two between the second and third, three between the third and fourth, and three between the fourth and fifth. This will give a wider separation of the figures in the last three columns. While the paper is still in the typewriter the line can be rewritten, allowing the extra spaces between the columns, and before the sheet is removed from the machine a pencil notation can be made of the point at which each column is to begin, by referring to the scale of the machine. It will thus be found that the proper places for beginning the different columns are 0, 21, 45, 57, and 63. The headings can now be centered in the space allowed for each column and the places at which they are begun also marked on the paper. This paper may then be removed from the machine and used as a guide. If the machine is provided with a tabulator or tabulating stops, they can be set at the proper places; otherwise the student can keep the paper before him as a guide.

In all column work containing figures the figures should be so arranged that units come under units, tens under tens, etc. If any of the numbers are followed by fractions, space must be left in the column after the figures for such fractions.

Billing.

In large establishments special operators are employed for billing and statement work, and they become very expert. In smaller establishments the regular stenographer is called on to do this in connection with other work. The first of the month is often dreaded because of the statements which are gotten out at that time. It is not that the work is more difficult than dictation; on the contrary it is easier, and requires less of education and less training than stenographic work of the ordinary kind. The only thing that makes it seem difficult is that the stenographer has not done

enough of it to become familiar with it. It would be a good thing if the teacher giving dictations would include some bills with every day's dictation, so that the students would become accustomed to arranging the matter in proper form.

Orders.

The proper form for orders for goods of all kinds, even though there is but one item in the order, is to place each item in a separate line in tabulated form. This makes the order much easier to fill and much more definite. When letters of this kind are dictated to students they should be required to tabulate them. List of prices also should be tabulated.

Addressing Envelopes.

Many stenographers who are rapid in all other lines of work are found to be slow in addressing the envelopes which go with their letters. It would be a good thing if every student before he leaves the school could have a week's practice in addressing envelopes. There is no better drill in the use of capitals and figures. He learns to put the envelopes quickly into the machine and to remove them quickly. He learns to read and remember his address without having to refer to it a second time. He learns to correct an error if made without having to destroy the envelope. Many letters create a poor impression because of a poorly addressed envelope, when perhaps the letter is well written. A neatly addressed envelope is an index of a good stenographer.

Carbon Copies.

The stenographer who has not been accustomed to making carbon copies is often appalled by the prospect of a large number of duplicate copies. While he could write a single copy accurately, the nervousness occasioned by the thought that a mistake is multiplied many times will cause him to blunder. Much of this fear of carbon work can be overcome during the school life of the students. Let each student purchase a sheet of carbon, and for a few days have him use the carbon with everything he writes, handing in the two copies together so that the teacher can see the character of the work, and the neatness of his corrections, if any. Another good plan is to have the students borrow these sheets from each other and make several carbon copies at a time, and then pass the sheets on to another student for a like drill. In this way a small expenditure for carbon will give each student a thorough drill in its use.

Mimeograph Work.

Like the carbon copies, the very thought of cutting a stencil will sometimes throw an inexperienced steno-

(Continued on page 23.)



PRACTICAL ENGLISH

F. M. ERSKINE,

Principal Commercial Department, Grand Prairie Seminary,
ONARGA, ILL.

The Relation of "English" to the Shorthand or the Commercial Course.

It is unquestionably true that practically all young men and most young ladies dislike the idea of studying grammar, and not many care to study spelling. It is equally true that those who take up the study of commercial branches are quite ready to put in their whole time on bookkeeping, commercial arithmetic and penmanship, if they are taking that side of the work; or shorthand and typewriting, if they are taking that side of the work.

The error seems to lie in the imperfect judgment they use in mapping out their plans. Not being too familiar with the requirements in first-class business offices, and not knowing very well the relations existing among the different subjects of the course, or the proportional values of these subjects, they often miss completely the true idea that these subjects are for the most part merely a means to an end. They forget that shorthand writing in itself is almost absolutely valueless, without a working knowledge of English, represented by the ability to spell, construct ordinary sentences correctly, to avoid the commonest mistakes made by those who dictate, and to punctuate clearly and intelligently.

It has often been said, truly, that the transcript is the only thing that the dictator cares anything about. It usually makes no difference to him what system of shorthand is used, what method of operating the typewriter, or even what typewriter, but he does want a neat, correctly-spelled, properly-punctuated, and clearly-composed transcript. To get this, his stenographer simply must be able to spell correctly and to understand the simpler rules of syntax as given in any good grammar; and it is well, too, if she should know something of the elementary features of rhetoric. It is hardly to be expected that the ordinary amanuensis will be called upon for anything that requires the elegances of rhetoric, but such knowledge as any simple treatise on the subject would give to a mature mind, even without an instructor, will many times prove valuable. Personally, I consider the English side of the shorthand course more valuable than anything else in the course, and for the commercial course it is so valuable that no right-minded young person can think of slighting it.

E. E. GAYLORD.

I heartily endorse what has been said about grammar in the business school, believing that the majority of our students leave us badly handicapped for responsible positions because of their lack of a thorough understanding of the essentials of grammar.

In our desperate effort to get them into a position at once, we neglect their more remote welfare and allow them to leave us poorly grounded in English.

"Who is it?" and "Who did you see?" sound very much alike, but when seen through the grammatical eyes they look quite different.

F. B. HESS.

It is a pleasure to be able to give to the readers of THE BUSINESS EDUCATOR opinions on the needs of our English work from two men whose experience has been so rich and whose teaching so successful as that of Mr. Gaylord, of the National Teachers' Agency, Beverly, Mass., and Mr. Hess, of the Hefley Institute, Brooklyn, N. Y.

The Dash.

I have heard printers say that when they did not know what mark of punctuation was needed they used a dash. Many typewriters seem to be governed by the same rule. I believe this signal to the reader is often put before him when there is no excuse for it but, like the long pause of the orator, it is very effective oftentimes.

I am led to say a few words and give a few class exercises on the use of the dash because of the conversational method of writing business letters, so largely and, I believe, so sensibly advocated at the present time. There is always the danger of over-doing a thing and many are the writers who go too far in this respect. We have not yet reached the point where we cease to expect a certain dignity in correspondence and the person who attempts to be conversational by breaking up every other sentence to throw at us some entirely different thought, leaves us wondering why he did not decide what he wanted to tell us before he commenced to write.

"The dash is used (1) to mark an abrupt turn in a sentence; (2) to mark words in apposition; (3) to enclose explanatory parenthetical clauses; (4) to mark a significant pause that should be made in reading."—MAXWELL.

The dash indicates usually greater separation than does the comma, but not so great as does the parenthesis. Bearing this in mind, it is not difficult to bring the student to understand its use under (2) and (3) of the rule. It is more difficult to apply it in cases coming under (1) and (4). It is in such cases that the writer may so emphasize a statement as to make it stick in the mind of the indifferent or uninterested reader.

I will give some extracts from actual letters, as in previous exercises, but will this time give the sentences as they were written, leaving it to the class to decide whether the writer did well.

Think of the importance, the necessity of good English in business. Think of it—conservative business man that you are.

But we cannot attempt to even sketch the value of these books. Read the circular—it will tell you more—but not half.

We desire to call your attention to the grade of men whose pictures accompany the enclosed testimonials—study their faces.

We have supreme faith in our goods—we ask you to assume no risks—our guaranty is absolute.

The real problem centers in self-knowledge—the ability to understand and handle one's self—to reach the hearts and minds of men and know how to deal with them in all manner of situations.

There is nothing simpler than our certificate plan—no red tape.

To such firms I make a special cash-in-advance discount—a discount of 10 per cent for cash with order.

Remember—we made some pretty strong statements to you.

When a proposition affects your pocket-book—when it is a matter of dollars and cents—you do not easily lose sight of it.

Our trains are splendidly equipped—the chair cars and coaches are new and of the latest pattern.

These books are not a lot of disconnected articles about mere business technicalities, but a clear, practical business course—ground through the mill of "Hard Knocks" and sifted through the experience and practice of five thousand students—some of the most brilliant and representative business men—money-makers, business-getters—and subsequently improved by our intimate contact and association with ten thousand more students and thinkers on the firing line of commercial activity—on the road—in the office, store, factory and elsewhere. (This is an actual sentence from a letter advertising a course in salesmanship.)

Typewriting—Continued from page 22.

grapher into a panic. Stencils are so expensive that it is impracticable to require any student to cut a large number during school life, but all should be required to do some of this work and to understand the principles of preparing a stencil and working it on a mimeograph.



DEPARTMENT OF
COMMERCIAL LAW

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WM. C. SPRAGUE, FREST.,
Sprague Correspondence School of Law,
Detroit, Mich.



Contracts.

II. Capacity of Married Women to make Contracts.

(States in alphabetical order before Kentucky already published.)

Kentucky: A married woman may be a sole trader and may be held for debts contracted in her business the same as if she were single. She may contract and sue and be sued as if single. The wife may bind her real estate for her own debt or the debt of her husband by mortgage, in which she must join.

Louisiana: A married woman may carry on business in her own name. Money or property other than that acquired by donation or inheritance that accrues to the wife after marriage becomes the community property of husband and wife. The separate property of the wife is not responsible for community debts. A married woman carrying on business may pledge herself in any manner relating to her trade. Her husband is bound also if there exist community property between them. A married woman except a public merchant cannot make any contract or bind herself in any way without the consent or assistance of her husband or of the court.

Maine: A married woman may become a merchant in her own name and be held for indebtedness contracted while carrying on the business the same as if she were single. She may own, manage, and convey her real property, sue and be sued, and transact business generally as if unmarried.

Maryland: A married woman may contract and engage in business as though unmarried. Her property is protected from the debts of the husband.

Massachusetts: A married woman may make contracts, engage in business, and so on, as fully as if she were a single woman. Contracts and suits between husband and wife, however, are not permitted. When doing business on her separate account there must be filed in the clerk's office of the city or town where she does such business a certificate setting forth her and her husband's names, the nature of the business, and the place and the name under which she proposes to carry it on. When the place or nature of the business is changed, a new certificate must be filed. If such certificate is not filed the husband may become liable for the debts.

Michigan: A married woman may take, hold, convey, and encumber real and personal property, and make contracts relating thereto, and may sue and be sued on such contracts, the same as if unmarried. She may engage in business as if unmarried, and be held in law for the debts she contracts. She cannot become a surety for nor form a partnership with her husband. She may mortgage her property to secure a debt of her husband or a third person. Her earnings, as a general rule, belong to the husband, but she may with his consent carry on business in her own name, in which case he has no control over the business or the profits.

Minnesota: A married woman may engage in business in her own name and is liable for its debts. She may make contracts in her own right. The husband must join in all conveyances of real estate.

Mississippi: A married woman has all the rights of a single woman. Husband and wife may sue each other. Neither can encumber his or her homestead without the joinder of the other.

Missouri: May engage in business in her own name and be held for its debts. A married woman's contracts will bind her, and she may sue and be sued as a single woman.

Montana: Married women have the same rights regarding property as have single women. A wife's property when specified in a list and recorded is not liable for the debts of her husband, except for necessary articles procured for herself or children under eighteen years of age. She may engage in business the same as if a single woman. Upon an application made to the court she may procure an order permitting her to become a sole trader. Upon procuring such an order she may engage in business in her own name, and the property used and acquired shall not be liable for her husband's debts. Such sole trader is responsible for the maintenance of her children. Her husband is not responsible for the debts contracted in the carrying on of the business. He must not manage nor superintend the business.

Nebraska: May engage in business the same as if a single woman and be liable for its debts. A married woman may contract, bargain, sell, and convey, sue and be sued, the same as if unmarried.

Nevada: May engage in business in her own name and be held for its

debts. She must appeal to the district court of the county in which she resides for permission to carry on business in her own name and on her own account. A notice of her intention to make application for the permit must be published in a newspaper four weeks preceding her application; otherwise the property acquired through the business becomes community property controlled by the husband.

New Hampshire: May engage in business in her own name and contract as a single woman. She cannot become surety for her husband. She may give a deed direct to her husband. The husband is liable for her debts contracted after her marriage.

New Jersey: May engage in business as sole trader and may be held for indebtedness contracted by her while carrying on the business. She cannot become surety for her husband, or an accommodation indorser, guarantor, or surety for any one, unless on the faith of it she obtains money, property, or things of value for her own use.

New Mexico: May go into business in her own name and be liable for its debts. She may make contracts as if a single woman, but in all real estate transactions the husband must join.

New York: May in all respects conduct business and make contracts as if single. She may make a contract with her husband. May make a conveyance of real estate as if unmarried.

North Carolina: Can do business in her own name if she enters herself as a free trader in the office of the Registrar of Deeds. The certificate required must be made with the consent of the husband.

North Dakota: May engage in business and make contracts as if single. May manage, sell, and convey real or personal property as if single. Neither husband nor wife is responsible for the acts of the other.

Ohio: May engage in business and make contracts the same as if single.

Oklahoma: May engage in business and make contracts the same as if single. She must be joined by her husband in the conveyance, mortgage, or contract other than lease for one year of the homestead, but not as to the other property.

Oregon: The same rights as a married man, excepting the right to vote or hold office. Husband and wife may make contracts with each other.

Pennsylvania: The same rights as a single woman, but she may not become an accommodation indorser, maker, guarantor, or surety for another. She may, however, mortgage her real estate as security for her husband's debts.

Rhode Island: May make contracts and go into business the same as if single.

(Continued on page 29.)



SCHOOL ADVERTISING

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL.

Seattle, Washington.

On Printing.

How shall we print it? It is quite certain that what is known as "fine, artistic printing" is not at all suited to the needs of the advertiser. You want to get your message into the reader's mind with as little interruption as possible. Anything that distracts the attention is distinctly detrimental.

It costs money both ways. It makes your printing bill bigger and spoils the effectiveness of your story.

Many pieces of printing are so beautiful that in the admiration for the craftsmanship the reader forgets everything about the printed message. Let me quote from Cobden-Sanderson; master printer of England and associate of William Morris.

"The whole duty of Typography is to communicate to the imagination, without loss by the way, the thought or image intended to be communicated by the author. And the whole duty of beautiful typography is not to substitute for the beauty or interest of the thing thought and intended to be conveyed by the symbol, a beauty or interest of its own, but on the one hand to win access for that communication by the clearness and beauty of the vehicle and on the other hand to take advantage of every pause or stage in that communication to interpose some characteristic and restful beauty."

As the province of art is to conceal art, so the purpose of advertising is to make the reader absorb the idea, oblivious to all else. Gaudy initials, rule work, peculiar arrangement, flaunting colors—all these attract attention—draw it away from the story.

I am a believer in words and ideas. Give me striking ideas and trenchant phrase on butcher paper, rather than vacuity on Italian hand-made.

For a folder or envelope insert, a tint paper usually furnishes all the color needed. The printing should be clean, clear, widely spaced, without flaw. For fine work, hand set type is far superior to machine set. Leave plenty of margin and keep paragraphs apart. Shun fancy types, Cheltenham, Pabst, Della Robbia, Text, Koster, Bradley—all these distract attention rather than invite it.

The other day I saw a booklet set in Satanjc. It looked like—just like it.

No type remains so truly the advertiser's friend as a fairly heavy faced old style reading type—the kind we are used to.

Remember, the instant the reader thinks or says, "What pretty printing" right there we have failed to score. What we want thought is "What a good school."

Right here it may be apropos to add that the compliment "What clever advertising" is praise that damns. Advertising has no business being "smart" or "clever" and printing should put the story out so forcibly that all else is forgotten.

There is a school of ad-writers, who by a superficial, half flippant smartness and a pretty trick of words, string together phrases in a way to make us marvel at their verbal idiosyncrasies.

They use funny, remote and far-fetched examples and while we gape at their pyrotechnics, we forget to buy any peanuts.

Smartness doesn't sell goods. It is telling the other fellow in homely, hard English, why they are good goods that gets his name on the line at the bottom of the page.

And so I say, "Cut out the curlies, eliminate the fancy type, print your story simply and let the idea be the momentum that carries the reader to the end."

I do believe in good paper. I would rather have one color on the best paper than two on mediocre. On this I shall have more to say in a special article on printing papers, but since a great deal of school advertising is directed to women the paper should be carefully selected.

It should give the impression of elegance. Women are accustomed to judging materials—they spend their

lives in sizing up dress goods and the paper should be of a texture that will appeal to them.

In short, the whole province of printing is to give adequate and harmonious expression to an idea and to be wholly subordinated to the expressed ideas.

The ordinary printer knows comparatively little about his work and the most of compositors are particularly obstinate when a new idea is presented to them. Once in a while we find a merchant, a physician, sometimes a printer, who is an artist—who takes a subtle and exultant delight in doing good work. With such lies the economic redemption of the race—stay with them.

In the preparation of the type page—the perfect page—there are subtleties of refinement, none the less real because unappreciated, which have their exact effect upon the reader, though he may not recognize or define them. To attempt an elucidation of such here, would be wholly technical and out of place. To any reader interested, I shall be glad to mention a list of books printers ought to study—but don't. I have dealt with printers much, but never have I found one who could be trusted to prepare a perfect type page. The books published by Thomas Mosher, Portland, Maine, and by Albert Brandt, Trenton, N. J., are excellent examples of craftsmanship. Advertisers will do well to study their typographical structure.

A "Mosher" book is an unusual delight and the imprint of Albert Brandt is a guarantee of good work, artistic feeling and honest contents. I trust the reader will pardon this reference to some tried friends and hope that it may lead to some deriving a new pleasure from the perpetual fund of printed books.

I am loth to close. This subject of the printed word is so vast it cannot be compassed by any hasty effort. It is worthy of study from the worthiest of motives—the sincere desire to know the truth in art.



THE FACULTY AND STUDENTS OF THE GEM CITY BUSINESS COLLEGE

— QUINCY, ILL. —



THE STORY OF Business Education in America

By FRANK VAUGHAN,

203 BROADWAY,

NEW YORK.

No. 13. Sounding the Knell.

The fifth meeting of the International Business College Association was held in Cincinnati, June 10-13, 1873. The proceedings are embodied in a neat pamphlet of 109 pages, about half of which is devoted to formal addresses and papers. These members answered the roll call:—R. C. Spencer, Milwaukee; E. G. Folsom, Albany; E. R. Felton, Cleveland; C. P. Meads, Syracuse; A. J. Cole, Peoria; A. J. Montague, Davenport, Iowa; J. H. Goldsmith, Detroit; George Soule, New Orleans; Richard Nelson, Cincinnati; F. C. Woodbury, (representing E. P. Heald), San Francisco; W. B. Allen, (representing A. J. Rider), Trenton. This made a total of 11 present. The proceedings indicate that several others arrived later, including S. S. Packard, N. Y.; J. W. Warr, Louisville; W. A. Faddis, St. Paul; Warren H. Sadler, Baltimore; W. M. Carpenter, St. Louis; H. P. Kelley, Cincinnati; G. L. Howe, Quincy Ill.; Mrs. W. H. Clark, Brooklyn—19 in all. Mr. Rider, who was not present, sent in his resignation and Mr. Allen was elected in his stead. Mr. Richard Nelson also resigned in favor of Nelson (Horatio) & Kelley, his successors as proprietors of the Nelson Business College. Besides Mr. Allen and Mr. Woodbury, the new members admitted were Howe & Musselman, Quincy, Ill.; J. F. Spalding, Kansas City, Mo.; William M. Carpenter, St. Louis.

There is a smile between the lines of the resolutions admitting these people, all presented at the same time and by the same committee—Messrs. Spencer, Williams, Folsom, Felton, Soule. In the case of Mr. Spalding the resolution in extremely formal language merely extends the privilege of admission upon payment of an initiation fee of \$250. Quite different with Howe & Musselman, whose worth is lauded and the initiation fee fixed at \$150. The recommendations in the case of Mr. Carpenter follow:—

"Resolved: That the action taken at the Detroit meeting, whereby W. M. Carpenter was suspended, be rescinded, and that Mr. Carpenter be restored to membership by payment of the original fee of \$50."

Mr. Williams was on the job, however, and upon his motion the \$50 was hoisted to \$150. Not a word to show why the tariff was raised in Mr.

Spalding's case. A. L. Southard and C. Koerner, proprietors of the Indianapolis Business College, were present to claim the right of membership on the ground that they had bought the school from C. E. Hollenbeck, who had been a member, upon his promise not to establish another school in that vicinity—which pledge they claimed he had broken. The sentiment of the meeting was against them and the matter deferred.

CHANGES BY DEATH AND DISASTER.

One other change in the personnel of the membership was the succession by J. E. Soule to the franchise held by the recently deceased Vice-President of the Association, W. R. Kimberly, proprietor of the Philadelphia College. Mr. Kimberly's virtues were extolled in an admirable paper by John R. Carnell (who was not present), supplemented by an eloquent appreciation by Mr. Packard. He had attended Mr. Carnell's school and had taught for Mr. Packard. He was only 32 and a Yale graduate—the first business school proprietor of whom I have any note who graduated from one of our great colleges.

The convention extended its condolence and sympathy to H. B. Bryant, of Chicago on the recent death of his wife, who was a sister of Henry D. Stratton; also upon the total destruction of his school building and entire plant by the great Chicago fire, which "rendered it's insurance worthless and apparently destroyed its means of support." They congratulated him, as well, upon having "promptly re-established and greatly improved the college."

Another message of sympathy was sent to H. E. Hibbard "in consideration of the recent disaster which has befallen him in the total destruction by fire of his college building, furniture, fixtures and materials."

AN OPTIMISTIC LOOK AHEAD.

President Spencer's address was a highly optimistic document pointing out how business education should broaden and specialize more with reference to our various important professions and industries. For example he thought that the farmers were entitled to particular consideration and suggested that the Association issue "a hand-book for agriculturalists, containing in condensed and simple form a treatise on business and bookkeeping suited to their wants."

Mining, manufacturing, building etc., were handled in a similar manner. In connection with "trade and commerce" this appears:—"I recommend that steps be taken to inaugurate in our colleges a system of commercial and industrial museums, to be commenced by exchanges between the schools of the Association of such agricultural, manufactured, mineral and other products as will be useful in carrying out such a plan. By such means can much be done to illustrate industrial progress and the development of trade and commerce."

"The learned professions," Mr. Spencer thought, were more in need of business training than any one else, *especially the clergy*. "Business education for the clergy would correct any wrong tendency toward under-estimating the importance of business life, and the beneficent uses which it serves in the development and improvement of the race."

THE ETERNAL WOMAN PROBLEM.

Mr. Spencer warmly commended the business education of women although he admitted that "there are also very strong objections offered to admitting her to the same schools, to be instructed in the same classes with males. The co-education of the sexes is, as yet, in the experimental stage. Predictions are various as to the final result, which time alone can fully determine."

I fear some of our modern business women would be disposed to resent this dictum:—"If women propose to fill such positions, they must prepare themselves to do the work as well or better than men, and at lower prices. Not only so, but they must neither expect nor ask consideration on account of sex. On these grounds only can women successfully compete for employment."

Apparently the perennial "domestic service problem," was as puzzling then as now. Hear, O ye dames: Could this Association, or any other, or any of the political, religious or reformatory organizations, devise some way of converting women into professional and efficient housekeepers and establish that business among the learned, honored, and well paid professions, we might hope for the millennium. In considering the needs of woman, I recommend that her want of greater fitness for domestic service have special attention, and that the subject of housekeeping be discussed in our colleges for the benefit, not of women alone, but for the good of society as a whole. Housekeeping should be considered a science and fine art, ignorance of which on the part of a woman should be regarded as a disgrace."

The obvious need of a good business training for all engaged in the civil service was pointed out forcefully. Again an earnest plea was



made for an "Association Organ" that would champion the cause of business education.

MR. NELSON RAISES A RUMPUS.

A committee on "course of instruction," reported through its chairman, Richard Nelson. This report suggests nothing concrete and is really a review of conditions claimed to have existed in the early days of business education and commendation of certain more or less recent changes of method. Mr. Nelson insisted that in the early days the commercial school was only a bookkeeping shop. "In 1853 or 1854 a reaction took place. Merchants who had fostered these colleges became ashamed of them if not disgusted, and young men, disappointed and chagrined, began to withdraw their patronage. Commercial college 'scholarships' found their way to the brokers' offices and were exposed for sale at as liberal discounts as the most notorious wild-cat bank notes and shin-plasters. Teachers and schools lost caste."

Then he went on to point out that "in 1856 a teacher then engaged in mercantile pursuits abandoned the profession of bookkeeping and essayed the task of preparing youth for the minor offices in business." This according to Mr. Nelson (who presumably was the reformer referred to), was the beginning of the "actual business method." He deplored the fact that schools were advertising to give a complete business education in from 12 to 16 weeks. "In our curriculum should be included besides the branches at present taught, a complete course of mercantile law, commercial geography, political economy, bank finance; the various laws and usages bearing upon importing and exporting, investments, stocks, bonds, etc.; the selection of goods by sample, and at least the German and French languages. Such a course would cover a period of three or four years and would soon demonstrate its advantages. The mercantile profession would then properly be a learned profession and less of a lottery business than now, when the best that can be said for it in our large cities is that six per cent are successful."

"NOT I—NOT I."

This sort of talk raised a ruction in no time. Mr. Packard was on his feet instantly to disclaim that his school was one of those that advertised cheap rates and said most of his students remained from eighteen months to two years. Col. Soule didn't like the report much better but extolled it in spots. According to his idea "a full course of study must embrace penmanship and business correspondence, arithmetic embracing commercial and exchange computation, bookkeeping applied to the various leading branches of business, daily lectures on commercial law and business customs, finance, political

economy and commercial ethics. While these studies are recognized as a full commercial course, I do not in reality regard them as such. I would add to them lectures and study on physiology, hygiene, phrenology and civil government; also lectures on social finance and politics. The French, Spanish or German language, or all, are essential for business men and if not understood they should receive such attention as the circumstances of the student will permit. Also telegraphy and phonography. In the institution over which I preside all these topics have been for years regularly discussed and elucidated. To take from my course phrenology would be like the destruction of a light-house from the most dangerous rock-bound shore. To that science of all sciences am I indebted more than to any other one cause for what little success I may have achieved during the 16 years of prosperous business in the cause of education. In order to succeed in teaching to the greatest possible extent, the teacher must have his own head well stored with information and by the aid of phrenology be able to read the mental capacity and individuality of his students."

This is "going some" on phrenology. I wonder if Col. Soule's light-house is still in commission. It must be remembered that phrenology was a mighty "science" in those days. I remember when I was a pupil of Mr. Packard that he used to be fond of entertaining his students by off-hand lectures on this subject by professionals.

ENTER SHORT-HAND FEELBY.

This reference to phonography by the way is the first that I remember to have seen though as a matter of fact shorthand departments had been established in several schools, notably the Ames Business College, Syracuse, as much as ten years before that time.

A PAIR OF VETERANS.

A very graceful incident of the convention was the appearance of two fathers of business education—R. M. Bartlett who had founded a commercial school in Pittsburg some thirty-eight years before, and John Gundry, then still in harness as the head of Gundry's Mercantile College, Cincinnati. Both were warmly welcomed and made graceful speeches.

THE OLD SCHOLARSHIP GHOST LAID LOW AT LAST.

Of course the old scholarship question came up again and this time the convention somehow contrived to do something. Mr. Packard lead the fight as usual against the ridiculous custom of interchanging these scholarships. He pointed out that a man could buy a scholarship for \$75 at the Newark school and that it was good for life in the Packard School, only half an hour away, whereas he was charging each student \$200 a year and issuing no scholarships of any

kind. Also he would not have to pay the Newark man a cent. After much discussion the convention adopted a resolution that "the basis of tuition for the reciprocal scholarships shall be issued but fixed so as to recognize an exact relation between the time of attending and the amount paid; that the result of the relation of time to amount be not less than six months for \$50 and twelve months for \$75, with the privilege of one year for the completion of the former and two years for the latter."

These new officers were elected:— President, George Soule; Vice-President, L. L. Williams; Treasurer, Warren H. Sadler; Recording Secretary, A. J. Montague; Corresponding Secretary, A. J. Cole. The convention then adjourned "to meet at Baltimore, June 2, 1874."

Alack the day! No such meeting nor any other of the International Business College Association was ever held. Mr. Folsom's prediction was soon to be verified. Readers of these papers will recall what he said at a previous meeting touching the dangers of tinkering the sacred interchangeable scholarship system. Mr. Packard's triumph, mild as it was, sounded the death knell of the scholarship scheme.

The great International Business College Association was dead.

SCHOOL AND PROFESSIONAL

Mr. E. L. Bean, for the past five years supervisor of penmanship in the Ocean Grove, N. J., Public Schools, has resigned his position and has opened the Asbury Park Business College, Asbury Park, N. J. He reports a very good attendance thus far.

W. A. D. Clark, formerly of Phenix, R. I., has been chosen principal of the commercial department of the Warwick, R. I., High School, taking the place of Mr. Herbert Congdon who has gone to fill a similar position in the Meriden, Conn., High School.

Mr. E. Williams, last year connected with a Business College in Brooklyn, N. Y., is the new teacher of commercial branches in the Ocean Grove, N. J., High School.

Messrs. Tjarnell & Foote, the enterprising proprietors of the Holyoke, Mass., Business Institute, recently purchased the Lucas School of Shorthand, Greenfield, Mass., and will continue the institution under the name of the Greenfield Commercial School, adding the usual commercial branches.

On Nov. 11th the Baltimore, Md., Business College, E. H. Norman, president, was favored with two notable addresses, one by Gov. R. B. Glenn of North Carolina and the other by Gov. Warfield of Maryland. At six o'clock of the same day Mr. and Mrs. Norman entertained Gov. Glenn, Mayor Mahood and others. This is probably the first school to be favored by addresses the same day from the Governors of two states. Few men in our profession stand as high and possess the hustle that Mr. Norman does. Events like this do not happen; they are made to come to pass by foresight and perseverance.



PROGRAM OF THE

Wisconsin Commercial Educators' Association.

HELD IN THE

OSHKOSH BUSINESS COLLEGE

FRIDAY AND SATURDAY, NOVEMBER 29 AND 30, 1907. W. W. DALE, PRESIDENT

PROPRIETORS' SECTION.

FRIDAY

"The Ups and Downs of Business Colleges in the Early Days in Wisconsin."

Reminiscences—Robert C. Spencer—Milwaukee. W. W. Daggett—Oshkosh.

"Uniform System of Examinations." Report of Committee—R. W. Nickerson, Chairman, Appleton.

(Question Box (2nd opening.)

EDUCATIONAL SECTION.

EVENING SESSION.

Session held at the High School Public School Teachers and people generally were cordially invited.

Instrumental Duet, Harry and Adiline Krippene.

Address of Welcome, Supt. M. N. McIver, Oshkosh.

Vocal Solo, Miss Beatrice Uthermark. Penmanship in Public Schools, R. C. Spencer, Milwaukee.

Trombone Solo, Albert Samer. Bookkeeping, E. F. Quintal, Green Bay.

Vocal Solo, Miss L. Ransom. Touch Typewriting, R. E. Turner, Milwaukee.

Music, Oshkosh High School Glee Club.

MORNING SESSION.

Saturday, November 30, 1907, 9:00 o'clock. Commercial Geography, Chas. K. Preston, Oshkosh.

Commercial Law, N. E. Mogan, De Pere. Communication from Department of Commerce, Madison.

Minutes of Previous Meeting. Election of Officers.

PROPRIETORS' SECTION.

AFTERNOON SESSION.

1:30 o'clock.

Professional and Unprofessional Advertising. Discussion led by F. F. Showers, Stevens Point.

Employment of Solicitors, Discussion led by John Bushey, Appleton.

Should We Guarantee Positions? Discussion led by R. H. Boyd, Fond du Lac. (Question Box (2nd opening.)

The meeting of which the above was the program seems to have been an unqualified success. The Association took a strong stand against the employment of solicitors, the use of the contract insuring students, and the guaranteeing of positions.

A summer chautauqua was discussed and the prospects for holding one is quite favorable, as they seem to have an ideal location for such a summer meeting.

The speed exhibition on the typewriter by Mr. Blaisdell of Chicago, was one of the noteworthy events of the meeting. He wrote 465 words on the Underwood typewriter in four minutes and two seconds, which when corrected by deducting five words for every error left eighty-nine correct words a minute. The world's record for corrected writing is eighty-seven words for this period of time.

The officers elected for the ensuing year are as follows: President, M. E. Mogan, De Pere; Vice President, E. F. Quintal, Green Bay; Recording Secretary, W. W. Dale, Janesville; Corresponding Secretary, Miss Clara E. Townsend, Oshkosh; Treasurer, W. D. McDaniel, Oshkosh.

Expert Accounting—Continued from page 20.

erised to designate that the Reserve is for Depreciation, so that it will not lead to the error of considering it a part of profits set aside for contingencies rather for a provision made for losses already sustained.

Profit & Loss

To Depreciation Reserve
or Sinking Fund.

If it is considered advantageous to invest the amount reserved each year in easily available assets, rather than carry it in the business, the following additional entry will accomplish it:

Depreciation Reserve	}	Investment
or Depreciation		
Sinking Fund		

To Cash

for the amount so invested. This method of dealing with it requires a somewhat higher order of accounting than the other three methods previously referred to, and, on account of this, you rarely find it in operation, except in concerns of sufficient size to justify the employment of accountants of superior ability.

I shall consider the subject of Reserves in general more fully in some later issue, at which time I will outline entries for the record of income from the Fund Investments; also, the final extinguishment of the Fund and Reserve.

Solution to Problem in November Issue.

BY ARTHUR G. SKEELS.

Entries to close the books of the partnership.

Cash	\$33,100.00
Bonds	50,000.00
The Blank Co., Capital Stock	
Account,	50,000.00
Accounts Payable	7,800.00
To Real Estate & Improvements	\$100,000.00
Merchandise	15,500.00
Accounts Receivable	5,400.00
Loss & Gain	20,000.00

Received for Good Will.

This entry must vary somewhat from the above, by entering the cash received through the Cash Book, and by debiting and crediting the various accounts which go to make up the totals of Accounts Payable and Accounts Receivable.

The next step is to close Real Estate & Improvements Account into Loss & Gain Account, and to close Loss & Gain Account into the Partners' Account, which may be done directly, or by means of the following Journal entries:

Real Estate & Improvements	
To Loss & Gain	\$35,500.00
Loss & Gain	
To Partners' Accounts	\$35,500.00

When the remaining resources are divided between the partners, and the liabilities assumed by them, the following entries are made, which will close the books of the firm.

Bills Payable	\$25,000.00
Partners' Account	75,000.00
To Bonds	\$50,000.00
The Blank Co., Capital Stock Account	50,000.00
Partners' Accounts	
To Cash	\$57,700.00

Entry to open the books of the corporation.

Real Estate & Improvements	\$100,000.00
Merchandise	15,500.00
Accounts Receivable	5,400.00
Good Will	20,000.00

To Cash	\$35,100.00
Bonds	50,000.00
Capital Stock	50,000.00
Accounts Payable	7,800.00

This entry would vary from the above by entering the cash through the Cash Book, and by opening an account with each one of the debtors and creditors.

It would appear that there must have been a prior sale of either stock or bonds, in order to realize the money paid when taking over the business; but no information is given in the problem as to where this money comes from.

E. O. F. Worcester.—Thanks for solution received. Entries to close books of Firm not complete. You record sale of business, but not the final capital distribution. Your entries to open Corporation books good, but I should prefer the account with the vendor of old concern set up.

Practical Finance from page 21.

these are the Atlanta Clearing House Association and the Clearing Houses Association of Birmingham, Ala., which in 1893 issued certificates in both large and small denominations for use among their customers. These certificates were received at first with much reluctance but they soon grew in favor and were readily taken by the merchants and bankers.

At the present time "credit currency" is being issued by different cities though not necessarily in the form of clearing house certificates. Upon agreement of the associated banks some of them have for the convenience of large firms issued Cashier's Checks in different denominations and made payable to bearer. Factories and other establishments who find it hard to secure enough currency from the banks to pay the wages of the men, find it necessary to issue "pay checks" in the denomination of \$1, \$2, \$5 and upward. These checks are printed in the denominations decided upon and are signed by the executive officer of the company issuing them. Each check has printed upon it the words "Payable only through the Clearing House." They pass current throughout the city where issued and are taken by merchants and business men in payment for goods and debts of all kinds, though mainly on the credit and standing of the company issuing them. Savings banks instead of paying currency to their depositors have given to those withdrawing cashiers' checks payable only through the clearing-house or else checks on other banks which are payable in like manner. The words "payable through the clearing-house" mean that the check is to be deposited to the account of some customer in some bank instead of being paid in currency.



NEWS NOTES AND NOTICES

J. P. Culbertson, a graduate of the School of Commerce, of Albion, Mich., College, and for some years at the head of the commercial work in the Ashland, Ky., High School, has just been appointed Chief Clerk to the State Superintendent of Education for Kentucky. The Ashland school officials have been busily hunting for a good man to follow Mr. Culbertson.

J. B. Mack, the well-known penman and commercial teacher, is filling a substitute engagement with the Rhode Island Business College, Providence, R. I.

J. C. Logan, who engaged to teach in the Brockton, Mass., Business University this year was compelled to give up his work because of the sudden death of his sister-in-law and the consequent breakdown of his wife's mother. He is now in Ottawa, Ont., doing some work in the university and some private tutoring.

Miss Lena McCartney, recently teaching Gregg Shorthand in the Drake B. C., Jersey City, N. J., is now with the Interstate School, New Hampton, Iowa.

Miss Flora Richardson is a new Gregg teacher in the Lowell, Mass., Commercial College.

W. A. Arnold, last year, and for several years previously, at the head of the commercial department of the Lead, S. Dak., High School, is now private secretary to Dr. F. K. Lane, Director of the Jacob Tome Institute, Fort Deposit, Md.

K. H. Wallin, of Kansas City, began teaching in Mills Institute, Honolulu, in November, but the school has had so much difficulty in getting a satisfactory teacher who cared to undertake the trip to this present-day Garden of Eden.

D. A. Reagh, for some years proprietor of the Owosso, Mich., B. C., has sold his school, and has accepted a position with the MacCormac School, Chicago, where he will have charge of the commercial department.

Miss Louise Anderson is a new teacher in the Spencerian Business College, Milwaukee, Wis.

G. T. Wiswell, of the Bradford, Pa., Business College, has sold his interest in that school to his partner, Mr. O. E. Beach; Mr. Wiswell will take a salaried position Jan. 1.

The many friends of W. W. Winner, founder and owner of the Newark, N. J., Business College, will be shocked to learn that Mr. Winner died at his home in Newark, Nov. 28, the funeral being held on Thanksgiving afternoon. The profession loses one of its very best members, a man whose ideas, personal and professional, were of the highest—so high, indeed, that he paid the highest price humanity can pay, he gave his life as a sacrifice in the effort to maintain his ideal of a high-grade commercial school, an ideal that called for an almost incredible amount of detail work. The cause needs scores of men of Mr. Winner's lofty conception of worthy work and of high personal integrity.

Miss B. Leach is teaching shorthand in the Ocean Grove, N. J., High School.

Mr. A. W. Cooper, principal in the Caudem, N. J., Commercial College is improving his penmanship by following the lessons in THE BUSINESS EDUCATOR. As a consequence his penmanship is getting to be quite good and you may rest assured his instructions would be equally as good. He has only words of commendation for THE BUSINESS EDUCATOR.

Miss Anna E. Hill, for many years supervisor of penmanship in Springfield, Mass., was recently elected to a similar position in the Asbury Park, N. J., schools.

Mr. J. A. Snyder, for the past two years with the Wicker Park Branch of the Metropolitan Business College, Chicago, Ill., is now doing office work with Fargo, Keith & Co., distributors of children's shoes, Chicago. Mr. Snyder is a skillful penman and a conscientious teacher, and we regret that the profession has lost his services. We wish him success in his new field of labor, but if he fails to achieve it there we will welcome him back into the profession with open arms.

Mr. W. P. Steinhäuser, who resigned his position as principal of the shorthand department of The Ferris Institute, Big Rapids, Mich., last October owing to poor health, and who has been recuperating in Alleentown, Pa., during the past three months, has again returned to the ranks and has been elected supervisor of penmanship in the Ocean Grove, N. J., public schools at a handsome salary. He reports a very encouraging outlook. Mr. Steinhäuser is well known in the profession, and his many friends will be glad to hear of his complete recovery, and that he has been elected to such a responsible position.

On February 6th Mr. and Mrs. H. T. Loomis, of the Practical Text Book Co., Cleveland, Ohio, expect to sail for a Mediterranean cruise and a trip across the continent of Europe. The best wishes of THE BUSINESS EDUCATOR and many, many of its readers go with them on their well-earned journey of joy.

The Gregg Writer comes to us this year in a new and enlarged form which is very attractive. A number of pages have been added to this excellent little magazine; the standard magazine size page has been adopted and a new style of type and headings, besides a new cover design, has been introduced.

Many of the old features of the magazine which have made it so popular with its readers, have been retained, among them the Learners' Department. An interesting addition to the magazine is a Reporters' Department, dealing with advanced work. Mr. Gregg's series of "Travel Notes," being an interesting running account of his experiences while abroad last summer, is well worth reading. The subscription price has been increased to \$1.00 a year but, nevertheless, Mr. Gregg reports that the circulation of the magazine is growing steadily.



Townsend Building, N. Y. City, where the Eastern office of the Gregg Publishing Co. is located.

Law — Continued from page 24.

South Carolina: May make contracts and enter into business the same as if single.

South Dakota: Has the same rights as to going into business and making contracts as if single. Husband and wife may make contracts with each other. The wife may without the consent of the husband, convey her separate property, unless it is a homestead.

Tennessee: May contract and go into business the same as if single.

Texas: May be a merchant in her own name, but must use her separate property therein. She cannot carry on a partnership business and cannot buy on credit. Her profits become liable for her husband's debts. She may make contracts for necessities furnished herself or children and for expenses which may be incurred by her for the benefit of her separate property. Husband and wife must join in the deed to her separate property. Property acquired by the wife during marriage, as a rule, becomes common property, and during marriage can be disposed of by the husband only. She cannot become surety for her husband, but may pledge or mortgage her separate property for his benefit.

Utah: May engage in business in her own name and make contracts as if single. She may manage, sell, or dispose of her separate property as if single. She may sue or be sued as if single.

Vermont: May enter into business and make contracts as if single, but she cannot become surety for her husband. If carrying on business in her own name she may sue or be sued. She may, on petition to and license from the court of chancery, convey her real estate without her husband's joining in the deed.

Virginia: May contract and do business in her own name.

Washington: May make contracts and engage in business in her own name. She cannot become a partner in trade with her husband. Property acquired by her after marriage is held in common with her husband, the husband controlling it. Both must join to convey common real property; otherwise her rights, powers, and authority are co-equal with those of the husband.

West Virginia: May engage in business and make contracts in her own name. A judgment against her can only be satisfied out of property belonging to her separate estate. The husband must join in the deed of any real estate.

Wisconsin: May carry on business in her own name with capital which is her separate property; also when her husband has deserted or refuses to support her. Has all the rights and remedies respecting her separate property or business, and may sue and be sued in her own name as if unmarried.

Wyoming: May carry on business in her own name and may make contracts as if single.



CATALOGS CIRCULARS

"The Observer" is the name of an eight page circular from St. Paul, Minn., edited by Walter Knusmussen in the interests of the Knusmussen Practical Business School. It contains news items that would be of interest to former pupils, recommendations of its system of shorthand and sayings of some of our most practical business men. Taking it altogether it makes an attractive circular.

The Dover, N. H., Business College, W. C. McIntosh, proprietor, issued a white covered catalogue with embossed title, the text and illustrations being printed on a high grade coated paper. The illustrations in the catalogue would indicate that the school also is high grade in equipment, and that it gives first class instruction.

The Belleville, Ont., Business College recently issued a catalogue covered in light brown with embossed title in blue and gold, bespeaking good taste as well as a good school.

A splendid list of subscriptions was recently received from our friend and former pupil, Mr. F. A. Wilkes, penman and commercial teacher in the Framingham Business College, S. Framingham, Mass. Mr. Wilkes is one of our most conscientious rising young commercial teachers.

"How to get above the Crowd" is the title of one of the best four page circulars recently received at this office. It comes from one of the very best business training schools in our profession, The Capital City Commercial College, Des Moines, Iowa. The title is made doubly suggestive by the picture of a young man representing a business college graduate three or four times as tall as the crowd of young men about his feet.

Recent advertising literature has been received from the following: Central Business College, Denver, Colo.; Business Systems Commercial School, Toronto, Can., 46-52 Spadina Ave.; Commonwealth School, Boston, Mass., 100 Boylston St.; Wichita Commercial College, Wichita Falls, Tex.; School of Commerce, Cincinnati, O., 3rd and Walnut Sts.; Tampa Business College, Tampa, Fla.; Bryant & Stratton Business College, Providence, R. I.; West Texas Business College, Abilene and Wichita Falls, Texas.; The Lutheran Ladies' Seminary, Red Wing, Minn.; The Brownsberg Home School, Los Angeles, Calif.; Capital City Commercial College, Des Moines, Ia.; Parsons Business College, Parsons, Kans.; Lawrence, Kans., Business College; Omaha, Neb., Commercial College; The Greenfield, O., Business College; Dover, N. H., Business College; Sadler-Rowe Co., Baltimore, Md., and the Lansing, Mich., Business University.

"The Budget" published by the Sadler-Rowe Co., Baltimore, Md., has again arrived with its grist of good things to commercial teachers. If you are not on their mailing list by all means get there.

Beautifully covered in blue linen board with embossed script title, the Joplin Mo., Business College catalogue presents an artistic appearance. The text on the inside is printed in brown and the illustrations and borders in green. A great deal of care has been given to the preparation of the text, and the illustrations are sufficient throughout to make the catalogue attrac-

tive and appealing to prospective students. It averages well among the many catalogues received at this office.

Butcher's Business College, Beaver Falls, Pa., publishes a catalogue which gives one the impression of a good school. In it we see the familiar faces of our former pupils, Mr. D. M. Keefer, principal of the commercial department, and Miss Julia Hender, principal of the shorthand department.

One of the best illustrated half-page advertisements recently seen in a newspaper is that of the Rochester Business Institute, Rochester, N. Y., in the Post Express, Saturday, October 5, 1907.

The hand book of the Northampton, Mass., Commercial College, possesses individuality and refinement quite refreshing when compared with the average catalogue. We somehow get the impression that the school itself must possess like qualities, which leads us to conclude that it is good advertising.

A little brown covered booklet with the embossed title "Success, how Secured" containing purported conversations and interviews relative to a young man and a young woman from a business school, and attend, is one of the most modern pieces of advertising we have recently received. It is published in the interests of Elliott's Business College, Burlington, Ia.

The Fayetteville, Ark., Commercial College, L. W. Newcomb, business manager and H. A. Franz educational director, recently published a most excellent catalogue with unclipped edges being printed on one side of the sheet only. It is a high grade production from cover to cover, and what is still better, the illustrations therein indicate that the school itself is splendidly equipped and carefully and conscientiously conducted.

"The News Letter," a 16-paged little journal, is the title of an attractive piece of advertising issued by and in the interests of the Barnes Commercial School, Denver, Colo. In it was enclosed a "Retrospect," being a toast given by Mrs. C. L. Welber at the 3rd anniversary banquet given by the school. It is a good piece of literature and displays the qualities of a true teacher alive to the influences about her.

"Business, Shorthand and Telegraphy Catalogue, Ferris Institute, Big Rapids, Michigan. Organized 1884-Incorporated 1909" is the title of a first class seventy-seven-page catalogue issued by and in the interests of the institution named in the title. The list of students enrolled and the list of those holding positions as given are large enough to inspire any one with a desire to attend an institution so well attended and so successful. The text is clear cut, courageous and convincing.

The Scranton, Pa., Business College, H. D. Buck, principal, frequently puts out some attractive and convincing newspaper advertising. The last came to our attention in the Scranton Truth Thursday, October first. Therein the portraits of three young men were given who recently graduated and who had already secured unusually good positions with salaries to correspond.

St. Catharines Business College, E. Warner, principal, St. Catharines, Ont., publishes an appropriate catalogue descriptive and illustrative of the work done in that institution. It is printed on a rich cream paper with text and illustrations in brown with orange borders making the color effect pleasing and harmonious, indicating that Mr. Warner is somewhat of an artist as well as a business man.

The Martin School, 100 Boylston St., Boston, Mass., issues a very beautiful little eight page circular advertising their mail course, engrossing specialties etc. Mr. F. W. Martin, the proprietor, is one of the finest members of the penmanship profession, and all business entrusted to his hands is sure to receive respectful, conscientious and skillful attention.

The Wisconsin Business College, located at Manitowish, Racine and Kenosha, publishes an artistic little catalogue covered and embossed with purple, with inside printed in brown and orange on cream stock.

The Port Huron, Mich., Business University, W. C. Wellston principal, is putting out a very neat, attractive, durable calendar for 1908 mounted on aluminum.

The Worcester, Mass., School of Commerce, J. H. Landers, principal, publishes an artistic prospectus, cream covered and purple in print.

One of the best catalogs of the season has been received from King's Business College, Raleigh and Charlotte, N. C. It is profusely illustrated with headings in red and border in yellow-green. Mr. King seems to have built up a couple of fine schools in the South land, for which he is to be congratulated.

The Indiana Business College, La Fayette, Ind., W. H. Carrier, manager, publishes a well illustrated, eight-page circular.

The Indiana, Pa., Business College, J. M. Pierce, principal, publishes a very tasty, white covered catalog in the interest of that institution.

One of the daintiest, tersest pieces of advertising received at this office came from the Seattle, Wash., Commercial School, relating to instructions in advertising, a class having started in that school Dec. 2nd. Cassmore's articles on advertising are beginning to create quite a stir in our profession. Have you been following them?

Those interested in correspondence work in expert accounting will do well to apply to the Detroit, Mich., Business University for their circular relative to that work. It is a straightforward, terse little booklet.

The Bluffton, Ind., Business College issues a neat, gray colored catalogue printed in a shade of orange giving it a rich appearance.

Recent advertising literature has been received from the following: Georgia Normal College and Business Institute, Abilene, Ga.; School of Commerce, St. Peter, Minn.; Estherville, Ia., Business College; Brown's Business College, St. Louis, Mo.; Gregg School, Chicago, Ill.; Omaha, Neb., Commercial College; Bryant & Stratton Business College, Louisville, Ky.; Williams School of Penmanship, Omaha, Neb.; Seattle, Wash., Commercial School; Haskell Institute, Lawrence, Kans.; The Ferguson College, Columbus, Ga.; Detroit, Mich., Business University; Frank W. Martin, Boston, Mass., 100 Boylston St.; W. E. Dennis, Brooklyn, N. Y., 357 Fulton St.; School of Commerce, Cincinnati, O.; Beutal Business College, Tacoma, Wash.; Isaac Pitman & Sons, N. Y., 21 Union Sq., West; The Greenfield, Mass., Commercial School; Central Business College, Chicago, Ill., 109 Randolph St.; Grand Prairie Seminary, Onarga, Ill. The National Business Show Company New York, N. Y., Park Row Bldg.; Hal. Moody School, Martin, Tenn.

The new Year is a good time to start a new Subscription List. Make the Editor happy about the middle of January.

THE CALL OF THE CITY

A SERIAL FOR AMBITIOUS BOYS AND GIRLS

BY CHARLES T. CRAGIN.

Thompson's Business School, Holyoke, Mass.



The Perils of the City.

Did you ever hear the old time sailor's yarn about the Sargasso Sea, or the Dead Man's Sea, as they sometimes call it? They say it lies in the South-Atlantic between the Bermudas and the Canary Islands just out of the sweep of the Gulf Stream and of the North-East trade winds and, in his approach to this dead sea of the ocean, the mariner first encounters floating patches of yellow gulf weed and then drifting planks and spars and bits of wreckage, growing more huddled together as he gets into the body of the dead man's sea, where there is no current, no wave, and where the trade wind never sweeps its stirring breath but where the air hangs heavy and lifeless under the burning tropic sun. But the wise mariner never did get into the body of the Sargasso Sea for in the old time of clipper ships and sailing vessels he dreaded to be caught in the deadly calm of its slimy waters, and in this day of steam he fears collision with the hundreds of derelicts floating under the sun and scum-crusts surface and so, in both times, sheered away and gave it a wide berth.

THE GRAVEYARD OF THE OCEAN.

They tell the story of one man who came out of the depths of this ocean chanel house of the ship that sailed on the sea, a grisly tale of the interior of the great sea into which has drifted all the wrecks of 400 years since mariners began to sail the western ocean. Battered by wind and tempest and deserted by crews and officers they come drifting in from the ocean currents, sometimes with sails and masts and spars shattered and broken by storm and hurricane of the tropics, sometimes with masts and yards all set with trim sails. Deserted plague ships, perhaps, or silent witnesses of some grim ocean tragedy of mutiny and murder and desertion. But once in the dead calm of the silent sea they lie there side by side until the idly flapping sails mildew and rot, and the paint blisters and peels from the ship's sides, and the copper hulls grow green with verdigris and thick with barnacles, and the chains rust, and the masts and yards give way to decay and topple and fall down upon the crumbling decks and, thus, the ocean eats its way through and the ship sinks forever into the silent depths of the Sargasso Sea.

You will not find the Dead Man's Sea on any map, and perhaps it is only one of those years for which the old salts that sail the white deep are not paid, but the Dead Man's Sea just off the currents of every big city, where human craft, wrecked by the perils of the city, are drifted together and with decaying faculties are slowly going down, one by one, into the depths.

SARGASSO SEA OF HUMANITY.

On Bleeker St., just a little off the main current of that great artery of business, Broadway, is a great white seven-story building erected some years ago by Mr. D. Ogden Mills, millionaire and philanthropist, as a home for working men and others who, while not objects of charity, could not afford to pay the price of meals and lodgings at a good boarding house and so had only the awful Bowersy lodging house as refuge. Mr. Mills did not, I am told, expect to make much out of his investment, but the 1800 rooms of the great Mills Hotel No. 1 are filled every night and it must pay a penny even at 20 cents a night. At first a

good class of people went there and there were many industrious hard up mortals yet who make it a temporary haven, but it has become a regular Sargasso Sea of humanity and a home of human derelicts, wrecked by the city's perils and driven out of the current of active business and slowly crumbling to decay.

THE DOWN AND OUTS.

Sociologists from Yale and other colleges come there every year to study the types of down-and-outs, who make it their home and there is most everything there. Broken down lawyers and doctors, ministers and business men, and many a man who a few years ago was a fine bookkeeper or stenographer or salesman is there, wrecked and battered waiting for a breeze to bear him out of the dead water, to life again and growing a little more hopeless and worthless each day. Once in a while some God sent breeze of reform does catch on to one of these wrecks not too far gone to be seaworthy and swings him into the current again but most of them stay there or go on to lower depths for there are scores of such places only worse and they are full of such men.

Down on Beekman St., just off the narrow canyon of Nassau, where you can almost see the stars at midday overhead, is a business house known as Boyd's City Depatch. Here is the place where most down-and-out bookkeepers get their feet on the ground and can hold a regular job no longer. Boyd's does an immense business addressing envelopes and pays 75 cents to \$1.25 a thousand for it and a good addresser can turn off from 100 to 150 a day and earn enough to keep him alive at such a place as the Mills Hotel. There are many such places in every big city.

If the men, with brains too badly joggled for bookkeeping or other paying work yet still good enough to address envelopes, would tell their stories you would hear of many a one who came to the big city allured by its promise of fame and fortune, and this is the goal he has reached.

WHAT ARE THE PERILS OF THE CITY

Which have sent hundreds and thousands of promising youths into dead man's seas of humanity? Youths who came from the country, most of them, with brave hearts and clear eyes and springing steps, well prepared to do good service in the army of business.

Well it is not a very difficult matter to decide on what is the "one best bet" in answer to this question. A glance at the sodden faces of the down-and-outs is enough.

There are more saloons in New York than in all the States South of Masou and Dixon's line, and New York is an arid desert compared with Chicago. All the big cities, east and west, are cut off the same piece so far as drink is concerned.

THERE ARE OTHERS.

Sam Jones the great Southern revivalist used to say in one of his temperance sermons "Whiskey is a good thing in it's place," and then as people's eyes began to stick out, he would add with great vigor "And it's place is HELL." That wasn't a bad guess either. But there are plenty of other perils besides the gin mills and the wine palaces and cafes so attractive in all their brave array of paintings and statuary, of light and glitter and gayety, and I do not think whiskey has wrecked most of the young business men who have gone down.

For most of the young men bright enough to succeed in business are not cursed with that craving for alcohol which makes it's victim forget all other things and give up to it.

Here and there you will find one who has gone to drink over women, but not many. A bad woman can certainly help a man along the way to oblivion but there is precious little danger of her exerting much influence over him until he is well on the road. And I take mighty little stock in the stories of young men who were driven to drink and then by bad female companions. Men are not so susceptible and susceptible as all that. The chances are a thousand to one the man was a drunkard and a thief before he got into that kind of female company. Then no doubt the company helped him along all right enough.

THE BETTING CURSE.

I was always much interested in the praiseworthy efforts of the police of New York and Chicago to stop pool selling on the races and at one time in New York it was no more difficult to buy pools than it was to buy soda water or a cigar. A pool room, by the way, is a place where anybody with money can bet any amount for so long as he has any horse running on any of the race tracks of the United States and this is a favorite "Get Rich Quick" method of the city who have, or think they have, sporting blood in their veins. If the beginner loses his wagers on the start a few more bets will probably cure him, but let him win enough to get the gambling bacillus inoculated into his blood and it will spoil him for business as surely as anything I know of and it will not be long till the cash balance on the books and the balance in the drawer will not agree. But it is no more difficult to get on the races, or to play the fascinating game of racy poker, which has also helped to send many a bright young fellow into the "Down-and-Out Club" and I suppose its illegality keeps some law abiding young men out of reach of this peril. The Stock Exchange and The Board of Trade are perfectly legal and the money made is not a few hundred dollars instead of a few dollars can, and often does, bet freely on the rise and fall of stocks. It stands much more chance of winning fortune at poker than at the stock market game, and more chance of being struck by lightning than of winning at either. But the man who has just made \$50,000 on a limited dollar deal in margins see it, and so the stock margin game adds a big lot of wrecks and some pretty heavy ones to the list every year.

PERILS NOT CONFINED TO CITY.

These are only a few of the perils of the city which are well known and which make many a fond mother shudder at the thought of having her boy go out to encounter them, and turn sick at the thought that he, too, may be added to the list of victims.

The really terrible perils are more confined to the city. Some of the most thorough alcoholic wrecks I have ever seen were in the country towns of New England where a saloon would no more be tolerated on the main street than a smallpox hospital. But the apples of New England make hard cider and hard cider makes hardy a drunkard as any known beverage. If the alcoholic is in the blood of youth that youth is in peril in country as well as in city.

There is not a country town of 2000 inhabitants in this country that does not contain some victim of man's lust who is revenging the injury to her sex by leading young men to the ruin and death of the boys. There is not a country town where the boys do not have their fallen sister of the cities. If anybody thinks the country free of impurity let him see some of the literature and pictures that circulate among country school boys, though the much abused Anthony Comstock has made such stuff less plentiful than iron in the earth. There is not a country village without its poker club, meeting in the livery stable or a room of the



hotel, and the country clerk buys a "sure tip" on the races for a dollar and bets and loses by mail just as surely as the city clerk bets and loses in the pool room. The bucket shops, which take your money when you lose and fall up when you win, are fed almost entirely by customers in the small cities and towns.

The fact is human nature is the same in country and city and there are no perils of the city that the country does not possess though in a lesser degree.

If a youth is mentally and morally deficient he will find his proper level *quicker* in the city where events move more rapidly, that is all. He will get there just the same and there is no use keeping a bright brainy boy out of the city where brains are at a high premium from any fear of the city perils.

The city has no perils that the country does not also possess, but its perils are more openly apparent and there is no such powerful restraint of public opinion as exists in the smaller towns. If a young man starts to put in a crop of wild oats in the smaller place it will be common talk all over the town in 24 hours and the village gossips and the Dorcas Society and his clergyman and everybody else will be onto his curves from the straight path and unless he has a big streak of total depravity in him he will give up the cultivation of his oats as a bad job.

In the great city it is different. Nobody knows or cares anything about him, and the wildest kind of oats is so common a crop there that no one pays any attention to his modest sowing and he can go to the devil his own gait and every facility will be provided for showing him the most expeditious route.

CITIES BRAIN MARKETS OF THE WORLD.

But these perils are greatly exaggerated. If you are a healthy minded young man with no poison of heredity lurking in your blood the vices of society will excite your pity and disgust and, let me tell you, no saloon man, no gambling house proprietor nor keeper of worse resort, will ever come out as you are going about your business and pull you in. Not much he won't. If you get into such places instead of into the splendid museums and art galleries and Y. M. C. A. parlors, billiard halls and social rooms, the fine theaters and opera houses, libraries and other places which stimulate intellect, it will be because you *want* to get there not because you *have* to. The big cities are the brain markets of the world and if you have brains take them to the best market but don't mistake brass and self conceit and assurance for brains. There is a big difference.

The real peril of the city is, that the successful youth will become so absorbed in business that he will forget everything else and become simply a money making machine with no higher object in life than the getting of wealth and power at any sacrifice that may be necessary of those finer spiritual qualities which make the really successful man even if his bank account be small and he rides in a street car instead of an automobile for which he has mortgaged his house. Next month I will say something of the city as a market place for female brains which are by no means lacking in quantity or quality.



The subject of this photograph Mr. Geo. Wilkinson, was born in the city of Davenport, Iowa, in June 1878, but spent the earlier part of his life on a farm near Neola, a small town in the western part of the state.

He graduated from the Neola High School in June 1900, and the following fall was engaged as principal of the Weston, Iowa, public schools. In the fall of 1901 he entered Simpson College at Indianola, Iowa, to pursue a literary course. Later he graduated from the Simpson College School of Business, and was engaged to teach bookkeeping in the same school. After one year he accepted a position as principal of the Commercial Department of Amity College at

College Springs, Iowa. Two years later he was elected principal of the bookkeeping department, and secretary of the Monroe Business Institute of Monroe, Wis., which position he holds at the present time.

While at College Springs, he was married to Miss Grace Johnson, a teacher of Art in the same college, and they are the parents of one child, a boy.

In his work at Monroe, Mr. Wilkinson appreciates the value of **THE BUSINESS EDUCATOR** as a factor in presenting a thorough commercial course, to such an extent, that he has a copy of the paper placed in the hands of each student every month.

From what we have learned of Mr. Wilkinson through correspondence we have every reason to believe that his professional career is but begun and that we shall know more of him in the future and that success in no small measure awaits him.

WANTED Good Commercial Teacher; one who can take charge of a department with credit. Must be good penman and good disciplinarian. Permanent place to the right party.
Address "Hustler," care of
BUSINESS EDUCATOR
Columbus, Ohio

KEWANEE BUSINESS COLLEGE.
Kewanee, Ill., Nov. 23, 1907.

Messrs. Zaner & Bloser,
Columbus, O.

Gentlemen:

"THE BUSINESS EDUCATOR" this year is better than formerly, altho then it was the best. Why you give your subscribers so much for so little money is something I cannot understand—other publishers are careful not to give very much. One thing especially I admire about "THE BUSINESS EDUCATOR" is that you tell how. If Hansam's three papers last year were not worth \$10.00 to any young penman, I am at loss to know where one can find anything, that will aid one more than these articles. Heath and Hoff are men who do not hoard their knowledge.

Wishing you continued success, I am,

Yours truly,

A. A. LANG.

To be good is noble, but to be able
to show others how to be good
is nobler and no trouble

MARK TWAIN



Lessons in Ornamental Writing

F. S. HEATH, CONCORD, N. H.

Send work to Mr. Heath, Concord, N. H., by the 15th of the month, for criticism in the BUSINESS EDUCATOR. Enclose stamps if you want your work returned.

Plate 15



Instructions for Lesson 5.

A large amount of fine work is received each month from those who are following this course. The most of the work shows careful and earnest endeavor; while a few send careless, haphazard work. One class will make fine penmen, if they continue in the way they are going; the other class will fail if present tendencies are followed. Can you tell which class is destined to succeed, and which to fail? Which class are you in?

With Plate 18 the entire alphabet of capital letters has been taken up. *L* is a very graceful letter when well made. The beginning oval, the long loop and shade are just like the *S*. The small loop which connects the stem with the final oval should lie flat upon the base line. The beginning and closing ovals should balance to make a symmetrical letter. The final oval may be thrown entirely below the base line as in the fourth form. The last form is simple and pleasing. The upper part of *l* may be made a broad oval as in the first four forms, or it may be made quite narrow as in the last two forms. It is a matter of taste. When the inner oval is used, care should be used to get the lines parallel. Do not use the flourish below the line, as shown in the last form, when it will interfere with the line of writing below. *J* is a pretty letter and quite easy. The first letter is the simple form upon which the others are based. Get the upper oval quite broad and round. The shade should be almost wholly below the base line.

Plate 19





Plate 20

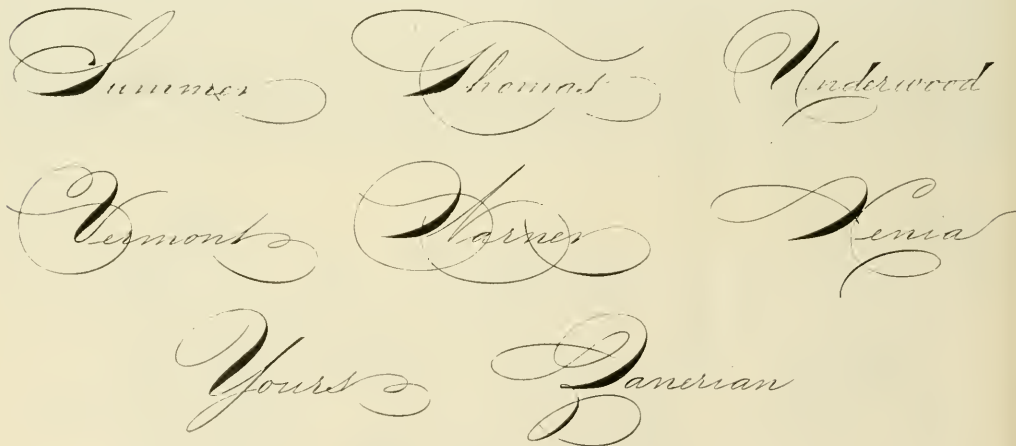


In Plates 19, 20, and 21 we give a series of word copies covering each of the capital letters. As we have had each of these letters before, special instructions are not needed. However, here are a few points, which if heeded, will add to the artistic appearance of your writing. Where the final oval is thrown below the base line, be sure to get it low enough not to interfere with the small letters which follow. See the A and other similar letters as illustrations of this point. When the full oval is used, so throw it that the small letters will run through its center. The C illustrates this point. Now, note the final flourish, or grace line, on the word Americans. Such final strokes should not, as a rule, be thrown lower than the oval of the capital letter which begins the word. In other words, this flourish does not drop lower than the finishing oval of A. The final flourish of the word Inning is pretty, but great care should be used to get the little loop small and the oval proportioned to size to the rest of the word. Did you never see an oval of this kind that was too large? See the two o's in Opportunity. The graceful beginning of the first adds to the effect, but that form cannot well be used in the middle of a word. It is essentially an initial form. The P and O, are forms of those letters not given in the previous lessons. I think they are used a great deal by the best penmen and are excellent forms. Study them carefully. The beginning strokes of U, V, W, X, Y, and Z are different. Usually it is not good taste to use so many different varieties in a single piece of writing. In this instance they were given as a review of the various forms practiced in connection with previous lessons.

Perhaps these may seem small points to you, but remember, please, that it is just such small points as these that mark the work of the few who stand at the head as ornamental writers.

I hope this month to hear from every one who is following the course. Let me see how many of you there are.

Plate 21



Criticisms.

E. P., Pa. Like all beginners you lack movement power. Stick to the exercises until you get a strong and smooth stroke. Cut the shades deep and strong. Your business writing is excellent and you can learn ornamental, but it will require many hours of hard work. Let me hear from you again.

H. E. M., S. D. You are well on the road. Your touch is delicate. Use a little more care on the capitals. Strive for an easy

motion. It gives grace, and that is lacking to some extent in your capitals. Small letters are just the right size for best appearance. Pay particular attention to the oval of final r and similar letters. Send more of your excellent work.

G. G. D., Wash. Your work was just too late for criticism in the last number. You have a good start and can win by pluck and perseverance. You need to practice bold movement exercises until you develop a stronger movement. Small letters are right

size for this kind of work. I like the care that is evident in all your work. It speaks well for your future success.

A. W. C., N. J. You are still the star pupil. Nearly all your work is of professional grade. If you could receive a few months personal instruction, few would be able to surpass you. The only criticism that I can make on the work you sent is in the final oval of U. In some instances it does not lie in a horizontal position.



C. H. S., D. C. I was particularly glad to receive the large amount of excellent work which you sent. My old mail pupils are doubly welcome. Am glad that you have acquired a far stronger stroke on your shades. A great improvement over a few months ago. Will return some of your work with personal criticism.

M. N. S., Pa. You use a very strong, well-controlled movement on your capitals. In some instances the body of the letter is too small for the beginning and ending ovals. Get a more graceful top to your T. Use same light touch and free movement on small letters as capitals. Loop letters are too short.

W. G. C., La. Thank you for your kind words. Your ambition can be realized. You can learn to write better than Heath, if you will pay the price—hours of hard work for many, many days. Get a better quality of paper. Study the forms of the letters. Use care in all your work. And come again.

H. G., Ia. You have an excellent start and can make a fine ornamental writer. Work for more graceful capital letters, using a free, easy, controlled movement. Square tops of t and d as directed in a previous lesson. Send work each month.

R. P. K., O. I think your ink is a little thick. Add a few drops of pure water. Make capitals a little larger. In that way you can employ a greater scope of movement, which your work still lacks. Loop letters are too short for ornamental writing. Send a larger quantity of work and I can criticize more intelligently.

E. G. H., Neb. A stamp was enclosed I will return your work with faults pointed out, but I wish again to point to your carefully arranged work as a model for all the class to follow. The work is carefully and systematically arranged. The utmost neatness is apparent, and excellent taste is shown in the binding of the work together to form a little booklet. Such painstaking care is the first requisite for success in this line of work.

X. Y. Z., Neb. You have not given me your name, but whatever it may be you are entitled to write "Penman" after it. You have professional skill. Make the last oval of A a little larger. Last part of N should not be quite so tall as the first part. It will improve your s to get the dot on left side of the up stroke. If you will send me more work with your name and address I will return it to you with personal criticisms which I think will help you.



The owner of the above photo, Ian E. Dwyer, first saw the light of day in Waterloo, Iowa. He early showed a natural tendency toward teaching, by instructing his parents by the means of a limited but loud vocabulary as to the treatment he desired. At the age of four he persuaded his parents to move to Glenwood, Iowa, where he resided until he was of age.

After completing the work in the public schools he entered Highland Park College, Des Moines, graduating in 1894. In the autumn of the same year he accepted a position with the Brockton, Mass., Business College, where he taught for six years, working his way up to principal of the school.

In 1900 he resigned his position to enter upon high school work, establishing a commercial department in the West Springfield,

Mass., High School. Later he was called to take charge of the commercial department in the Wakefield, Mass., High School. In 1904 he accepted his present position as Professor of Commerce and Treasurer at Robert College, Constantinople.

Mr. Dwyer has made a special study of the commerce of his city and has written a text on the subject of Bookkeeping suited to the needs of the young business men of the Ottoman Empire. This is another illustration as to what it is possible for progressive young Americans to do. During the summer he combines profit with pleasure in extensive travels through Europe.

Mr. Dwyer is a staunch friend of THE BUSINESS EDUCATOR and of all engaged in our profession. Our readers will be glad to learn that he is preparing for our columns a number of articles upon the following topics:

"Commerce in Turkey: Helps and hindrances to American Commerce,"
"American Schools in Turkey: Their influence."

"The Consular Service: Opportunities for young men,"
"After Wealth, what?"

These articles will, we are sure, be of great interest and value to all engaged in our profession and we therefore look forward to them with more than ordinary anticipation.

We presume that a decade ago Mr. Dwyer had little thought that he would ever be engaged in work of this kind on the other side of the Atlantic, and especially in the great city of Constantinople. But such is the result of special preparation and ambition, and similar successes and surprises await many earnest students of today.

Iowa is a great state, and Iowans are achieving greatness in many lines and places. Mr. Dwyer is therefore doing his part by Iowa as well as by the U. S.

Omaha, Neb., Feb. 15-17
First National Bank
Daniel T. Jones, Cashier
Dwight W. Weston, Assistant Cashier
B. A. Johnson, C.

\$414.00

Tacoma, Wash., Mar. 9-07
Fidelity Trust Company
Pay to O. W. Richardson & Co's order
Nine Hundred Fourteen Dollars
D. M. Drummond & Co



The turning point in a young man's life is when he decides to qualify himself for a more responsible position. The feeling of satisfaction is what kills.

Business sense and Business writing by C. S. Jackson, Bliss Business College, Newark, O.



Mr. C. R. Hill, was born at Conestoga, Pa., April 14, 1886. He is of German descent, and after completing the work in the public

schools and high school of his home town, he attended the First Pennsylvania State Normal School, Millersville, Pa. At this time he came under the able instruction and inspiration of Mr. E. W. Strickler, the penman, after which he attended the Zanerian.

He is now head of the penmanship department of the Bowling Green, Ky., Business University.

No one in our profession is forging more rapidly toward the forefront than Mr. Hill. The work he is contributing from time to time to THE BUSINESS EDUCATOR displays unusual industry and far more talent than is common. If Mr. Hill continues as he has begun he will some day be a leader in our profession.

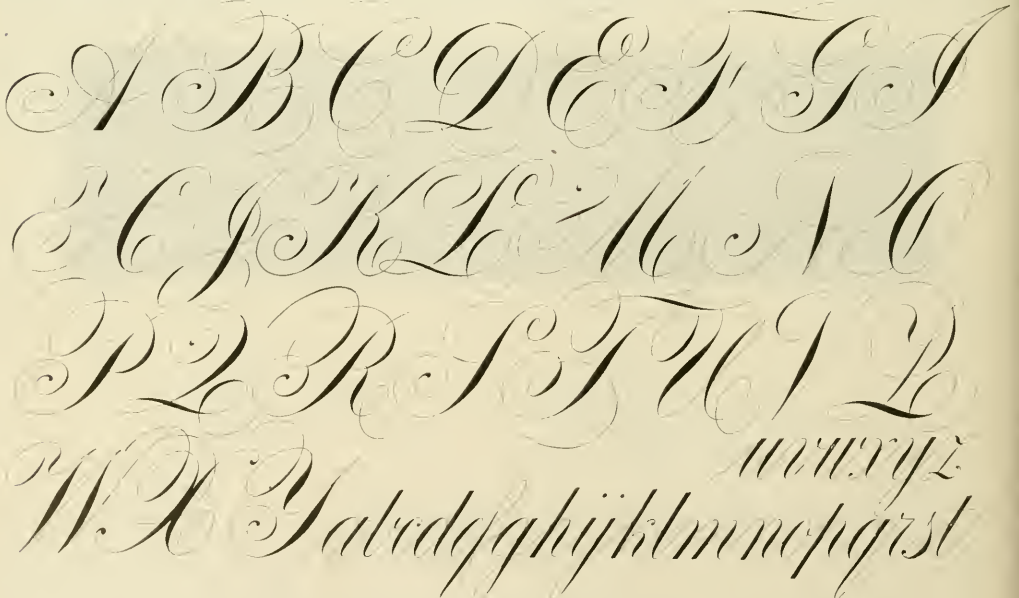
Mr. Hill is something more than a penman. He is a young man of sterling qualities and worth. His penmanship and skill would be worth but very little to him were he not able to back it up with superb instruction, untiring industry, inspiring enthusiasm, and never-failing reliability.

Questions.

1. What exercises should I practice to overcome nervousness?
2. How are *t* and *d* finished at the top?
3. Name in your opinion ten of America's greatest living penmen:
4. Will you criticise my writing?

ANSWERS.

1. Walking and gymnastic exercises for health and the usual penmanship exercises practiced firmly for your writing.
2. See Heath's lessons; he shows and tells how in November BUSINESS EDUCATOR.
3. Prof. Blowhard; Jay Knowall; Tommy Splurge; Busy Booser; Pipestem Sprawler; Willie Windy; Tickledee Tangleup; Millionaire Gasser; Cigarette Sooner and Truth Twister.
3. Your small letters lack force and you use the fingers to excess. Don't shade capitals so heavily.





Questioned and Answered.

1. How do you treat parchment for ink or colors?
2. How to prepare work for photo engraving?
3. How to create a demand for and how to secure engrossing?

1. Rub it with bread, sponge rubber, or almost any thing which will remove the grease without disturbing the fiber.
 2. Use white, smooth paper and black ink, India is best. Drawings should usually be made somewhat larger than the engravings, but script may be reproduced same size if done freely and smoothly. The main thing is to use only absolutely black ink and white paper.
 3. Show what you can do. Solicit for work from societies, public officials, etc. Display work in windows. Have a good display of samples. Keep tab of those who marry (marriage certificates and family records), of those being congratulated or honored by testimonials, presentations, etc., of those who die and are "memorialized," etc., by lodges, councils, etc.

Wanted: An all around Commercial Teacher—
 Good opportunity for a well educated young man having a talent for business and ornamental writing. State salary and give usual information as to height, weight, etc. Address—

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 59 Dunklee St. CONCORD, N. H.
 "I have enjoyed receiving your lessons more than I can express. Your copies have been a great inspiration to me." C. H. SPRYER, Washington, D. C.

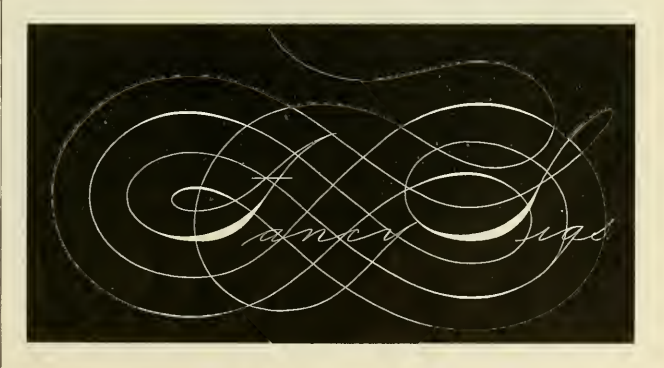
F. B. Courtney,
Quincy,
Box 525. Ill.

Superscription by F. B. Courtney, Caton's Business College, Minneapolis, Minn.

In these lines you have a fair specimen of my plain unshaded business writing. Great skill in penmanship, like great skill in every other line of work, takes years of hard work, but a fair degree of skill can soon be acquired by anyone who is willing to work.
F. Courtney

R. A. Lee,
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Pointers in
PENMANSHIP
For Teachers and
Pupils,
By D. W. HOFF,
Supervisor of Writing,
Lawrence, Mass.

Short Talks to Short People.

Many of the following are reported verbatim from remarks used in the course of ordinary recitations. Occasionally I give an exercise of this character simply to demonstrate the fact that it is not necessary for a pupil to neglect his position and movement simply because he is composing.

Sharpening the Pupil's Conception of Movement.

Teacher:—"Three kinds of *arm movement* are employed by pupils for writing purposes, the *drawing arm movement*, the *scribbling arm movement*, and the *writing arm movement*. Work done with the first is simply drawing no matter what forms are produced. The product of the second is but scribbling, while the third alone will produce good writing. The differences are in the rate of action and the kind of thinking back of it. This, ("Illustrating with the aid of the posing board") is the drawing arm movement. It is too slow to be of much value for writing purposes. This, ("illustrating") is one kind of scribbling arm movement. It is too hasty and jerky to be easily shaped into good looking letters. Lack of plans, loosely thought out plans, or lack of energy in carrying out your plans, will result in another kind of scribbling arm movement, no matter whether the action be deliberate, rapid, or quick. Good writing arm movement may at times approach a deliberate rate of action but should never be slow. To produce the very best results it must be rapid but never hasty."

"Clearing the Decks for Action."

Teacher:—"The movements required for today's drill exercises of such a delicate nature that the slightest interference prevents us from doing our very best work. Let us then loosen up our sleeve, and lighten the pressure at arm-rest as much as possible not to allow the sleeve to slide. See to it

also that the position and tension of every muscle from tips of the fingers to the tips of the fingers is such as will help not hinder the arm in its work. Now if your plans are well made you may "turn on the steam."

Sell Direction.—Sell Inspection.

Teacher:—"You must *make your hand and arm mind you*. That is *your work*. Miss Smith can only show you *how*. No one can do it for you. When she has shown you how she can do no more. Nor can she really help any one who will not help himself. Your *teacher's work* is to tell or show you the best way to do your work. *Your work* is to *do it* in just the way she has shown you. You can't *do her work*, for her, nor can she *do your work* for you. Unless you *do your part* of the work it won't be done. Your improvement or failure depends upon how much or how little you insist upon your head and hand doing their level best."

Getting Ready Mentally.

Teacher:—"Why do we write this exercise? Are we to frame it as we would a picture, for its beauty?"

Class—"No."

Teacher:—"Then you don't think it worth doing to look at? Can you sell it when done?"

Class—"No."

Teacher:—"And you don't think even your best writing would make this sheet sell for a penny?"

Class—"No."

Teacher:—"But if we write this exercise in the very best way we know how to do you think it will help us to do better writing when we have spelling, language, or history papers to do?"

Class—"Yes."

Teacher:—"Will simply filling up line after line be of any real help, unless we make careful plans?"

Class—"No."

Teacher:—"Then is it really worth doing in the wrong way?"

Class—"No."

Teacher:—"Very well, then, let us make sure that to-day every motion counts."



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Pin \$3.00 to this little ad, send it on to me and I will PILOT YOU THROUGH to a knowledge of BOOKKEEPING sufficiently thorough to enable you to accept any position where a

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may be required. Been at it 32 years. I find POSITIONS, too! Place paper May 6th, at a rate of \$25 WEEKLY. Perhaps I can place YOU, too! SAVE THIS and write for my little booklet, J. H. GOODWIN, Expert Accountant, Room 575, 1215 Broadway, New York.

Unusually chaste and skillful script by C. W. Norder, 6023 Morgan St., Chicago.

Christina J. Larson
ARTISTE

BOOK REVIEWS

"The Modern Speller" by D. D. Mueller, published by the Mueller School of Business, Cincinnati, O., is the title of a convenient-sized 88 page book on the subject given in the title. Following the preface are rules for spelling, after which the words are arranged alphabetically, so that any word desired may be found quickly. Words pronounced similarly but having a different spelling or meaning are followed by references to the rule governing such words in the book, and to the dictionary for the meaning. No definitions are given, the dictionary being intended for that purpose. The book is divided into lessons of fifty words each, there being seventy-five such lessons. The book impresses us as being thoroughly practical.

"Practical Office Manual" by Thos. P. Sculley, School of Commerce, Cincinnati, O., is the title of a very practical twenty-seven page booklet specially written and published in the interests of students preparing for office work. The book is convenient in size and contains the information that all young people preparing for office positions should possess. Price 25 cents, with a large discount in quantities.

WANTED Business Colleges, Highers to know that a superior Training School for Teachers in both the Commercial and Shorthand (Isaac Pitman Courses) is conducted by the School of Commerce, Accounting and Finance, Picton, Ont., Canada. Mr. Sayers, the Principal, is an honor graduate of the School of Pedagogy and has had an experience of several years in both High School and Model School work, having been connected as an instructor for four years with a Government Training School for Teachers.

RIGHT AFTER THE TURN OF THE YEAR

there is likely to be a strong demand for teachers to begin work with the new School session.

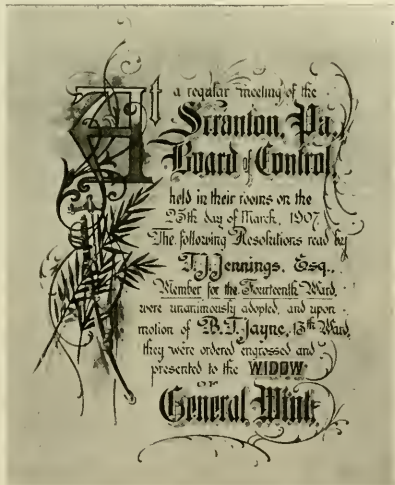
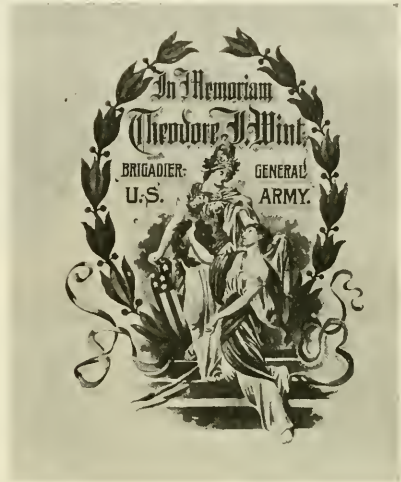
QUICK TEACHERS

are also getting in line for next school year.

SAVE YOUR TIME


and ours by giving in first letter *all that a prospective employer would like to know*—age, family, education, qualifications, books and systems used, experience, salary, preferred location.

UNION TEACHERS' BUREAU
203 BROADWAY, NEW YORK
FRANK VAUGHAN





Roundhand Writing
A. M. Grove,
Youngstown, Ohio.



Lesson 5.

In this lesson we finish the small letters and take up the capitals.

The lower loop letters are made two spaces below the base line. The left hand side of the loops are made downward with a delicate shade on the lower end.

Start *f* like *i* and cross the loop at the base line. This applies to the other loops.

The first part of *r* is made the same as the second part of *n*. The remaining strokes are the same as *j*. This letter when inverted should make a perfect *h*.

Make the first part of *z* like the first part of *n*. The loop should have considerable curve. In the second style of *z* first strokes are like *r*, then a compound shaded stroke with a small loop horizontal to the baseline. The remaining part is the same as the first style.

The first part of *g* and *q* are the same as *a*. Now try your hand at the exercise preparatory to taking up the capitals. The compound shaded stroke should be heaviest in the center. Lift your pen at the base line. The *l* is a direct application of this exercise. Study the relative position of the first part of *l* to the main stroke.

For Sale: The whole or one half interest in a well established, well equipped Business College in one of the states of the middle west. Address: W. J. T., care of
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Columbus, Ohio

FOR PROGRESSIVE STUDENTS
The Great Work of Science in Penmanship. The New Education in Penmanship \$1.00
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Catalog, Journal and a written card free.
L. H. HAUSAM,
HUTCHINSON, KANSAS.



Mr. Chas. I. Smith, the possessor of the above countenance, was born in Mount Carroll, Ill., and graduated from the public schools of that place, after which he served as Post Office Clerk, Assistant Post Master, and Post Master respectively.

In 1902 he entered the Gem City Business College, Quincy, Ill., and pursued the Commercial and Shorthand courses.


July 1, 1903 he began teaching in the Gem City Business College since which time he has taught in both the shorthand and bookkeeping departments, and at present is principal of the Advanced Bookkeeping department.

He has made a special study of business penmanship, writes a good hand, and teaches writing enthusiastically and practically.

It will thus be seen that Mr. Smith's advancement has been far above the average, which indicates a personality not common. The portrait discloses a clear-cut disposition, straightforward purpose, practical ideas, and a will sufficiently strong to realize his ideals.

I TEACH
Penmanship
BY MAIL

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Latest Joke, Bird and Finest Written Cards. Assorted Inks, 40 Reasons why we write cards. Agent's Guide. All for 10c. 1 Ac'd Oblique Holder 25c. 1 Doz. Ewald Superfine No. 1 Pens. 10c. Lessons in Penmanship, Card Writing, etc. Circulars for 2 red stamps.

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Wedding Bristol, 3 ply 1000, 75c. - - - 6 ply 1000, 95c
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Cards sent by express. The following cards sent by mail:
100 Blank cards, 20c. 100 Comic cards (12 styles), 25c.
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My new "Bow Card" is the best seller I have in stock. Priced in 4 colors. Don't wait for a sample, send for 100, 35c. After the first 100 you will want more. Card Writing and Penman's Souvenir, book of 30 pages, 35c. Designs and Card Writers' Manual all about my cards, 25c. Send today.
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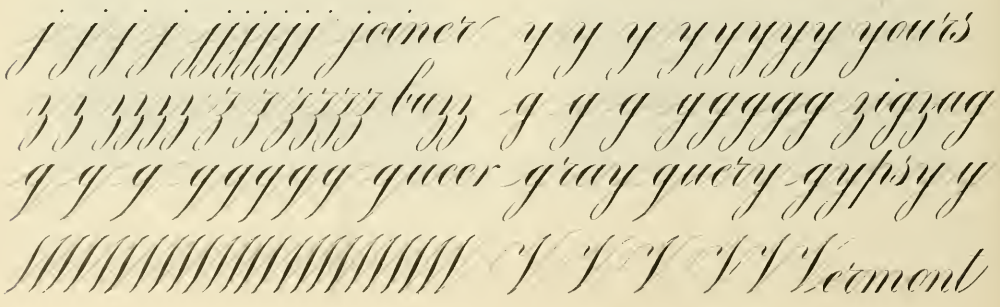
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AUTHOR





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Mary Nyttou,
Ansley, Nebr.

Frances M. Wallace,
Auburn, N. Y.

Laura Ludwig,
Greenville, O.

Charlotte Ziegelbauer,
New Albany, Ind.

Mr. C. H. Nixon, of Mineral, Va., whose photo and signature appear above, was born at McArthur, Ohio, in 1878. He lived on a farm in early life and attended the public schools. Later he graduated from some of the leading Pen-Art and Commercial schools from which he holds diplomas and certificates.

Mr. Nixon is an all-round commercial teacher, and has taught in a number of well known commercial schools in the east, south, and west. He is also a practical bookkeeper, and is at present keeping books for the Sulphur Mining and R. R. Co., of Mineral, Va.

Being both a bookkeeper and teacher, he is a practical teacher of penmanship, and has taught many students to write a good practical hand.

He expects to combine his efforts in the future, in teaching and introducing his book on penmanship, and assisting in the management of a thorough-bred Stock Farm, having an interest in a Stock Farm in Va.

Mr. Nixon is the author of "Nixon's Forty Lessons in Penmanship," designed especially for the teacher and home student, and is meeting with success.

As Mr. Nixon is a young man, and a self made man, we predict for him a bright and useful future.

OVER THREE THOUSAND HIGH SCHOOLS

now teach commercial branches, and the demand for teachers in these schools is increasing rapidly. There is also a strong demand for commercial teachers in State Normals, Colleges, and Universities.

We deal extensively with this class of schools, and have placed special teachers with many of our great educational institutions, including the University of Michigan, Ohio, and Wisconsin. We need high-class penmen and commercial teachers. Send for full information now.

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Teachers of Commercial Branches are wanted for good positions in High Schools, Colleges, Etc. We have filled many excellent positions and are constantly in need of candidates. Write at once for information. Address,

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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.

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The Rochester Business Institute, ROCHESTER, NEW YORK,

has a special department for training commercial teachers.

Since June 1, 1907, applications for commercial teachers have come to us from Arkansas, Connecticut, Georgia, Illinois, Iowa, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Tennessee, Texas, Virginia, Wisconsin, Mexico, Brazil and India.

Students Registering Every Month for instruction in the commercial texts and for the special training for teaching the commercial branches in High Schools and Business Colleges. High School, Normal School and College graduates can prepare both in the subject matter and in methods, in one school-year.

Send for syllabus of the course.

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The leading schools have opened with an exceptionally large enrollment and they are writing and wiring us daily for additional teachers. Some of the best places are still open. **DON'T YOU WANT A GOOD PLACE?** Address

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Free enrollment if you mention this paper.

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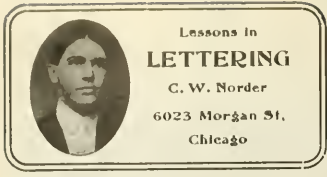
We have been asked to fill 518 positions since January 1, 1907, and today is December 2, 1907. Of these positions we have filled 117, at an aggregate annual salary of a little more than \$105,000—and December, a good month, is still to go into the record.

Already a number of high grade teachers have asked us to put them into touch with first-class schools for next September. Normally that is the only way a teacher can get our help—**He must ask us for it.** Not that we are fussy about such silly things as precedence, but because it is not, and never has been, our policy to move the teachers we place unless they take the initiative; and we help no one to take the first step in breaking a contract.

We are in this business to help either teachers or employers when they want our help. We cannot always do as much as we should like to do, but we shall always do honestly the very best we can for those who trust their interests to our care. We have on file even now several calls for teachers for next fall—calls given to us alone. May we not help you?

E. E. Gajlard, Manager THE NATIONAL COMMERCIAL TEACHERS' AGENCY

PROSPECT HILL, BEVERLY, MASS. A SPECIALTY BY A SPECIALIST



Lessons in
LETTERING

C. W. Norder
6023 Morgan St.
Chicago

Number Three.

After having familiarized yourself with last month's lesson you are perhaps ready to take up a little Card Work. We shall begin with very simple forms, and I shall go into detail as much as possible even with the simple ones so as to make the steps from one thing to another gradual and as easy as possible for the beginner. I shall try to avoid the error of giving something very simple one month and something so elaborate the next month that it would require a professional of high rank to execute it. Such was my experience when I started out and I often wished that someone would have heart enough to give a poor struggling beginner an idea of something that was of real value, something that could be sold, or something that could at least be used.

I hope that you have by this time learned that a simple, plain and readable Show Card is far better than an ornamental, foolishly-concocted and overworked one, and that one alphabet well mastered is better than half a dozen that you know but little about.

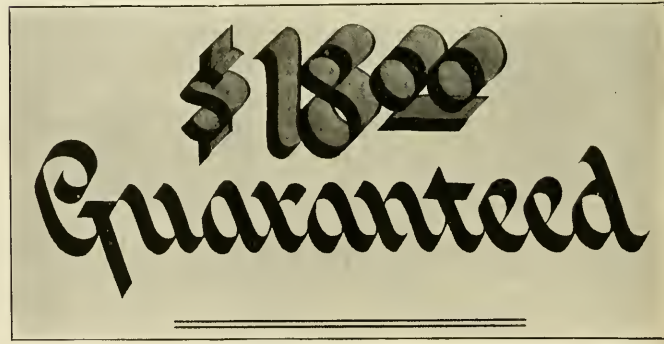
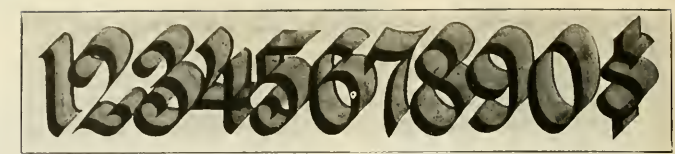
A man who buys a Show Card can easily tell whether it is the work of an amateur or not, even if he don't know beans about the work himself, and whether it is done in Antique or Modern Roman doesn't make any difference to him just so it is legible and he can buy it cheap. So let me give you a tip: don't waste valuable time trying to learn about forty-two alphabets and as many different kinds of ornament, but rather concentrate all that time and energy on one or two alphabets (all that's generally needed) and a little Composition; they are the things that make the real Show Card.

Did you ever see a Show Card that didn't have any ornament at all but looked very effective at the same time? Of course you did. Well that's the result of good composition and practical lettering. And you have perhaps seen ornamental cards too that looked well. But they did not depend on the ornament for their beauty but on their composition. I have seen Show Cards that looked quite well even with poor lettering because they were composed well.

And composition is not a difficult thing either if you will only keep your eyes open, and observe things. Make notes on good Show Cards for a while that you see, watching the lines and parts of display and how some parts are emphasized, etc., and I am sure you will soon know something about composition.

The examples in this lesson are little bits of simple card-work used everywhere. Practice them until you get them good even if it takes a week, and then keep them if you get one of each to your satisfaction. You will sometime perhaps want to refer to them, as many other different worded cards may be arranged in the same way.

With this lesson arises the question of spacing. It is one thing to be able to make a few letters and quite another to arrange a bunch to look well. You will soon know that if you don't already. There are no fixed rules as to spacing, even if round letters be followed except that round letters should be set quite close together while tall and straight ones should be a little further apart. For instance you will find that a bunch of *o's* will need to be closer to each other than a bunch of *l's* or *r's*, to look as though they were spaced alike. In old manuscripts we even find round letters linked together. Some people seem to have it in them to naturally get good spacing in lettering; doesn't matter how they slap down a few letters they will look well, it seems. Most of us have to acquire that beauty by taking pains and as we go strug-



gling along the spacing becomes better. Generally if spacing looks right it is so, if it doesn't it isn't. Spacing can never be done mechanically.

Always allow a reasonable amount of margin on a card. From 2 1/2 to 4 inches is alright, and try to get the lettering in the center of it. Don't use perfectly square cards; they don't look well. Oblong or upright are best.

If you will follow my instructions closely and practice hard from the plates already given, a few more lessons should be all that is necessary to start you in doing a little Card Work. It is very simple and if you only get started right you will have no trouble. I need not present any elaborate examples because they are not necessary. Now get out your pens and "dope" you young business college students and others and try a few "stunts" in this line; it will surely pay you sometime. You don't know when you may be called on to do such work after you leave school as a bookkeeper or

stenographer or something else. A little knowledge of such work is good to have anywhere.

The plain lettering in this lesson was all done with a No. 2 marking pen the lower case letters being 3/4 inches high. The Shading Pen work was all done with a No. 5 Shader and was all 1 1/4 inches high except the "\$00" which was 1 3/4 inches high. In the card reading "Browns and Grays" the first line of lettering was about 3/4 inches above the lower. The lines in the other card were a trifle closer. The figures should be thoroughly mastered, as good figures in Show Card work is very important. The ones given in this lesson are only one of many styles, and are well adapted to either the Shading or Marking pens. If you have others that you like better use them, but be sure they are good.

The examples were all done on white cardboard 5 1/2 inches by about 11 inches and were all with black ink. Try to get your work sharp and clean.



A Book That Has Proved Good

The conscientious school teacher will not experiment upon his students; he will put into their hands books that he knows to be sound pedagogically, in method, and in subject matter.

Williams and Jester on Commercial Law is a book that can be put into the school with confidence that results will be good. The logical arrangement of subject matter, the lucid, concise exposition of basic law principles, and the fine list of review questions and leading cases are points that will commend themselves to every thoughtful instructor.

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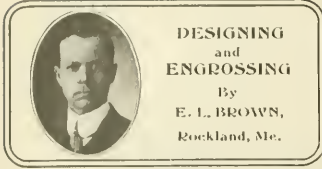
Mr. J. S. Ham
Superior, Wis.

Dear Sir - This is an attempt to enclose a small specimen of a model business letter for your school which discusses an actual business transaction in that it is as carefully and accurately written.

Trusting that you will find something worthy of imitation. I am,

Sincerely yours,

H. L. Darner



**DESIGNING
and
ENGROSSING**
By
E. L. BROWN,
Rockland, Me.

Album Page.

The first sketch may be merely suggestive, showing the space for the small lettering, and the display words, also size and relative proportions of the different parts. When the rough sketch is completed, finish in detail and outline in waterproof ink, then mix your color and proceed with your brush and blend off all the edges with another brush slightly moistened with pure water. The original of this design was finished in green wash formed by mixing Hooker's Green No. 2 with Payne's Gray.

C. A. Faulstich's Department of
Muscular Movement Writing

Merit Mention.

ST. MARK'S SCHOOL, SISTERS OF MERCY, ALTOONA, PA. Edna Murphy, Genevieve Myers, Pearl Glass, Margaret Brady, Inez Rowan, Nora Smeal, Anna Kimmel, Joe Irwin, Nora Wimer, Willie McFarvey.

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ASSUMPTION INSTITUTE, PLATTSBURG, N. Y. L. Beaudet, L. Keiley, A. Payette, J. Green.

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5th. Grade, Ruth Melins, Harold O'Donnell.

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Now is your chance to get one dozen finely written cards for 30c per dozen.
One Set of Ornamental Capitals 25c
" " " Business 15c
Scrapbook Specimen 10c
Address, C. H. SPRYER,
110 Third St., N. W. WASHINGTON, D. C.

That a copy of these resolutions, properly engrossed, be sent to the clerk of our brother and printed in the journals of the city and that they be inscribed on the records of this society.

COMMITTEE

J. W. Kelly, J. J. Mason, M. E. Connor

A B C D E F
G H I J K L
M N O P Q R
S T U V W X Y Z

By G. S. Stephens, Southern Business College, Live Oak, Fla.



SPECIMENS

A bundle of specimens is hereby acknowledged from Miss Maude Wherry, supervisor of writing in the Public Schools of Elyria, O., representing the work from a number of grades, all showing that Arm Movement Writing is being taught and practiced from the first to the eighth grades inclusive. Miss Wherry just entered the ranks of special teachers last year, but has succeeded in getting results from the start.

C. E. Doner, supervisor of writing in the public Schools, Beverly, Mass., is not only one of America's foremost business penman, but when it comes to ornamental he ranks with the finest in the world. Specimens before us clearly indicate that as a supervisor of writing we know of no one that can quite equal him in high grade execution. A specimen letter before us is a gem and, although not large, is worth \$1.00 of any man's money.

G. E. Gustafson, penman in the Interstate Business College, Reading, Pa., writes a splendid business hand and also swings an ornamental quill with something more than average gracefulness and strength, as shown by specimens before us.

One of the best written letters in a business hand received during the past month came from Miss May Luella Barr, teacher of penmanship in the Wesleyan School of Business, Buckingham, W. Va. Miss Barr is one of the most faithful and efficient teachers in our profession, and reports a fine class of hard working pupils and that the enrollment in the commercial department is much larger than heretofore.

A large bundle of specimens came from the Northwestern Business College, Chicago Ill., creating the impression that the pen-

manship end is not neglected in that school. Instruction and inspiration in the writing class is furnished by Mr. A. K. Furnish.

Mr. John W. Gearhart, Quarry, O., submits work of some of his pupils in the Public Schools which equals the average work received from Business College students, inasmuch as these pupils have been in his class only about five weeks and have only practiced fifteen minutes each day, we should say that the work is specially fine.

Specimens of high school students' work are at hand from Mr. A. A. Erblang, principal, commercial department, Quincy High School, which are as good if not better, than anything we have thus far received from high schools. This work compares favorably with the best work we have received from business colleges. Mr. Erblang is maintaining the work of uniformity in the work of his pupils which indicates that he knows about which word every pupil in the room is writing at all times. Keep up the good work Mr. Erblang.

Mr. Austin Jones of the Metropolitan Business College, Houston, Texas, writes a good hand and a fine card as shown by samples of his work recently received, and he promises something better in the future. This would indicate that he intends to be a top-notch.

A large bundle of specimens representing the work of the pupils in the eight grades has been received from Mr. J. V. Dillman, Supervisor of Penmanship in the Public Schools of Conneltsville, Pa. Although Mr. Dillman has been there but since fall, and although Arm Movement Writing was introduced but in September, the results he is securing clearly demonstrate that the work is moving along scientifically and therefore successfully. Already splendid work is being done in all of the grades. Even the little tots are writing with the arm and quite freely. This kind of teaching persisted in will soon result in business writing at the hands of the pupils in the upper grades.

We are well impressed with the work seen and the teaching quality back of it. Not only the Supervisor but the teachers themselves seem to be performing faithful service.

A. C. Baln, Zion's View, Pa., writes a very plain business hand, as well as an artistic, tasty card.

J. A. Christ, Lockhaven, Pa., has again enriched our monthly penmanship contribution by quite a bunch of gracefully and skillfully executed ornate script.

Mr. James Williams, the well known penman and engrosser of Omaha, Neb., and whose advertisement appears elsewhere in our columns, is now located in one of the finest office buildings in Omaha. Mr. Williams is undoubtedly on the right road to build up a large business as an engrossing artist, and the BUSINESS EDUCATOR extends to him best wishes for success.

Mr. H. H. Miller, principal and penmanship teacher of the Mt. Vernon, Ohio, Business University sends us the work of some of the pupils in his penmanship class. Judging from these specimens we should say that Mr. Miller is one of our most efficient and up-to-date penmanship teachers. Keep up the good work Mr. Miller.

Mr. T. Courtney, whose lessons in ornamental penmanship graced the columns of the BUSINESS EDUCATOR last year, is now in the grocery business in Greenville, Mich., and desires to inform our readers that he does not care for any more orders for pen work, since he is not engaged in that line at the present time. We wish Mr. Courtney much success in his new calling.

Mr. T. N. Brown, pupil in the School of Commerce, Cincinnati, Ohio, this month wears the gold medal for having shown the best work in writing. We had the pleasure of examining the work and found a great many excellent specimens from which to determine who did the best work. The pupils are evidently following faithfully the excellent instructions Mr. Tate is deating to them daily.

THE PAST SEASON

Has been one of the most successful in the history of our business. Our publications are now in use in nearly every business school in the country, also in a large number of high schools, academies, seminaries, Y. M. C. A.'s, and Catholic schools.

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to all, is the wish of The Practical Text Book Company, Cleveland, Ohio.



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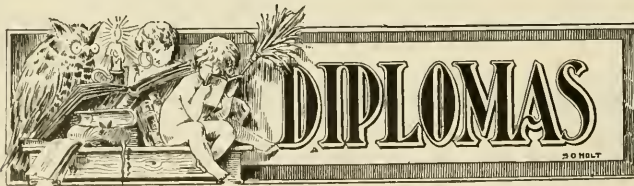
Howard & Brown, Rockland, Maine



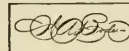
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For Schools and Colleges. Engraved on Steel, Copper, Stone or Zinc.
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I will give free a pack of samples and send terms to agents with each order.

Agents Wanted.

BLANK CARDS I have the very best blank cards now on the market. Hand out. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. Ink. Glossy Black. 1 Oblique Fan Holder. 10c. Gillett's No. 1 Pens. 10c. per doz. Lessons in Card Writing. Circular for stamp.

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If interested write for information. Address Pres. O. B. Longwell, Highland Park College, Des Moines, Ia.

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ESTERBROOK'S PENS

"Easy to write with. CORRECT DESIGN" "Hard to use up." UNIFORM TEMPER DURABILITY

150 STYLES



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Fine pointed and elastic for card writing



TEXT WRITERS
Made in 3 widths and with long point to both left and right



483 BUSINESS AND CALLIGRAPHIC
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Zanerian Fine Writing Pen—The best and finest fine writing pen made—best for engraving, 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

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

Gillott's Principality No. 1 Pen—A fine writing pen. Gross \$1.00, ¼ gross 25c, 1 dozen.....12c

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

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

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

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

Gillott's Crow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens 15c

Soennecken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2, 2½, 3, 3½, 4, 5, and 6 single pointed and 10, 20, and 30 double pointed.....25c

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

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

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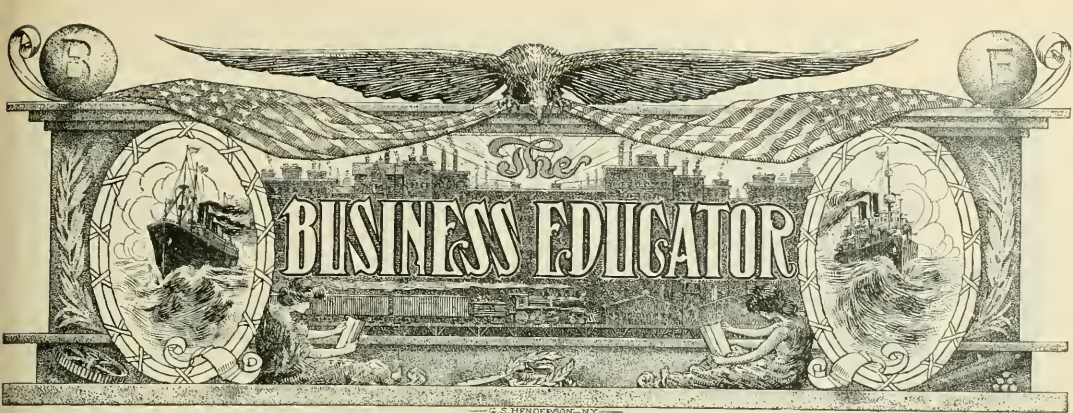
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VOLUME XIII.

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Co S. S. Packard.

Father of a high, enduring work, deserving
Statelier monument than this poor scree of song,
All faltering in pale and phantom guesses, wrong
In all but kind intent—some shaft preserving
To the ages a memory of rare, unmindful serving,
When service met with scoffing jeers. We would prolong
Your presence here, through sufferance of that far throng,
Who judge now justly of your infinite deserving.
Your deeds have taken root to blossom out of reach
Of our fore-shortened, earth-soiled hands. Yet your brave call
Is in our ears, resounding past the granite wall,
While we remain this side, and feebly try to teach
Again what you have taught; and where your feet have gone,
In fervent gratitude, we follow humbly on.

MELVIN CASSMORE.

Seattle, Wn., Coml. School.



SPECIMENS

Mr. O. B. Crouse, commercial teacher in the New Bartlett Commercial College, Cincinnati, O., recently favored us with a good list of subscriptions with the promise of others to follow. Mr. Crouse believes in good writing, and we are hearing good reports of the Bartlett school since reorganized by Messrs. Elliott and Bookmeyer.

A large package of students' penmanship practice is received from Mr. A. A. Erlbrang, Principal of the Commercial Department of the Quincy, Ill., High School. The work is free and business like, showing that Mr. Erlbrang is not only a very good business penman himself but that he knows how to get results from his pupils. Success to you Mr. Erlbrang.

Mr. R. D. Thurston, the efficient penmanship teacher in Rome, N. Y., and former pupil of the editor, sends in specimens of his students' work which measure a way up. Mr. Thurston is a young man who has the pluck and ability that will win out. We wish him the success he so rightly deserves.

Mr. O. S. Smith, penman in the Walworth School, New York City, has sent us a large bundle of students' specimens who are just beginning to practice from the BUSINESS EDUCATOR. From the looks of these specimens Mr. Smith's pupils are getting the right kind of penmanship food.

Mr. J. M. Gressley, penman in the Philadelphia, Ore., Business College, sends us specimens of his pupils' work who are practicing from Mr. Doner's lessons. Mr. Gressley reports that his students are very much pleased with the BUSINESS EDUCATOR and are taking quite an interest in the work presented in its columns.

Mr. Dudley C. Wiley, penmanship teacher in his father's Mountain City Business College, Chattanooga, Tenn., judging from his pupils' work, is one of our up-to-date teachers. A good many of our certificates will evidently be going his way.

Mr. J. A. Prowinsky, penmanship teacher in the Tampa, Fla., Business College sent specimens of his pupils' exercise work which are about as skillfully done as anything we have received for a good while. Mr. Prowinsky has a unique and practical method of getting results from his pupils. He works it along about the same plan as did the old spelling teachers when they had their classes work for head marks.

Mr. A. N. Symmes, proprietor and penmanship teacher in the Indiana Business College, Madison, Ind., recently sent us a large number of specimens of his pupils' work. The work shows that pupils who come under the tuition of Mr. Symmes should consider themselves fortunate. One of the best specimens was written by Mr. Louis Johann, a young man who has only two fingers on his right hand. Shame on some of us who can't learn to write when we have four fingers and a thumb.

Mr. A. R. Stephens, Hosterman, W. Va., although not engaged professionally in penmanship, writes a very good card, and clearly demonstrates the fact that he is on the right road to become an exceptionally fine professional penman, if he will but persevere.

Mr. C. W. Ransom, of the Ransomerian School of Penmanship, Kansas City, Mo., reports having enrolled ninety-one students in December.

A large bundle of specimens has been received from Mr. C. E. Birch, director of the Business Course in the Haskell (Indian) Institute, Lawrence, Kans. Considering the speed at which these specimens were written it seems as though the Red men were coming up to the pace set by their white brothers. Mr. Birch is to be congratulated upon the good work that he is doing.

Apple-Pie Appearance Pays.

"Pull down your vest and wipe off your chin." That's a rather vulgar old saw boys used to throw at one another. Taken literally and figuratively it has a good deal of virtue.

I'm a long ways off and you can't hurt me even with an infernal machine, so I'm going to be daring and say things your teacher would like to say to somebody in your room but "dassent." What I want to say is that the student who doesn't put a good deal of time on his toilet is missing a good bet.

NOW SIT UP AND LISTEN.

"Clothes do not make the man," but they make about all of him in sight and may give him the chance to show what's inside his head and heart. There isn't a school in the land without its good scholars who can't be sent out to take the best places, just because of their personal appearance. The teacher doesn't dare say a word. To tell anybody to press his trousers, brush the dust off his coat, shine his shoes, comb his hair, take his finger nails out of mourning, put on a clean collar, and—well I see a dozen right now with eyes that look like cannon crackers ready to pop, so no more specifications.

THE COST AND THE GAIN.

Cost? Nothing to speak of, if managed right. I know one who looks well dressed every day in ten and fifteen dollar suits. Of course some would spend twice as much and look sloppy because they didn't take care of the clothes. It isn't the cost, but the fit in the beginning and care afterward. Doesn't cost much to keep clean all over, and look clean, and neatness is only a matter of care. But how it counts!

"Marse Douglas," an old-time southern gentleman in Nashville, used to say, "Yes suh, I can always tell a gentleman by his shoes. They're always shined." It wasn't necessary to add "and his cuffs and collars, they're always spotless", for the one who looks after the shoes will have the instinct to look after the rest.

Did you ever notice that everyone wants to see a person before engaging with him in business? Why? Why does the personal impression outweigh all recommendations? What does he make that impression from?

Ever hear of anyone being discharged for being neat and attractive personally? When you do, I'll take this all back. In the meantime be sure it's someone else "overlooking the bet."

GOOD LOOKS AND GOOD GRADES WIN.

The reader who follows this page from month to month will have no trouble in recognizing a view point somewhat different from that of the individual who believes all the qualifications can be learned from books and that the class grades alone are an arbitrary and sure prophecy of the person's future.

It doesn't take half an eye to see that some fifteen years after my commercial course. I have come to value many other lessons not often put in print, and seldom learned out of a book.

Let no one, however, imagine for a moment that any sensible person deplores scholarship or belittles the meaning of high marks in class. Other things equal, scholarship wins. A certain amount of it is indispensable, and that amount is just about all of it you can get in any business school in the land. As a stenographer, nothing can take the place of your being able to spell, take dictation and turn out a good transcript. Simply, other things added to this ability will make you more deservable and better paid.

BOOK AND WORLD LEARNING

Because bread is not enough for the best diet, and because meat and potatoes help, is no excuse for throwing away the bread. Because scholarship is only a part of the equipment of the most successful, is no excuse for doing away with scholarship. Given two applicants of equal scholarship, the neat, well-dressed, pleasing one will land the job.

Some learn readily out of books; others, in the world-school; still others in both. The last named are the best balanced, most successful.



LESSONS IN PENMANSHIP

C. E. DONER,

Supervisor Penmanship, Beverly, Mass., Public Schools.

Send practice for criticisms to "Criticism Editor," Business Educator, Columbus, Ohio.

Lesson 55. Always join a small letter to the *H* as in the word *Humility*. This can also be done with the *K* as in the word *Kindly*. Another way of writing words when the *K* is used is shown in the word *Keeping*.

¹ Humility Humility Humility Humility H
² Heads and hands need training. H H

³ Kindly Kindly Kindly Kindly Kindly K
⁴ Keep your record clear and clean. Keeping

Lesson 56. These exercises help to develop the free arm movement to be applied in making the letters and parts of letters within the exercises. Make the *G* and then circle around it with the indirect retraced ellipse. Do the same with the capital *I*. Begin capital *I* on the line. Observe the direction of each exercise and notice how parts of the letters are made. Also notice where the pen should be stopped and where angles should be made. Let the movement be perfectly free. Do not use the fingers.

¹

²

³

⁴

Lesson 57. The capital *I*—both styles—should begin on the line. The capital *J* should begin a trifle below the line. The loop above the line in *J* is about twice the width of the loop in *I*. The loop in the *I* should be long and slender—not short and wide. *Count.* For the first *I* count 1-2; or, 1-dot, being sure to make it quickly. For the second *I* count 1-stop—finish; or, 1-stop—hook. For *J* count 1-2-3; or, 1-2-quick. In beginning the *I* and *J* the arm must be pushed upward and out of the sleeve. Make each letter rapidly.

¹

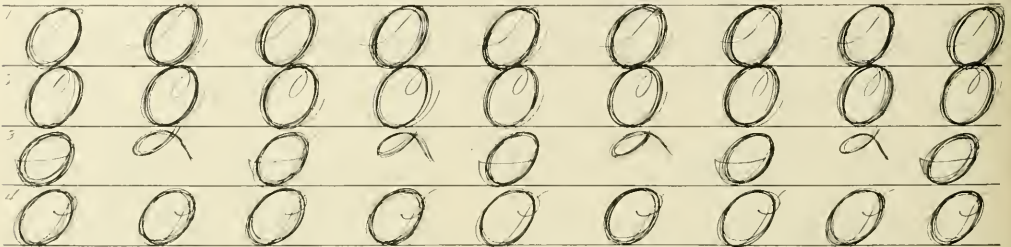
²

³

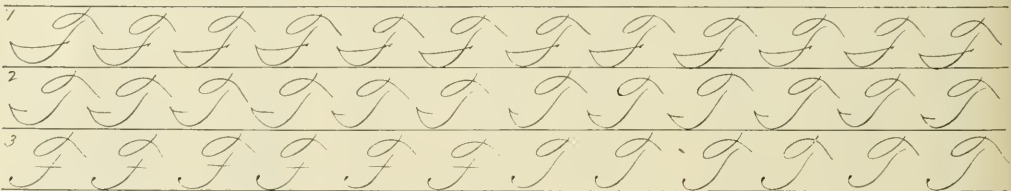
¹ Inhuman Inhuman Inhuman I
² Indolence is the mother of idleness I

³ Jamaica Jamaica Jamaica Jamaica
⁴ June is a very pleasant month June

Lesson 58. Notice how the *N* is joined to the *i* in the word *Inhuman*. This joining is to be done without lifting the pen. Observe the same joining in writing *Jamaica*. Give the words and sentences careful practice.



Lesson 59. This lesson is a general introduction to the letters within the exercises. Make the letter first and then circle around with the exercise. The first copy gives one style of capital *C*. Make the upward stroke quickly, stop at the top and then circle rapidly around the letter with the direct retraced ellipse. The second style of *C* is easily made. In copies 3 and 4 begin the exercise with a downward compound curve and then circle around this curve with the indirect retraced ellipse, being careful to finish in the right way the last time around. The second exercise in copy 3 should be retraced a few times rapidly. This form is used over the capital *T* and *F*. Notice shape of it.



Lesson 60. Make the stem of the *F* and *T* first, then make the top. The top should not touch the stem. The beginning of the top should be nearly circular and the end should drop down to the right of the stem. *Count.* For the *F* in copy 1 count 1-2 dot-1-2. There must be an angle at the left of the stem. *The stem and the top must be made quickly.* For the *T* in copy 2 count 1-hook-1-2; or, 1-finish-1-2. In making the *F* and *T* in copy 3 end the stem with a dot. Make the stem quickly.

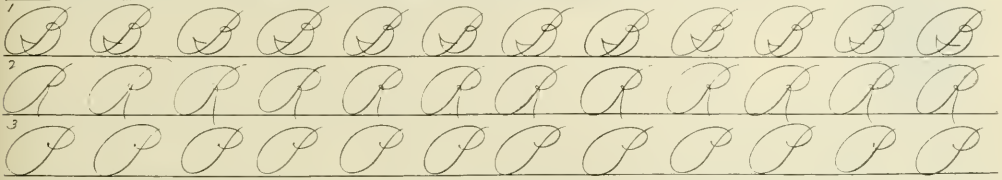
¹ Fathom Fathom Fathom Fathom F
² Form and movement go together. Form

³ Them Them Them Them The
⁴ Think twice before you speak Thinking

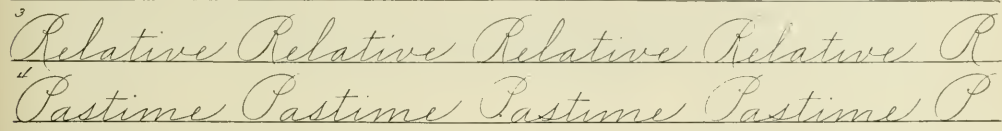
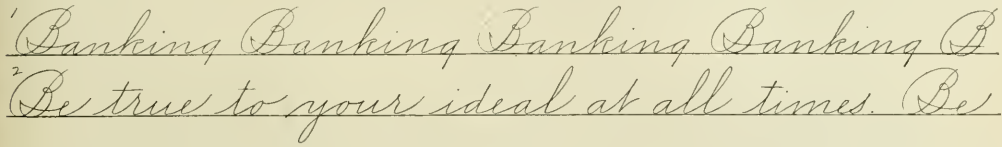
Lesson 61. The *h* can be joined to the *T*, as in the words *Them* and *Think*. As a rule do not join a small letter to the *F* because it does not make a legible letter, and might be mistaken for a *T*. Give the words and sentences a great deal of practice.



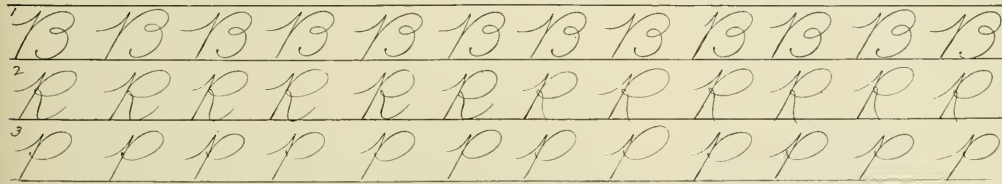
Lesson 62. These letters begin with the same stem as used in *T* and *F*. Make the space wide to the left of the downward stroke and narrow to the right of the downward stroke. *Count.* For the *B* count 1-2-3-stop—finish, making it rapidly. For the *R* count 1-2-3; or, 1-2-light; and for the *P* count 1-2; or, 1-dot. Study the form of each letter carefully.



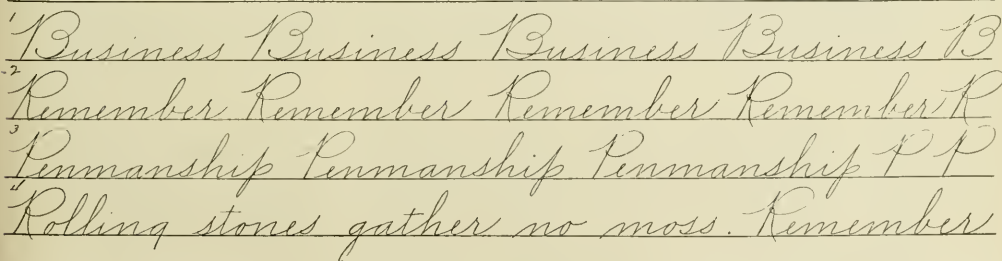
Lesson 63. Notice how the *a* is joined to the *B* in the word *Banking*. This should be done without raising the pen. This same joining can also be used for the *R*. There is a good thought in the sentence, "Be true to your ideal at all times." Practice the lesson faithfully.



Lesson 64. Some prefer this style of *B*, *R* and *P*. Study each letter carefully. Notice the beginning curve of each letter. The circular part of the letter should be the same in height as the downward stroke. *Count.* For the *B* count up-down—1-2-stop; or, 1-2—1-2-dot; or, 1,2—feet-flat; or up-down—swing-around. Make the circular part quickly and stop the pen at the end which makes a dot. For the first *R* count up-down—1-2-3-curve; for the second *R* count up-down—1-2; or, up-down—1-light. For the *P* count up-down—1-2; or, curve-down—1-stop; or, curve-down-swing.



Lesson 65. A long narrow loop may be made in the *B* as in the last letter in copy 1. In this style the stop in the motion is not so decided at the end of the downward stroke. Notice how the *u* is joined to the *B* in the word *Business*. Practice faithfully on the lesson.



Are You Working faithfully for a Good Hand and a Business Education Certificate?



Lessons in Practical Business Writing

R. C. KING

2851 OAKLAND AVENUE

MINNEAPOLIS, MINN.

Specimens for Criticism should reach Columbus by first of month preceding month of publication.

Plate 4. Make ovals in direction indicated by arrow. Use free movement in making *N*. Curve final stroke. See checked letters; they are best. **Plate 5.** Use same free movement on small ovals as on large ones.

Plate 6. We now take up the alphabet in its regular order, first making a movement drill out of each letter, both capital and small letters. Each line should be considered a lesson, and the figure two at left indicates the number of pages that should—must be filled out. Of course this can be increased, but certainly it should not be diminished. Learning to write after one has gotten fairly well started in using the Fore Arm Movement is largely a matter of careful, systematic study and practice,—practice in the right direction. Use a rolling, fairly rapid arm movement. Retraced *A* must be retraced three times. Make only four lines of small *a* in a group and four groups to a line. The pen should not be lifted from start to finish. Apply the movement in making the single letter. Close letter at top. Curve final stroke. Strive for uniform height, slant and spacing in writing the word *ann*.

PLATE 4.

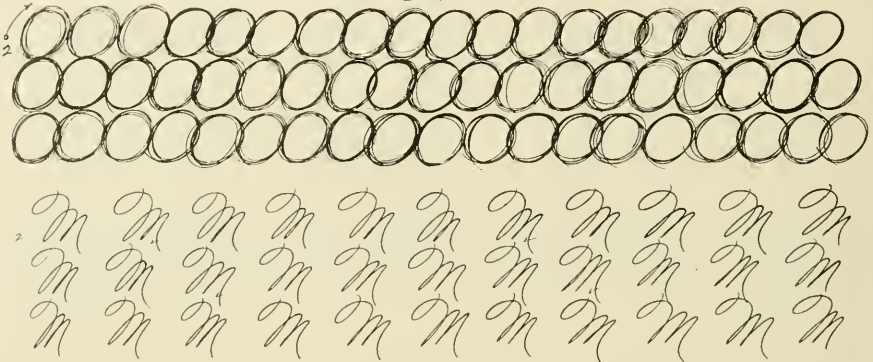


PLATE 5.

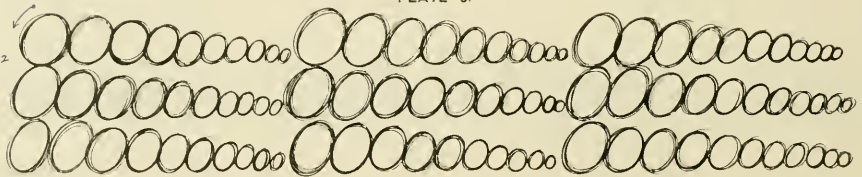


PLATE 6.

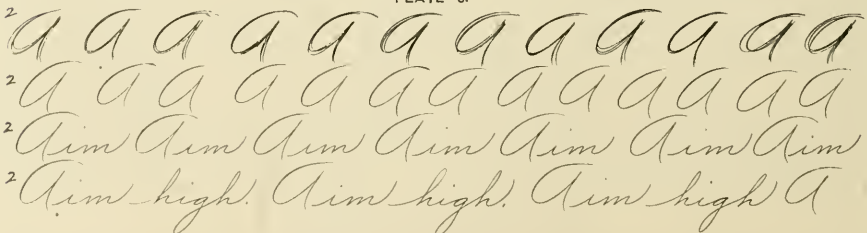
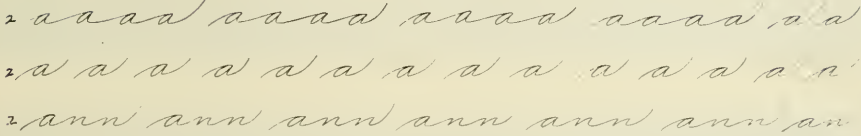




PLATE 6.



CRITICISMS

E. P. L., Ill. Ending strokes too straight. Your write a trifle large. Study form more.

R. F. K., O. You need study form more carefully. Notice the first part of z. You also retrace u and i too far. Practice movement exercises more.

T. J., Chattanooga. The lesson which you sent is entirely too far advanced for you. You need give a great deal more attention to the September and October lessons. You can't do anything with the November and December lessons until you master the first exercises.

D. J. H., N. Y. Too much finger movement. See T. J., Chattanooga.

L. McG., R. I. You need more movement. We would suggest that you develop it by working on small letter exercises, making it very rapidly. Study form closely. Heed carefully the criticisms given you by Mr. Russell.

J. M. M., Ohio. Try to get your lower loops more uniform and stronger. Make the crossing a trifle higher. If it is accuracy that you are striving for we would suggest that you write slower and lift the pen oftener.

R. D. McA., j too tall. You need to learn to master one thing at a time. For instance take the lower loop and don't stop practicing it until you can make it the same every time. Follow this principle closely and you will have less trouble in your penmanship.

C. L. L., R. I. You are gripping your pen. Do not shade down strokes. Study form carefully and practice movement exercises.

L. P. S., Mass. Your work is very strong and business like. Keep up this standard and you will have no trouble in securing a certificate.

C. Z. C., N. Y. Your work is the kind business men like. You are on the right track. Your work, so far as you have gone, is up to our certificate standard.

W. H. A. II., Pawtucket. You need put more work on the September and October lessons. Cultivate a freer movement and a lighter touch. Study form.

S. A. C., Minn. Your work on the first lesson is good with the exception of the i and u exercise. In this exercise keep down strokes straight.

B. H. H., Jamaica. We would suggest that you use a coarser pen and writing fluid. Your ink is not the finest for business writing. The lines in business writing should be coarse and strong in place of dainty and weak.

O. P. M., Topeka. Your work has a very business like appearance. We have no special criticisms. Try to hold up your standard to the end of the year.

H. W., Lebanon. Crossing stroke of x should be on the same slant as the connecting strokes. Some of your work is just a trifle compact. Very good.

J. R. B., Ill. Close o at the top. Otherwise your work is very good.

L. Mc., R. I. You need to cultivate a little lighter touch on the down strokes. Your movement is not quite free enough, especially on capitals.

S. A. C., Minn. Ovals are quite good. Work more now on small letter exercises. Keep up a good free movement at all times.

S. C. D., Ohio. Watch turns and angles closely. Your loops are probably giving you the most trouble. Your work as a whole is very good.

B. F. S., Ind. The ink you are using appears to be too thick; probably you have left it stand open. You need more work on capitals.

H. B. R., Pa. Very good for the first sheet. We would suggest that you master the forms of the letters a little better before you undertake to write words. There is nothing like a complete mastery of every letter.

M. B., N. Y. Your work is very good. It is nearly up to our certificate standard. Can you not do better than this? Watch form closely.

L. T., Calif. Your work is quite good. We believe you would make more progress to go back and master the first lessons as the work you have undertaken to do here is too difficult for you.

J. V., N. Y. Very poor paper. Movement exercises too small. Leave sentence writing alone for the present.

C. S. K., Calif. Up stroke of r and s should be a right curve in place of a left. You have not yet mastered the first lesson in the BUSINESS EDUCATOR, therefore, this lesson is too difficult for you.

J. F. L., S. Dak. Do not dot the i with a figure 1. Keep the dot round. You have not yet mastered the lessons well enough to be able to write sentences well. Practice a great deal on Doner's first two lessons.

C. E. K., Pa. You would do well to cultivate a rounder style of writing. Do not retrace i, u, m and n so far.

O. P. M., Kans. You certainly have the patience that will win out sometime. Do not neglect to master every letter. Always master a letter before you try to write a sentence containing this letter, else you will have trouble. Good work.

M. H. R., Pa. Your work is very free and business like. Try to keep up the standard to the end of the year and win a certificate.

L. P., Calif. c and e are much too large. As a rule keep your other letters taller and not so wide. Your figures are too large.

F. A. P., Calif. 5c postage due on your specimens. Ending strokes are too straight. It would be hard to tell what your letter o is. You need study form carefully.

J. H., Tex. We would suggest that you follow Mr. Doner's lessons carefully, beginning with the September number. You need give a great deal of attention to September and October numbers.

R. H. B., Ky. Very good. Give careful attention to ending strokes. Watch last downward stroke of m and n. Come again.

C. O. R., Calif. You need to master movement, pen holding and the forms of the letters before you undertake the work you are now doing. The work is entirely too difficult for you.

M. G. E., Mass. Study carefully the form of a. o is too narrow.

J. F. L., S. Dak. Notice crossing stroke of x. Dot over i should be round, not long. Try less advanced work.

W. S. S., Ind. Your writing is too angular. You need study form.

C. L. L., Pawtucket. You need to study form carefully. Your a is very poor.

F. C. K., Tex. Considering that you have never studied penmanship before, and that you are only 17 years of age, your writing is very good.

S. M. R., N. J. Practice ovals two spaces high for a while. Put a great deal of time on the September and October lessons.

R. B. W., Pa. Your writing is about the best we have received this month. We would suggest that you put in some good hard practice on loops.

L. P. S., Mass. Very good. You are following Mr. Doner's style closely. You will certainly win a certificate.

N. X., Chicago. Write about twice as rapidly as you do. Ending strokes too straight. Get more force in your writing.

A. P. M., N. Y. Your work is very good. Strengthen your capitals by making them with a more vigorous movement.

W. A. D., Conn. Good work. Study carefully the form of z. Why don't you try for our professional certificate?

A. E. L. We would suggest that you practice on work that is less difficult. Master well the forms of letters before you undertake to write words.

H. W., Pa. Keep straight line exercises more compact. We see no reason why you could not learn to teach penmanship. Mr. Doner himself probably saw the time when he could not write as well as you can. What others have done you can do.

J. R. B., Ill. You are getting to be quite critical. That is what will some day make a fine penman of you. Study form closely.

L. W. L., Calif. The work you sent is entirely too difficult for you. You need more work on movement exercises.

W. L. R., Calif. Keep ovals more compact. It seems as though you have not sufficiently mastered the work as you have gone over it.

O. S. B. Very good. Do not use glossy ink for business writing. Use a coarser pen and get a stronger and firmer line.

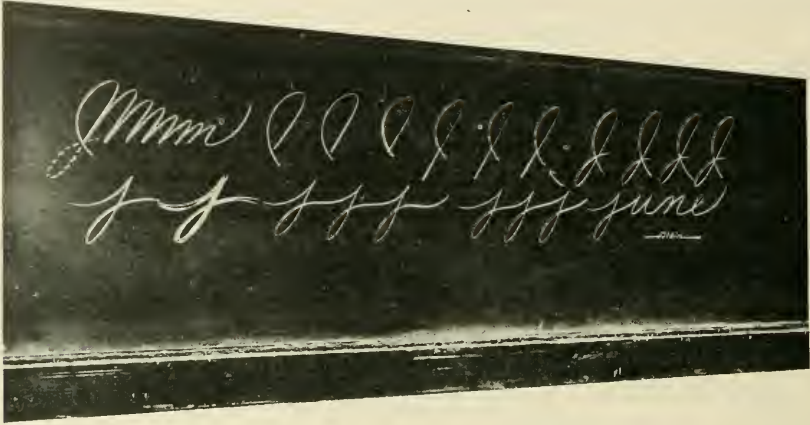
E. B. G., Nebr. Very good. Would suggest that you make your letters a trifle taller but no wider. Leave a trifle more space between letters.

E. M., Pawtucket. Your work is very good. Try to get a stronger line. Have Mr. Russell point out the errors in a, d, and g.

H. T., Milwaukee. Your work is quite good. Write a trifle more rapidly and keep your turns more rounding.

Blackboard Lessons in Business Writing

By America's Leading Teachers of Penmanship



By M. H. Albin, Behnke-Walker Business College, Portland, Ore.

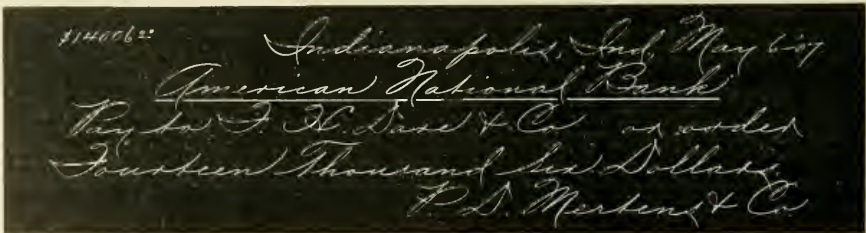
Most of my instruction has been from the blackboard. I have the evidence of results obtained without the use of a copy of penmanship other than that given from the board that would surprise many teachers of penmanship who use engraved copies. There is no class of instruction that is as effective. I speak, however, of large classes, for I seldom handle classes of less than fifty, and more generally have from one hundred to two hundred in the class.

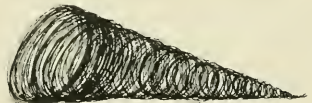
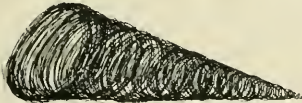
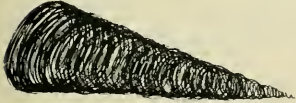
As a class we study form closely first. We then practice quite briskly for freedom of motion, and approach the letter we will practice by a series of exercises that will make its acquirement logical and progressive. Motion is the slogan continually, after we have carefully studied form, and all our work is done in rhythm, to a lively count. Our writing must be a motion picture.

Take the letter illustrated above. We approach it through the practice of the capital *M* exercise, beginning below the base line as indicated in the copy. Our count for this is 1-2-3-4-5-6-7-8, change, 1-2-3-4-5-6-7-8, up, etc. We practice this for as much as ten and fifteen minutes of each hour period as long as we are working on letters based on that principle. Following this exercise we take just the first part of the *M*. This goes to the count of 1-2, 1-2, 1-2, etc. We emphasize the starting point—let the pen strike the paper before it crosses the base-line. We follow this by lengthening the down stroke. We vary the count in this, saying down-straight, down-straight, etc. After they have mastered the upper portion of the letter we begin to call their attention to the general slant of the letter by changing the count to watch-slant, watch-slant, or more-slant, more-slant, for the tendency is to get too little slant rather than too much.

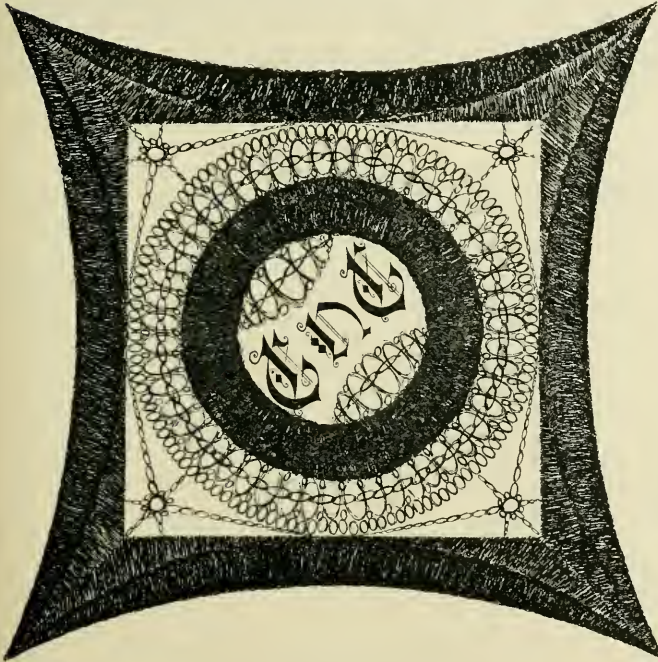
We permit the class to rest a moment, during which time we call their attention to the form of the letter once more. At this time we insist that the lines should all cross at the base-line, and the down stroke be as nearly a straight line as possible. We practice the letter a few moments by watching the blackboard and making an imaginary *J* without permitting the pen to touch the paper. This practice is to the count of 1-2-3, 1-2-3, stud-ie-form, stud-ie-form, etc. Then we take up the pen and follow out the idea of form through the control of motion, embodying the instruction in the count by such expressions as down-stroke-straight, do-not-shade, light-er-yet, lift-the-pen-on-up-stroke, etc.

The counting idea is followed out in all exercises, letters and words. The entire copy is not placed on the board at one time, but is developed from the exercise, and placed on the board just as the class is called upon to practice it. I would like to hear from others in regard to counting—their method, etc.

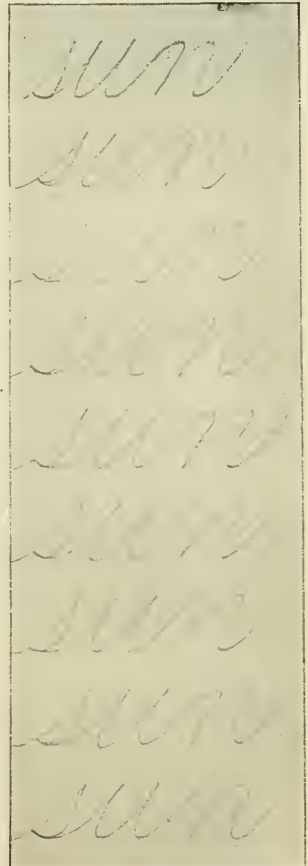




By Grace Springer, New Cumberland, Pa., pupil of D. L. M. Kaker, College of Commerce, Harrisburg, Pa.



By Clifton Martin, pupil, Hardie M. Towell, teacher, Central Normal College, Danville, Ind.



By Steve Pap, 6th grade pupil, public schools, Duquesne, Pa., I. S. Light, Supt. of writing. This is arm, not finger movement. It is neither script drawing nor scribbling. Form is gotten by a free arm instead of by a slow finger movement. Engraved nearly same size.

Are You Following Faithfully Your Teachers' Instructions in Writing? Win a Good Hand, a Business Education Certificate, and Success.



Lessons in Ornamental Writing

F. S. HEATH, CONCORD, N. H.

Send work to Mr. Heath, Concord, N. H., by the 15th of the month, for criticism in the BUSINESS EDUCATOR.
Enclose stamps if you want your work returned.

Instruction for Lesson 6--7. S. Heath.

Having become familiar with all the capital and small letters in simple combinations, the student is now ready to take up miscellaneous work. Too many of us who pass for penmen do creditable work on certain forms and words, but fall off greatly in our execution of that which we have not previously practiced. It should not be so. While the highest possible skill will always be shown on work made familiar by much practice, the penman should be sufficiently skillful to write well anything that is presented. Therefore, the student should frequently test his skill upon new work. This lesson is intended to suggest an excellent way to increase one's skill in general writing. When, in your reading of good literature, you find a sentence, paragraph or verse which embodies a good thought well expressed, or a helpful truth, write it out in your very best hand and place it in a scrap book kept for this particular purpose. Such a book is valuable in two directions. First, for the preservation in neat form of gems from the world's best minds; second, for the record of your skill and progress in the art of beautiful writing.

Make use of different styles of writing—bold and dashy, delicate and fine, compact, medium, running, abbreviated. Thus you will add variety to beauty. Try to adapt the style to the sentiment. Are there not strong, manly thoughts which are best dressed in heavy shades and bold letters? On the other hand, there are finer sentiments where delicate writing is more appropriate. Use judgment, discrimination and taste in these matters.

As a rule, flourishes and ornamentation should be used sparingly. A few grace lines, judiciously placed, are usually sufficient to suggest charm and beauty. It is better to underdo than to overdo. The initial may be made quite elaborate, but capitals in the body of a sentence or paragraph should be quite simple. Sometimes the initial letter of the first line of poetry may be larger and more fancy than the others. It is a good rule to make the capitals which start the indented lines rather plain and simple.

I wish each one who is following these lessons would send me a slip of his best work embracing one of the copies of this lesson. I will put them all in a scrap book to look at in future years. The next lesson will take up signature writing and will be one of the most interesting thus far.

~22~

This faith in something and

enthusiasm for something that makes a life worth

looking at

—Oliver Wendell Holmes—

~23~

Columbia.

How we know what a land God hath placed in our hand,

To be made into stars, gems, or crushed in the sand?

Will Carleton



-14-

Count that day lost
 Whose low-descending sun
 Views at thy hand
 No worthy action done



-FJA-

Because of the crowded condition of the BUSINESS EDUCATOR this month, owing to report of the Pittsburg meeting, Mr. Heath's criticisms were given by letter.

Cambridge, Jan 14 1908.

Dear Friend

I enclose herewith as a specimen of my ornamental penmanship in which I trust you will find something to admire.

Yours very truly

E. Robinson

By Mr. H. L. Darner, Assistant Zanerian Instructor.

Pen Movement Writing



EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

Professional Poetry.

This is the day and age of specialists. Narrowness is the tendency of specialism. "Know every thing of something, and something of every thing," is the sagest advice ever given to specialists. We are apt, however, to "cut out" the second half.

Melville Cassmore, State of Washington, City of Seattle, is the true type of a specialist. He knows much more than his specialty—commercial education. And he knows more of that than if he knew less of many other things.

Without flattering the sage of Concord, I must confess that there is a courage and a quality in Cassmore which reminds me of Emerson. He's a philosopher and poet and a practical business man as well. Teaching is his business—his profession his vocation; but specialized literature is his avocation.

At least that's the way it looks here in Columbus when we receive some of his verses. And inasmuch as we promptly plan to print all we receive, you have a chance to judge of the merit of his work as well as we.

If you think he pushes a quill with the grace of a poet—even a near-poet, the courage of a man of convictions, and the sanity of a level headed teacher of common commercial subjects, say so to the ye editor, or to Cassmore, and we may be able to "press the button" to more nuggets of wit and wisdom and sense and irony than has yet been the fortune of our profession.

We care nothing for poetry as such, but we do care for it as a vehicle of expression, and when it carries conviction and ideas along the line of our common calling, we then care for it enough to publish it.

The tribute to Packard in this number of THE BUSINESS EDUCATOR is worth the price of a year's subscription of any man's money who loves his profession, who honors the pioneers, and who believes in breadth of view and leadership.

Ours is a calling as noble and serviceable as any the sun shines on; then why not recognize its higher value in verse as well as in values of a baser sort? If we ourselves do not respect and revere our work in songs other than the mighty, vulgar dollar, how can we expect others to do so?

Then here's to Cassmore's Pegasus; may he give wings to many pent-up thoughts, practical as well as poetical and up-lifting.

We solicit his contributions and your perusal—and then your opinion.

Pencils Productive of Poor Penmanship.

One of the reasons why we do not have better writing in upper grammar grades and high schools is that pupils do too much writing with the pencil and too little with the pen.

Not long since the writer visited a commercial department of a high school where pen and ink were unknown. Think what a business college would be like without pens and ink!

Anyone knows upon a minute's reflection that pencil writing is destructive to good writing. To practice fifteen minutes a day with pen and ink, and ten times fifteen minutes with pencil, means little progress.

Pencils require pressure; pressure requires gripping; gripping cramps the muscles; finger movement results.

More writing with the pen and less writing with the pencil will mean no inconsiderable improvement in the writing of the upper grades and high schools.

Poor pens are another source of inferior writing. Pens that wholesale at from ten to thirty cents a gross are dear at any price. No school board that understands the pen business can be fooled with such prices and goods (bads.)

Slippery, nickled, glass-topped holders are another evil which should be suppressed by law and their manufacture stopped.

So long as these inferior tools are used so long will the writing lesson be productive of but half of the good which should naturally result from it.

Questioned and Answered.

Is there much demand for Engrossers who work for a salary, and about how much salary do they receive a year?

A. W. COOPER.

There is a constantly increasing demand for engrossing artists. The salaries vary in accordance with ability and experience all the way from \$5.00 a week to begin on to \$10.00 and \$50.00 a week to end with. You'll do well to take up the work professionally, since you evidently possess talent.

Hymeneal

Rev. and Mrs. L. D. Barry
announce the marriage of their daughter,
Laura Elizabeth

to
Mr. F. E. Hermann Jaeger,
at
St. Paul's Evangelical Lutheran Church,
Massillon, Ohio,
December twenty-five
nineteen hundred and seven.

The Frankfurt,
5th and Indiana,
Toledo, Ohio.

William D. McDaniels
Anna M. Nordheim
Married
Tuesday, the twenty-fourth of December
nineteen hundred and seven
Decorah, Iowa

At Home
After January 15, 1908
165 Broad Street
Oshkosh, Wisconsin

Hymeneal Results.
Frances Margaret Brown
Dec. 8, 1907. Weight 8 1/2 Lbs.

Mr. & Mrs. F. Marion Brown
Helena, Mont.

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Business Educator for
January, 1908.

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HIGHER ACCOUNTING, R. M. Brown-Ing, C. P. A., Sadler's Bus. Coll., Baltimore, Md.

PRACTICAL FINANCE, R. J. Bennett, C. A., C. P. A., Detroit Business University, Detroit, Mich.

LAW, Wm. C. Sprague, Detroit, Mich., Sprague's Correspondence School of Law.

SCHOOL ADVERTISING, M. W. Cassmore, Seattle Commercial School, Seattle, Wn.

SCHOOL AND PROFESSIONAL.

NEWS NOTES AND NOTICES.

CATALOGS AND CIRCULARS.

ETC. ETC. ETC.



THE CALL OF THE CITY A SERIAL FOR AMBITIOUS BOYS AND GIRLS

BY CHARLES T. CRAGIN.

Thompson's Business School, Holyoke, Mass.

The Perils of The City. Part 2.

WANTED: "I want to be somebody's stenographer or bookkeeper; not his sweetheart. I have been in Chicago three days answering want ads, and I've had more chances to be somebody's darling than I ever knew existed. If there is a man in Chicago who wants help and would rather have a girl attending to business than making goo-goo eyes, I should like to hear from him. I already have a sweetheart of my own."

I cut the above out of the *New York World* sometime since and the next day there was published a cut of the young woman and further information that she had received over 100 answers to her advertisement but concluded they were from trillers and had therefore decided to go home to Indianapolis and leave Chicago to its fate. Before she went she told the reporter about her experience in looking for work in the big city and the impudent questions asked her by prospective employers, who wanted stenographers who were "good fellows" and supper companions.

There is considerable amount of this kind of stuff published from time to time and most of it is furnished by young women like the writer of this advertisement.

A young woman capable of such a production would be pretty sure to encounter more or less foolish talk in the course of a day's wanderings from office to office in search of a position, for her attitude would invite it and the offices which allow young women to make personal application without an appointment often contain men who are as foolish as the girls who go there.

BRAINS, NOT SEX, DEMANDED.

I have said before that the cities are the brain markets of the world and when brains are wanted the buyer does not care whether those brains are in the skull of a man or woman. Mrs. Humphry Ward or Edith Wharton are paid as much for a novel as any living man. The founder and manager of "The Fair," one of Chicago's greatest department stores, is a woman. So are the confidential secretaries of H. H. Rogers of the Standard Oil, and H. C. Frick, the iron king, and both have secrets enough to keep, and are well paid for doing it.

But when it comes to advising a young woman with brains, but without money or acquaintances, to come from the country town, or small city, to seek fame and fortune

in a great commercial center like New York or Chicago, I should not be in a hurry to do so. The young man can knock about lunch counters or eat 15 cent table d'hote dinners and room in a 7 x 9 hall bedroom for a while and it will not hurt him, in fact it will do him good, and if there is an occasional wisp of hay in his hair it only excites passing comment as does the country fit of his clothes. The city's perils to him are open and plainly in evidence, too, and the churches, Y. M. C. A. and other institutions are doing their best to protect him.

But with the girl it is different. She cannot knock about much without showing the wear and tear of the process. A homeless girl in a lodging house is not to be envied and places provided for her comfort and innocent amusement are few and far between. So far as perils are concerned, the girl is in much less danger than the young man, for it is all nonsense to think that the average business man in our big cities is a "moral leper" seeking to corrupt the innocence of every good looking girl in his office. The average American Business man is a very decent fellow and treats his female help with kindness and courtesy, and he is far too busy in our big cities to waste much time in trying to lead girls astray even if he were so inclined. Indeed the girl in the country is in more danger than in the city, for men are the same in country or city, and the country lawyer or business man has more time to devote to gallantry, if he is so inclined, than has the man who does business in the tremendous crush of New York or Chicago or any great city.

WOMAN, HIGHER THAN MAN.

Many young women do go to the big cities, allured by the higher wages paid to really good stenographers and bookkeepers, and there is some satisfaction in drawing \$15 to \$25 salary instead of \$8 to \$12 which they get in the smaller places.

There are plenty of wrecks of women in every big city, and a wrecked woman with haggard face, paint-daubed cheeks and lips, eyes brilliant with drugs or swimming with drink, and hair of artificial hue is far more pitiable and awfully respectable than the low fallen. Woman is a higher specimen of animal creation than man to begin with, and when she falls, she has farther to fall and gets more terribly crushed and broken. Few indeed of the fallen women of the big cities are recruited from the great army of business school graduates, who, in those cities, earn a more or less satisfactory salary. The reason for this is evident enough: A girl who is earnest and industrious and ambitious enough to go

through a good school and fit herself to do first class work in the business world, has that finest of equipments for boy or girl, a level head, and while the female wrecks of the city are often not lacking in many good qualities of heart, they certainly lack in level-headedness.

The business girl of to-day is not a child in knowledge of the world, and she should not be if she is going out into its perils. If she comes to the city to find a market for her brains she will know how to guard herself from its perils fully as well as the average young man. If she is wise she will not, like the young woman who writes the sensational and silly advertisement with which this paper opens, go trotting about Chicago or New York answering want ads for it is a wearisome business, wears out much shoe leather and produces little result. Her teachers have told her, if they knew their business, that very few first class houses advertise for such help through the want columns of the city papers.

PLACES A PLENTY FOR TYPISTS—BUT?

The Typewriter Companies, Remington, Smith Premier, Underwood and others, all have employment departments in every large city and a first class girl stenographer and operator of any of these machines has little difficulty in securing a position with a reputable house if she can pass the examination given by these companies before they will place her name upon their employment card. If you are not able to pass such an examination, which would require you to take dictation of entirely new, but not very difficult, matter at 100 words a minute or more and bring in a correct transcript from the machine in about the same time you would have to do it in any first class business house where you were drawing a salary of \$12 or \$15 per week. If you cannot do this then, in the name of common sense, don't come to the city, even if you have friends who will board you or relatives who will watch over you like a hen over her chickens. For, let me whisper in your ear confidentially: The city does not want more stenographers of the kind who have been graduated from school with a record of 25 or 150 or 250 or any old number of words per minute of matter which they know by heart and who, when somebody besides the teacher dictates 80 or 100 words of strange matter blank ignominiously or else, after an hour or two of wrestling with the machine bring in a transcript which contains statements which would make St. Gauden's bronze statue of Grief, the saddest piece of sculpture known to mortal man, rise and kick up her heels and laugh herself into fits at their absurdity and as like as not cause the keelson of the dictator to totter on her throne. No, girls, the cities have an abundant supply of female help who cannot do things already. The "\$7.50 for Three Months" schools, and some much higher priced ones, and the schools where they teach you shorthand in thirty days, are working overtime to turn out the girls of the kindergarten material, with pigtails down the back, which make up a large part of their clientele. The city wants girls who can do things and the country high school



What 16-year old Willie Desmond, Pontiac, Ill., saw at Springfield during session of State Teachers' Association, Christmas week.



girl or the young school teacher who has taken a course at a good business school generally can do things as much better than the girl of the city who goes to the matinee every Saturday and a dance or two during the week, as the country boy can do things better than the better dressed and more precocious lad of the city. There is a place for both in the big centers of trade.

FROM COUNTRY TO CITY AND BACK.

In the office which was my headquarters in Chicago our stenographer was a girl from a little town in Iowa. She went to business college in Cedar Rapids where she had met the head of our Company and he asked her to come to Chicago. She had no friends there but she soon made them. She was good-looking and ambitious and she could do things and do them right and she very soon drew \$75 a month for it, and when the boss said: "Will you go to New York and work in the office there?" she was not a bit afraid, though she hated to leave windy and dirty but sociable old "Chi." But she went and her pay went up until she got tired of pounding a typewriter and went back to the country town in Iowa and married a young business man. Good luck to them both for she was a dear girl and the city did her good, not harm.

A slim slip of a girl with cool grey eyes, whom I knew, came in to see me one day in New York from the country city where she took shorthand of me and where, in a law office she got \$900 a week. Said she: "I like New York pretty well and I believe I'll go into the Remington office and take their examination and see if I'm good enough for a New York job." She did so, and when the examiner looked at her transcript and at her general appearance, for she was not dressed like a songbird but like a lady of taste and refinement, he said, "Where have you worked?" She told him in a law office, naming her city. "Well," said he, "I can place you in a good law office on Wall street, I think. They want good stenographers and your work is first-class and you look as if you could fill the bill."

"I'll give you a letter and you tell them you want \$18 to begin with." He did so and she got the place and has had it ever since and has had her pay raised a couple of times, simply because she could do things, and I could tell you of many more I know like these, who have done well and who enjoy life as well as one can expect to enjoy it where business is active and work hard, as it always is, if the pay is above the average.

These girls and others like them are in no special danger from the perils of the city because they have self-respect and high character which protect its owner better than any other safeguard whether in the country or in the city.

BOARD AND ROOM.

There are so few good boarding places for girls in the great cities of this country, that I ought not to close this article without mentioning that unique institution the Trowmart Inn at Abingdon Square and Fourth St., New York. It was erected two years ago by Mr. Martin, the owner of the magnificent Hotel "Martinique," one of Broadway's most splendid hostleries, in memory of his son Trowbridge, and dedicated to the service of the "Working Girls" who do not wish to accept charity, yet can not afford to pay the prices necessary in a first-class boarding house.

I had read about this institution, and so, one day last winter I went down to see it and a good-looking young woman who had charge of the office showed me around. It is a hotel with no hard and fast regulations about it. All that is required of a girl is that she furnish references and that she behave herself as she would in any first-class hotel. If she earns more than \$1500 a week she will not be admitted to the "Trowmart Inn" for Mr. Martin says his capacity is limited to 275, and he wishes to do the most good to those who need it most.

There is a big music room large enough for dancing, and there is a fine pianola to furnish music. There are sewing rooms with several sewing machines, where a girl can do her own dress-making if she chooses, and at present there is a tremendous rush of dress-making for there are no less than nine engaged girls in the establishment, and there have been thirty-seven weddings of inmates during the past year. There is a laundry with every equipment, where girls can do their own washing and ironing if they choose. There are a great many single rooms and many double rooms in the house, and they are well and neatly furnished, but perhaps the most attractive feature of the "Trowmart Inn" are the six small private parlors, just about big enough for two, or four in a pinch, where the girls can receive a gentleman caller without having all the inmates of the house size him up. These are in constant demand and are no doubt accountable to some extent for the large number of losses by marriage from the inmates of the Trowmart. The price of board and room, including the use of the library and all the other conveniences of the house is \$5.00 for a single room, or \$4.50 where two girls room together. A price lower than any boarding house would think of giving for like accommodations. There may be similar institutions to the Trowmart Inn in other cities, but I have never seen anything that was its equal in comfort for the money, and I wish there were more like it.

Mr. Martin says he has made no money out of the institution but that it has paid

expenses from the start, and that was all he expected or desired from his investment. He also says that he believes that young women should marry when the right man appears and in this I fully agree with him but it does not make a girl less fit to have charge of the responsible business of house-keeping because she has shown that she could take care of herself when she was doing business alone.

Cooperation in Missouri.

Informal Meeting of Commercial Teachers in Kansas City, Mo.

On December 26th, 1907, a representative body of Commercial Teachers from the various schools of Kansas City was called together for the purpose of adopting plans for the organization of a Commercial Teachers' Association.

It was decided to hold the first informal meeting Saturday, February 15th, 1908. A short programme will be rendered as outlined below, to be followed by a banquet and reception given at one of the leading hotels. A cordial invitation is extended to all school proprietors and commercial teachers in both public and private schools. Meeting to be held in the rooms of the Central High School corner of 11th and Locust Streets.

MORNING SESSION 9:30-12:00 A. M.

Music.

Address of welcome by Chairman—P. B. S. Peters, Manual Training High School.

Response—O. D. Noble, Sedalia, Mo.

SHORTHAND AND TYPEWRITING—10:00 A. M.—12:00 P. M.

What Constitutes a Good Shorthand Course—E. A. Gabe, Kansas City Business College. Miss Bessie Dinklage, Draughton's Business College. Miss M. E. Alford, Columbia Business College. Methods of Teaching, Classifying and Grading Students—Miss Nettie Hunt, Miss Hunt's School of Shorthand. Discussion.

Typewriting—Lester McDowell, Spalding's Commercial College. Discussion.

AFTERNOON SESSION 2:00-4:30 P. M. BOOKKEEPING 2:00-3:30

What Constitutes a Good Bookkeeper—J. A. Halley, Expert Acct.

In What Way Should a Teacher Assist the Student—G. A. Henry, Central Business College. Discussion.

What Supplementary Subjects Should be Taught in Connection with Bookkeeping—F. J. Kirker, Spalding's Commercial College. Discussion.

INTERMISSION. PENMANSHIP—3:45-4:45 P. M.

Penmanship in the Business College—F. W. Tamblin, Brown's Business College.—Discussion.

Penmanship in the High Schools—J. E. Boyd, High School, Kansas City, Kans. Discussion.

Value of Ornamental Penmanship to the Business College. C. W. Ransom, Kansas City, Mo.

Discussion as to a permanent organization.

Reception 7:30

Banquet 8:30

F. W. Tamblin }
G. A. Henry } Committee
C. W. Ransom }



The Annex Hotel Banquet where 200 Federationists Feasted and were filled full to overflowing with physical food, fraternal feeling, and "flow of soul."



L. E. STACY,
Secretary, 1907, Vice-Pres., 1908.



C. S. CHAMBERS,
President, 1907.



L. C. MCCANN,
President, 1908.

**Report of
The National Penmanship Teachers' Association.**

Mr. E. E. Stacy, Secretary, Meadville, Pa.

Thursday afternoon, December, 26, 1907, the Penmanship Teachers and Penmen of the United States began to assemble at the Hotel Annex. Before the evening was over, a large number of the members of this Section had met for the first time in twelve months, and a general interest was manifested in the program which was to be carried out.

DECEMBER 27, 1907—9:30 A. M.

First session of the Penmanship Section was called to order, in the Martin School, by President C. S. Chambers of Covington, Ky. Among other things, Mr. Chambers recommended that the members advance their different ideas and if they had some new thought which would be valuable to the profession in general, to bring it up and give all the advantage of the discussion. He specially thanked those who had been so active during the past year in advancing the cause of the Penmanship Section.

"The Value of Extremes in Business Writing" was ably discussed by

J. E. Plummer, Sadler's Business College, Baltimore, Md. He had with him a number of specimens of students' work, taken from his classes, and these were passed around for general inspection. Mr. Plummer demonstrated his ideas in a practical manner, and while some of his theories are not accepted by the majority of teachers, yet they were reasonable and worthy of careful attention. Mr. Plummer is an off-hand speaker, very enthusiastic, and we imagine that he gets results from his classes.

Mr. R. A. Grant, Yeatman High School, St. Louis, Mo., had for his topic, "Speed and Legibility vs. Slow Accurate Writing in the Class Room." Mr. Grant handled his subject in his usual interesting manner, organized the Section into a writing class, and gave a demonstration of his methods of teaching. He illustrated his talk at the blackboard, and had the teachers writing copies given at the rate of speed advocated by him. While some of the teachers found the work too speedy, yet there was a general approval of his style and the methods employed.

AWARD COMMITTEE.

The Section accepted the rules for judging the exhibit of penmanship, and the President appointed the following committee to judge the specimens:

Mr. C. C. Lister, New York city, N. Y., Chairman.

Mr. E. M. Huntsinger, Hartford, Conn., and J. G. Frey, Cleveland, O.

DECEMBER 28, 1907—9:30 A. M.

The first number on the program was "The Teacher and His Subject," by Horace G. Healey, Editor Penman's Art Journal, New York, N. Y. Mr. Healey's talk was of more than ordinary interest, and should prove very beneficial to those who were fortunate enough to hear it. Mr. Healey is a teacher of ability, and in his connection with the Art Journal he has an opportunity of becoming acquainted with the results secured by different teachers who advocate different methods. His ideas with regard to securing the interest of the student are exceptionally good.

Mr. R. C. Cottrell, Supervisor of Penmanship, Elwood, Ind., had for his subject, "What a Supervisor finds in the way of Good Writing." He took



J. E. PLUMMER.



H. G. HEALEY.



R. A. GRANT.



up the different methods of interesting teachers in the work as well as securing the proper practice from the pupils and gave valuable suggestions on the preparation of manuscript work which is handed in from time to time by the student. One paragraph in Mr. Cottrell's address which is worthy the attention of every teacher is as follows: "At all times remain cheerful. I cannot omit saying a word about cheerfulness, as it has a great influence. I just recall a long faced, sober teacher; the children are afraid to move, and the work shows the same fear as the children; it is stiff, angular and anything but freely executed. I know another instructor, one on whose face I have never seen any other expression except earnestness and cheerfulness; when you step inside the room, everyone greets you with a smile; the atmosphere is pleasant; you like to be there; you hate to go; the writing period is inspiring and the work is done in a cheerful manner. The work is legible and freely executed; life to them seems worth while. Writing is not a drudgery but a pleasure, and the results are gratifying."

"The Value of Penmanship to the Commercial Teacher," by E. E. Gaylord in Beverly, Mass., received more than the usual amount of attention from the teachers present. Mr. Gaylord is an authority on the needs of the commercial teacher, and we think that his subject should interest every progressive teacher of the commercial branches. We quote as follows: "At least 95% of those who want commercial teachers expressly stipulate that these teachers must be good penmen, and, in some cases, Superior Penmen. Ornamental script and the oblique holders are by no means handicaps; indeed, some school officials insist that the ability to do high-grade shaded writing is essential; not that it is to be taught, but that it is to be used for advertising purposes. However, where one man specifies ornamental script, a hundred will ex-



F. O. PINKS,
Ch. Ex. Committee, 1907.

pressly say that plain business writing is all they need. Not a few teachers are unemployed because they cannot write well. Besides, all other things being equal, the facile penman among commercial teachers easily commands from 10 to 25% more salary than his colleague who does not write well, not to mention the perquisites in the form of income from card writing, engrossing, etc."

Following Mr. Gaylord's address was a paper by E. W. Stein, of Duff's College, Pittsburg, Pa., on "Radiation." On account of illness, Mr. Stein was unable to be present, and his paper was read by Mr. J. C. McIntire of Duff's College. Mr. Stein handled his subject in a way which proved interesting, and he brought forth some new thoughts for the consideration of teachers. The appellation of "Radiation" was given to his subject by Mr. Stein in place of the more common terms, such as Personal Magnetism, Force of Character, etc.

MONDAY, DECEMBER 30, 1907.

None of the regular program members being present, Mr. Chambers called on Mr. C. A. Faust of Chicago,

Illinois, who gave an interesting talk on the teaching of penmanship. Mr. Faust emphasized the importance of natural slant and natural position, and the fact that more attention should be given to the meaning of movement drills; they should have a definite beginning and ending, uniformity of height, slant, etc. Mr. Faust advocates the push and pull movement, and condemns an excess of lateral motion.

Following the talk by Mr. Faust, was an address by Mr. A. N. Palmer of New York, on, "Writing for the Masses." Mr. Palmer handled his subject in his characteristic manner, and commanded the attention of the entire Section. He dealt mainly with the teaching of penmanship in the public schools, and contended that muscular movement could be taught in the first grades. A number of interesting specimens were shown, and the results exhibited were certainly excellent.

Mr. C. E. Doner of Beverly, Mass., was next on the program, with the subject, "Arm Movement in the Primary Grades." Mr. Doner is one of our most successful teachers and supervisors of penmanship, and his ideas deserve thoughtful attention. We quote from his address as follows: "I am a firm believer in teaching arm movement in the primary grades, but only as supplementary work. I mean by supplementary work, that movement exercises should be practiced in connection with the regular penmanship lesson. I think that arm movement and its application to all written work should begin in the fifth grade, possibly in the fourth."

"Correlation of Penmanship and other Branches," by K. C. Atticks, Baltimore Business College, Baltimore, Md. Mr. Atticks called the member's attention to one of the most common difficulties which confronts the teacher of penmanship in Commercial schools. Many of them do



R. C. COTTRELL.



A. N. PALMER.



C. E. DONER, Sec., 1908.



not require a certain standing of penmanship in the written work of the arithmetic, spelling, correspondence, and other classes.

We quote as follows: "I will ask you to pardon me for one reference to my own experience in teaching the public school branches. The work to which I refer was done in four different schools of practically the same character. In two of these schools the first written work that I received was practically all well written. The papers were full sheets and clean, and the work was well arranged on the papers. In the other two schools the first papers received were badly written, many of the sheets were soiled or torn, and the work was so badly arranged on the papers that it was almost impossible to examine it. The difference was due entirely to the kind of work that the previous teachers were willing to accept, and not the ability of the pupil."

Mr. Atticks' paper was an excellent one, and we regret that we are unable to give it complete, but it will appear in full in the Official Report.

TUESDAY, DECEMBER, 31, 1907.

The first number on the program was, "Engrossing as a Business," by F. W. Martin, Boston, Mass. Mr. Martin was not present, but he sent a paper to the convention to represent him, and which will appear in the Federation Report.

"The Penmanship Trinity," by C. P. Zaner, Columbus, Ohio, took up the subject of the machinery required to do good writing. Mr. Zaner illustrated his talk by demonstrating on the blackboard the different kinds of penmanship which would result from different positions and manner of holding the pen. We quote from Mr. Zaner's address as follows:

"The fellow who says he never writes two cards alike is the one who utilizes little control, and consequently is unable to write twice alike."



K. C. ATTICKS.

"The Beginning Class in Penmanship," by W. C. Henning, Associate Editor American Penman, Cedar Rapids, Ia. This was Mr. Henning's first appearance before the members of the Penmanship Section for some three or four years. He is a penman of exceptional skill, and is able to give competent advice on matters pertaining to penmanship work. In his address, he followed the career of the average student in the Commercial School, and spoke of the fact that it was interesting to notice the development of scrawly writers into good business penmen.

Penmanship Awards.

The report of the committee appointed to judge the exhibit of Penmanship was submitted and accepted by the Section. This report is as follows:

The following are in the opinion of the undersigned committee, the proper awards for the penmanship exhibited at the meeting of the National Penmanship Teachers' Association, held at Pittsburg, December 28th to 31st, 1907:

BUSINESS COLLEGE PENMANSHIP:

FIRST AWARD: Ferris Institute, Big Rapids, Michigan; A. M. Wonnell, Instructor.

SECOND AWARD: Inter-State Commercial College, Reading, Pa.; G. E. Gustafson, Penman.

THIRD AWARD: Spencerian Business College, Cleveland, Ohio.

HONORABLE MENTION: Lackawanna Business College, Scranton, Pa.; F. O. Pinks, Instructor. Meadville Commercial College, Meadville, Pa.; R. D. Powell, Instructor.

PUBLIC SCHOOLS:

FIRST AWARD: Public Schools of Muskegon, Michigan; Lena M. Kovick, Supervisor.

SECOND AWARD: Public Schools of Circleville, Ohio; Harp Van Riper, Supervisor.

THIRD AWARD: Public Schools of Rocky River, Ohio; F. F. Mushrush, Supervisor.

HONORABLE MENTION: Public Schools of Little Rock, Arkansas; F. O. Putman, Supervisor. Public Schools of St. Joseph, Missouri; Agnes M. Ford, Principal. Batavia High School, Batavia, Ill.

PAROCHIAL SCHOOLS:

FIRST AWARD: St. Michaels School, Chicago, Illinois; Sisters of Holy Family of Nazareth.

SECOND AWARD: St. Elizabeth Indian School, Purcell, Oklahoma; Sister M. Patricia, Principal.

THIRD AWARD: St. Mary's School, Sharpsburg, Pa.; Sisters of St. Francis.

HONORABLE MENTION: St. Mary's School, Anderson, Ind.

It was regretted by this committee that a number of exhibits in each of the three classes which were of a high order of excellence, had to be thrown out because of non-compliance with the rules governing this exhibit of penmanship. Had it been possible to so construe these rules as to include the exhibits thrown out, this committee would have been glad to do so; but the rules were so positive as to render this impossible if we were to render our decision conscientiously.

The above report respectfully submitted by the undersigned committee.

C. C. LISTER, Chairman.
E. M. HUNTSINGER,
J. G. FREY.

"One Way of Doing it; Other Ways May Prove as Good," was the topic assigned to Mr. D. W. Hoff, Lawrence, Mass. Mr. Hoff evidently understands the subject of supervision of penmanship, and gave an address which should prove of value to the teachers of penmanship who are in public school work. Mr. Hoff made some very good points, some of which are as follows. The arm should be perfectly free to do the work required



W. C. HENNING.



C. P. ZANER.



D. W. HOFF.



of it, and it is the duty of the teacher to see that all impediments are removed. He spoke of the wearing of sweaters in many schools and the fact that it was impossible to secure good work under such conditions. The seat and desk adjustments must be suitable for the student, and the student's confidence in his ability to do the work must be developed. All teaching should be positive and not negative.

LEFT-HANDED PENMEN.

Mr. J. C. McIntire introduced the following resolution which was discussed favorably by a number of members present. Mr. Hoff gave statistics of 314 pupils who have been changed from left hand writers to right hand writers in the Lawrence schools.

Resolution Unanimously Adopted by the National Penmanship Teachers' Association held in the City of Pittsburg, Dec. 31, 1907.

WHEREAS: The National Penmanship Teachers' Association, affiliated with the National Commercial Teachers' Federation in convention assembled at Pittsburg, Pa., this 31st day of December, 1907, is of the opinion that the left-handed is so much handicapped as to practically bar him from office positions and ultimate business success, and

WHEREAS: Experience has demonstrated that good penmanship is the result of application or concentration of effort properly directed, and that the fault or habit of writing with the left hand may be easily corrected during the pupil's first year in the public school: therefore, be it

Resolved: That the National Penmanship Teachers' Association request that the Public School Boards of the United States demand that the teachers in all grades insist that the pupils write with the right hand only.

Resolved: That this Association request the publication of this action by all educational journals, and other publications interested in the proper training of the pupils in our public schools.

Introduced by J. C. McIntire, of
Duff's College.

ELECTION OF OFFICERS.

Next on the program was the election of officers, which resulted as follows:

President, L. C. McCann, Mahanoy City, Pa.

Vice President, L. E. Stacy, Meadville, Pa.

Secretary, C. E. Doner, Beverly, Mass.

Advisory council, C. S. Chambers, Covington, Ky., W. C. Henning, Cedar Rapids, Ia., H. G. Reaser, Pittsburg, Pa.

EXECUTIVE COMMITTEE, 1908,

was appointed by President McCann as follows:

R. A. Grant, St. Louis, Mo., Chairman.

R. C. Cottrell, Elwood, Ind.

W. A. Hoffman, Valparaiso, Ind.



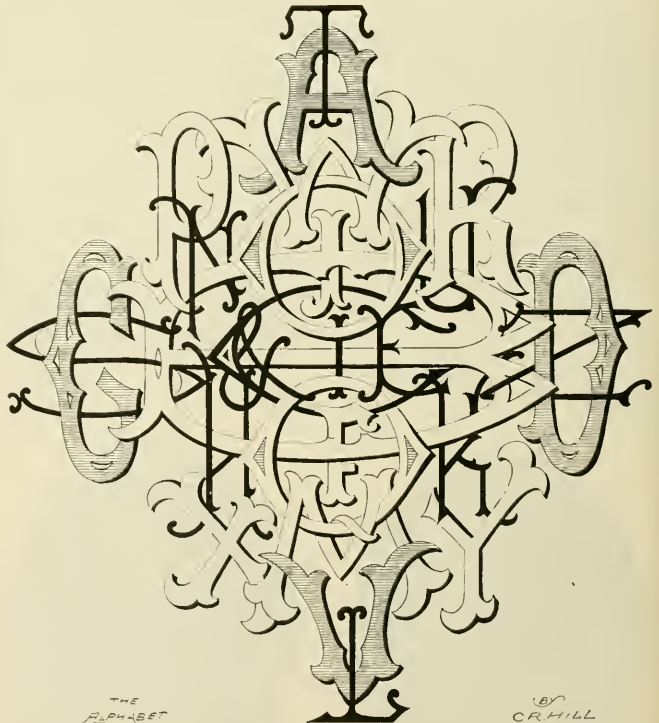
H. G. REASER.

After the election of officers, new business was called for, and Mr. C. P. Zaner requested the privilege of the floor. In a neat speech, he pre-

sented to Mr. L. E. Stacy, Secretary of the Section, a beautiful pocket-book, containing a silver nest egg. This was the gift of the members of the Section, and Mr. Stacy, in response, thanked the entire body for the support that had been accorded him during the past 2 years.

Mr. H. G. Healey was next accorded the privilege of the floor, and in a few well chosen remarks presented to Mr. C. S. Chambers, the retiring President, a beautiful cane, donated by the members of the Section. Mr. Chambers was very appreciative of the regard in which the Section has held him, and thanked them one and all, for their support. Mr. Chambers has made an excellent Executive Officer, and deserves the respect and admiration of the entire Section.

In this pleasant manner the Pittsburg meeting of the National Penmanship Teachers' Association passed into history. A total of 116 members is a record breaker, and it is to be hoped that next year we may have a still larger number.



This monogram alphabet is the product of C. R. Hill, penman, Bowling Green, Ky., Business University. It is probably the most original and finest thing of the kind ever presented in a penman's journal. Our aspiring engraving artists have in this an inspiring example of patience, perseverance, skill, taste, harmony, symmetry, and originality.



CLUB CHAT

The biggest Christmas present we received this year came in the form of a list of subscriptions to THE BUSINESS EDUCATOR, numbering 12, from the big Blair Business College, Spokane, Wash., H. C. Blair, President, E. H. Fearon, Supt., Commercial Department, and Fred Berkman, Penman, each having had a voice and hand in the raising of the big club. When it comes to thoroughness, efficiency and square dealing the Blair Business College ranks with the foremost and best institutions in the land. And when it comes to loyalty and sincere appreciation the persons named stand second to no other in our esteem. We would indeed be lacking in sentiment and business sense if we were not to redouble our efforts to put out the best possible journal.

Mr. C. S. Melchior, proprietor of the Tri-State Business College, Toledo, O., expressed his appreciation for THE BUSINESS EDUCATOR by sending a list of subscriptions numbering 54, just before Christmas. This would indicate that the Tri-State is progressing and prosperous.

A splendid list of subscriptions is hereby acknowledged from E. W. Miller, the bustling commercial teacher and penman of the Willis Business University, Springfield, O. The specimens he enclosed of students' work show that they are gaining rapidly in their penmanship.

Mr. H. G. Schuck, the all around hustling teacher and skillful penman of the Fitchburg, Mass., Business College, stands by THE BUSINESS EDUCATOR with his subscription patronage. Mr. Schuck is about as full of energy and enthusiasm as you find them. This in part accounts for his popularity and success.

WANTED Business Colleges, High Schools and would be Teachers to know that a superior Training School for Teachers in both the Commercial and Shorthand (Isaac Pitman Courses) is conducted by the School of Commerce, Accounting and Finance, Ficton, Ont., Canada. Mr. Sayers, the Principal, is an honor graduate of the School of Pedagogy and has had an experience of several years in both High School and Model School work having been connected as an instructor for four years with a Government Training School for Teachers.



Mr. J. D. Rice, whose portrait appears herewith, is a Missouri product, having been born on a farm near Cameron. After pursuing the work of the public and high schools, he entered the Chillicothe Normal in 1896 and graduated therefrom. He next entered and graduated from Dixon, Illinois, Business College completing the work in Pen Art under Mr. L. M. Kelchner.

In 1900 he accepted a position in the Grand River College, and taught here for two years after which he contracted with the Chillicothe, Mo., Normal School and Business College, where he is still engaged in charge of the penmanship and bookkeeping departments.

Mr. Rice writes a splendid hand, in fact does good all-around work, and creates no small amount of interest and enthusiasm in the subject. We hear from many pupils who he has trained professionally.

Do you want good
CARD WRITING?
Then try me. **PRICES RIGHT.**
Best quality of cards. Sample dozen for 10c
Postpaid to any part of the world.
Ornamental Capitals 15c
Business 10c
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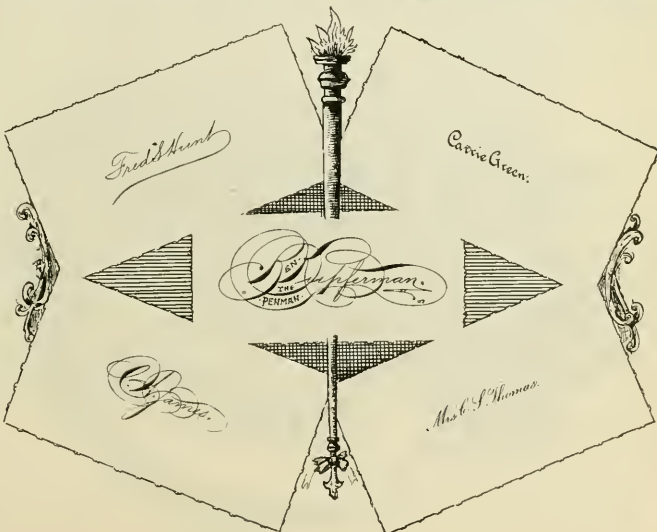
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Courage, like water, gathers strength through action. In its sprouting stage it reminds one of the timid dripping of the water. With the consciousness of a little success comes that less timid stage as when the dripping of the water merges into a trickling streamlet. Then as his success is pointed out by a wise teacher, fresh impetus is added to his courage, as the refreshing shower adds volume to the strength gathering stream. Finally, when fear has vanished, courage, like the rushing torrent, becomes an irresistible force sweeping on to an ultimate success.

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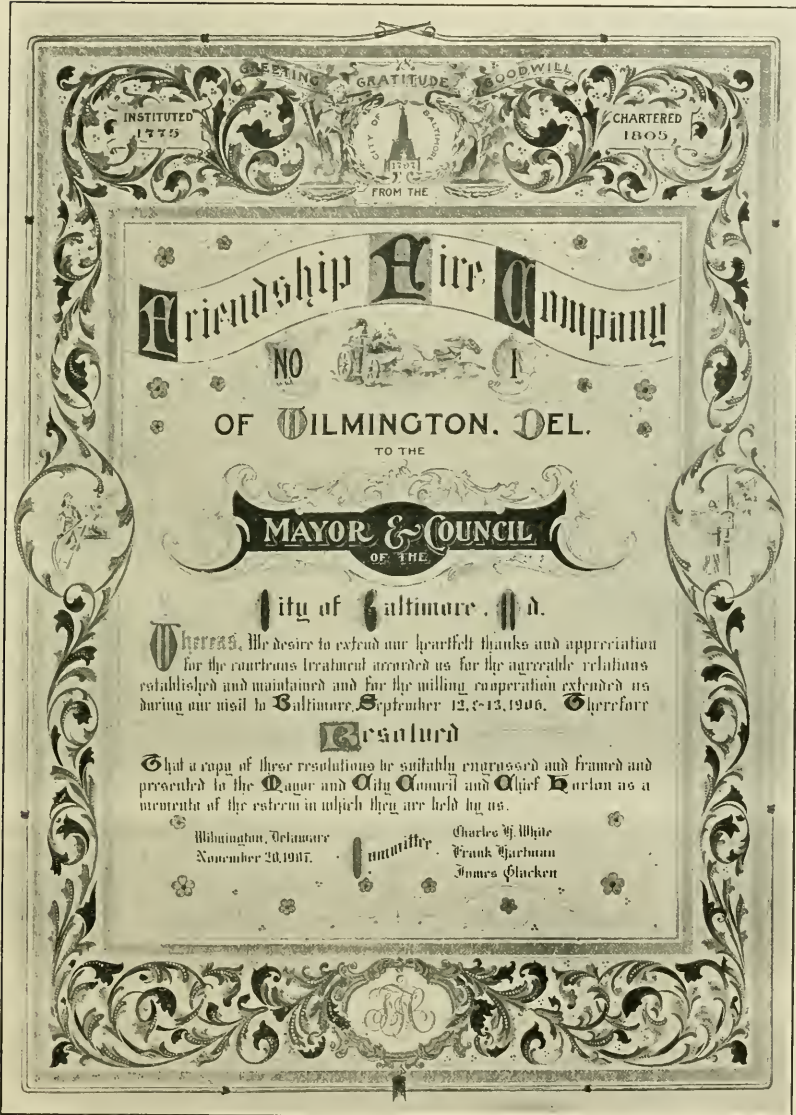
In the original of the engrossing on the opposite page, red and green were used in the scroll. In the border the dark tone was the red and the light tone was the green. Two tones of each color was used. A light buff was used in the background in the border. Silver and gold were used around the edges of the border.


All the figure work and all the shading of letters were worked in cepia. All the initials were painted in green or red and in most cases a silver or gold background added very much to the richness of the design.



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A Fine Likeness—
A Fine Penman—
A Fine Fellow—
A Fine School—

H. W. Strickland, Goldey College, Wilmington, Del.



Roundhand Writing
A. M. Grove,
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Ohio.

Lesson Six.

Most of the capitals this month are based upon the exercise given last month, which has the heaviest part of the shade one half the height of the letter. You should practice upon each capital until you can make it with a reasonable degree of smoothness before taking up the next. This method will help you on those that follow.

Make the first half of the *ll* like the *l*. You will notice that the shaded strokes are parallel, also the up strokes. Study the position of the initial stroke to the main part.

The first stroke of the *X* is made upward, starting near the base line with a dot. The down stroke is a slight compound curve. The last stroke is made the height of the letter, parallel to the first stroke.

Start the *M* the same as the *N*. The down strokes are slightly curved and parallel. The down stroke of the *A* is squared at the base line; make the finishing part nearly round.

In the letter *C* make the shaded stroke with the lower oval first, then replace pen on top and finish the letter.

Make the first part of the *H* about two and one half spaces in height. The second part is similar to the *C*.

The first part of the *Z* is like first part of *ll*; finish like the small letter *z*.

The *T* is made with compound curve finished with a dot. Cross the *F* at one half its height. The tops are in a horizontal position.

Criticism.

K. Reading, Pa. Your work is very good, especially the work of the first three, but when you write it smaller it is a little rough and disconnected.

The shades of the *h* and *k* are made with a slight compound curve. Do not curve the *h* so much, and keep all shades the same width.

Watch your movement and aim for smooth, well-joined shades. You will make a good script writer.

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Merit Mention.

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ST. MICHAEL'S SCHOOL, Pius St., S. S. Pittsburg, Pa. Certificates Issued, Coletta Eckle, Clotilda Mary, Julia R. Stark, Frances M. Brendel, Mary C. Stoehr.

WILSON'S BUSINESS COLLEGE, Bellingham, Wn. Bessie Jourdan, Edgar Mooreman, Anna Christensen, Louise Hudson, Genevieve Graham.

Hartford, Conn. Dec. 13, 1907
Mess. Zaner and Blaser
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Yours truly
C. F. Gulutzky

81 Cabland Terrace

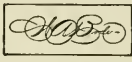


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The principal of an excellent school says, "Get two AI commercial men for September, salary \$120 to \$150 per month. No evening work." Another says, "The man who gets this place must come through you. I shall leave it entirely to your judgment." Commercial, August 1, ten months' teaching, one month soliciting, salary \$1,200 to \$1,500. A square man says, "Begin now to look for a commercial man for me for September, \$1,200 to \$1,300. No one but you will get a chance at this."

A city principal says, "Get me an AI lady for touch typewriting July 1st, salary \$75—\$85. This request will go to no other Agency."

A city superintendent writes, "You have served us well. Now we want to get into the market early for a good all-round Gregg and commercial man for next September, salary \$50 a month for nine months." Space is too much limited for more now. May we help you? Full information free.

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Lessons in
LETTERING

C. W. Norder
6023 Morgan St.,
Chicago

Number Four.

In this lesson is given another simple set of Cards. Many show card writers in making a bunch of cards prefer to make a set of them, that is, cards to be displayed in one place at the same time all worked out in the same style or way. The usual way is to make one or two large ones for general display, then as many smaller ones as are required, all the same size or nearly so, worked on the same plan as the larger ones and to go with them.

There are many ways of making sets such as these, especially with the shading and marking pens, and if you will only keep your eyes open and observe things you can get ideas almost daily of how to apply these pens to simple and striking little card designs. They need not be elaborate, but should be simple. And if you use color be sure that you use only a few on any one card or set, two or three at the most.

A good plan is to collect as many ideas as convenient and then work them out to your satisfaction and keep them for future reference. It may take time for that but that makes little difference; get them if it requires a day for each one. And it may seem at times that you are working entirely too slow, but you must not forget that you are only learning; the first thing is to get things right, you can think about speed later. While still learning you may perhaps only get two or three good cards out of an afternoon's practice, but don't let that bother you, you will be surprised at your speed after some little time in the actual work. Or perhaps someone has told you that shading and marking pens are a failure and that they are not well adapted to show card work because they are slow, etc. That's all bosh my friend; the marking and shading pens rightly used make good show cards, and after one becomes accustomed to them they can be worked rapidly.

The thing that has "killed" the shading pen more than anything else in the past is that it has been "worked to death" on show cards by amateurs and people who knew little or nothing about it. With beginners as a general thing the shading pen becomes so fascinating that they seem to forget the marking pen almost entirely, and in their "wild fantasy" or rather "fanaticism" they make a large inartistic show card worked entirely with Shading pens and in about ten different colors bright enough to "knock you down." This is what has killed the shading pen, and not only the shading pen but many an otherwise good started beginner. And it's no wonder; nobody wants such work and discouragement is sure to follow.

It's a mistake. The marking pen should be the one depended upon almost entirely for the lettering of the show card, while the shading pen should be used sparingly and with great discretion, and introduced only as a sort of relief as it were, to the plain lettering, adding a little ornament in its simple way. The real value of anything in art can be emphasized and appreciated only by an agreeable contrast, and the Shading pen in this is no exception, so to work it to the best advantage, it should, since it really is an ornament in itself, not be worked alone, but rather together with, or part of something else.

The examples of this lesson while not very accurate are accurate enough for ordinary show card work. They were all done on gray cardboard with black ink, the lines under the lettering, of course being done in white ink. For practice work gray board will not be necessary, you may use

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your regular practice paper. On the large card a No. 1 shading pen, using the heavy side to the right, was used for the small lettering, a No. 3 marking pen was used for the heavy letters and a No. 5 shader for the shading work. The heavy lettering is very easy once you "get next" to it. And it is a little change from the regular shading pen work. That kind of lettering may also be done very effectively with a small flat brush.

A little practice in that line will convince you. Or if you prefer using some other style lettering for that line you may do so, but be sure that it is heavy enough to make a good contrast with the small lettering. While there are many good cards that have the lettering on them all the same size with

perhaps only a large initial, for a large card of this kind there must nearly always be at least one line emphasized for display.

The lettering on the small cards was done with a No. 1 marking and a No. 5 shading pen. Many different combinations of this kind may be worked out but "a set" should be all alike or nearly so and should go with the larger ones that are used. The little lines that serve as ornament on this card are effective and rapid and surely not difficult. Don't get into the habit of using too many lines.

Next month I shall try to give another simple set for our young beginners. I hope to see work for criticism from as many as last month. Come everybody, but be sure that you enclose enough postage for the return of your work. Glad to see the ladies trying their hand at Auto work.



A Book That Has Proved Good

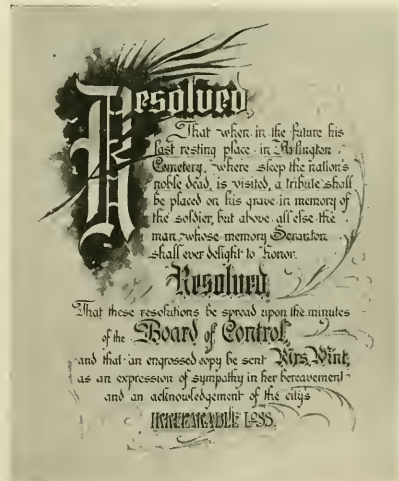
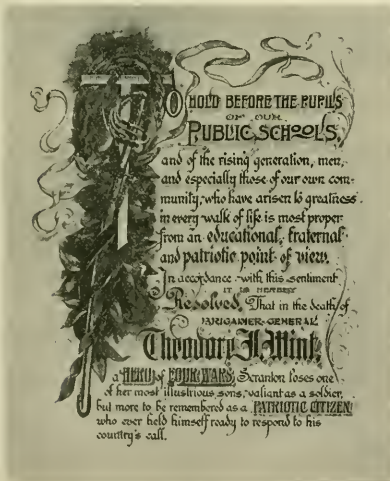
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and
ENGROSSING**
By
E. L. BROWN,
Rockland, Me.

The drawing for this lesson is the decorative cartouche used commonly by engraving artists for enclosing initials, photos, emblems, etc, on resolutions. It is given here simply as a study in brush and color treatment.

Many have difficulty in obtaining satisfactory results in brush work, and we will say to all interested in this line that more can be learned by watching a skilled hand for a period of half an hour than could be learned from a volume of printed instructions. However, in all the work submitted for criticism we note the same general fault, namely, muddiness resulting from adding one wash to another before the first one is dry, muddy effects are also caused by using a "dry brush," so called. Now the only way to overcome these faults is to know the effect sought, and to proceed boldly with a well filled brush, and keep the color moving rapidly until the desired surface is covered. When the first wash is perfectly dry other washes may be added to produce the required tones. As a rule keep the base or lower part of a design the darkest in tone as shown in copy. Clear lamp black was used on the copy. The wash may be added to the pencil drawing and outlined afterward with India ink, or the reverse if water proof ink is used.



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By Mr. L. Faretra, penman, Burdett College, Boston, Mass.

In 1906 he was employed by his Alma Mater to take charge of the penmanship department and to assist in the commercial work, holding that position for three years. While thus teaching he devoted all of his spare time to the study in the scientific course and in 1908 he began to study law in the University of Nebraska, being admitted to the bar in 1910. During the campaign of that year he was employed to make political speeches. After the election he moved to Fremont, Nebr., and began the practice of law, from which place he went to Baker City, Ore., his present location, and continued the practice of law. During his practice of law he tried 10 cases in the Circuit Court, three of which were appealed to the Supreme Court with out losing a single case.

For some time he has been conducting the Baker City, Ore., Business College and carrying on some law practice, but from this time on he intends giving all his attention to commercial work, and is about to establish another school in Boise, Idaho.



Albert Backus

Mr. Albert Backus, penman, lawyer and commercial teacher, whose signature and portrait appear above, was born on a farm near Lyons, Nebr., in 1872. After attending country school during winter, in 1892 he entered the Lincoln Normal University receiving lessons in penmanship from Mr. S. D. Holt, the famous engrosser of Philadelphia. In 1894 he completed the normal and commercial courses and was awarded the degree of Master of Accounts. Later on he took a course in ornamental penmanship under the great and only Madaras.

BOOK REVIEWS

The new edition of "Course in Isaac Pitman Shorthand," 241 pages, gold side stamp, bound in cloth, price \$1.50, is a substantial text in every particular, new text having been added to the book, which was itself new but a year ago. Isaac Pitman & Sons, 31 Union Square, New York City.

"Graphoni" is the title of a compromise system of writing between professional shorthand and longhand. If you are looking for something of that nature we are not sure but that this is worth your attention, published by Ivan Hitofo, Chicago, Ill., 65 Cass St.

"The New Universal System of Touch or Sight Typewriting" third edition, completely revised by Isaac Pitman and Sons, 31 Union Square, New York City, N. Y., price 60 cents, is certainly a practical text. The lessons and exercises are printed on but one side of the paper, making it very convenient to turn to anything desired. If you have never examined this publication you will do well to address the Publishers as above.

"Baltimore Business College Method of Penmanship" published by the President, E. H. Norman, and written by K. C. Atticks, is one of the most practical Compendiums received at this office. Mr. Atticks is not only a skillful penman but a master when it comes to the art of teaching, and this booklet is therefore thoroughly up-to-date. It is divided into 54 rather large lessons with terse instructions accompanying each, with position illustrations, preliminary remarks, etc., etc.

"The Charter Magazine" edited by L. C. Spencer and S. C. Schwing, published by the Charter Spencer Publishing Co., New Orleans, La., 50 cents a year, is the title of a new 24-page magazine devoted to the interests of Shorthand, Typewriting, Book-keeping and General Education. Volume one, Number one, January 1908 is a credit to the publishers and our cause, and we therefore welcome it and wish it success.

The Note Book recently published by the Goodyear-Marshall Publishing Co., Cedar Rapids, Ia., is the best thing of the kind we have ever had the pleasure of examining. If you are on the lookout for something convenient and durable, and cheap in price, you will do well to apply to them for sample and terms. The sheets are removable and the size convenient for pocket use. The case is made of board covered with linen. It is a good thing to sell or it is a good thing to use as an advertising medium among your business patrons.

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is due to the facts that the authors are men of large experience both in business and as teachers, the subjects are presented in an attractive manner, useless theorizing has been omitted, and the explanations are clear and concise. These books make study interesting to the student, the work of the teacher as light as possible, and they are also well arranged for reference. ✱ Write at once for illustrated catalogue, and full information concerning our

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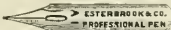
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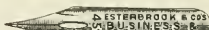
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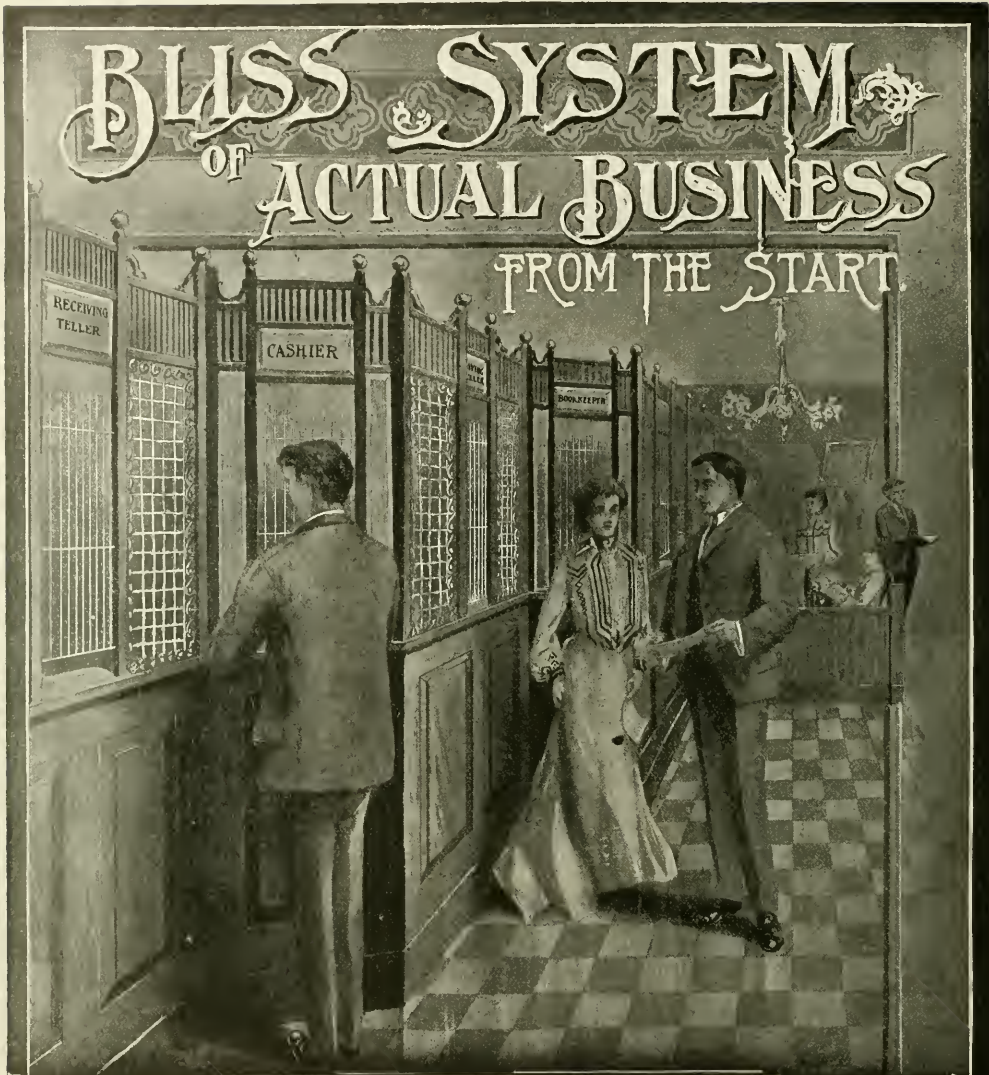
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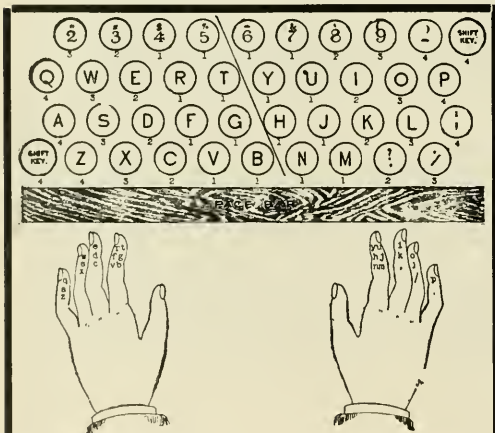
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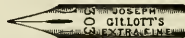
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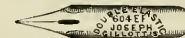
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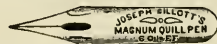
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THE CIRCLE

January, 1908



How to Make the Typewriter Click Faster

By ROSE L. FRITZ



Miss Fritz and the prize cup

WHEN I was asked to give some helpful hints to stenographers and others along the line of gaining speed and winning success, I hesitated, but finally consented.

At the very first I want to say that no young lady or young man should attempt to study shorthand and typewriting, with a view to their use in commercial work, without first securing, or determining to secure, a thorough English education. Most

of the failures in stenography and typewriting to-day are due to a lack of knowledge of the branches taught in our public schools. It is a matter of considerable encouragement that the teachers of shorthand and typewriting in our business schools and colleges are recommending a better preparation and a longer course than they did a few years ago.

From personal experience, I know the importance of studying and practising every lesson carefully and thoughtfully. Thoroughness is the secret of speed in shorthand and typewriting—as it is in everything else. Incidentally, I might say that the Isaac Pitman system of shorthand is the one which I use. I early adopted the system of touch typewriting as originated by Charles E. Smith, and I have since clung to it. While opinions may differ, I prefer a visible machine, and have of late used the Underwood in all my work. But whatever machine is adopted, the principal thing is to know its good points, as an engineer knows his locomotive. Only the engineer who thoroughly understands his engine can get the maximum amount of speed out of it.

The importance of giving a portion of each day to systematic, careful and conscientious practise on the machine can not be too much emphasized. One should not, however, write at a greater speed than will allow absolute ac-

EDITOR'S NOTE.—Miss Fritz, the author of this article, holds the world's record for speed on the typewriter. At the recent Business Show, after deducting the penalties for errors, she wrote 5,214 words in one hour—an average of 87 words a minute.

curacy. Naturally in a contest for speed I do make errors because of my ambition to outdo a former record, thereby making my fingers do things that they should not do. I am inclined to think that in this respect the majority of typewriting operators lose ground and thereby afford their employers a reason for legitimate criticism. Such errors in work are sure to furnish a foundation for a negative reply when the employer is appealed to for a larger compensation.

It is a well-known fact that business men are growing to demand very much better work than they did a few years ago. Consequently if the work done by their present help does not measure up to the standard of their needs, they will eventually look for other help who will do the work better. Strange as it may seem, they often offer to the newcomer a larger compensation if the work, after a trial, is done as they want it. This is why many old operators are obliged to resort to employment agencies for assistance and why less experienced operators with systems well mastered and with good educations walk in, demand—and receive—better pay.

To win the larger measure of success, it is necessary for one to adapt oneself to the requirements of those who instruct and of those who employ, from the time of entering school to the close of the business career. People do not voluntarily help pupils or employees who do not help themselves. The world always respects the man who respects himself. On the other hand, it is always a pleasure for an instructor to push forward a pupil who works hard and does well the work assigned. It is also true that business men are equally anxious to help their employees who take an interest in their work; they take a delight in having in their employ individuals who do not watch the clock, individuals who do things without being everlastingly told, individuals who appear with a smile in the morning, and who will keep that smile even when the routine work becomes very tiresome. The operator who wants to hold the job must realize the importance of doing his or her whole duty all the time without murmurings or frowns. The stenographer who acts as a private secretary must also learn the importance of always keeping in strict confidence his or her employer's work.

In closing I want to say I owe any success that I may have achieved as a speed operator to a determination to undertake and to perform my work at all times a little better than the demands made upon me by my superiors.

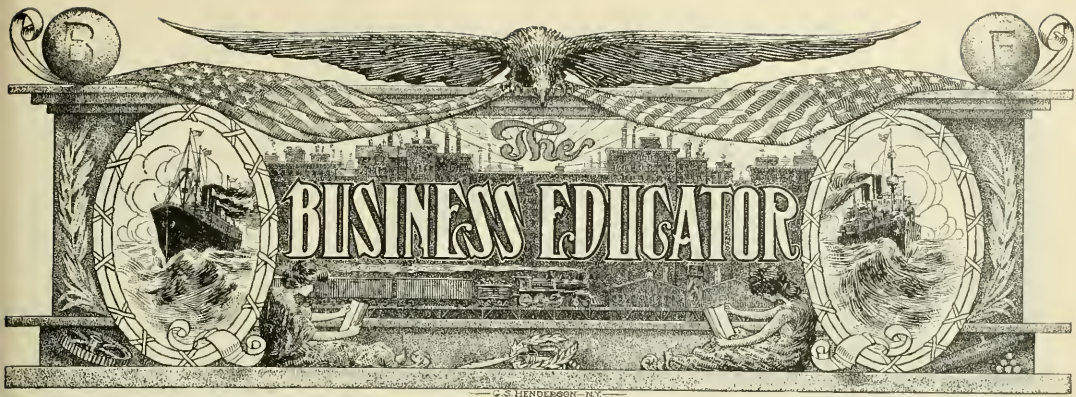
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VOLUME XIII.

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NUMBER VII.

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Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, Editor
E. W. BLOSER, Business Manager

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Co W. H. Ferris.

The summer sun smote fair along the dusty street ;
The maples drooped disconsolate beside the corn,
That trailed its leaves entreatingly, undone, forlorn,
Until he passed. Then corn and tree forgot the heat
Of earth, and sang Eolian hopes on high to greet
His step and took new heart ; for in the tree was born
A stouter courage likened well to winds of morn
From out the hills. The corn, in triumph, rose to meet
Its duty, sang sonorous tasselled song.
So was it in languor of our deedless veins,
When on the highway of our lives he passed along
And changed our sultry lassitude to wings whose pains
Beat to a swift endeavor, lifting hopes on high,
Above the trees, beyond the corn, since he passed by.

MELVIN CASSMORE.

Seattle, Wn., Commercial School.



If anybody had told me that work is a blessing in disguise, when I was pulling sand hurs out of the potato patch on the farm, I would probably have told him to send around blessings that didn't have such a thick disguise so full of disagreeable stickers.

Yet it takes only a minute of reflection to convince one that without work the average person would degenerate, and it is the absence of manly work that makes traders, Harry Thaws, Stanford Whites, and all such unmentionables.

The question naturally arises of how much work. Now, just because bread and meat are good it is not saying an unlimited amount is good; because in proper amounts they will build muscle is not saying unlimited amounts will make a bigger muscle like a baker's bun. Not by any means.

The truth is there's been a vast amount of foolish ink spilled on the subject of "Never count your hours." "Never refuse to come back after supper and work a few hours for good measure." Wherever you look you will find people writing of the office worker to give from 25 to 40 per cent more than he is paid for giving. To "a man up a tree" it has sometimes brought wonderment as to why none of them ever tell the "house" to give its pay unstinted, say 25 or even 10 per cent more than was contracted for.

However, avoiding all extremes into which injudicious and inexperienced adivce givers might lead us, let's see what common sense and good business would say, for bear in mind, the over-time question is going to be a live one with you.

Bear in mind also *your capital is your ability to do good work, and the thing you are selling is the work. If you reduce your capital you can not have as much to sell.*

The safe and sane way to go at it is to look at other business men and see how they do. The grocer has found it good business to give good groceries, honest weight and just a fair price, weight or extra full measure. The good quality and full measure are all the customer pays for and has a right to expect. The little extra full measure pleases and satisfies any reasonable customer, but he doesn't throw in 25 or 40 per cent extra "for good will." Not a bit of it. If he did he would not be in business long till the sheriff would be added to his sales force. A customer who has to have that much of a "free gift" to be satisfied is a poor customer, and the more of them the poorer the grocer. Is it good sense and good business or not?

No, with some years of office experience and observation as to the progress of hundreds of young folks, I have come to the conclusion there isn't so very much difference between the grocer and the office worker. There is this difference, that in the beginning at a new position the over-time work may be increasing the skill and proficiency of the worker, that is, if not carried to too great an extreme; and it often, yes, usually is true the new stenographer or bookkeeper is worth little or nothing to the "house" for the first few weeks. During

that period extra work may be necessary in order to give good quality and full value.

But—bear in mind, First, the office worker who can't make a living on eight or nine hours of his best effort, will not make it on twelve or thirteen hours a day. Second, the "house" that requires a "free gift" of 25 to 40 per cent of hours for "good will" should be just as willing to show its good will in an increase of 25 to 40 per cent on pay for every hour. If it isn't, it is simply expecting something for nothing and is of good concern not to give anything to, for it never would appreciate it.

Perhaps the worst feature of long hours and over-time work is the effect upon the worker's effort and the lessening of his capacity for the future.

Maybe you've seen people who thought they were smart enough to keep on cheating nature without getting caught. Sometimes these folks keep on cheating for a long time without having the bill presented. It may be intemperance in work, in eating, in drinking, in losing necessary sleep, in any habit affecting the vitality of the body or mind. No difference. They pay, everyone of them. Maybe their capital of strength is so great payment isn't noticed, but *they pay*.

One of the best things about the strenuous life is the betterment of habits it has forced on the business man. To keep up he must keep sane, sound in body and mind. He can't do this perfectly without good habits of life. Intemperance in work, gourmandizing at the table, and trying to create a whiskey famine put him out of the race sooner or later. He not only knows it and is coming more and more to act on it, but he is a good deal more particular about the drinking part in others than he is with himself.

What has that to do with it? Lots. A whole lot. If you are going to be in the race for ten or fifteen years from now just when you ought to be really at your best, you simply must take care of yourself. And that's where the question of hours comes in. You have a certain amount of good effort in you for a day, taking it for a period of time. You can not increase this amount much but you can increase the quality and by learning to economize and properly direct the effort you can easily increase the value of your effort.

J Pierpont Morgan or our own Teddy has each just about the same amount of time you and I have. The difference is not particularly in the number of hours. It's in the quality of the work. Fourteen hours a day will ruin the quality of any man's work whether he thinks it or not. I've seen it demonstrated too many times to doubt it.

Remember, I never have even intimated you should quit with the tick of the clock or refuse to come back occasionally to attend to extra rush. That would be the other extreme. In an extra rush comes the danger of a regular rush that the wise and considerate worker begins to study about it.

Generosity is a good and pleasurable thing. But you don't give all your money to one who claims it as a right nor to one

who fails to make the rule work both ways before many months pass.

While you are in school you are working for yourself. The more you get for your money the better business man you are, yet even there, a reasonable temperance in all things is most profitable. If you work intensely during the hours prescribed, you will still have enough time for the balance of life.

After all is said and done you will find that those who "Work while they work, play while they play," remain in school the longest months to gain thorough proficiency—these will have less to do with the problem of over-time work. It is the poorly prepared who have to accept poor conditions and suffer from them because they can not get the better places. I come pretty near knowing—I've seen it work in hundreds of cases that I could name.

A wise traveler sees his horse is kept in good condition—but neither does he let him nose along hour after hour cropping grass by the roadside.

SPECIMENS

A. C. Conn, penman in the *Head's Business College*, San Francisco, Calif., is secured annually for his penmanship specimens in his penmanship classes. Mr. Conn is a student penman from the pen of W. C. Armstrong, who has been a pupil of Mr. Conn's for but two months, and who has since worked on penmanship with the first grade at the *Head's College*. The specimen is well marked with Mr. Conn's instructions and closely approaches ideal business writing. Mr. Conn was formerly a student of the well known teacher Mr. C. S. Rogers. Mr. Conn states that he finds *THE BUSINESS EDUCATOR* a great assistance in his classes.

Walter Sainger, St. Paul, Minn., writes a very good engrossing hand the result of his own efforts and *THE BUSINESS EDUCATOR*.

We were recently asked to act as judges in determining the quality of signatures submitted by Mr. H. Hausam, one of the pupils of his class. The whole bunch sent were very creditable indeed, but in our opinion F. N. Alworth put the best signature, with N. A. Campbell a close second and J. F. Geitgey a creditable third. The work sent clearly indicates that Mr. Hausam is dealing out fine instructions and that the pupils are getting a large amount of skill up their sleeves that is going to mean dollars and satisfaction all through life. Mr. Hausam is located in Hutchinson, Kansas, and conducts a school of penmanship in the Salt City Business College of that city. Our readers will be glad to know that as soon as Mr. Hausam can get to it he is going to prepare some special articles for *THE BUSINESS EDUCATOR*.

A beautifully written letter and photo of a carefully engrossed resolution before us from Ben Kupperman, Woodcliff St., Roxbury, Mass., shows the fine penmanship of a fine penman as well as an engrosser. His penmanship is getting to be quite systematic, accurate and professional.

Mr. G. F. Gorman, penman in the *Inter-State Commercial College*, Reading, Pa., recently sent us some speed work of his pupils. Most of these pupils are about ready to take the *INTERNATIONAL BUSINESS EDU-CATOR Certificates*. Mr. Gustafson has yet a young man from whom we believe more will be heard later.

We just received a bundle of specimens from Mr. O. E. Croston, penman in the *Ballet Commercial College*, Cincinnati, O., which are about the finest of their kind which we have ever received at this office. Mr. Croston writes a strong individual business hand and is getting the best of results from his pupils.

Mr. Paul G. Duncan, penman in the *Kennedy Normal and Business College*, Rushville, Ill., submits a large bundle of students' penmanship practice, which shows up in fine shape. We cannot but comment upon the uniformity of this writing. Every penmanship specimen is equally the same on every page and all arranged in exactly the same manner. Many of these pupils are just beginners, and to show such a uniformity from the first is a credit to Mr. Duncan is a fine penmanship teacher.



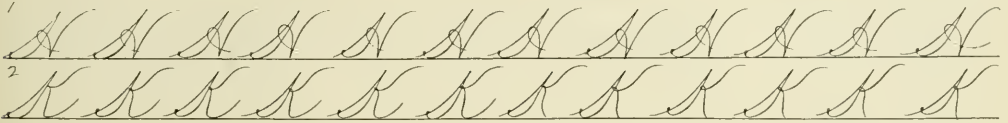
LESSONS IN PENMANSHIP.

C. E. DONER,

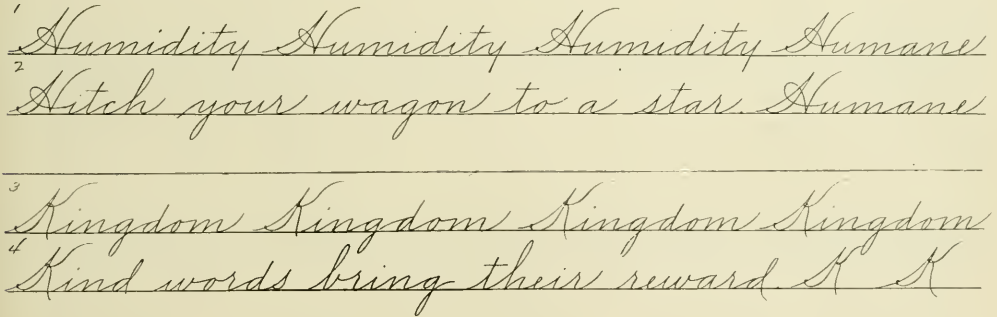
Supervisor Penmanship, Beverly, Mass., Public Schools.

Send practice for criticisms to "Criticism Editor," Business Educator, Columbus, Ohio.

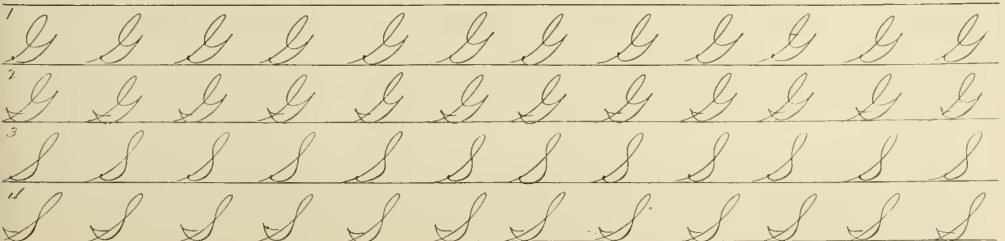
Lesson 66. This style of *H* and *K* is practical and is used a great deal. The first part of the letter should be made as tall as the second part. Notice how the exercises in *Lesson 56* develop these letters. *Count.* For the *H* count 1-dot-down-loop. Make a dot at the end of the first part on the upward curve. Make each part of the letter rapidly. For the first style of *K* count 1-dot-1-2-3; or, 1-stop-1-2-curve. For the second style of *K* count 1-dot-1-2; or, 1-stop-1-light. The first stroke in the second part of the *K* is a compound curve—observe this closely.



Lesson 67. Join the *u* and *i* to the *H* as shown in the words. This same joining can be used in the *K*, but is not shown in the copy. Write the words and sentences over and over again. This must be done in order to learn to write a good hand.



Lesson 68. The beginning stroke of *G* and *S* should not be curved much and it should not slant far to the right. The loop in *G* should be long and narrow. Notice the location of the angle at the right side of the *G*. By drawing a horizontal line from this angle through the long narrow loop of the *G* divides the loop a little below the center. Cross the *S* in the middle by curving the downward stroke a great deal. *Count.* For the *G* in copy 1 count 1-2-3-stop; or, 1-2-3-dot. Make the letters rapidly. For the *G* in copy 2 count 1-2-3-stop-finish; or, 1-2-3-stop-hook. For the *S* in copy 3 count 1-stop; or, 1-dot. For the *S* in copy 4 count 1-stop-hook; or, 1-stop-light. Make the letters rapidly.





Lesson 69. Notice how the small letter is joined to the the capitals G and S. This kind of joining should always be done without raising the pen. Do as the sentence says. "Give attention to instruction." To become a good writer heed this advice. Practice faithfully on the lesson.

¹ Gallant Gallant Gallant Gallant Gain
² Give attention to instruction. Give Go
³ Sunbeam Sunbeam Sunbeam Sunbeam
⁴ Success is attained through effort. Soon

Lesson 70. This style of W is a practical letter and is easily made. Use push-and-pull movement in making it, being careful to curve the letter on the line. Begin these letters a little above the line. Study each letter carefully. End each letter rapidly. *Count.* For W count 1-2-3-4 loop; or 1-2-3-4 light, being sure to count rapidly. For L count 1-2-3; or 1-2-light. For C count 1-2-3 or, 1-2-loop. Do not use the fingers.

¹ W W W W W W W W W W W W
² L L L L L L L L L L L L
³ C C C C C C C C C C C C

Lesson 71. While you try to "Weave good character into your life," try also to weave a good character of line into your writing. This means a good quality of line—smooth, clean and clear. Give these words and sentences a great deal of good hard practice.

¹ Warden Warden Warden Warden Warden
² Weave good character into your life. W
³ Liniment Liniment Liniment Liniment
⁴ Little potatoes go to the bottom. Little

Lesson 72. These letters begin a little above the line of writing. Study the beginning stroke carefully. Try to get a clear mental conception of the form of each letter before beginning to practice it. *Count.* For the C count up—circle; or, up—swing. Make the first stroke quickly, stop at the top and then finish the letter with a light, circular movement. For the first style of E count up—1-2-loop. End the letter lightly. For the second E count up—1-2-3; or, up 1-2-curve. Make a small loop about in the middle of the letter E. For the L count up—1-2; or, up—1-light.



1 C C C C C C C C C C C C C C C C
 2 E E E E E E E E E E E E E E E E
 3 L L L L L L L L L L L L L L L L

Lesson 73. Notice how the small letter *a* is joined to the *C*, and the *l* to the *E*. A small letter can be joined to the *L*, but it is difficult to do. Write the words and the sentence many times. Does not the thought in the sentence mean that the person who works faithfully and persistently will come out on top?

1 Calumny Calumny Calumny Calumny
 2 Element Element Element Element E
 3 Laudanum Laudanum Laudanum Linen
 4 Cream always comes to the top. Cream

Lesson 74. Some may like this style of *T* and *F*. Be careful not to curve the horizontal stroke much. Making it straight is better than curving it a great deal. The *F* in copy 1 and the *T* in copy 3 should be ended by stopping the pen with a dot. *Count*. For the *F* in copy 1 count dot-1-down-cross; or dot-1-stop-cross. For *F* in copy 2 count dot-1-stop-glide-dot. From the top of the *F* to the angle the letter should be made rapidly. For the *T* count dot-1-2; or, dot-1-stop.

1 F F F F F F F F F F F F F F F F
 2 F F F F F F F F F F F F F F F F
 3 T T T T T T T T T T T T T T T T

Lesson 75. Practice the words and sentences very faithfully. Isn't it true that, "Faithful pupils make real progress?" Notice how the *h* is joined to the *T*.

1 Fifteenth Fifteenth Fifteenth Fifteenth
 2 Faithful pupils make real progress. For
 3 Theme Theme Theme Theme Theme Tall
 4 The quaint quilt is quite unique. Thorough



CRITICISMS

C. S. K., Calif. Curve up stroke of *f* more. If we mistake not this is a great improvement over the last work you sent.

C. V. C., New York. Very practical. Have you received our certificate? Your work is up to the standard.

A. H., Ohio. Make *O* more rapidly. Do not pass over the work too quickly but master it as you go.

E. J. L., Nebr. No criticism. Your work is fine.

F. K., Minn. First part of *g* is too big. Poor *z*. Watch spacing. Exercise work fine.

J. B., Nebr. Get more force and power to your ovals. They look weak and ragged.

J. R. B., Ill. Make capitals about three times as rapidly as you do. Do not lift pen in making *M* and *N*.

T. K., Texas. Glad to get your first work. See if you cannot win our certificate.

F. H., Portland. You need to study form a great deal. Keep capitals all the same height and without shade.

L. M. P., New York. We like your work very much. It looks very free and easy. Your pages will be handed to Mr. S.

M. W. L., Mich. You ought to win a certificate in another year. You need to put more hard practice on simpler exercises.

H. V. C., Calif. You are not sure enough of *f*. First part of *z* too big. As a whole, your writing is a trifle scrawly. Keep it smaller.

R. P. K., O. *D* too slanting. Small loop in *E* too big.

C. S. D., O. Your work is very good. Small *o* is too narrow. No further criticisms. Come again.

W. A. D., Conn. Top of *H* too sharp. More curve in second stroke of *H* at the top. Very good.

W. F. N., Wis. Keep all of your small letters the same size. First part of *z* is too slanting. Come again.

Y. E., Cincinnati. You need movement work. You also need to study form. Cultivate a more rounding style of writing.

T. T., Mo. Small letters too large for ornamental purposes. Shades too long. Follow Mr. Heath's lessons closely.

O. C., McKeesport. Do not shade down strokes. Cultivate a lighter touch and an easier movement.

O. E., Olga. Your work is very graceful. Have you ever received our certificate? If you have not send in a trial specimen. Do not shade the tops of *f* and *d*.

E. P., Wis. First oval in *l* does not slant enough. Same is true of *a*, *o*, and *g*. Follow Mr. Wilkinson's instructions closely.

E. M., Pawtucket. Don't grip the pen. Keep turns more rounding, they are all too sharp. Make the capital letters more rapidly.

H. F., Milwaukee. Your work is getting to be very free and business like. Your ending strokes are too straight and stiff. Work some on Mr. King's beginning lessons.

M. G., Des Moines. Your exercise work and capitals are certainly fine. You need give more attention now to small letters. Study form closely.

J. T., St. Joseph. Your work is too scrawly. Capitals too tall. Loops too long. Cultivate neatness of arrangement. Study form.

N. R. H., McKeesport. Your writing is very good. We should say make it a trifle taller and a little more rounding. No special criticism.

W. D., McKeesport. Do not shade down strokes in business writing. Small *m* has only three turns at the top, not four.

D. J. A., Elmira. You work too slowly. Use more arm movement.

E. B. G., Neb. Very practical. First stroke of *z* is the same as *n*. Can you not get your work a trifle taller but no wider?

C. A., Pawtucket. Lower loops should cross on the line. Study turn and angle carefully. Ending strokes too straight.

I. T., Calif. Ovals good. Small letters too tall. Small *c* too big. Figures good.

W. H. A., Ill., Pawtucket. Your *z* and *p* are very faulty. Have Mr. Russell point out your mistakes. Study form very carefully.

J. H. K., Pittsburg. Your *b* and *l* too sharp at the bottom. Lift the pen while it is in motion on the ending strokes.

J. H., Tex. The work which you sent in is certainly too difficult for you. You need put a great deal of time on the beginning lessons of some course. Mr. King's is good.

F. A., Mass. Your writing is quite good. You would do well to master thoroughly some of the previous lessons.

E. E. E., Wash. So far as you have gone your writing is up to our certificate standard. Try to keep it there to the end of the year.

N. J., Nebr. You need more work on the large small-letter exercises. Small *o* exercises are not free enough.

F. C. R., Portland. The ovals are good. Have Mr. Albin point out your faults in *g*, *z*, *q* and *a*. Try to master the work thoroughly as you go over it.

A. B. M., Pa. Capital letters are a trifle weak. Make them with a more vigorous arm movement. Try to write more easily.

E. I. B., Tenn. The last part of *n* too sharp. Connective strokes in your small letters drop too far below the line.

E. R. L., Ill. Study form carefully. Watch the base line. You need to master the first lessons in better shape.

C. O. R. Lesson is entirely too difficult for you. Go back and master the first lesson before you try this.

W. A. M., O. Fine. You should make a specialty of penmanship. Your round hand is good. So far, you are up to the certificate standard.

O. H. H., W. Va. Ovals not yet uniform enough. The large small letter exercises are all slants. Small *o* too narrow. Master this work as you go and you will have less trouble later on.

M. G., Troy. You certainly have a chance to win a certificate. You need to compare your forms with those of Mr. King. See where they differ and try to get yours like his.

B. S., Pa. Yours forms are very good. Try to write more of a running hand. Work some on Mr. King's beginning lessons.

C. S. D., O. Your work is certainly fine. It is certainly a pleasure to look over so many pages of such neat work. Keep your turns just a trifle more rounding.

F. C. K., Tex. We see you do not forget THE BUSINESS EDUCATOR contributors. Good for you. You need study form very carefully. Although your writing is quite good, nearly every form lacks quite a bit of being perfect.

C. M. W., Pa. Watch turn and angle very carefully. A great many of your down strokes are too nearly the same slant of your up strokes. Watch this very carefully.

O. S. P., S. Dak. Good work. Write a trifle taller and more compactly. You are nearly up to the certificate standard.

C. H. L., Pawtucket. First part of *m* and *n* is invariably too sharp. Have Mr. Russell criticize *a*, *d*, *g*, and *q*.

A. A. A., Mass. Your writing is very good. It has individuality in it. We should be pleased to see you personally.

W. H. T., Iowa. Your capitals are not free enough. Your small letter work is quite good. You slant the down stroke a trifle too much for the slant of the up stroke.

F. L. B., Ill. Your work is very free and easy. Study the forms closely given in "Ornamental Penmanship."

J. R. B., Ill. Try to get more strength and boldness to your writing, even though it is not quite so accurate. It won't hurt if you use a cursive pen. Very good.

W. S. S., Ind. You need study form. We would suggest that you put in two or three weeks practicing from the September, October and November numbers.

S. A. C., Minn. Very good indeed. Small letter *n* needs some attention, otherwise we have no criticism.

R. G. T., K. C. Capitals are fine. Bottom of *b* too sharp. Study form very carefully. You write too rapidly for a beginner.

L. W. L., Calif. Work too big. You also write about half fast enough. Your capitals were made with the pure finger movement. Use a good vigorous arm motion. Practice large ovals frequently.

G. E. H., S. C. Your work is a picture of neatness. You need give the form of your small letters careful attention. It pleases us to receive such pains-taking efforts.

J. E. S., Nebr. You need give a great deal of attention to oval exercises. Make large ovals more rapidly and use the pure arm movement.

R. D., McA. Ovals fine. Send us your address as we may want to reproduce these in some future number of THE BUSINESS EDUCATOR.

M. B., Calif. Writing too large for business purposes. Your writing is taking on an easy appearance. Study form carefully.

L. L. W., Tenn. Your work is very fine. Do not curve down strokes of *w*. Neither should you drop the connective strokes so low.

R. B. W., Pa. *G* too tall for *I* and *J*. The second stroke of *H* too straight. Small loop in *Q* too large. Lower part of *Z* too long for upper part.

H. W. F. Pa. You use the fingers too much. Do not shade down strokes. You need give some attention to the October and November lessons.

L. P. S., Mass. Your work is very good. If your initials have anything to do with it you ought to become the finest in the world. Same initials as Lyman P. Spencer. No special criticism.

B. S. B., Woud you kindly send us your address and ask us these same questions again and we will then write you. Your work is very good.

I. L. T., Shandon. Keep all small letters the same size. Watch turn and angle. Use more arm motion. Curve ending strokes more.

H. B. R., Pa. You have the right idea. Keep connective strokes more nearly straight. Keep down strokes in this lesson all perfectly straight, with reasonably sharp turns. Your turns are two rounding.

W. F. M., Wis. Very good work. About all we could suggest, is that you strive for uniformity and that you write a trifle smaller.

J. E. S., Nebr. Line not strong enough. They are jagged. We do not mean by this that you were jagged when you wrote them but that you should try to get a truer, firmer line.

E. W., Sedalia. Your writing is very good. This batch is nearly up to the certificate standard. Capitals are too scrawly.



Lessons in Practical Business Writing

R. C. KING

2851 OAKLAND AVENUE

MINNEAPOLIS, MINN.

Specimens for Criticism should reach Columbus by first of month preceding month of publication.

Plate 7. Make *B* without raising the pen. Use rolling motion. Close *o*'s up in *Boon*. Be sure to use arm movement in making all small letters in words and sentences. Small *b*. Do not make more than four letters in group. Second line. Get all the curve possible in up stroke. Pause before making final stroke. Third line. Study slant and spacing.

PLATE 7.

1 *B B B B B B B B B B B B*
 2 *B B B B B B B B B B B B*
 2 *Boon Boon Boon Boon Boon B*
 2 *Be patient and kind. Be patient and kind.*
 1 *bbbb bbbb bbbb bbbb bbbb bbbb*
 2 *b b b b b b b b b b b b b b*
 2 *boon boon boon boon boon b*

Plate 8. Curve initial stroke. Retrace oval five or six times. Second line. Make lower portion of letter round and full. Third line. Avoid finger action on small letters. Fourth line. Follow the advice given in this line. Make but four *c*'s in group. Do not make turn too broad at bottom. Second line. Be sure to use arm movement. Notice curve in beginning and ending strokes. Third line. A free sliding rolling movement will give smooth even graceful lines. Get uniform slant and spacing.

PLATE 8.

1 *c c c c c c c c c c c c c c*
 2 *c c c c c c c c c c c c c c*
 2 *Come Come Come Come Come C.*
 2 *Continue to strive to win. c c c c c c*
 2 *cccc cccc cccc cccc cccc c*
 2 *c c c c c c c c c c c c c c*
 2 *coon coon coon coon coon c*



Plate 9. First stroke is a compound curve. Make oval with free movement. Second line. Avoid making loop too large at bottom. Notice that the letter is quite narrow. Third line. Use an easy arm movement. Fourth line. That is the only way to do. Do it now.

Make stem on *d* short. Do not lift pen. Second line. The *d* can best be made by lifting pen where oval joins, then make stem with quick downward motion of pen. Third line. Write word without lifting pen.

PLATE 9.

2 O O O O O O O O O O O O O O O O

2 D D D D D D D D D D D D D D D D

2 Down Down Down Down Down

2 Do your very best. Do your very best. Do.

2 d d d d d d d d d d d d d d d d

2 d d d d d d d d d d d d d d d d

2 door door door door door door d

Columbus, Ohio, 7-14-07.

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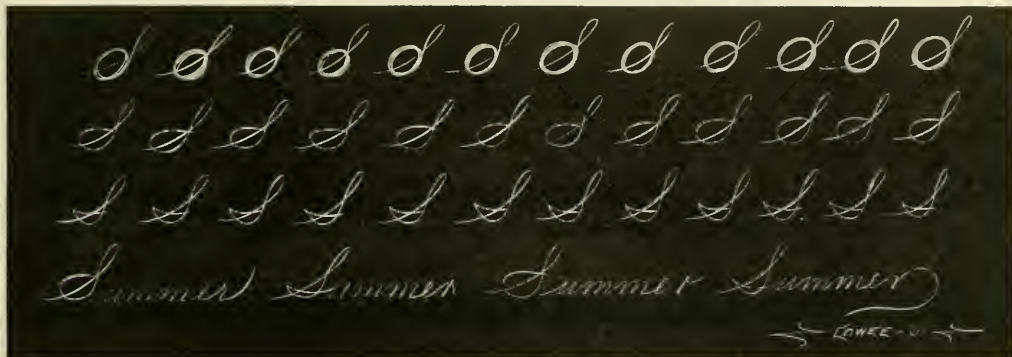
Business writing by C. S. Jackson, Bliss College, Newark, O.

\$502--
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James E. Crump



Blackboard Lessons in Business Writing

By America's Leading Teachers of Penmanship



By C. A. Cowee, Penman, Wausau, Wis., Business College.

I begin each exercise with some movement drill to get the muscles in good condition for the more difficult work.

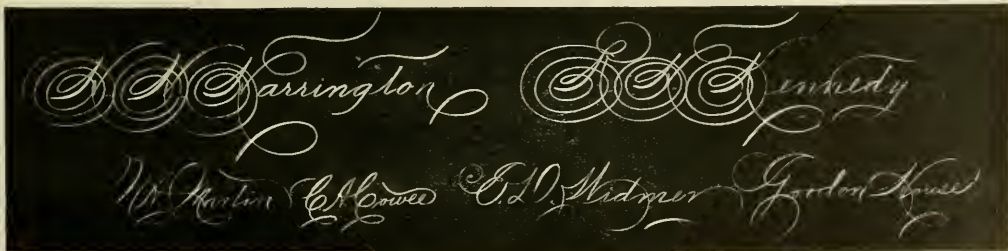
Caution the students frequently in regard to position, movement, form and neatness of work. After a few minutes of lively drill work I then step to the board and make a copy of the first exercise saying as I write—"The count for the capital S drill will be 1-2-3 and without lifting the pen continue on with the oval at the count of 4-5-6-7-8-9-10." Let the count be lively and keep the class on the drill until they can execute the same easily and with a fair degree of accuracy. The oval should be nearly half the height of the capital.

I then take up the capital S alone. First analyze the letter by comparing same with other letters, as up stroke to that of small *l*, down stroke to that of the capital *D-F-T-L*-etc. Care should be taken to get the loop at the top of the letter formed well; finishing stroke should come around and touch (or almost touch) the up stroke where the downstroke intersects same. The count should be 1-2-3, just lightly touching the second count.

After the first style is thoroughly mastered the students will experience no difficulty in mastering the second style as illustrated in the third line. Care should be exercised in finishing the letter. If the students have used this finish on the capital *B-F-T-G* and other capitals they will experience no difficulty. Count same as in first style.

In the fourth line I have shown both forms of the capital as used in writing words. Which can be written the more rapidly, the word Summer using the first or second style of the S? Which would you use in rapid business writing? Why?

I always caution students on the formation of the small *u-w-and-v*. I have also illustrated different forms of the small "r."





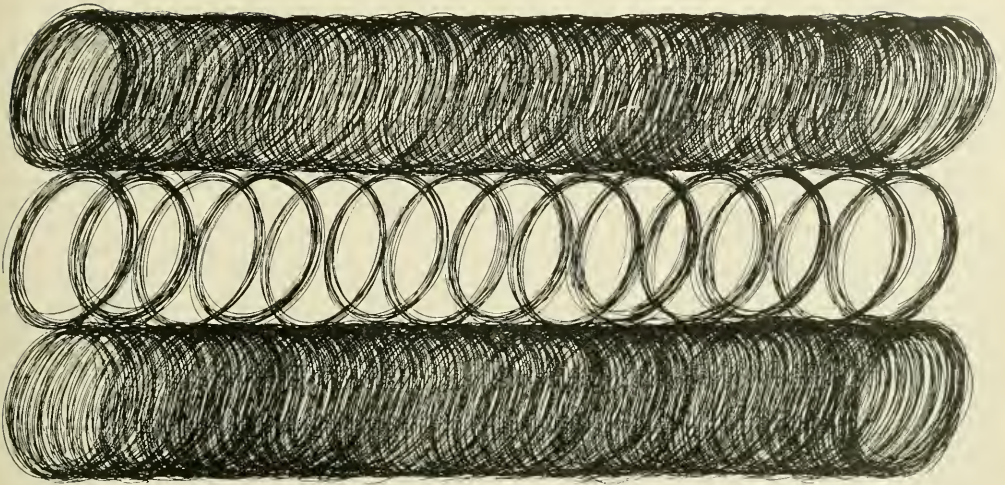
The Business Educator is today without doubt the leading journal of its kind in the world. Its pages are devoted to business and penmanship education, arranged in a superb manner. Its real mission is to inspire and instruct both student and teacher and it is read as well as subscribed for by the most intelligent people.

Long may it live, and the very best of success to its editors

Nellie O'Boyle.

Miss O'Boyle is teaching in the Latrobe, Pa., Commercial College. The above specimen clearly puts her in the front ranks of America's leading lady penman. Indeed few men can equal her work for combined accuracy, strength, and freedom. She attended the Zanerian in '07 and what she has done many others can do also.

#19042 Philadelphia, Pa. Mar 2-07
 Bank of North America
 Pay to Basil L. Lumbard as order
 Nineteen Hundred Four Dollars
 R. W. Bueck & Co.



By Mr. John M. Moose, Caldwell, O., pupil of M. A. Adams, Marietta, O., Commercial College



B. E. Certificate Winners in Northwestern Business College, Chicago, and their teacher, Mr. A. R. Furnish.



By Steve Pap, 1st grade pupil, public schools, Duquesne, Pa. I S. Light, Supt. of writing.
A correction—We unintentionally stated in our February number that this specimen was executed by a 6th grade instead of a 1st grade—quite a difference.



By Mr. Ylo Endress, 435 John St., Cincinnati, O. Age, 13 years.

**EDITOR'S PAGE—PENMANSHIP EDITION**

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH**Appreciation.**

Talk as we may about this being the day of the dollar, it is also the day of recognition and sincere appreciation.

Our mail not infrequently brings messages of appreciation for our contributors and ourselves which make us think life is worth more than the living.

Here is a letter from a young man in the sixties, ambitious to become a fine penman, who is starting on a course of study and practice in ornamental penmanship. But he knows other things, too, and says that for forty years he has known and esteemed Mr. Van Sant whose articles are now appearing in our columns and being widely read by the most practical in our profession.

Another letter from a young man in business thanks Messrs. Keefover and Cragin for their heart to heart talks on such timely topics, which mean so much more than mere dollars.

One of the brightest and most discerning minds in our calling recently said Cassmore's articles were the finest of the kind ever contributed to our line of journalism, and the finest series of articles appearing this year in any line.

A young man who knows a good thing when it comes to the artistic and utilitarian combined, says that Mr. Norder's lessons in automatic and show card lettering are a little more exhaustive and practical than any ever presented in a penman's paper.

Thus it is that many people are interested in the varied grist we grind out each month. Not infrequently we are too busily and seriously engaged getting it together to stop to appreciate and enjoy if half as much as we should, or a third as much as those who see it as a whole, or each page as a picture.

By the time all manuscripts are read, proofs read, cut and pasted in place, page proved, etc., the edge of excitement and admiration is pretty well dulled, so that the final product presents nothing new, but a clean, unpatched, orderly face—unless some

glaring typographical stares one in the face for the first time, due to over confidence in the other fellow and too little vigilance of self, such, for instance, as the "new" way of spelling *year* on the cover page of our January number.

But these little disappointments are more than met by words of appreciation, helpful criticism, and, last but not least, substantial enclosures accompanied by the wherewithal which pays engraver, printer, office force, contributors, etc.

All in all we enjoy it because you seem to appreciate the product we induce others to contribute, and now why not you make others happy by sending on *some message* of your own for others less fortunate or less experienced than yourself?

Now don't say "I haven't time" nor, "I have no message worth while," nor, "I'm not sure but the editor would turn me down," or some similar excuse, but sit right still, take a pencil, make a note of what ever you think would be worth while telling, and then resolve to complete it within a week and mail it to the editor. Anything from penmanship to pedagogy; from mathematics to ethics; from school management to spelling; from law to sentiment.

Come now, help to make the next number and numbers the most interesting and helpful ever published.

Practical Finance.

For sometime we have recognized the real worth and merit of the articles by Mr. R. J. Bennett now appearing in the Professional Edition of this journal under the heading of "Practical Finance."

In a recent letter received from Mr. E. A. Keefover, cashier of Commercial State Bank, Summerfield, Kans., we find the following: "Those articles on finance by Bennett are rare. Nothing to equal them has ever before appeared in any such paper. Bennett has got clear away from the elementary and hackneyed stuff usually written about business, and is giving the teachers something worth their while. The way Mr. Bennett handles intri-

cate matters in a clear, simple and complete manner is refreshing and out of the ordinary. My views on the articles come from everyday experience with the subject."

Mr. Keefover incidentally remarked that the bank with which he is connected went through the recent money panic without turning a hair, cashed every check in full, and grew besides.

Mr. Keefover is in a position to judge of the value of these articles of Mr. Bennett's and it gives us pleasure, therefore, to substitute his words of recommendation instead of ours, knowing that they are worth a good deal more.

Perhaps you have not been reading these articles. If not it is about time you "sit up and listen."

Contents**Of the Professional Edition of The Business Educator for March, 1908.**

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PRACTICAL FINANCE, R. J. Bennett, C. A., C. P. A., Detroit Business University, Detroit, Mich.

LAW, Wm. C. Sprague, Detroit, Mich., Sprague's Correspondence School of Law.

TYPEWRITING, A. C. Van Sant, Omaha, Nebr., Van Sant's School of Short-hand.

SCHOOL, ADVERTISING, M. W. Cassmore, Seattle Commercial School, Seattle, Wn.

HISTORICAL, Frank Vaughan.

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SCHOOL AND PROFESSIONAL.

NEWS NOTES AND NOTICES.

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ETC. ETC. ETC.



EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editorial frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

The True Teacher.

As commercial teachers, the same as teachers of any other subject, it will to pause now and then amid a multitude of duties and details to consider what comprises true teaching and what constitutes the true teacher, and to further pause and ask the questions: "Am I a true teacher?" and "Is my teaching true?"

What kind of teaching lasts longest? What sort of teacher lives longest in the affections of the pupil?

As I look backward and recall the teachers who came into my life, they fall into two main groups; one of power and another of influence. A third and minor group can be called weak teachers. They were those who had missed their calling and are to be pitied rather than blamed. They were influenced rather than that they influenced. Not infrequently they were learned and sympathetic; schooled rather than skilled; but they lacked initiative and vitalizing qualities.

But the ones I remember more distinctly are the ones of power, and of influence. The former I alternately feared and admired. They were teachers of force, of magnetism, of ability, of wit, of tireless energy, who forced you to think and to do things through sheer fear, or who ridiculed ignorance so that you got busy because too proud to lag behind the crowd.

But the teachers of influence were the ones I think of more frequently and are the ones I bless with a feeling of kindness and love. They were men and women who had sympathy plus and sharpness minus. They requested, listened, smiled a little, suggested, questioned, maintained an even temper, sympathized. They loved and you loved, and you are the better and the more grateful for it all.

Not so much *what* but *how* we teach that counts. Not so much what we know but what we are, that goes farthest and accomplishes most. Not the most learned but the most interested and sympathetic teacher is the one who accomplishes most in developing ability and character on the part of his pupils, and, in the long run, on the part of himself.

Not that I would disparage thoroughness in subject and breadth of culture, nor enthusiasm and forcefulness; no, no; but I would place character first, special fitness second, and professional thoroughness last and least rather than first and foremost.

A commercial teacher, no matter how thorough and practical in his subject, is a failure and rarely stays long in a locality, if he is not a teacher by nature and training, or a man as concerns character.

Real power lies in conviction, and conviction is the outgrowth of character. Men and women of conviction are the ones who influence mankind and move the world.

As commercial teachers, are we men of character, first; men of conviction, second; and men of special ability, natural and acquired, third? If so, well and good. If not, wherein do we fail? To the extent that we can diagnose our own case properly can we remedy the deficiency.

Character is a matter of growth, conviction is a matter of intensity, and ability is a matter of application. There is room in each of us for greater growth, consequently more character; for more concentration, consequently stronger conviction; and for better application, consequently greater ability.

The question resolves itself into this nutshell query: am I strengthening my character through right living; intensifying my conviction through right thinking; and increasing my ability through right application?

Far be it from me to answer these questions for you (I have my own hands full trying to live up to them,) but do we stop frequently enough in the quiet of the evening hour, or the lull of the noonday lunch hour, or the walk home in the evening or the one down town in the morning, to think, to reflect, to *resolve* to live up to the limits of our desires and our strength?

We live long only in the memory of men and women. We are remembered only as we have moved men and women. We move only to the extent that we are moved by conviction, and conviction is character expressed in action.

Human Assets and Liabilities.

Business Education is what it is today because of three main factors:

First, it is in demand; people need it and the services of those who have qualified in a commercial school.

Second, it is popular and in demand because of a comparatively few men in our profession, past and present (and the number is rapidly multiplying,) who have recognized the demand and have as seriously and strenuously striven to meet it in the highest sense and service at their command.

Third, it is not what it should and would be because of a number of men in our ranks who brag, who gab, who exaggerate, who misrepresent and who, pose as educators with neither the substance nor the sentiment of the true educator. These are the mortgages of our profession. Fortunate for all concerned that the resources—the assets—the brains—the true worth of our calling, and the increasing number of good men of our profession far exceed the liabilities.

Let each one of us do what he can to increase the resources and diminish the liabilities of our profession, and in doing so improve ourselves and convert some of the liabilities into resources.

All professions have their leeches, quacks, misfits, and degenerates. Ours, quite unfortunately human in this respect, seems to have its full quota. Every good school, every good teacher is an asset to our common cause; and every poor school, every unprincipled proprietor, every slipshod teacher is a liability.

We are optimists and consequently believe that matters are mending, that there are fewer poor and more good schools today than yesterday, and that conditions will be better tomorrow. As much better as we make them, and our purpose and capacity to improve will be in proportion to our perception of the need and the means.

It is not often that we touch upon the sore spots of our beloved calling, but we do it now and then in order to discover the truth, even though unpleasant, just the same as you include in your statement of a business the liabilities as well as the resources.

Some one has very wisely said, "Make of yourself an honest man and then there will be one rascal less in the world." *Make of your school a good one and then there will be one poor school less in the world.*



PRINCIPLES AND PRACTICE IN EXPERT ACCOUNTING

P. M. BROWNING, C. P. A.

SADLER'S BRYANT & STRATTON BUSINESS COLLEGE,
BALTIMORE, MD.

Cost Accounting.

This subject is one of great interest to the accountants of this country and to the commercial teacher as well, inasmuch as there is a growing desire on the part of manufacturers in general to ascertain, as far as possible, the cost of each unit of product. Indeed, I may say that in view of the sharp competition in trade, this information is quite necessary. Accountants, ordinarily under the name of systematizers, have found this field of devising accounting methods, by which this unit cost may be ascertained at the least possible outlay, a very profitable one. In some instances, the systems installed have been too costly in operation to be practical and, after limited use, have been discarded. In most instances, however, beneficial results have followed this line of work, so that, in general, we might say that it is quite possible in a majority of cases to devise such methods of accounting as will, with little extra cost, furnish the factory proprietor or manager exceedingly valuable information in his conduct of the enterprise.

The purpose underlying all costing systems is the apportionment of the different elements of cost in manufacture to the unit of product. These elements may be stated as follows:

- A. Raw material used.
- B. Direct labor.
- C. Indirect labor and other expenditures.
- E. Wear and tear of machinery.

Any system of Cost Accounting, which enables the manufacturer to ascertain these facts, is an effective system, so far as results are concerned. The difference, however, in cost systems, as viewed by the factory manager, lies in the amount of the clerk hire necessary to operate them. Systematizers, therefore, have to keep in mind this important element, for if it is going to cost the manufacturer more to obtain certain information than the benefit derived therefrom, it will be difficult to convince him that he needs such services.

There has been much ingenuity displayed by systematizers in the work of formulating systems for various manufacturing concerns and, to at-

tempt in this limited space, to outline in detail any of them would mean utter failure. I shall, therefore, mention but a few general features which may, in varied forms, be found in all systems of Cost Accounting.

First of all, methods must be devised by which records of raw material can be accurately and conveniently kept. This is usually done by placing the store in charge of a competent clerk, whose duty it is to make full account of all supplies purchased and placed in store to deliver upon requisition from the proper authority and record same in such manner that he may, at all times, be able to state with reasonable accuracy the entire quantity of any particular class of material on hand.

The Card System of a store's record is probably the most convenient one. A tabulated card, showing the date and amount of material received, the date and amount delivered upon requisition, is about all that is necessary; each class of materials being kept on a separate card which is retained in an index file. It is true that these records are frequently found not in exact accord with inventory taken at stated periods. If, however, ordinary care is exercised in keeping this record, it will show with sufficient accuracy the cost of materials used in manufacture and the amount remaining on hand.

The requisition referred to above is nothing more than an order from the foreman, or other delegated authority, for materials to be used on some specific product. It is usually made in duplicate, one copy to be held by the store's clerk and the other to be retained by the party issuing it.

The next element of cost is that of direct labor, which can be readily ascertained from time cards furnished the workmen, or any other device which enables one to ascertain the amount of time expended on any product during the active process of its manufacture. There are many forms of time cards in use in various manufacturing concerns of this country, each designed to fill its special need where used. The main feature in the form of any time card should be its simplicity, for you cannot depend upon the average workman to prepare a very complicated record of his time for each day.

The matter of indirect labor and expenditures is one which requires

careful consideration also. This element of unit cost includes foreman's wages and general help around the shops; in short, all sorts of labor which is not expended directly upon the unit of product in manufacture. It is usually distributed monthly on the percentage basis during the early history of an enterprise, until a reasonably accurate ratio is determined. Whatever discrepancy may be apparent in the distribution on this basis may be, from time to time, adjusted to the general cost account.

The matter of machine cost is still more complicated and requires years of experience and a high degree of special mechanical knowledge to enable one to adjust this element to the unit cost with any degree of exactness. Careful observation, however, on the part of the cost clerk will in time enable him to ascertain with reasonable accuracy the average machine cost per hour or other division of time.

I have outlined, in a very brief manner, the purposes sought in Cost Accounting, but so far I have not touched upon the accounting features in operating any system of costing. This part of the general subject is to form the basis of my article for the April issue of THE EDUCATOR which, I trust, will be read with profit by our subscribers, accountants and teachers.

Problem for Solution.

The output of the Dominion Coal Company for the year was 1,500,000 tons. The following is their Trial Balance, June 30:

Plant and machinery.....	\$ 450,000.00
Construction account.....	111,000.00
Accounts receivable.....	89,650.00
Bills receivable.....	15,000.00
Cash on hand.....	35,000.00
Stores and materials.....	17,000.00
Stock of coal on hand July 1 previous year.....	15,650.00
Interim dividend account Jan. 1.....	45,000.00
Wages.....	256,500.00
Royalties.....	35,000.00
Coal for colliery use.....	19,500.00
Barn expenses.....	13,000.00
Freight output.....	30,800.00
Directors' fees.....	1,500.00
Salaries.....	8,100.00
Insurance, taxes, etc.....	10,000.00
Misc. expenses.....	1,900.00
	\$ 1,154,800.00
Capital account.....	\$ 500,000.00
Reserve.....	25,500.00
Unpaid dividends.....	18,700.00
Accts. payable.....	75,600.00
Sales of coal.....	535,000.00
	\$ 1,154,800.00

There remains June 30, stock of coal as per inventory \$22,000. Make out a Trading, Profit and Loss account, showing the gross and the net profits, with the average cost and profit per ton, and prepare the usual Balance Sheet for presentation to stockholders.



PRACTICAL FINANCE

R. J. BENNETT, C. A., C. P. A.,

DETROIT, MICHIGAN,

Principal Detroit Business University.

The United States Treasury.

This department of the Government of the United States has entire control of the national finances, and was established by act of Congress, 1789. It succeeded the Treasury Department created by the Congress of the Confederation of 1781, of which Robert Morris was for a time Superintendent. The Treasury Department is the most extensive and complex, and in rank stands next to the Department of State. Its jurisdiction extends over the entire country and its official acts are probably second in importance only to Congress itself. The extent of its supervision may be seen by mention of the following divisions of which it has control: The fiscal affairs of the country, the national debt, national banks, customs, internal revenue, currency and coinage, commercial marine, inspection of steam vessels, marine hospitals, supervision of light-houses, life saving stations, coast and interior surveys, etc.

The Treasury Officials. The Treasury is presided over by the Secretary of the Treasury, who is appointed by the President and is a member of the Cabinet. His salary is \$8,000 per year. The first Secretary, Alexander Hamilton, had as assistants a comptroller, an auditor, a treasurer, a registrar, an assistant secretary, and a few clerks. Contrast that with the magnificent organization of to-day which employs over 5,000 people at Washington alone, as well as maintaining numerous bureaus, branches and offices throughout the country. The business of the department is divided into offices and bureaus, and in addition to his three assistant secretaries the Secretary has the comptroller of the treasury, six or more auditors, treasurer, registrar, comptroller of the currency, comptroller of internal revenue, the mint, bureau of engraving and printing and marine hospital service. The duties of the Treasurer are worthy of mention and are: Signing the paper currency, receiving and keeping moneys, paying out upon warrants properly drawn, etc. His position requires of him close attention to duties, care in management, and the greatest integrity, as well as familiarity with every detail of the work.

The Sub-Treasury. The official business of the Treasury is conducted largely through the following sub-treasuries, each one of which is, of course, a branch of the main treasury:

New York, Boston, St. Louis, Philadelphia, New Orleans, Baltimore, Cincinnati, Chicago, and San Francisco. The United States Mints are located at Philadelphia, San Francisco and New Orleans.

The perfection of detail and extensive ramifications of the Independent Treasury of the U. S. have been worked out through numberless drawbacks and in the face of almost continuous opposition, and to-day we have a system of conducting and handling the national finances which is not surpassed by any other country in the world. Yet even at the present time there are those who advocate in its stead a great Central Bank similar to the Bank of England, or the Bank of France, for the handling of the nation's finances on the plan originally evolved by Alexander Hamilton in the organization of the United States Bank. I think I am safe in saying that had the banking system of early days been as well conducted as our national and state banks are at the present time, there would not have been sufficient cause for establishing an independent treasury. Let us review some of the points leading up to its establishment.

The Independent Treasury. Few questions, unless we except the tariff, have occupied the attention of American politicians up to the year 1840 more than the National Bank.

The greatest points of debate being constitutionality, expediency, advantages, its dangers to the common weal, and its weaknesses. Partisan feeling ran high at times and the best thinkers of the National Congress took part in the discussions.

Parties lost and won, at various times. Experiments were tried for a few years at a time and then abandoned. Statesmen changed their opinions, parties shifted their ground until it was settled more than half a century ago.

It was during the sessions of the first Congress, under the skillful direction of Alexander Hamilton that the National Bank was first established in 1791 as the custodian of the public money.

The plan was a success until numerous State banks had sprung up whose influence aided by their political friends defeated a bill to recharter the "National Bank" in 1811.

In the eloquent words of Webster, "Hamilton was made Secretary of the Treasury, and how he fulfilled the duties of such a trust at such a

time the whole country perceived with delight and the whole world saw with admiration. He smote the rock of national resources, and abundant streams of revenue gushed forth. He touched the dead corpse of public credit and it sprang upon its feet."

After the bill to recharter was lost, the local banks became a necessity, but they betrayed their trust and failed to bear the strain caused by the war of 1812, and in the failures which followed the government lost about \$9,000,000.

The U. S. Bank. The lesson was expensive but had the desired effect and in 1816 a bill was passed establishing for the second time a National Bank. On the 1st of Jan., 1817, the bank opened for business. The management, however, for the first two years was not satisfactory and during these two years the bank was carried to the verge of bankruptcy and the Government lost over \$500,000.

Drastic measures were needed and a change of management followed which resulted in a long period of prosperity and satisfaction to a majority of the people. There were those, however, who murmured and complained that changes ought to be made and this spirit culminated with the election of Andrew Jackson to the presidential chair. The notorious "Bank War" followed. The first gun was fired when in his message in Dec. 1829 he attacked the constitutionality of the National Bank. He gathered around him partisan friends and the hostile feeling became more bitter until 1833 when because of evidence of mistakes in management rather than otherwise he justified the removal of deposits from the Bank.

For five years the discussion pro and con went on with intense feeling and closed in 1836 when the old charter expired and Jackson had won. The charter was not renewed. The use of the State banks was again reported. Contracts were made by the Secretary of the Treasury, with selected banks which were required to give security and also to perform the same service for the Government that had been rendered by the National Bank. The natural result was a large crop of State Banks, an inflated currency, extreme speculation and in 1837 a financial crash.

The Sub-Treasury Established. Martin Van Buren who succeeded Jackson made the first suggestion of an independent treasury or "Sub-Treasury."

Three schemes, however, were considered by Congress at this time, but the Sub-Treasury scheme won the greatest number of supporters. The measure was debated in Congress for four years, and some of the ablest speakers in Congress were arrayed against it, among whom, were Webster, Clay and Calhoun, who debated with

(Continued on page 27.)



DEPARTMENT OF
TYPEWRITING

A. C. VAN SANT.

OMAHA,

NEBRASKA.

At the meeting of the National Commercial Teachers' Federation in Pittsburg there were two addresses on the subject of typewriting, one by W. D. M. Simmons, Manager of the Draughon chain of business colleges, with headquarters at Nashville, and the other by R. E. Tulloss, of Springfield, Ohio. These excellent addresses called forth much animated discussion, and added greatly to the interest of the meetings.

There seems to be no longer any doubt as to the superiority of touch typewriting in the minds of the members of the federation. It is now only a question of methods of teaching it.

One of the points brought out in discussions was whether the training should begin with the stronger fingers, or whether the weaker fingers should be brought into use in the very first lesson.

The conductor of this department holds to the opinion that the weaker fingers should be trained from the start, and that a large amount of training should be given them through the entire course. He realizes that there may be an honest difference of opinion, and that it is well that the subject should be thoroughly discussed.

Typewriting is to a greater extent mechanical than any other commercial subject. It is more than anything else in the commercial school curriculum a matter of practice. We study shorthand and bookkeeping, and related branches, but we practice typewriting, with but little study of the plan of doing it. In fact, the modern systems of typewriting so arrange the work that the student simply practices what is assigned with very little knowledge of the theories of the particular system he is using.

All our teaching of this subject should take into account the mechanical character of the work. The principles of mechanical science must govern. As in penmanship and piano playing, movement must be a first consideration. The hand from its general use is particularly strong in the thumbs and the first and second fingers of each hand. The hands were evidently not made especially for typewriting on what is known as

the standard keyboard. If they had been, there would have been one more finger on each hand, and all the fingers would have had equal strength. For the purpose of typewriting the hands are badly out of balance. But God had ordained laws by which the weaker parts of the human system can be greatly strengthened to meet special needs. The hands can be trained so nearly into balance that all the fingers and both thumbs can do their part of the work promptly and effectively.

How are the hands to be brought into balance? By the laws of Nature particular muscles and mental faculties may be strengthened for special work, and their action quickened. The very plain dictates of common sense, of mechanical science, and of the laws of psychology teach us that the slower fingers should be trained from the beginning so as to produce a correct motion-balance at the earliest possible moment,

The first lesson in typewriting, as well as in many other things, is the most important, as it starts the nerve and brain-currents in such a way that they will modify the action of the brain and hands for a long time, if not during the whole life of the student.

Those who have trained sight writers to use the touch method know how much easier it is to train those who had previously learned the use of all the fingers. After one has used only the first fingers for a long time it is very difficult to learn to use the weaker ones, for the reason that the brain and nerve-currents naturally seek the accustomed paths. Let one who has habitually spaced with the right thumb try to space with the left thumb, or with both thumbs, and notice how unwillingly the unused thumb is to do the spacing, and he will quickly see the result of training only one thumb. This is a very strong argument for teaching from the beginning the use of all the fingers in the first lesson.

There is no more reason why an expert typewriter operator should strike the wrong keys than there is why expert musicians should strike the wrong keys on a piano. A good touch operator knows when the wrong key

has been struck as quickly as a musician realizes that he has made a discord in music.

The modern method of the greatest piano trainers is to begin with a careful and thorough training of the hands. Leschetizky, the trainer of Paderewsky and many of the world's most famous musicians laid great stress on hand-training. He sometimes required weeks of hand training before he allowed a pupil to touch the keys of a piano. Speaking of the relative strength of the fingers he says that the fourth finger is the weakest, and then adds: "But in this case we do not observe the ordinary educational rule, and treat the weakling with indulgence; we must on the contrary exert the strongest pressure on it to remedy its inequality."

Unfortunately the limited time allowed to students of typewriting does not admit of such extensive hand-training as is given to master musicians, but we can at least so arrange our exercises that they shall tend to a harmonious development of the powers of the hand for the work of typewriting. We can so order the work that the weaker fingers shall get the first training, the first strength-developing exercises, and the proper starting of the brain and nerve-currents.

Professor James in his psychology says, "The nerve-currents produce consequences of the most vital sort, but at the moment of their arrival, and later through the invisible paths of escape, which they plow in the substance of the brain, and which, as we believe, remain as more or less permanent features, modifying its action throughout all future time." Close and careful observation for many years has satisfied me that the first starting of the brain and nerve-currents is of the utmost importance in all work in which the hands participate.

I regard it as a great calamity to allow a student to begin his typewriting with the first fingers alone. It means the forming of a strong desire to use those fingers for all his work. It means the improper starting of the brain and nerve-currents. It means a violation of a great law of Nature as explained by our best psychologists. It means a contradiction of the experience of our greatest musicians. It means a great delay of the period when one may hope to become an accurate and expert operator, if it does not forever blast the hope of becoming one.

(Continued on page 23.)



PRACTICAL ENGLISH

F. M. ERSKINE,

Principal Commercial Department, Grand Prairie Seminary,

ONARGA, ILL.

Talking and Writing.

Thomas Jefferson was not the only man who could write better than he could talk. Most of us common folks are like him in that particular, at least.

When teaching correspondence and business English I have wished many times that we might have classes in talking, or better than that, more time in our English and other classes to study and criticize the language that is spoken. If you have a pupil who writes letters and compositions which make you want to weep—or laugh—notice carefully how he talks. You will find invariably that he writes better than he talks.

I frequently find myself accepting incomplete oral answers when the time is short and there is much work to be done. The pupil omits the subject of his sentence, uses a plural subject and a singular verb, or makes any of the common errors. I know what he means and I hurry on. Possibly other teachers never make that mistake.

It is true, as I believe it is, that our pupils come to us in the correspondence class able to put better language on paper than they can put into oral statements, should we not devote part of our time to oral training of thought expression along the line of business correspondence?

Many texts on correspondence advise us to write as we would talk. I wonder if one day of such correspondence would not tie up business almost as quickly as did the November panic. Business men would be asking forcibly, if not elegantly, "Where are we at?" The manner of the speaker and the tone of voice imply much in conversation that may not be left safely to implication in the written letter. In talking we may behead or curtail our sentences and be understood; in correspondence it is dangerous while the grammatical errors are more prominent and therefore create a more unfavorable impression. Again, in talking we may go back to amplify or emphasize previous statements. We are not always logical. In our letters such incoherence and repetition will be tiresome and not at all in conformity with the generally accepted rules of correspondence.

If we talk accurately we may write much as we talk. A dignified conversational style is effective and pleasing. We have passed the day of "I have the honor to be, Sir, your most Obedient Servant," but we have not yet passed the day of "Respectfully yours," though some writers would have us believe that the reader would be more favorably impressed and more likely to buy our mining stock if we omitted the subjects from half our sentences, the verbs from the rest, sprinkled in a liberal seasoning of dashes and exclamation points and used English (?) of the George Ade type. We all receive these so-called conversational letters and what is their effect upon us? Do they increase our respect for the writers or secure more orders from us?

Our pupils should have drill in putting into words the same kind of correct,

straight-to-the-point language that we are trying to teach them to write in business letters. Not all letters are written, paradoxical as that may seem. How often is the office employee sent out with a message to deliver that otherwise would have gone in the form of a letter. How often some one calls at the office and is told exactly the same thing that would have been written to him later in the day. How many of our pupils that we train with such care to write letters of application for positions, are called on to apply in person. How many of our pupils are we training to deliver these messages, to make these statements and applications?

I know of no better method of giving pupils this training than to call upon them in class to give orally such messages and statements when the facts have been imparted to them. We should not go very far outside of their knowledge and experience in these things for they must know before they can tell or write. This is valuable drill and requires but little of the time of the class. Have members of the class make suggestions and if possible have a stenographer occasionally to take down what the student says and read back to him. Make the pupils dictate letters.

Take that letter of application for a position which most of our pupils hope to write some day. It is the most important letter some of them will ever write and considerable practice on it will not come amiss. Have members of the class apply in person to the teacher. Suggest and criticize until the applicant makes a brief, clear statement of his qualifications and answers intelligently the questions put to him. Then have him give orally or dictate a letter of application, and lastly have him write one.

Oral drill until the pupil knows what he wants to say and how he should say it; then the written letter that we may judge his writing, spelling and paragraphing. This is a plan that may be followed with advantage to the pupil in much of the work of the correspondence class.

This is what I tell a pupil. Nordwahl & Johnson are manufacturers and jobbers of stationers' supplies. They issue a large illustrated catalog and claim that they can fill orders the day they are received. Their prices are low and terms liberal, though not more so than some other houses. Their offices and warehouses are in a nearby city. Student and Co. are retail stationers in a college town. They frequently send in orders for goods which they must secure with the least possible delay and which are listed in the catalog. For some time now there have been delays in filling some of these orders and no good reasons have been given. "Goods not in stock at the time," "a sudden rush of orders caused delay," are samples of the reasons set forth. What will you write to this company in regard to these delays and your future orders for goods?

Many matters will suggest themselves for treatment in this way in our "talking class," among which may be mentioned

the following which the average student should be able to handle intelligently. Urging payment by a delinquent customer, asking for extension of credit, concerning the opening of an account, soliciting orders, inquiries regarding the business and financial standing of firms or individuals.

Typewriting—Continued from page 22.

What argument is there in favor of beginning with the first fingers? Only one, and that is that those totally ignorant of the principles of typewriting would rather begin that way—just the same plan that was used twenty-five years before touch typewriting came into use. Shall we learn nothing from the science of mechanics which requires perfect motion-balance in machinery to secure the best results? Shall we learn nothing from the teachings of psychology? Shall we learn nothing from every-day experience and observation? In the early history of typewriting the theory was to "let Nature caper," and the result was a system of punching about with the first finger, as unscientific, ungraceful, and unmechanical as can be imagined. Following the lines of least resistance in typewriting means to the un instructed, "when you see the key you are looking for, hit it, with either hand or any finger that can most quickly reach it."

Suppose you were conducting a commercial school with ten teachers. Suppose six of those teachers are strong and four are weak, and suppose the four weaker ones are so related to you that you can not get rid of them. Would you turn your attention to training the stronger or the weaker ones? Of course you would give attention to bringing up the strength of the weaker ones, and thereby increase the efficiency of your school. Is it not just as essential in teaching typewriting that you should train the weaker fingers and do all that can be done to bring about a properly balanced hand-action?

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DEPARTMENT OF
COMMERCIAL LAW

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Contracts.

12. THE STATUTE OF FRAUDS.

It seems strange that there was a time when contracts of any and all kinds could be made by word of mouth, and that consequently oral evidence was permitted in the courts to prove such contracts. Knowing as we do that witnesses to oral agreements are liable to defects of memory; that they must all die; that within a short time after a transaction, misunderstandings and differences of opinion arise readily among people who see and hear the same thing at the same time; and that perjury in such cases is so hard to prove—we wonder that our ancestors did not sooner see the necessity of guarding the safety of contracts by some stricter rules of law.

When in 1676 the English Parliament passed what has since then been known as the Statute of Frauds, the purpose of which was to safeguard contracts, it enacted the most important piece of business legislation ever put upon the statute books of any country. So wise was this law that it has stood to this day, practically unaltered in England, and is today, with some changes to fit local conditions, a part of the statute law of nearly every state in the United States.

The Statute of Frauds declares that as to certain kinds of contracts a writing is necessary. The chief kinds of contracts affected are contracts relating to land. Before the passing of the statute, an interest in land could be transferred without writing; hence no proof was required of such transfer excepting the oral testimony of witnesses to the act. If these died or suffered a lapse of memory or swore falsely, endless trouble was liable to arise. The statute cured this by requiring a writing.

Another important provision related to executors and administrators. Prior to the passing of the statute an executor or administrator orally promising to assume responsibility relating to the estate he represented could be personally held, if witnesses to such promise could be found. The statute declared that such a promise must be evidenced by some note or memorandum in writing signed by the party to be charged, or by some one lawfully authorized by him to sign. Again, one could be held on an oral promise to answer for somebody else's debt, default, or miscarriage.

This the statute changed by requiring a written promise. One could formerly be held to an oral agreement made upon consideration of marriage. This the statute changed by requiring a writing. Also, one could be held on an oral promise to perform an agreement, no matter how far in the future the performance extended. This was changed so that oral agreements for a year or less, and these only, were good without writing.

The effect of this statute, as you will see, was far reaching. It did not declare such oral promises void or illegal; but it did declare that no action could be brought in court by one man charging another with such a promise unless proof could be made, either by way of the agreement itself in writing, or by way of some note or memorandum of the agreement signed by the party to be held or signed by some one lawfully authorized by him to sign. It did not prevent parties carrying out an oral contract if they desired to do so; and if they did carry it out neither party could recover back what he had paid or have the transaction set aside.

As to what sort of writing is required for the proof, it may be said that if the contract itself was in writing, that is sufficient proof. But the contract itself need not be in writing. Anything in the way of a memorandum, note or letter, signed by the party to be charged, wherein he admits or acknowledges the contract, provided this memorandum or note contains sufficient data as to the terms, will be good evidence. The memorandum need not be in any particular form; it may consist of a letter or series of letters or telegram, or series of telegrams, the condition being that the writing be signed by the party to be held, and that it contains enough to make it sufficiently clear as to the terms of the contract. In most of the states the writing need not express the consideration for the contract. Where it is necessary to express the consideration, the words "value received" are held sufficient. The wording of the statute permits of the signature by an agent.

Now, as to the bearing of this statute on the transfer of lands, it may be said that a writing is required not only to a contract for the sale or title to the land itself, but also to the creation of rights of way, to the transfer of standing timber, growing grass, fruits on the trees, but not of such

crops as are produced by annual planting, which are not usually considered a part of the land, and may, therefore, be sold without writing, provided the contract complies with the other conditions of the statute.

Sometimes the question arises where there has been an oral bargain and the land has been actually conveyed pursuant to it, as to whether the conveyance will stand and the seller can claim his purchase money. Generally speaking, such a bargain will stand and the seller may sue for the price. If the price has been paid and the seller refuses to convey, falling back on the fact that the bargain was an oral one, the only thing the buyer can do is recover back his money.

That part of the statute relating to the promise of one person to answer for the debt, default, or miscarriage of another will be considered later when we come to the discussion of guaranty and suretyship.

The provision regarding promises in consideration of marriage is a very useful one. Where marriage is being considered, loose arrangements are often made with reference to property which, without proper proof, are almost certain to produce litigation. The requirement that all promises made in consideration of marriage be made in writing does away with much confusion and litigation. This statute does not refer to mutual promises of marriage. Mutual promises to marry when made orally are good.

An important part of the statute refers to contracts that are not to be performed within a year. The statute requires that these be in writing. It applies to such contracts as cannot by their terms be fully performed within a year from the making thereof. If the parties may or may not perform within a year it does not fall within the statute. If the contract is to be performed on a happening that may or may not occur in a year, it need not be in writing. Thus an agreement to take care of an invalid until the invalid recovers need not be in writing, as the recovery may take place within a year. An agreement to support another during life is not within the statute, for the person may die within the year. The statute does cover, however, such agreements as relate to the employing of people for a year only, if the service is to begin a day later than the date of the contract. Contracts that provide for the paying of money in installments, the dates of payment running more than a year, are not enforceable without some memorandum in writing evidencing them, and signed by the party charged.

Perhaps the most important part of the statute is that relating to the sales of goods where the price is more than \$50.00. This part of the statute, which has been adopted generally throughout the United States, will need separate treatment. This will follow in our next.

(To be continued.)



SCHOOL ADVERTISING

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL

Seattle, Washington.

Printing Papers.

A great deal of school advertising is directed to women, who are naturally judges of textiles—dress goods, ribbons, lace. A paper of beauty and distinction will invariably appeal to Mrs. Patron.

This is my apology for introducing an apparently technical subject and with it I wish to include an acknowledgment to the Butler Paper Co., Chicago; The Mittineague Paper Co., Mittineague, Mass; The Japan Paper Co., New York City; The Niagara Paper Mills, Lockport, New York; The Taylor-Burt Co., Holyoke, Mass.; and the Peninsular Paper Co., Ypsilanti, Mich., for courteous consideration and information. Whatever merit this article may have, should be ascribed to this help.

In the first place, the paper should match the topic. It is so easy to throw the reader off the track, that it pays to preserve the artistic unities—the mental imagery of the reader and the unconscious influence of paper, ink and binding should blend and be coordinated as far as possible. Might just as well—doesn't cost any more except a little thinking.

Suppose for instance, a description of the tone of a piano—sweet, mellow, vibrant, sympathetic, rich—all the other adjectives. The paper should have, in degree, these qualities. It would but result in a disastrous anomaly to print such a description on harsh, crackling, heavily sized (stiffened with glue) paper which would in effect contradict every printed word.

Similarly should a school desire to issue a little statement of excellence, the paper should have some "body", stiffness, dignity—a sort of foundation for the words to rest on.

An appeal in the name of charity might well be on flexible soft paper while the financial statement of a bank should be on paper of substantial consistency.

Some will doubtless think this a far-fetched point and finical, but I believe it will pay to harmonize words and their vehicle. It doesn't cost any

more—perhaps less. Determine the dominant characteristic of your words and adapt the paper to them.

It is now pretty generally admitted that a brilliant "shiny" surface is not good—not even for half tones. It is better to use a plate paper throughout for half tone work combined with type matter, than to use all coated paper or what is known as antique finish for type combined with coated inserts for pictures. Unless the inserts are vellum, there is little justification for two differently finished papers in the same volume.

Plate papers give a perfect half tone surface and have a soft and restful surface for reading matter.

For type display the best papers have what is called "flower" a translucency of surface that lifts and brightens the type and makes it much more attractive and readable. This is particularly pronounced in the vellum from the Shidzuoka mill, in the Strathmore Japan, of the Mittineague Paper Co., and quite evident in French Japan Printing Paper. Probably the cost of these papers will preclude their lavish use but for small booklets and inserts there is nothing equal to them.

Contrary to popular opinion, the best paper is light. All paper is made heavy by the addition of chemicals and clay or mineral filler to take the place of fiber. A catalog made of good paper feels light and "lively" in the hand. Good paper also "bulks" well—that is the leaves do not lie compactly, which makes easy turning.

The advertiser who studies these three elements of good printing—paper, type, ink—soon discovers that beauty, value, distinction, and power depend upon his knowledge of these three elements; and that the most important of these is paper. Indeed, to get the best results from these three needs patient study. What I am endeavoring to compress into a few short and hasty articles is the result of years of study of these subjects—study which until very lately had not this object in mind. On the seemingly insignificant topic of margins alone a lengthy article might be penned.

The subject of cover papers should receive some attention—a limitless topic. For usual purposes, the color should be something cheerful, rich and bright without over-obtrusiveness. I cannot conceive of dark and sombre colors appealing to young people. Blue is a cold color and dulls the edge of enthusiasm. Indeed, pronounced brilliant colors have a depressing effect on many and it is better to avoid them. Neutral greens, rich browns, French grays, buff, soft whites—all these are good covers. It goes without saying that the cover should have a texture to stand handling and should not soil easily.

A booklet or catalog paper should be perfectly opaque. A very bad effect is produced by papers that "show through" from the other side. Bond papers are particularly troublesome in this respect and are rarely adapted to printing on both sides, although frequently used.

A paper should turn noiselessly—the annoying crackle of sized papers supplies an element of discord.

In writing papers, we have a great variety. Before purchasing, all papers should be tested with pen, typewriter and eraser. Some papers present a much better surface for typewriting than others and the difference in the cost of paper is so slight that, considering the increased effect, one is not justified in too much paper economy.

It is advisable to have a letter paper of distinction. If one strives for uniqueness many light cover papers supply a good medium. Linens come in so many different effects that one can find almost anything he wants. An occasional visit to a paper house will put a person in touch with many good ideas.

In color one cannot go very far astray in white of good material. Be sure, however, that it is a true white. Many supposed whites are by contrast a color far from white.

If color is desired in letter head stock, have it rich and firm, yet subdued, bearing no suspicion of fading.

I am aware that this subject is too complex to be treated but superficially in a short article. A wealth of history and romance clusters round the story of paper making. From the turbid flow of the Nile to the limpid streams of New England, from five hundred years before Moses to this present presidential election year—all this way and time people have been busy making paper better still.

Thus, we are the heirs of all the ages—let the gift be put to fitting use.

Whom would you like to see contribute a series of articles in the Business Educator?

And what subject not now presented would you like to see given?



COMMERCE IN TURKEY

ION E. DWYER,

Treasurer, Robert College.

CONSTANTINOPLE.

Commerce In Turkey.

HELPS AND HINDRANCES TO AMERICAN COMMERCE.

There are so many things of interest in this country, that one scarcely knows where to begin, what to say or when to stop, but as most of those to whose notice this copy of THE BUSINESS EDUCATOR will come are interested in business in some form, I shall in this article confine myself to the commerce of Turkey in general and Constantinople in particular.

PRESENT-DAY BUSINESS METHODS.

The soil of Turkey, especially Asia Minor, is fertile and under favorable conditions would "blossom like the rose," but an unprogressive farmer and antiquated methods do not make for profitable agriculture.

The old-fashioned wooden plow drawn by oxen is still in use. A large bough of a tree is used for a harrow, the grain is harvested by hand, and the wheat is still thrashed on thrashing-floors, exactly like those used in Abraham's time, where the oxen trample out the grain and the wheat is winnowed from the chaff in the wind.

The home of the average working man in America is a palace in comparison with that of his Oriental brother. The industrial status is low; labor unskilled and poorly paid. Masons and carpenters get a wage of 80 cents a day while their helpers must be content with half that amount, even though the working day is from sunrise to sunset.

This does not mean, however, that labor is cheap, for with antiquated methods and lack of labor-saving devices the labor cost is often as high as in countries paying high wages.

The lumber for three dwelling houses, recently built by the college, was brought six miles on horses' backs. Each stick of timber was dressed by hand, the doors, windows, sashes, mouldings, etc., were all made on the spot. This is an ordinary case, not an exception.

Imagine my surprise upon first coming to Constantinople, at seeing an upright piano going along the street with a man under it. Such sights are too common in the Ottoman Empire to excite comment, as most of the merchandise is carried about the cities on men's backs. There are a few dray wagons, drawn by small horses or by buffalo, but many of the city streets are too narrow and steep

and the country roads too poorly kept for loaded vehicles.

When the Turk engages in business at all, it is in a very small way, consequently, the commerce is almost entirely in the hands of the Americans, Greeks, Persians, Hebrews and nearby foreigners.

The business methods are behind the times. The merchants advertise but little—they simply wait for the customer's necessity to drive him to the store. They say "people must buy sometime, when they come we will supply them." Instead of carrying a full line of goods, keeping it well stocked and then advertising the store as a place where a good assortment can always be found, the merchant too often buys in job-lots and when the first invoice of a certain style is sold, no matter how well it may have sold, there is no attempt to restock and is replaced by something else.

The attitude of the merchant in this particular is well illustrated by the story of the back-woods merchant, who when asked why he did not keep a supply of "turkey red," for which there was a brisk demand, replied, "I did keep it for a time but there was such a demand for it that I was always getting out of it—just couldn't keep it on hand—so decided not to handle it."

There are few business partnerships, due to the lack of confidence between man and man. When a business outgrows its quarters, instead of enlarging the store it is customary to open another store either on the same street or in some other part of the city. This custom is not confined to the retail trade, some of the banks have branches in different parts of the city.

Most transactions are on a cash basis requiring a large amount of money for a given volume of business. Gold is at a premium and small change is scarce, which one must buy, giving rise to the seraffs or money changers not unlike those which Christ drove from the temple.

Modern business methods are conspicuous by their absence as you doubtless have observed. America can supply much that is lacking in this particular and the writer believes that there are good opportunities for progressive American merchants in the Ottoman seaports. The large number of Orientals who try to follow the fashions of the West together with the large number of foreigners

in these cities, create a demand for European and American products which is well worth the merchant's attention.

UNCLE SAM IN THE ARENA.

Turkey exports tobacco, mohair, skins, silk and rugs, Constantinople being the largest seller of the oriental rugs in the world, while New York is the greatest market for the same. The United States finds some market in the largest cities of Turkey for farming implements, typewriters, hardware, cloth, shoes, hats, etc. The presence in this harbor of so many steamships (there often being as many as forty at one time) is indicative of a considerable foreign commerce, but the U. S. furnishes but a small part of the imports. Uncle Sam is new at the business of finding foreign markets and finds difficulties peculiar to himself. The freight is, of course increased by the greater distance from the market. All goods for the Levant must, owing to our insufficient merchant marine, be carried by foreign steam-ship companies who put a prohibitive freight rate upon such of our goods as come into competition with those of their own country. The American goods are thus crowded out.

A tradition-bound people are slow to adopt the new. Simply that the "style has changed" is no argument, in this country, for substituting an untried article for one that has proven satisfactory. The American manufacturers do not seem to appreciate this fact and change their styles irrespective of the demand. This is well illustrated by the experience of a German shoe dealer who introduced a line of American-made goods which soon crowded out his German styles, leaving his stock wholly of American goods. In restocking for the following year he ordered the same styles but was informed by the manufacturer that these goods were no longer made, as the styles had changed. The customers wanted the styles that they had tried and liked, and not the new and untried. Consequently the customers went elsewhere, the merchant lost his trade and the manufacturer his market. Other manufacturers, this time from Europe, stepped in and the American goods were barred out. An unusual demand at home is another excuse for a temporary withdrawal of foreign business which, of course, results in the passing of the business to a competitor. If American manufacturers are bidding for foreign trade, they must make what the trade requires and supply it regularly, else the European manufacturers will "steal a home run."

Too often an American interest is represented abroad by a foreigner. Be he ever so loyal to his employer, he cannot put the same vim in his work as an American would do, or as



he would do if he and his employer were of the same nationality.

THE LANGUAGE PROBLEM.

Not only are our weights, measures and money different, but as a nation we speak but one language. Any salesman will testify that to sell an article he must not only be able to speak a language but he must speak it well. A glance at the commercial courses in the German schools explains one great reason for the success of the German merchants in capturing the markets of the East. The whole category of European and Asiatic languages are offered—the young men choose their field and then equip themselves with the language of its people. This condition in the German schools was brought about by the pressing need of a market, and our own need, in this particular, when realized by educators and business men will, doubtless, be met.

There is really a movement in this direction, notably, the Yale—Columbia foreign service courses, including one for commercial service abroad; and the recently established Exporting and Importing schools in the West Side Y. M. C. A., New York City, conducted by men of acknowledged leadership in foreign commercial matters. These courses, with a number of others, point in the direction of a thorough training for foreign commerce and there is much, *very much*, that can be done in this matter by our Commercial Departments and Business schools.

From the producers' point of view, a market is an expedient for disposing of surplus goods. For nine years the U. S. has manufactured a surplus over her consumption and must seek a foreign outlook for the same. She is handicapped, in the Levant markets, by inexperience, distance, and lack of languages. The first is the natural result of internal development (fortunate is the country that has an interior capable of development) and needs no comment, the second could be helped by a merchant marine, and the third remedied by our schools.

If the United States continues to take the surplus of the World's population to the tune of more than two million a year, she will, naturally, be entitled to a corresponding part of the new commerce of the world. This will be hers by right but one for which she must fight if she is to have it. It rests with the business students of today—the business men of tomorrow—to secure this newly-needed and soon to be *much needed* foreign market, thus helping to perpetuate our present prosperity, not for prosperity's sake, alone, but for what prosperity brings with it.

Practical Finance - Continued from page 21.

a brilliancy that was characteristic of the men.

Session after session, the bill passed the Senate but was defeated by the House until the bitter struggle was ended in 1840, when it passed the House by a small majority of 17 in a total vote of 231 and the Sub Treasury of the United States was established.

Yet such was the opposition to the plan that it was not satisfactory as first established.

After Harrison's election to the presidential office, whose tenure was brief, Tyler's access to power was the signal for a renewal of the struggle and when Congress assembled, bills were immediately introduced for the repeal of the Sub Treasury act, which occurred Aug. 13, 1841, and a bill was reported by Henry Clay (who favored the old National Bank system) which was a compromise of the two systems. The act was passed by both houses but vetoed by Tyler, and the public moneys were cared for by public officials who deposited the treasure wherever their judgment might dictate as a place of safety. The discussion of various schemes continued for five years and was finally settled by the House in April, 1846, and passed the Senate in Aug. of the same year. Thus it happened that the policy that had been opposed by Jackson and his compeers was reversed and carried to victory by President Polk and his aids. The same party that had opposed the National Bank during Jackson's administration.

The Secretary of the Treasury has entire supervision of the work of the principal office, also of the various sub treasuries.

The Assistant Treasurer and all other officers authorized by law must give a bond fixed by the Sec'y of the Treasury and affirmed by the Solicitor of the Treasury. In addition to the Sub Treasury, National Banks are also keepers of the public funds. Before any national bank may become a U. S. depository it must comply with certain regulations as well as give the U. S. security for all moneys deposited.

All collectors and receivers of public money are required to deposit in the Sub-Treasury at least once a week and oftener if ordered by the Secretary.

The New York Sub-Treasury. The New York Sub-Treasury may be taken as a model for all, and we give its plan below.

It is divided into departments as follows: Receiving and paying dept's, minor coins dept., bonds dept., and checks dept., The accounting dept., is the one in which all checks are finally gathered, classified, entered and verified, and all accounts of disbursing offices are rendered monthly.

The sources of receipts of money are: new currency from Washington, deposits for transfer from other points, customs, transfers from depository banks, sales of gold by the assay office, internal revenue, patent fees, annual tax on national banks, postmasters for Account of Post Office Department, deposits for the shipment of silver coin, and deposits from individuals, banks and firms for redemption and exchange.

Issue and redemption of currency. All United States notes unfit for redemption are placed at the Treasury or a Sub Treasury free of charge. U. S. notes are redeemed in gold in sums not less than \$50 and are reissued in exchange for gold.

There is a Redemption Fund of \$150,000,000 reserved in the Treasury at Washington for the redemption of U. S. notes and Treasury notes.

Under the head of "Issue and Redemption" occurs the transfer of money from one point of the country to another. Formerly the banks met the expense of shipping to the interior, but the law was changed and the Government now pays the expense.

The Treasuries of the United States will forward new U. S. notes by express at the expense of the consignee for mutilated currency, fractional silver or minor coin. Gold certificates are issued upon the deposit of gold coin. Silver certificates are issued upon a deposit of Standard Silver dollars or the return of mutilated silver certificates, also to replace cancelled Treasury notes. Treasury notes are not reissued.

Standard Silver dollars are issued in redemption of an exchange of silver certificates and Treasury notes of 1890.

Nickel and copper coins are sent free from the Philadelphia mint in sums of \$20.00 or any multiple of 20 to points reached by express upon the receipt of a draft upon New York or Philadelphia.

Treasury notes and Silver certificates are redeemable for the face value if 3-5 or more of the note is returned if less than 3-4 and more than 2-5 are returned they are redeemed for 1-2 face value.

The money is kept in vaults or strong rooms usually in the basement of the building. These vaults are simply large safes or strong rooms full of steel drawers with steel walls, ceilings, doors and floors. Fitted into the walls of the vaults in which silver is kept are iron boxes of uniform size each large enough to hold 100 bags of silver of \$5,000 each. As much as 40 or 50 millions of dollars are sometimes in a single vault.

The U. S. notes are stored in packages each denomination by itself, and 1,000 notes to a package, thus made convenient for storing and counting.

The ordinary vaults are in charge of a vault keeper and can be entered only in his presence.

There are scores of other interesting points that might be mentioned which space alone prevents. The Currency Act of 1900 is an interesting document, also the proposed law now being considered by Congress,



ASSOCIATION AND CONVENTION COMMENT, COMMUNICATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

A Boost for the Best.

To attend the National Commercial Teachers' Federation is commendable, but to BELONG is better still. Your presence is desirable, but your MEMBERSHIP is a badge of loyalty and a mark of public cooperation which no one can gain say or misinterpret.

Your membership means more than may at first be supposed. It means that you are interested in others than yourself. It means you are willing to give as well as get. It means you intend to help to put into permanent form the things said and accomplished in these history-making meetings for it takes money to do this. It means that you want to profit by these permanent records by studying at your leisure the things spoken at the meetings and then recorded in the "year book." It means that you believe in fraternity rather than friction—in dignifying your calling rather than in belittling your competitor.

The Federation needs funds to accomplish what it should, and its only source of revenue is membership fees. You should therefore do your part by forwarding without delay your membership to the General Secretary and all-the-year-round worker and hustler, Mr. J. C. Walker, 49 Grand River Ave., Detroit, Mich.

If we can afford to contribute this space and this effort to the cause, you cannot afford to not contribute your three dollars for membership.

No matter where you live or whether you can attend the next meeting, send your money and receive in return the Official Report containing the things said and done at the great Pittsburg Convention.

Be progressive and public-spirited; join the grand army of Commercial Teachers. Do so now. Get your name on the greatest Honor Roll in our calling.

Minor on a Minor Matter.

We believe that not only the Federation, but every one of the Sections, excepting the Business Teachers' and Penmanship Sections, is now opened with an invocation to God, delivered by a local clergyman. Good, but why the exceptions? E. N. Miner, editor, "Typewriting and Phonographic World," New York.

"Why the exceptions?" Because we are a peaceable lot—temperate in temper—temperate in drink, many omitting even common table beverages such as tea and coffee, to say nothing of wine, beer, and Kentucky dew—temperate in smoke dope, few of us indulging in cigars, and for pipes and cigarettes, never—temperate even in our selfishness as concerns wanting to monopolize the presidential office more than one year in succession.

Whenever the shorthand section can show as little strife, as much fraternity, and as few smokers and drinkers as the sections criticised, we are willing to call on some preacher or priest for help.

Brother Miner, we're from Missouri; you must show us, in act rather than in word.

The E. C. C. H. at Philadelphia.

Doubtless all commercial teachers east of Pittsburg, north of Atlanta, south of Quebec, and west of the Atlantic Ocean are thinking of and planning to attend the convention of the Eastern Commercial Teachers' Association at Easter time in the city of Philadelphia.

No one who can attend should deprive himself, and those who look to him for instruction and guidance, from the pleasure, instruction, fellowship and inspiration to be derived by being there.

For these conventions mean cooperation rather than contention, fellowship rather than foolish envy, growth rather than stagnation, liberality rather than selfish complacency, and help rather than hindrance in the advancement of commercial education.

But if you cannot attend, see to it that your name is on its membership roll by remitting your yearly dues. All cannot attend but all can aid by way of contribution. It is to be hoped that enough will send their membership fee to justify a published report of the proceedings by the Association itself. This should be done and doubtless will if finances will justify.

The great, historic city of Brotherly Love is alone worth while the time and expense of the trip. The program to be carried out there in the convention is also worth what it may

cost you in effort and money, and the hearty handshakes and cordial greetings sure to be yours if you go, are worth more than either of the other two named.

Thus by attending you are sure of at least three hundred percent on your investment. Where else, when and how surely can you realize so much upon any investment you may make?

So decide NOW to attend, and begin at once to plan to that end. All aboard for Philadelphia!

Program of the E. C. C. H.

The annual meeting of the Eastern Commercial Teachers' Association will be held on Thursday, Friday, and Saturday, April 16, 17, and 18, in the Central High School, Philadelphia.

The first meeting will be on Thursday afternoon. At this session there will be addresses of welcome by the Governor of the State and the Mayor of the City, an address by the President and probably lessons in Beginner's Bookkeeping, Rapid Calculation and Commercial Law.

It is hoped to have a public meeting on Thursday evening. The speakers for this meeting will be announced later. The Friday morning session will be held at the High School, but in the afternoon the Convention will be the guests of the Philadelphia Museums, where addresses will be made by Dr. Wilson and Dr. McFarlane; the subject of Dr. McFarlane's address being "Industrial Philadelphia."

The Banquet will be held on Friday evening at the Hotel Walton.

Saturday morning the Shorthand and Typewriting Contests will take place. Saturday afternoon the business meeting will be held.

While it is impossible at this time to give the definite hours of the various addresses, the programme as planned by the Executive Committee will be nearly as follows. Definite acceptances have been received from nearly all of those whose names are given.

Office Methods for the School Room by M. H. Bigelow, Commercial Department of the Utica, N. Y. High School.

A lesson in Beginner's Bookkeeping by Raymond G. Laird, Commercial High School, Boston. Discus-



sions by F. G. Nichols. Rochester Business Institute, Rochester, and W. B. Sherman.

A Lesson in Rapid Calculation by W. J. McDonald, Burdette Business College, Boston.

Commercial Law—it is hoped to secure T. B. Stowell of Providence, R. I. The discussion to be led by W. H. Henry, Central City Business College, Syracuse.

An Argument for Higher Standards of Commercial Education, will be made by W. H. Colton, Principal Commercial Department of the Brookline, Mass., High School.

Unconscious Education, or the Personality of the Teacher, by Cheesman A. Herrick, Director Commercial High School, Philadelphia.

The Committee has asked J. E. Fuller of Wilmington, and Raymond Kelly of Chicago to speak on "How to Teach Shorthand."

The teaching of English will be discussed by J. A. Luman of the Pierce School, Philadelphia.

A Lesson in Penmanship by E. C. Mills of Rochester, N. Y., with discussions by H. W. Flickenger of Philadelphia and W. H. Patrick, York, Pa.

It is expected that Commercial Arithmetic will be presented by Byron Horton of the Packard School, N. Y. City.

The relation of the work of the auditor to that of the bookkeeper will be discussed by J. E. Sterrett of Philadelphia.

The Committee has been extremely fortunate in securing for the headquarters of the Convention the Hotel Walton, one of the best known hotels in the United States. The Walton is conveniently situated on Broad Street with cars and busses passing the door and going directly to the High School. Unusually good rates have been secured, running from \$1.50 for one person in a room, to \$1.25 for two in a room, and up.

EDWARD H. ELDRIDGE,
Simmons College, Boston.

Letter from President Williams.

MR. C. P. ZANER, COLUMBUS, O.

Dear Mr. Zaner: The meeting for the Convention of the Eastern Commercial Teachers' Association at Philadelphia draws near, and you have undoubtedly received some matter for publication in the March issue of the Educator regarding the coming meeting from the secretary of the Executive committee.

I wish to reinforce whatever he has said regarding the excellent prospects for a most instructive and profitable series of addresses, lessons, and demonstrations during the regular sessions of the Convention, and for one of the most delightful banquets, at the Hotel Walton on Friday night, that has yet been held by this Association.

The several meetings of the Executive Committee in New York and Philadelphia have brought together a body of as conscientious, efficient, and diligent committeemen as it has ever been my pleasure to meet. Dur-

ing the intervals between the sessions of the Committee, active inquiry has elicited from progressive commercial teachers expressions of opinion as to the most profitable use to make of the hours to be devoted to the program, with results that give the members of the Committee confidence in asking for the presence of the largest body of commercial educators ever assembled in the East.

The general plan of the program followed in previous years will be observed, with the exception that provision will be made for leaders in discussions of all papers presented and that both speakers and leaders of discussions will be subject to time limits, so that at each session of the Convention those present can be certain of hearing the presentation of the subjects at the stated hours on the program. The main features are now practically assured, and it remains for the February meeting of the Executive Committee to entirely complete the list.

The Lesson in Penmanship to be given by Edward C. Mills will, in itself, be worth the trip to Philadelphia. The practical paper on "Office Methods in the Schoolroom" to be presented by M. H. Bigelow, head of the Commercial Department, High School, Utica, N. Y., is to be prepared especially for this meeting, having been given in Syracuse during Christmas week and to be repeated by Mr. Bigelow at Philadelphia by special request. "Unconscious Education, or the Personality of the Teacher," is the topic of an address to be given by Dr. Cheesman Herrick, which will undoubtedly prove one of

the most valuable numbers on the program. The question of "Business English" which is to be presented by Mr. J. A. Luman, of Philadelphia, is certain to arouse great interest and lead to active discussion of the topic. The Friday afternoon visit to the Commercial Museum, where addresses will be given by Dr. McFarlane and Dr. Wilson, will be one of the delightful privileges of the Philadelphia meeting. There will be practical papers and discussions on Beginner's Bookkeeping, Accountancy, Commercial Law, Commercial Arithmetic, Shorthand, Typewriting, etc., particulars of which will be furnished for your April issue.

The splendid facilities of the Central High School, Philadelphia, in which the sessions of the Convention are to be held and the elegant appointments of the Hotel Walton, headquarters of the Convention, where the reception and banquet are to be held, are all that the most exacting could desire. Unusual interest will undoubtedly center on the international shorthand and typewriting contests this year, Mr. Godfrey of England having won the trophy for two successive years for stenographers of not more than ten years' experience.

The local Committees of Arrangement, under the able leadership of Dr. E. M. Hull, Supt. of Banks Business College, are taking time by the forelock and preparing to make the Philadelphia meeting the very best in the history of the Association.

Sincerely yours,
S. C. WILLIAMS,
President E. C. T. A.



Home of the Columbus Business College, Columbus, Ohio.



NEWS NOTES AND NOTICES

C. V. Crumley, who for some time past has been principal of the commercial department of Warren's Training School, Sulphur Springs, Texas, is now teaching the commercial branches in the Monroe Commercial College, Monroe, La. The building in which Warren's Training School was located was recently destroyed by fire.

Mr. G. T. Wiswell, recently of Bradford, Pa., now has charge of the commercial work in Creager's School of Business, Louisville, Ky.

Few men in our profession possess the delicacy of touch, when it comes to artistic writing, that Mr. Fred S. Heath possesses. His lessons in ornamental penmanship are appearing elsewhere in our columns. Moreover he is able to impart the larger part of his knowledge to others, as shown in the texts accompanying the lessons.

C. H. Haverfield, formerly of Scio, Ohio, has accepted the principalship of the commercial department of the German Wallace College, Berea, Ohio.

Mr. E. E. Admire, proprietor of the Metropolitan and Ohio Business Colleges, Cleveland, has recently elected one of the Board of Directors of the Cleveland Chamber of Industry, numbering upwards of 300 members. Good for Admire and good for the Chamber of Industry.

The Gem City Business College, Quincy, Ill., opened January 2nd with the largest enrollment in its history. This certainly is a substantial way of expressing New Year's Greetings. The Gem City is one of the few really big schools of this country and one of the best as well.

On Friday evening, Jan. 17, 1908, in the city of Baltimore, the "North Carolina Society in Maryland" held its annual banquet in Hotel Belvedere. Congressman (now Senator) John Sharp Williams, of Miss.; Richmond P. Hobson, Spanish-American War hero and Congressman from Ala.; Senator F. M. Simmons, of N. C.; Commander Cameron McKae Winslow; ex-Governor Warfield, and many other noted men were there with their wit and typical Southern qualities.

At the conclusion Mr. E. H. Norman of the Baltimore Business College was elected President. This indicates very clearly the esteem in which Mr. Norman is held by others as well as by his professional associates.

Mr. H. A. Rensau, formerly of Ft. Smith, Ark., and recently a student in the Gen. City Business College, Quincy, Ill., is now teaching penmanship and assisting in teaching bookkeeping in the Introductory Bookkeeping Department of the G. C. B. C. He recently favored us with a good list of subscriptions indicating the right kind of enthusiasm in penmanship in his classes. Mr. Rensau is a faithful worker and true gentleman.

Mr. E. A. Rice, a good BUSINESS EDUCATOR clubber, is now teaching in Draughon's Business College, Columbia, S. C. The Columbia school is one of the largest and best of the Draughon chain and Mr. Rice reports that he has about one hundred and twenty-five students in penmanship. Mr. Rice attended the Zanerian College last summer and is an enthusiastic, capable teacher.

J. B. Culp, Columbia, O., a farmer, favored us with a number of exceptionally well written cards. Mr. Culp is 32 years old and writes a style that is not equaled by many

who are engaged in the work. Undoubtedly he could have become one of the very first in our line of work should he have devoted his time and attention to it. Mr. Culp is a subscriber for THE BUSINESS EDUCATOR from which he no doubt receives his inspiration.

From a recent letter written by Mr. Orten E. Beach of the Bradford, Pa., Business College, we quote the following:

"I am just writing you a few lines to tell you of the progress of the Bradford Business College since Jan. 1st when I assumed the entire management of the school. This has been the very best month of the whole year so far, and the prospects grow brighter every week. I have engaged a fine young man as teacher of penmanship and the commercial branches of the school. His name is Howling Greig, Jr. He is a fine penman and a hustler who is making good every day."

Mr. C. B. Potter, the wide awake penman and teacher in Elliott's Business College, Burlington, Ia., and from whom we receive many lists of subscriptions reports that their school is larger at present than it has been since 1892. Their enrollment is more than 150 students.

W. B. Holden, a graduate of the Albany Business College, has just been engaged as assistant commercial teacher in Goddard Seminary, Barre, Vt.

Miss Evelyn Shedd, of Sioux City, Iowa, is the new commercial teacher in the Phillipsburg, Mont., High School.

Mr. C. L. Kotzel, one of last year's graduates from the School of Commerce, Accounts, and Finance of New York University, is now in Yamaguchi, Japan, where he went at the request of the Japanese government to establish the Yamaguchi Commercial College, a modern school of commerce. Mr. Kotzel was engaged on a three-year contract, at a salary that would make most of our commercial teachers green with envy, and in addition he is furnished a house, and traveling expenses, both going to Japan and returning to America. He is one of the honor graduates of the University and is certainly meeting with the kind of success that really first-class preparation deserves.

J. W. Creig, of the German Wallace College, Berea, Ohio, began in January as head of the commercial department of the Johnstown, N. Y., High School.

Miss Myrta Tugendreich went to the Shelbygan, Wis., High School immediately after the Christmas holidays to fill out the year as commercial teacher. Miss Tugendreich had been employed in the Huntington, Ind., Business University.

Miss Grace S. Harwood, last year in the Stafford Springs, Conn., High School, is charge this year of the commercial department of the Rockville, Conn., High School.

W. W. Knisley, formerly of the Preparatory Department of Iowa College, Grinnell, Iowa, and more recently associated with his brother in Ionia, Mich., Business College, has just accepted a position for the rest of the year as principal commercial teacher in the Sioux City, Iowa, High School.

Miss Nellie O'Boyle, a Zanerian graduate, is teaching penmanship and commercial branches in the Latrobe, Pa., Commercial College.

L. M. Holmes, of Portland, Ind., becomes the penman and commercial teacher in the New Iron City Business College, Pittsburg.

Ridge College, Kalamazoo, Mich., has changed its name to Celery City Business College. In the hands of the Messrs. Garvey and Anderson it is meeting with most excellent success.

W. K. Schalk is a new shorthand teacher in the Helena, Mont., Business College.

P. A. Breitenbucher, of Plimpton, Ohio, a former Zanerian student has been chosen as teacher of Gregg shorthand in the Standard Shorthand School, Detroit.

Charles M. Gray, last year with the Interstate Commercial School, Reading, Pa., has been chosen as the first principal of the new commercial department just opened in the Foughkeepsie, N. Y., High School.

J. W. Martindill, who with his brother has been associated for some years in the conduct of the Manistee, Mich., Business College, has accepted a position as head of the commercial department in the College of Commerce, Kenosha, Wis.

Miss Clara Neans, a Ferris graduate, who was engaged in the fall to teach shorthand in the Northwestern Business College, Chicago, was compelled regretfully to give up her work recently on account of sickness in her home. Miss Bessie Falls, a graduate of the Lansing, Mich., Business University, takes Miss Neans' place.

The 10th annual reunion of the students of Blair Business College brought together more than 800 students and friends. An elaborate program was carried out preceding a reception, at which refreshments were served and a general good time enjoyed.

The large classroom in which the entertainment was given was beautifully decorated in the college colors, purple and gold, and flowers were scattered through the room. H. C. Blair, president of the college, presided.

The features of the program were selections by the college orchestra and college glee club; readings by Wesley Taylor, Gordon Davis and Mrs. Litta Brockman; vocal solos by Professor C. O. Brownell and Ward Fancher, and a violin solo by Professor Carl Grissen. The Spokesman—Review.

The Tampa, Fla., Business College Company is in a flourishing condition indicated by the fact that during the past year it declared a handsome dividend and at the same time stood the expense of erecting a large, handsome dormitory for the use of its large and increasing student body.

Messrs. Patterson & Burr, of the Gloversville, N. Y., Business School, report that their attendance is 25 per cent better this year than it was last year at this time. This speaks well for the work being done by this institution, and consequently the proprietors have no reason to complain of hard times.

Mr. A. A. Lang the up-to-date teacher of penmanship in the Kewanee Business College, Kewanee, Ill., in submitting a fine lot of students' penmanship practice says: "Some of our students are using THE BUSINESS EDUCATOR and we find those who read your journal are the best penmen."

"Spencerian" is the name of a nicely printed, well illustrated little magazine, which comes to the editor's desk weekly from the Spencerian Commercial School, Louisville, Ky.

Those who are interested in drawing, illustrating, cartooning, etc., will do well to write to the publishers of the Art Students' Magazine, Augusta, Mich., for a sample copy. This journal is a welcome visitor at our office each month, and it seems as though each number is better than the previous one. It well merits the success it is winning.

Mr. S. G. Edgar, teacher of penmanship in the Columbus, O., Business College, is not only one of our most skillful penmen, but also one of our very best teachers of penmanship. He recently came into our office with an arm-load of specimens, all of which measure up to a very high standard, and are the equal of any similar lot of specimens we have examined for a long time. Mr. Edgar is determined that the penmanship in this institution shall in no way be neglected. Success to you, friend E.



THE CALL OF THE CITY A SERIAL FOR AMBITIOUS BOYS AND GIRLS

BY CHARLES T. CRAGIN,

Thompson's Business School, Holyoke, Mass.

The Education of the Accountant.

Elbert Hubbard of the Philistine, who says a lot of nasty things and some bright and true ones, says: "An expert accountant is a bookkeeper out of a job." I have known a good many more or less expert accountants and some of them were expert, regular wizards with figures, one in particular was so good at figures that the state of New York, in recognition of his expertness as exemplified in the financial statements of a Company of which he was junior partner, gave him a position at the big prison at Sing Sing where he kept the books for nearly 10 years and would have kept them longer only his term expired.

The moral is that a really expert accountant can always be sure of a steady job.

I am led to write of the education of the accountant by the receipt of a letter from a valued friend of mine who holds a very responsible position with a big corporation. After speaking much better than it deserves of my article on "The Education of the Stenographer" he says that he thinks I am making too much of Stenography and that I should show the advantages of accountancy and the large demand that exists for young people who are really competent bookkeepers.

Of course the article in question was a presentation of the Stenographic side of business education and I did not intend to have my readers infer that bookkeeping and the other branches which go to make up the education of the accountant were of minor importance. As a matter of fact, I am afraid a very large amount of time and money is being wasted on the study of the beautiful and fascinating art of shorthand by a few young men and a much greater number of young women who are not fitted, either by education or by nature, to make a success of their vocation. The proverbial making of a tin whistle out of a pig's tail seems to me to be quite feasible when compared with the making of a good stenographer of the young person whose fingers are all thumbs when they get hold of a pencil, whose mind works so slowly that it takes ten minutes to realize that it is noon after the clock strikes 12 and the factory whistles toot; who comes from the grammar school with a knowledge of English of the most rudimentary character, the "I done it" and the "I seen him" variety and with a vocabulary of not over 500 words containing all the choice slang of the day, and a style of the spelling that would cause the shades of Artemus Ward and Josh Billings to look back regretfully upon their own achievements in that line. Given that kind of a student, with an unconquerable aversion to work, (if she did not possess that aversion she would not be that kind of a student) and it is not surprising that there are some failures.

But, I hear it said, such a girl or boy should not be allowed to study stenography. True enough, I quite agree with that sentiment. What ought to be and what is, however, are not always the same thing. My

own experience has been that it is very difficult to make this person or her parents see that, even if some miraculous power would give habits of industry for indolence and clear the cobwebs from the dull brain and make it alert and active, a year's work or even three years' work on the part of a willing pupil and earnest teachers would not make a first rate stenographer of the half developed child. "Cousin Mary Ann went to So-and-so's Business College and in a year she got a job and in the two years since she graduated she has had 5 different places and is looking for another now and my daughter is just as good as she is and if you don't want her I can send her to So and So's etc, etc, etc, etc."

Of course the best thing to do is to let her go to So and So's and the best schools do it, unhesitatingly, but there are a good many schools that are commercial in more senses than one and not all of them are small and poverty stricken schools either.

A hundred dollar tuition fee is a handy thing to have and if the school does not take the student So and So's will, and so another is added to the list of incompetent who are ready to take a job at any price and whose low wages and unsteady positions scare the really competent from taking up the study of a useful and good paying art to the one fitted by education and temperament to follow it. But the question arises: Will such a student, boy or girl, make a success as an accountant?

If the bumps of indolence and carelessness are largely developed the possessor of those bumps stands more chance of being elected Mayor of New York on a prohibition ticket than he does of being a success in any line of commercial work, but I have seen some sensible but slow thinking boys and girls who would be hopelessly left in shorthand dictation develop into careful, accurate and valuable bookkeepers, with a good head for business, and it is quite impossible for any boy or girl to take up bookkeeping, arithmetic, rapid calculation, correspondence, English and penmanship, as taught in any decent business school, and not get some value received for the tuition money.

I am doing my best of late years to have even my best stenographers give three months to the study of bookkeeping. I used to think it as well for the really bright and well educated girl to give all her time to stenography, but a knowledge of accounts gives even the expert stenographer so much better ideas of business that it is worth ten times what the extra three months will cost her and that knowledge often enables its possessor to become an office manager instead of a mere stenographer. And to the one who is only fair, and she is ten times as numerous as the expert, it often means good pay and steady employment instead of the lowest possible wages and out of a job half the time.

The young man or woman, who expects to become a first class accountant, and by accountant I mean much more than a mere bookkeeper, requires a good education to be-

gin with and more than that requires a logical mind, that is, a mind that reasons.

It is not a difficult matter to make a good bookkeeper out of a person of very moderate attainments provided that person be industrious and fairly quick at figures, and furthermore, provided he understands the importance of, and will work for accuracy in mathematical operations. If he has average intelligence, a good school in six months will teach him the principles of bookkeeping and he can keep a set of books well enough, so far as making the right debits and credits to begin with, posting his statements and closing his books are concerned and that is about all the average bookkeeper knows or wants to know about accounts. He generally settles down into his position, works reasonably hard gets fairly good pay and becomes a valued member of the office force, if he is not good enough to hold his job as bookkeeper he may strike out as an expert accountant, but he will never be a real accountant for he does little thinking and accountancy calls for thinking.

By accountancy I mean the class of bookkeeping which originates special accounts, which dissects and analyzes and classifies and shows what each particular thing is costing and where the leaks of a business are to be found and the location of these leaks of business, and the stopping of them which the accountant may suggest, often means success instead of failure to a business. The accountant must have brains back of his mechanical ability and he will know not merely the books of the business but every detail of the business.

I do not think it is the province of the business college to make the accountant.

The catch public accountant serves an apprenticeship of several years before he is qualified to do business. The English accountant and the German serve nearly as long. To attempt to fit boys and girls of sixteen or eighteen for accountancy in the one year, at most, given to the business college would be folly, but the right kind of business college will set the right kind of pupil on the way by teaching that pupil to do nothing without he sees a reason for it. To think why a thing is done and to see if he could suggest any better way, for the text books of the present day are by no means so perfect that no further suggestions can be made, even by intelligent pupils.

The real art of teaching lies not in showing the youth of either sex how to do things, a good text book will do that. But the teacher who can teach his pupils how to think for themselves and use their reasoning faculties will set the right kind of pupil on indeed a better way than that pupil to do nothing without he sees a reason for it. To think why a thing is done and to see if he could suggest any better way, for the text books of the present day are by no means so perfect that no further suggestions can be made, even by intelligent pupils.

The youth who leaves a business school with a good knowledge of bookkeeping and a mastery of practical working arithmetic, coupled with the ability to reason and to think for himself, will in time make an accountant if he has opportunity and he can make opportunity if he does not make the fatal mistake of considering his education complete when he gets his school diploma.

To the accountant the great cities of the country offer a field ripe for the harvest and compensation worthy of his utmost effort. Great corporations can well afford munificent salaries to the men who can systematize and classify their accounts; who can originate methods which save; who can audit so as to prevent dishonesty and waste. If you my reader like bookkeeping and have brains, make up your mind to be more than a bookkeeper, be an accountant and work with that end in view. Don't let a thing go till you see the reason for it as long as you are in school and in the broader school of business life, and be sure the big business world of our cities ever eager to buy brains will pay you well for any originality of thought you may produce.



Lessons in Ornamental Writing

F. S. HEATH, CONCORD, N. H.

Send work to Mr. Heath, Concord, N. H., by the 15th of the month, for criticism in the BUSINESS EDUCATOR.
Enclose stamps if you want your work returned.

Instruction for Lesson 7.

Signature writing is one of the most fascinating branches of ornamental penmanship. The bold shades and graceful ovals require the highest degree of skill of hand. The intertwining lines demand a knowledge of harmony and arrangement. The many different forms permit an almost endless variety of combination and styles, calling into play imagination, ideality and artistic perception. The student who is not so fascinated with signature writing that he does not frequently "burn the midnight oil" in the attempt to get some new and elusive combination, lacks some of the qualities which are an essential part of the make up of the successful penman.

The accompanying signatures present a variety of styles. Nearly all are plain and simple. A few are unique and unusual. In each there has been an attempt at dash, grace and artistic effect, rather than great accuracy.

Without going in detail into the rules of harmony, I wish to emphasize two fundamental principles of great importance. Lines are always in harmony which cross at right angles or nearly so. This principle is very important to the ornamental writer. Study the work of the masters with this in mind. Learn to apply the principle to all your own work. Another well established principle is that lines running in the same direction should usually be parallel. Study this principle also and note the part it plays in the work of the best penmen. Bearing these suggestions in mind, we will now give special attention to each signature given herewith.

Plate 25. Take the first signature and look at the ovals as they drop below the name. Try to see them alone, excluding for the moment from your mental vision the other lines of the signature. Note how the ovals overlap, their size and direction. Now look at the shades in the same way. Note their size, slant and spacing. When you have done this thoroughly you have more than half mastered the signature. Study all signatures and pen work in this way and your advancement in the knowledge of form will be rapid. In this signature of F. L. Bennyhoff try to maintain the same relation of parts which your critical study has discovered in the copy. Throw the top of *F* so as to suggest parallelism with the oval connecting *L* and *B*. Work for grace on the small letters. E. G. Hewitt is quite simple. This style of *E* looks well if made somewhat taller than the other capital letters of the name. The flourished connecting stroke of *H* should be so thrown as to make the oval horizontal. The signature A. W. Cooper looks best if the *H* is a little smaller than the other initials. Get rather wide spacing between the capitals for best effect. Work hard for dash on W. A. Dean. Do not make the oval connecting *A* and *D* too large. C. A. Campbell is rather odd. Write the *A* and last *C*. Then go back and make the first *C*, connecting it with the small letters. If the first *C* had been exactly parallel to the *A*, the effect would have been pleasing. We all fail at times in placing a stroke just right at sight.

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F. L. Bennyhoff

E. G. Hewitt

A. W. Cooper

W. A. Dean

C. A. Campbell

Plate 26. In R. P. Keesecher the principle of repetition is seen in the repeating of the little shaded loop in the top of *R* and *P*. The repetition of little strokes like that will often add a peculiar charm to a signature or card. The signature H. Geery illustrates an open, free and graceful style. Aim for easy, graceful strokes. When the first name is written in full it is often difficult to get a good effect in order to bring the capital letters closer together the small letters in Oscar Ellefson have been made quite compact. The top of the paper may be turned to the left to get the last shaded stroke. Be sure to keep this stroke away from the stem of the *f*. A. P. Mason is about as plain and simple as it could be made. Cut the shades deep and strong. H. E. Monk is more elaborate. Study it carefully. Let the beginning stroke of *N* encircle the top of *E*. Do not allow the flat oval which finishes the name to drop below the similar oval of *M*.



-26-



Plate 27. M. N. Sweitzer illustrates how one letter may be made larger and more prominent than the others, centralizing the effect. Notice how the shade of t and z and the sweeping final flourish help to give balance to the signature. It is not necessary always to combine the letters in order to secure a pleasing appearance. The signature W. G. Carradine illustrates this. It is so simple that special instructions are not necessary. E. N. Patterson will test your skill of hand. Begin E so that it will make the top of P. Then so place N that the stem of P falls into just the right place. You will have to keep N rather small proportionately. J. R. Newlin is a skill tester of another sort. Begin with stem of R and do not lift pen until J and top of R have been completed. Then begin again at the top of the R stem and make the shaded stroke of N. It requires skill to so join the R and N that it will appear to be a single stroke. J. R. Brady shows an entirely different method of combining J and R. Note that the oval connecting R and B parallels the beginning stroke of R for a short distance.

-27-



Plate 28. The signature C. H. Spryer is a freaky combination and is presented as such, not as the best possible arrangement of the name. Begin with S and make first part of H before lifting the pen. Make last part of H upward. Begin again at base line and make the connecting stroke of H and the full sweeping C. The C must parallel the H stroke. Study O. P. Marken, then look at A. P. Mason, Plate 26, and note the two distinct styles of combining similar letters. Make the beginning stroke of N so that it will form a good compound curve with top of P. Try for a good balance in the signature W. K. Hamilton. The R is the center of the design. In Irene Pfeiffer the abbreviated f's and final flourish give an attractive appearance to an otherwise plain signature. Notice how the last shaded stroke in C. B. House is placed with reference to the oval of H. In this signature the B and H may be connected by a continuous stroke, omitting the dot, if desired. It is a matter of taste.

These twenty signatures ought to keep you all busy for a month at least. Let me see your best work for criticism.



- 28

Eringer

B. Marken

W. R. Hamilton

Steno Pfeiffer

B. F. Gould

Practical Movement, First Step.

By J. H. Bahtenkircher, Supervisor Writing, Evansville, Ind.

This is an old subject and contains but little, if any of the new, but where used correctly it can but result in producing good returns. For beginners, since the time allotted is so short, and a good degree of form is expected and in most schools demanded, the simplest movements the child can use are considered best. For beginners, where special supervision is possible, the Suspended arm movement is productive of the very best and lasting results. However, there is more than one road to Rome. With beginners we should seek to accomplish two things—the up strokes and down strokes of the letters, and the keeping of the hand in the same relative position for each succeeding part by moving it to the right across the sheet. The finger action secures the former, and the lateral part of the fore arm movement the latter.

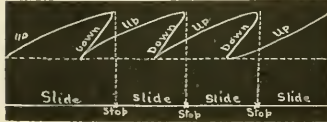


PLATE 1

The foregoing plate illustrates how these movements may be combined. The pen being correctly held, whenever the pen fingers move up obliquely in forming the letters, the hand rest, and the whole hand, is moved sidewise by the action of the forearm. In making the down strokes the forward movement of the hand is stopped because the down stroke, in the slant, is to the left. But small lasting results will be accomplished unless correct habits, in some degree at least, are required. The position of the hand, keeping it well up and not letting it fall too far over to the right, is important. The hand must slide sidewise without hitching with the third and fourth fingers separated from the middle one.

Second. As soon as the hand is somewhat trained, and some degree of skill gained, another step in movement may be taken up.

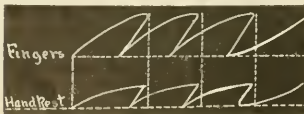


PLATE 2

The hand rest may now be made a part of the movement in execution. Counting just at this point is a practical aid. As the fingers move obliquely up and down, or forward and back, the hand rest should do the same, describing a letter or a word of the same form, but of less height, as all of the movement is not of the arm. The wrist must never touch the paper and the hand rest must be strong and move easily.

Third. The arm movement, so called muscular, which is the true business movement, may now be acquired much easier and quicker after steps one and two have been developed.

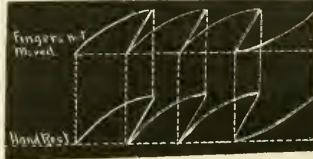


PLATE 3

As we are constantly dropping crutches along the educational highway, no time has been lost, but really much valuable time has been saved. This arm movement consists in the use of the fore-arm mainly, the pen fingers being used only to aid in making the extended and stem letters.

For the start letters, there is no finger action. The fore-arm moves the whole hand to form the letter. The hand rest describes a letter or word of the same form and size of the pen letter. For the extended letters, there is a slight extending and contracting of the fingers of most clerical writers. This may be denied, but investigation will prove it. To execute without any finger action, requires long and persistent practice. If pupils are thoroughly drilled in accurate execution of the forms of letters, with a reasonable degree of freedom, correct habits of position and penholding as soon as they are placed where rapid execution is demanded, they glide at once into what is called a business style specially adapted to their present needs.

PROF. W. B. Bahtenkircher
President of Marion Normal College
Marion, Ind.



Position.

HAVERHILL, MASS., Jan. 22, 1908.

TO THE EDITOR BUSINESS EDUCATOR.

On Saturday, January 11th, I had the pleasure of attending the New England Penmanship Supervisors' Convention, held in Boston.

There were many good things said there that day concerning the supervisor and his work but there were some things that I was not prepared to hear at this late day and age of penmanship from our viewpoint. One of them was this: "I do not care how the child holds its pen holder so that it gets results. Whether it turns its hand over on the side or not is immaterial, if it is able to write that way." That sentiment was concurred in by at least three of the supervisors present at that meeting.

I must say that I was unaware of the fact that there were any teachers of penmanship who believed that sort of thing. I am not one of those who believe that there is one and only one fixed position for each and every pupil, but I do believe that we should give to each pupil that comes under our tuition, the same careful study that we may advise him as to what we think is the best position for him, that he may be able to execute the best results. There is a vast difference between the *best* results and "results." In the matter of the position of the penholder, there seemed to be a diversity of opinions. This is to be expected when we consider the aims and ends sought by different teachers. If, again, the only object there is to give the pupil a firm, steady, fairly good handwriting, the position of the holder will not mean so much to him. Whether he hold it before the large knuckle of the fore finger or whether it is allowed to drop back toward the thumb. There are few, if any, expert penmen who write with their rest in front of the pen. The pen is in front of the large joint of the fore finger. Some of the fraternity seem to cling to the old finger-nail rest for the hand, that was the result of the whole-arm style of writing. To my mind, such a position is incompatible with the arm rest movement as now used by the best writers. I have never seen an expert do it that way. In general, the more nearly that the hand approaches a straight line in conjunction with the arm, the more firm will be the action of the arm. This position naturally brings the hand down close to the paper and gives a firm, strong rest that is conducive to firm lines.

There is one thing that the supervisor does from necessity, perhaps, rather than from choice. It is this: he is compelled to teach the children the formation of letters before the writing muscles have been sufficiently developed to do the work required of them. The powers that have decreed that the child should write before they are old enough to write as they should write and the supervisor has little choice in the matter. Until such time as our school committees wake up to the fact that writing is the result of careful muscular development and not a matter of innate form conception, we are not likely to get ideal results.

The supervisor at best is working under difficulties and his work is as yet not fully appreciated but he will not help himself in the eyes of those who are less proficient in the art of writing, if he continues to give expression to the views quoted at the beginning of this paper. One work is not on the case as catch can be. The principal is a matter of careful study and I sincerely believe that we should start each pupil as if we expected him to some day be an expert. I can scarcely believe that any one of these men, if they have children, would care to pay a teacher of music the customary price to come to his house and tell his child that "it is immaterial how you sit or hold your hands so long as you get results." That sort on teaching is easier and the results more readily apparent, but what of the final effect on the child. The difficulty is, we do not know when these children will wake up and be filled with a desire for the best in their

line of work. Then it is that the handicaps of bad position begin to tell on the work of the pupil that we did not think worth while to start right.

Let us have more along this line; we need it. If there is nothing in position, let us know it. If there is, we ought to know it.

J. F. CASKEY.

CLUB CHAT

On January 1st, Mr. A. C. Conn, penman in Heald's San Francisco, California, College, favored us with a good sized list of subscriptions, indicating the same interest and enthusiasm in penmanship which characterized the Heald's College of many years ago.

Mr. P. A. Whitacre, penman and commercial teacher in the Sheldon, Ia., School of Commerce, recently favored us with a couple of lists of subscriptions numbering 71. Considering the fact that the school from which these subscriptions came was organized but last September, the number of subscriptions sent indicate an unusual school as concerns size, as well as concerns enthusiasm and interest in penmanship. Mr. Whitacre is a good penman and a most excellent teacher. We have known him for some years, and know only good of him.

From Thacker and Hughes, proprietors of the Union Commercial College, Grand Forks, N. D., we recently received a list of subscriptions numbering 18, indicating a good school both as concerns size and quality of interest manifest in penmanship matters. We have known Thacker personally for a good many years and we have every reason to believe that the good people of Grand Forks are to be congratulated for having him, and anyone with whom he might associate in their midst.

E. P. Bower, teacher in the Laurium, Mich. Commercial School, recently favored us with a list of 12 subscriptions which, together with a large list received some time ago from this same school, indicates that business education in upper Michigan is flourishing, and that the penmanship end is not suffering.

A list of 49 subscriptions is hereby acknowledged from Mr. Irwin F. Mensch, principal of the Commercial Department of the big Mountain State Business College, Parkersburg, W. Va. Mr. Mensch is a tireless worker, faithful teacher, and a loyal friend. He writes a splendid business-like hand and teaches a style in keeping with today. Having had actual experience in the construction department of a large railroad company, he knows the value of systematic and continuous effort.

An appreciative list of subscriptions is hereby acknowledged from S. C. Bedinger, penman and commercial teacher in the Hill's Business College, Sedalia, Mo.

C. E. Lowder, penman and commercial teacher in the National Business College, Minneapolis, Minn., recently favored us with a list of 22 subscriptions. Mr. Lowder is one of our best penmen and one of the best teachers of business penmanship to be found anywhere, and what is still better, he is a fine man.

G. W. Kopp, of the Blinn Memorial College, Brenham, Texas., is again on deck with an appreciative list of subscriptions, indicating that he knows no let up in enthusiasm as concerns penmanship matters.

Mr. O. B. Crouse, penman and commercial teacher in the new Bartlett Commercial School, Cincinnati, O., recently favored us with an appreciative list of subscriptions. Mr. Crouse, is one of our young, clean-cut, practical commercial teachers, whom the profession will know more of in the future.

Mr. W. C. Wollaston, penman in the Port Huron, Mich., Business University, is a hustler all the way from generality to detail, as evidenced by a list of subscriptions numbering 51 before us. For a city the size of Port Huron, this is a large subscription list. And what is still better we would not be surprised but that 40 out of the 51 would win BUSINESS EDUCATOR Certificates before the season is over. In fact, past records would indicate that 51 would get Certificates, for he gets results on the part of each and all rather than on the part of few.

C. V. Crumley, an enthusiastic teacher of penmanship and a supporter of THE BUSINESS EDUCATOR, has been connected with the Monroe, La., Commercial College, since the first of the year. Mr. Crumley states that they have a good enrollment, strong courses in Bookkeeping and shorthand and a large class greatly interested in penmanship. Mr. Crumley just favored THE BUSINESS EDUCATOR with a list of twenty-one subscriptions. Monroe, La., is to be congratulated for the fact that it is the possessor of such a high-grade institution.

Mr. D. L. M. Raker, principal of the School of Commerce, Harrisburg, Pa., is doing his part towards supporting THE BUSINESS EDUCATOR in the way of subscriptions, etc. A list of eighteen names just received speaks the right kind of interest in penmanship for the new year.

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By H. L. Darner, Assistant American Instructor, Columbus, O.



CATALOGS CIRCULARS

"Diploma Book" from Goodyear-Marshall Publishing Co., Cedar Rapids, Iowa, is the title of a very neat 24-page salmon-covered catalogue introducing a couple dozen styles of diplomas, specially suited to commercial and private schools. The designs are simple rather than elaborate and are therefore, we believe, in keeping with the trend of the times. The spread-eagle style of diploma has seen its day and served its purpose. We predict a large sale for some of the designs shown.

Wood's Business School, Brooklyn, N. Y., publishes an attractive booklet with colored title, comprising an illustration of a dense grove with a catch phrase as follows: "A Course Through The Wood's Business and Shorthand School is a Short Cut to Success."

Recent advertising literature has been received from the following: McCann's Business College, Mahoney City, Pa.; Utica, N. Y., School of Commerce; Brown's Business College, St. Louis, Mo.; Twin City Business College, Winston-Salem, N. C.; Mattoon, Ill., School of Commerce; Walworth Business School, New York City 388-38; East 149th St., Tyler, Texas, Commercial College; Lawrence, Mass., Commercial School; Detroit, Mich., Business University; The Elyria, O., Business College

In a recent letter from Mr. Daniel T. Ames, author of the great work on Forgery, he stated that but 75 copies of this book remain unsold. Anyone who has to do anything with the examination of forged and disputed handwriting should of course have a copy of this book, which has been the standard work on this subject for a good many years. It may be that his advertisement that appears elsewhere in these columns will be the means of disposing of the remaining 75 copies. Persons desiring a copy of this work should, therefore, order without delay.

Mr. John R. Gregg reports that things are moving at a lively rate in his new office in New York City. The Saturday visiting days for teachers and schoolmen are proving very popular, Mr. Gregg says, and are attracting the attention of a number of the progressive Easterners, who are becoming interested in the "The Forward Movement."

Mr. G. W. Weatherly is now sole proprietor of the Joplin, Mo., Business College, having purchased the interest in this institution formerly held by Miss Marie J. Toohy. Mr. Weatherly will conduct the institution as heretofore.

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BY MAIL



Finest of copies, complete instruction, thorough criticism. No better courses given by any one. I send my pen work to every state in the Union, Canada and Mexico. My finest Cards and Writing, any style, and color, the best you can get anywhere, 25 cents per dozen (Ornamental caps, 20 cents. Fine Scrap Book specimens, 10 cents. If interested write for my Joining and Indorse stamp. Address,

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BUSINESS EDUCATOR
Columbus, Ohio

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Secure just the place you wish if you send in your name right away. Calls are coming in now from high schools and business colleges everywhere. Placing commercial teachers our specialty. No registration free. You gain nothing by delay.

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Course in either branch, \$5.00. Address,

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40 Commercial Teachers Needed

For Positions that are now open.
Good Salaries.

If you contemplate making a change next fall, now is the time to register. Many of the best schools employ their teachers early in the season.

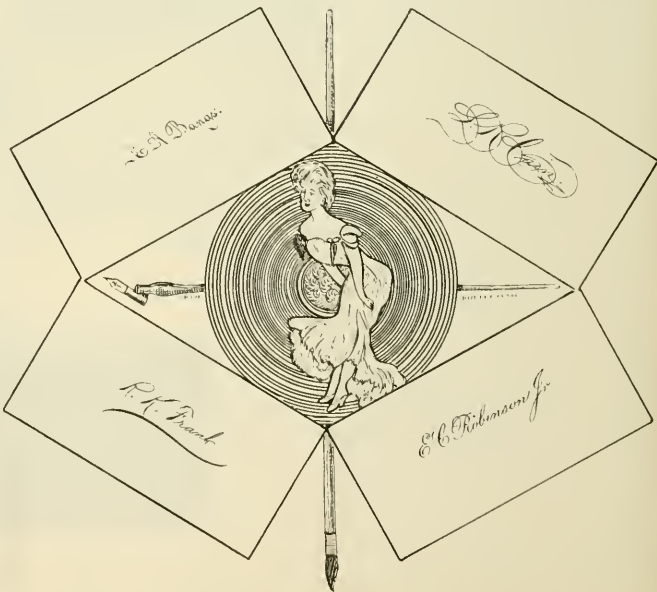
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By Ben Kupferman, Boston, Mass.



The older I get the more I am convinced that it is necessary for a young man to learn to do a creditable day's work before he can hope to achieve much of a success in the business world. The Woods are full of young men who would ride the horse before they have won their spurs.

Business Philosophy and Business Writing by C. S. Jackson, Bliss College, Newark, O.

Do you want good
CARD WRITING?
 Then try me. **PRICES RIGHT!**
 Best quality of cards. Sample dozen for 10c
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Ornamental Capitals	15c
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J. W. Manuel, 512 First National Bank Bldg., Chicago, Ill.

Your name written on one dozen cards, any color, for only 20 cents. Diplomas, Commissions, Certificates, Etc., filled out at reasonable prices. Work will please you. Finest quality blank card stock, all colors, a specialty. Finest grade W. B. \$1.50, per 1000; colored, 70 cents per 1,000. (Not Prepaid.) Address,



215 Ninth St., (Station A.) Dallas, Tex.

WANTED - A competent lady teacher of the Isaac Pitman shorthand for Technical High School in one of the leading cities of the State of Massachusetts. Apply, stating previous experience, to "E," care Isaac Pitman & Sons, 31 Union Square, New York.

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are also getting in line for next school year.

SAVE YOUR TIME

and ours by giving in first letter *all that a prospective employer would like to know*—age, family, education, qualifications, books and systems used, experience, salary, preferred location.

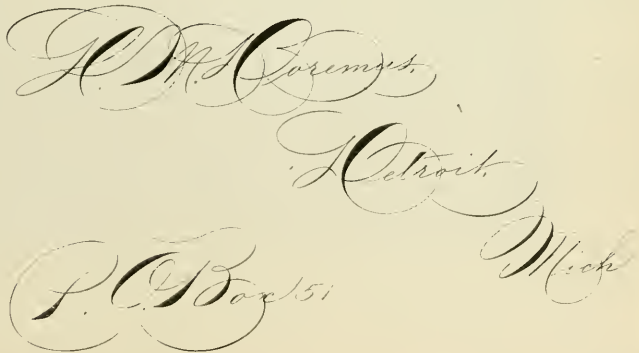
UNION TEACHERS' BUREAU
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FRANK VAUGHAN

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A penman at once for a first-class position on the Pacific Coast.
 Address, Pacific Coast, care BUSINESS EDUCATOR, Columbus, Ohio.

YOUR SIGNATURE

Written in the Mills style of business writing and a cut furnished of the same for \$2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,
E. C. MILLS, Script Specialist,
 195 Grand Ave., ROCHESTER, N. Y.





Song of the Eraser.

Across the page of whitened space to "truly yours" they spluttered,

Twenty scrubbing typers bravely learning how to write;

And they jiggle the eraser where their finger tips have stuttered,

Printing letters on a sheet like a most uncanny sprite;

And their arms work like a fiddler's,

Tho' they're just so many diddlers,

Who rub and scrub like any dub 'stead of learning how to write,

Scrub all the day 'stead of learning how to write.

Small heed they give to warning word and little to their teacher;

Twenty scraping typers using rubber on their deeds.

They won't believe what they don't know tho' told them by a preacher;

Or by any one who's noticed their most familiar needs.

And they make incessant racket,

Without hope they'll ever slack it,

They gab and blab without a dab of common sense to guide 'em,

Jab ahead without a mite of common sense to guide 'em.

They think to write and rub it out is just the proper caper,

Twenty dippy typers all erasing in a row;

And they figure that the boss will like the excavated paper,

Dropping gritty desperation where 'twill make a heap of woe,

The machine they think they manage

Could it speak would rue the damage.

In dust they trust, when write they must, to get a name for speeders,

Make heaps of dust, to gain the name for speeders.

Perhaps when all is written down, we may not be much better,

Each a guesser, darkly bungling through the Book of Life;

Ever crying for forgiveness where our souls have missed God's letter,

Some with prayers, and some with tears, all the way of mortal strife;

And we'll hope in coming ages

Still to write some perfect pages;

We'll write with light of better sight, 'stead of groping in the dark,

Write with light divinely nearer to the mark.

MELVIN CASSMORE.

Seattle, Wa., Commercial School.

I TEACH Penmanship BY MAIL

I am the man who won the World's First Prize in Penmanship. By my new system I can make an expert penman of you by mail. I also teach Book-keeping and Gregg Short-hand by mail. Am placing my students as instructors in commercial colleges. If you wish to become a better penman write me for full particulars. I will send you FREE one of my Favorite Pens and a copy of 'the Kansoeruar Journal. Inclose stamp.

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Will dispose of the whole or one-half interest in an up-to-date, well established Business College. Excellent location; centrally located on railroad to points east, west, north and south. A great opportunity to a reliable and hustling commercial man.

Address C. M. D., care Business Educator, Columbus, Ohio.

A NEW ★ IN CARD WRITING
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2 Doz. FOR 25c.

8 Woodcliff Street, ROXBURY, MASS.



Saratoga, N. Y. July 17-21, 1906.

45th Annual Convention

Ancient Order Hibernians

THE FOLLOWING RESOLUTIONS
PRESENTED & ADOPTED

Edward F. Hewitt of Pennsylvania were unanimously adopted as read:

That delegates from the Grand Old Key Stone Shrine ever mindful of its glorious history in the cause of equal rights and human liberty desire at this time to pay passing tribute to one of her Loyal & Devoted Sons,

in the person of Brother **James O'Sullivan**, National Vice President.

of the Ancient Order of Hibernians in America. Since his elevation to the exalted position now held by him in this Order he has been ever active in his devotion to its purposes and has worked incessantly for its greater good and development and ardently has he performed his duties that for many months his health was broken and his early death anticipated. Although the knowledge of a kind and intelligent God his health has been partially restored to him and by the advice of his physicians he has commenced his work, temporarily, all active work for the splendid cause of Hibernians. At a meeting of the delegates from Pennsylvania, in number, he was this date unanimously induced as their candidate for his present position but under no consideration would he accept the proffer of their assistance for reasons above assumed. We have therefore concluded to ask the National Convention of this Society to adopt the following resolution.

Resolved That in the retirement of Brother James O'Sullivan from the Chair of the Vice Presidency of the Ancient Order of Hibernians in America is losing the services of an efficient officer who at all times was courteous in his relations with all those who officially came in contact with him and the Order at large prays for his complete restoration to health and a long life of happiness and prosperity.

Resolved That a copy of this preamble and resolution be presented Brother O'Sullivan, by the incoming President of the Order, properly attested by the Secretary and the National Board of Directors.

At Saratoga, N. Y., Edward F. Hewitt, Chairman. - Hugh D. Kelly, G. F. Boland.

National Board of Directors:
Patrick Moran, W. J. Brown, D. Leo J. Kelly,
Rev. M. J. Byrne, Mayor, E. J. Fitzgerald.

Matthew Cummings, Just. Carroll,
National Secretary.

A very effective piece of engraving by Mr. P. W. Costello, Scrantam, Pa. Done in different tones of Emerald and Hooker's green with brush and pen, making a very pretty and appropriate effect.



K. K. K. K. Kingston S. S. S. S. Somewhere
 L. L. L. L. Longton P. P. P. P. Pittsburgh
 B. B. B. B. Bessemer R. R. R. R. Reading
 I. I. I. I. Indiana J. J. J. J. Jamestown

Mr. Grove's lesson. See following page for instructions.



By C. B. Lee, Sutton, W. Va.

National Business College

Minneapolis, Minn., Jan. 15, 1908.

Editor BUSINESS EDUCATOR:

I wish to congratulate you on the improvement that has occurred in the last year in THE BUSINESS EDUCATOR. I consider, and have always considered, THE BUSINESS EDUCATOR to be the best journal of its kind in the world. It is thoroughly representative, substantial, and merits the confidence of all. By way of appreciation, I can say that THE BUSINESS EDUCATOR has been an invaluable aid to me in my work. I think it is the finest instructor of penmanship and commercial education that has ever been produced—the chef-d'oeuvre of chirographical effort, and as a vade mecum of commercial teachers, I believe it has no equal.

Yours respectfully,

C. E. LOWDER,

Designs and Card Writers' Manual.

Contains 70 pages, 190 styles of cards illustrated. Tells all about how to order the best and cheapest cards—cards that are quick sellers. Don't fail to send for this book and samples before placing your order for cards. A 2c-stamp will bring it to your door. Address,

W. McBEE, 19 Snyder St., N. S., Pittsburgh, Pa.

The Great San Francisco Fire

Burned all my books on Forgery but 200, only 75 of those remain unsold. A sorry order, only, inclosing \$2.00 to D. T. AMES at Mountain View, Cal., will get a book.

The San Francisco Chronicle.

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Roundhand Writing

A. M. Grove,
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Lesson Seven.

The first part of *K* is made the same as the first part of *H*. Keep the second part parallel to the first part.

S and *L* are made alike with the exception of the finish. *S* is finished with a dot and *L* is finished with a long narrow loop parallel to the base line.

In *P*, *B* and *R* we use the capital stem. The top parts are all made alike. The oval should extend down to about one half the height of the letter. *P* is finished with a dot on the left side of the stem. *B* is finished with a small oval, and *R* is finished with a compound curve parallel to the capital stem.

In making *I* make a capital stem, then replace the pen on top and finish, making both strokes downward slightly shading them. The *J* is the same as the *I* only it is extended below the base line into a loop same as small *J*.

Criticism.

K—Reading, Pa—Your form, spacing and slant are very good, but your work is a little disconnected. You should conceal your pen-liftings and not leave such wide open spaces between letters. By carefully re-touching and squaring up the ends you will improve it very much.

THE PRATT TEACHERS' AGENCY

70 FIFTH AVENUE, NEW YORK.

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

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In January We Sent

Mrs. Anna Crouse to the Santa Rosa, Cal., B. C.; Myerla Tugendreich to the Sheboygan, Wis., H. S.; Bessie Falls to the Northwestern B. C., Chicago; J. W. Martindill to the College of Commerce, Kenosha, Wis.; W. W. Knisley to the Sioux City, Iowa, H. S.; A. L. Parker to King's B. C., Raleigh, N. C.; Chas. N. Gray to the Poughkeepsie, N. Y., H. S. to become the first head of a new commercial department; and we had 35 other calls for teachers, most of them for summer and fall engagement. Probably the head of no other agency gives quite so close personal attention to the selection of candidates as does the manager of this Agency. That is the chief reason for our unrivaled success. May we help you? Better get busy early. Enrollment free.

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LESSONS IN LETTERING

C. W. Norder

6023 Morgan St.
Chicago

Number Five.

In this lesson we have another simple card. It was done in black ink on a white card about 12x17, the work itself occupying a space of about 6½x12. The pens used were a No. 5 Shading and a No. 1 Marking. The ornament under the "W" was done with an ordinary pen and gold ink, as were also the lines between the lettering.

The lower case letters of the body text were ⅝ in. high, with the same distance between the lines. Those of the heading were ¾ in. high. You will understand, of course, that when I say ¼ in. high, I mean the letter without the shade.

When you have a card to make which begins with such a phrase as this, "this is one good way to dispose of it." All cards, however, can not be made in this way, only those worded in such a way that there is sense in beginning it in such a manner.

The card is surely simple enough, and should not be difficult for the beginner. All your efforts can therefore be directed to the accuracy, finish, and general proportion of the lettering.

Send me some of your best practice work and I will criticize it and return to you, if you enclose return postage.



Mr. C. A. Cowee was born Nov. 16, 1879, on a farm near LaFarge, Vernon County, Wis. His father is Irish, and his mother of German descent. His early boyhood days were spent on the farm where he learned, as many another has, to think and act for himself. After graduating from the schools at home, he taught for five years in the schools of his native county.

Believing that the commercial world offered better opportunities for advancement,

he took a course in bookkeeping and stenography in the Stevens Point, Wis., Business College. After graduating from this institution he was employed as stenographer and bookkeeper in the First National Bank of Stevens Point, which position he held until he resigned to accept the principalship of the commercial department of the Stevens Point Business College. He soon demonstrated to his employer and to the public his ability as a teacher and penman. Because of his amiable disposition he easily wins the good will of his students and fellow associates. After holding the position for three years he accepted the principalship of the commercial department of the Wausau, Wis., Business College and Academy, which position he has held for the past two years.

Mr. Cowee was married to Miss Hattie Widmer, a sister of Mr. E. D. Widmer, the proprietor of the Wausau Business College and Academy. They have one child, Bertha Marie, a bright little girl two years old.



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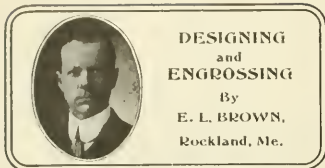
This book retails at \$1.25. A copy for examination will be sent to any teacher on receipt of \$.50

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A strictly down-to-date portrait by Mr. G. S. Henderson, 112 W. 61st St., New York City.





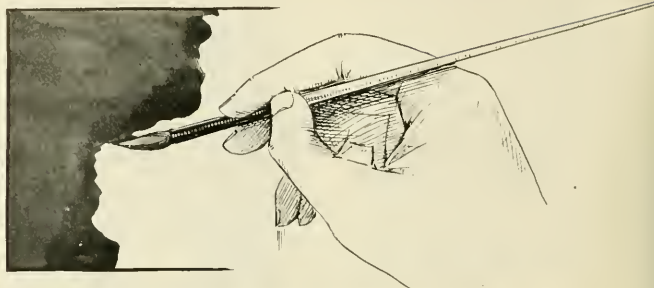
**DESIGNING
and
ENGROSSING**
By
E. L. BROWN,
Rockland, Me.

We have received so many letters from those working from these lessons who experience more or less difficulty in handling the color, that we deem it advisable to again explain some of the tricks of brush and color work.

We present three squares of as many tones, also a cut showing position of hand and brush in washing a flat tone. Study these carefully. The first square should enclose a flat even tone while the third one shows unevenness of tone.

The squares should be at least two inches in size and outlined in pencil or water proof ink.

Beginners will find it an advantage to use one color or shade, lamp-black or Payne's gray. The delicate tone in *number one* was obtained with a very thin wash of lamp-black. Use care in mixing the color, and with a No. 3 sable brush, proceed to wash the surface. Tilt your drawing a little so that the color will run downward. Fill the brush well with color and start at the top of the square, work quickly following the puddle downward, and when the surface is covered, sop up what superfluous color remains. That's all. If you don't succeed in covering the space with a transparent tone,

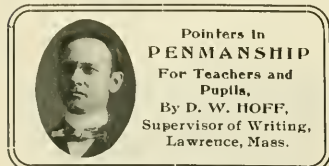


free from spots, something is wrong, and you must not try the other squares until you master this one.

In *Number two* the darker tone is obtained by adding more color to the first

mixture. *Number three* is still darker, at the top and was blended at the bottom with a brush containing some water.

Use plenty of color in the brush and let the wash dry as it is left by the brush.



**Pointers In
PENMANSHIP**
For Teachers and
Pupils,
By **D. W. HOFF,**
Supervisor of Writing,
Lawrence, Mass.

The Evolution of a Penman.

Queer animals we penmen! In the most primitive stage of our career we sit in proud admiration at the shrine of some self-heralded "champion penman," gulping down as "gospel truth" the whole of his pet theories, reminding one of the lines in Carleton's "Rifts in the Cloud," which read:

"They yield their judgments up to other's wills, and take grave creeds like sugar coated pills,"—which by the way is quite the natural and only thing to do at this stage.

Later we begin to take notice for ourselves, to do a little thinking and reasoning for ourselves. Presently there comes a time when we are seized with the conviction that we were pre-destined to revolutionize the world of pot-boodism. Then it is that we are prone to continuously harp upon "My original method," "My new plan," "How I teach this or do that" etc.

Eye and bye we awake to the fact that men now in their graves were doing the same things in the same way, for the same reasons, when our bit of gray matter was just a sprout. Then it is that we are reminded of the humorous definition of a plagiarist, which reads, "A plagiarist is a man who discovers that the ancients have anticipated his original ideas."

A most invigorating, healthful stage has been reached when we have learned to

"Take sense for coin; opinions at their worth; conviction at its cost; dictation, when our minds and souls are bankrupt—hardly then!" Also when we have grown sufficiently broad-minded to recognize the good points in the work of another, and fairly minded enough to give full credit to their creators, for such of their ideas, plans or methods as have been woven with the fabric of our own method of procedure.

This is the stage when we must keep our minds refreshed by keeping in touch with the latest and best thoughts of co-workers and contemporaries, that we may not "run to seed, develop into a *dead-ripe*, for when it comes to a question of the relative values of "experiences" as between the *rare-ripes* and the *long-ago-ripes*, as useful guides for the young teacher there is sometimes a difference without a preference. The one is too "fresh," the other lacks freshness.

Executive Ability.

One great drawback in a supervisor's work is the tendency of some teachers to look upon him simply as a person to come in and give an occasional model lesson, and to give enough good advice, criticisms etc. to the pupils to last them until he comes again. She seems to think it quite sufficient during his absence to set her class to work with the remark "Now remember what Mr. Jones said, and see if you can't do it." In a facteful way a supervisor must make such a teacher see that in this as in any other study the success or failure of her class depends chiefly upon her efforts, and her grasp of the details of his plan.

No success comes as the result of chance. "Success is the sum of seemingly insignificant details."

How much better it would be if only teachers whose duty it is to start pupils in the arm movement would take a rational view of the limitations of the child's power of control, and be content to lay a good foundation—to secure germ forms of movement, instead of expecting ripened fruit to grow on the young sprouts.

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Criticisms by F. S. Heath.

I. D. C. Your improvement is rapid. Keep on and you will soon be entitled to a seat in the front row. Beginning ovals lack grace in *D, H* and similar letters. Start the stroke farther to the right. Up stroke of *I* is too straight. Small letters are too angular.

F. L. R. I. You have a splendid movement, but lack control. You also seem to hesitate before making a shade. There must be sufficient momentum to carry the pen through the shade without any hesitation or stopping. Small letters are uneven. Kennedy these faults and your work will be first class.

Mack, N. J. It is always a pleasure to examine work so skillful as that you sent. Study balance and symmetry in capitals. Round out the small letters a little.

J. K. B. Ark. Loop of *G* and *S* too short for body of letter. Small letters too angular, indicating too much "push and pull" movement. Use more rolling movement. Do all work with care.

A. W. C. N. J. Work strong and good. Set of capitals particularly good. *G* is somewhat dumpy. Top of *I* is a little narrow. Closing flat ovals below ruled line should be horizontal.

G. C. B. Mo. You have an excellent start and can make a fine ornamental writer. Make your capitals smaller and pay close attention to correct form. A more uniform slant of your small letters would improve them. Come again.

C. S. N. J. Glad to see your work. You have a very free movement. A little more care on the small letters would improve them. A heavier paper would display your work to a better advantage. Send more work from my copies next time.

O. E. Minn. Your movement is strong, but lacks grace. Try to conceal your pen-liftings, and use a little more care generally. Do your very best each time and your progress will be more rapid. A better ink would give your work a more pleasing appearance.

H. E. M., S. D. Beginning ovals of *B, R* and *P* are not well formed, the lower side being a straight line. The oval of the capital stem is carried too far to the left. Use a more graceful, easy movement on small letters. You have every reason to keep on, for you have an excellent start.

R. P. K., O. Give a good deal of time to hold shaded movement exercises. Will write you.

A. P. M., N. Y. You are gaining, but you still lack power and scope of movement. Do a lot of "cut and slash" work, using a free and strong movement. I think you are gaining in your perception of form. Your movement is your weakest point.

H. G., Ia. You are getting a stronger movement and better control. Keep the ovals in your capitals true and regular. Try to get more uniformity of size and slant in your small letters.

H. J., O. You write a delicate, but not strong, business hand. Your work is very neat, which is one of the qualifications for a fine ornamental writer. You are just right in sticking pretty close to movement exercises for the present. After you gain freedom and strength in the shaded ovals, you can take up the other copies with profit. Let me hear from you again.

D. E. W., N. J. Mix a little grace with your strength of movement and it will add much to the charm of your work. Curve up stroke of *I* more. Make top of *J* on same slant as lower part. Loop of *Y* is too long. Come often.

M. N. S., Pa. Hair lines and shades of your capitals are very smooth, but the letters themselves are not rounded out enough. I think you use too much hinge motion and not enough of the rolling. Study your movement carefully and see whether this is so. Make the loop letters taller.

X. Y. Z., Neb. The two ovals of *L* should be about the same size. Top of overthrow of *T* and *F* is too long and straight, make it as graceful as possible. I would use the angular *r* sparingly. *R* is the weakest of your capitals. Give it special attention. You are winning.

W. A. D., Conn. You have ability in this line of work and I am glad to know that you are following this course. Do not lift pen at bottom of *U* and *V*. Loop letters should be taller than stem letters.

Merit Mention List.

PUBLIC SCHOOL, Hampshire, Ill. Irene Karan, Ida Fischer, Blanche Treman, Anna Phillips, Florence Johnson, Gladys Chamberlin, Lizzie Erdmann, Clara Sorenson, Joy McGrath, Leda Nelson, Janet Johnson, Ronald Brill, Lincoln Scott, Ho McGrath, Eva Nendenhall.

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BRO. VALENTINE, 607 Liberty St., Allegheny, Pa. Edwin Pail, Charles Abt, Aug. Kolb, Edward Lacher.

Certificates.

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If you are teaching the subject of English, we ask that you give the above-mentioned books candid and careful consideration. Remember that we are also the publishers of a popular Business Practice, and practical text-books on spelling, correspondence, shorthand, typewriting, arithmetic, commercial law, and bookkeeping. Our Everybody's Dictionary (vest-pocket size) is the most popular book of its kind on the market. Correspondence solicited. Illustrated catalogue free.

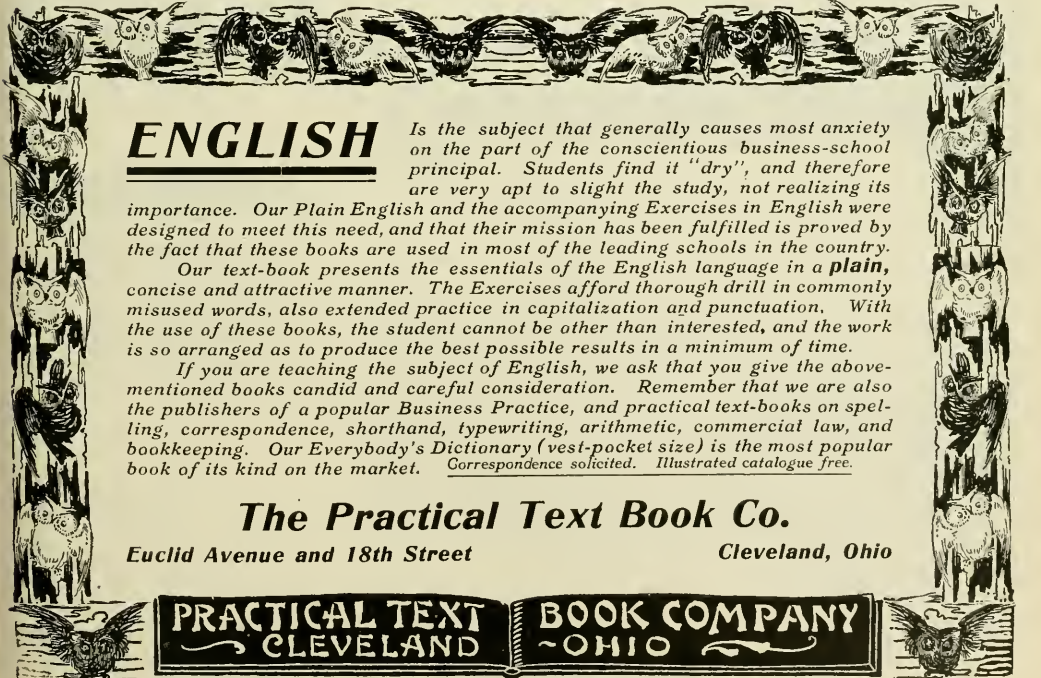
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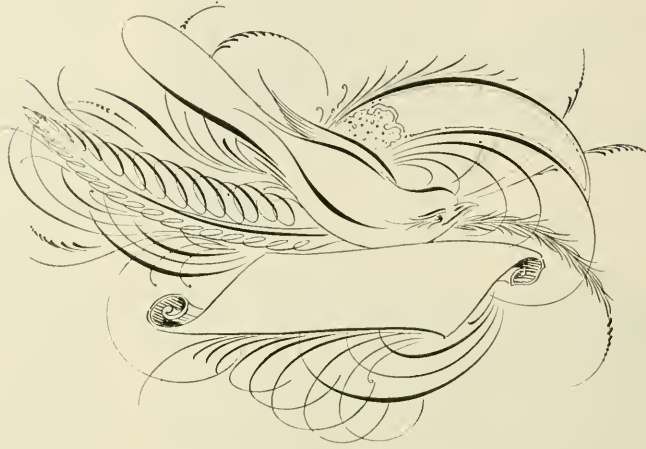
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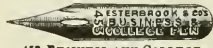
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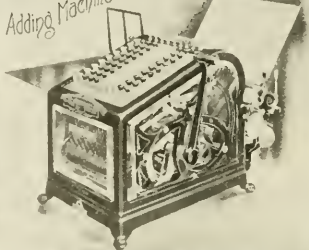
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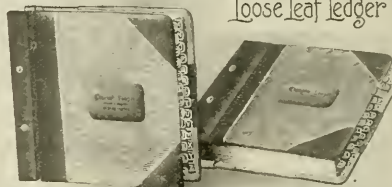


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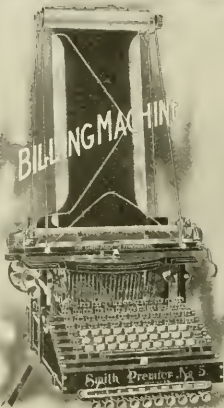
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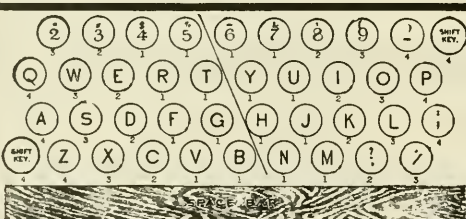
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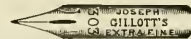
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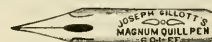
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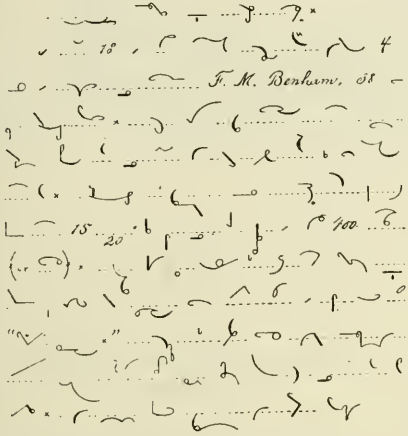
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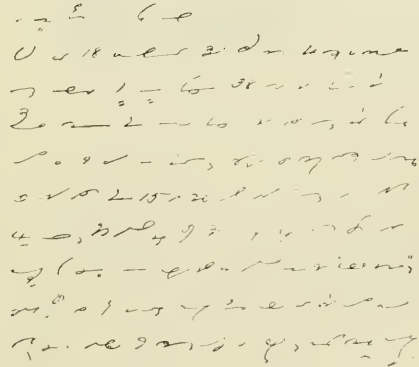


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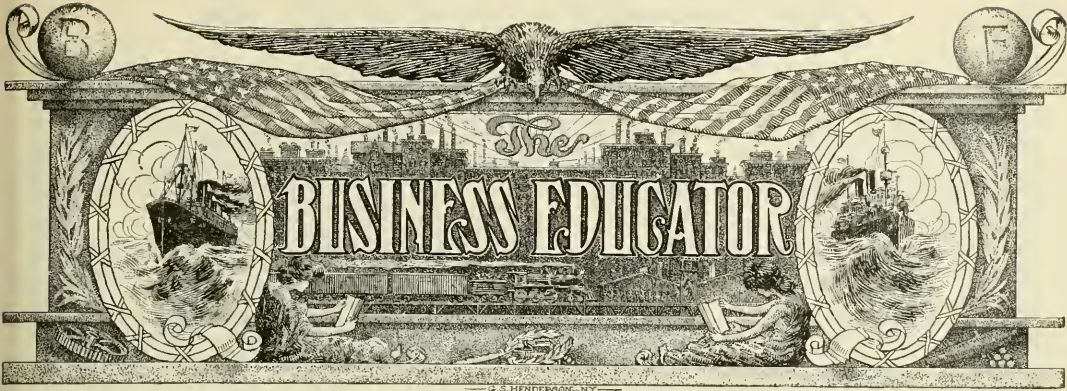
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VOLUME XIII.

COLUMBUS, O., APRIL, 1905.

NUMBER VIII.

THE BUSINESS EDUCATOR

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C. P. ZANER, Editor
E. W. BLOSER, Business Manager

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; Canadian Subscriptions, 20 cents extra); Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra; Canadian Subscriptions, 10 cents extra).

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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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Co Robert C. Spencer

There runs an olden legend of a friar, cowled and suited,
 Condemned to wander immemorably in mournful pain,
 Because he sought with love of humankind to lighten all the strain
 The world lays on our hearts; but I have heard it more than mooted
 That the angels, spite recall that their Gabriel loudly tooted,
 Bustled, hustled hellward toward the music of a fountain,
 Where his laughter rolled and gleamed; the only thing to do,
 'twas plain,
 Was to send him up on high; so was Paradise recruited.

It hideth in my memory like a fantasy of dreams,
 More than vivid through the magic of a modern make of mirth,
 That somewhere I've met another stepping lightly on the earth,
 Uncowled with joy and jubilantly flinging flashing gleams
 Of wit where sorrow sat supreme; we followed where the echoes led,
 Lost the pain of life and found a paradise of earth instead.

—MELVIN CASSMORE.



Proprietor, Principal, Teacher.

If you will look through the advertising columns of THE BUSINESS EDUCATOR, you will note, from month to month, a good many advertisements of proprietors and principals seeking teachers, and likewise a good many notices from teachers seeking positions. Most of these advertisements are over a nondeplume.

This, is unquestionably the cheapest and quickest way of securing a teacher or position. The reason is easy to find: the leading proprietors, principals and teachers are subscribers to and readers of THE BUSINESS EDUCATOR.

By the use of the nondeplume, secrecy is secured and publicity is attained at the same time—two very important things indeed; *two* things not possible in any other way.

Many of the best school bargains are made in this manner at the minimum of expense and many of the best teachers and positions are thus secured, the interested parties alone knowing of the transactions until contracts are completed.

A rightly worded advertisement brings only desirable replies—the entire unemployed population is not turned loose upon you, and where the nondeplume is employed, no reply is necessary if the person or the position is not as desired.

Let THE BUSINESS EDUCATOR advertising columns serve you cheaply, silently, successfully and honorably. Rates made known upon application. Absolute secrecy at the Columbus end of the line.

A Trip Southward in Winter

The last of January, business beckoned the editor to Texas through Kentucky, Tennessee, Georgia, Alabama, Mississippi and Louisiana. Passing through the land of Boone and Jackson by night, we arrived on the borderland of the old South, Chattanooga, the historic battlefield, by dawn, from which this sketch begins.

I found the climate mild, at times balmy; the landscape aspect dull and gray and brown, with bright patches of yellow, orange and red clay. Pine and oak-denuded forests were everywhere to be seen, with a wastefulness of nature's bounty known only to primitive and pioneer communities. What the war failed to do, the ax and fire are now doing, leaving behind desolated wildernesses of brush and stumps and waste timbers.

One-horse plows, drawn by diminutive, ill-fed and poorly kept horses and mules; ox-teams and the crudest harness and vehicles I have ever seen; oxen and cows, high in hip and long of horn and hair, were the rule rather than the exception.

These were driven by negroes or poor whites. The latter are unedu-

cated, unprogressive and apparently a thousand years behind the times. However, here and there modern methods and machinery were to be seen, and intelligent people were stirring into activity latent energies and developing boundless resources.

Undeveloped rather than picturesque describes the condition southward through Alabama and Mississippi. Rich in the natural resources of soil and sunshine, lumber and cotton, coal and iron, it is the coming land of promise and perpetual plenty.

Through Mississippi and Louisiana, I "sure did see lots o' cotton and cane country." This was cultivated in a far more extensive and progressive manner, revealing more of the prosperity which characterized "the South befo' the war."

Windowless, sometimes even doorless shanties served for negro homes, and are equaled only by the most squalid quarters sometimes discovered in our northern cities occupied by out-casts and unfortunates who forage among the city's refuse.

From New Orleans westward we passed through many mammoth cannelloni communities containing modern little towns but a few miles apart, revealing the twentieth century spirit of energy and intelligence. Louisiana seemed to be the land of swamps, sugar cane, rice, care-free "niggers," the spreading oak, moss-covered trees and palms. The latter carpeted the swampy forests much as the ferns do the northern woods.

Crossing into Texas, one soon sees the western push and progress everywhere manifest. Texas is an empire of plains, fertility, untold resources, and progress.

The capital, at Austin, is a large, imposing, handsome structure built of red sandstone and granite, quarried from Texas plateaus.

San Antonio (usually pronounced San Tone for short), the place where Madarasz was born and where Taylor died, is a new, old, quaint, interesting, historic city well worth the seeing. Its population is a mixture of whites, Mexicans and negroes. The city is picturesquely situated amid the fine old Spanish missions built nearly two hundred years ago. The old network of irrigation ditches are still in existence throughout the city and many still contain running water.

Surrounding is a country which, when watered by irrigation, is as rich as any the sun shines upon. The native fig and pecan trees are everywhere and productive. Apparently we should never want for either. Houston, Dallas and Galveston are cities as fine as you'll find anywhere.

All in all, the South is worth your while to visit at your first opportunity.

Galveston with her sea-wall, Austin with her capitol, and San Antonio with her missions, are good advertisers for Texas.

Why Has Movement Not Won Long Ere This in Public Schools

The answer to the query in the above title is simply and almost solely this: Because it has never been, until recently, adapted to public school conditions.

Movement won its well-merited spurs in the business college over a half century ago, but for good and sufficient reasons it failed to do so in public schools until the BUSINESS EDUCATOR pointed the way and won the first lasting recognition.

But why has it not been adapted to public school conditions? Because those who taught it in business colleges to adults, attempted to teach children and youths in the same manner as adults. As a rule they were persons who knew but little about child development and child limitations, and as a consequence were unable to adapt the art to the immaturity of child nature.

Eminent educators and specialists have now made it clear that school life falls naturally into three periods; child life, from six to ten years; youth life, from ten to fourteen years; and adult life, from fourteen years up. The first corresponds with the primary grades; the second, with the grammar or intermediate grades; and the third, with the high school or the business college.

Unless writing as concerns form and mode of execution is made to harmonize with the natural laws of development conditioned by these periods, permanent success cannot be won.

Thus it is that movement enthusiasts (narrow one-idea specialists) have been themselves to blame for not securing recognition long ere this. As specialists, we have been narrow rather than broad-gauged.

For there are two kinds of specialists now generally employed in our public schools. The one is a specialist of age, the other is a specialist of subject. The first knows pupils of a given age thoroughly and can teach or adapt any subject to that particular period of mental and physical development. Primary and grammar grade teachers belong to this class. The second knows one subject thoroughly and can teach or adapt it to any age. Special teachers and supervisors belong to this class.

Whenever and wherever teachers of writing will study the child subject as thoroughly as the subject of writing, we may expect the recognition of movement that it deserves and not until then.

The columns of the BUSINESS EDUCATOR, containing contributions from such men as Hoff and Bachtenkircher, clearly indicate that supervisors of writing are awakening and winning. And there are others.



A Noble Pretty Much from Life

James came from that good middle class who always get there in the end. Part of his youth was spent teasing a patch of clay soil into giving up black soil dividends, and the rest of it in the little red school house where a sweet little school ma'am held the presidency of the United States before him daily and said it was his if he only would be good, refrain from throwing paper wads, and make a grade of ninety all around.

Considering that there was no worse iniquity to be had for love or money than making impromptu calls on a neighbor's watermelon patch when the man in the moon was wiping his eyes with a mezzo-tint cloud, and considering also that James was naturally a smart boy who knew a good thing when he saw it, in his mind he put a blanket mortgage on the chair at Washington and started in to fore-close.

The sweet little school ma'am who could spell Kamschatka off-hand said the way was to be good. So James was good—at least as good as a healthy boy could be. She said he must be educated. So James studied nights till he could work all the trick problems in Ray's Higher and parse all the interjections in Pope's poetry. He followed the prescription with blind faith and dreamed of how he would re-cushion that chair at the White House.

But finally, along about the time he'd got a smudgy fuzz on his upper lip and split store-made coats back of the arms whenever he expanded his chest, it began to dawn on him that holding a seat on the riding cul-

tivator was a long stretch from holding down the soft cushion in that presidential chair. If he ever fore-closed that mortgage, he'd have to leave the cultivator seat.

So, James' folks not being able to send him where he could learn a college yell in four languages and tear down fences without being arrested, he packed his carpet sack and started for a business college. He was willing to take a little discount on the chair and compromise with one where there were more of the kind, for he was bright and shrewd according to his education.

James was a little backward at first, with a pitch-fork hold on the pen and a touch on the Remington that made business for the repair man. But James was used to waiting a year for his pay and working all the time, so before a year he graded high in the speed class, could straighten out a tough proof and the hum of the type keys sounded like a two-step on a graphophone that had lost its regulator.

Then James got a job. Heretofore virtue had been its own reward, but now it was to be rewarded with cash payments always increasing according to the increase of virtue. The new boss had said so, the teacher said so, the books always said so, and the little school ma'am, and—well everybody said so except a few kickers who never worked much and they didn't count.

James got a job. He was on the high road to fortune. He would work hard, never make a mistake, be honest, and promotion would grab him up and literally push him along

till finally he would wake up and find himself one of the prominent men. So James worked, came early and stayed late and then came back at night for more. He stuck to it for two years and saw other fellows not so good pass along to the next station for higher salary, but he wasn't called. Faith in the boss, who is supposed to get insomnia inventing ways to detect modest virtue, began to get low and finally vanished.

Still, it must be remembered that James was a bright boy, so he didn't join the anvil chorus. He knew he had delivered the goods and concluded he was just short on being a good seller. Jim's thinker got to work. He noticed that the ones who got pushed along were generally good friends with the powers to push and didn't follow literally the theory that the outside doesn't count. Jim invested in a new summer suit, a latest four-in-hand, a ticket at the panatorium, and a whole lot of other flub-dubbery that cost money and folks back home said was foolishness and made you stuck up.

Then he sized up the powerful one and found he was a base ball crank with a mania for the White Sox. He put in evenings on the sporting page till he could call batting averages down to the minor leagues. Later, a group photo of the Sox decorated his desk, and when he saw the boss coming his way, he got busy with a rapt expression toward that photo. The boss was provoked till he saw his bunch of idols, then he was secretly pleased. Before a week passed, they went to the game together and went crazy together when the pitcher landed a three-bagger out beyond center garden and ran in two men, winning his own game.

When the boss came to, he got what he had left of his voice to work finding out Jim's record. He discovered it was a measly shame to have the best man in the office side-tracked for two years, and he wiped out the disgrace, thus vindicating the saying that virtue will win.

James has forgotten all about creasing the cushion at the White House, because he is so busy with some other upholstery.

Moral.—You have to have the goods before you can sell them, but there's a good deal in knowing how to sell them and it comes handy.

The Business Educator not only prepares you for a position, but it helps you to hold the position. Moral; don't let your subscription expire when you leave school but use a small portion of your first salary to renew. Cragin, Keefover and others will give valuable information for young employes.



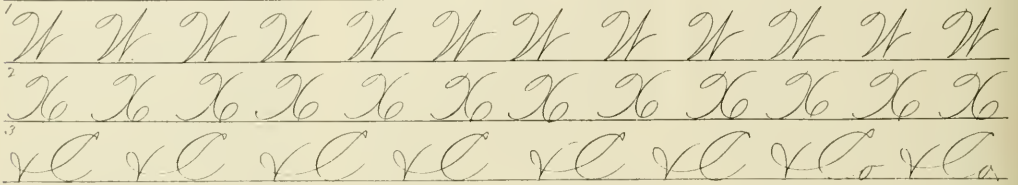
LESSONS IN PENMANSHIP

C. E. DONER,

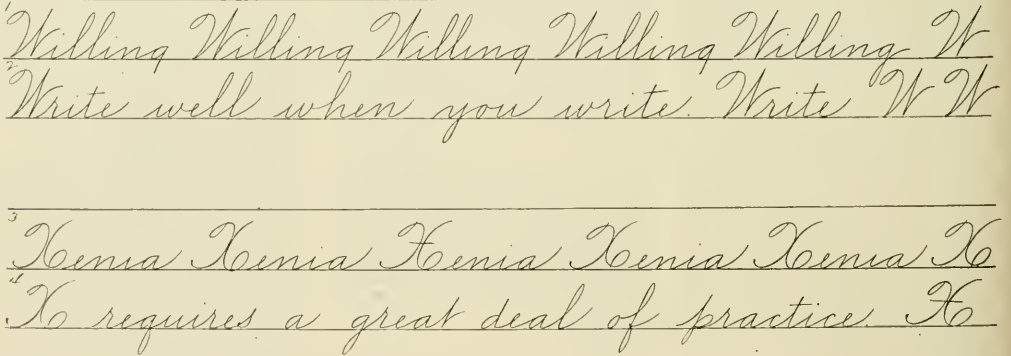
Supervisor Penmanship, Beverly, Mass., Public Schools.

Send practice for criticisms to "Criticism Editor," Business Educator, Columbus, Ohio.

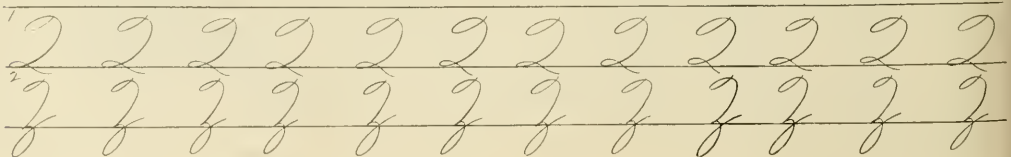
Lesson 76. Study each letter carefully before beginning to practice. Notice how the character *c* and the *C* are joined together. These are joined together for the purpose of writing *cCo. Count*. For the *ll* count 1-stop-1-2-3; or, 1-stop-1-2-curve. The ending stroke should be curved half the height of the letter. The point in the middle part of the letter should be made a trifle above the beginning loop. For the *X* count 1-stop-1-loop; or, 1-dot-1-2. The second part of *X* is the same as the first part reversed. For *cC* count down-loop-up-circle. Make the first part of the character *c* rapidly, stop on the line and then make the small loop and the capital *C* rapidly. Practice the *cCo*.



Lesson 77. There is a good motto in the sentence, "Write well when you write." Try to do this at all times, then your time will never be wasted.



Lesson 78. Curve the downward stroke in the *Q* a great deal, make a small loop on the line and end a little below the line. The first part of *Z* is exactly the same as the first part of *M*. Extend the loop of *Z* half a space below the line. *Count*. For the *Q* count 1-2-3; or, 1-2-light; or, use the arm. For the *Z* count loop-down-1-2; or, loop-stop-down curve. The *Z* can also be made by making a very small loop on the line. This style is not given in the copy.





Lesson 79. Some may care to join a small letter to the capital Q. This joining is not given in the copy because it is difficult to do. As in the copy, make the Q drop a little below the line with the ending stroke, then begin the U close to the Q. Do not raise the pen in joining the o and u to Z. Practice the lesson carefully.

¹ Quorum Quorum Quorum Quorum Quiet
² Quills make very fine pens. Quills make
³ Youave Youave Youave Youave Youave Y
⁴ Zaner is a very fine penman. Zanerian

Lesson 80. Notice that the second part of these letters is almost as tall as the beginning loop. In ending the U with the short downward stroke, be careful not to retrace the upward stroke far, since this would make the letter look too much like U. Extend the loop of Y half a space below the line. Count. For the V count 1-2-3; or 1-2-light. For the U count 1-2-3-4 curve; or, 1-2-3-down-curve. For the style of U at the end of the line count 1-2-3-curve; or, 1-2-3-light. For the Y count 1-2-3-4-curve; or, 1-2-3-4-loop.

¹ U U U U U U 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 U U
³ Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y

CRITICISMS

J. M. M. Leave a space between the stem and cap of T and F. Some of your work is very good. You should take it up professionally. Follow Doner closely.

P. R. M., Pa. We are very much pleased with your work, indeed. Beyond a doubt your trade has made a critic of you. Your work is up to our certificate standard.

M. M. S., Tenn. Mr. King's lessons would be better suited to your stage of advancement than are Mr. Doner's. Mr. Doner's lessons are a trifle too difficult for you.

C. S., Calif. You need more work on the retracting oval exercise. Your lines are too irregular. A too broad.

R. D. McA. Watch spacing closely. Keep all small letters the same size. Strive for uniformity in your work.

F. C. R., Ore. Your writing is very free and business like. Would suggest that you write more of a running hand, wider but not so tall.

L. J. H., Ia. Keep your small letters the same height. Cap of T and F should be a compound curve. Study form closely.

J. B., Nebr. Do not raise the pen in a, m or n. Try to get a truer and firmer line.

E. C. N., Philadelphia. Watch the base line. Study carefully the form of a. Watch the crossing stroke of t. Keep the small letters the same size.

R. E. B., Nebr. Get more freedom in your small letter exercises. Write a trifle more rapidly. Ovals are fine.

W. D., McKeesport. Watch carefully the forms of a, d, g, etc. Your writing is very good and business like. Try to win a certificate by June.

O. C. McKeesport. Watch the base line. Loops below the line are too slanting. Very good.

I. B. B., Ky. You are still gaining. Your writing is a trifle large for good business purposes. We have no special criticism.

C. V. L., N. Y. Your writing is the best we have received so far this month. We have no special criticism. You should by all means try to win our Professional Certificate.

C. L. P., Calif. Your writing is the best we have thus far received from your school. Your m's and n's are too wide. Keep all small letters the same size.

E. E. E., Wash. You are certainly doing fine work. Are you a possessor of our certificate? You could easily win one.

W. L. R., Calif. Small writing is very good. Better perhaps than your capitals. We have no special criticism.

R. P. K., Iowa. You are making fine progress. Watch the last stroke of a. Top of oval in P, B and K too narrow.

H. V. C., Mich. It will take a lot of hard work on your part to gain a certificate by June, but we believe if you study form carefully, and practice diligently that you will be able to win one. This work is an improvement over the last you sent.

A. H., Ohio. Ovals quite good. Give a great deal of attention to Mr. King's beginning lessons. That is where you are weak.

E. E. W., Ohio. Do not shade down stroke of I. Your work is very fine indeed. Have you received our certificate? Your work is up to the standard.

S. C. D., Ohio. Small letter s needs more attention. Curve the up stroke more and keep the bottom part more rounding. Do not shade the second part of K. Could you not write more of a running hand, wider but not quite so tall?

J. S., Nebr. Your movement is not yet free enough. Practice small letter exercises and practice them rapidly for a few weeks.



F. C. K., Texas. Watch the base line. Write more of a running hand. Signatures are not good in as much as the capitals are to far apart. Good other wise.

I. R., Hot Springs. You can certainly win a certificate. Mr. King's lessons would be better suited to your stage of advancement than Mr. Doner's. You have not mastered Mr. Doner's lessons thoroughly as you have gone over them. Write smaller and don't shade.

L. P. S., Mass. Your "Bread and Butter" exercises are certainly very fine. See now if you cannot apply this same freedom and ease to your writing. Practice small letter exercises frequently.

H. T., Milwaukee. You need to work on individual letters a great deal. Your form is poor. Keep loops shorter. Work on Mr. Doner's September, October and November lessons.

J. F. L., S. D. Use arm movement in your capitals. Make them more rapidly. Capital letter exercises are what you need.

J. H. J., Ohio. We charge nothing extra for criticism. We do not see but what you are working along the right lines. You are doing plenty of capital letter work and that is what you need. Your work is now very business like.

G. H., Nebr. Write more rapidly. Do plenty of exercise work. Develop a lighter touch. Your writing looks labored.

N. C. N., Nebr. You have not yet mastered Mr. Doner's September lesson and you can do nothing with these lessons until you do. It has occurred to us that you have not read his instructions carefully. Do not lift the pen in the straight line exercises.

H. W., Pa. Keep the pen pointing more nearly toward the shoulder. Your pen points outward from the body too much. By sure to always use a good pen. Your ink seems muddy. Do not leave it uncorked.

O. S. F., S. D. Watch the base line. Could you not write somewhat taller and more compactly? Your work is very good.

L. B. N., Calif. Study form carefully. Your writing is too large. Develop a freer movement and lighter touch.

O. P. M., Topeka. You are doing right by working considerably on capital letter exercises. *J* is a little faulty. Keep the back quite straight. Work on words would be better for you than sentence work.

E. Z., Ohio. Try to develop more freedom. You need work on large ovals. Cultivate an easier movement.

N. W. L., Mich. Make *B* without lifting the pen. Study carefully the form of *Z* and *z*. Little loop in *k* too big.

R. E. B., Nebr. Poor ink for business writing. Get a good free flowing fluid. No criticism on your work.

S. A. C., Minn. Watch ending strokes carefully. Study form of *a* carefully. Watch carefully the crossing stroke of *x*.

N. J., Nebr. Your *x* looks too much like *r*. Up strokes of *r* and *s* too straight. More freedom.

G. E. H., N. C. Very good. Watch the base line. Close *g* at the top.

L. W. L., Calif. Writing too big. Entirely too difficult for your stage of advancement. Follow the fine copies your teacher is sitting for you.

J. R. B., Ill. You are following Mr. Doner's lessons closely. Get more freedom in your capitals. Small letters are fine.

F. J. P., Ont. Get more freedom in your capitals. It would be very hard for us to criticize such a page as you sent in as there are too many different principles upon it. Send us copies of systematic work that appears in THE BUSINESS EDUCATOR.

J. F. L., S. D. First stroke of *t* too straight. Your pages are very poorly arranged. Watch margins.

E. J. L., Nebr. Could you not write a trifle smaller? It would be better for business purposes. Your work is very good.

I. L. T., Calif. Mr. Blue's work is too far advanced for you. Work more on capitals and small letter exercises. Pen too coarse.

O. B. W., Ill. Keep turns more rounding and angles sharper. Keep all small letters the same size. Your *c* is invariably too large.

E. M. R., I. Do not shade down strokes. You need to work a great deal on movement exercises. Your writing looks labored. Cultivate an easier movement and a lighter touch.

J. A. F., Mass. Your work is very neat and business like. We believe you could now pass the test for our certificate. No criticism.

G. H., Nebr. You need more work on movement exercises. Try to get them more regular. Do not shade down stroke in small letter exercises.

G. A. C., Utah. *A* is made too slowly. The same is true of *a* and *o*. Try to get a plainer signature. Your *G* looks too much like *F*.



Mr. E. J. Maher, Waterbury, Conn., a pupil of P. E. Holly, favors us with some specimens of business and ornamental writing which show that Mr. Maher has considerable ability in handling the pen, and also that he has been receiving good instruction from Mr. Holly. Mr. Maher could undoubtedly become unusually skilled with the pen if he should give the work the necessary time and attention.

From Mr. C. H. Blaisdell, penman in the Haverhill, Mass., Business College, we have received some specimens of pupils' work which, considering the fact that these pupils wrote the vertical last September, are about as good as any we are in the habit of receiving.

Mr. Blaisdell also sent along a set of capitals such as he teaches in his work. We are very sorry that these capitals were written with ink too blue to engrave successfully.

A large roll of specimens is received from Mr. C. C. Wiggins, penmanship teacher in the Pittsburg, Pa., High School. These specimens are all very uniform, still each pupil retains his own individuality, showing that Mr. Wiggins is a teacher of penmanship of no mean ability.

Mr. R. B. Walker, Meyersdale, Pa., an enthusiastic and ambitious young penman who is a subscriber to THE BUSINESS EDUCATOR, recently favored us with a short letter written in ornamental style which shows that he has been making good use of Mr. Heath's lessons. In fact, Mr. Walker's letter shows ability, and if he perseveres in the work, undoubtedly he will be heard from some day as a professional penman.

We have received a bunch of cards from Mr. O. G. Martz some of which will find their way into our scrap books. We can not say this of very many of the cards which we receive. Mr. Martz has it in him to be one of the finest of penmen.

Mr. J. C. McTavish, of the Grand Trunk Business College, Edmonton, Alberta, Can., favored us with a number of specimens of penmanship from the pupils in his class which show that he is securing the very best results. All of the work is uniform, the pages are systematic, and the writing

is business-like, free movement and considerable speed having been applied. Very few teachers are excelling Mr. McTavish in the results he is securing.

A most excellent lot of movement exercise designs were recently received from Mr. C. L. Krantz, penman and commercial teacher in the Augustus Business College, Rock Island, Ill. Mr. Krantz is one of the finest teachers of penmanship in our profession, and one of the finest fellows as well. The Board of Directors of the above named institution has acted wisely in establishing a regular penmanship department with Mr. Krantz at the head. It is almost needless to add that Mr. Krantz is a constant and thereby a consistent clubber of the BUSINESS EDUCATOR. Those deserving special mention are as follows: Cornelius Anderson, Floyd Walgren, Carl B. Nelson, Arthur E. Ossian, H. G. Hokenson, Albert Hagglund, Ada Peterson, R. H. Oberlin, Oscar Kingdon, Ernest Johnson, A. K. Joneson, Fred Ambur, Wm. Johnson, and Martin Samuelson.

Mr. P. M. Bridges, Dallas, Tex., whose advertisement appears elsewhere in our columns, is gaining quite a reputation as an expert penman through the work he is sending out. Mr. Bridges recently sent some work to us which shows a very high order of ability, and we feel confident that all who patronize him will be well satisfied with his work.

Mr. F. F. H. Jaeger, penman and commercial teacher in the Commercial Department of the Central High School, Toledo, Ohio, is giving the subject of writing the attention it deserves, as demonstrated by the bundle of specimens from the students hereby acknowledged. The work is surprisingly uniform, neat and practical considering the age of the specimens submitted. Many of the students' work is nearly up to the E. E. Certificate standard. Considering the fact that the pupils are but one-half through their work, it is plainly evident that practical writing is destined to be the rule rather than the exception on the part of those who receive instructions from Mr. Jaeger.

Some very graceful penmanship is hereby acknowledged from the skillful pen of Mr. N. E. H. McGhee, penman in the Horton-Large Business Institution, Trenton, N. J.

Mr. D. F. Dickerson, superintendent of schools of Atlanta, Nebr., sends work of some of the grade pupils, which considering their age, is very good. We wish to make special mention of a specimen done by Edna Russell, who has but a thumb and finger on each hand. The work she does is as good as that of any of her school mates.

A good many BUSINESS EDUCATOR Certificates will probably be awarded to the pupils in the Mt. Vernon, Ohio, Business University if we may judge from the fine lot of specimens which Mr. Miller, the principal and penmanship teacher, has just mailed us.

Brown's Brush Work.

To aspiring students in engraving, we would recommend the series of lessons on Brush Work begun in the March BUSINESS EDUCATOR, by E. L. Brown, Rockland, Maine. No one engaged in engraving and instruction work along the line of engraving is giving as valuable information as Mr. Brown, and we wish, therefore, to congratulate our readers for being able to receive his instructions at the insignificant cost of a subscription to THE BUSINESS EDUCATOR. The three lessons before us for the April, May and June issues are general in character, and give the most effective piece of work we have ever had the pleasure of seeing.



Lessons in Practical Business Writing

R. C. KING

2851 OAKLAND AVENUE

MINNEAPOLIS, MINN.

Specimens for Criticism should reach Columbus by first of month preceding month of publication.

Plate 10. Practice this letter as a movement carefully. Second line.—Make oval portion large and full. Third line.—Use even movement. Fourth line.—True to the letter. Get the curve in upward lines. Make letters small. Sixth line.—Curve the lines, keep small. Seventh line.—Get letters even, smooth and graceful.

PLATE 10

2 *o o o o o o o o o o o o o o*
 2 *e e e e e e e e e e e e e e e e*
 2 *Even Even Even Even Even Even e e*
 2 *Easy motion gives graceful forms. Easy e*
 2 *eeeeeeeeeeeeeeeeeeeeeeee*
 2 *eeeeeeeeeeeeeeeeeeeeeeee*
 2 *even even even even even even even*

Plate 11. Retrace three times. Stem is a compound curve. Second line.—Study and practice. Third line.—Close o and a at the top. Use the arm movement. Fourth line.—Use a free arm movement. Fifth line.—Make but four letters in a group. Do not raise pen. Sixth line.—Begin and end as l with lower loop as in q. Loops should be same size. Seventh line.—Use arm movement. Avoid finger action.

PLATE 11.

2 *g g g g g g g g g g g g g g*
 2 *g g g g g g g g g g g g g g*
 2 *foam foam foam foam foam*
 2 *Faithfully fulfill every promise. Faithfully*
 2 *fff fff fff fff fff fff fff f*
 2 *f f f f f f f f f f f f f f*
 2 *fine fine fine fine fine fine fine*



Plate 12. Be sure to curve up stroke. Make oval large and full. Second line.—Curve up stroke. Keep crossing low. Third line.—Use the movement. Get uniform slant and spacing. Fourth line.—Use a free gliding motion from letter to letter. Fifth line.—The *g* is composed of *u* and *i*. Close *u* portion at the top. Four letters in a group. Do not lift pen. Sixth line.—Start carefully and end freely. Seventh line.—Write word without raising pen. Close *g* and *o*.

PLATE 12.

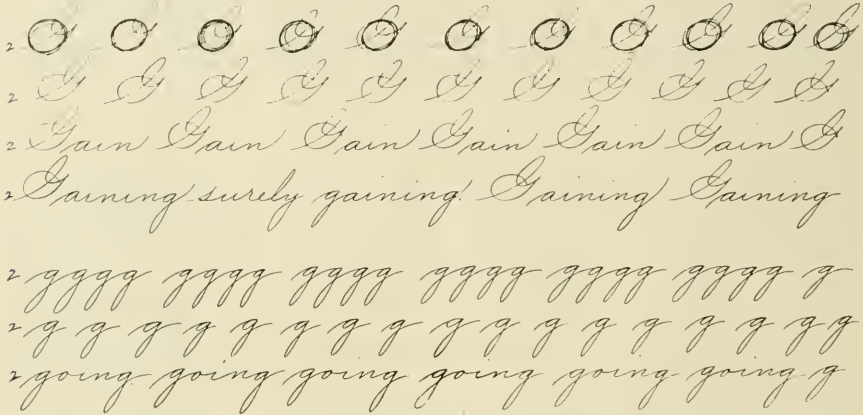
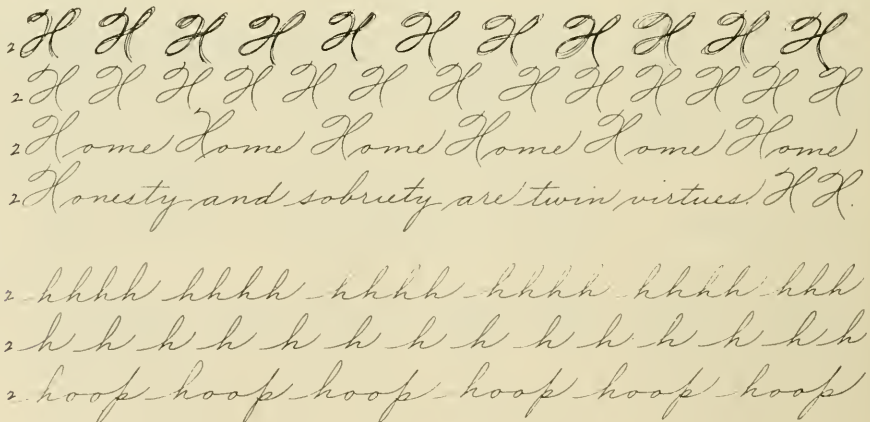


Plate 13. Retrace letter with full free movement. Second line.—Avoid making loop at bottom too large. Cross high. Third line.—Make crossings in *H* high. Keep loops small. Strive for uniform height, slant and spacing in small letters. Fourth line.—Same as for third. Fifth line.—Try to get too much curve in up stroke. The tendency with beginners is to get up stroke too straight. Do not attempt to make more than four letters in group. Sixth line.—Curve up stroke. Keep down strokes parallel. Seventh line.—An excellent word on which to get a strong full movement. Try it.

PLATE 13.



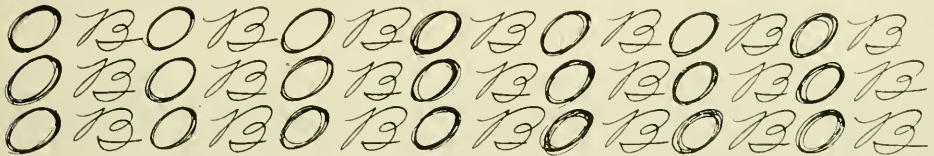
Blackboard Lessons in Business Writing

By America's Leading Teachers of Penmanship

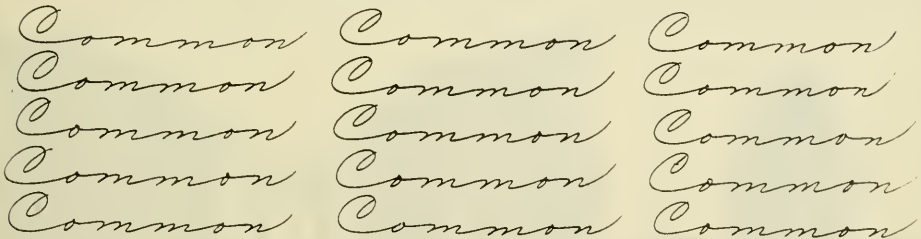


By **E. R. Cate, President, College of Commerce, Cincinnati, Ohio.**

In this lesson we develop the letters "N" and "n". The first exercise consists of a reverse oval made as high as the distance between the ruled lines on the writing paper. Roll the arm rapidly on the muscle of the forearm before touching the paper with the pen and let the pen strike the paper while still in motion. Count 1-2-3-4-1-2-3-4 for each oval. Exercise No. 2 is the same as No 1 except the beginning stroke. Count same as for No 1. Count same for No. 3 as for No 1. Be sure to get this exercise rounded at the top and make the down stroke straight. Study carefully the form of No 4 and n, as the tendency will be to get them too wide. Write No. 4 to the count of 1-2-3-4, and No 5 to the count of 1-2-3.



By Joseph Coyle, Student of F. B. Courtney.



By Miss Cora Larson, Student of F. B. Courtney.

Courtney's Convictions and Chirographic Conquests.

CATON BUSINESS COLLEGE, MINNEAPOLIS, MINN., MARCH 5, 1908.

EDITOR BUSINESS EDUCATOR :

It has come to my notice that some persons have stated that I am a fine penman but as a teacher they have given me no credit. I am sending you, under separate cover, a few specimens of my students' work, and I challenge any penman in the country to produce page work from his students that will equal it. Page after page is written by these students with ease and endurance, not only of one letter, but of all the letters of the alphabet. I am sending you only a few sheets of their work. I believe you and your paper are willing to give credit to whom credit is due. When you take into consideration that Miss Larson is only an eight-week student and Mr. Coyle has been under my instruction for a period of two months and a half, I believe you will agree with me that it is remarkable work for neatness, accuracy and dispatch. I have a whole class that are doing fine; there are seven or eight whose work nearly equals that of Mr. Coyle and Miss Larson. I shall be pleased to send specimens of their page work if you so desire.

I have evolved a system of Rapid Business Writing that secures quick results; a system that appeals to young manhood and womanhood; a system that starts the smouldering fires of ambition that burns in their breasts, that burns in the breast of every young man and woman of character and ability. I fan these smouldering fires into a flame to arouse their highest ambitions, to point them to the Star of Hope high in the firmament of Rapid Business Writing, and to show them that they have powers in their souls that will enable them to stretch forth their hands and grasp, in all its beauty, that star of their greatest hope—Perfection. The great philosopher, Emerson, tells us to hitch our wagon to a star. He means that every one of us should look upward, even to the stars in the Heavens, because the upward gaze will have a tendency to draw us higher and higher in life's duties and life's activities.

Trusting that you will publish these specimens, that the world may see their beauty and utility, is the wish of

Yours fraternally,

F. B. COURTNEY.

"What Others
Have Done You
Can Do
Also."

STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business
writing received from schools and students; improvement,
timeliness and excellence considered.

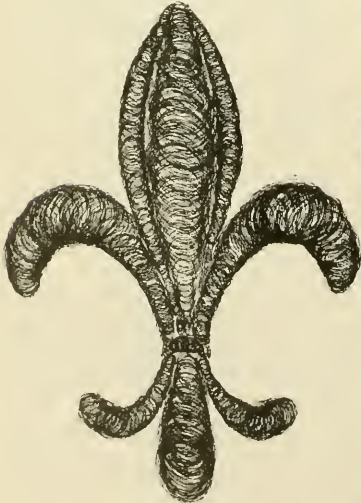
Observation,
Care and Appli-
cation—The
Essentials.

Nine men mining in a mine.
Nine men mining in a mine.
Nine men mining in a mine.
Nine men mining in a mine.

By Nelle Giffin, pupil, Duff's College, McKeesport, Pa., A. E. Cole teacher of penmanship.

CEP CEP CEP
CEP CEP CEP
CEP CEP CEP

Some of the finest work I have ever had the pleasure of examining has been received from Mr. G. B. Jones, Supt. of the writing, in the public schools of Norwood, Ohio—a suburb of Cincinnati. The work sent is from pupils attending the Y. M. C. A. evening classes in Cincinnati, Mr. Jones teaching them twice a week. The work sent is in the form of combination of capitals rather than of movement exercises, as he believes this line of work is more practical and quite as fascinating as the making of fancy desigos like lamps, wheels, etc. The work sent us is done by boys who work during the day, and, considering the little time in which they have to practice, we are free to confess that the work sent is of an unusually high order. The above is a fair average of a large number of specimens submitted and shows a movement that is free and forceful from beginning to end, and a form that is thoroughly practical as well.



By Eleen Carlson, pupil of C. L. Krantz,
Augustina Business College, Rock Island, Ill.



Pupil of W. F. Hostetler, South Bend, Ind., Business College.



A B C D E F G H I
 J K L M N O P Q R
 S T U V W X Y Z & C.

By Mr. A. M. Toler, Columbus, Ohio.

"No one has yet discovered a receipt for perpetual motion. Things move just as you move them. If you wish to achieve, it is necessary that you keep pushing. Seldom does one reach a position with which he has reason to be satisfied without overcoming obstacles."

Good Business writing by C. S. Jackson, Bliss College, Newark, Ohio.

A B C D E F G H
 I J K L M N O P
 Q R S T U V W X

C. S. Jackson

H. L. Darner

W. G. Rogers,
Pupil C. R. Hill

Y Z

Bowling Green, Ky.,
Business University.

By H. L. Darner, Teacher in Zanerian.

**EDITOR'S PAGE—PENMANSHIP EDITION**

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH**The Movement Idea is Winning**

The leading systems of writing published in recent years for public schools have movement features in connection with form.

Some amount to but little more than a mere bid for popularity, but they show the trend of the times.

The big book companies (perhaps it would be nearer the truth to say the book-trust), true to their traditions, follow in the wake of demand, but never create it.

Now and then the copybook wins in State adoptions, but it is usually due to timidity on the part of the persons who decide the question, fearing their teachers cannot teach movement, or to "influence," "pull," and that "personal" element which ranges all the way from so-called friendship to graft.

But on the whole, big strides have been made the past year in favor of movement. Probably the largest gain ever made at one time and in one place by the movement idea from first to finish was Columbus, Ohio, when it adopted a method based upon freedom and form combined.

And the outlook everywhere is encouraging because the movement people are collecting convincing results from children, youths and adults which are sure to convince the most skeptical.

And a most wholesome condition prevails among the publishers of genuine merit in movement, in that these men, almost without exception, are unwilling to "trade off" with book concerns in order to win. *Merit* is their watchword, and they prefer no business to that secured by alliances with concerns which care more for profit than principle.

The movement people are convincing, not intimidating, superintendents and schoolboards. What a world of difference!

The movement idea, as advocated by the BUSINESS EDUCATOR in rational proportions with form, and in accordance with the age of the pupil, is winning and is bound to win because it is right.

The Business Educator Certificate

The time of year is now nearing when thousands of pupils will be leaving business schools for the serious duties of service in business life

and with the hope of achieving something more than ordinary success.

A good handwriting does more for a young man or young woman in the *start*, in the securing of a desirable position, than any other one thing acquired in school. It should therefore be encouraged by every school proprietor and teacher, for good penmanship is in demand in dull as well as in good times.

The BUSINESS EDUCATOR Certificate with your name and ours upon it is a guarantee of excellence unequalled by any other similar document.

It can be secured by subscribers to the B. E. by submitting a sheet of the pupil's writing containing a set each of figures, little letters and capitals, and a sentence or two containing the name of the pupil and school.

If the penmanship is good in form, fairly regular, and good in movement, the certificate will be awarded for the small fee of fifty cents which barely covers the cost of engraving the name of the pupil and of the school upon it.

The certificate contains a handsomely illuminated and illustrated seal symbolical of freedom and arm movement in writing. The entire certificate is the product of the editor's pen and would not be duplicated for a cent less than \$100.00.

It is yours for but 50 cents if your penmanship merits it. Should your work not measure up to our requirement it will be criticised in order that you may improve it and thus win in the second attempt.

A good handwriting is worth a thousand dollars to any young man or young woman seeking the highest success in business life. Thousands will doubtless win the B. E. Certificate and then success.

Heath's Signatures.

The signatures now running in Mr. Heath's lessons were selected from among twenty of the most faithful ones who have followed his work and who have been sending in criticisms more or less regularly.

Mr. Heath has certainly been making these lessons interesting, helpful, high grade and thoroughly professional, and we take this occasion to express to him in this public manner our appreciation for the services he has thereby rendered to THE BUSINESS EDUCATOR and to our profession.

Obituary

On January 4, 1908, Mr. Wm Pringle, Principal of the Peterborough, Ont., Business College, passed from this life, after a brief illness of Pleuro-Pneumonia.

Mr. Pringle was born in Stanley, N. B. in which place he received his early education, graduating later from the Normal School at Fredericton. In 1894, with the late Mr. Meira, he opened the Peterborough Business College which he continued to conduct after the death of his partner.

The school under his management became recognized as a first-class school, increasing in size from time to time, and exerting an influence that was wholesome to the profession and beneficial to the community.

He was a member of the Board of Education, St. Paul Church, Peterborough Public Library Board, and a director of the Y. M. C. A. and of the Astronomical Society. He was also a popular member of the Corinthian Lodge A. F. & A. M., and of the Canadian Club. These organizations bespeak the breadth of his intellect and affections, as well as the esteem in which he was held.

He is survived by a wife and four children and a brother.

We have had correspondence and dealings with Mr. Pringle for many years, and came to consider him a man of high ideals and strict honesty.

Mr. Spotten of Windham has bought the school and will carry it on as heretofore. We extend sympathy to the family of the deceased, and best wishes to the school under the new management.

Contents**Of the Professional Edition of The Business Educator for April, 1908.****EDITORIAL PAGE.**

ENGLISH, F. M. Erskine, Grand Prairie, Seminary, Onarga, Ill.

HIGHER ACCOUNTING, R. M. Brownling, C. P. A., Sadler's Bus. Coll., Baltimore, Md.

PRACTICAL FINANCE, R. J. Bennett, C. A., C. P. A., Detroit Business University, Detroit, Mich.

TYPEWRITING, A. C. Van Sant, Omaha, Nebr., Van Sant's School of Short-hand.

SCHOOL ADVERTISING, M. W. Cassmore, Seattle Commercial School, Seattle, Wn.

AMERICAN SCHOOLS IN TURKEY, Ion E. Dwyer.

E. C. T. A. ANNOUNCEMENTS. SCHOOL AND PROFESSIONAL.

NEWS NOTES AND NOTICES.

CATALOGS AND CIRCULARS.

ETC. ETC. ETC.



EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editorial frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

New Orleans & Soule College.

New Orleans is a city of nearly 400,000 people. It offers many things of interest and value to those fortunate enough to visit it. The great river, with its myriad river and ocean crafts, is alone worth a trip to one who lives inland. The parks, which in summer offer shade as restful to the tired body as the flower is satisfying to the soul, even in winter, are dreams of beauty. The large, wide-spreading, live oaks, typical of the South, and the many varieties of palms, with abundant flowers in bloom, are everywhere present.

Then there is the novel, quaint, southern architecture suited to shielding from the summer's sultry sun rather than northern freezing frosts, full of interest to all strangers.

A stroll down Royal Street through the old French quarter takes one back centuries in thought and feeling. The narrow streets, balconied house fronts, court yards, and small, dingy, quaint shops, with the people to correspond, is one of the most restful experiences possible to a teacher—to a commercial teacher in particular.

Soule College, a fine brick building, right at the side of the City Hall, is one of the great educational institutions of the country devoted to commercial education.

Col. Geo. Soule, is one of the great men of our calling. He stands pre-eminently at the head in the South, and is the equal of Uncle Robert of Milwaukee, and of the late S. S. Packard, of N. Y. Probably no man in our profession has achieved so much single-handed, financially, educationally and socially, as Col. Soule. In the great city of New Orleans, he is recognized as one of the few, leading, really high-minded men. He was born in the North, and is therefore a product of the whole country. As a consequence, he has a breadth of view equalled only by his boundless sympathy.

Fortunate for him, for the city of New Orleans, and for Soule College, that he has associated with him in the active management and teaching force of the school, two of his sons who appear in every way worthy of so distinguished a father. This means a continuation of the school indefinitely.

A recent visit to, and inspection of, the school convinced us that this would be an ideal institution in which

to hold the meetings of the National Commercial Teachers' Federation, and we sincerely hope to see it used for that purpose in 1909.

Chas. E. C. H. at Philadelphia.

We wish to call especial attention to the very interesting and instructive announcement elsewhere in these columns from Mr. E. M. Hull, president of Banks Business College, Philadelphia. We are giving it in full as we receive it, but not merely for the benefit of those who may be fortunate enough to attend the meeting in Philadelphia, but for the valuable amount of information contained therein concerning the city of Philadelphia and its historical, commercial and educational institutions. We wish to congratulate the people responsible for this document for having gotten out the finest thing of the kind we have ever had the pleasure of examining, and we wish to congratulate our profession for having placed at their command such a vast fund of information in so terse and brief a manner.

Concerning Cassmore's Articles.

I have just finished reading Mr. Cassmore's April, May and June articles and desire to call attention to their excellence. They are quite original, very thought provoking, and certainly written in live English.

He seems to be but "warming" to his subject, and we therefore hope for more from his pen in the future along the line of advertising, or business school ethics. He's a philosopher and a specialist who has developed the happy faculty of compelling people to think and to act.

He's somewhat of a dreamer, and a "wilder" rather than a "wisher," inasmuch as he wills to improve matters rather than wishes that they might be better. The Lord loves a cheerful hustler, and that's why Cassmore is winning.

An Appreciation From Ohio to Texas.

The editor of THE BUSINESS EDUCATOR recently enjoyed a five-day-outing on the plains of southern Texas, just at the foot of the great plateau, near Uvalde, Texas, on the 5000-acre ranch and at the hospitable hands

of G. W. Ware, penman, teacher, publisher, and modern agriculturalist, of Dallas, Texas. It was a great treat and a broadening experience to see the prairies covered with mesquite, (a dwarf tree resembling a peach tree in size, shape and bloom), prickly pear cactus (from one to four feet in height), the guejilla (pronounced waha, a purple flowered bush a trifle larger than the huckleberry of the north) and the scrubby, diminutive, mistletoe-covered live oak. These and many more make the landscape attractive and unique.

Deer, wild hogs, wildcats, wolves, the harmless armadillo, etc., are quite plentiful.

Delicious figs and nutritious pecans grow wild and most abundantly, making the country more and more inhabitable and prosperous.

Garden truck is grown out of doors the year round, while cane, rice, oats, corn, cotton, etc are grown in season.

Irrigation is converting these arid desert-like plains into the most fertile of gardens.

A. C. Webb, the artist, teacher and author of Nashville, Tenn., was there at the same time, so we had more or less shop talk to mix in with the pecan-fig philosophy of the enthusiastic, generous Ware.

The evenings spent before the open, wood-fire hearth; within sound of the barking coyote; listening to the old, old tunes as fiddled by the genial host; interspersed by stories, reminiscences and harmless jokes, will long be remembered and will aid to keep the editorial temper free from rancor and petty impulses.



Joyce Elizabeth,

March 21, 1908.

Mr. & Mrs. J. E. Joiner,
Columbus, Ohio.

Joseph Thomas,

Jan. 26, 1908.

Mr. & Mrs. Henry C. Walker,
St. Louis, Mo.

William Martin,

March 22, 1908.

Mr. & Mrs. W. R. Pitkin
Albion, Mich.

Who said "Race Suicide"? Here's our best to all concerned. A good old-fashioned spanking to each as soon as old enough and deserving. After that, all the blessings which naturally follow right rearing. Congratulations!—EDITOR.




PRINCIPLES AND PRACTICE IN EXPERT ACCOUNTING

P. M. BROWNING, C. P. A.

SADLER'S BRYANT & STRATTON BUSINESS COLLEGE,
BALTIMORE, MD.

The Bank Statement.

What is known as "The Bank Statement", is a statement of the New York banks on a particular date. It exhibits the condition at that time of all the banks that are members of the New York Clearing House Association. The statement is issued by the Clearing House once a week, on Saturday a little before half past eleven. It gives the condition of all the member banks at that time, their loans, deposits, cash holdings, and circulation. This report is eagerly waited for and is carefully scanned by financiers, money lenders, and brokers, since its condition means gain or loss to those whose interests are affected by the money market. It may be said therefore that Wall Street scrutinizes the Bank Statement with the utmost care.

The following published report of the bank statement shows the manner of reporting, in brief, the condition of the banks:

BANK STATEMENT.

NEW YORK, Feb. 22.—The statement of clearing house banks for the week shows that the banks hold \$32,468,550 more than the requirements of the 25 per cent reserve rule. This is an increase of \$1,618,325 in the proportionate cash reserve as compared with last week. The statement follows:

Loans \$1,143,969,700, increase \$8,721,500; deposits \$1,146,291,400, increase \$13,982,300; circulation \$50,187,700, decrease \$325,800; legal tenders \$90,666,600, increase \$163,300; specie \$28,374,600, increase \$4,950,600; reserve \$319,041,400, increase \$5,113,900; reserve required \$280,572,850, increase \$3,495,575; surplus \$32,468,550, increase \$1,618,325; ex-U. S. deposits \$47,300,325, increase \$1,576,775.

The percentage of actual reserve of the clearing house banks at the close of business today was 27.83.

The statement of banks and trust companies of Greater New York, not members of the clearing house, shows that these institutions have aggregate deposits of \$729,547,200; total cash on hand, \$52,329,000, and loans amounting to \$770,931,000.

A brief statement similar to this is sent out almost immediately after it is compiled, and it is needless to say that its arrival over the tape is awaited with eager expectation. A consolidated statement showing the detailed condition of all the member banks follows within half an hour. This statement shows the average deposits, loans, specie, legal tenders, circulation, reserve and surplus reserve.

"The statement is made up on a system of averages. For instance each bank ascertains what its outstanding loans were on each day of the week, and reports the average on these items to the Clearing House. It does the same with its deposits and

cash holdings. The statement, therefore, does not present the actual condition of the banks on Saturday, but their average condition for the week.

Their actual condition may be better or worse. It follows that if a large amount of currency should be received on Friday, it would count only for one day in the week's average of cash holdings, and the actual condition of the banks on Saturday would be better than the average statement indicated. If there had been a large withdrawal of gold on Friday, for export, the loss would count only for one day in the week's average, which would make the statement appear better than actual conditions. A striking effect of the law of averages was given Sept., 1902. The statement of Sept. 20, reported a loss in cash of \$7,300,000, while the actual loss, so far as could be estimated was only, \$3,600,000. The statement of Sept. 27, on the other hand, reported a gain in cash of \$1,700,000, while the apparent loss was \$4,000,000. The former statement reported a deficit in reserves; the latter a surplus:

The four most important items in the bank statement are:

1. Cash holdings—the specie and legal tender.
2. The outstanding loans—notes, drafts, etc.
3. The deposits—credits to depositors.
4. The surplus reserve—excess of cash over 25% of deposits.

National banks in reserve cities are required to keep on hand a cash reserve of 25% of their deposits, exclusive of government deposits. State banks are required to keep on hand only 15% of their deposits, but the New York Clearing House requires all of its members, whether State or National, to keep a 25% reserve. As a matter of fact all the members try to maintain at all times this legal requirement, though at times the reserve falls below but is permitted to remain below only until loans can be called.

Surplus and Deposits.—The moment the cash reserve of any bank falls below 25% of the deposits it must stop discounting until the shortage is made good. When the cash holdings fall below the required reserve there is a deficit; when they exceed the requirement there is surplus. When the *surplus reserve* falls too close to the line it causes some alarm, and produces a talk of stringent money and

bear prices. If there is a surplus reserve money is easy and conditions seem more secure. A large surplus indicates a small demand for money and may cause decline in interest rates, or even stagnation. A deficit may mean a flurry or even a panic.

The item of loans is something that attracts the attention of every interested person, since it shows whether the banks are expanding or contracting. Contraction of course is deplored as it involves the calling of loans and an advance in the rate of money. A great expansion of loans, on the other hand, is not always an indication of great prosperity as it may mean over-expansion and consequently an approach to the dangerline. Expansion in loans means an increase in deposits, and increased deposits call for larger reserves. Deposits are not by any means confined entirely to money, but may be money and credit combined, and in many cases only credit. It will be seen therefore that increased loans though productive of revenue may actually decrease the per cent of surplus reserve, and that reduction of loans may simply change balances in individual accounts. The deposits may amount to \$9,000,000 and the actual cash held by the banks only one quarter of that sum.

Money, however is the most significant item in the make-up of the bank statement. Credits are important indeed, but the actual money is the real vitalizing force without which the banks could do nothing. Specie and legal tender are therefore most important when examining a bank statement, but it must not be supposed for a moment that any of our currency is to be depreciated. It is all of the highest order, and backed by the government.

There is a non-member bank statement containing a report of banks which are not members of the clearing house but clear through members. This statement is issued from the clearing house on Monday and shows the average condition of the banks for the week ending and including the previous Friday. This statement contains a report of capital, profits, loans, investments, specie, legal tender notes, national bank notes, bank through which each clears and amount on deposit therein, deposits with city banks and trust companies, average deposits, and average circulation.

Classes of National Banks. There are three classes of national banks—(1) those in places which are not reserve cities, (2) those in reserve cities, and (3) those in central reserve cities. The first predominate, and are required to maintain a reserve of 15 per cent of deposits with them; but three-fifths of this reserve may be deposited by them in banks in reserve or central reserve cities.

(Continued on page 26.)



PRACTICAL FINANCE

R. J. BENNETT, C. A., C. P. A.,

DETROIT, MICHIGAN,

Principal Detroit Business University.

Factory Accounting.

In our last issue we presented a few features of cost accounting, dealing specifically with the formal element. In this issue I desire to outline briefly some accounting features. While it is impossible to give, in an article of this sort, any system in all of its details, I shall endeavor to point out certain features applicable generally to manufacturing accounts, whether it is the practice to distribute to each unit of product its component cost elements, or whether these items are spread over the product weekly, monthly, or otherwise. There are a great many concerns in which no distribution of material, labor, etc., is made, except in the final closing of the books for the fiscal year, when the cost elements are all transferred to a general Manufacturing Account. Under this order of things, the Accounting is very simple, and the results proportionately unsatisfactory. The general principles underlying both methods above noted are the same, but in operation, the accounts of the business are made up from entirely different sources.

Under both plans ordinarily, material should be charged to the general Material Account through the Purchase Journal or other similar record. All direct labor should be charged through Payroll records to the General Labor Account; indirect labor and other factory expenses are usually charged to Sundry Factory Expenses Account. These three accounts are finally merged into a general Manufacturing Account, either through summaries of unit costs taken from finished shop orders, or by closing into it material, labor, etc., after proper consideration of inventory of material, unfinished product, etc. In addition to the above cost elements, it is the practice of some to include wear and tear of machinery, under the head of Depreciation, Machine-time, etc. Others hold that this item of depreciation is a capital loss and has no part in the Manufacturing Account. Personally, I hold that while it is a capital loss, it is brought about by manufacturing activity, and therefore, should be regarded as an element of the Manufacturing Cost.

In factories where the output is of such a character that the cost elements can, with a reasonable degree of accuracy, be distributed to the different units, whether it be a single contract, a lot of chairs, or otherwise,

this is the most satisfactory method. If the shop orders are properly prepared, they will show in a very satisfactory way the labor, material, indirect expenses and Machine-time chargeable to each job. From the shop order these items are transferred to the general Manufacturing Summary, and from the Summary the various Cost Accounts are credited, weekly, monthly, or otherwise, and Manufacturing Accounts debited for the total. The Summary will contain valuable information for statistical purposes, besides furnishing a means of showing in the accounts the Factory operations in a most satisfactory way.

After posting as above directed, the difference between the two sides of the Cost Accounts will represent the amount of Labor, Material and other items apportioned to unfinished product, less of course, Stores on hand, as shown by the Stores' record or by actual inventory.

This plan furnishes a check on Material and Labor in that it locates specifically their use. The final results under accurate accounting by either method should, of course, be the same, but the purpose of Cost Accounting are best served by the Unit Distribution Method.

I must confess that this is to me a most difficult subject to present in such limited space, but I trust that what I have said will serve as an introduction, at least, to this very broad and important subject in Accounting.

Solution of Problem No. 2, February Issue. JANUARY 1, 1900.

Subscription	\$2,000	
To Capital Stock (Common)		\$2,000
Subscription to Common Stock taken per Subscription Book Page -----		
Cash	2,000	
To Subscription Received for Subscription as follows:		2,000
Wilmer Black	\$200	
Andrew Hunter, Jr.	400	
Charles Ditman,	400	
Sam'l Nixdorf,	300	
J. S. Ostheim,	700	
Cash		2,000
February 15, 1900.		
Factory No. 1 Mfg. & Trad. Acct.	\$750,000	
" 2 " " "	525,000	
" 3 " " "	25,000	
" 4 " " "	538,500	
" 5 " " "	319,000	
" 6 " " "	203,750	
" 7 " " "	167,500	
" 8 " " "	91,250	
" 9 " " "	133,750	
" 10 " " "	112,250	
" 11 " " "	35,000	
" 12 " " "	395,000	
		188,000

Materials & Supplies and Mdse. at the above factories per Schedule of Appraisalment. See Minute Book Page -----

Lands, Bldg., Tools and Machinery (or Plant) 6,274,000

Schedule of Appraisalment of above plants. See Minute Book Page -----, and Good Will \$3,240,000

To Capital Stock Preferred Cumulative and \$5,498,000 Common 4,500,000

Capital Stock Common 5,498,000

The above Assets were received from Chas. O. Hall for the balance of the Capital Stock of the Company, to-wit:

\$1,500,000 Preferred Cumulative and \$5,498,000 Common

See Resolution of Board of Directors, per Minute Book Page -----

COMMENTS ON THE PROBLEM

The above solution seems to meet the requirements of the problem, but the entry "Lands, Buildings, Tools, and Machinery (or Plant)" should in practice be set up separately to facilitate the application of specific schedules of depreciation to the different classes of Assets included.

The plan of writing up the Plant Assets \$3,240,500 for Good Will, etc., is also open to severe criticism. This item should be charged in a special account as Good Will, Bonns or other similar title. Any Board of Directors ordering it otherwise would deserve severe denunciation by the investing public in general. Accountants, too, need to be especially careful to set up accounts in matters of this sort in such manner as to avoid being rated by a victimized public *particeps criminis* with the conscienceless promoter.

Solution of Problem, No. 1, February Issue.

Assets (under Proper Titles)	\$1,500,000
To Capital Stock Common	\$750,000
Capital Stock Preferred	750,000
Capital Stock issued to vendors in payment for Assets purchased, as per Bill of Sale, File -----	
Minute Book Page -----	
Treasury Stock Common	150,000
Treasury Stock Preferred	150,000
To Working Capital	300,000
Above stock donated to the Company by vendors per Minute Book Page -----	
Cash	80,000
Working Capital	40,000
To Treasury Stock Preferred	100,000
Treasury Stock Common	20,000
Sold \$100,000 Treasury Stock Preferred for cash at 80 and gave bonus of 20 per cent in Treasury Stock Common. See Resolution of Board of Directors, Minute Book Page -----	
Cash	225,000
Discount on Bond	25,000
Working Capital	75,000
To 1st Mortgage Bonds	250,000
Treasury Stock Common	50,000
Treasury Stock Preferred	25,000
Issue of Mortgage Bonds sold at 80 to raise funds for improvements. Bonus of 10 per cent Treasury Stock Preferred and 20 per cent Treasury Stock Common given to purchaser. See Resolution per Minute Book Page -----	

(Continued on page 26.)



OMAHA,

NEBRASKA.

DEPARTMENT OF

TYPEWRITING

A. C. VAN SANT.

The Demand for a Scientific Keyboard

At the last meeting of the National Shorthand Teachers' Association at Pittsburg, Mr. W. D. M. Simmons, of Nashville, Tennessee, read a paper on the subject of typewriting in the course of which he suggested that an effort should be made to secure a more scientific keyboard. In pursuance of that suggestion a committee was appointed to investigate the matter and report at the next meeting.

The conductor of this department has given the subject much consideration, and some years ago issued a small pamphlet showing defects of the standard keyboard and outlining a keyboard which would correct these defects.

There can be no doubt in the minds of thoughtful people that the existing keyboard is poorly constructed. It is, however, doubtful whether a change could be made at this late day. The world is full of typewriter operators who have become accustomed to the location of the letters on the standard keyboard, and it would take years to eradicate the confusion which would result from putting a different keyboard on the market. Several typewriter companies have attempted to introduce a more scientific keyboard, but their efforts have always met with failure, and they have been forced either to adopt the regular keyboard, or go out of business. The human race is prone to follow in the beaten paths of custom and tradition, especially when the change to something better is accompanied by some temporary inconveniences.

It may be interesting to those who have never looked into the matter to note some of the defects of the present keyboard.

EXCESS OF WORK FOR LEFT HAND.

As shown by the tabulated statement on another page, over 50 per cent of the work is done by the left hand, while about 41 per cent is done with the right hand. The left hand being slower to respond than the more highly trained right hand, requires a large amount of practice to fit it for the work of typewriting. One of the causes of inaccuracy on the typewriter is the undue proportion of work thrown upon the left hand. Frequently the only way to correct this tendency to inaccuracy is to give a large amount of additional finger practice on words written with the left hand alone.

EXCESS OF WORK ON OUTLYING KEYS.

The growing popularity of the touch system, which is successfully taught only by

the all-finger method, now adopted by all the leading authors on touch typewriting, makes manifest the fact that too large a proportion of the work has to be done with the third and fourth fingers. On the standard keyboard the third fingers are called upon to do almost 20 per cent of the work, while the small fingers in addition to striking many of the punctuation points and special characters, as well as the figures on double keyboards and the shift keys on single keyboards, are required to do 10 per cent of the work upon the letters. They are capable of doing their full share of the work, and experience has demonstrated that they can be successfully trained to do even an unfair proportion; but the ideal keyboard would place the bulk of the work upon the first and second fingers, assigning to the third and fourth fingers letters of infrequent occurrence.

EXCESS OF WORK ON UPPER ROW.

The standard keyboard contains in its upper row letters which involve 52 per cent of the work, while the central row contains only 31 per cent. In operating the machine by sight this defect was not so apparent, but with the incoming of the touch method, involving the use of all the fingers and doing away with the high action of the hands common to the old method, the fault became manifest. Nearly all authors of touch typewriting texts have located the guide-letters in the middle row of keys. Keeping the fingers upon these guide-letters produces an exceedingly low action of the hands. Naturally under this method of operating the machine the letters in the middle row of keys are more easily commanded than any other letters, and the heavier work should be placed in this row.

WORDS WRITTEN WITH ONE HAND.

Another, and probably the most serious defect of the standard keyboard, is the distribution of the vowels on both sides, thus making it necessary to write many words wholly with the right hand, and many others wholly with the left hand. Unfortunately, many of the words so written are the common words of the language, such as *was, was, effect, estate, exceed, extra, referred, regret, trade, adverse, often, decided, greatest, vacate, baggage, better*, and hundreds of others which might be named which are written with the left hand, and *you, upon, imply, only, opinion, join, look, soon, will, million, monopoly*, etc. which are written wholly with the right hand. In addition there are innumerable long words which have all but one or two letters upon one side of the keyboard, such as *therefore, standard, executed*.

If there is any doubt about the relative ease of writing a word which involves the fingers of only one hand and one which involves the fingers of both hands, let two words of equal length be selected, such as *reverberate* and *individuals*, and write ten lines of each. It will not require more than one experiment to convince the average writer which is the easier.

Words such as those given in illustration above frequently require a large amount of practice to enable the student to write them rapidly and accurately, while words involving the alternate use of the hands can be rapidly written without special practice.

The table below given in condensed form the facts alluded to,

	Per cent
Work done by right hand	52.71
Work done by left hand	47.29
Work done on central row of keys	31.79
Work done on upper row of keys	52.3
Work assigned to first fingers of both hands	41.10
Work assigned to second fingers of both hands	28.27
Work assigned to third fingers of both hands	20.47
Work assigned to fourth fingers of both hands	10.16

The basis used for computing these percentages is the table given below showing the relative frequency of letters.

HOW PERCENTAGES WERE OBTAINED.

A large amount of work was done in order to obtain these results. The letter *e* is the most used, making up over 10 per cent of the average page of writing; this letter was therefore taken as a basis. The method has been to count one thousand *e*'s and the accompanying letters. Particular care was taken in every instance to select for this purpose matter involving no undue proportion of uncommon letters. To illustrate: An article containing frequently recurring words such as *judge, judgment, articles, just, jury, and judiciary*, if taken as a basis for the estimate, would show an exceptional number of *j*'s and would convey an entirely wrong impression of the frequency of that letter as compared with the others. To avoid this, short extracts have been taken—business letters, news items, selections from editorials and magazine articles, etc.—sometimes as many as fourteen extracts to make up the thousand *e*'s. Several counts of this kind were made, and the average taken as a basis for figuring. All the counts made showed remarkable uniformity, indicating that the result is fair.

The average as ascertained is shown in the following table:

Table Showing Relative Frequency of Letters.

A	593	H	395	O	576	V	72
B	98	I	526	P	151	W	135
C	27	J	10	Q	7	X	42
D	246	K	33	R	387	Y	147
E	1000	L	360	S	504	Z	4
F	178	M	170	T	731		
G	113	N	355	U	215		

"BALANCED ACTION."

In preparing matter for practice it has been found that there is a great difference in the rate of speed with which different matter can be written. A fairly good operator can write one selection at the rate of seven lines in a minute with apparent ease, while on another selection the same operator cannot write more than six lines in a minute, although there may be no appreciable difference in the length of the words.

Repeated experiments have proven that a selection made up of words written with alternate "balanced" action of the two hands can be more rapidly and easily written than one containing a large proportion of words written with either of the hands alone.

If all the vowels were placed upon one side of the keyboard and all the more frequently occurring consonants were placed on the other side, the result would be at most alternate action of the two hands.

No word can be written with consonants alone, and if the more uncommon consonants were placed with the vowels, but few words could be written with one hand. If in addition to this change the more frequently used letters could be placed nearer the center of the keyboard and the uncommon letters on the outer edge, another great gain would be made in speed and the ease of operating the machine.

If a truly scientific keyboard had been adopted when the typewriter was first invented, much time and energy would have been saved to each operator.



PRACTICAL ENGLISH

F. M. ERSKINE,

Principal Commercial Department, Grand Prairie Seminary,

ONARGA, ILL.

No attempt has been made to present any systematic course of training in these more or less rambling and disconnected talks on business English. That is the province of the text book. An effort has been made to present some of the matters which the unfortunate demand for brevity forces authors to omit from their texts, and some which I have found valuable in my own work. This month I am again confronted in my classes with the problem of how to teach grammar and correspondence at the same time and with less time for both than each needs.

We must teach business English by actual composition. This should be supplemented by the work in grammar which the composition shows is necessary. Following that should be the study of model composition that is actual composition.

Model business correspondence does not appeal to the average student at the start. Perhaps the letters are about matters of which he knows little and cares less, and though they are models of logical arrangement, correct expression and convincing argument, their value is insignificant until the student has done some original work along that line of composition. The law student is often required to determine from the statement of a case and its decision, the principle involved without previous study of that principle. Let students take facts with which they are familiar and write as good a letter as they can. Then discuss arrangement, choice of words, punctuation, paraphrasing, errors, etc. It is here that the work in grammar comes in. Lastly give attention to what may be termed model business correspondence, and the student is ready to appreciate it.

I may be far from the right trail but I cannot but feel many times that this matter of composition is but a means to an end, considering the time we can devote to the work. That end is correct grammatical construction. While discussing in class the arrangement, choice of words and other matters which go to make up a good letter, an effort should be made to bring home to each student the fact that errors spoil the effect and obscure the meaning of an otherwise good composition. Perhaps your students are going to write original letters when they leave school; mine, with few exceptions, are going to write what another dictates. To so

write and write well is what I am trying to fit them to do, and original composition on various business matters affords the best means of bringing about the desired result.

In business college, high school and seminary classes, I have always found a certain number of students who make errors like those in the quotations which follow and which are taken from letters just given me by a class just beginning correspondence practice. Some of these errors may possibly be familiar to you; they are old friends (or enemies) of mine. Some are errors in grammar, one at least is caused by the carelessness which substitutes a word having a similar sound or spelling for the correct word and some are due to a lack of discrimination in the use of prepositions.

"Enclose find check."

"Trusting that this will not occur again, Yours truly."

"Respectively yours."

"We do not know nothing of their financial condition."

"Our note of \$300.00 due today."

"This is the reason of the delay."

"We have heard nothing from you in regards to your bill."

"We declined to give them credit and advise you to."

"You should of sent, etc."

PREPOSITIONS.

Errors like those made above in the use of prepositions will be made alike by eighth grade graduates and those who have been public school teachers. Grammar as ordinarily taught does not seem to provide against some of the things which spoil business letters.

Except in certain approved idioms, such as, "What wages will you start in for?" it is not well to use a preposition at the end of a sentence.

In some sentences we may properly omit a preposition. Notice the gain in the following sentences where this is done.

Consult with him. Consult him.
Approve of the plan. Approve the plan.
He sat opposite to me. He sat opposite me.

Without going into all the details, let us take a few of the common prepositions, especially those frequently misused, and tell the class when they may be used.

FOR

The following is a list of a few of the things that *for* may be used to denote:

(1) Extent of space. The buildings extend for a distance of five hundred feet. The ground is level for miles.

(2) The entire period of time. Our note for sixty days.

(3) Exchange or an equivalent. One bushel for one dollar. A check for five dollars.

(4) In honor of. The national capital was named for Washington.

(5) In proportion to. A large trade for the capital invested.

(6) Reference to character or appearance. We took him for an honest man.

(7) Reference to an appointment. Be ready for tomorrow.

(8) Appropriateness. A time for study. A home for the aged.

These are only a few of the things that might be mentioned. We give aid to a cause, but money for goods bought. We subscribe to a creed, but for a magazine. We are glad of, but sorry for a thing.

OF

Of may be used to indicate the following, among other things:

(1) Retention position. Within a block of our office. One mile north of us.

(2) Possession or connection. Harbor of New York.

(3) Distance or amount. A start of two days. A garden plot of half an acre.

(4) Separation; use instead of *from*. Relieved of the burden.

(5) Selection. One of the packages. Two of the boys.

(6) Source or origin. Made of brass. It is kind of you to come.

(7) Suitability or need. Worthy of praise. Impatient of delay.

It is better to say, "We will see it all," than to say, "We will see all of it." *Of* must not be used for *have* after *might, could, should, etc.*, a fact many pupils must have brought to their attention. Virtue consists *in* right living; granite consists of quartz, feldspar and mica. We hear of an accident; *from* a friend. We build a house of brick; *we* write *with* chalk.

FROM

This word denotes, among other things:

(1) Awaiting behind. He went from New York to Chicago.

(2) Starting point in time. From day to day.

(3) Starting point of change or separation. The river is free from ice. From laughter to tears. The pen is far removed from the sword. Your book is different from this one.

(4) Source, cause or origin; implying the idea of starting. Knowledge comes from study. The stream flows from the glacier. A quotation from your letter. Free from blame.

When the idea of taking away is prominent, *from* is used after such verbs as *demand, desire, learn, inquire, request, etc.* When some form of asking or seeking is meant, *of* is generally used. In some cases either *from* or *of* may be used; as free of blame, or free from blame. *From* is probably preferable.

IN AND INTO.

In conveys the idea of position, and *into*, that of tendency or movement towards. A man goes *into* a house and then is *in* the house. There are exceptions to this, as when we say the vase was broken *in* pieces, or we dip our pen *in* the ink. However, we would not say the man fell *in* the water, or that we condense a paragraph *in* a sentence.

(Continued on page 26.)



SCHOOL ADVERTISING

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL.

Seattle, Washington.

The Power of Words.

Concealing the truth behind a delightful and amusing flippancy, in his Phrases and Philosophies for the Use of the Young, Oscar Wilde tells us that in all unimportant matters, style, not sincerity, is the essential; also in all important matters, style, not sincerity, is the essential, and further, that in all matters of grave importance, style, not sincerity, is the vital thing.

There is more truth than humor in this. Upon the way a thing is said depends its effectiveness, and no argument is so weak that it may not be strengthened by pleasing presentation, or so strong that it may not be weakened by ill-timed words.

Without doubt, the truth has no power in itself. It needs, and ever has had, the support of the artists of all ages—and it owes much indeed to the presentation of its plaintive cause by those who knew the effect of words well chosen.

For, because of its defenselessness, the sympathetic and kind have been its servants and guardsmen, investing it with the lineaments of honor and the garb of dignity, with the effect that to this day we are worshippers of truth rather than its lovers.

Truth, when crushed, has appealed most to us and has then enlisted those with the grace of oratory or the artistry of song, and has risen because the charm of its champions compelled our reluctant admissions.

On all sides justifications of this contention meet us. The insincere and treacherous politician succeeding because of his convincing style of speaking, the salesman selling goods, not through merit, but because of his skill in persuasion, the force of advertising itself—these are evidences of power in the use of words.

The news writer will relate a tragedy in a bald, prosy, repellant manner the artist will so surround the simplest incident with interest that we recognize the work of the master—the unseen, though guiding hand of the craftsman taking joy in his creation.

Words, then, are evidently worth something. But when we come to de-

fine style or to say what shall constitute it, we stop suddenly aghast at our own failure.

In the end, we cannot own anything. Getting is a delusion. We can only be and become. Style is what a person is, not what he has learned, or grasped, but what he has aspired to and reached through effort.

We are encouraged to see that the rewards of effort are instantaneous. As a good old elder said, "Always posies on the road to Paradise."

To cut short what sounds like a literary criticism, I will say what I want to say is this: That style pays; a few discreet words will often leave an impression where skies full of fulminating adjectives will move us but to wonderment.

Style should create a flavor, an atmosphere. It should state things plainly but not too plainly. Complicit the reader by trusting something to his intelligence. Language and mathematics are opposed. Language leaves the germs of thought asprouting. I think I have explained enough.

These broad principles of literary construction may well apply to advertising; but we need also something to do with the closer, more intimate use of words—the mechanics of language, I may say. Illustrative of this, I have chosen some sentences from catalogs I have received. Taken hastily and at random, I find these:

"The matter of getting a business education is one that should be seriously considered and the selection of the school you will attend be made only after careful investigation."

A loose, unimpressive sentence, without focus or climax; "attend be made" is especially bad construction. At no place in this sentence does the idea stick out.

I would rewrite it something like this:

"If you would succeed, your business education must be considered; the school of your choice should receive your confidence only after careful investigation."

If I may analyze this latter sentence, we will find the following elements of strength in it:

(1). The opening clause works on the emotions—fear or ambition. People can not be made to act by an appeal to the reason or judgment—the emotions sway us. I shall treat this more fully in a future paper on "How to create a demand."

(2). "The school of your choice" defers to the reader, gives him the privilege of using his prerogative of doing as some one else persuades him.

(3). "Confidence" infers the stability of the school.

Then this other:

"We are also frequently able to secure advanced positions for stenographers or bookkeepers who are not receiving what their services are worth."

Let me point out two defects, "frequently" gives but a faint assurance.

The latter part asserts plainly that some persons do not get what they are worth. True, no doubt, but it can be put in pleasanter form—more alluring form.

Suppose we say:

"We are always glad to advance our former students to positions of greater promise and larger remuneration."

"This carries the idea of friendliness—of 'a tie that binds'"—and holds out the promise of the future in which we all trust.

Perhaps the above sentences will suffice and rather than have this paper blue penciled, or scissored, or Zanered, or be beset with some other dread calamity, I will desist.

Not one line of advertising can be written intelligently unless it is based upon a knowledge of human nature. Oftentimes only a slight change is necessary to work in the appeal that moves.

We must not however, appeal to the rare, the peculiar, the exotic in human nature. To borrow a valuable theory of my friend, Henry Watson Cornell, there is a "law of human average."

We should seek to know what the average person will do under average circumstances. Then we can frame a method which will sell said person under said circumstances. Only in this can we hope for a merchandising success. A sale made to a rare, occasional person, different from ordinary mortals, is too infrequent to be worth the effort.

In closing it is high time I thank my many friends for their kind letters of appreciation. It has been impossible to acknowledge them individually or to answer, as I should like to do, the very interesting questions proffered.

Those who have written me of these hurried and defective articles have shown a charity in overlooking faults and a keen intelligence in penetrating obscurities which I gratefully appreciate.



COMMERCE IN TURKEY

I. O. E. DWYER,

Treasurer, Robert College,

CONSTANTINOPLE.

American Schools in Turkey.

Their Influences.

Should a stranger ask the secret of the unparalleled progress made in the United States during the past hundred years, he would be told that it is to our schools, more than anything else, that the credit is due. Americans show their confidence in their system of education and their interest in the welfare of their fellow men by spreading education beyond the borders of their own country.

Consequently, *America's greatest interest in Turkey is her schools.*

Were I to present a map of Turkey, upon which was a dot for each American school, you could count three hundred and fifty dots representing that number of schools. "Oh, mission schools", do I hear some reader say? Many of them are conducted by missionaries, it is true, but they are none the less educational because of their connection with the Missionary Board.

Some of them are educational institutions, solely, and in all of them the educational work is in the foreground. The courses of study are laid out along the lines of corresponding schools in the United States, modified, somewhat, to meet the local needs.

They have grown up in the last seventy years and have increased as follows: One school was started in a section of the country containing no similar school. As more teachers were sent out from America or the graduates showed aptitude for teaching, other schools were started nearby. These schools in turn sent out teachers who, with additional American teachers, established still others until there was a whole cluster of schools around the parent school. Other centers were started in other places with like results.

There are native schools:—Turkish, Armenian, and Greek—in every town, admitting only children of their own nationality, while the American schools admit children irrespective of nationality. Coming thus from schools having no common standards, our schools are obliged to conduct preparatory schools that those who enter the main or higher school may have uniform preparation. Some of the schools are of the High School grade, others are colleges conferring the usual collegiate degrees.

Some of them maintain an industrial department in which the stu-

dents are taught trades in connection with their other studies, thus making them of greater value to their communities.

Several of the colleges have Theological Schools and the Syrian Protestant College at Beyrout has, among other special lines of work, a fully equipped Medical School.

The graduates of these schools are widely scattered—some are teachers or clergymen, physicians or lawyers, others have gone to the United States or to Europe to study further while others, almost without number, have entered business pursuits.

The two representatives of the Bulgarian government at the Hague Conference were both Robert College graduates.

In his book "Impressions in Turkey", Dr. Ramsey of Aberdeen says in substance "One can tell a Robert College man at once. He has an air and poise not possessed by his fellows". I should not limit this characteristic to any one institution but apply it to the graduates of the American schools in general.

The absence of American political interests in the Levant is conducive to a kindly feeling toward Americans, and the treatment of Cuba by our country has made a deep impression in the minds of these peoples. They are convinced of America's brotherly interest in mankind. This has been of great value to the educational and missionary interests alike.

The popularity of the American education is shown by the constantly increasing attendance, the capacity of the schools being taxed to the limit.

I was much impressed two years ago while visiting one of these institutions by an incident that came under my notice. One evening, just at dusk, the host was called from the dinner table by a penniless boy of about twelve years who had *walked alone twenty miles*, to a strange city, to see if by any possibility he might be taken into the school.

Aside from the direct benefit to the students, the presence of these schools has forced the other nationalities to raise the standard of their schools. Be it said in praise of His Imperial Majesty that he is a patron of schools, having established more schools than his twenty-six predecessors combined.

ROBERT COLLEGE.

Somewhere in the fifties, Dr. Cyrus Hamlin became convinced that there

should be, in this cosmopolitan city, an international school under whose roof could study, side by side, representatives of all the eastern nationalities. This was such a wholly new and startling idea that all his friends and acquaintances, save one, predicted that the enterprise would end in a miserable failure. Mr. Christopher Robert, a New York merchant, showed his interest in a very substantial way, furnishing the money to start the institution which now bears his name and which has proven such a great success.

In the student body are frequently found representatives of fifteen nationalities—Armenians, Bulgarians and Greeks predominant—working shoulder to shoulder in the class room and on the athletic field.

The language of the institution is English and the boys (this school is for boys only) learn to speak it in a year's time.

Robert Collège is affiliated with the University of New York, has its Board of Trustees, and is in no way connected with the Missionary Board. It has the right to confer the Bachelor and Master degrees. It owns half a million dollars worth of property, is endowed, charges a fee of \$200 per year and is more nearly self-supporting than the average New England college. The enrollment, this year, is 455 and the teaching staff numbers forty.

DEPARTMENT OF COMMERCE IN ROBERT COLLEGE.

A number of the American schools, besides Robert College, offer commercial work and of its popularity there is no doubt.

Here, as in the United States, commerce offers more opportunities than all other callings combined and it is doubly true in this city.

French is the language of commerce and the accounts are kept in the French language according to the French system of Bookkeeping. The merchants buy, for example, cloth in France in francs and metres, in England in shillings and yards, other goods in Germany in marks and kilos and in the United States in dollars and cents per lb. These goods are sold here at so many piasters per oke or arshin, no two of the quantities mentioned having the same value. There is a difference in reckoning time, most bills and other documents bearing two dates. Gold is at a premium and the value of the Turkish money in different parts of the Empire varies to such an extent that merchants at a distance quote prices in the denominations of some foreign money that has a fixed value.

From the few little (?) differences mentioned in the above paragraph (and I might mention others) it will be seen that special text-books are necessary in Commercial Arithmetic



and bookkeeping, at least. The work in the last named subject is part in English and part in French—the American system being given in the English language and the French system in the French language.

The style of business penmanship taught is such as is so ably presented in the Penmanship journals of America. The results are a pleasing contrast to the ordinary penmanship coming from the local business houses. Last year some of our students won the Certificates offered by THE BUSINESS EDUCATOR. These were the first to come to Europe.

Business Correspondence is given in the German, French and English languages, each taught by a man who speaks the language as his native tongue.

Commercial Geography and History of Commerce are also offered and Business Methods, presented by the lecture method, is given with emphasis laid upon the adaptation of American methods to the local conditions.

The law of commerce in Turkey is from the Code de Napoleon and is, therefore, given in the French language.

Shorthand for both English and French is taught; likewise Typewriting, our machines being equipped with extra characters.

First in importance in preparing for commerce here, is an equipment in languages—nearly every language in the civilized world is spoken in Constantinople. All our students study their own language and learn to use English and French freely, while, to these, the commercial students add German and Turkish.

In addition to the languages and commercial subjects mentioned, the student takes sufficient Mathematics, Science, History, English, etc., to make a full college course.

The Alumni Association of the college takes a keen interest in our work and for several years has given prizes for the best work in commercial subjects.

Our friends in the Consular service also have an interest in our work, the U. S. Vice-Consul General in this city having recently established a permanent prize for the best work in Business Methods.

Expert Accounting—Continued from page 20.

Reserve cities are Albany, Baltimore, Boston, Brooklyn, Cincinnati, Cleveland, Columbus, Denver, Des Moines, Detroit, Houston, Indianapolis, Kansas City, Lincoln, Los Angeles, Louisville, Milwaukee, Minneapolis, New Orleans, Omaha, Philadelphia, Pittsburg, Portland, St. Joseph, St. Paul, San Francisco, Savannah, Washington. National banks in these cities may deposit one-half of their required reserve in central reserve banks.

Central reserve cities are Chicago, New York, St. Louis. National banks in these cities must keep their entire reserve of 25 per cent intact.

Practical Finance—Continued from page 21.

Balance Sheet U. S. Manufacturing Corporation, February 1, 1908.

ASSETS.	
Cash	\$ 305,000
Assets (Taken over)	1,700,000
Treasury Stock Preferred	\$25,000
Treasury Stock Common	80,000
Discount on Bonds	25,000
	\$1,935,000
LIABILITIES.	
1st Mortgage Bond	\$ 250,000
Working Capital	185,000
Capital Stock Common	\$750,000
Capital Stock Preferred	750,000
	\$1,935,000

COMMENTS ON THE PROBLEM

The item Working Capital in the second entry of this problem could have been credited to Stock Donation Account, but, inasmuch as the problem stated specifically that the Donation was for Working Capital, that account comes nearer recording the apparent intentions of the problem.

The charges to Working Capital in the third and fourth entries are made up of bonuses and discount. These amounts could have been divided and entered separately in Bonus and Stock Discount accounts, but later these would be closed into the Working Capital and I see no good reason why they should not be charged direct.

In the fourth entry the Discount on Bonds requires different treatment, inasmuch as the discount is on Bonds of original issue and not on Treasury Bonds donated to the Company, as is the case with Stock Discount in the third entry. The practice is to capitalize the discount and then charge to Surplus each year an amount sufficient to extinguish the discount at maturity of the Bond.

Practical English—Continued from page 23.

BY AND WITH.

These prepositions have so many different uses we cannot go into details here. See, *perceive, know, understand, judge, measure, seem, take*, are followed by *by* the determining object. *Judge by his dress. See by his glance* that he was not in earnest.

Verbs conveying the idea of combination or union are followed by *with. Agree, concur, confuse, connect, interfere, unite*, etc. We are attended or accompanied by that which has life, *with* inanimate objects.

By denotes the agent; *with*, the instrument. The tree is cut *by* a man *with* an ax. It was done *by* him *with* our consent. The country was laid waste *by* the enemy *with* fire and sword. We differ *from* a person in dress. We differ *with* him in opinion.

We are angry *with* a person: at a thing. We are entertained *with* a story; *by* the tricks of a magician. We compare one thing *with* another in respect to quality; *to* for illustration. We remonstrate *with* a person; *against* a thing. The receipt of the goods is followed *by* payment.

For correction: I was disappointed with her work in the office.

I might of told you that yesterday but I forgot to.

The man was accused with a crime. He died with the fever.

Rip was accompanied with his dog. Where did the boy go to?

He was angry with the stovepipe. He did not approve of the bill and spoke on it for an hour.

Try and come tomorrow. You should give against a rainy day. I will go later on.

What is to be compared to a good education?

The Connecticut Meeting.

The Fifth Annual Meeting of the Connecticut Business Educators' Association was held at the Connecticut Business College in the Y. M. C. A. Building, Middletown, Saturday, February 22nd, 1908.

The meeting was called to order by the President, E. J. Wilcox of the Connecticut Business College. It was expected that Mayor Russel of Middletown would be present to give the opening address, but in his absence Mr. Wilcox extended a very cordial welcome to the guests who were present from other business colleges and high schools of the state.

The morning session was devoted to papers. Mr. Davie H. O'Keefe, Instructor of Typewriting in the New York High Schools, gave a very interesting talk on "Typewriting."

Mr. H. S. Pratt, of the Pequot Business College, Meriden, was next called upon for his paper on "Watered Stock" but he requested that his time be given over to Mr. O'Keefe and the subject being discussed. Mr. O'Keefe continued his talk on "Typewriting."

Mr. Floyd E. Barber of Stamford next read an interesting paper on "The Qualities of a Teacher." Mr. Chas. T. Cragin of Thompson's Business College, Holyoke, read a paper on the "Average Boy and Girl" which was much enjoyed by the present.

Mr. Matthias, Treasurer of the Eastern Commercial Teachers' Association, spoke a few words in regard to the E. T. C. A., and said if he had the names of the members of the Connecticut Commercial Educators' Association he would send them information concerning time and place of meeting of the E. T. C. A., and urged all to attend if possible.

The afternoon session opened with the business meeting which consisted of the election of officers. The following were elected:

President, N. B. Stone, New Haven. Vice President and Treasurer, Mr. A. Merrill, Stamford.

Secretary, Miss Jessie E. Scott, Bridgeport. Assistant Secretary, Miss Maude E. Hoyt, Fortchester, New York. Member Executive Committee, 3 years, E. J. Wilcox, Middletown.

I. S. Brown of Bridgeport, presented to the association a cup to be known as the "Brown Cup" to be given to the student of any Connecticut school making the best record in typewriting, in a contest to be held in the State of Connecticut at the annual meeting, under such requirements as should be approved by the Executive Board of the Association.

Invitations were given by Mr. Stone of New Haven and Mr. Brubeck of New London, to hold the next meeting at their respective schools. The invitation of the New London Business College was accepted.

Following the business meeting the regular program was continued. Professor Willard C. Fisher of Wesleyan University, spoke on the subject of "The Importance of Training in General Education." A piano solo was played by Miss Hazlewood and enjoyed by all present.

G. C. Fitch, Supervisor of Penmanship in the public schools of Bridgeport, gave a short talk on "Advanced Ideas in Teaching Penmanship." N. B. Stone of New Haven, spoke on the subject of "Presenting Shorthand." C. C. Fitch of the Remington Typewriter Co., spoke a few words in behalf of the Business School Principal, and S. B. Adams, of the same company, read a paper on "The Relation the Typewriter Bears to the Business Systems at Present in use in Business Offices."

The Underwood Company had two of its billing machines on exhibition, and the Hartford Typewriter Exchange gave several demonstrations on the "Writer-press."

JESSIE E. SCOTT,
Secretary of the Association.



ASSOCIATION AND CONVENTION COMMENT, COMMUNICATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

Program for the E. C. H. Convention.

CENTRAL HIGH SCHOOL, BROAD & GREEN STREETS, PHILADELPHIA.

April 16, 17, and 18.

THURSDAY AFTERNOON 1:30.

Invocation.

Address of Welcome to Philadelphia, Hon. J. E. Keyburn, Mayor of Philadelphia.

Welcome on Behalf the Educational Institutions of Philadelphia, Dr. H. G. Brumbaugh, Supt. of Schools, Philadelphia, Pa. Response, J. E. Keyburn, Mayor of Philadelphia, School of Business, Trenton, N. J.

Address by President of the Association, S. C. Williams, Rochester Business Institute, Rochester, N. Y.

Relation of the Teacher of Commercial Subjects to the Profession of Accountancy, J. E. Sterrett, Accountant, Philadelphia, Pa. Rapid Calculation, J. C. McIntosh, Dover Business College, Dover, N. H. Discussion.

What the Schools are doing in Typewriting, Dr. Edward H. Eldridge, Simmons College, Boston, Mass. Discussion.

A New way of Teaching Commercial Law, Frank O. Carpenter, English High School, Boston, Mass. Discussion.

FRIDAY MORNING, 9:30 to 12:30

Unconscious Education, or the Personality of the Teacher, Dr. Cheesman A. Herrick, Director, School of Commerce, Central High School, Philadelphia, Pa. How to teach Shorthand, J. E. Futler, Goldey College, Wilmington, Del. Discussion.

A Lesson in Penmanship, E. C. Mills, Rochester Business Institute, Rochester, N. Y. Discussion led by W. H. Patrick, Patrick's Business School, York, Pa. and C. C. Lister, A. N. Palmer Co., N. Y. City.

A Lesson in a Beginner's Bookkeeping, Raymond G. Laird, High School of Commerce, Boston, Mass. Discussion led by F. O. Nichols, Rochester Business Institute, Rochester, N. Y.

Office Methods for the School-Room, M. H. Bigelow, Commercial Department of High School, Utica, N. Y. Discussion.

FRIDAY AFTERNOON, 2 to 4:30

Philadelphia Commercial Museums, 31th & Spruce Streets.

Address, Dr. W. P. Wilson, Director, Philadelphia Museums. Invitational Philadelphia, Dr. John J. Macfarlane.

A Touring Lecture of the Exhibits in the Museums by experienced guides.

FRIDAY EVENING, 7 o'clock

Hotel Walton, tenth floor, Banquet.

SATURDAY MORNING, 9:30 to 12:30

Business English, J. A. Luman, Pierce School, Philadelphia, Pa.

Shorthand Contest for the Miner Medal and the Eagan Cup.

Typewriting Contest for the Journal Trophies.

SATURDAY AFTERNOON, 1:30

A Lesson in Typewriting, Albert L. Sanford, Winter Hill Business College, Sonner ville, Mass.

SATURDAY, EVENING, 8 o'clock

Report of Committees on Shorthand and Typewriting Contests.

During the Convention at the Thursday night meeting or at one of the other sessions, an address on "Psychology as Related to the Commercial Subjects" will be delivered by Dr. John F. Forbes, President of the American Drafting Furniture Company, and Ex-President of Deland University. The plans for the Thursday evening meeting have not yet been so perfected that they can be announced.

The Banquet Friday night is to be held at the Hotel Walton. The entire tenth floor is to be given up to the Association. The Committee has several surprises in store for that evening. The Chairman of the Banquet Committee is Dr. E. M. Hull, Banks Business College, Philadelphia, Pa., and to avoid disappointment it is well to send an early application to him. In Boston last year several people wished to go to the Banquet and were unable to obtain tickets. A word to the wise is sufficient.

The Association is unusually fortunate in securing quarters at the Walton. Rooms may be had for \$1.50 for one person, or \$2.50 for two persons. Others prices are \$2.00, \$2.50, \$3.00, and \$3.50. Special parlors will be set aside for the ladies present at the Convention which will be furnished with the daily papers and magazines. Another parlor will be reserved for Committee members of the Association.

The Friday morning program promises to be one of the strongest ever given at any meeting of the Association. With such speakers as Dr. Herrick, Mr. Fuller, Mr. Laird, Mr. Nichols, and Mr. Bigelow, and with guests such as Mills, Patrick, Lister, and a good many others, the program is bound to be of great value to teachers of Commercial Geography and kindred subjects.

The Friday afternoon session will be held at the Philadelphia Commercial Museums. This Museum is unique and contains probably the finest collection of commercial products in the world. The address by Dr. Wilson and the journey through the Museum with guides under his direction, will be of great value to teachers of Commercial Geography and kindred subjects.

The Shorthand Contests on Saturday morning bid fair to be more interesting this year than ever. Those desiring to compete should write to Mr. C. C. Beale, Chairman, 8 Beacon Street, Boston, or to Dr. Edward H. Eldridge, Simmons College, Boston.

Notes on Shorthand Contest.

It is desirable that those who intend to participate in the Shorthand Contest should make application early. Two prizes are offered, one, the Miner Medal, which is open only to those who have written shorthand for periods of ten years or less, and the other the Eagan Cup, which is open to the world. If you think it probable you can take part in either and cash to the limit, send your application at once to either Mr. C. C. Beale, Chairman of the Committee, 8 Beacon Street, Boston, or to Dr. Edward H. Eldridge, Simmons College, Boston. In your application mention which trophy you desire to contest for.

The Pitman Journal also offers special prize (part medal and cash) to the best Pitman writers making the best records. These awards are not under the control of the Association, but in the past the Pitman Journal has accepted the decision of the Committee and awarded the prizes on that basis and there is every reason to believe that they will do so again this year.

E. H. ELDRIDGE, Boston.

Shorthand Speed and Accuracy Contest.

to be held at the CENTRAL HIGH SCHOOL, PHILADELPHIA, Saturday, April 18, 1908, at 10 A. M.

RULES FOR CONTESTANTS.

1. There will be five tests dictated, as nearly as possible at the following rates of speed, five minutes each: 150, 180, 200, 220, 240; and if necessary in the judgment of the Committee, a final satisfaction test at 250 words per minute.

Contestants, whether for the Miner Medal or the Eagan Cup, may take any or all of these dictations; the Committee recommends commencing with the first test and continuing until each contestant has reached his limit of speed.

2. Contestants will enter one of the following classes:

Class 1. Those who have commenced the study of shorthand within ten years and wish to compete for the Miner Medal. (This rule shall not bar from the Contest the present holder of the medal.)

Class 2. Those who commenced the study of shorthand within ten years and wish to compete for the Miner Medal and the Eagan Cup.

Class 3. Those who commenced the study of shorthand more than ten years before the date of the Contest, who will be eligible only for the Eagan Cup Contest.

3. At the end of the dictations each contestant will be allowed fifteen minutes to examine his notes and select one or two of the dictations for transcribing. If two dictations are transcribed the contestant will be credited with the net result of the better one of the two.

4. In computing results the Committee will deduct one word from the gross number of words written in the five minutes for each immaterial error at all rates of dictation.

Any omitted or wrongly transcribed word which did not alter the sense will be counted as an immaterial error. Words inserted which do not alter the sense will not be penalized nor counted.

Deductions for material errors will be as follows: At the 150 word rate, eight words will be deducted from the gross number of words written for each material error; at the 180 word rate, seven words; at the 200 word rate, six words; at the 220 rate, five words; at the 240 rate, four words; and the 250 rate, if given, three words.

Each inserted or omitted material word will be counted as a material error. Each wrongly transcribed word, if it changes the sense, will be counted as a material error.

This grading of penalties is made for the purpose of making them consistent at the different rates of speed.

This method of deducting for errors, as used by the Committee, is for the purpose of computation only. The Committee will in each case announce the gross number of words transcribed and the number of errors, material and immaterial.

No transcript in which more than 10 per cent of the total number of words dictated were omitted or wrongly transcribed will be considered.

5. Each contestant may transcribe his notes in any way he sees fit, but his committee prefers the written transcripts, and typewriting machines will be furnished to all desiring them. All competitors will transcribe in one room. In order to compare notes, members of the Contest Committee, and one person selected by each competitor as a watcher may be admitted. If a contestant does not transcribe his own notes, he may furnish a typewriter operator to transcribe them for him, but said operator will not be allowed to be present while the dictations are being dictated. One will be permitted to communicate with a contestant while transcript is being made.

Contestants will be allowed four hours for making transcript, if only one transcript is made. If two transcripts are made they will be allowed six hours in all.

The dictations will be carefully selected and provision will be made that no



can manufacturer looking for raw materials or for a market for his finished product, may, through a visit to the museum, learn exactly where his wants may best be satisfied. The countries covered by exhibits thus far arranged, include China, Japan, the Philippines, Annam, French Indo-China, British India, Malaysia, parts of Africa, South and Central America, Mexico, and the West Indies.

Another department is the bureau of information. It is this side of the institution that comes into direct contact with the men who have goods to sell and to buy, both at home and abroad. There is scarcely a commodity of commerce, or scarcely an item of news of importance to the business world, scarcely a market of any consequence any where, about which the museum, through this bureau, cannot furnish information. These complete facilities, in the form of regular and special publications and reports, are offered to merchants and manufacturers in all the various States. For the full service which the museum is prepared to furnish, an annual charge of one hundred dollars is made. But in addition to this, it is called upon each year by non-subscribers, for much information about domestic and foreign markets, and about the various States.

An indispensable adjunct to the bureau of information is the library installed in the main building. This library is said to be the most complete of its kind in the world, excelling the Congressional Library in the completeness of its collections of scientific, commercial and government statistical reports of the various nations. While the library was created especially to serve the needs of the museum itself, it is accessible to the public generally. The librarian and his corps of assistants invite a liberal use of the shelves and files.

Another interesting feature of the work of the bureau of information is the translation department for foreign correspondence. Any American business man receiving a letter from a firm in a foreign country may send it to the bureau and have it translated into English, or, in addressing letters to such foreign correspondents, he may send it to the bureau and have it translated into the language of the country to which it is to be sent. In 1906 nearly twelve thousand letters were thus translated.

It is hoped that this brief account of the Philadelphia Commercial Museum will arouse in the minds of many commercial teachers a desire to come to Philadelphia to see the institution in all its completeness. When the Eastern Commercial Teachers' Association met in this city some years ago the opinion, generally expressed, was that the visit to the museum alone fully repaid the members for coming to the convention.

The Central High School.

The Central High School is the place for holding the meetings on Thursday afternoon, Friday forenoon, and Saturday forenoon and afternoon. It was established in 1838 as one of the earliest public high schools in the United States. The school has occupied three buildings, one on the site of John Wagonmaker's store, from 1838 to 1854; on the S. E. Cor. of Broad and Green Streets, from 1854 to 1900, and the present building from 1900. The present building is one of the largest and best appointed for school purposes of any in the world. Its cost for construction and equipment upwards of one and a half million dollars.

The school is interesting for commercial teachers in that it early established a practical course under the presidency of Alexander Dallas Bache. It was probably the first school in America to give systematic instruction in shorthand. In 1849 the Phonographic Society was organized and the leading citizens of Philadelphia, and Oliver Dyer, of this Society obtained permission to form a voluntary class at the High School. For one term he taught two hundred and fifty pupils free and out of school hours, and the subject became so popular and the result was so satisfactory,

that the next year shorthand was added to the school curriculum under a regular teacher. It was continued, gaining in popularity to many men who are now prominent in the professional and business activities of Philadelphia.

The present school of Commerce was the first distinctive organization of the High School grade with a four year plan of studies. It was inaugurated in September of 1888.

The building is admirably adapted to convention purposes. The spacious well-lighted library, with ample floor space, will give opportunity for one large exhibition room, where books, appliances, etc., may be on display, and where all exhibitors will have an equal opportunity to show their wares. The smaller lecture room will furnish ample accommodations for the day sessions and the large assembly hall will give a meeting place for an attendance of nearly two thousand people for an evening session. In addition to the general features there are a number of special attractions in the building, such as retiring rooms and rest rooms for women, and rest room and smoking room for men. Altogether, we feel that we are highly favored in the means at our disposal for entertaining the Association. We intend to use up everything in our power to show our hospitality and spirit of helpfulness that has made Philadelphia so much favored as a convention city.

The Headquarters.

The Hotel Walton has been selected as the headquarters of the convention. This hotel, one of the best in the country, has an excellent equipment and service. It is located at the corner of Broad and Locust, and is within seven minutes walk of the Philadelphia and Reading Terminal and five minutes' walk of the Pennsylvania Station. The rates for rooms on the European plan are as follows: \$20.00, \$23.00 and \$30.00 a day, and upward. If two occupy the same room \$10.00 a day extra will be charged, making possible a rating of \$12.25 per day for one who wish to save money. The Banquet will be held on Friday evening, April 17th, at seven o'clock in Hotel Walton. The price per ticket will be the usual charge of \$1.00. This has always proved to be one of the greatest features of the convention, and the committee is desirous that every effort be made to make this one of the best features of the convention, and every member is earnestly urged to attend. The Hotel is very well equipped for such a function, and the proprietors of the Hotel are cooperating with the Banquet Committee to make this a memorable occasion. The toast-master is a New Yorker. He is regarded as one of the best men in the Metropolis in this capacity, and the speakers will be in every respect worthy of the toast-master.

Now we have not said a word about the speakers on the general program, but we can assure the readers of your paper that each and every lesson, as well as each address, will be interesting and will repay the expense of attending the convention.

COME, AND PARTAKE OF OUR HOSPITALITY.

E. C. C. H. R. Rates

Reduced railroad and steamboat rates for the next annual convention of the Eastern Commercial Teachers' Association at Philadelphia, April 16, 17 and 18, have been secured by the E. C. C. H. R. Association. This Association covers New York, New Jersey, Delaware, Maryland and a part of Virginia, and requires full fare to be paid going and one-third fare returning.

Be sure to secure certificate at point of departure, as it cannot be supplied at Philadelphia. This can be stamped at the Convention at a cost of 25 cents. The certificate requires one way fare to be at least 75 cents. Within the state of Pennsylvania the two-cent per mile rate only obtains. It is hoped that reduced rates covering the entire trip will be granted but this is not yet assured. Even if the saving be but little ask for the certificate as a good showing this year will help us next year. We will be allowed the reduced rates however, even if a full hundred be not received. Last year at Boston there was a wide margin to spare and we secured the reduction. Make Philadelphia better than Boston.

FRANK E. LAKEY, Sec'y.

Program of the Ohio Business Educators' Association.

The second annual meeting of the Ohio Business Educators' Association will be held Friday and Saturday, May 15th and 16th at the Meredith College, Zanesville.

The meeting will be called to order at 1:30 o'clock Friday afternoon, and will be opened by an address of welcome by the Mayor of the city, Dr. A. H. Gorrell, followed by a response by John T. Yates, of Newark, and an address by the President of the Association, A. D. Wilt, of Dayton.

After hearing the reports of the committees and transacting such general business as may come up at the Association, the general body will adjourn and the Teachers' and Managers' Sections will go into session.

General R. B. Brown, Ex-commander-in-Chief, of the Grand Army of the Republic, will deliver the principle address of the occasion at the Saturday morning session. Papers of interest will be made by Jerome B. Howard, of Cincinnati, and R. D. Mitchell, of Sandusky. General Brown is a gifted and eloquent orator, and the commercial teachers of Ohio may look forward to a rare treat on this occasion.

At the sessions of the Teachers' Section Friday afternoon and Saturday morning, papers will be read and discussed as follows:

Position Defined. Its Importance in Building a Business Handwriting, by C. P. Zaner, Columbus.

Short correct Accounting Principles be taught to Beginners? by H. L. Leister, Zanesville. Percentage and its Applications, by Mr. W. S. Goodloe, P. A. of Cincinnati. Teach Penmanship, by H. C. Marietta. Promotions.—Their influence in securing the students.

Best efforts, by R. L. Meredith, Zanesville.

Miss E. M. Johnston, of Elyria will read a paper on a subject to be announced later.

Mr. J. S. H. Johnston, P. A. of Columbus, one of the foremost public accountants in the U. S. will be present and read a paper on some subject touching Business Training. Others who will take part in the program will be announced later.

There will be a Round Table discussion of many topics at which all will be invited to give their views and experiences.

A banquet will be held Friday evening at which Jerome B. Howard will preside as Toast-master. Music, speeches and good cheer will follow.

The Commercial teachers of Ohio are urged to lay aside their work for these two days and come to Zanesville to enjoy the good fellowship and profitable exchange of ideas of interest to the profession.

OFFICERS OF THE ASSOCIATION.

President, A. D. Wilt, Dayton.
 Vice President, L. L. Tucker, Alliance.
 Secretary, C. K. Tate, Cincinnati.
 Treasurer, H. C. Marietta, Columbus.

OFFICERS OF TEACHERS' SECTION.

President, John T. Yates, Newark.
 Vice President, Mrs. E. E. Admire, Cleveland.
 Secretary, M. A. Adams, Marietta.

OFFICERS OF MANAGERS' SECTION.

President, R. L. Meredith, Zanesville.
 Vice President, Miss E. M. Johnston, Elyria.
 Secretary, W. W. Harbottle, Dayton.

COMMITTEE ON LEGISLATURE.

J. G. Hobbie, Cleveland.
 M. Pears, Lima.
 C. A. Bliss, Columbus.

COMMITTEE ON SUPPLIES.

E. E. Admire, Cleveland.
 W. A. Wilcox, Springfield.
 A. D. Wilt, Dayton.

EXECUTIVE COMMITTEE.

R. L. Meredith, Chairman, Zanesville.
 R. D. Mitchell, Sandusky.
 Jerome B. Howard, Cincinnati.



The Kansas Meeting.

The commercial teachers of western Kansas met in the Central High School of Kansas City, Mo., on February 16th and held a very profitable and interesting meeting, as outlined in the February number of THE BUSINESS EDUCATOR. The program was carried out without an abatement. Mr. P. E. S. Peters of the Manual Training High School, delivered the address of welcome, and Mr. O. D. Noble of Sedalia, Mo., gave the response.

There were about sixty-five teachers in attendance, together with the proprietors of probably a dozen different schools. St. Joseph, Sedalia, and several neighboring cities were represented. The banquet in the evening was held at Hotel Kupper, about 60 people being present. Mr. E. J. Kirker, acted as toastmaster, and several good speeches were given. A permanent organization was effected and Mr. Peters was elected president for the ensuing year. Mr. J. E. Boyd was elected Vice President, and Mrs. Platt, of St. Joseph was elected Secretary and Treasurer. The time and place of the next meeting were left to the executive committee.

The proprietors of the schools of Kansas City and surrounding towns got together and decided to have an organization of school proprietors.

All in all the meeting was a decided success with a splendid outlook for the future. This is a further demonstration of the fact that Missourians can show others as well as to be shown.

The Georgia Normal and Business Institute, A. A. Kuhl and W. A. Little, proprietors, has moved from Abbeville, Georgia to Douglas, Ga. The city of Douglas is putting up a large sum in order to get the institution to locate there, and it has shown its wisdom in so doing. The school is one of the leading agencies in the character of the South. The proprietors have achieved an enviable success along the line of practical education, and the good people of Georgia and the South have shown their appreciation by their liberal patronage. The Georgia Normal College is a concrete example of intellect, industry, character and a definite purpose, for these are the characteristics of the founders of the institution, and they have the faculty of enthusing their pupils with these same desirable characteristics. The success of the school is therefore not phenomenal but the natural result of conscientious service on the part of the proprietors and teachers, and appreciation on the part of patrons.

SCHOOL AND PROFESSIONAL

On Jan. 26th Mr. A. M. Wonnell, penman in the Ferris Institute, Big Rapids, Mich. reported a daily attendance of 1950 students with a total class enrollment of 980 taking penmanship from Mr. Wonnell. This certainly speaks a healthful penmanship sentiment in that institution. Indeed, we know of no similar educational institution in which such a large proportion of the pupils take penmanship. Ferris is one of those rare educators who does not lose sight of the fundamental essentials of an education when his head gets filled with high ideals, large plans, and educational problems. Few college presidents know any thing to speak of concerning practical writing, every day mathematics and elementary English, but do not lose sight of the kind. He keeps in touch with the small details of his institution from day to day.

The Barnes Commercial School, Denver, Colo., is a regular patron of the subscription department of THE BUSINESS EDUCATOR. On Feb. 6th the school had a daily at-

tendance of 220 with nearly 100 pupils at night, making it, we presume, the largest school of its kind in the state. This speaks well for the proprietors of the institution, as well as for the people of Denver and Colorado.

Mr. L. E. Stacy of the Meadville, Pa., Commercial School is getting some very valuable advertising at a minimum of cost by contributing a series of lessons in business writing in the columns of the Pennsylvania Farmer, published in that city.

Your editor recently dropped in on his former pupils, Messrs. M. C. Nixon and J. S. Clay, proprietors of the Nixon-Texas Commercial College, Austin, Tex. These gentlemen are conducting a really first class institution, giving personal attention to the work in all departments. They have a good sized school considering the size of Austin, and because of conservative management, were prospering, with the outlook for increasing business as the years roll by. Both are efficient, conscientious, hard-working fellows and are sure to deserve all and more than they are likely to get, for they are the kind who would not accept a cent for which they do not give more than a cent's worth in return.

J. W. Criste, formerly of Emulation, Pa., recently purchased the Sayer's Business College, Kittanning, Pa.

Heald's Colleges now comprise eleven in number, located in the following cities: Oakland, San Francisco, San Jose, Stockton, Fresno, Los Angeles, Long Beach, Ocean Park, Reno, Santa Cruz and Riverside, all of California. Their San Francisco school has an enrollment of 500 daily attendance with nearly 400 at Oakland. They report all schools in a prosperous condition.

Messrs. H. M. Heaney and A. M. Wonnell of the Ferris Institute, Big Rapids, Mich. have purchased the Norwalk, Ohio, Business College and will take possession July first.

We congratulate the good people of Norwalk for having secured the citizenship of two such able and desirable men. We predict for the Norwalk Business College an enviable success. We know the men personally and have every reason to believe that they will be able to give to the patrons of that school instruction second to no other found in any other school in Ohio.

Mr. T. H. Gattin, the enterprising proprietor of the Ahline, Texas, Business College writes: "We have an excellent school, and I have associated with me now the following teachers: Prof. M. W. Thompson, of Bliss College, Saginaw, Mich., who has charge of the business department; Prof. S. E. Maish, of Pittsburg, Pa., in charge of the shorthand department; and Prof. E. B. Clark in charge of telegraphy and pen art. Mr. Clark comes from Topeka, Kans. Mr. A. L. Poole assists in the business department. Mr. Osborne and Mr. T. H. Vinson are traveling representatives. You see this makes a fine combination, and we are getting the business."

NEWS NOTES AND NOTICES

President James of the University of Illinois, Urbana-Champaign, Ill., announces that Dr. W. C. Bagley, teacher in the State Normal School at Oswego, New York, has been appointed Professor of Education in the University of Illinois.

Mr. P. A. Breitenbacher is the new commercial teacher and penman in the Howard School of Shorthand, Detroit, Mich. Mr. Breitenbacher is a faithful worker and a conscientious teacher.

Mr. E. S. Lawyer, of the Los Angeles, Calif., Correspondence School of Penmanship and Lettering, writes that this institution has been consolidated with the Coast College of Sign and Card Writing. Mr. Lawyer is an able and conscientious gentleman, and we are confident his patrons will get value received. We wish to call attention to the advertisement of this institution that appears elsewhere in our columns.

Mr. E. A. Van Gundy of the Decatur, Kan., County High School recently read a most excellent paper before the Joint Teachers' Association at Norcatur, Kans. It was printed in full on Friday, January 22, in the Oberlin, Kans., Times. Mr. Van Gundy is right up to the times on the subject of penmanship, and as a consequence he gave to the teachers some valuable information on how penmanship should be taught in the public schools.

Mr. S. McVeigh, of the Bliss Business College, N. Adams, Mass., was recently elected president of the Merchants' Association of that city, indicating that he gets out and circulates among the business people of his community, a most excellent thing for any school man to do.

The Chicago office of the Gregg Publishing Company announces the adoption of Gregg Shorthand by the Grand Island High School, Grand Island, Nebraska, Mr. H. Y. Marvin, teacher.

The adoption of Gregg Shorthand by the Kearny, New Jersey, High School, is also announced. The Kearny adoption probably is the first to follow the establishment of Mr. Gregg's Eastern office.

C. W. Clark, for some months with the Warner Business College, Elmira, N. Y., has just been engaged to take a position in the Coleman National Business College, Newark, N. J.

Mr. J. Kugler, Jr., for some years manager of the Coleman National Business College, has bought an interest in the Newark Business College, which has been incorporated. Mr. Kugler will become the manager. The Newark Business College is the one managed for many years by Mr. W. W. Winner, who died last fall.

Mr. T. J. Williams, of the Williams Business College, Milwaukee, Wis., has sold his Oshkosh school to two of his teachers who have been conducting it, the Messrs. Good and Tower.

Mrs. Marcella Lang, a recent graduate of the 4 C's, Madison, Wis., has charge of the shorthand department of the Joplin, Mo., Business College, which is now owned entirely by Mr. G. W. Weatherly, who recently bought out the interest of his partner, Miss Marie J. Tooley.

J. W. Donnell, for some months with the Pennington, N. J., Seminary, is with the Inter-State School, Cedar Rapids, Iowa, having charge of the commercial department.

E. E. McClain, who had been with the Inter-State School, is doing special work in penmanship in the Zanerian at Columbus.

Mr. C. H. Nixon, bookkeeper for the Sulphur Mining and Railroad Co., Mineral, Va., does not claim to be a professional penman but he swings the pen with the grace that would do credit to a great many of our so-called professionals. Should he devote his time to this work he could become one of our finest.

Mr. E. E. Long, penman in the College of Commerce of the Ohio Northern University, Ada, Ohio, writes a splendid business hand and supports the BUSINESS EDUCATOR. Evidently penmanship is receiving the right kind of attention in the above named school and we therefore congratulate the good people of that institution for having in its midst so competent a penman as Mr. Long evidently is.



THE CALL OF THE CITY A SERIAL FOR AMBITIOUS BOYS AND GIRLS

BY CHARLES T. CRAGIN.

Thompson's Business School, Holyoke, Mass.

The Opportunities of the City.

It is now the first of April and you are beginning to think about the future for you are coming into the home stretch of your year of business education. If you have done your part and your teachers have done theirs you can write a good legible business hand at the rate of twenty words a minute or more; you understand the principles of bookkeeping and have had quite a lot of practice in the application of those principles; you can add about a hundred figures a minute and get correct results, generally, and you can do the mathematics of business and write a decent business letter.

If you are in the shorthand department you can probably take notes at a moderate rate of dictation and bring in a workman-like transcript, free from incabillities, in a reasonable time from the typewriting room. Three months more, at longest, should see you a graduate in either department, ready to do good work.

You see I am giving you a full ten months to graduate. Perhaps you can do it in less but don't be in a rush.

There is plenty of work in the course of study of our best schools to keep the student of sixteen or seventeen busy that length of time, or even a year, and there is not the least danger of your being too well prepared for the active business life before you. You are going to play a part in a very lively game, this business game of the 20th century, and if you expect to be up in front you want to be prepared.

Among the other useful things you have assimilated, I hope you have learned that eight o'clock means eight o'clock and not five minutes after. That when the boss says "Henry, I want you to send that package by mail, to Brown & Company of Boston, on the eleven o'clock train this A. M." it will make him unhappy, not to say peevish, if you come to him at two P. M. and ask him whether he wants you to send that package by mail, to Brown & Company by freight or by express and whether it is to go to Boston or Baltimore. In short, I hope you have learned to be on time, and to do what you are told to do, as you are told to do it, and when you are told to do it. Two simple things which will go a long way towards making you a valued member of any business force in which you may be employed.

You would be surprised at the number of young people of both sexes who seem to have a hole right through the head from ear to ear and what instruction goes in at one ear goes out at the other. The inability of office boys, young stenographers and office assistants generally to carry out intelligently, the simplest directions is, I firmly believe, the cause of the mental breakdown of many a captain of industry and certainly the cause of much profanity which I don't believe the recording angel charges up against the user.

If you are anything like me, or rather like what I was at your age, you are beginning to worry about opportunity and wonder if there is going to be a chance for you to use the knowledge you have acquired in your course of study. You have read about John Wanamaker and Marshall Field and Mrs. Frank Leslie and Lydia Pinkham and other bright boys and girls of the past who got their names and pictures in the papers and made lots of money besides, but that same cheerful individual, who advised you not to go to business school anyway because there are more bookkeepers and stenographers than can find jobs already, has doubtless told you that the day has past when young people without money or influence could hope to accomplish much. If he hasn't he will, for that consoling liar has been on deck ever since the days of the pyramids.

I haven't a doubt that he told the young Egyptians there wouldn't be any chance for a young man to do engineering in stonework after those giant monuments of the Pharaohs were completed. But some very good jobs have been done since. When Alexander the Great died the same truthful prophet said there was no use studying military science, for all the nations were licked and there would be no more chance for glory. But there have been some pretty lively scraps since and lots of young fellows have won fame at the cannon's mouth.

When corporations first began to be formed he bobbed up serenely with the prediction that this marked the end of all chances for individual talent to be recognized and that the corporations run by the rich men and their relatives would "hog" the whole business; but such individual partnerships as Andrew Carnegie & Co., and the Baldwin Locomotive Works have done a living business

since and the first of these partnerships was built entirely by young men whose only capital was their brains and industry.

Just now we are having a little slump in our business activities, a sort of catching of the breath after a dozen years of strenuous business rush and hurry but don't for an instant think that you are not going to get a chance to show the world what you can do.

On Washington's birthday, in an address to the high school boys in Orchestra Hall, Chicago, Gov. Hughes, of New York, who knows mighty well what he is talking about said: "Boys there is work in this country that has got to be done. The country demands brains; it demands training. It puts an awful load on anybody who can carry it. Talk of want of opportunity, the very country reaches out its hands to grasp anybody who can give what the country needs.

"The great thing is to avoid that dissipation of energy, that waste of power, so that when the opportunity seeks you, you are there and in the language of the day, you can 'make good.'"

"Why? Because of what you have done as a man? No, because of what you did as a boy in your carelessness.

"You don't make Washingtons by making them Commanders-in-chief. You don't make Lincolns by electing them Presidents. You don't make Grants by putting them in charge of armies. They were simply discovered at the time when they were needed by their country. That is what the American boy wants to learn—to be in the position to be discovered so that he can make good, for the yearning country demands that in our American young manhood. It is a lesson with regard to the necessity of taking care of the body, of the necessity of taking every opportunity for training the mind. Pretty tough competition after all."

These are the virile words of a man who knows what he's talking about. Who by his own attention to business in youth put himself in a position to be discovered when the time came. The city offered him his opportunity in the Armstrong Insurance investigation when his well-trained mind enabled him to frame those merciless questions which tore the mask from the insurance gang and made Hughes, Governor of New York and as likely as not it will make him President of the United States.

The city offers all sorts of opportunities. When I was a young man just beginning teaching I knew a young fellow of about my own age, a druggist. His mother was pretty well off and had started him in business and he had a nice little corner store and did a fair trade in the coun-



try city of twenty-five thousand where he lived. One day the old lady died and left him a few thousand dollars.

He sold the drug store and started for New York. In less than three years he was known as a young "Napoleon of finance" in the Wall Street district and he cut a wide swath in the smart set of the Waldorf Astoria. His automobiles and fast horses and his wife's diamonds and Paris gowns were the talk of the town and his uptown mansion was furnished in a style of gorgeousness that would have made Solomon in all his glory look like a plugged quarter. Then he failed, for I don't know how many millions and struck out for London with what he had left and he lit up the British metropolis, though not with quite so bright a glare as had illuminated New York, still he brightened it up considerably, and failed again in good style and to add to the picturesqueness of the affair he left his wife, whom I suppose, was getting a little slow and took another woman, better able to keep up the pace, and struck out for South America where there was no extradition treaty till his lawyers could fix things up with his creditors. He came back to New York last year looking rather seedy and tried to start again but he couldn't make it go. He was himself too slow for the pace set by Morse and the Heinzes and Charles Barney and men who had come up in the ten

years since he startled the town. I don't give this young man as a model for you to follow but simply to show that big cities have all kinds of opportunities—"Do you see that man?" said Mr. Citycus to his cousin Reuben Haycide to whom he was showing the sights of the town. Yes.—Well sir, ten years ago he came to this city without a dollar in his pocket and today—he failed for over a million.

I do not mean to say that you must go to a big city to find an opportunity to fail or succeed in business.

Why the woods are full of opportunities for men, and women too, with brains and business training. John James Ingalls who was always in a row with somebody, in his sonnet, which, as a sonnet, is a corker, says opportunity comes but once," but my friend Keefer who was brought up a newspaper man and has imbibed those qualities of truthfulness so characteristic of newspaper men, says it comes again and again and yet again and Keef is a good deal nearer right than was the brilliant senator from Kansas, who made an awful mess of his own opportunities. "But where the carcass is there will the eagles be also." And the growth of this country is in its cities. Business centers there and every year the city is becoming more insistent in its call for the brains of the country to do the work of handling its tremendous activities. There is no sex

in brains either. When the city of New York wants to borrow a million dollars for temporary use, it goes to Mrs. Hetty Green for it and she drives as sharp a bargain as a man could.

You are a little afraid that if you go to the city and get a position as book-keeper or stenographer you will have to stick in that one position because the good places are all filled. Did you ever read the list of killed and wounded in the battle of business life? Of the names which were known as business leaders, when I left Eastman's a little more than twenty-five years ago John Wanamaker is the only one I can call to mind who yet remains upon the stage of events, all the rest are dead or retired. And who have filled their places? Sons or relatives?—Rarely.—It is generally some new man who like the fallen captain has risen from the ranks.

In twenty years more, when you will be at your best, for you will then realize how little you, or any one person, really *knows*, almost every one of the men and women leaders of the great business army of the city will be out of action like the men and women of the past, dead or retired and it will be because you cannot deliver the goods, cannot make good, cannot rise to the opportunity, if you are not filling one of those vacant places.



Lessons in Ornamental Writing

F. S. HEATH, CONCORD, N. H.

Send work to Mr. Heath, Concord, N. H., by the 15th of the month, for criticism in the BUSINESS EDUCATOR. Enclose stamps if you want your work returned.

To be able to write a good ornamental superscription is an accomplishment that pays. Whatever may be our personal views as to the ethics of the practice, it still remains a fact that many business colleges attract attention to their advertising matter by enclosing it in envelopes addressed in ornate writing. And the young man, seeking a place as commercial teacher, who can turn out good work in this direction often stands a better chance of employment than the one whose pen accomplishments do not go beyond a plain business handwriting. Many well known commercial teachers have found this accomplishment a stepping stone to their success. It is also of great value to the card writer, engrosser and expert penman as a means of bringing their skill to the attention of the public. Because it has this practical value this lesson is devoted to ornate superscriptions.

The gum used upon the flap of an envelope usually causes the edge to curl, making a very uneven surface upon which to write. This difficulty may be overcome in a measure by placing a blotter between the flap and the body of the envelope, or by turning the flap outward from underneath the body of the envelope. But with either method the overlapping of the pieces which make the back of the envelope still leaves some unevenness of writing surface. Some penmen insert within the envelope a piece of heavy bristol board cut to a size that will just slip into the envelope. This will give the best possible surface for writing, but is rather slow and bothersome.

A good deal of license as to size and shape of the letters may be indulged in. But while this variety is allowable to a certain extent, care should be used not to violate the rules of harmony and proportion. It should also always be borne in mind that superscriptions are meant to be read. There must be perfect legibility or the very object of the superscription is defeated. For the same reason the writing should be strong rather than delicate. A great deal of mail has to be handled by postal clerks at night and the light is often poor and uncertain. A good strong, not necessarily coarse, line facilitates their work. Great delicacy of line is admirable for the inside of a letter, but I would use a strong firm line for the outside address.

Superscriptions are excellent to display dash and power with the pen. Let the size of the envelope govern the size of the writing. Do not cover the whole face of the envelope, but leave plenty of margin. Use taste and judgment in placing the name, city, state and local address so that there shall be the proper relations and proportions of the several parts. Plates 29 and 30 are intended to show a size adapted to long, narrow envelopes. Plates 31 and 32 are designed to show the proper size for the ordinary envelope. None of the copies are very difficult, and at this stage of our lessons they do not require particular description. Give them a careful study for yourself, noting the size and shape of ovals, loops and shades, the crossing of lines and relations of the various parts. What you learn from your own observation is worth to you many times that which you learn from my telling. Therefore, learn to use your own eyes. Do not fail to study and practice the masterly superscriptions from the pen of Mr. Courtney which appear in THE BUSINESS EDUCATOR from time to time. They are splendid models.



29

James W. Underwood

Quincy, Mass.

P.O. No. 41.

Mass.

30

W. H. Hintsinger,

Hartford,

30 Asylum St.

Conn.

31

L. M. Munn,

J. B. Conner,

Lawrence,

Keokuk,

Kan.

Iowa



32

P. Jones
Columbus,
Ohio

H. Barnes
Rumney,
N.H.

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Now is your chance to get one dozen finely written cards for 20c. per dozen.

One Set of Ornamental Capitals	25c
" " " Business	15c
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Only Business College in growing western city. Address
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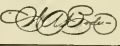
I Teach Penmanship
BY MAIL



Finest of copies, complete instruction, thorough criticism. No better courses given by any one. I send my penwork to every state in the Union, Canada and Mexico. My finest Cards and Writing, any style, any color, the best you can get anywhere, 25 cents per dozen. Ornamental caps., 20 cents. Fine Scrap Book specimens, 10 cents. If interested write for my Journal. Inclose stamp. Address.
M. A. Adams, Pres.,
Marietta Commercial College, Marietta, Ohio

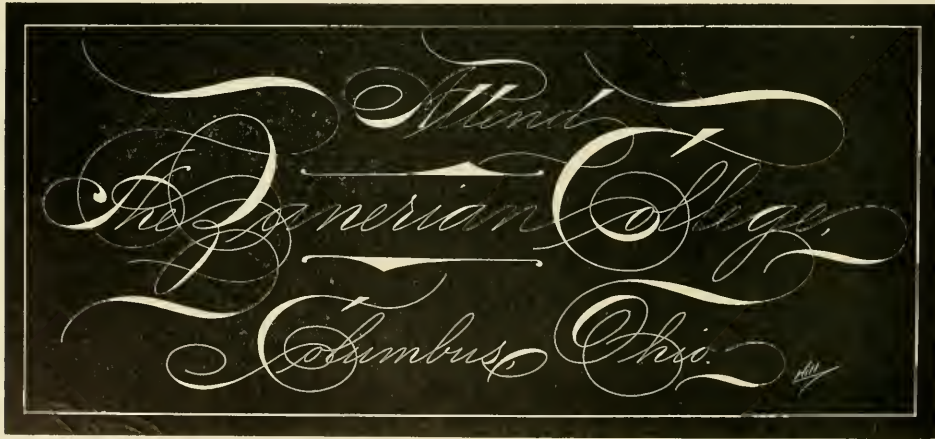


WHAT A COMPETENT JUDGE SAYS.
"Am highly pleased with holder. It is positively the best I ever used. You'll get my orders for what I need!"
J. A. Elsson, Prin. Elston's Com. Coll. Canton, Mo.
A neat, sensible, and serviceable Obliqu. penholder, for the Professional or Amateur. Made of California Rosewood, 6 in. in length, handsomely polished and accurately adjusted. Send 35c and get one. G. F. Roach, Care Vashon Mil. Acad. Burlington, Wssh.



I will write your **CARDS** same on one dozen for 15c.
I will give free a pack of samples and send terms to agents with each order.

Agents Wanted.
BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.
COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink. Glossy Black or Very Best White, 15c. per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.
W. A. BODE, Box 176, FAIR HAVEN, PA.



Ornaumental Script by C. R. Hill, Bowling Green, Ky.



CLUB CHAT

We hereby acknowledge a splendid list of subscriptions from the master penman and true gentleman, Mr. J. E. Leamy, penman and commercial teacher in the Packard Commercial School, New York City. Many of our subscribers will no doubt recall the splendid series of lessons Mr. Leamy contributed to these columns some years ago. Mr. C. G. Price, formerly of Baltimore but now a teacher in the Packard School assisted in raising the club. Few schools can boast of as many fine penmen as the Packard.

Another list of subscriptions, numbering twenty-one, is hereby acknowledged from Mr. C. R. Hill, of the Bowling Green, Ky., Business University, whose handsome penmanship is appearing from time to time in our columns. Mr. Hill is one of the bright young stars in the penmanship firmament. His ambition seems to be nothing short of the best possible. Few young men have risen as rapidly as he, and what is still better, there seems to be no let up in his progress.

From the Spencer Business College, New Orleans, La., L. C. Spencer, president and S. Carter Schwing, Secretary and Treas., a list of twenty-one subscriptions has been received. Mr. S. J. Bourgeois, a former Zanerian student, is at the head of the penmanship work and seems to be arousing unusual interest in that neglected art. We recently had the pleasure of meeting Mr. Schwing personally and found him to be a clear cut, aggressive gentleman.

Mr. P. W. Erbe, President of the Pittsburgh, Kans., Business College, recently favored us with a list of nineteen subscriptions, indicating the right kind of interest and instruction in penmanship in that institution. Mr. Erbe writes a good hand, and so far as we have heard, conducts a good school. Would that we could say the same of all schools no matter whether large or small.

A list of sixteen subscriptions is hereby acknowledged from the San Francisco, Cal., Business College. A. S. Weaver, president and C. S. Rogers, teacher. Both are practical penmen and successful teachers of penmanship. As when it comes to all-round gentlemen, they step right up into the front ranks.

C. V. Crumley, penman in the Monroe, La., Commercial College, recently favored us with a list of twenty-one subscriptions, indicating that he proposes to be abreast of the times in the kind of instruction his students receive. The letter head discloses a beautiful building in which the Monroe Commercial College is located, bespeaking a successful institution.

Forty-one is the number of subscriptions recently received from the Union Commercial School, Grand Forks, N. Dak., Thacker & Hughes, proprietors. We have every reason to believe that the above named school is prospering and that the good people of N. Dak. recognize and appreciate a good thing when they see it in their midst. The proprietors are able men and believe in having the best in their line.

Mr. Joseph C. Dunn of the Meredith College, Zanesville, O., favored us not long since with a list of subscriptions numbering fifty-three. This is certainly a good showing, indicating that the Meredith School is not only in the front ranks with the commercial subjects but with penmanship as well. The Meredith School has a good reputation here in Ohio for thorough conscientious work, and that is the kind that counts in the long run.

Spring—The time to secure a B. E. Certificate.

WRITTEN CARDS

Your name written on one dozen cards for 15c. or two dozen, 25c.

J. C. DEW, 953 W. 8th St., Cincinnati, Ohio

WANTED Business Colleges, High Schools and would-be Teachers to know that a superior Training School for teachers in both the Commercial and Shorthand (Isaac Pitman Courses) is conducted by the School of Commerce, Accounting and Finance, Picton, Ont., Canada.

Mr. Sayers, the Principal, is an honor graduate of the School of Pedagogy and has had an experience of several years in both High School and Model School work, having been connected as an instructor for four years with a Government Training School for Teachers.

LEARN
Shorthand

AT HOME DURING SPARE TIME

Write For Our Booklet, It Tells How

10114 10114 HOME STUDY SCHOOL, BANGOR PA. 10114

WANTED—A competent lady teacher of the Isaac Pitman shorthand for Technical High School in one of the leading cities of the State of Massachusetts. Apply, stating previous experience, to "E," care Isaac Pitman & Sons, 31 Union Square, New York.

For Sale!

Business College in southern part of California. Small city; large territory. No other Business College nearer than 125 miles in any direction. Reason for selling: present owner must leave city for an indefinite period to regain broken health.

A BARGAIN

To any good school man who can take possession soon. Please do not write unless you mean business. Address, California, care of

Business Educator, Columbus, Ohio

200 Commercial Teachers

in good positions with high schools and business colleges this year is the aim of the SUCCESS TEACHERS' Agency. We can easily make this record if we can secure the teachers. Send us your name today. Places for real high-class teachers and beginners. The great specialty agency of the West. Stamp for blanks and bulletin of positions. No fee.

100-87 LAKE STREET

SUCCESS TEACHERS' AGENCY

EST. 1904

CHICAGO, ILL.

More Commercial Teachers Wanted

We have almost ONE HUNDRED VACANCIES for commercial teachers. New places coming in every day. Salaries range from \$40 to \$150 a month. Write today for registration blank. FREE ENROLLMENT if you mention this paper.

Continental Teachers' Agency
Bowling Green, Ky.

WANTED Enterprising Penmanship teacher who gets results. Must be able to teach Bookkeeping and Business Law. Fine opening for capable young man. Address SEPT., 1908, CARE OF BUSINESS EDUCATOR, COLUMBUS, O.

For Sale! A well established school in a western Pennsylvania town of 6,000 people. Rental, light and heat averages \$24 per month. Furniture—golden oak and mission. No nicer or more complete equipment in the state. This school has produced results and is a good proposition for a bright and bustling young man. Price, \$1,000. Reason for selling, ill health. Address, Penn., care of Business Educator, Columbus, Ohio

DETECTING
Raised Cheats
PENMAN

THE BEST BOOK ON THE SUBJECT

Written and illustrated by the

"WIZARD OF THE PEN"

A complete training in expert handwriting. Hundreds of endorsements. Sent upon receipt of \$1.50

FRANCIS B. COURNEY

Caton College Minneapolis, Minn.

Our Valuable Offer

40 Reasons why we write cards, Agent's 1908 New Card Outfit 1 Adjusted Oblique Holder, 1 doz. Ewald Superfine No. 1 Pens, Your name written on 10 dozen cards, 1 set of Ornate Caps, 1 Scrapbook Specimen. The above, all for 35 cents. Lessons in Cardwriting, etc.

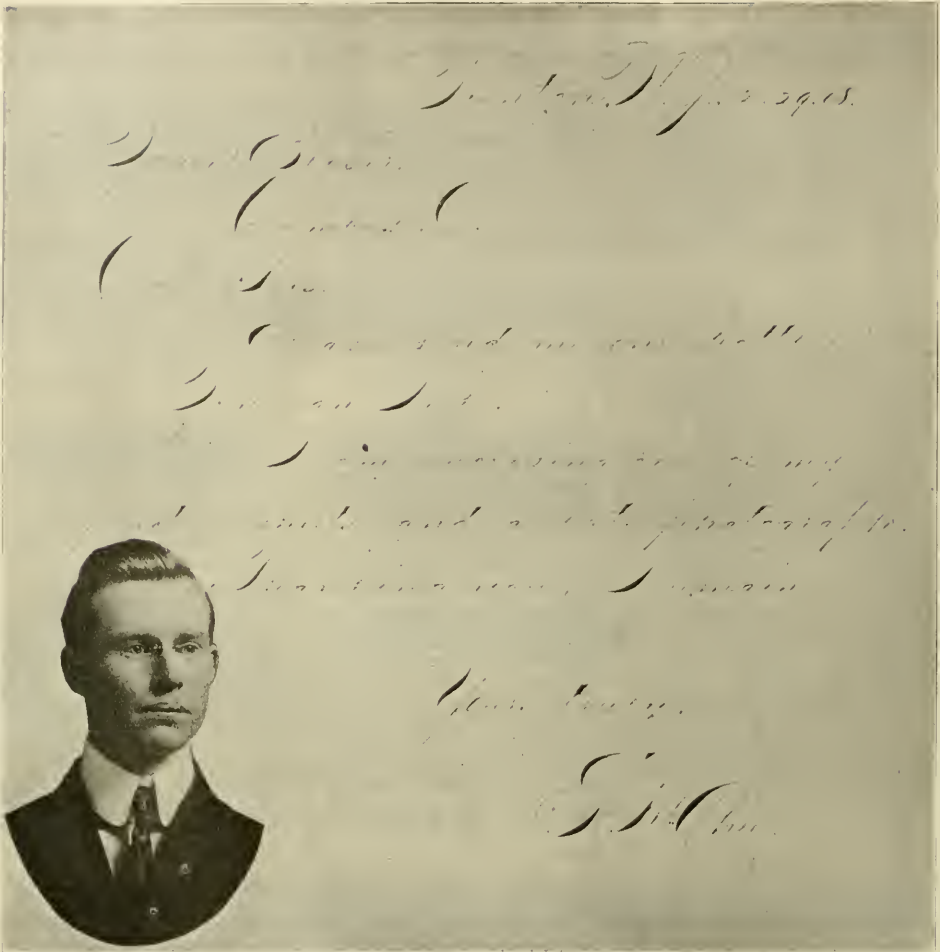
EWALD BROS., MT. CARMEL, ILL.

WANTED A young man of settled habits and a wish to teach penmanship and commercial branches in a small but high grade Business College in one of the central states. Applicant should give references, full personal data, and submit penmanship specimens. Address, "B. A.", care of

Business Educator, Columbus, Ohio

FOR SALE

A flourishing Business College in a town of about 20,000 inhabitants in one of the Middle West States. No competition. School well established and well equipped. If you want something good and at the same time cheap, write today. Address E. E., care of BUSINESS EDUCATOR, Columbus, Ohio.



Criticisms by F. S. Heath.

Z. M., Minn. Am pleased to get your work. Your touch is excellent. You lack that strength of movement which will carry you through a bold shade with smoothness. Practice bold exercises for capitals. Small letters particularly good.

W. H. J., Minn. The verse shows that you have got well started on the road. Try to get more strength into your work. Use a free, regular motion, well controlled, and your work will be greatly improved in its appearance.

R. P. K., O. I think you have a tendency to use too much of a jerky movement on the capital letters. Let the movement be free and easy, not irregular and spasmodic. Further instruction has gone to you by mail.

O. P. M., Kan. Several batches of work received since last criticism. All indicate that you are on the right track and moving forward. Try for greater uniformity in your small letters. In some places turns are narrow, in others too round. Get them

even throughout. Also watch spacing and slant in a similar way.

A. P. M., N. Y.—You are gaining, but your work still lacks ease of motion. Do the work just as easily as you can at the same time paying attention to control. Practice exercises a great deal.

M. N. S., Pa. I am afraid that you do not use care in all your writing. I like the strength and boldness of stroke, but sometimes these excellent qualities are carelessly used. Study *L* and *J* as you frequently make them and tell me whether they are as good as you can make.

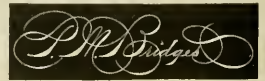
A. W. C., N. J. Your work hardly needs criticism. It is very fine. With a little more practice for ease and grace you will stand in the ranks of the truly professional. Have you tried for the Professional Certificate?

M. B., N. Y.—Your business writing is first class. Your ornamental writing shows plainer that you are a beginner in that line. You can certainly make a penman. Use a finer and more elastic pen. Learn to cut deep, strong shades. Send more work,

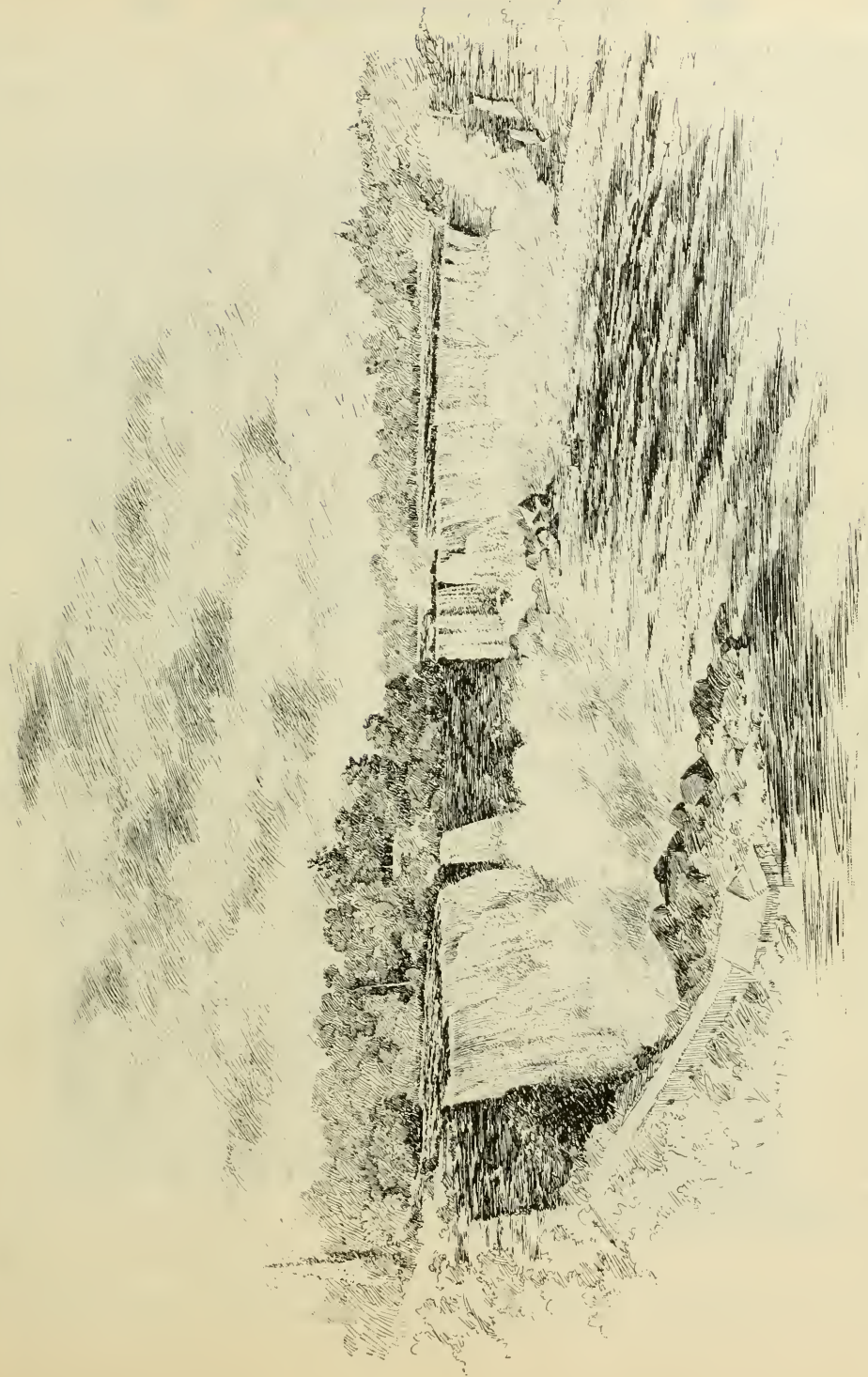
J. R. B., Ark. You are one of the few following this course whose movement is sufficiently free and strong for ornamental writing. You need most of all to study form very carefully and then apply your splendid movement to perfect forms.

F. L., R. I. The criticism just above (J. R. B.) applies also to you. Give more careful attention to correct form.

Your name written on one dozen cards, any color, for only 20 cents. Diplomas, Commissions, Certificates, Etc., filled out at reasonable prices. Work will please you. Finest quality blank card stock, all colors, a specialty. Finest grade—W. B. \$1.50, per 1000; colored, 70 cents per 1,000. (Not Prepaid.) Address,



215 Ninth St., (Station A.) Dallas, Tex.



A Pen Drawing of Niagara Falls, sketched direct from nature with pen and ink by the Editor, while seated on the bridge mid-way between the American and Canadian sides. It represents between three and four hours' work and was completed on the spot between 8 a. m. and noon. It is one of the 48 pages comprising "The Pen Art Portfolio," announced elsewhere in these columns.



LET ME HELP

Improve your business. I can do so by putting new life into your advertising, by producing cuts that convince.

- I Make Drawings
- I Furnish Cuts
- I Produce Ideas

You haven't many advertising wants that I can not supply. Let me know what you need.

J. Henderson

112 W. 61st St., N. Y.

Learn to Write Your Name Right 25c;
 A trial lesson in Writing 25c; Drawing 25c;
 Lettering 25c; Designing 25c; Flourishing 25c;
 Card Writing 25c; 25 cards any name 25c;
 How to organize classes 25c; Circular 2c. Address
PARSONS, PENMAN, KEOKUK, IOWA.

Cestimonial Engrossed in Colors

By S. D. Holt, Philadelphia, Pa.

The principal colors in the above design were green, yellow and silver. The hops were in green and the malt in yellow. The border is a hop design worked in green and the straight lines around the border were in silver and gold. The portraits were worked in wash with a little blue mixed with lamp black. The words "United States Brewers Academy of New York" were in green with the background of the initial letters in silver. The color scheme was reversed in the second display lines, "25th Anniversary," the letters being silver and the background of the "T. F. A.," were in green. The color scheme in the last line, "Society of Graduates," was the same as the first line—green and silver. All shading of letters was in wash, the same color as the portraits, and it was put on with a brush.

A design like this loses its main attractiveness in engraving, because of the absence of the effect produced by the colors.

**WHAT CAN BE
 = DONE TO =
 IMPROVE YOUR
 ADVERTISING ?**

The most of schools spend too much for advertising.

"Keeping the name before the Public", until the public wants to buy is a slow and expensive process.

Nearly all advertising lacks "Demand Creating Qualities"—the thing that makes the public want to buy NOW.

It may need more "picture-making" words—words that kodak the idea onto the brain.

It may have too many negative suggestions.

In advertising it doesn't take many good ideas to be worth a lot of money—and it is easier to improve good advertising than bad.

When the spirit of progress moves you to conclude that everything can be improved, send me on your present printed products.

Remit no money in advance— if I can help, that can be arranged later on a mutually satisfactory basis.

M. W. CASSMORE
 = 2025 SIXTH AVE. =
SEATTLE, WASH.

ARTISTIC

*Penmanship
 & Illustration School
 Advertising*

S. D. Holt

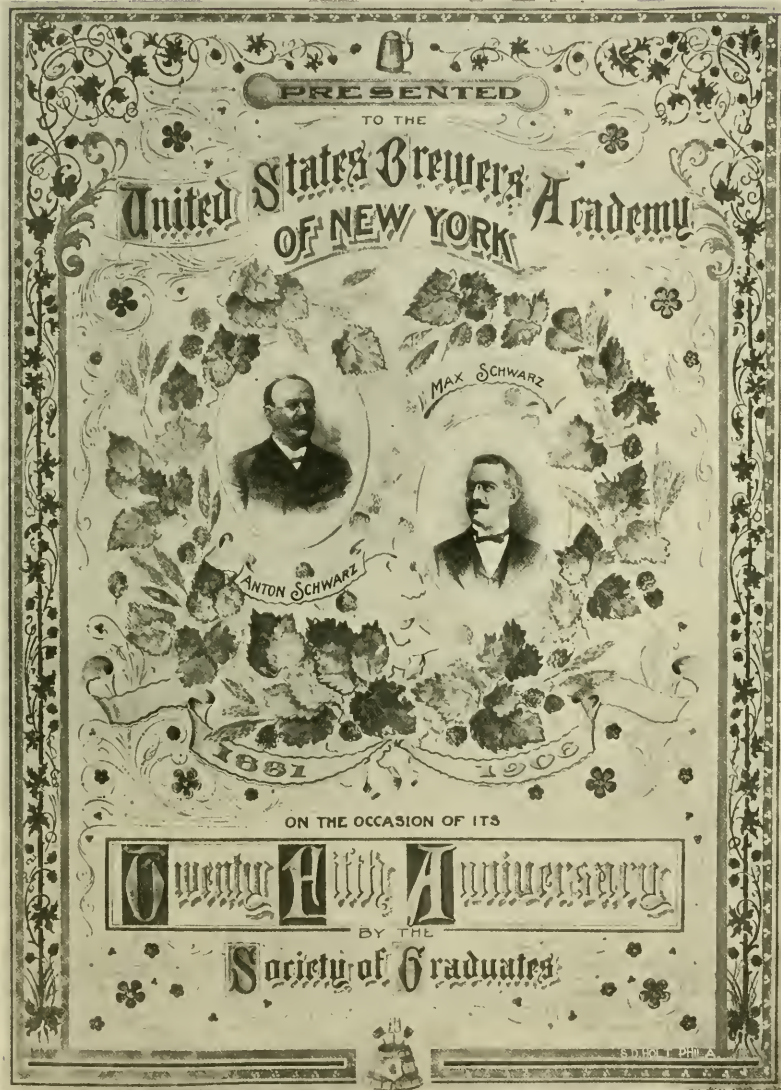
— PRICES —
 REASONABLE

Bawling Green
 — Ky —

— SCRIPT —
 ILLUSTRATOR



A pen sketch of a rustic fountain by the Editor.





SCHOOL PROPRIETORS

may be interested in our plan for getting in touch with public school officials and their candidates for graduation this year. Ask for "FORM A" which explains the plan in detail.

F. W. MARTIN CO.

100 BOYLSTON ST., BOSTON, MASS.

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.

Thurston Teachers' Agency

378 Wabash Avenue CHICAGO

40 Commercial Teachers Needed

For Positions that are now open.
Good Salaries.

If you contemplate making a change next fall, now is the time to register. Many of the best schools employ their teachers early in the season.

Continental Teachers' Agency

Bowling Green, Ky.

FREE enrollment if you mention this paper.

RIGHT AFTER THE TURN OF THE YEAR

there is likely to be a strong demand for teachers to begin work with the new School session.

QUICK TEACHERS

are also getting in line for next school year.

SAVE YOUR TIME

and ours by giving in first letter *all that a prospective employer would like to know*—age, family, education, qualifications, books and systems used, experience, salary, preferred location.

UNION TEACHERS' BUREAU
203 BROADWAY, NEW YORK
FRANK VAUGHAN

WANTED

Commercial and Shorthand teachers to know that they can secure the best positions through the *Central Teachers' Agency*. Established 1899. Registration free; vacancies everywhere. Drop us a line today.

E. C. ROGERS
MANAGER

20 E. Gay St., Columbus, O.

THE PRATT TEACHERS' AGENCY

70 FIFTH AVENUE, NEW YORK.

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

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

W. M. O. PRATT, Manager.

MIDLAND TEACHERS' AGENCIES

WARRENSBURG, MO. RICHMOND, KY.

NO ENROLLMENT FEES

WRITE OFFICE FOR BLANK
PENDLETON, OREGON

COLORADO TEACHER'S AGENCY

Fred Dick, Ex State Supt., Manager, 1565 Glenora St., Denver, Colo.; Boston, New York, Chicago, Des Moines, Denver, Salt Lake City, Los Angeles, Harrisburg, Atlanta. Commercial Teachers waiting positions in the West should register with us. Commercial Teachers wanting more desirable positions then they now have should keep their names on our list.

STATE NORMAL WANTS MAN

A great State Normal—a school having an enrollment of over two thousand students—has asked us to find a man for the head of their shorthand department. We have many other good openings in high schools and colleges. Free registration. Write for full information.

THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr.

Webster Groves Station, St. Louis, Mo.

OVER THE LONG-DISTANCE PHONE

"Is this Mr. Gaylor?"

"Yes."

"Well, I talked with Miss

in New York yesterday, and I am satisfied that she is the teacher we want for our shorthand. You may close with her for me at \$1000 for eleven months, no evening teaching, salary payable weekly, begin September 1st."

"Thank you. I'll do it. Goodbye."

This is just a sample—one kernel out of the wheat bag—but we could fill this entire magazine with letters and telegrams of similar import received in recent weeks, and the really active season will not open before April 15 to June 1, though meanwhile the shrewd and foresighted among both teachers and employers will have been busy—"Better be safe than sorry," you know. We are proud of the volume of high-grade business that is being entrusted solely to us by both teachers and schools. May we help you?

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

E. E. Gaylor, Mgr. A SPECIALTY BY A SPECIALIST Prospect Hill, Beverly, Mass.

Training School for Commercial Teachers

The systematic courses of study in the *Rochester Business Institute* enable high school, normal school and college graduates to master the commercial texts in the minimum length of time.

Instruction in pedagogy and methods is regularly given by experienced specialists throughout the entire course.

Six weeks' summer school session, from July 6th to August 14th, for normal training in methods, and for advanced instruction in the subject matter. The cost of the tuition for this course is \$22.50.

Students entering now may continue in school right through the summer months if they wish, or take a vacation of such length as they may desire, during June, July, or August.

Very active demand at good salaries for graduates from our normal training department.

Write today for syllabus of the teachers' course.

Rochester Business Institute
Rochester, New York



Lessons in
LETTERING

C. W. Norder
6023 Morgan St.
Chicago

Number Six.

Here is another little Show Card equally as simple as the one given last month. The Pens used were a No. 5 Shading for the heading and a No. 1 Marking for the body, the same as last month. In the heading the lower case letters proper (without the shade) were about $\frac{3}{4}$ inch high. The ones of the body were about $\frac{5}{8}$ inch high, with about the same distance between lines.

The lines inclosing the initial letter "A" should be in gold ink applied with an ordinary pen, as should also the lines underneath the lettering.

The size of the Card was about 11x14 inches, the lettering itself occupying a space of about 7x9 inches.

It must be remembered that the margins of these Cards, as they left me, do not show, as the editors cut them down to save space in engraving and printing. Always allow a margin of at least $2\frac{1}{2}$ inches on each side of this kind of card. Anything less would look a little amateurish.

If you wish to use a little color on this Card, you may make the initial letter "A" in a Red color of any kind that you may have on hand, or in maroon. You will find that any of these colors will look well with the black lettering after the gold is added.

If you do your practice work on ordinary wrapping paper or some such thing as I recommended in the first lesson, be sure that you have something under it so as to make a good surface to work on. If you work on single flexible sheets, a good plan is to have 4 or 5 sheets of newspaper under each while working on them. You will find by doing this that the shades from the Shading Pens will come much clearer and sharper, providing, of course, your ink is of the proper consistency.

If your pen leaves stringy looking strokes and you must press unusually hard on it to make the ink flow, or if the shades from the Shading Pen often come broken in spite of your hard pressing on the pen, you may be almost sure that your ink is too thick. If, on the other hand, the ink flows very freely and the shades from the shading pens are quite dark, sometimes not leaving a distinct dividing line or difference between the heavy stroke and the shade, then your ink is too thin. In case of your ink being too thick, add about 4 or 6 drops of water to it. In case of it being too thin add a little mucilage or gum arabic to it and stir well.

I will criticize your practice work on this lesson also, if you will send me your best efforts, and enclose postage for its return.

C. A. Faust's Department of
Muscular Movement Writing

Merit Mention List.

ST. MARK'S SCHOOL, Srs. of Mercy, Altoona, Penna. Ruth Prescott, Pearl Glass, Nora Wimer, Inez Kowan, Alice Kowan, Leo Carso, Joseph Irwin, Ralph Miller, Laurence Myers, Elmer Hoover, Annie Kinmill, Edna Murphy, Nora Smeal, Anna Hartzell, Mary Carroll, Gertrude R. Horn.

LEECH'S ACTUAL BUSINESS COLLEGE, Greensburg, Penna. Mary C. Davis, Lillian M. Kuhn, Frances M. Seller, Ruth Nichols, Harry Griffin, Gertrude Poole, Edna Poole, R. Lloyd Brown, Howard Wright, Anna Hartzell, Mary Carroll, Gertrude R. Horn.

April Sale OF Furniture:

A sale looked forward to as the one time to save money.



B. A. McKinney, whose portrait appears above, is but little more than past the quarter-century mark, but in spite of his years he is one of the best qualified, by schooling and experience, young men in our profession. In 1889 he graduated with the degree of A. B. from the Scottsburg Normal College. In 1892 he graduated from the Massey Business College of Richmond, and in 1904 he graduated from the Zanerian. He recently completed his third year in the science course at Richmond College.

He has had two years's experience as principal in public schools and four years at the head of the commercial department of Massey Business College. He has also had charge for five years of the senior bookkeeping and penmanship in the Y. M. C. A. of Richmond, and for one year he directed the penmanship in the Richmond, Academy.

Mr. McKinney is therefore a well educated man, whose energy and ambition seem to be boundless. Physically he is above the average in size, socially he comes close being a favorite, and personally, a man whose character seems to be on a par with, or even above, his ability.

As a penman he ranks among the better sort of our profession. His specialty is business penmanship. It therefore gives us more than usual pleasure to present him to our readers and to the profession as a member of our calling worth being acquainted with.

Designs and Card Writers' Manual.

Contains 70 pages, 190 styles of cards illustrated. Tells all about how to order the best and cheapest cards—cards that are quick sellers. Don't fail to send for this book and samples before placing your order for cards. A 2c stamp will bring it to your door. Address,

W. McBEE, 19 Snyder St., N. S., Pittsburg, Pa.

YOUR SIGNATURE

Written in the Mills style of business writing and a cut furnished of the same for \$2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,

E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.



A Book That Has Proved Good

The conscientious school teacher will not experiment upon his students; he will put into their hands books that he knows to be sound pedagogically, in method, and in subject matter.

Williams and Jester on Commercial Law is a book that can be put into the school with confidence that results will be good. The logical arrangement of subject matter, the lucid, concise exposition of basic law principles, and the fine list of review questions and leading cases are points that will commend themselves to every thoughtful instructor.

This book retails at \$1.25. A copy for examination will be sent to any teacher on receipt of \$.50

THE COMMERCIAL TEXT BOOK COMPANY
DES MOINES, IOWA

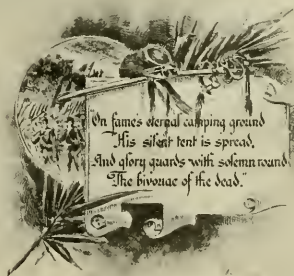
THE Scranton Board of Control

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Alex. L. Francis.	Martin J. Nelson.
Thomas O'Connor.	Benton D. Payne.
Thomas S. Miller.	Thomas J. Jennings.
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Dennis ...	James J. Finnelly.
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George Oberdorfer.	

President

Secretary

Supt. of Schools





DESIGNING and ENGROSSING

By
E. L. BROWN,
Rockland, Me.

Constant study is necessary to win the greatest success in any line of endeavor and this class of work offers no exception to the rule.

We present herewith a simple but effective drawing suitable for a foot-piece, and its simplicity in design and values makes it an excellent study for beginners. Size of original drawing 9x1½ inches. Make a careful pencil drawing of the daisies with special attention to form and values. When this is

done, outline in pale color with a new pen, and when dry, erase all pencil lines. It matters little what color is used, but clear lamp black is the best on work for process engraving.

First lay on a flat tone leaving the daisies white, and aim for an even, transparent tone. When perfectly dry add a darker wash around the daisies, letting some of the first wash show through in places. Next finish the daisies, and be careful not to make them too dark. Always have sufficient color in brush to speed freely. Brighten up the design with very dark spots of color here and there where the very darkest tones occur.

Questioned and Answered.

QUESTIONS.

1. What movement would you teach children just beginning to learn to write? At what age should the various movements be taught?
2. Please define the following: Compact push-and-pull movement; direct and indirect compact ellipse?
3. Why are the small letters more important than the large ones?
4. Which system would you teach children slant or vertical, and why?

B. M.

ANSWERS

1. We recommend that Arm Movement be taught in the beginning, first upon the black board and later upon paper, reducing the size gradually year by year until the 5th year when it should be the size of an ordinary hand. The various movements should not be taught until in the upper grades.
2. For compact, push-and-pull movement is meant that the exercises thus made are composed of lines made very close together and with the arm moving in and out of the sleeve. By direct and indirect compact ellipse is meant that the exercise is elliptical

in shape and the lines close together, and made both from right to left and from left to right.

3. The small letters are more important than the capitals, because so many more are used and because being smaller they are somewhat more difficult.

4. We would teach a slight slant to children in preference to the vertical, because it is what they will naturally require when they become older and because it can be written more freely than the vertical.

QUESTION.

Do you consider automatic pen lettering injurious to one's penmanship.
A Subscriber.

ANSWER

Automatic lettering is in no way injurious to penmanship unless one neglects his penmanship for the lettering. Instead of being injurious, it is in a measure helpful, because skill in one thing is of value in other things as well. In other words, anyone who has learned to do one thing well is in a better condition to learn almost anything else well than anyone who has never learned to do anything efficiently.

Concerning the Proportion of Letters

QUESTION

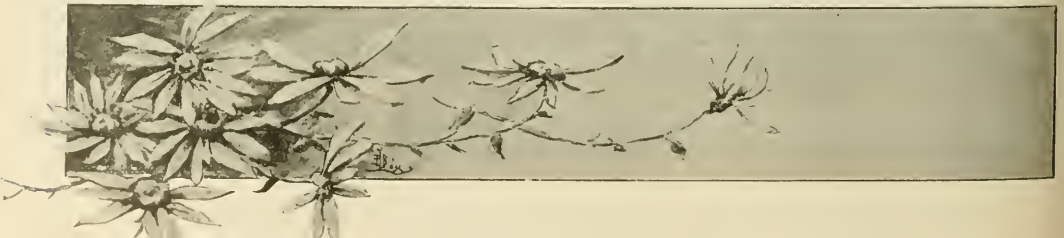
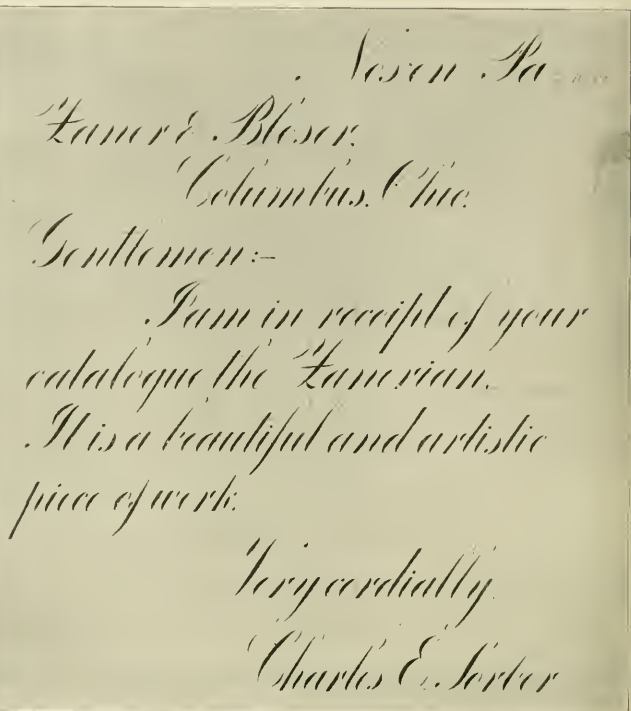
In the first eight years of school work, what should be standard height of the following letters: h, l, b, k, d, t, p and f? If taught by the two-space plan, would you make a change when the pupil enters the high school?

E. K. CONVERSE, Menominee, Mich.

ANSWER

We recommend the teaching of two-space letters in the primary grades and three-space letters in the grammar grades. Our reason is that in large writing there should be less difference between the long and short letters than in small writing. Our reason for recommending the change between the primary and grammar grades is that comparatively few pupils go to the high school, and that but few high schools have penmanship taught therein. Therefore if we would have practical writing taught to the many, it is necessary to teach them in the grammar grades.

EDITOR.



BOOK REVIEWS

"Stenographer's Business Practice," published by Powers & Lyons, Chicago, Ill., contains

1 Text, substantially bound, well printed, comprising 80 pages, and most excellent instruction upon all phases on the subjects of typewriting, office methods, filing, duplicating, etc.,

- 1 Pad of Incoming Mail,
- 1 Pad of Outgoing Papers,
- 1 Pad of Duplicate Freight Receipts,
- 1 Pass Book.

This seems to be something new in the line for stenographers and right along the line of the model office department, which has been so much discussed at conventions etc. The package seems to be workable and practical, and any one interested in this phase of the subject will do well to correspond with the publishers for further information and prices.

"The Pedagogical Writing Course" by L. H. Hausam, published by The Hansam Writing Book Co., Hutchinson, Kans., is the title of a compact and complete little volume of 55 pages, comprising a graded series of lessons, exercises and copies in muscular movement writing. Mr. Hausam is too well known to our readers for further comment, and those interested will do well to apply to the author for further information and prices.

"D. B. U. Writing Lessons" by H. B. Lehman, published by the Detroit Business University, Detroit, Mich., K. J. Bennett, C. A. Principal, is the title of a 41 page booklet devoted to the subject implied in the title.

These copies have all been photo engraved from Mr. Lehman's skillful pen, and the instructions are to the point and explicit, as well as practical. The work is carefully graded, the style is graceful, and the print good. For prices and further information address the publishers.

"Smile" is the title of an attractively engraved and illuminated 8 by 10 card comprising some wholesome sentiments for the office, price 20c prepaid, published by W. E. Dunn, 233 Broadway, N. Y.

"The Ugly Duckling" and other stories, by Hans Christian Anderson, in the amnensis style of phonography, by Ben Pitman and Jerome B. Howard, published by The Phonographic Institute Co., Cincinnati, Ohio, is the title of a 49-page, well-bound, superbly-printed shorthand booklet, of special interest to all Ben Pitman students and readers. This company certainly gets out a large number of high grade publications, which no doubt accounts in part at least for their large sale.

One of the most attractive volumes recently received at this office is entitled "English Made Plain" by C. C. Niles, 92 La Salle St., Chicago, Ill. The book is bound in blue cloth, printed on good paper, and contains 180 pages. Part one is devoted to Words, part two to Sentences, part three to Punctuation part four to Composition, and part five to Letter Writing. If interested in the subject of English, and who is not, you may do well to correspond with the publisher.

The Little Missionary.

This may seem a queer title for an article for THE BUSINESS EDUCATOR. Nevertheless that is just what THE BUSINESS EDUCATOR and other kindred papers are—Little Missionaries. But to my story. When

came to Evansville in Sept., 1906, I found a boy in the seventh grade in one building who was classed as a very dull boy. The pupils knew the feeling regarding him and no one seemed to respect him and he had reached that point where he did not respect himself. What happened? I had not been visiting that building a month before I discovered that this boy had talent in the penmanship line. I told the principal and teachers about it. They thought it something wonderful that I should think I had found something this boy could do and do well. I got him interested and he made rapid improvement. He began to work. I got him to subscribe for THE BUSINESS EDUCATOR. Every time I visited the building this boy had a stack of papers for correction. What happened? He demonstrated to those 600 or 700 boys and girls that he could do one thing better than any other pupil in that building. By his skill with the pen his fellow pupils have come to respect him and best of all he has come to respect himself. He also has the respect of his teachers and will complete the work preparatory for High School in June. The building gave an entertainment some time ago for a library fund and they put this boy in one of the booths and he wrote cards. He is ready now for his Certificate and by June I hope to have him a fine amateur for a boy of 15 years. I have had many such experiences in my time and I have often thought of a remark I heard a jockey make once. "A rider must know how to touch and hold a horse up to make him rally and do his best." That sentence contains a whole sermon in psychology. If we as teachers only knew when and where to touch the boy "to make him rally." THE BUSINESS EDUCATOR and Certificate did it for this boy.

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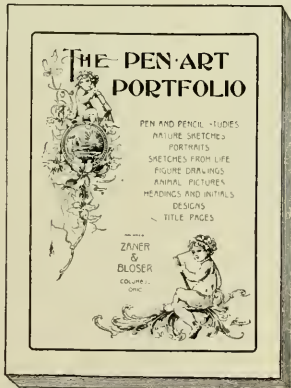
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Is a Delightful Sensation to the Teacher Who Wants the Best for his Students

One of the convincing arguments is the many new adoptions that were made this year, and that have been arranged for the coming year. Last week we secured the adoption of **Business Bookkeeping and Practice**, **Richardson's Commercial Law**, and the **Essentials of Arithmetic** into the three largest schools of one state, whose combined business will amount to some \$3,000 to \$5,000 annually.

The owner of the largest school in an Eastern state writes: "Last year I was induced to try another system of bookkeeping. I have tried it. Next year you will have my order as usual for the good, old, reliable Budget System. I have made my last change — certainly for years to come."

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A complete revision of the Essentials of Business Arithmetic has just been announced. The new Essentials will be published May 10th. Not a word is necessary to exploit this well known text, except that the new book contains many changes, additions, and improvements over the old text.

Now is the time to get busy in regard to your courses for next year. We don't want to bother you, and you don't want to bother us, if you don't intend to make any changes in texts; but if you do, **and are ready to talk business** we are anxious to hear from you. This applies to all teachers and school officers.

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MAY, 1908
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—M. L. Miner, Miner's Business College, Brooklyn, N. Y.

I have discovered that by using the "Style-Book" every shorthand teacher becomes a proficient teacher of English. It does away with the necessity of special teachers. The book seems to be based on a study of the errors in former examination papers, thus getting at the very heart of the business man's complaint that beginners do not know enough of Business-English style. In short, it seems to be the result of a study of the dictator's needs and his stenographer's faults.—F. E. WOOD, Jt., Wood's School, Brooklyn, N. Y.

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The adjoining diagram shows the highest net speeds attained by the different systems in the FIRST INTERNATIONAL SPEED CONTEST, Baltimore, April 16, 1906; the SECOND INTERNATIONAL CONTEST, Boston, March 30, 1907, and the OPEN CHAMPIONSHIP, London, England, March 3, 1908.

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Those whose business or pleasure has taken them down the Strand during the last few months will have noticed the length of hoarding stretching all the way from the Gaiety Theatre to our house. Now most people do not care to walk along a path where the shops that they found amusement in looking at have been replaced by a very uninteresting piece of hoarding; and when, added to that, there was very often the annoyance of being smothered in the clouds of dust caused by pulling down the

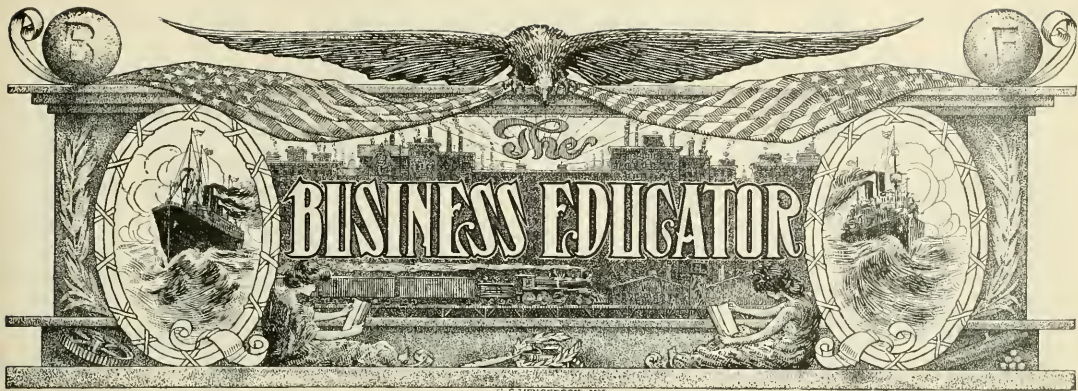
Rose L. Fritz.

March 6, 1908

The above is a Facsimile of a one minute demonstration by Miss Fritz at the Olympia Business Show, London, England, March 6, 1908. The paragraph contains 112 words.

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COLUMBUS, O., MAY, 1908.

NUMBER IX.

THE BUSINESS EDUCATOR

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C. P. ZANER, Editor
E. W. BLOSER, Business Manager

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; Canadian Subscriptions, 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions, 20 cents extra; Canadian Subscriptions, 10 cents extra)

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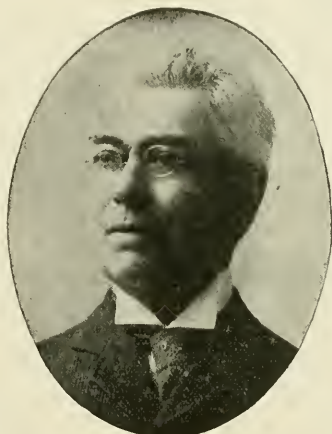
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To Carl C. Marshall.

To be a master of the commonplace:
Into the heavy things we lift with fears
Through all our days, to pour some vivid grace
Of Truth, and thus annul the weight of years—
This was his hope.

And when the glory of the daily task
Succeeds its shame, and it stands forth refined,
No longer badge of toil, but kindly mask,
Removed a little where the soul was blind—
This was his work.

Where we were doubters of our heritage,
Content to cringe while others stood in pride,
He saw the crown descend, past might and age,
In coronal of deeds so long denied—
This his award.

Seattle, Wn., Coml. School.

MELVIN CASSMORE.



Renascent Writing

Previous to the introduction of vertical writing in this country in 1893, few people had thought much about or experimented with the matter of slant in writing. Everybody seemed to take it as a matter of course that fifty-two degrees was the natural or correct slant for all.

The advent of vertical writing created a violent commotion in the penmanship world. Teachers have, as a consequence, observed and studied the slant question as never before, with the natural and inevitable result that neither the vertical nor the old-time slant are now taught and required, because both have proved to be extremes.

Vertical writing proved neither as good as its promoters promised, nor as bad as its opponents predicted. It accomplished some good. It provided a means for observation and experiment on a larger scale than would have been possible in any other way.

One of the things learned is that extremes in slant are not best, because not normal and therefore not natural.

Another of the things learned from the experiments made is that slant has less to do with the fundamentals of correct teaching, as well as correct writing, than was supposed, and that we now know more of the real essentials than heretofore.

These essentials are that turn and angle, retrace and loops, straight-line and oval, are the fundamentals of legibility rather than slant and accuracy and system.

The general teaching fraternity is now awakening to the fact that arm movement is as essential as form, and that *form* and *freedom* should be emphasized at all times rather than a specific slant and an impossible accuracy.

With the vertical question and its specific no-slant out of the way, educators are seeing more and more clearly that *methods of teaching and movement* are the needed reforms, rather than this, that or some other slant. Publishers and agents who are laying so much stress upon *med-*

ial slant reveal the fact that they are ignorant of the real needs—*form* and *freedom*.

The past decade has been, therefore, on the whole, helpful, because it has clarified the penmanship atmosphere of the old ideas and ideals of extreme slant, accuracy and no slant, and made it possible to observe, experiment and learn in a large, liberal, and logical way. It has been an era of investigation, reflection, observation, experiment, discussion and invention never before equaled, and the result cannot but be the better by it.

Put us down, not as calamity howlers, but as profilers of opportunities.

The man who blames vertical for all the ills usually does so to conceal the fact that medial slant in copy book form is the same slow, cramped, finger movement which gave vertical the black eye.

Put form and freedom in the front, and let slant take a secondary seat with the many other details which make for good writing.

Write the Editor if in Trouble

Entering a business school and beginning a course of study and practice designed to qualify one to make a larger success in life than without it, is, in the lives of many, the most important step taken during life, except matrimony.

The most critical period, for thousands, is the acceptance of the first position and the attempt to fill it satisfactorily to all concerned. During the first year many problems present themselves which cannot possibly be foreseen in any ordinary course or scheme of instructions.

Many of these problems will be presented and touched upon from time to time by contributors to THE BUSINESS EDUCATOR. Keefover and Craig during the present year have said many inspiring things and we have many good things in store for the future.

So do not let your subscription expire. We hope to help you as much in your first year's position as we have in your school work. A good journal,

like a good friend, is a good thing to have at hand to which to turn for counsel, encouragement and inspiration.

THE BUSINESS EDUCATOR is the friend of all who desire to achieve success. The Editor, who has had to do with a good many people in beginning their life's work, will be glad to hear from any young man or woman relative to difficulty, trouble or problem which may come up at any time.

Should he be unable to give the desired information or advice, he may be able to find the proper party and perform the necessary service indirectly, and thereby more efficiently.

No

The little, two-letter, negative word NO contains a great deal more backbone than the three-letter, positive word YES. The reason is that it is almost always easy and pleasant to say "yes", and frequently difficult and unpleasant to say "no".

Men who have achieved much—who have made deathless names, have been those who have had the courage to say "no" to temptation when presented in the form of fortune or in the form of promotion or in the form of ease or in the form of reward.

Some one has in substance very wisely said "I can handle my enemies, but I'll need help when it comes to my friends," which is but emphasizing the fact that to withstand the onslaughts of friends and kin and co-workers takes much more courage than to meet opposition at the hands of opponents.

Roosevelt, Hughes, Folk, Hanley are house-hold words of courage because they had the backbone to say "no" to patronage and precedent and political pillage and plutocracy.

May we, too, cultivate the reserve courage too say "no" firmly when conscience says so.

Young man, young woman, encourage success to come your way by learning to say no with firmness when temptation comes your way, even though it may be coated with fair promises and fat rewards.

Preparation for a Position; that's Foresight.

finding a Position; that's Easy, these days.

filling the Position; that's Success.



Good Judgment
 THINKS FOR THE
 THOUGHTFUL BY
F. A. Keefover
 CASHIER, THE COMMERCIAL STATE BANK, SUMMERFIELD, KANS.

Figuring On Business Deals

Every business man does a great deal of planning and figuring. If he doesn't, he isn't a business man.

Haphazard investments will separate the chump and his coin about as quickly as a poker table.

Now here's a problem in investment I had occasion to figure on a few months ago. The investor wasn't at all anxious to let go his money without being able to see what per cent of profit he could probably make. In all of which he was using good gumption.

Here it is from real life:

PROBLEM

Cost of lot \$1200.00, house \$2500.
 Tax 2% on 1/2 real valuation. Repairs estimated about \$20.00 a year (covering long period.) Insurance on house only 2/5 value at 1 1/4%. House would rent for \$32.00 per month.
 Would it pay and what per cent?

In addition, some discount or allowance should be made for an occasional month when there might be no tenant, but disregard this in solution. Suppose you hand your teacher your so-

lution. Work the problem without assistance and send the answer before the 12th of this month to the editor of this paper. Names of those getting correct answers will be published.

Now if you can solve that problem, maybe you can solve another. It is a poor sort of person who can solve other people's problems and give good business advice without being able to do the same thing for himself.

The biggest problem you have right now is that of making your school investment pay. Suppose we figure—that's good business—just what you'll have to do all your life. Here you are as I have estimated it roughly—a comparison.

COST

6 mo. course at \$35. per month----\$210
 12 mo. course at \$35. per month----\$420

SHOWING FIRST YEAR

Six Month Course.
 Salary \$35. for 6 mo.----\$210.
 Salary \$40. for 6 mo.----\$240.
 Total Income \$450.
 Expenses \$30 for 1 mo.
 12 mo --\$360.
 Profit 1 yr. --\$ 90.

\$90. profit on \$210 - 42 per cent
 Twelve Month Course.
 Salary \$45. for 6 mo.----\$270.
 Salary \$55. for 6 mo.----\$330.
 Total Income \$600.
 Expenses \$30. for 1 mo.
 12 mo. --\$360.
 Profit 1 yr. --\$240.
 \$240. profit on \$420. -57 per cent.
SHOWING SECOND AND THIRD YEARS
 Six Month Course.
 Salary \$45. for 12 mo.----\$540.
 Salary \$50. for 12 mo.----\$600.
 Total Income --\$1140.
 Expenses \$40. for 1 mo.
 24 Mo. 960.
 Profit 2 yrs. --\$ 180.
 \$90. (1 yr. profit) on \$210. -- 42 per cent
TWELVE MONTH COURSE
 Salary \$65. for 12 mo.----\$780.
 Salary \$75. for 12 mo.----\$900.
 Total Income -----\$1680.
 Expenses \$40. for 1 mo.
 for 24 Mo. 960.
 Profit 2nd & 3rd years \$ 720.
 \$960. profit (1 yr.) on \$420. -- 85 per cent.

Such a thing as giving absolutely accurate figures would be impossible.

The figures for not two persons would be exactly the same. But these figures are not far from an average for a hundred persons. Probably the cost of living is too low throughout. That would make the per cent of profit greater on the twelve-month course as compared with the six-month course. I know many a young person who has earned more than \$75 a month the third year after a twelve-month course.

That is a low estimate. I do not know many six-month students to go far beyond \$50 a month unless they used their course as a stepping stone.

Figure for yourself. It is a settled fact that the thoroughly prepared person soon has from \$75 to \$100. a month; and the poor ones—well friends tell me that hundreds of them can be hired in the big cities at from \$5 to \$8 a week, and where cost of living is greatest. Figure for yourself. Does it pay to stop school before getting the best.

The Business wisdom that succeeds in school will make success afterward. The one who is zealous in getting the full worth of the tuition he pays for and who has the judgment to get all that is necessary before going out—that one will make a success out of school because of the same good business sense.



LESSONS IN PENMANSHIP

C. E. DONER,

Supervisor Penmanship, Beverly, Mass., Public Schools.

Send practice for criticisms to "Criticism Editor," Business Educator, Columbus, Ohio.

Lesson 81. Notice the style of *l* at the end of the line in copy 1. This is a very good style of letter and some may care to make it. Surely, "Youth is the time for improvement;" and surely now is the time to improve your penmanship. Make good use of your time. Practice the words and the sentence very faithfully. Study height, slant and width of letters. Observe little things for yourself.

Vermilion Vermilion Vermilion Vermilion V
Ultimate Ultimate Ultimate Ultimate U

Youth Youth Youth Youth Youth Your
Youth is the time for improvement. Y

Lesson 82. Every one will have occasion to write salutations, abbreviations and complimentary closings. This lesson furnishes a few of those most commonly used. Practice each one thoroughly until you can write it well. A lesson of this kind should not be passed over hurriedly, since it is of practical value.

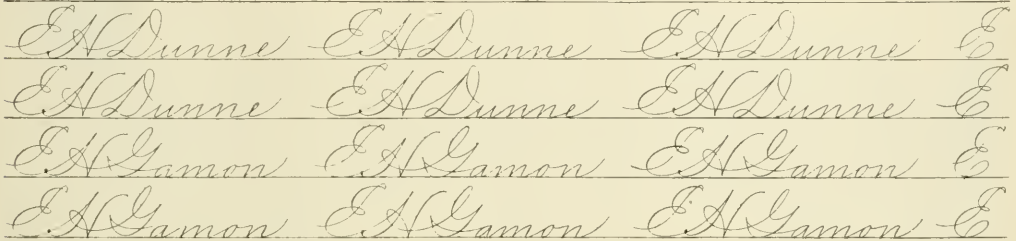
Dear Sir My dear Sir Gentlemen Messrs
Dear Friend Mr Mrs Miss Dr Very truly
Yours truly Sincerely yours Yours respectfully

Lesson 83. Combination practice is interesting. Practice the *CB* combination carefully. Make the pen glide rapidly and freely over the paper. In the first combination stop the pen at the top of the *C*, at the end of the downward stroke in the *B* and at the end of *B*. The stroke and the pen should stop together at the end of the *B*—this makes a dot. Make the pen glide rapidly over the paper in combination writing. Learn to combine the initials of your own name. Since this lesson is only suggestive, a great many other capital letters can be joined in this way. Think of other capital letters that can be joined. Capital letters that cannot be joined together well, make single.

CB CB CB CB CB CB
CB CB CB CB CB CB
CB CB CB CB CB CB
CB CB CB CB CB CB



Lesson 84. This lesson shows how capital letters can be joined together in writing proper names. The lesson is only suggestive. A great many other names can be written in this way. Learn to write your own name, in a characteristic way, after this fashion. You are at that stage in your writing when you ought to be using an individual, characteristic style of your own. Character in your writing is as desirable as character in your life. Practice these names, and many others, earnestly and faithfully.



Lesson 85 See how well you can write this lesson. Practice it over and over again until you feel satisfied that you have done your best. Then compare your present style of writing with the style you wrote before beginning to practice on the lessons in this book. Always write with free arm movement.

*This is a specimen of my penmanship
after practicing from Lessons in Penmanship
by C. E. Doner. 1734567890*

Pupil's Name.

CRITICISMS

R. R., Crookston. Ovals are fine. Other exercises not free enough. You need give a great deal of attention to figures. They look cramped and labored.

I. P. O., Minn. It ought not to take you long to win our certificate. Keep beginning and ending strokes on the same slant. Second part of *r* too high.

N. E. G., Pa. Keep loops shorter. Watch turn and angle. Make capitals more rapidly and more gracefully.

W. F. M., Wis. Your work is very good. Your chance of getting a certificate depends altogether upon you. You can win one if you give your penmanship the necessary attention, otherwise you will not be able to do your best.

M. H. R., Pa. Up stroke of *S* too straight. Small *l*'s too sharp at bottom. If slants too much, keep first down stroke more nearly straight.

M. P. B., Calif. "Many" looks like "mamj". Watch turn and angle. Some of your words are written twice as large as others. On the average your work is a trifle too large. You need give loops attention. Study form of the cap of *T* and *F*.

R. F., McKeesport. Movement not free enough. Lines look too wavy showing that you are not writing easily and rapidly. Extended letters too tall. Capitals too tall.

L. W., Ky. You have angles where there should be turns too much of the time. Watch this very carefully. Your writing is strong and business like. No further criticism.

W. D., Pa. Little loop in *B* should be tipped upward. You need to study form a great deal. You could do better work with a coarser pen.

A. T., Calif. Ovals fine. Hit the base line with every down stroke. Apply the same easy motion you use in your ovals, in making the *O*. You are making a fine start.

San Luis Obispo, Calif. Sign your name to your work next time. Practice ovals and nothing else for about one month. Cultivate a lighter touch.

M. McC., Calif. You are now doing fine work. One suggestion, study form more and practice less. Find out exactly how a letter should be made before you undertake it and your progress will be more rapid.

O. P. M., Kans. First up stroke of *K* and *H* not curved enough. Study form of *r* and *s*. For professional purposes write slower.

B. S., Benton. You are not using enough arm movement. Your writing is done almost altogether with fingers. Form is good.

O. C., McKeesport. Hit the base line with every down stroke. Watch this carefully. *D* too big and slants too much. Now remember that base line.

J. B., N. C. N. You need to put in two or three weeks' work solely on exercises. Do not attempt work that is too difficult for you. Master the work as you go and none

of it will seem difficult. If any work seems hard for you it is simply because you have not mastered the previous lessons.

L. E., Calif. You are on the right track. It will do you no harm to work some on Mr. King's lessons. Mr. King's copies are very free and business like and you will do well to try to imitate them.

R. E. B., Nebr. Do not shade down strokes. Use a freer easier movement even though you do not get the form quite so perfect. Glossy ink is not good for business writing.

W. H., Los Angeles. Ovals are fine. You need to work on loops. Yours are too sharp at the top. Do not shade down strokes of the loops.

W. F. M., Wis. Could you not write a trifle smaller? Develop a shorter style of capitals. Your work is very good.

G. E. H., S. C. I fear that you are not mastering the work sufficiently as you pass from it. Already you have gotten to work that seems too difficult for you. Put a great deal of work on the January and February lessons.

M. G., Des Moines. Upper loop of capital *L* too big; lower loop too small. Keep loops short. Last upper turn of *M* and *N* too sharp. Exercise work is fine.

F. C. K., Texas. Try to write more of a running hand, wider but not quite so tall. Keep loops shorter.

H. W., Lehanon. A review is just what you are needing. Would that more would review. See if you cannot write a trifle smaller. See how easily you can write.



A. T. Calif. Make the first two parts of *N* strike the base line. First part too tall for the second part. Try to write more rapidly and yet not use a jerky motion.

J. F. L., Dak. Work some on Mr. King's lessons. You need a review. Capitals are made too slowly.

F. C. K., Portland. Could you not write more of a running hand's *N* writing in view of good writing of the base line.

C. O. R., Calif. Ovals too long and too slanting. You do not retrace them closely enough. You should master these movement exercises before you take up sentence writing. Your sentence writing will do you no good until you do.

E. J. L., Nebr. Good work. No criticism.

J. B., Nebr. Your work lacks strength. "Jiggly," expresses your quality of line, although there is no such a word. Follow a copy given you by E. J. L. Watch him write. Then you write likewise.

A. P. M., N. Y. Curve last stroke of *H* at the top. More freedom in capitals. Use a coarser pen.

J. T. Y. Practice ovals two inches high, 175 per minute for a week, then work some on small letter exercises, *m* and *n* too sharp at the top.

F. E. S., Conn. Very practical. Keep turns of *m* and *n* more rounding. Keep down stroke of *c* less rounding.

Mr. J. E. Plummer, penman in Sadler's Bryant and Stratton Business College, Baltimore, Md., sends in a large bundle of students' work which averages about the level of anything we have received for a good while. When it comes to doing things with a pen Mr. Plummer is not so slow. He doesn't write like most "plummers."

E. E. W., O. Up strokes of *K*, *H*, *S* and *G* too straight. Good work.

L. F., Calif. *H* is a trifle wide and the crossing of it a trifle high. You are now on the right track and doing fine work.

Miss Helen B. Waller, supervisor of penmanship in the Osage, Ia., public schools, submits some exercise work of her pupils, which is as good or better than the average work done by public school pupils. Miss Waller is a supporter of THE BUSINESS EDUCATOR, and we hope that she may continue to get good results.

C. S. K., Calif. First stroke of *N* looks like 9. Ovals not retraced skillfully enough. Study form of the small letters carefully.

N. J., Nebr. Watch the base line. Try to write with an easier movement. Up stroke of *p* too straight.

L. L. W., Tenn. I wish all would send in such work as you do. Last upper turn of *m*, *n*, *h*, etc., is too sharp. Lower loops should be no larger than upper loops.

D. W. A., Minn. You do not apply the same easy motion in your small letters that you use in making ovals. Try to do this. Loops too long.

G. H., Nebr. Do not hold your pen so tightly. Do not shade down strokes in any of your work. You need work a great deal yet on exercises.

J. R. B., Ill. We suppose you got two criticisms last month. Work is good. Keep loops shorter.

M. P. B., Calif. Write slower. It should not take long to fill up a ledger with this kind of writing. Loop in *G* too little in proportion to the size of the letter.

Both Mr. Wessel and his teacher, Mr. Keen, deserve credit. Mr. Keen's pupils carry off a good many of our BUSINESS EDUCATOR Certificates.

Mr. P. M. Bridges, Dallas, Texas, swings a very graceful pen as shown by cards recently received from him. He also does some very clever lettering.

Mr. Don A. Greeman, Wenatchee, Wash., a supporter of THE BUSINESS EDUCATOR, is working hard to reach the top in ornamental penmanship. A letter recently sent us shows that Mr. Greeman has quite a bit of talent along this line which he should, by all means, develop.

We have just heard from Mr. W. F. Hostetler, penman in the South Bend, Ind., Business College, with a nice list of subscriptions and an order for a few certificates, which he says is only a "nest egg". Mr. Hostetler is a good friend of THE BUSINESS EDUCATOR and is doing a great deal for the cause of good writing.

Mr. R. W. Long, Butler, Ore., has sent us a large number of high-grade, professional specimens. Mr. Long has skill enough up his sleeve to become one of the finest, and from the looks of the systematic practice work he sent in, it appears as though he is going to do it. THE BUSINESS EDUCATOR wishes him success.

A big bundle of specimens was received from the big Metropolitan Business College, Cleveland, Ohio, Mr. E. A. Thompson, penmanship teacher. Mr. Thompson has reason to be proud of the results which he is getting.

One of the best high school penmanship teachers we know of is Mr. A. A. Erlang, Quincy, Ill. He sends specimens of his pupils' work to THE BUSINESS EDUCATOR regularly. These specimens show the result of proper penmanship teaching and measure up close to the work done by our Business Colleges. It is needless to say that Mr. Erlang is a good friend of THE BUSINESS EDUCATOR.

Messrs. Thacker and Hughes, proprietors of the Union Commercial College, Grand Forks, N. D., are getting some unusually good results in penmanship. They have just sent in some specimens some of which are quite professional. They report that their attendance for this year is about 30.

Mr. M. A. Adams, a pupil of the editor's has sent in some very high grade specimens from one of his pupils. Mr. Adams is one of the hustlers of the Business College professor as well as a teacher of practical penmanship.

Mr. A. E. Cole, penmanship teacher in Duff's College, McKeesport, Pa., is sending in a good many subscriptions from time to time. To those who have noticed the students' specimens published in THE BUSINESS EDUCATOR, nothing need be said regarding Mr. Cole's ability as a teacher.

Big Rapids, Mich., seems to be headquarters for fine penmanship, judging from the number of subscriptions that Mr. A. M. Wonnell, penman in the big Ferris Institute, sends from that place. A great many BUSINESS EDUCATOR Certificates find their way into the hands of Ferris pupils.

A package of specimens received from G. A. Henry, penman in the Central Business College, Kansas City, Mo., reveals proper instruction on the part of Mr. Henry and faithful practice on the part of his pupils. The ovals are as fine as any we have ever seen and their small letter writing is unusually free and strong. A number of the best specimens were written in ink too pale for reproduction.

Mr. Roy Smout, penmanship teacher in the Acme Business College, Everett, Wash., is getting splendid results as shown in the bundle of specimens which we recently received from him. Quite a number of BUSINESS EDUCATOR certificates will doubtless find their way into the hands of his pupils. THE BUSINESS EDUCATOR wishes Mr. Smout a continuance of his success.

Mr. Chas. F. Zulauf a former pupil of the Ferris Institute, Big Rapids, Mich., and recently at New Brighton, N. Y., writes a splendid business hand as shown by specimens before us, and intends writing better still by Fall as he expects to devote his summer to exclusive work in penmanship.

A very well written letter in a business hand with inclosures of some artistic penmanship are hereby acknowledged from our friend and former pupil, Mr. L. V. E. Peterson, manager of the Metropolitan Commercial College, Red Wing, Minn.

Possibilities in Training the Arm and Hand

J. H. RACHTENKROEGER, SUPR. WRITING EVANSVILLE, IND.

Writing is a utilitarian art and largely mechanical. It is said to be the most useful of the arts. Surely no subject in the public schools is more generally used, yet the possibilities of the machine which does all this work is so little understood. Manufacturers and business men are constantly on the alert looking for machinery that will turn out more and better finished product, yet the public school teachers and some supervisors in penmanship pay but little or no attention to the machine, the arm, which turns out so much of the daily work.

Why is it that so little attention is given to the training of the hand and arm? Much is being said and written concerning Manual Training and Hand Craft, but not about the machine doing the work. Let us study for a time the arm and hand from the mechanical side. The point of a pencil revolving around a fixed point generates a circle.

If a pencil be made to revolve around the end of the pencil, which is revolving around the fixed point, the point of the second pencil will describe a very complicated oval. If a third pencil or radius be attached to the second, the end of the third will describe the cycles and eucycles by which the ancient astronomers explained the movements of the planets in the visible heavens. If a fourth, a fifth and a sixth be made to revolve around the end of the preceding, what the pencil revolving around the fixed center, curves of the sixth order can be described—or any curves used in the Mechanics Arts.

This system of revolving radii represents the human arm, beginning at the shoulders and ending at the tips of the fingers. The shoulder is the fixed point, the elbow and wrist-joints, and the fingers with their various joints represent the description given the foregoing. It simply shows the wonderful possibilities in training of the arm and hand.

While the child may be able to write plainly without special training of the arm and hand, it can not be denied but that much better results may be obtained and outificorrectly trained. I have seen teachers conduct a physiculture drill and insist that every child stand erect, flat footed, shoulders back, heads up, muscles relaxed and when an hour later had you visited her room during a writing period or a written recitation her penmanship have outgrown the mind of a room full of rag dolls at an after-noon tea. Doubled up, bent over, sitting on one foot, one hand in lap the other twisted in a most unnatural position. Yet many teachers say "I do not care how a pupil sits and holds his pen so long as he gets results." What kind of results will he get, if the hand is trained in this way? Who do not train it in writing? Watch boys play marbles. See how particular they are in getting the "law" held correctly. Watch them spin tops. The top is held firmly in a certain way.

Watch boys "plug tops". See how accurately the arm is trained in this sport. Watch little children get "back strokes". See how quickly the hand moves in gathering up the Jacks, after the ball is thrown.

Yet I have followed these same pupils into the school room and watched them writing slowly and laboriously drawing written characters. Why? Lack of proper training and ignorance of the possibilities of the human hand and arm.

SPECIMENS

Mr. Carl Wessel, a pupil of W. E. Keen of the Vincennes, Ind., High School is the making of a very fine penman if he will only persevere. The specimen of his work before us shows boldness and strength.



Lessons in Practical Business Writing

R. C. KING

2851 OAKLAND AVENUE

MINNEAPOLIS, MINN.

Specimens for Criticism must reach Columbus by first of month preceding month of publication.

Plate 14. First line. Use a light, elastic arm movement. Do not get top of letter too large. Second line.—Same as above. Third line.—Put forth your very best efforts. Fourth line.—Be sure to fill out the required number of pages for every line. Remember that each line must be considered a lesson. Be systematic in your practice. Fifth line.—Curve up stroke. Keep down stroke straight. Do not allow the movement to drag. Move quickly and gracefully. Sixth line.—Same as fifth line. Seventh line.—Put force and freedom in your work. Round *n*'s at top. Curve finishing stroke.

PLATE 14

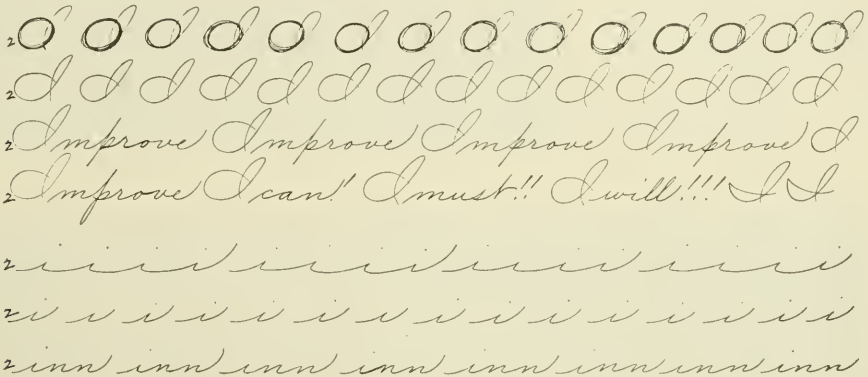


Plate 15. First line. This is a very difficult exercise, and requires great freedom of movement. Avoid getting letter too large at bottom, and too small at top. Second line.—Same as first line. Keep downward stroke almost straight. Third line.—Do not raise pen. Observe instructions for lines one and two. Fifth line.—Join the letters with a strong gliding movement. Do not attempt to make more than four in a group. Sixth line.—Notice curve in initial stroke. Do not slant loop too much. Eighth line.—Make without lifting pen. Use free arm movement.

PLATE 15

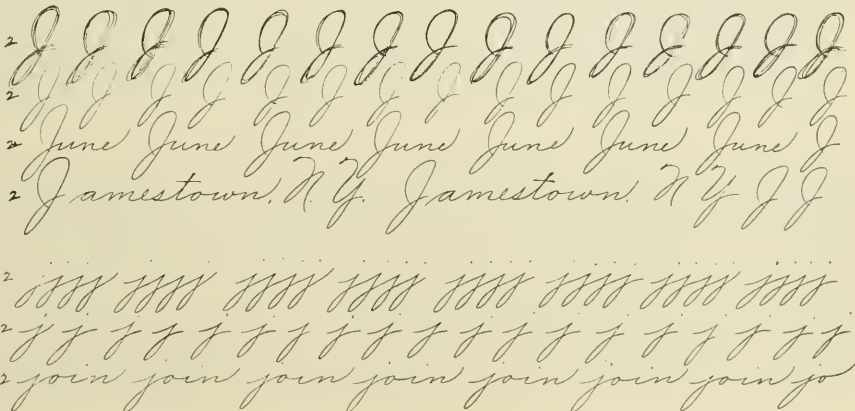




Plate 16. First line. Make oval small, and downward stroke almost straight. Second part of letter is made up entirely of compound curves. Second line. Make oval small, downward stroke almost straight. Notice carefully curves in second portion of letter. Third line. Use strong gliding movement. Fourth line. Good advice. Follow it. Put into practice at all times. Fifth line.—The *k* begins and ends like *h*. Second part resembles *r*. Make small oval horizontal. Sixth line.—Same as for first line. Seventh line.—Use a strong movement. Finish *k* with narrow turn.

PLATE 16

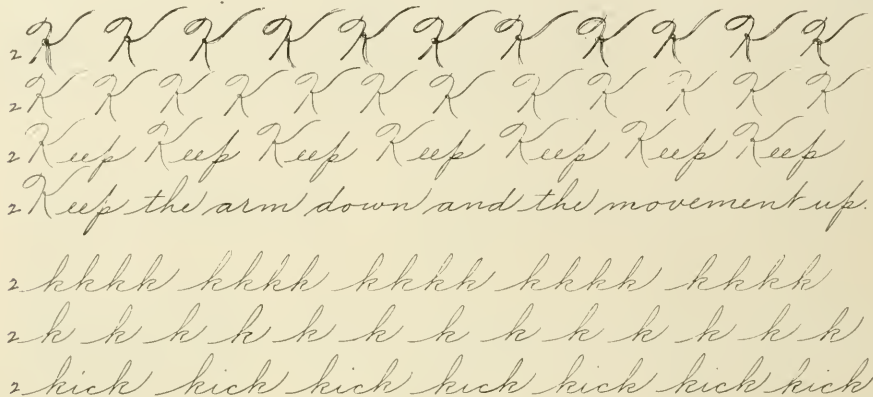
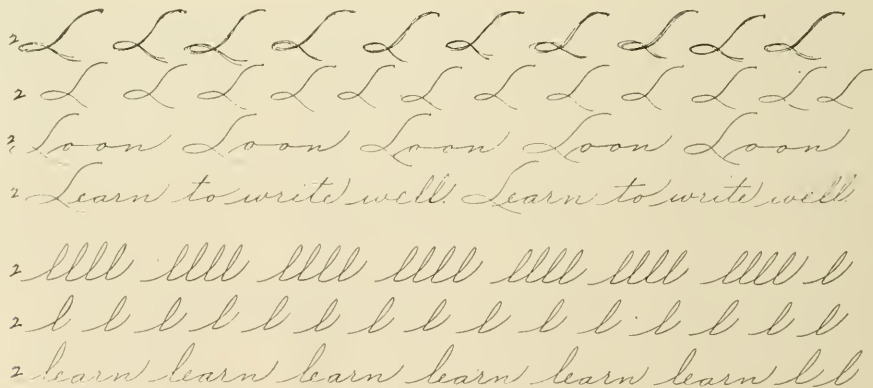


Plate 17. First line.—Swing out full and free on the retracing of *L*. Make lines full strong curves at top and bottom. Make loop at bottom small. Finish below line. Second line.—Same instruction as for first. Third line.—Close *a* at the top. Watch ending strokes. Fourth line.—Fill out the required number of pages. Study slant and spacing. Fifth line. Use arm movement. Keep crossing low by curving up stroke. Check motion near base line so as to keep turn narrow. Sixth line.—Same instructions as for fifth line. Seventh line.—Make freely with arm movement. Use but little finger action.

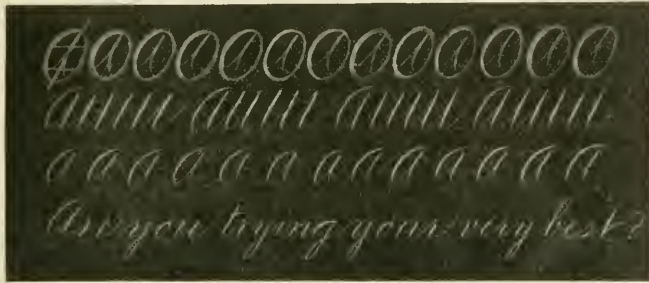
PLATE 17





Blackboard Lessons in Business Writing

By America's Leading Teachers of Penmanship



By W. J. Trainer, Trainer's Business College, Perth Amboy, N. J.

We Cheerfully Comply.

Zaner & Bloser,
Columbus, O.

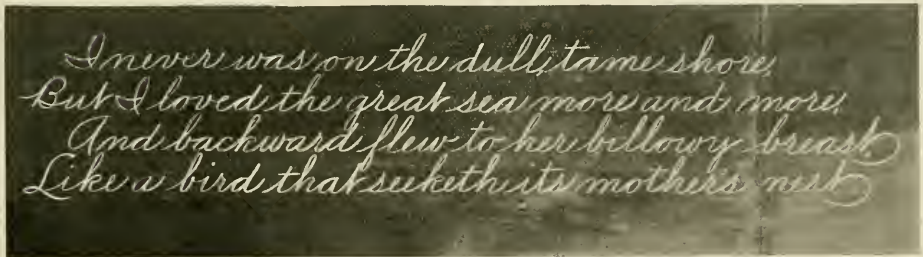
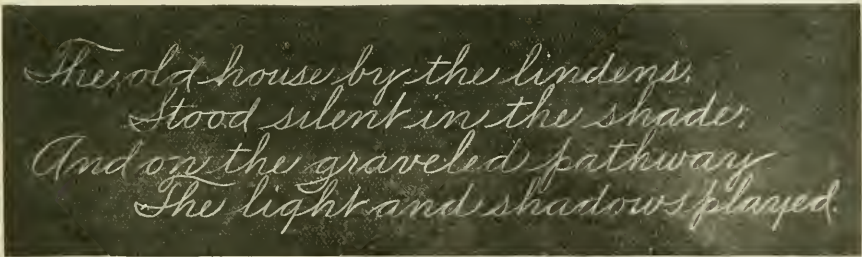
Cincinnati, O., 4-3, '08.

GENTLEMEN:—The April No. of THE BUSINESS EDUCATOR just at hand. I note that under my blackboard lesson you have placed the following line: "By C. R. Tate, President, College of Commerce, Cincinnati, Ohio." Now in justice to Mr. Scully I must ask you to please make a notice of correction in next issue. Our school has no President, both of us being Principals, and we do not want the public to get the impression that either is President.

Trusting that you will make the correction for us, I am

Yours truly,

C. R. TATE.



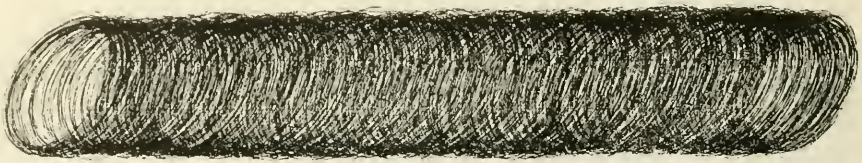
Beautiful Blackboard writing by S. B. Fahnestock, McPherson, Kans., College.

==
"What Others
Have Done You
Can Do
Also."
==

STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

==
Observation,
Care and Appli-
cation—The
Essentials.
==



By Florence Morgan, pupil of G. A. Henry, penman, Central Business College, Kansas City, Mo.



An unsuccessful reproduction of a very fine oval by W. H. Reese, pupil in the Mountain State Business College, Parkersburg, W. Va. I. P. Mensch, teacher.



Business Educator Certificate Winners in the Columbus, Ohio, Business College.

dominion dominion dominion
dominion dominion dominion
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dominion dominion dominion
dominion dominion dominion
dominion dominion dominion

First three lines by Mr. O. C. Burgess, second three lines by Miss Lenore James, pupils, Bliss College, Columbus, O.



\$45000⁰⁰
 Jackson, Miss., Oct. 1-07
 First National Bank
 Pay to Henry M. Richards or order
 Ninety Five Thousand Dollars
 R. C. Lovitt & Co.

\$1550⁰⁰
 Minneapolis, Minn., Apr. 2-07
National Bank of Commerce
 Pay to James M. Swin & Co. or order
 Fifteen Hundred Eighty Dollars
 L. B. Moon & Co.

\$7004⁰⁰
 Minneapolis, Minn., Feb. 11-07
 National Bank of Commerce
 Pay to James U. Barnes & Co. or order
 Nineteen Thousand Four Dollars
 John W. Crowley & Co.

Milwaukee, Wis., Jan. 2-07.
 James B. Raynor,
 Detroit, Mich.
 Dear Sir, I submit this as a sample
 of my rapid business writing.
 Yours truly,
 Francis B. Courtney.

**EDITOR'S PAGE—PENMANSHIP EDITION**

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH**Emperical Experimenting.**

First we had the Spencerian *ideal* plan of form by the slow, drawing finger movement, with freedom and fore-arm action to follow in easy stages, but they didn't, and failure followed.

Next came Gaskell and *muscular movement*, and Michael and *speed*, each willing to sacrifice form for his particular pet theory, but the form thus sacrificed was gotten together by too strenuous training to be practicable for the many who do not intend to follow writing as a specialty.

Then came the big Chicago World's Fair where the *vertical* was advertised and promoted. It was given a fair show but it failed to *show* the results promised, and it quickly stepped down and out.

Many teachers of writing are now experimenting to "find where they are at" and as a consequence some strenuous training is being indulged in, more particularly in the primary grades.

Some authors and teachers conclude that if a certain kind of writing is best for adults, it must also be best for children. They do not seem to comprehend the vast difference in years and consequent capacity between children of six and seven, and youths of twelve and fourteen; between conditions as found in the highly specialized business college, and the general, non-technical primary school.

Little thought seems to have been given to what a child can do which he should not and what a child should do which he does not. The question of teaching writing to children is not unlike the question of child labor in factories, or the training of colts.

Children can learn to do effective work in factories, which the law wisely prohibits, not because they can't, but because it is not best for the child's future. Colts can be trained to trot or run phenomenally fast on the track, but turfmen have learned from experiment that records under three years old are dangerous.

There is no question in our mind but that children in the primary grades can be taught and trained to

write quite well a small hand and with the arm, but that to do so means too strenuous training for childhood and should therefore not be exacted.

In the light of modern pedagogy it would seem that much of this training or experimenting is premature because the children are too immature to stand it without impairing their fullest physical and mental growth.

For small, swift writing is the most skillful art humanity is expected to acquire. No other universal art so suppresses breathing as writing of ordinary size.

For these and other reasons too numerous to mention here, we are of the opinion that large and free writing should be taught to children instead of small and rapid writing; that size should be diminished as the child grows and that speed should be increased as capacity allows and necessity demands.

In other words, we are in favor of normal development rather than abnormal training, in penmanship as in other things.

Penmanship Certificates.

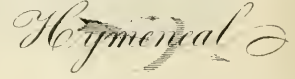
This is the time of the year when a large number of BUSINESS EDUCATOR Certificates are granted to subscribers who have acquired a good business handwriting.

If you are in doubt as to whether your penmanship is up to our requirement, hand your specimen to your teacher and if he approves it have him send it on to us. We return a great many with criticisms, but we accept a good many because they are what we consider good.

THE BUSINESS EDUCATOR Certificates are prized because they mean something to those plucky enough to possess them. Of course, if you are a home student and have no other teacher than THE BUSINESS EDUCATOR, say so and send your work direct to Columbus.

All that is required is a sheet containing a set each of figures, little letters and capitals, and a sentence or two. The price for the certificate is but 50 cents, which includes an illuminated seal of four colors.

Address, Zaner & Bloser Co., Columbus, Ohio.



Mr. and Mrs. J. H. Bolinger
request the honour of your presence
at the marriage of their daughter

Anna

to

Elmer C. Miller

Wednesday noon, April the fifteenth
nineteen hundred and eight
West Milton, Ohio

At Home

until September the first
West Milton, Ohio

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Business Educator for
May, 1908.

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E. C. T. A. REPORT.

SCHOOL AND PROFESSIONAL.

NEWS NOTES AND NOTICES.

CATALOGS AND CIRCULARS.

ETC. ETC. ETC.

Is Your Name Written There? Where? On the B. E. Books. If not, Beware!



REPORT OF THE EASTERN COMMERCIAL TEACHERS' ASSOCIATION

Convention Held in Central High School, Philadelphia Commercial Museum, and Hotel Walton,
April 16, 17 and 18, 1908.

Officers of the Association for 1907-8.

S. C. Williams, President, Rochester Business Institute, Rochester, N. Y.

H. W. Patten, First Vice-President, Central High School, Philadelphia, Pa.

W. B. Sherman, Second Vice-President, Bryant & Stratton College, Providence, R. I.

J. J. Eagan, Third Vice-President, Eagan School of Business, Hoboken, N. J.

F. E. Lakey, A. M., General Secretary, English High School, Boston, Mass.

J. E. Fuller, First Asst. Secretary, Goldey Business College, Wilmington, Del.

Mrs. Nina P. Noble, Second Asst. Secretary, Salem Commercial School, Salem, Mass.

L. B. Matthias, Treasurer, Commercial High School, Bridgeport, Conn.

E. H. Fisher, Asst. Treasurer, Winter Hill Business College, Somerville, Mass.

EXECUTIVE BOARD

Term expires 1908.—E. M. Hull, Chairman, Banks Business College, Philadelphia, Pa. J. E. Gill, Rider-Moore & Stewart Sch., Trenton, N. J.

Term expires 1909. E. H. Norman, Baltimore Business Col., Baltimore, Md. Edward H. Eldridge, Simmons College, Boston, Mass.

Term expires 1910.—E. M. Huntsinger, The Huntsinger Business School, Hartford, Conn. James Rea, Packard School, New York City, N. Y.

If as complete, harmonious, helpful, and enjoyable meeting of the E. C. T. A. has heretofore been held, I confess never to have attended it. For surely the Philadelphia meeting, in plan of conception and as carried out in every detail, was well-nigh perfect. From beginning to end the attendance was large, the interest keen, the spirit cordial, and the work helpful.

The program to start with was the most elaborate, varied, and promising we had ever seen, and what is better still, it seems to have been conceived with consummate skill, for it was carried out almost to perfection.



S. C. Williams, President 1907-8.

No one seemed to have a complaint coming or a kick going and every one seemed to give out support and receive cordiality.

The whole convention was wholesome in the largest and sincerest sense.

The cause is not difficult to find. The Executive Board (usually called the Executive Committee) had conceived and executed such a program of completeness and practicability in generality and detail, in personnel and in subject matter, that it must ever remain a matter of congratulation and satisfaction to those who created it, and an inspiration and despair to those who shall hereafter attempt to equal or surpass it.

The convention was fortunate in having so able, tireless and unselfish a man to head the Board's work as Dr. E. M. Hull, and it was also fortunate in having a city at its command so rich in historic institutions; educational establishments, both public and private; commercial institutions; industrial enterprises, many of which are the largest and finest in the world; and, last but not least, so rich in men of character, ability and willingness to entertain, instruct and serve.

Long after just what was said and done there shall have been forgotten there will remain that unforgettable and undefinable something called inspiration and influence which will ever remain the heritage of those so fortunate to come under its spell.

Human service, unselfish and seer-like, seems to sum the secret of the success of the meeting in the city of brotherly love and political corruption.

Of the latter we saw no evidence, but on the other hand we did see a city of wonderful proportions, efficiency and enterprise, and in due course of time we sincerely believe that we shall see there a city free from graft and selfish administration. The Dutch and the Quakers are patient, plodding and long-suffering, but they will not forever remain silent and suffer themselves to be governed by craftiness and greed, and at some not distant day the true spirit of its true men will dominate its political government as it has ever dominated its philanthropic, educational, industrial and commercial institutions.

The city of simple, honest service; the city of hospitable homes; the city of Penn and Franklin, of Girard and Wanamaker; will again become in reality the foremost city in independence and liberty as it has ever been the city of love. The spirit of unselfishness in human service is in reality a smoldering volcano of gathering strength and indignation which shall ere long burst forth and surprise and subdue the political selfishness centered there, and which has so long held sway, solely because it was serviceable as well as selfish and consequently corrupt.

Philadelphia is well policed (recent rottenness to the contrary) well paved, superbly equipped with transportation service, and the city of fine homes.

Therefore all credit and honor to our host; and we also desire to say all honor and praise to the guests who seemed so appreciative and conscious of the hospitality and human service so efficiently provided and so unselfishly given!

Providence, R. I., the next place of meeting, is almost as rich in history and varied in interest as Philadelphia, and quite as suggestive, hospitable and euphonious in name. Therefore we who have partaken of the recent hospitable, intellectual, professional and sociable treat may naturally anticipate similar enrichments of the intellect and soul in the city of Providence, where the Narragansett sea adds its charm for inland sore eyes and pedagogs' souls.

So here's our best to the parting and prospective host.



The Program of the Eastern Commercial Teachers' Association as Carried Out at the Philadelphia Convention.

On Thursday morning the different routes for seeing the great city and its principal institutions were carried out as planned, so far as we were able to learn, as announced in the April number of this publication. These trips were veritable object lessons to those fortunate enough to take advantage of them. They are well worth considering by future program makers.

The program for the afternoon was a treat intellectually and professionally.

Dr. Martin G. Brumbaugh, Supt. of the Public Schools of Philadelphia, welcomed the Association most wholesomely and instructively. His address, delivered without notes, was worthy both of the speaker and hearers.

Bring pupils in contact with real things and not with mere theories, was one suggestion.

He spoke of the great educational institutions of Philadelphia, and then referred particularly to the Philadelphia Commercial Museum, of which we shall have more to say later.

They are now organizing the William Penn Industrial School for Girls; an institution which shall be of special helpfulness to the young women preparing for honorable and efficient careers.

He said we should work for the future rather than the immediate present. Equip pupils thoroughly before graduating them—hold pupils until qualified. He made a most effective and practical appeal, for the highest and best cultural training as well as for professional efficiency.

The response was appropriately delivered by Mr. J. E. Gill of the Rider-Moore and Stewart Schools of Business, Trenton, N. J. He complimented the Philadelphians for their historic and commercial and industrial institutions, as well as



Edward M. Hull, President 1908-9.

thanked them for their hospitable welcome. The names of such men as Penn and Franklin are inseparably linked with Philadelphia and the world.

The President's Address by Mr. S. C. Williams, Rochester Business Institute, Rochester, N. Y., was an appeal for high ideal; for co-operation with rather than condemnation of public school officials; for thoroughness in our courses, so that the people will willingly pay the price in money, time and effort for them.

All honor, he said, to Bryant and Stratton and Packard and Spencer and Soule and others for "blazing the way" known today as business education, but he fittingly suggested that we have some blazing of our own yet to do.

Of the beneficent influence of the professional journals in aiding in advancing the best interests of our profession, he expressed a warm regard.

Finally, he recommended the preservation of the proceedings of the meetings of the Association; a thing we hope may be made a permanent reality.

Greetings were then read from "Uncle Robert" C. Spencer, Spencer, an Business College, Milwaukee, Wis.

The Relation of the Teacher of Commercial Subjects to the Profession of Accountancy by Mr. J. E. Sterrett, C. P. A., of the firms of Dickinson, Wilmot & Sterrett and Price, Waterhouse & Co., Philadelphia, was interesting and therefore instructive.

The speaker disclosed that intimacy with his subject which always commands attention and respect on the part of an intelligent audience.

We must teach business as it is done today and not as it was done yesterday, if we would continue to grow in numbers and power.

Frauds are a small part of an expert accountant's work. The true purpose of an accountant is to determine the methods of ascertaining the facts of the business, and in stating them unmistakably.

Stockholders in the old country annually elect a public accountant to determine and publish the facts of a business. We need such proceedings in this country to safeguard the many against the few.

Accountants should have at least a thorough High School education, supplemented by a special technical training such as given in a good Business School. These should serve as the ground work for the profession of expert accountancy.

What Schools are Doing in Typewriting, by Mr. Edward H. Eldridge, Ph. D., Simmons College, Boston, was one of the most valuable contributions ever presented at an association.

It deserves the closest study and analysis, and should lead to further investigation of that subject. It "points the way" for the most practical line of study and the most reliable kind of knowledge, by the most careful collection and comparison of facts from actual, school-room tests.

There were one or two other papers of this type presented at this meeting which mark the program as a whole



Frank O. Carpenter, Boston.



E. H. Eldridge, Boston.



John E. Gill, Trenton, N. J.



Cheesman A. Herrick, Philadelphia.



J. A. Luman, Philadelphia.



J. E. Fuller, Wilmington.

a little ahead of any we have ever had the honor and pleasure of listening to and profiting by.

A new Way of Teaching Commercial Law by Frank O. Carpenter, A. B., English High School, Boston, proved to be one of the briefest, tersest and best talks of the Convention. This is the same Mr. Carpenter who contributed such a splendid series of articles upon Commercial Geography to the columns of THE BUSINESS EDUCATOR some three or four years ago. And he proved in a short time that he understood his subject and knew how to present it to a class in a way that would be interesting and practical. Following is a digest of what he said:

All men are governed by law—the laws of nature and by the laws of men. Man must adjust himself to these laws. Most teachers of commercial law agree as to subjects to be taught, but differ as to methods. It is generally recognized that not technical law, not commercial law, but business law should be taught.

Mr. Carpenter is teaching commercial law by the plan of having his pupils begin business, looking into the matters of partnership; renting or buying, which leads to the investigations of lease or title; employment of servants, which leads to the subject of contracts; purchases of supplies, and sales which involves cash, paper and accounts; the closing of business through bankruptcy, death or retirement, which leads to the laws governing these processes. He would teach not law, but how to conduct business without going to law. Pupils need to know how to make out commercial papers, not to make out briefs to present in court. Lawyers are paid for that purpose. He would avoid criminal law altogether.

FRIDAY MORNING

Unconscious Education, or the Personality of a Teacher by Cheesman A. Herrick, Ph. D., Central High School,

was one of those talks which one does not soon forget because it came direct from the heart as well as from the head. Some of the thoughts expressed were as follows: Materials are dead, and methods are lifeless; the teacher being the important element in education. The unconscious influence of the teacher is one of the most lasting forces in education. First of all he said that a teacher was a human being, that scholarship was incidental, and that teaching was accidental. He further stated that personality was not necessary peculiarity, but instead it was the sum total of human sympathy and common sense.

The first essential of a teacher is an alert mind, for he cannot give without collecting. Pupils should drink at a living fountain and not at a stagnant pool. Some shells found on the battle field failed to explode because the fuse went out. And so it is that the teacher's influence frequently fails to explode because his interest has died.

The second essential of a teacher is human sympathy. Our greatest teachers have been those who have lived the pupils' lives, and experienced the pupils' problems.

The third essential of a good teacher is character—that which determines what he is, and that which lasts and lives longest and moves most. Packard, Bryant, Spencer, Williams and Sadler were men of unconscious influence.

What we are is infinitely of more importance to our pupils than what we say.

He furthermore stated that we should not be so much interested in the character of the pupils that come to us as in the character of the products we turn out.

English as a Study in Commercial Education by J. A. Luman, Pierce School, Philadelphia, was the next topic presented. English, he said, was the mother tongue of the two leading commercial countries of the world.

He is unfavorable to enforced simplification of spelling, but clearly demonstrated that changed conditions create new words and render others obsolete. Words he said are links which form the chain, but separately they are as useless as the individual wheels of a watch in the hands of an Indian. The study of words can best be taught through reading and study of good literature. Stimulate desire for reading.

The teaching of typewriting and shorthand without English instruction or an English foundation was strongly condemned. He favored the synthetical rather than the analytical method of handling the subject, and further stated that business English does not differ from any other English except that it concerns the terms peculiar to business life, the same as the lawyer uses terms of law, the chemist terms peculiar to chemistry, etc. Clearness of thought he said produces clearness of expression.

Some Problems in the Teaching of Shorthand by J. E. Fuller, Goldey Business College, Wilmington, Del., proved to be a fountain of information, fun and courage. He said, among the many other good things which space will not here admit, in substance, that quality of students was more important for success than the quality of instruction or the ability of the teacher. For the best result we must have a good teacher, a good method and a good student. He said "As a teacher so the school" was once quite true but the competitive methods and the solicitor exerts a greater influence than the teacher. As a consequence, the teacher no longer makes the school, he does the best he can with the product forced in by the solicitor. Too frequently the material out of which the teacher was expected to create first class stenographers was to what such ability should be as red mud is to clay. He furthermore stated that common sense was the basis of good



teaching, that carefulness and exactness were necessary, and that blind confidence on the part of the pupil in the teacher was not necessary.

Instead, it is necessary to get interest and confidence through common sense instruction. He finally stated that even the publishers were at the mercy of the immature students, and as a consequence books were being made too brief and easy for the highest proficiency.

Office Methods for the Schoolroom by M. H. Bigelow, head of the Commercial Department, Utica Free Academy, Utica, N. Y. He said that students today should be taught not only to do but *how* to do. And the students preparing for business should be trained as thoroughly as for law, medicine or the ministry. He uses packages of checks, etc., to develop skill and knowledge in arithmetic. He correlates mathematics and bookkeeping, doing and knowing. He secures catalogues from business firms from which to teach listing, prices, discounts, etc. He displayed a large number of packages, papers, budgets devices, etc., to aid in the teaching of bookkeeping. He uses the stereopticon slides extensively in his commercial teaching. He uses the loose leaf ledger and similar books and papers. The time allotted was too short for the speaker to do himself, the subject or his audience justice. But nevertheless his subject was concrete, instructive, practical and progressive. He invents and makes many devices to aid in his own teaching some of which he brought with him to the convention.

A Lesson in Penmanship by E. C. Mills, Rochester Business Institute, Rochester, N. Y., was exactly what the title implies. Stepping to the board he gave for practice a compact oval movement exercise two spaces high which eventually he diminished to one and then sandwiched between each retraced oval a capital *A*. He exhibited cards about 8x15 inches in size upon which he mounts specimens from students each month to illustrate pro-



John J. Macfarlane, Philadelphia.

gress made. He had the convention practice just the same as though they were beginning students, and thus he gave a concrete demonstration of a writing lesson and at a good rate of speed.

FRIDAY AFTERNOON

This meeting was held in the Philadelphia Commercial Museum and the first address was delivered by W. P. Wilson, Sc. D., Director of the Museum. He said in part that it was the only Commercial Museum in the United States, and was organized in 1894. The raw products of the Chicago World's Fair formed a nucleus of the Museum. It comprises a collection of materials from the world in food, textiles, woods, minerals, etc. It also contains a very complete and practical Bureau of Information for the use of manufacturers, exporters, etc. This Bureau discovers where our products are needed and how they can be introduced and sold advantageously and profitably, so that when panics affect this country our manufacturers can ship abroad. The Museum also maintains a Bureau of Translation where correspondence in almost any tongue may be translated. Lectures to pupils from grades of Philadelphia are given

free, followed by a visit to and inspection of the products of a given country. The talk was descriptive, instructive and entertaining.

Industrial Philadelphia by John J. Macfarlane, of the Philadelphia Museum, proved to be an unusually instructive and enjoyable paper, clearly indicating that its author is a teacher of rare ability and "unconscious influence". He stated that Philadelphia was the greatest manufacturing city in the world, producing more manufacturing products than any state except six. The total yearly output was \$190,000,000. German emigrants were responsible for the textile industries of Philadelphia, having come to Germantown, now part of the great city. Philadelphia manufactures more textile values than Lawrence, Fall River or Lowell, the three leading textile cities of New England. The first spinning jenny was first exhibited in Philadelphia in 1875. The first calico was printed in the United States at Kensington near Philadelphia. The city of Philadelphia he said was the fourth city in the manufacture of cotton goods, and 90% of the upholstery is made in Philadelphia and surrounding establishments.

Furthermore, it is the largest locomotive center of industry in the world. 8,000,000 saws were manufactured last year with a value of \$5,000,000. Next to the Clyde river in Scotland, the Delaware river have the greatest shipbuilding industry in the world. The city of Brotherly Love manufactures more leather than any other city.

Heredity and environment contribute to Philadelphia's present greatness, and point to a still greater future. The speaker made it very clear that the Philadelphia Commercial Museum possessed an invaluable amount of available information for business people, not only in the city of Philadelphia, but for the service of any who might desire to write for it or pay the nominal price required.

Following this excellent talk the members were shown in a body



W. P. Wilson, Philadelphia.



M. H. Bigelow, Utica, N. Y.



E. C. Mills, Rochester.



L. B. Matthias, Providence.



Charles Currier Beale, Boston.



H. W. Patten, Philadelphia.

through the Museum where many things were shown, described and explained, making this half day's program one never to be forgotten by those in attendance.

SATURDAY MORNING

Psychology in Business Training, by John F. Forbes, Pres. American Drafting Furniture Co., Rochester, N. Y., Ex-President Deland University, Deland, Fla., proved to be a valuable contribution to the programme. He first paid a well deserved tribute to the pioneer commercial schools of this country because they discerned the need of an education that would enable people to perform their tasks in the best possible way. He made it quite clear that the subject of Psychology is being recognized in every calling and profession of any consequence today, and urged commercial schools to give it the consideration it deserves. In view of the fact, he said in substance, that we can not have a healthy brain without having a healthy body, he urged that we look first to physical and then to the mental.

He believes that commercial courses of instruction, as yet, are not professional in the sense that we use that term as applied to law, medicine, etc., because our work is not sufficiently broad and thorough, and he therefore pleaded for breadth and depth in our work.

SATURDAY AFTERNOON

Rapid Calculation, by D. A. McMillen, Banks Business College, Philadelphia, proved an excellent paper. He well said that readiness and accuracy in the handling of figures were of really more value to the accountant than bookkeeping—that it was easier to learn bookkeeping in the office than it was mathematics. He recommended that the teachers themselves become expert in the handling of figures in order that they may inspire their classes to higher effort and more thorough work.

The speaker then took up the method of presentation, showing a

spirited and vigorous enthusiasm as he dealt with various short cuts in arriving at results. His individual work showed a high degree of efficiency as a rapid calculator. And he furthermore convinced his hearers that he had given attention to methods, and not merely to results.

Methods of teaching Touch Typewriting' Albert L. Sanford, Winter Hill Business College, Somerville, Mass.

Preliminary. Get a point and make application of it.

What are we accomplishing?

Are we satisfied with results?

What are our aims? Greater accuracy than greater speed.

Equipment. Teacher, student, machine, desks proper height, text book shields.

Why shields are necessary.

Better training of fingers necessary to better typewriting.

Importance of starting properly. Either success or failure.

Details. Learn key board before operating machine.

Why? Perfect work All work finished and checked.

Demonstrate beginning Lessons.

Dictate beginning lessons. Count.

Fingering.

Advanced work

Sum up.

Emphasis. Fingering is chief point of paper.

The Banquet

The Banquet held in the palatial Hotel Walton Friday evening was one of the most enjoyable events we have ever had the pleasure of attending. The menu, the service and the speeches were first class in every particular. The toastmaster, Wm. McAndrew, Principal Washington Irving High School, New York City, proved a master in that capacity. Referring to the city of Philadelphia and its founder he facetiously remarked that Wm. Penn was the first commercial teacher, the first successful ad. writer and the first real estate man to sell 565,000 acres on the installment plan.

The first speaker was the Honorable Samuel W. Pennypacker, Ex-Governor of Pennsylvania, who remarked that when he was a boy he was taught formulas rather than grammar. He further stated that book learning was not the real basis of education, but observation and performance.

The second speaker, Honorable Rudolph Blankenburg, City Commis-

sioner of Philadelphia, captured the audience from the start with his wholesome appearance and wholesouled personality. The toastmaster in introducing him well said that he was the most cordially hated and loved man in Philadelphia—the man who does things worth while irrespective of person, opinion and sacrifice. The speaker said that people were always welcome in the city of Wm. Penn, and that if High School and University teaching were accompanied with more commercial training it would be better. Commercial education, he said, will simplify the vocabulary of our laws so they will be the more easily understood and be more efficiently and promptly executed. Teach our boys how much they can learn rather than how much they can earn. Commercial education can result only in good for this country of ours. Be honest, true and patriotic. The greatest inheritance is a good name. These were the gist of some of his many excellent remarks.

The third speaker, C. Stewart Patterson, President of the Western Saving Fund Society of Philadelphia, said we represent the dominant profession of today—the commercial. The time was he said that the pulpit and the press were the dominant force, but today the people are the real influence and the teachers are the ones who influence the people.

James T. Young, Ph. D., Director of the Wharton School of Finance and Commerce, University of Pennsylvania, said that the ideals of a University education were efficiency and culture, and that schools of Finance and Commerce were the final link in the great educational chain. Our success depends upon efficiency—upon ability "to deliver the goods." We need business men who are men, as well as men of business. We need to prepare our students in expression as well as in performance. We need to produce national men—men of breadth,



Eastern Commercial Teachers' Association Banquet, Hotel Walton, Philadelphia, Friday evening, April 17, 1908, 317 being present, besides the speakers.

Mr. W. P. Wilson, Sc. D., Director Philadelphia Commercial Museum, paid a tribute to Chinese business honesty and honor by relating the fact which he observed in his travels in the Orient that Chinese were found in charge of the money in all banks and hotels in Japan, China and the Philippines. He further stated that he knew of no country where the business honor is as high as in China. He well said the welfare of this country depends upon the commerce with other nations, and commercial schools influence the ideals of those engaging in this work.

Talcott Williams, LL. D., Philadelphia, Pa., was the last and youngest speaker on the well-filled intellectual menu. He said the common schools stand for education in general, the university for cultivation and the business school for opportunity. Students pass quickly from the common places of life to the highest places of trust. For fifty years our commercial teachers have been influencing the operations of business. Honesty he

said permeates American commerce, and business teachers have had a large part in this increased probity in business. The work of the business college is a great national asset. And finally he urged commercial schools and teachers to go on and add still greater influence to the worth of commerce in the future, feeling the touch of a still finer and higher honor. His remarks were not only practical, but inspiring by their eloquence.

The gastronomical menu which was served first was as follows:

MENU

Blue Points	Olives
Radishes	Consomme Britanniere
	Filet of Sole Tartare Sauce
	Chicken Cutlets with Peas
	Sorbet
Roast Tenderloin Beef,	Pique Financiere
	Green Peas
	Potatoes Chateau
Fancy Ices	Assorted Cakes
	Black Coffee

Officers for 1908.

President, E. M. Hull, Banks Business College, Philadelphia.
 First Vice-President, F. H. Read, English High School, Providence, R. I.
 Second Vice-President, E. L. Thurston, Utica, N. Y., Commercial School.
 Third Vice-President, T. J. Kisinger, General Secretary, F. E. Lakey, English High School, Boston.
 First Asst. Secy., F. P. Taylor, The Taylor School, Philadelphia.
 Second Asst. Secy., F. A. Tibbets, Providence, R. I.
 Treasurer, L. B. Matthias, Commercial High School, Bridgeport, Conn.
 Asst. Treas., Mrs. L. B. Matthias.

EXECUTIVE BOARD.

E. H. Norman, Baltimore, Md., Business College.
 Edward H. Eldridge, Simmons College, Boston.
 E. N. Huntsinger, Huntsinger Business School, Hartford, Conn.
 James Rea, Packard School, New York City.
 H. L. Jacobs, Rhode Island Commercial School, Providence, R. I.
 C. B. Post, Worcester Business Institute, Worcester, Mass.



F. G. Nichols, Rochester

LOVING CUP AND \$25.00

Treasurer, L. B. Matthias was presented with a beautiful Loving Cup by the members of the E. C. T. A., and it was also voted that he be paid \$25.00 yearly for his services.

An effort to change the method of nominating candidates for office from the Executive Board to the floor of the open convention was lost by a vote of 44 to 20. It probably would have won except for the ruling of the chair that it should go into effect immediately and thus undo and cast reflection upon the Board's work of this year, which was not the intention of the mover of the motion, Mr. M. D. Fulton. It is to be regretted that it was thus not decided upon its merits to the satisfaction of all. The election of officers therefore remains a formal affair.

No one deserves more at the hands of the E. C. T. A. for efficient, unselfish and unremunerated service than the General Secretary, Mr. F. E. Lakey, who labors in season and out, year after year, for the success and improvement of the association.

ATTENDANCE AND MEMBERSHIP.

The attendance and membership were the largest in the history of the association, the total membership reaching 469. Three hundred and seventeen sat down at the banquet, making it also the largest ever held, all of which is most gratifying.

THE PENMEN'S PARTING DINNER.

A most enjoyable and informal dinner was partaken Saturday noon by the following named penmen at the restaurant known as Nosebach's Casino: Saml. D. Holt, L. C. Horton, W. H. Patrick, W. J. Trainer, W. C. Bostwick, H. W. Flickinger, T. P. McMenamin, E. E. Kent, D. H. Farley, F. P. Taylor, A. N. Palmer, C. G. Price, W. H. Beacom, H. W. Patten, W. R. Hill, R. S. Collins and C. P. Zaner.

A PRIVATE FINALE.

Saturday evening Mr. J. E. Soule, the veteran engrosser of Philadelphia, gave a dinner in the famous Union League Club, of which he has been a member for 39 years, to Saml. D. Holt, the engrosser, and Charlton V. Howe, the engrossing and script specialist, both of Philadelphia, and your Editor.

Mr. Soule is not only a skilled engrosser but a man of most generous impulses and unusual accomplishments in many lines. He is about six feet two inches tall, weighs about 225 and is therefore splendidly proportioned. Although not far from 70 years of age, he is as straight as the best of us, and apparently 15 years younger.

He is a member of some twenty of the leading clubs and societies of the city. He



E. H. Norman, Baltimore.

has traveled much and expects to travel more. His home life seems ideal, his health perfect, his impulses generous. With all his contact with people in the world he is so modest that we were unable to secure a definite promise to favor our readers with a sample of his work. He demonstrates very clearly two things, which are, that the engrossing business may be made profitable, and that professional jealousy is unnecessary.

Mr. Holt and he have spent many an hour together behind gloves and in other heartful sports and games.

Mr. S. D. Holt, a pupil of your editor in 1890, and with whose work our readers are familiar, does a splendid engrossing business in the city of Brotherly Love. He recently built a fine house in an ideal suburban part of Philadelphia, where with his charming wife and baby girl, he is enjoying the fruits of his well-earned labors. Mr. Holt, like Mr. Soule, is generous to a fault, and a true man as well as a superior artist at the skilled art of engrossing and illumination.



James Rea, New York.

Regards to Root.

Philadelphia, April 23, 1905.

PROF. A. P. ROOT,

Sandusky, Ohio.

The professional penmen assembled at the Eastern Commercial Teachers' Association Convention in Philadelphia, April 18th, 1905, unite in extending their cordial wishes for your comfort and happiness, and trust that your days may be bright and many.

T. P. McMenamin	C. P. Zaner
H. W. Flickinger	E. E. Kent
D. H. Farley	L. C. Horton
S. D. Holt	R. S. Collins
W. H. Patrick	A. N. Palmer
C. G. Price	F. P. Taylor
W. H. Beacom	W. C. Bostwick
H. W. Patten	H. G. Healey
W. J. Trainer	John F. Siple

[For the benefit of those of our readers who do not know Mr. Root we will say that he is one of the pioneer penmen living today, who was contemporary with the Spencers, Flickinger, Ames, and others. He has ever been recognized as one of America's foremost penmen in execution, and as modest and conscientious as L. P. Spencer and H. W. Flickinger. Need, can we say more?—EDITOR.]

International Typewriting Contest Philadelphia, April 18th.

	Words	Errors	Pen.	Net.	Per Min.
Rose L. Fritz, Underwood	Dic. 2145 Copy 2591	24 23	105 115	2040 2476	90 16-50
New York City	4736	44	230	1516	

Students' Typewriting Contest.

Elsie Scott, Underwood	Dic. 1292 Copy 1449	47 29	235 145	1057 1301	47 11-50
Toronto, Ont.	2741	76	380	2361	
Minnie Muegge, Underwood	1338 1340	51 49	255 245	1083 1095	43 28-50
New York City.	2678	100	500	2178	
Florence P. Standcombe, Underwood	1157 1052	42 19	210 35	947 957	38 4-50
Somerville, Mass.	2209	61	305	1904	
Celia Shanrauth, Remington	1071 1247	55 36	275 150	796 1067	37 13-50
Brooklyn, N. Y.	2318	91	456	1863	
Ruby Plumer, Underwood	1257 1383	102 78	510 380	717 993	34 40-50
Somerville, Mass.	2640	180	900	1740	
Marion A. Bowe, Remington	1169 1314	148 152	740 700	429 554	19 33-50
Pittsfield, Mass.	2483	300	1500	983	

The Penman's Art Journal Trophy, a silver cup in the "World's Championship Contest" was won by Miss Fritz.

The Journal's gold, silver and bronze medals in the "School Championship Contest" were won as above by the Misses Scott, Muegge and Standcombe.



The International Shorthand Contest

The Shorthand Contest for the Eagan Cup and the Miner Medal which was held in Philadelphia on Saturday, April 18, was a great success. All records made in previous contests were broken. Six dictations of five minutes each were given at the following speeds, 160, 180, 200, 220, 240, 260. Nearly all the contestants for the Eagan Cup transcribed the 260 dictation, which was testimony. Several of the contestants had more than 10% of errors and were not listed.

The contestants who transcribed their notes with less than 10% of errors are the following:

Miss Nellie M. Wood, Boston, Mass.	Isaac Pitman
Mr. C. P. Gehman, Denver, Col.	Graham
Mr. Clyde H. Marshall, Chicago, Ill.	Success (Graham)
Mr. Charles W. Phillips, " "	Isaac Pitman
Mr. W. E. Newlon, " "	Graham
Mr. Sidney H. Godfrey, England	Isaac Pitman
Mr. Walter R. Duryea, N. Y. City	Graham
Mr. Robert R. Brott, Washington, D. C.	"

For the purpose of computation the Committee deducted one word for each immaterial error; and at the 260 speed three words for each material error; at the 220 speed five words were deducted for each material error; at the 180 speed seven, and at the 160 speed eight words. With these deductions the results were as follows:

For The Eagan Cup

	Words	Material Errors	Immaterial Errors	Deduction	Net Speed per minute
Nellie M. Wood	1301	7	14	35	253
C. P. Gehman	"	14	33	75	245
Clyde H. Marshall	"	18	36	90	242
Charles W. Phillips	"	19	54	111	238
W. E. Newlon	"	47	84	225	215
Sidney H. Godfrey	1100	16	12	92	201
* Walter R. Duryea	900	4	7	35	173

* Also transcribed 260, but had over 10% of errors.

For The Miner Medal

	Words	Material Errors	Immaterial Errors	Deduction	Net Speed per minute
Clyde H. Marshall	1301	18	36	90	242
Sidney Godfrey	1100	16	12	92	201
Walter R. Duryea	900	4	7	35	173
Robert R. Brott	800	32	38	294	101

In the Lake George Contest of 1888, Mr. Dement wrote for five minutes on testimony at 268 words a minute with 68 material and 36 immaterial errors. At the same Contest Mr. Fred Irland wrote 262 words a minute with 60 material and 92 immaterial errors. The Contest in Philadelphia was practically the same speeds as these records but the percentage of accuracy was very much higher.

The C. C. T. A.

To Progressive Commercial Teachers of the United States:—

All indications in regard to the convention to be held at Davenport, Iowa, June 17-20, point to one of the largest and most successful meetings ever held by the Central Commercial Teachers' Association. The program, as planned by the Executive Committee, is broad and the leaders are educators of National reputation. Among others, Mr. A. F. Sheldon of the Sheldon School of Chicago, will deliver an address upon the subject "Psychology Applied to Business." This paper will be discussed by leaders in our Association.

There will be a "school championship contest" for the One Hundred Dollar Brown Prize Cup, Friday afternoon, June 19th. This contest is open to all students that began the study of type writing after April 1st, 1907, providing their instructors or the proprietors of the school attended, belong to the C. C. T. A. Anyone wishing a copy of the rules may receive the same upon application to Mr. R. H. Peck, Chairman of

the Executive Committee, Davenport, Iowa. There will also be demonstrations on the typewriter by Miss Rose L. Fritz, Mr. Bleasdale and Mr. Trefzgar.

A ride on the largest pleasure boat on the Mississippi has been planned for Thursday evening. Supper will be served on the boat. A trip through the Government Island has also been planned as one of the features of the convention. You cannot afford to miss these.

The program will be published in full in all of the leading school magazines in either the May or June issues.

Let us all plan to go and take our teachers with us. It will broaden their conception of the scope of the work accomplished by the Central Commercial Teachers' Association, and at the same time, give them a splendid outing. You can afford to close your school for the Thursday and Friday sessions.

Yours truly,

G. E. KING,

Pres. C. C. T. A.

Cedar Rapids, Iowa, Apr. 20, 1908.



H. W. Flickinger, Philadelphia.

D. C. F. Official Report.

THE WATERLOO BUSINESS COLLEGE,
A. F. HARVEY, A. M., PRESIDENT,
WATERLOO, IOWA, April 25, 1908.

MR. C. P. ZANER,
COLUMBUS, OHIO.

DEAR MR. ZANER:

It may be of interest to you and your readers to know that the Federation report is now nearly ready for distribution and we hope to have a copy of it on your desk in a short time.

There have been some unavoidable delays in getting out this report but I do not wish to lay blame upon anybody. The reporters have worked faithfully and the printers are pushing the work as rapidly as possible.

The report will contain many interesting features. It will show a total net enrollment of 484 as against 464 for last year, making a net increase of 20. These figures may be changed slightly as a few names are yet to be verified.

In the different sections the Managers take the lead as indicated below:

Managers, 180; Shorthand, 122; Penmen, 122; Business 105; High School, 46; Total 575; Less Duplicates, 91; Net Total 484

The membership is distributed among 37 different states, besides the District of Columbia, Canada and Mexico. It shows that the Association has become more than national. It is really American. Pennsylvania leads with a total enrollment of 112. Ohio comes second with 61, New York third with 47, Illinois fourth with 41.

Of the cities furnishing the largest enrollment are the following:

Pittsburg, 43; Chicago, 25; New York 21. The total enrollment by states is as follows:

Arizona, 1; Arkansas, 3; California, 5; Colorado, 8; Connecticut, 6; Georgia, 1; Illinois, 41; Indiana, 13; Iowa, 11; Kansas, 4; Kentucky, 14; Louisiana, 3; Maine 2; Maryland, 8; Massachusetts 17; Michigan 25; Minnesota, 5; Missouri, 16; Nebraska, 5; New Hampshire, 1; New Jersey, 9; New York, 17; North Carolina, 1; North Dakota, 2; Ohio, 61; Oklahoma, 1; Oregon, 4; Pennsylvania, 112; Rhode Island, 5; South Carolina, 1; Tennessee, 5; Texas, 3; Utah, 2; Virginia, 1; Washington, 5; West Virginia, 10; Wisconsin, 17; Canada, 2; Mexico, 1; District of Columbia, 2.

Many members of 1907 have not renewed their membership while a large number of new names are found in the roll of 1908. Let us all work together to retain all these names on our roll and add many new ones to our coming session.

Yours truly,

A. F. HARVEY,

Editor-in-Chief of the Official Report



PRACTICAL FINANCE

R. J. BENNETT, C. A., C. P. A.,

DETROIT, MICHIGAN,

Principal Detroit Business University.

Instruments of Credit

In order to do business it is necessary to have funds; in order to get funds it is necessary to borrow, and in order to borrow it is necessary to have credit. What business man or firm can carry on business without making use of borrowed money? Unless they have unlimited means it becomes necessary sooner or later to rely upon the aid of the money-lender in order to do business. This necessity leads up to the means provided for securing funds.

In former articles I have made mention of the different kinds of money provided by the U. S. Government, as well as of the Independent Treasury and its methods of providing funds. We shall now devote our attention to another method of doing business in which money (currency) forms but a very small part. There may be a billion dollars in the U. S. Treasury while the banks are greatly in need of funds; or the banks of the country may have unlimited reserves in their vaults without the chance of making loans. And yet, these funds may pile up while business is booming on the strength of credit and the use of credit currency. This, however, may be the extreme since banks are always willing to loan their funds on good security while the U. S. Treasury never hesitates to come to the relief of the money market when occasion demands.

Transfer of Credit. It is said that more than 90 per cent of the world's business is done on credit—that is, without the use of currency. What is known as *cash* in most cases consists of checks, bank drafts, express money orders, etc., which are only a transfer of credit. The drawer of a check has a credit in the bank which he transfers by simply giving written directions to that effect, while the bank which sells its draft transfers its credit in some reserve book to the person mentioned.

For the purpose of making transfer of credit funds several classes of instruments have come into vogue, each adapted to some special use or to the transfer of some special form of credit funds. These consist of bank check, bank draft, cashier's check, certificate of deposit, postal money order, express money order, circular notes, traveler's letter of credit, telegraph money order, interchangeable bank money order, bond coupons, etc.

These are convertible into money on demand. There are those which may be used in the transfer of credit among merchants, or as a means of providing credit either from banks or individuals. They are promissory note, bill of exchange, order, due bill, I. O. U., receipt, credit note, long term note, secured contract or lien note, bond, mortgage, chattel mortgage, shares of stock in a corporation life insurance policies, book accounts etc.

There are also certain personal characteristics that enter largely into the granting of credit. These are good-will, habits, position, reputation, integrity, ability, etc. I shall devote the remainder of this article to the discussion of one of the methods of providing funds which may prove interesting and instructive.

Corporation Bonds

For long time loans, corporations make extensive use of bonds of different kinds and tenor. In the study of securities the student of finance finds herein ample food for thought and investigation. Bonds are known as general mortgage bonds, blanket mortgage, real estate, guaranteed, consolidated, collateral trust, equipment, car trust, debenture, income, etc.

Bonds differ also in the contracts of payment, as gold bonds, legal-tender, coupon, registered, sinking fund, instalment, redeemable, irredeemable, convertible, refunding, etc. Many of them are based on personal security and either "guaranteed" or "indorsed". Others are based on real estate security, but in most cases the bonds take their names from the character of the property against which the lien runs.

Real Estate Bonds. These bonds have as security for payment some form of real estate, and the lien may be first, second or third mortgage. Sometimes "land grant" bonds are issued by railroads, based on the security of land granted by the Government.

General Mortgage Bonds. These bonds have for security a mortgage on the entire property of the corporation, and differ but slightly from the above. These are used instead of one kind of bonds on the security of one property.

Blanket Mortgage. If mortgages have already been given on particular parts, and subsequently another mort-

gage is given for security of a new issue covering the whole property, the new general mortgage is called a "blanket mortgage." That is, it is a mortgage which covers the properties held as security for the payment of all previous issues.

Consolidated Mortgage. Several independent properties or corporations may be consolidated. Each of these companies consolidated has creditors to be paid and the new company has need for new funds. In order to provide for the redemption of bonds outstanding against the old companies, as well as for financing the needs of the new one, the whole debt is consolidated and bonds are issued under a common security to this end. A consolidated bond, therefore, is one of an issue secured by a general mortgage on properties consolidated, the purpose of the issue being that of refunding the outstanding obligations of the several concerns combined. Sometimes a municipality will consolidate several debts or improvements and issue bonds to cover the entire list.

Divisional Bonds, or bonds of subsidiary companies. Railroads like the Pennsylvania system and the New York Central, are largely made up by uniting or consolidating a number of smaller companies. The New York Central was organized in 1854 by uniting seven or eight smaller lines.

The New York, New Haven & Hartford is another example of this kind. At the time of consolidation each road generally has already several bond issues outstanding which become a part of the new consolidated system. These roads become part or divisions of the new system and their separate bonds are called "divisional bonds".

Collateral Trust Bonds. The bonds previously mentioned have liens on some kind of real property, while this class of bonds does not. The collateral trust bond is similar to a collateral note. The security given for the payment of same may be stock or bonds of other companies, or mortgages on real estate. These securities are placed in the hands of a trustee to be held in trust for the payment of principal and interest, and accompanying them is a trust contract which provides for their sale in case of failure of the one issuing the bonds to make payment when interest or principal comes due. The trust contract as a rule allows the maker to substitute securities of equal value, in case he wishes to use or dispose of any part of those originally deposited with the trustee. The discretion of the trustee, however, must be exercised in determining the sufficiency of substitution. The weakness in this class of bonds is in the possible fluctuation of the collateral hypothecated.

(Continued on page 31.)



PRINCIPLES AND PRACTICE IN EXPERT ACCOUNTING

R. M. BROWNING, C. P. A.

SADLER'S BRYANT & STRATTON BUSINESS COLLEGE,
BALTIMORE, MD.

Executorship Accounts.

The keeping of this class of accounts constitutes what is known as Estate Accounting. There is probably no branch of the general subject of accounts with which our fraternity is less acquainted than this, due largely to the fact that comparatively few text books in use in Commercial Schools touch the subject at all, and those that do give any consideration whatever to it treat it as though it abounds in mystery and belongs entirely to the realm of the expert.

While it may not be considered within the ordinary scope of the Commercial Course to treat this very important subject extensively, there is no excuse for a lack of at least a speaking acquaintance with it on the part of the Commercial Teacher. In fact, the more we consider the relation of the Commercial Teacher to Accounting in general, the more we are impressed with the importance and, I may say, the absolute necessity of a training so broad that our teachers may be qualified to outline the general features involved in the accounts of any regular line of business.

It is quite true that the larger part of this work is done by public accountants; yet there are many positions in Trust Companies and other fiduciary institutions wherein the accounting features demand the same general qualifications open to graduates from the Commercial School. We teachers, therefore, ought to have such knowledge of this branch of Accounting as will enable us to outline to the applicant for a position in such institution such of the general features of these accounts as will enable him to feel that his lot has not been cast among strangers in a strange land.

I am not going to attempt in this article to discuss in minute detail all of the features that arise in connection with this subject, but rather to point out some of these and indicate where more extensive information concerning them may be obtained.

One of the most important features of Estate Accounting involved in large number of Executorship Accounts is the division and accounting of Principal and Income. Volumes are written on this subject, so great is considered its importance; therefore, it is clearly apparent how futile it would be for me to attempt a general discussion of the subject here. The questions, "What is Income?" and "What is the Principal of an Es-

tate?" are very important ones for an accountant to determine. These questions are sometimes so complicated that the highest courts of the land are called upon to finally answer them; but, ordinarily, the question is not a difficult one. A careful study of this feature and a thorough knowledge of accounts will generally enable anyone with reasonable care to properly set up the accounts for an Executor under ordinary conditions.

The starting point for the accounting of any Executorship is the Inventory of the Property furnished the Executor. If he is dealing with one Estate only, the plan is to open up accounts representing the Estate Assets separately and credit the General Estate Account for the total; then charge the Estate Account for the total of the Liabilities and credit the various Liability Accounts. The question of Principal and Income does not have to be considered at this time, because all of the items included in the Inventory, together with the Real Estate of Record, which is not usually included in the detailed Inventory, form the Corpus of the Estate. The question of Principal and Income arises afterwards where there is a provision by will or deed of trust making special disposition of the Income. Ordinarily, where there are no matters of complication, Income, such as Interest on Bonds and other Investments accruing up to the date of the Executorship, is considered part of the Corpus or Principal of the Estate; that accruing afterward, as Income.

There are many nice points to be decided, however, in connection with Expenditures on various elements of the Estate, whether chargeable to Income or to Principal. For a further consideration of this feature I would refer you to "Weiss on Principal and Income," which may be obtained from the Accountancy Publishing Company, New York.

Once the Accounts are opened it is a comparatively easy matter to keep them. Some Accountants suggest a general Increase and Decrease Account in which is entered the Increase and Decrease of the Property included in the Inventory, whether from Sale or other general increment or Depreciation.

In preparing the Executorship Accounts for Court, the final Summary should contain a charge to the Executor for the Inventory as originally filed and any increases thereto. The Executor should be credited for all

authorized Expenditures and any decrease in Property included in the original Inventory. These charges for Increase and credits for Decrease should be accompanied by detailed schedules showing where these Increases and Decreases have been realized or suffered. The Balance of this Summary will show the amount due the Estate which should tally exactly with accompanying schedules of Property, as in the hands of the Executor.

In Trust Companies where there are many Estates involved, it would be almost impossible to open up and keep detailed Property Accounts for all of them. They, therefore, have to resort to other means, and usually carry what is termed an Estate Ledger in which is recorded, under the heading of each Estate held in Trust, the Property involved. In addition to this they carry Income and Principal Ledgers in which are kept respectively the general Income and Principal Accounts of the various Estates. These Ledgers really show the Cash Receipts and Expenditures on account of Principal and Income by Estates, and whatever changes are made from time to time in the Corpus of the Estate are noted in the Estate Ledger, which is kept as an auxiliary book with full and complete details of such changes. The Cash Book may be provided with columns for Principal and Income, or as in some cases separate Cash Books are kept, one for Principal and the other for Income exclusively. Full details, concerning the setting up of Executors' Accounts for submission to the proper authority may be obtained from "Hardeastle's Executorship Accounts," which also may be purchased from the Accountancy Publishing Company, New York.

I submit herewith a problem in Estate Accounting, set at a Maryland Examination in 1905, the solution of which will be given in the September issue of THE BUSINESS EDUCATOR, provided the publisher of this paper will permit me to use sufficient space in that number. I should be glad, indeed, to receive from the readers of THE EDUCATOR solutions to this problem. It is the last that I shall have the pleasure of presenting in connection with this course.

PROBLEM FOR SOLUTION.

John Jones died on December 31, 1903, leaving his estate in trust to A. B. for the benefit of his widow during her life and at her death to be divided between two nephews. The inventory of the estate shows the following assets and liabilities on the day of his death. The trustee took possession on January 1, 1904:

Cash in Exchange Bank	\$ 4,200.00
Cash in House	300.00
Cash on deposit with State Trust Co., at 3% from Oct. 1, 1903, payable quarterly	15,000.00
Household Furniture and Effects	6,000.00
Real Estate, Dwelling	11,000.00
Real Estate, Warehouse	12,500.00
\$20,000 U. S. 4% Bonds, appraised at 135	27,000.00

(Continued on page 30.)



PRACTICAL ENGLISH

F. M. ERSKINE,

Principal Commercial Department, Grand Prairie Seminary,

ONARGA, ILL.

Prepositions, Continued.

ON, UPON.

These are almost synonymous, though *upon* is sometimes preferable where motion into a position is implied, thus retaining the meaning of up on. The people gathered upon the housesteps. Let us go up on the roof. The bird alighted on the roof.

ABOUT, AROUND.

Around and *round* are used synonymously. *About* and *around* are often interchangeable. The earth revolves *about* or *around* the sun. The difference lies in the fact that *around* keeps closer to the idea of encircling, while *about* may mean here and there. We build a fence *around* a field. We travel *about* the city.

ACROSS, ALONG

Across conveys the idea of motion at right angles, as indicated by the word itself, a *cross*. *Along* may mean parallel to. We go *along* the street and *across* other streets. However, we say we go *across* a bridge when in fact we go *along* it—an expression derived from the fact that we are going *across* the stream. A man walks *through* a forest; a bird flies *over* or *across* it. We walk *across* or *over* a rug in passing *through* a room.

BESIDE, BESIDES.

Beside has much the same meaning as *along*; meaning near by or parallel to. A path *beside* the stream. *Besides*, as now used, can mean only in addition to. I have much property *besides* this which you see.

BETWEEN, AMONG.

Between is derived from the Anglo-Saxon *be*, meaning *by*, and *tween*, *two*, and so can be used only in reference to two objects or groups. In the phrase, between two trees, *two* is unnecessary as *between* could not be used if there were more than two trees. *Between* rows of trees, would mean that there was a row of trees on either side. *Among* refers to more than two. The house stood *among* trees.

UNDER, BENEATH, BELOW.

These words are interchangeable in many cases, but the following illustrations show instances where one or more of them cannot properly be used. He is in the class *below* me, indicates grade. He is in the class *beneath* me, indicates inferiority. A ship goes *down* the river; a tunnel

goes *under* it; fish swim *below* or *beneath* its surface. A bridge trembles *beneath* a heavy load, not *under* it. A child may be *under* our care, not *below* or *beneath* it.

Toward and *towards* are synonymous, though possibly *towards* is used more commonly.

Until and *till* are interchangeable in all cases.

Out should not be used as a preposition. It fell *out* of the window; not, *out* the window.

The following exercise is designed to give thorough drill on the prepositions given in this and the preceding article.

CLASS DRILL.

Which of the prepositions in italics should be used in these sentences? In some cases more than one may be used correctly, but even then one may be preferable to the other.

1. Plants absorb moisture *from-out* of the air.
2. He is active *in-for* the cause of temperance.
3. There are other items to be added *to-with* the account.
4. He is an agent *for-of* the company *in-for* selling reapers.
5. We agree *with-to* the terms you propose.
6. We agree *between-among* ourselves.
7. We were alarmed *by-with* the news of his failure.
8. We contrast one object *with-to* another.
9. The wagon is drawn *by-with* horses *along-down-up* the road, *across-through-over-around* the field, *across-through* the woods, *in-into* the barn.
10. I employed him *on-upon* the farm.
11. His entrance *into-among* the company was scarcely noticed.
12. We need his help *in-with* the enterprise.
13. To develop the photographic film, it must be immersed for a certain time *under-in* running water.
14. I suddenly came *on-upon* an open glade in the forest.
15. No one was standing *beside-besides* the accused man. (Justify the use of either word.)
16. We rowed *around-about* the island.
17. He purchased the goods *from-of* Brown & Co.
18. To require injury *with-by* injury is human, but not Christian.
19. I will take revenge *on-upon* my enemy.
20. I satisfied myself *upon-by* inquiry that the natives were satisfied *with-by* our gifts.

21. We will start, then, *on-upon* Monday.

22. The money is not adequate *for-to* the purpose.

23. Ten shares of stock have been allotted *to-for* you.

24. *By-with* great labor were these samples collected.

25. I was amazed *by-at* such reckless daring.

26. Anger *with-at* the insult prompted the reply.

27. He was disturbed by great anxiety *for-about* the future.

28. Please search *for-after* the paper you had yesterday.

29. I saw it *on-upon* your desk this morning.

30. The pencil rolled *under-beneath-below* the typewriter.

31. Will you accept our note *for-at* sixty days?

32. I inquired *after-about* his health.

33. Switzerland is the buffer state *between-among* the other countries of western Europe.

34. The vase was broken *to-in-into* pieces.

35. In debate it is sometimes well to be candid *to-toward-towards* your opponent.

36. The fire spread so rapidly he was unable to carry anything *from-out* of the house.

37. Heat changes water *to-into* steam.

38. A flag hung *over-across* the street.

39. He ventured out too far *on-upon* the thin ice.

40. He belongs to the senior class *at-of* Yale.

41. I met him several times while walking *about-around* the town.

42. I saw no labor-saving devices *around-about* the office.

43. We were discouraged *by-at* with the failure of the machine to do the work.

44. He made the journey *across-over-along* the country from New York to Seattle.

45. Articles of copartnership contain the agreement *of-between-among* the parties.

An Explanation.

Your Editor, who has never been accused either of being cross eyed or of drinking to excess, nevertheless, got his mental faculties twisted when he made the mistake of placing Mr. Browning's article, entitled Factory Accounting, under Mr. Bennett's article, entitled The Bank Statement, under Mr. Browning's heading, in the departments of Practical Finance and Expert Accounting in the Professional Edition of THE BUSINESS EDUCATOR for April.

Robert College

CONSTANTINOPLE, March 19, 1908.

EDITOR BUSINESS EDUCATOR:

In the 6th line, 2d column, page 36, March issue the word "Armenian" should be "Armenian." As the weight of the last half of my article turns upon the point that there is very little American commerce here, this substitution makes the article inconsistent.

Very respectfully,
I. O. DWYER.



DEPARTMENT OF

TYPEWRITING

A. C. VAN SANT,

OMAHA,

NEBRASKA.

The Educational Value of Typewriting

BY ELIZABETH VAN SANT, OMAHA, NEB., PRINCIPAL, VAN SANT SCHOOL OF SHORTHAND AND TYPEWRITING.

The study of typewriting is now recognized as having a distinct educational value. To reach success the student must either possess or acquire, at least in a degree, three important mental qualities—concentration, attention, and continuity.

In the early practice, before the student has learned his keyboard, he can not let his mind wander for a single instant, or he is in danger of making mistakes. If he is required to produce perfect pages, the mental discipline is excellent. He must gain an almost complete mastery over his mental and physical movements to reach the required results.

In his later work his powers of attention and observation are called into play. After his keyboard has been mastered, the mere act of striking the letters becomes more or less mechanical, but before this stage is reached he is usually through with repetition and is doing original work, either copying from new matter or transcribing his notes. Then it is that he must give to his work all the attention of which he is master if he would accomplish the greatest amount in the shortest time.

Continuity is also developed; for the student must not only concentrate and give his attention to the work in hand, but he must often yield himself to prolonged efforts along the same line. The school course itself furnishes ample opportunities to test the student's powers of continuity, but the business world often lays heavy demands upon his power to continue his efforts along a given line.

The development of these faculties is in the truest sense education, for no one, no matter how gifted, can make a success if he is deficient in these three qualifications.

In the matter of spelling alone, the student's drill is constant. His early practice, whether it be words or sentences, is a continual drill along this line. He will, whether he wishes or not, become informed on the spelling of many words which he did not know before. When he begins to transcribe from his notes he will be forced to decide for himself upon the spelling of every word he writes, and if he has any

pride and ambition he will endeavor to produce work accurate in this respect. An excellent corrective for poor spelling is to require the student to write on his typewriter several lines of each word he misses in his transcripts. This requires him not only to exercise his mental powers to properly direct his fingers, but it also trains the fingers to naturally and easily strike the letters in the proper succession. A good typewriter operator does not consciously spell one word in a hundred, but simply thinks the word and the sub-powers of the brain act without effort and the result is accurately spelled work.

And not only in spelling, but in the use of good English and in punctuation the typewriter is a constant educator. Every page of matter which is copied from print is an unconscious lesson in English. Every letter the student transcribes forces him to think out the structure of the sentences and to decide upon the punctuation necessary to bring out the meaning. It is a source of surprise to teachers to observe the rapid progress of their students in the use of English, when so little time is directly devoted to the study in the ordinary commercial school. The education given him in this line is similar to that received by the boy who goes to work in a printing office. There is no English education which more completely covers every detail than that given in the setting of type, the reading of proof, and the correction of errors made. But the work of the typewriter operator is not inferior, for in a sense the student sets his own type, reads his own proof, and must correct his own errors. In addition he must also edit his own copy. A small part of his duty may be copying from printed matter, but the majority of his work is transcribing his notes. In doing this he must interpret and translate as he goes, correct grammatical errors, if any, and be on the watch for inaccurate statements or loose grammatical constructions.

Typewriting may be called an exact science. A student of shorthand may be able to "bluff" his way through his shorthand classes, and even may succeed by these tactics in the business office, if he is clever, but when it comes to his typewriting it speaks his own language. He may be able to write one stem for another in shorthand, or put his hooks on the wrong side of the stem, and if the transcript

is accurate no one will be the wiser. But in his typewriting there is no such thing as concealing a mistake. His work is either right or wrong; it is either neat or untidy, and cleverness will not take the place of accuracy.

In pen-written work punctuation may be slighted, even bad spelling can be concealed by careless writing, but in typewriting every detail must receive due consideration. The points which have been allowed to remain in a haze must be cleared up, and the student must either find out what is right and what is wrong, or go on record as ignorant.

As a character builder typewriting has its place. To do neat and accurate work requires the exercise of patience and self-control.

Fortunately the young people who are in the commercial schools of the country are generally ambitious to make a success of their work. The course differs from the ordinary public school course in that the reward for success in the commercial school is a salaried position, which few young people scorn.

Expert Accounting—Continued from page 28.

\$10,000 Georgia & Alabama R. R. Co. 5% Bonds, appraised at 110.....

5,000 Shares Green Gold Mining Co. Stock—par — \$5—\$2.50 per share paid in \$1.25 per share called, to be paid January 10, 1904

Sundry debts due the deceased..... 7,000.00

Sundry debts owing by the deceased..... 3,200.00

Jones was a special partner in a commission house of Brown & Jones at the time of his death, and when the accounts of the firm were made up to the date of his death it was found he was entitled to \$2,740.00 for profits and \$25,000.00 for capital, but the capital was to remain in the business for two years at 5% interest, to be payable semi-annually.

The warehouse was rented for \$1,000.00 per annum, payable quarterly on February, May, August and November, 1st. Interest on the U. S. 4% Bonds payable quarterly, January, April, July and October 1st. Interest on the Georgia & Alabama Bonds payable January and July 1st.

The funeral expenses amounted to \$500.00, and the probate fees and collateral inheritance tax to \$4,000.00.

The income of the estate is to be paid quarterly to the widow, who is to have use of the dwelling and household furniture during her life.

Assume the receipt of the income when it becomes due, the receipt of the debts due the estate and the payment of the debts due by the estate on January 10 and the payment of the income to the widow when same is due.

Prepare for the trustee a form for cash book, write same up to July 2, 1904, and make out statement of account of trustee with estate as of that date.



Practical Finance—Continued from page 27.

Equipment Bonds. This bond has for its security a mortgage on personal property, usually the "rolling stock" or equipment of a railroad or the machinery of a manufacturing plant. This class runs for a short time and is used quite extensively by companies who have not sufficient funds to provide the machinery or equipment needed. The company makes arrangements with the manufacturer or seller to take in payment bonds at a fairly high rate of interest and secured by a mortgage on the property purchased.

Car-Trust Bonds. This form of bond is used extensively among railroads. A car-trust is a company which purchases cars from a manufacturer and sells them to railroads on the installment plan. The cars are leased by the car-trust to the railroads on the lease-purchase plan. That is, when a definite number of rent payments are made by the railroad company it shall become owner of the cars, but until such time they remain the property of the car-trust. The car-trust bond is an obligation given by the car-trust company, the securities for which is the cars rented to the railroad, the payment of the bonds being secured by the payment of rent.

Debenture Bonds. The word debenture means debt and might logically be applied to any kind of credit instrument. Debenture bonds are extensively used and probably the least understood of any issue of bonds that may be made. There are two kinds of "debenture bonds", those of financial companies and those of railway companies each differing very materially from the other.

The debenture bond of a financial company is a form of collateral trust or credit obligation, and is secured by the Deposit of bonds and mortgages owned by the company. These "debentures" are used to raise funds for permanent use in the purchase of other bonds and mortgages, which may again be used as a security for a further "debenture" issue. They are considered first class investments. The securities may consist of mortgages, municipal bonds and warrants, etc., and in most cases the security so deposited is listed on the back of the bonds.

Railroad companies issue a form of bond called a "debenture" which is quite different in character. These bonds very often have no security for the payment of interest; many times the principal also is unsecured. The payment of interest is dependent on the surplus net earnings of the road. Instead of being a first lien on the properties and income of the road, they are a last claim, and stand in a rank inferior to all other bonds of the company. They are in some respects

inferior to the unsecured short-time credit obligations of the road; they lack the advantage of paper maturing at an early date, and have little or no advantage from contracts of security.

Income Bonds. An income bond is one, the interest on which is payable out of the surplus net earnings of the company issuing it. The interest therefore is contingent on a remainder of earnings after the payment of all expenses, cost of maintenance, taxes, interest, rentals, and other fixed charges. If there be nothing left, then the company is under no obligation to pay interest for the year. The interest, however, may be made cumulative—that is, while there is no obligation to pay interest if there be no funds with which to do so, yet the amount of interest contracted for, cumulates as a charge which stands ahead of all dividends on the common or preferred stock. The income bond usually has the payment of the principal secured by a mortgage, which, although junior to other mortgages, gives to the income bond-holder a rank ahead of the general unsecured creditor.

The reader who is familiar with work on Finance will recognize a few extracts from well known authors.

Report of Isaac Pitman, Short-hand Teachers' and Writers' Association of New York City, March, 1908.

The principal feature of the evening was Mr. H. W. Hammond's lecture on "English Style for Business Letters." The speaker prefaced his address by quoting the employment managers of the typewriter companies to the effect that beginners were not wanted, or were paid about \$5 a week, simply because they did not know the business style of printed English, and the difference between knowing business English and not knowing it meant that much difference in salary. The shorthand and typewriting of beginners were as a rule satisfactory. But nowadays when every other girl knew shorthand and typewriting, the distribution of positions was becoming restricted to those only who knew the style of Business Correspondence. The speaker traced the evolution of business writing from Assyrian sources through a genuine business letter found baked upon a brick, utterly devoid of punctuation, capitalization, or display.

The question was asked by Mr. Earl Tharp, Wood's Seventh Ave. School, whether time was not saved by abbreviating, and the speaker brought out the fact that the physical restrictions of the typewriter required that there should be, among many other words, no abbreviating of the names of the months or the words "instant," "ultimo," "proximo" etc. He gave as authority for this his own experience as well as Mr. David H. O'Keefe's statement that he had had the matter worked out by Miss Rose L. Fritz and discovered that the economy in typewriting speed was very considerable where the abbreviations were used, legibility and neatness increasing. This was due to the fact that a skilful typist could write three additional letters during the time used for striking the shift key.

JOHN A. SHEA,
Local Secretary.

Outline for Teaching Advertising.

The following outline is original and followed by Mrs. Nina Pearl Hndson Noble in connection with her English work in the Salem, Mass., Commercial School. She explains in detail the use of the various styles of advertising, the following providing material for about two lessons.

Advertising.

1. LETTERS.
 - a Serial or follow-up or circular.
 - b Double or return postal.
2. NEWSPAPER.
 - a Want—lost and found—barter and exchange.
 - b The follow-up ad.
 - c Display ad. (From 1/2 to 1 page.)
3. BOOKLET.
 - a Catalogues.
 - b Price lists.
 - c Two and three page pamphlets.
4. MAGAZINE.
 - a Serial.
 - b The pen and ink cut.
 - c The wash drawing.
 - d The electrotype or phototype.
 - e The colored lithograph.
 - f Cover designs and inserted sheet.
5. BOARD.
 - a Display signs. (Ground Raised)
 1. Simply the name.
 2. Special picture and name.
6. PACKAGE.
 - a Use of checked box.
 - b Use of fancy covered box.
 - c Tinsel.

Ralston's Breakfast Food
Cox's Gelatine
Nabisco, Lowmey
Sanborn's Coffee
7. PLACING THE GOODS IN A PROSPECTIVE PURCHASER'S HOUSE.
 - a Flairs.
 - b Wash-wringers.
8. NOVELTY.
 - a Calendars. (desk, wall)
 - b Blotlers, thermometers etc.
 - c Rulers.
 - d Telephone lists.
9. IMPRINT.
 - a Letter-heads and envelope imprint.
 - b Publisher's imprint on books.
 - c Apothecary's imprint—Photographer's imprint.
10. TRADE MARKS.
11. DEMONSTRATION.
 - a By demonstrators at food fairs.
 - b By demonstrators at individual stores. (pyrography)
12. SCHOLARSHIPS AND SPECIAL PRIZES. (Book-contests.)
13. DECORATIVE.
 - a Flags. (Merchants' week)
 - b Booths.
 - c Special cars. (Circus)
14. FIELD-MEN, SOLICITORS AND AGENTS.
15. ADOPTION OF ONE SIGN FOR ALL.
 - a Baker's Cocoa Woman.
 - b Phonograph His master's voice.
 - c Quaker oats Quaker
 - d Kennedy's crackers The inner seal.
 - e Douglas shoe Douglas.
 - f Cream of wheat Negro
 - g Queen Quality Princess Louise.
16. STREET CAR.
 - a Change each week.
 - b Change once in six months.



SCHOOL ADVERTISING

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL

Seattle, Washington.

How to Create a Demand.

The builders of business are those who create the demand—who make a want where contentment lodged before. This demand can be scientifically, surely, naturally brought about.

We must realize, first of all, that an appeal to the reason, the judgment, the intellect, will not, in the average person, make the want appear. It is only through an appeal to the emotions that a desire can be stimulated. In this lies the great weakness of "reason why" copy explained in a previous article.

Suppose, for instance, Mrs. Woman goes down town, sees smoking jackets marked down. Has long wanted one for hubby. Reason and judgment say "Buy". The reduced price will fill the demand already existing. The low price will not make her crave a jacket as a household fixture.

We shall go about creating the demand in another way. Let us analyze the smoking jacket. Who buys it? A woman probably. A married woman or one-about-to-be. She buys it for a man. Buys it to keep him home, where he ought to be.

So we will trim up a home scene in the window fireplace—easy chair—slippers—smoking-jacket conspicuous. She thinks "How comfortable"—that jacket would keep my husband at home. Here is something that touches the heart—her emotions are at work. She wants the jacket and she is going to have it, and she is going to have it now instead of waiting until some later time. Happiness is hard to defer.

I should like to say here that much of our general advertising practice in mercantile circles, and with some schools as well, is insane and suicidal. The people are taught and encouraged to put off buying. "Don't buy today—it will be cheaper tomorrow," and so they sit like vultures on the fence, waiting for someone to fail so that they may pick the bones of a bargain sale.

Now what emotions may a school work upon? The desire to earn money is one but only a certain proportion of people have this desire strong enough to furnish an impetus. Probably no one but the miser has it strongly enough for our purpose.

It is rather a desire for the things that money will get that will move the budding youth. If you can delicately

and with dignity show the girl that a business education will get her a dream of a twenty-five dollar hat, a perfectly lovely tailor made, and unlimited matinees and chocolates, she will come our way at once. The faint suggestion of something along this line will do its fatal work, when arguments and facts are unavailing.

This is the reason that many of our stock circulars, crude and inartistic though they are, have been so successful. They showed the rustic leaving the homestead with a clean shirt and the parental blessing and mounting through the magic of bookkeeping and shorthand to a place of eminence in the great commercial universe. So was the rural population awakened.

People are moved by hate, fear, avarice, love, ambition and such emotions. After we have created the demand, then the next step is to fill it. The mind will unconsciously revert to the source of its first impression, so that in a great number of cases, the starter of a demand will be chosen to supply the demand.

The demand once recognized, the intellect will be called into play. Here is where we may use the "reason why" copy. This is its chosen sphere of action.

I should like to say modestly, that within my knowledge, no periodical devoted to advertising has ever explained this little matter THE BUSINESS EDUCATOR scores a scoop.

It is a great deal easier to have sympathy with suffering or with joy than to have sympathy with thought. The person who sets out to argue students into taking a commercial course has a long, hard row to hoe. It is true that such students will be intellectual—the kind that sustains a school's reputation for good work.

Such reputation, valuable as it is, is good only in filling a demand already created. The mere fact that a school is known as a dependable institution will not awaken the desire to enroll in such a school. Indeed it is often true that the school that creates the demand will get the enrollment, even when there is a suspicion that it is inferior. Here is where the solicitor does some of his most forceful, but little recognized work. He says, "Mrs. Jones, I can take your boy and put him on the road to success—make him a man of power an influence—a gentleman with nice clothes."

He awakens these hopes and Mrs. Jones in gratitude will let her boy follow his lead, even though she hears rumors of the school's inferiority.

If Sam makes good it will be well, but if not, then shall we see indeed that Hell hath no fury like a woman bitten by a bargain.

There is however another phase to consider. The emotional forces are limited in extent and duration—as limited as the physical forces to which they may be allied.

Therefore it is impossible to produce a settled conviction through the emotions. Constantly must new impulses be given through a "follow-up" system. A proper plan of advertising will divide its appeal on these two lines—one part to create a demand and the second part to clinch it.

This theory solves pretty completely the kind of treatment to accord the caller in the office. The first opening sentences should find his attitude—see if the demand is already there. If it is, we can go at once into reasons for his choice.

This leads directly to the question of the proper and economical policy of the school which I shall discuss in the next and concluding paper.

Movement of Teachers

W. H. Coppedge, for two years with Wood's Commercial School, Washington, D. C., has engaged with the Mankato Commercial College as head of the shorthand department.

B. D. Stowell, recently with the Albany, N. Y. Business College, has taken charge of the commercial department of the Pennington, N. J., Seminary, and Mr. J. W. Donnell, who had that position, is in charge of the commercial work in the Interstate Commercial School, Cedar Rapids, Iowa.

K. P. Felch, formerly with Ferris Institute, Big Rapids, Mich., and subsequently associate proprietor of a commercial school at Yankton, S. Dak., has sold his interest in the latter school and has gone into reporting work in Colorado.

A. F. Wallace, recently senior commercial teacher in the Newark, N. J., Business College, has engaged with Strayer's Business College, Philadelphia.

W. H. Earles, of Hudson, Mich., is with the Stanley Business College, Macon, Ga.

J. M. Crandall, Banks Business College, Philadelphia, has recently taken charge of the commercial department of the West Chester, Pa., High School.

Caroline O. Farnsworth, for several years at the head of the shorthand work in the Eagan School, New York, will next year be with the Winter Hill Business College, Somerville, Mass.

B. A. McKinney, who has been teaching this year with Richmond College, Richmond, Va., will next year be with the Massey Business College of Richmond.

J. H. Long, who formerly owned the Carlisle, Pa., Business College, is with the Bliss Business College, Flint, Mich.

Concerning Typewriting Methods

EDITOR BUSINESS EDUCATOR:

I have been an interested reader of your excellent magazine for some time, and have watched the departments and especially the typewriting department with much interest. Therefore, I trust that what I have to say may seem to be pertinent enough to be given a place in your April number. The discussion in the March typewriting department by Mr. Van Sant of the proper method of teaching fingering in typewriting has stirred me up. With all due respect to Mr. Van Sant's years and wisdom in matters relating to touch typewriting, I must take issue with him when he says that "the plan of teaching the easy fingers first is incorrect in principle and application. My experience has been decidedly to the contrary. Indeed, I think the logic of the fact is so strongly in the opposite direction that these facts need only to be mentioned for the soundness of the "easy fingers first" principle."

Now, taking Mr. Van Sant's arguments in the order in which they were made, let me show wherein I think they are weak. Mr. Van Sant says that the slower fingers should be trained from the first in order to produce correct motion balance at the earliest possible moment. There is no evidence to show, however, that by training the little fingers first correct motion balance is secured any earlier than by the much easier method of training the index fingers first. The logic is that since the little fingers are very awkward and must be used at the outset not only to strike the keys but also to locate the other keys and thus guide the other fingers, the securing of a correct motion balance is made much more difficult than would be the case if the little fingers were allowed to rest on the guide keys and to do nothing else.

Mr. Van Sant says, "After one has used only the easy fingers for a long time it is very difficult to learn to use the weaker ones, for the reason that the brain and nerve currents naturally seek the accustomed path." This looks like an argument against the "easy fingers first" principle, but if the words "for a long time" are given their true meaning, it can be so considered. In the method which I advocate the first fingers are not used alone "for a long time." As a matter of fact, the teaching of the entire theory of fingering is completed within five lessons, and the use of all the fingers on the entire keyboard is secured sooner than by Mr. Van Sant's method.

Mr. Van Sant quotes from Leschetizky. Suppose we admit that the great teacher is correct in saying that the strongest pressure must be put on the weakest fingers to remedy their inequality, must it necessarily follow that this pressure must be put on the weakest fingers first? I think not. The question contained in the statement, "We can so order the work that the weaker fingers shall get the first training, the first strength developing exercises, and the proper starting of the brain and nerve currents," is similar to the foregoing argument. The answer is the same—the little fingers can be trained first; that is, what they really need is *not* training. There is a vast difference between these two, as anyone can see by giving the matter a little thought.

I confess that I am unable to understand what Professor James is "driving at" in the statement quoted by Mr. Van Sant, or what Mr. Van Sant means when he says that the "easy fingers first" plan means "the improper starting of the brain and nerve currents." As for his statement that the use of this method greatly delays the time when one may hope to become an expert and accurate operator, I do not ever believe in the hope of becoming one. I need only point to the fact that practically all of the prizes won in the typewriting contests of recent years (with the possible exception of Miss Fritz, the professional operator) have been taken by writers who learned typewriting by the "easy fingers first" method

For instance, Mr. H. O. Blaisdell, at the most recent business show, made a higher record than has yet been made in these contests, and I know of my personal knowledge, that Mr. Blaisdell learned typewriting by the method condemned by Mr. Van Sant.

Then, too, in this largest of all business colleges in the United States where I have had experience for the past seven years, and where I have tried the system advocated by Mr. Van Sant as well as the "easy fingers first", I have found that the best results are to be attained by the last mentioned method.

Passing by the supposed analogy of training the weaker fingers more than the stronger ones, which is really no true analogy, I shall conclude by pointing out the fact that Mr. Van Sant is hardly fair in saying that the only argument in favor of the method I advocate is that one ignorant of typewriting would begin to use the easy fingers first. Permit me to state the philosophy of the "easy fingers first" idea. Because of the fact that the first lesson in typewriting is a difficult one at best, and because of the fact that the little fingers have all they can do to guide the other fingers, it is proposed to begin the teaching of typewriting by using the index fingers for striking the keys, while the other fingers rest on the guide keys. Furthermore, since the index fingers are very flexible and to some extent dexterous, the teaching of typewriting can be made easier and more effective by beginning with these fingers and taking up the different little fingers after the pupil has learned the minutiae of the manipulation of the typewriter and the other fingers have become accustomed to striking and locating the keys without looking at the keyboard. Now, I wish to make it plain that the method I advocate does not neglect the training of the little fingers, but does make it a point to train them first, for just as high a degree of efficiency as the index fingers are trained. How it does this I shall not take time to tell here, as I do not care to trespass upon your kindness in taking space for that purpose. Suffice it to say that the plan which Mr. Van Sant condemns has behind it all the logic of pedagogy and practical common sense.

Yours very truly,

H. BREITENSTEIN.

Formerly Prin. Shorthand Department,
Gem City Business College, Quincy, Ill.
Now Half-owner, Abbott Business College,
Billings, Mont.

Program for the Second Annual Convention.

Ohio Business Educators' Association

TO BE HELD AT ZANESVILLE, OHIO, MAY 15TH AND 16TH, 1904, AT THE
Meredith College.

TIMES RECORDER BUILDING.

OFFICERS OF THE ASSOCIATION.

President, A. D. Whit, Dayton.
Vice President, L. L. Tucker.
Secretary, C. R. Tate, Cincinnati.
Treasurer, H. C. Rowland, Columbus.

OFFICERS OF TEACHERS' SECTION.

President, J. T. Yates, Newark
Vice President, Mrs. E. E. Admire, Cleveland.
Secretary, M. A. Adams, Marietta.

OFFICERS OF MANAGERS' SECTION.

President, R. L. Meredith, Zanesville.
Vice President, Miss Johnston, Elyria.
Secretary, W. E. Harbottle, Dayton.

COMMITTEE ON LEGISLATURE.

J. G. Hobbie, Cleveland.
M. Pears, Lima.
C. A. Bliss, Columbus.

COMMITTEE ON SUPPLIES.

E. E. Admire, Cleveland.
F. W. Willis, Springfield.
A. D. Whit, Dayton.

EXECUTIVE COMMITTEE.

R. L. Meredith, Zanesville.
K. D. Mitchell, Sandusky.
Jerome B. Howard, Cincinnati.

FRIDAY, MAY 15TH.

10:30 A. M. Address of Welcome, Dr. A. H. Correl, Mayor of Zanesville. Response—John T. Yates, Bliss College, Newark.

10:30 A. M. President's Address, A. D. Whit, Miami Commercial College, Dayton.
11:00 A. M. General Business Reports of Committees, Etc.

12:30 P. M. Subject to be announced later
J. S. M. Goodloe, C. P. A., Columbus.

1:15 P. M. Government Insurance of Bank Deposits, J. T. Henderson, Oberlin Business College.

2:00 P. M. Adjournment of General Meeting.

TEACHERS' SECTION.

2:00 P. M. How I teach Penmanship, M. A. Adams, Marietta Business College. Discussion led by W. W. Patterson, Actual Business College, Akron.

2:30 P. M. Touch Typewriting, Miss M. E. High, Bliss College, Columbus. Discussion led by Miss E. M. Johnston, Elyria Business College.

3:00 P. M. Adjournment to Boat Landing.*

MANAGERS' SECTION.

2:00 P. M. Reports of Committees.

2:30 P. M. General Discussions.
1. What kind of advertising is the most advantageous?

2. What form of contract should be made with the student or parent?

3. Should students be admitted to partial or elective courses of study?

3:00 P. M. Adjournment to Boat Landing.*

*The Executive Committee has arranged for luncheon to be served on the Muskungum River. Supper will be served on the boat.

SATURDAY, MAY 16TH.

8:30 A. M. Reports of committees.

9:45 A. M. The Young Man in Business. General R. B. Brown, Ex-Commander-in-Chief, G. A. R. Response—Jerome B. Howard, Photographic Institute, Cincinnati.
K. D. Mitchell, Sandusky Business College.

TEACHERS' SECTION.

9:45 A. M. Shall correct Accounting Principles be taught to Beginners? H. L. Leister, Meredith College, Zanesville.

Discussion led by E. E. Merville, Spencerian Commercial School, Cleveland.

10:30 A. M. Position Defined—its importance in Building a Business Handwriting. C. F. Zaner, Zanerian College, Columbus. Discussion led by J. T. Henderson, Oberlin Business College.

11:15 A. M. Percentage and its Applications. W. O. Crosswhite, Sandusky Business College. Discussion led by L. L. Tucker, Mount Union College, Alliance.

MANAGERS' SECTION.

9:45 A. M. Report of Committees.

10:30 A. M. General Discussions.
1. To what extent is soliciting profitable?

2. Are commencement Exercises Advisable?

3. Length of Courses of Study and rates of Tuition.

1:30 P. M. Round Table Discussions.

1. Promotions—Their influence in securing the student's best efforts. Led by R. L. Meredith.

2. Rapid Calculation Drills—How much time should be given, and scope of the work, led by K. D. Mitchell, Sandusky.

3. English—its importance in a Business Education, led by John T. Yates, Newark.

2:30 P. M. Reports of Committees, Nominations, Election of Officers.

Place of next Meeting.
Miscellaneous Business.
3:00 P. M. Adjournment.

CATALOGS CIRCULARS

Wilson's Business College, Seattle, Wash., recently issued an attractive, light brown covered booklet printed on rich cream paper entitled "Getting Ready to Win."

Another unusually attractive and suggestive booklet issued by the same school is entitled "Lincoln Went to Night School" with a colored illustration of a bare-footed husky boy studying by the light of the log fire.

Braniger's Business College, Parkersburg, W. Va., issued a little folder which shows a splendidly equipped school, small but first class in appointments.

"What Opportunities has a Country Teacher for Success? A little Confidential Talk by one who has solved this question" is the title of a book that is issued by W. B. Elliott in the interests of the Bartlett Commercial College, Cincinnati, Ohio. We consider it an excellent piece of advertising. Schools generally we believe do not give the attention they should to the common school teacher. Mr. Elliott shows his practical judgment by putting out the booklet named above.

Recent advertising literature has been received from the following: King's Business College, Raleigh, N. C., Childs' Business College, Providence, R. I., Bliss Business College, North Adams, Mass., Central Teachers' Agency, Columbus, Ohio.

Designs and Card Writer's Manual, Willard McBea, publisher, Pittsburg, Pa., North Side, is a creditable volume of 70 pages devoted to card writing, designs, card specialties, inks, etc., etc. Mr. McBea has built up a very large business by sticking very close to his specialty. Any one interested in this line of work will do well to secure the manual referred to above.

"Sample Pages of Paterson Phonography" H. Graham Paterson, author and publisher, 20 La Salle St., Chicago, Ill., is the title of an interesting 16 page pamphlet illustrated and descriptive of Paterson's Phonography which seems to be thoroughly modern and a practical product.

The Lowell, Mass., Commercial College Journal is a creditable product being largely the product of the students themselves.

"The Kansomerian" is the title of an eight-page journal issued in the interest of the Kansomerian Correspondence School of Instruction, 325 Euclid Ave., Kansas City, Mo. Mr. C. W. Ransom, the principal, seems to be making an unusual success of this kind of instruction in penmanship. The advertising he is putting out is unusually effective.

One of the best edited school journals received at this institution comes from Hoff's Business College, Warren, Pa. The principal, L. J. Hoff, is a brother of D. W. Hoff of Lawrence, Mass., the well-known contributor to our columns.

The Business World, published bi-monthly by the Detroit, Mich., Business University, R. J. Bennett, editor, perhaps is the best journal of its kind received at this office. Subscription price 25 cents per year, and it is well worth it. It is published in the interests of the D. B. U. and its friends, but not infrequently it contains a good deal of information along the line of expert accounting, etc.

The Barnes Commercial School, of Denver, Colo., publishes a neat little monthly jour-

nal entitled the News Letter, which appears to us to be good advertising.

"System Educator" issued by and in the interests of the Business System Commercial School, Toronto, Can., is the title of a clean, clear-cut circular recently received, indicating the right kind of push and enterprise back of this new institution.

Recent advertising literature has been received from the following: Whitmore Business College, St. Joseph, Mo.; Elliott's Business College, Burlington, Iowa; Esterline, Ia., Business College; Ohio and Metropolitan Business Colleges, Cleveland, O.

"An Idea for You," is the title of a folder issued by the Gregg Publishing Co., Chicago and New York, being an edition of the paper entitled "My Method of Training Pupils for Expert Typewriter Operators," read at the National Shorthand Teachers' Association at Pittsburg by R. E. Tulloss, principal of the Tulloss School of Touch Typing, Springfield, Ohio. The topic is timely, point clear, and the advertising good.

NEWS NOTES AND NOTICES

On March 6, 1908, at the old homesite in the picturesque valley of the Monongahela in W. Va., Mr. John Curtis Malone, the father of Mr. S. C. Malone, the expert engraver of Baltimore, Md., passed away in his 90th year.

On the 19th day of April, 1906, his mother passed away at the advanced age of 91 years. The longevity of their lives would seem to give us a clue to Mr. Malone's unexcelled skill with the pen, for the kind of work he does requires almost an abnormal amount of vitality, as well as of patience and perseverance. Our sympathies is hereby extended to him in his loss, and our congratulations for having had his parents with him for so many years.

From the press of Minneapolis we learn that the 50 pupils of Caton's Business College, of that city, had a rather narrow escape from a fire in the building in which the school was located. Owing to cool heads and a fire drill the pupils were all gotten out to safety. The principal, Mr. T. J. Caton, remained until the last, leaving by way of the fire escape, seven pupils having been taken down on ladders. It would not be a bad plan for business colleges generally to give some thought to this matter of fire protection to those entrusted to their care. We know of a number of schools in the habit of locking the doors which alone might prove to be a serious matter in case of a fire panic. Mr. Caton is to be complimented for his forethought in the matter of a fire drill, and for his cool-headedness.

Mr. Warren H. Sadler, Baltimore, Md., the esteemed publisher and school proprietor, recently presented to the First English Lutheran Church, Baltimore, Md., two beautiful Hymn tablets of walnut and bronze valued at \$450.00, in memory of his wife whose death we announced during the past year. This but further emphasizes the fact that Mr. Sadler has a serious as well as a sunny side, which characterizes all true optimists.

Mr. Chas. M. Gray, formerly of the Tri-State Business College, Reading, Pa., now has charge of the commercial work in the high school, Poughkeepsie, N. Y.

Mr. S. M. Blue, the well known expert penman, whose work has appeared in THE BUSINESS EDUCATOR from time to time and who, until recently, was connected with the Grand Island, Nebr., Business College, is now penman in the Portland, Ore., Business College. As we understand it, Mr. Blue

has succeeded Mr. Wescott in that institution. We expect to see some fine work from Mr. Blue's pen, for undoubtedly his talent will be still further developed by Mr. Armstrong's splendid ability as a penmanship critic and adviser. Of course, THE BUSINESS EDUCATOR extends best wishes to Mr. Blue in his new position.

Mr. H. A. Reneau, recently with the Gem City Business College, Quincy, Ill., is now teaching in the Barnes Business College of St. Louis, Mo. This means a good man in a good school.

Despite the unfavorable financial outlook which has been a feature of the industrial situation for some time past, the Gregg Publishing Company seems to be continually expanding. Altho the establishment of an Eastern office of the company in New York (under Mr. Gregg's personal direction) has to some extent relieved the pressure on the Chicago office, it has been found necessary for the Chicago office to take on an additional room in the Thomas Church Building of approximately 300 square feet for a general office, thus permitting of a rearrangement of several of the departments of the business in such a way as to allow the Gregg School to acquire additional space, which will be fitted up for recitation and study purposes.

SCHOOL AND PROFESSIONAL

Mr. L. C. McCann, the modest, genial, hustling proprietor of McCann's Business College, Mahanoy City, Pa., recently purchased the Reading, Pa., School of Commerce. We congratulate Mr. McCann for securing what appears to be such an excellent school property. We also congratulate the people of Reading for having in their midst a man of Mr. McCann's influence.

Mr. A. H. Dixon, the penman and commercial educator, is now principal of the commercial department of Heald's College, Fresno, Calif., one of the fifteen schools comprising the chain of Heald's Colleges.

From a letter received from Mr. S. W. Fry, Rome, Ga., we learn that he, in connection with the commercial department of the Etowah Commercial School of that place, THE BUSINESS EDUCATOR extends best wishes for the success of the new institution.

In the fine new seventy-two-page Annual Report of the Cleveland Chamber of Industry, we note that Mr. E. E. Admire, Prop. of the Metropolitan and Ohio Business Colleges, is Vice President as well as chairman of the entertaining committee. This speaks well for Mr. Admire's enterprise and recognition.

The Marysville, Mo., Business College, organized a year and one-half ago by Messrs. E. S. Cook and Geo. H. Meek, has had an enrollment of 301 students. The institution has been so prosperous and has such an excellent record that it was recently reorganized and incorporated under the name of the Western School Company, with Mr. Cook, Pres.; Mr. Meek, Vice Pres.; and Mr. M. V. Ringold, Sect.-Treas. We wish the company enlarged opportunity and continued prosperity.

Mr. C. A. Wessel, principal of the commercial department of the Highland Park College, Des Moines, Ia., reports a larger enrollment in his department this year than heretofore, with the outlook for a still larger school next year. This indicates that the good people of Iowa are appreciating the services of Mr. Wessel. And well they might for he is generally recognized as one of the best fellows in our profession.



Lessons in Ornamental Writing

F. S. HEATH, CONCORD, N. H.

Send work to Mr. Heath, Concord, N. H., by the 15th of the month, for criticism in the BUSINESS EDUCATOR.
Enclose stamps if you want your work returned.

Instruction for Lesson No. 9.

No department of ornamental writing is more fascinating than that of card writing. And surely none requires higher skill. We present a few easy card designs and will endeavor to give some helpful hints to the students who wish to learn to write cards. A whole series of lessons might be given to this one branch of ornamental writing alone, so broad is the subject. In a single lesson we can only touch upon a few of the things which the student should know if he would reach success in this line.

The materials must be not only good, but best. Card writing is one of the highest types of pen skill. Consequently there is demanded for its execution those tools and materials which are capable of the finest work. For the style of writing given in this lesson there are only two pens worthy of the penman's attention, Gillott's No 1 and the Zanerian Fine Writer. A properly balanced and adjusted oblique holder is essential. The ink must be of a quality that will produce a delicate hair line and a good solid shade,—two essentials that very few inks possess. A fine brand of stick India ink is preferred by many, while others use Arnold's Japan prepared after the manner described in the Zanerian circular which accompanies that ink when sold by Zaner & Bloser. The cards must have a good writing surface with a solid, firm texture. Be very particular about these things, for they will have a great deal to do with your success or failure.

At first it will be well to practice signatures upon ordinary paper until you have acquired some skill in their execution. Then try the same signatures upon cards. You will find it rather difficult at first to do as good work upon cards as upon paper. Practice is the only way to overcome this difficulty. In this style of card writing no ruling should be used. But the name should be in the center of the





card and the base line should be straight. This will require care and attention. The writing should be free, graceful and dashy, but also harmonious and symmetrical. It should be rather small in size. The majority of penmen, perhaps use too large a hand for the best effect in card writing. The writing should never be larger in proportion to the size of the card than the examples herewith. Get the hair lines as delicate as possible: the shades clean and strong. If you would reach the top, never be satisfied with a card however beautiful it may be. Indeed, you should apply this rule to all your writing.

As I have suggested before, you should study each card before you begin its practice. So far as possible fix the form in your mind before you attempt it upon paper or card. Notice points like these which are mentioned. Observe that the closing oval of C in C. A. Penny drops below the line and does not interfere with the A which follows. Note the apparent strength of the stem of P and contrast it with the grace of the upstroke and top of the same letter. The final flourish adds dash to the card. Study the P in F. P. Quincy, for it is the key letter of the combination. This is a style which the inimitable Courtney is popularizing just now. See that the backward flourish of P forms a good top for the F. Watch the balance of ovals in F. Lafontaine. The whole name is spoiled if this balance is not maintained. In Mr. Zaner's name, begin with P. Make the C last, for you can place it better in that way. See how the closing oval of C falls into the space between P and Z. Begin the C for C. H. Bruce well to the right. Make the B so that the upstroke may also serve as the last part of H. Add the shaded stroke of H last. L. A. Rogers looks off hand, but was carefully thought out. It is simple, but the finish of L, the A and R must together about right or the result will not be a consistent whole. I also considered whether to use the complete or abbreviated loop for g, and whether to make the last stroke a hair line or shade. Was my judgment good in these matters? The same things are true concerning C. W. Saunders. Would a straight backed S have looked better than the one which was used? C. J. Gray is somewhat of the script monogram type. Begin with G and complete J before lifting the pen. Then throw in the C in such a way that it parallels the J. Let the beginning loop of G serve also for C.

In the questions which I have asked and the little points to which I have called your attention I have tried to suggest to you a profitable way to study ornamental writing. Remember that it is not all study; neither is it all practice, but the proper combination of both that leads to success in this line of work.

Criticisms by F. S. Heath.

H. E. M., S. D. Work for a free, easy movement, neither slow nor too fast. Cut shades with a firm, even pressure. I think your greatest lack is along these lines. Your movement seems irregular and uncertain at times. Get it under perfect control and the victory will be won.

J. A. N., Pa. You have a good start. Devote a great deal of time to movement exercises, for you lack that power and strength of movement which is essential for the production of first class work.

J. K. B., Ark. Close H at top. Get turns in small letters uniform in size. In signature work study harmony of lines. Pause after making a letter or stroke and see just how the next one should be placed for best effect. When one has reached your stage of advancement study is of even greater importance than practice.

O. P. M., Kan. You are improving, but your work still lacks ease and strength. Work a great deal on bold exercises, using a free, strong and regular motion. A better quality of ink would give your work a finer appearance.

C. S., N. J. You are well along the road to skill in this line of penwork. You need most of all to give careful attention to every detail of your work. Make the inner oval of J larger and fuller. Do not shade s and give it a pointed top.

O. B. W., Ill. I am afraid you use too much finger movement. Good ornamental writing can only be produced by a strong, controlled arm movement for capital and combined movement for small letters. Work along this line and send result for criticism.

M. B., N. Y. Your second attempt at ornamental writing is very creditable, indeed. You can master the art. Begin with

the first lesson and give careful attention to each lesson in turn.

Z. C., Minn. Your practice work is well arranged and neat. You will surely succeed if you continue your faithful work. Try to get uniformity of slant and spacing in the small letters. Small r, s and c need special attention. Get a little more strength into your capital letters.

F. L., R. I. Your work is full of airy grace. Combine this with correct form, mixing the two with good taste and your work will be sought after for the best scrap books. Will try to get time to write you some personal criticisms.

O. E., Minn. No one of the many who are following these lessons has made more improvement than you. Your work is fast taking on a professional appearance. I congratulate you. You are in line for the certificate. Criticisms by mail as requested.

Position Wanted

A first-class commercial teacher and school man, wishes position with a high grade commercial school or high school. Has had experience in teaching all commercial branches and as manager of school. Best of references. Address W. care of
Business Educator, Columbus, Ohio.

Designs and Card Writers' Manual.

Contains 70 pages, 180 styles of cards illustrated. Tells all about how to order the best and cheapest cards—cards that are quick sellers. Don't fail to send for this book and samples before placing your order for cards. A 2c stamp will bring it to your door. Address,
W. McBEE, 19 Snyder St., N. S., Pittsburg, Pa.

For Sale!

A well established school in a western Pennsylvania town of 6,000 people. Rental, light and heat averages \$24 per month. Furniture—golden oak and mission. No nicer or more complete equipment in the state. This school has produced results and is a good proposition for a bright and hustling young man. Price, \$1,000. Reason for selling, ill-health. Address Penn. care of
Business Educator, Columbus, Ohio

A SNAP

A well advertised and well equipped Business College for sale at less than receipts of last 8 months. Located in thriving town in fruit belt of North Texas, where board is cheap, rents very low. Proprietor wishes to devote time to other interests and investments. Address, BARGAIN, care of the
Business Educator, Columbus, Ohio.

WANTED

By a commercial teacher of long experience, a position in an up-to-date school that appreciates good, thorough, conscientious work. Address **Reliable, care of BUSINESS EDUCATOR, COLUMBUS, OHIO.**

Indiana Business College

Has schools at La Fayette, Logansport, Kokomo, Anderson, Marion, Muncie, Richmond, Columbus and Indianapolis. THE INDIANA BUSINESS COLLEGE of Indianapolis is the CENTRAL BUSINESS COLLEGE.

Qualified Teachers

In either the Gregg, Chantier or Pitman systems furnished schools on short notice. Tell us your wants and we will make a selection that will please you.

Prospective Students

Of a business college should send for our literature. Write—

Indiana Business College

Box 353, Indianapolis, Ind.

WANTED—An experienced teacher of BOOKKEEPING, ARITHMETIC and PENMANSHIP for a desirable position in the

Albany Business College

engagement to begin September 1, 1908. Applications are sought from men of experience and ability who are capable of commanding a good salary. Please send photograph and specimen of penmanship with application, both of which will be returned promptly.

Carnell & Holt,

Albany, N. Y.

DETECTING Raised Checks

THE BEST BOOK ON THE SUBJECT
Written and illustrated by the

"WIZARD OF THE PEN"
A complete training in expert handwriting. Hundreds of endorsements. Sent upon receipt of \$1.50
FRANCIS B. COURTNEY,
Caton College, Minneapolis, Minn.

A FEW THINGS I DO:

Make *Designs* that have originality;
Make *Illustrations* that tell the story;
Make *Portraits* that are likenesses;
Make *Covers* that cause one to look within;
Make *Penmanship Copy* that equals copper plate.
Make *Drawings* in Pen and Ink Wash or Oil.
Make *Letter Heads, Business Cards, Comic Cards, Cartoons*;
Make you happy, glad that you selected a man to do your drawing who can make good.
DON'T FORGET ME!

J. J. W. Anderson

112 W. 61st St., N. Y.



THE CALL OF THE CITY

A SERIAL FOR AMBITIOUS BOYS AND GIRLS

BY CHARLES T. CRAGIN.

Thompson's Business School, Holyoke, Mass.

The Post Graduate of the City.

Every little while in my school work I get tired of a rather bright student who after four, five or six months, begins to feel that he, or she, does not need further instruction. If the student is a stenographer and it comes easy to her, as it does to some, and she has reached a point where she can take my dictation with which she is perfectly familiar, at a speed of say about one hundred words a minute, and can bring me a transcript which I mark "Good," she gets impressed with the idea that she does not need much further practice and as likely as not, she begins to try, on the quiet, to get a position.

I wish every student I had *would* try to get a position as soon as he is ready for it. It would take away one thing about school life which I do not like. The modern school of business, especially in our large cities, has come to be regarded largely as an employment agency; some of them are employment agencies, pure and simple, and that's about all, the matter of education is purely secondary. It is not, it is all right and proper for a school to do its best to procure employment for its graduates, or for those who have not graduated for that matter, and a school of good reputation generally has enough calls for help to place all who can do first class work, but when you get a student who has the nature of the school—I object. It is not really the business of the school to get positions for its graduates and just as surely as a school makes that too much of a feature, it will neglect the far more important measure of making the graduate fit to fill the position.

DEAD-WOOD AND KUTS.

"In this article, which is the last but one I shall contribute this year, I would like to impress one thing on your minds, whether you are a student in the department of stenography or bookkeeping, and that is, that your *education is not complete when you leave school*, and would not be even if you gave a much longer space of time to that education than your money will allow you to give, for I assume that you, like myself when I attended business college, are somewhat limited in the amount of money you can afford to give to education before you begin to make that education bring you some financial returns.

The moment you decide that your education is complete, you cease to be a living personality and become dead-wood. It may be pretty good wood, but it is dead-wood, and that's the same, and you cease to be what you might have been, as quick as you stop looking for new points to make yourself stronger and brighter and better.

The schools, the colleges, the universities are only the entrance doors to the larger education every person should strive to attain in the great school of life. There is a danger to every one of settling down into a rut, and the danger is even greater to the thoroughly well trained student than to the one who is only half trained, for the latter *must* make an effort to improve in training or he will not be able to hold a place in the ranks of wage earners. The good stenographer who finds satisfaction in the office where she is employed. The good bookkeeper is perfectly satisfactory to his employer. Whether bookkeeper or stenographer, if you can do your work well you will command a fair salary and there

is a tendency to become satisfied with the position you hold and settle down and become stationary. It may be a very good position but if you are satisfied with it and do not make an attempt to broaden your field of effort you will soon become just a part of a big business machine. It may be a good machine but it is a machine just the same and I for one never felt satisfied to be quite that. I suppose a great majority of people are satisfied.

BRAINS VS MACHINES.

The president of one of the greatest banks in New York, recently, in talking about opportunity for young men said: "It is almost impossible to get a young man who has any powers of originality. We get young men who can do our bookkeeping along stereotyped lines in a satisfactory manner. They are quick and accurate. But we rarely get one who has thinking power enough to suggest any improvements over our present methods. When we do get such a man, his advancement is sure to be rapid and he goes on to a much higher level of work and wages than he has occupied.

This is true of the stenographer, though perhaps in a lesser degree, for she is not called upon to originate new ideas and methods to so great an extent as the accountant. By young people are beginning to wake up to the idea that it is brains that command the large salaries rather than just machines, and there are many bright minds that can see how vast is the field of knowledge and how immensely one's views of life broaden and brighten as they get higher upon the scale of knowing things.

It is like climbing a mountain, the landscape from the foothills appears monotonous and uninteresting, but as you rise to the upper heights it spreads out a varied panorama of hills and vales and lakes and rivers, to the eye.

DICKENS AS A STENOGRAPHER.

There are as bright minds in the business schools of the country today as there are in the colleges and universities, and the fact that these business college graduates have to get out and hustle for a living is no reason that they should settle down into the first ten or fifteen dollar a week job they get and stay there for life. Charles Dickens, glorious creator of an immortal gallery of living characters which have delighted all mankind, learned stenography to get a living and he was one of the very best stenographers of his time and commanded the large salary, for those days, 1830, of five pounds a week on the old London Chronicle, but Dickens took a post-graduate course in the school of London Life and gave us Pickwick and The Curiosity Shop and Copperfield and the long line of splendid fiction which made their author the central figure in the literary world for thirty years.

There is absolutely no excuse for a man or woman settling down into a purely mechanical occupation and staying there for life. There is abundant opportunity for wider culture in every city of even moderate size and in the great centers like New York, Chicago and Boston one may take up almost any line of study selected under the best of instructors at a trifling cost. Indeed it need not cost anything to get much general culture which will make you an immensely more capable man or woman and which will make your life brighter and

more attractive for I assume that you like to read. If you do not then I don't expect you to reach a very high level anyway unless it be as a mere money-maker, and money-making alone is not a very high order of Success. Most any kind of a Yankee can make money, but it takes a bright man to make money, that is good for anything and that will do him more good than hurt.

Boston has the finest public library in the world. It is in itself a great people's university where a world of information is spread before the student free of cost with skilled and trained guides to show the student how to find what he wants. Chicago has also a magnificent library and New York will soon add the splendid Tilden library to the fifty Carnegie libraries scattered all over the big city.

LIBRARIES AND SCHOOLS.

Every city in the country contains these fine universities of the people and I for one have secured far more education from the libraries of the nation than I ever did from its schools.

In New York alone more than 25,000 young men and women from the ranks of business are taking special courses in the various night classes of the city. Many of these courses are taken with a direct aim at some vocation. Advertising, salesmanship, music, journalism and the like. More are taken for general culture and, don't you forget it, these young, active, eager-to-learn youths are the ones that will lead the march of progress in the coming years.

You don't hear them growling about lack of opportunity or low wages or the dead monotony of life either. Not much, they are seeking opportunity all the time and wages too, for higher intelligence means higher wages, always, and life is not monotonous when new things are unfolding to the mind at every onward step.

Oh but I hear you say, "I want some fun when I get to earning money and besides I'll be too tired after a day's work in the office to do anything but get to bed and all my spare time for recreation and I want to go to the theatre and see what life is. I don't propose to break down from nervous prostration caused by mental overstrain." Don't worry. In the first place you do not get any great mental strain in an office or in business. It's a constant repetition of an endless routine and gets to be purely mechanical after you get the hang of it, and while it is tiresome enough it does not call for much gray matter.

Take in a good theatre when you get a chance by all means, and hear the big operas and symphony concerts if you like music, and can spare a dollar. You needn't pay \$5 to hear grand opera you know. The best judgments of music are in the skylifts of the Metropolitan and Hamerstein's.

NO DANGER OF BREAKDOWN.

It may be a little old-fashioned and out of date to go to church but I got the habit early in life and I wish no other habit had hurt me any more than that has. You may not agree with the views of the preacher but then he will keep right on drawing his salary even if you don't, and you will get some good ideas from the sermons for, in spite of reports to the contrary, there are some quite intelligent men in Protestant, Catholic and Jewish pulpits, and the music will do you good anyway.

Don't fear that you will break down from mental overwork if you take up some line of useful ideas from reading. Not the least of danger. You can exhaust the body by overwork but the more you work the brain, provided you eat good food, sleep eight hours a day and take suitable exercise, the stronger and clearer and better that brain will be. People don't break down from overwork anyway. Neither mental nor physical. Look at Roosevelt, under the heaviest of a delicate lad but just dictating his messages to Congress and advice to nursing mothers and magazine articles on Nature fakers and general directions for running the Universe must take eight or ten hours a day,



and he has to run the government and Mr. Taft's Campaign besides, and anybody that thinks him a mental or physical wreck wants to run up against him and see how many more thinks they have coming to them. I have seen many a young woman who was too tired to do anything in the way of study when night came who could attend two dancing parties a week and dance twelve full dances at each, take in a couple of theatres and a church sociable and have a young man caller who would meet the milk man on his early rounds as he departed from his Wednesday and Sunday evening calls, and she didn't break down, and I've known young men too tired for mental improvement who chased the flier to his lair and fought the beast long past the midnight hour, night after night, with only such nourishment as is furnished by the nicotian weed and the juice of the corn. Really this is the only kind of effort that breaks down a young and vigorous youth.

The education of the real man or woman of brains never ceases till old age lays its palsying touch upon his mental faculties, and that comes far beyond the three score and ten mark.

Gladstone was a match for any man in England when he was eighty, and a student all the time. Peter Cooper was a good business man at eighty, and Edward Everett Hale and Dr. Cuyler of Brooklyn are long past that mark and learning yet. So don't for goodness sake give up studying with the idea that your education is complete, but take a post graduate course that shall be as long as your life, which I hope will run a generous span, and as wide as your ever expanding mind may crave.

J. A. Ruttinger,
Burlington,
Vt.
P. O. Box 531.

By F. B. Courtney, Caton's College, Minneapolis, Minn.

Co Ambitious Commercial Teachers

We wish to call the attention of all commercial teachers, desirous of broadening and at the same time specializing their ability, to the contributions in the Professional Edition on "Finance" by Mr. R. J. Bennett, and to the very excellent course in "Higher Accounting by correspondence offered by the Detroit, Mich., Business University, of which Mr. Bennett is principal. If you are ambitious to be something more

than a common routine teacher of some text in bookkeeping, you can lose nothing by looking into the subject of advanced accountancy, and into the D. B. U. correspondence course or summer school course which we presume they will again offer this season.

We had the pleasure of instructing Mr. Bennett once upon a time in penmanship and we have watched with pride his upward strides in business school work and accountancy ever since.



By H. L. Darnier, teacher in the Zanerian.



"100 Words in Spelling".

The following list of words were selected from various sources and sent by Mr. E. D. Snow, principal of the Maple City Business School, Hornell, N. Y. They were selected because he considered them the most frequently used and frequently misspelled words. He suggests that teachers pronounce the words to their pupils before the pupils have had a chance to see them and study them, and then they will know which ones the pupils ought to study.

He suggests that a like list might be contributed by some one else and in that manner 300 or 400 of the most frequently used and frequently misspelled words would be gotten together for practical purposes.

Best Words.

- 1. necessary
- 2. business
- 3. advisable
- 4. accept
- 5. immediate
- 51. tendency
- 52. barrel
- 53. collateral
- 54. satisfactorily
- 55. secretary

- 6. referred
- 7. remittance
- 8. recommend
- 9. occurred
- 10. diligent
- 11. grateful
- 12. indispensable
- 13. acknowledgment
- 14. develop
- 15. accommodate
- 16. irresistible
- 17. omitted
- 18. stationary
- 19. chattel
- 20. commission
- 21. abridgment
- 22. omission
- 23. movable
- 24. shipped
- 25. precede
- 26. impassable
- 27. valuable
- 28. judgment
- 29. colossal
- 30. occasion
- 31. exceed
- 32. serviceable
- 33. prepare
- 34. chargeable
- 35. desirable
- 36. supersede
- 37. incurred
- 38. peaceable
- 39. salable
- 56. bulletin
- 57. formerly
- 58. opportunity
- 59. accessible
- 60. eminent
- 61. principle
- 62. representative
- 63. bargain
- 64. immediately
- 65. mortgage
- 66. loose
- 67. benefit
- 68. explanation
- 69. statement
- 70. description
- 71. ninety
- 72. oblige
- 73. convenience
- 74. deficit
- 75. lose
- 76. definite
- 77. obstacle
- 78. dilemma
- 79. difficult
- 80. authority
- 81. sincerely
- 82. until
- 83. principal
- 84. efficient
- 85. calendar
- 86. waste
- 87. susceptible
- 88. conducive
- 89. excellent
- 40. debatable
- 41. admissible
- 42. condense
- 43. mileage
- 44. separate
- 45. precious
- 46. polish
- 47. communication
- 48. proceeds
- 49. therefore
- 50. valid
- 90. ordinarily
- 91. too
- 92. imitate
- 93. concede
- 94. parallel
- 95. absence
- 96. attendant
- 97. persistent
- 98. acceptable
- 99. generally
- 100. accuracy

SCHOOL PROPRIETORS

may be interested in our plan for getting in touch with public school officials and their candidates for graduation this year. Ask for "FORM A" which explains the plan in detail.

F. W. MARTIN CO.

100 BOYLSTON ST., BOSTON, MASS.

WANTED Business Colleges, High Schools and would be Teachers to know that a superior Training School for Teachers in both the Commercial and Shorthand (Isaac Pitman Courses) is conducted by the School of Commerce, Accounting and Finance, Picton, Ont., Canada.

Mr. Sayers, the Principal is an honor graduate of the School of Pedagogy and has had an experience of several years in both High School and Model School work, having been connected as an instructor for four years with a Government Training School for Teachers.

C. R. Tate

A. W. Miller

and
Zaner and Bloser

S. P. Hamer

H. H. Hauler

Ornate signatures by Mr. C. R. Tate, College of Commerce, Cincinnati, O.

Bowling Green Business University, Inc.

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of Bookkeeping



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Supervisor of Writing,
Lawrence, Mass.

An old master was once asked "With what do you mix your colors?" His reply was, "With brains". How often do we meet like queries, when the skill of some penman has charmed the casual observer. "What pen, or what ink do you use?" and The "charm" seems to their simple mind to lie in the mediums employed. The questioner seems not to have suspected the presence of the all important ingredient in the mixture of mind and material—*brains*. Good material helps, but your fine fishing tackle is of little use unless you know where and how to use it. A carpenter should have the best of tools. They should be kept in the pink of condition. It is quite necessary that they should be so before maximum results may be attained. Yet the plane is but a dead

thing. The carpenter's knowledge as to how to adjust the blade, and to manipulate his tool is what counts.

If it's a Good Thing, Anchor It.

If you would grow pedagogically stronger, if you would improve your class-room diction, that your pupils may not fall into the fatal I-have-heard-that before habit—due to the stagnation of terms employed by you when giving class directions—then be ever alert for newer, stronger, more effective ways of "putting India to your boys" To this end keep close tab upon your every expression, used in their class room. Frequently under the spell of enthusiasm, expressions bubble to the surface, which so adequately clothe the idea you had previously been able but poorly to express, that you marvel it had never before occurred to you to put it that way. What a pity to allow such to escape your memory and to slip back into oblivion. How much better, while the expression is fresh, to anchor it. After delivering it, just say to your class, "try it and see if it isn't so". As they are trying it take from your pocket the omnipresent folded sheet of paper, and jot it down—*Then again make use of it at your earliest opportunity*, thus making it part and parcel

of your new-growth vocabulary—"The way to keep a good story (or expression) is to give it away". The man who tells a good story does so because he keeps in practice. Again, in floral culture, fruit culture, stock breeding etc., the higher types are evolved through a process which eliminates the least desirable growths and nourishes the higher types.

If you would strengthen your class room diction then, use at all times only the most clean-cut, expressive terms at your command, and be constantly on the lookout for others that shall be fresher and better. The ability to differentiate in describing the specific quality and nature of motions required for producing letters of varying forms, may be strengthened by attention, and care in selection, of terms employed. I once visited a supervisor who introduced four distinctly different types of exercises as an oiling-up drill. For his final injunction in each case he made use of his one stock phrase "Now use an easy gliding movement". As a matter of fact one exercise called for a deliberate, interrupted vibratory action, another for an uninterrupted, uniform timed rapid and rotary action, while still another needed an action best described by the term snappy.

D. W. Hoff

D. W. Hoff

D. W. Hoff

D. W. Hoff

D. W. Hoff

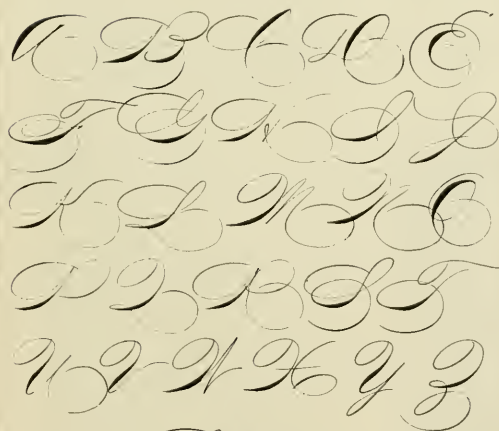
D. W. Hoff

D. W. Hoff

D. W. Hoff



A pen sketch—park scene—early spring—by the Editor—For students.



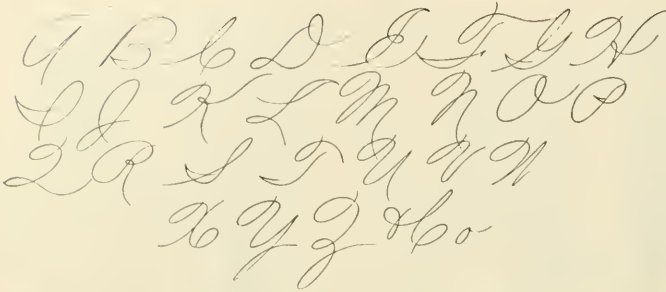
JAMESTOWN.

BJ *Place* *21*

NEW YORK



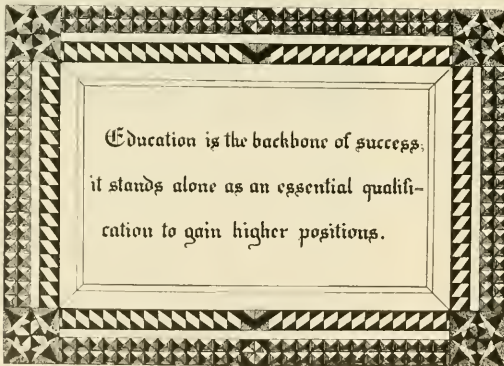
ABOVE will be seen a very good illustration of Mr. J. C. Olson, President of the Parsons, Kansas, Business College, in his Buick Tourist Car and, as he says, a bunch of "American Beauties." He says it is just the thing with which to get students. He says when he hears of a student 20 or 30 miles away he takes some students with him after school and is sure to bring back a new one. He reports an attendance this year nearly double of what it was a year ago in the face of the fact that he increased the tuition rate 33 1/3% by the month, or \$5.00 on six months and \$20.00 on the combined course scholarship. We congratulate him for having the courage to make his tuition somewhat in harmony with the increased cost of other things. Present indications point to upwards of 600 pupils this year, which is certainly a flattering number for a school in the city the size of Parsons.



By G. A. Henry, Penman, Central Business College, Kansas City, Mo.



Penmanship Department, Gem City Business College, Quincy, Ill.



By Mr. John Hawthorne, Lafayette, Colo.

HOW TO MAKE YOUR ADVERTISING PULL

Why does any grown-up go to school ?

What impulses have moved to this consummation so devoutly to be wished ?

The only sure and sensible advertising campaign is based on an analysis of these impulses and an incessant play on them.

Such a campaign cannot fail.

Nearly all school advertising is truthful — that is the trouble with it. It is truthful and nothing more.

The truths should be selected for their selling power. Nearly every catalog and circular carries a lot of dead weight — ineffectual, true words.

Let's eliminate and save money. I can select for you the ideas that will take hold and move mightily towards enrollment.

It is more than probable that my charge will be saved in the printing alone — not to mention returns.

M. W. CASSMORE
2025 SIXTH AVENUE
SEATTLE, - WASH.



The following Preamble and Resolutions were unanimously adopted:

WHEREAS

Mr. John H. Docking,

Manager of the **POIN THEATRE** of Seranton,

donated that beautiful house of amusement for the evening of Dec. 1, 1907, wherein to hold our annual Memorial Services in honor of our departed brothers;

Resolved That Seranton Lodge, No. 123, B.P.O.E. tenders to Mr. Docking its most sincere thanks for his greatly appreciated generosity; and be it further

Resolved

That these resolutions be properly engrossed and presented to Mr. Docking as a memento of the gratitude of Seranton Lodge, No. 123.

Attest:

W. S. Gould,
Secretary.

E. P. Malley,
Exalted Ruler.





Roundhand Writing

A. M. Grove,
Chicago, Ill.
Chicago Opera House Bk.,
care B. C. Kassell.

Instructions for lesson 9

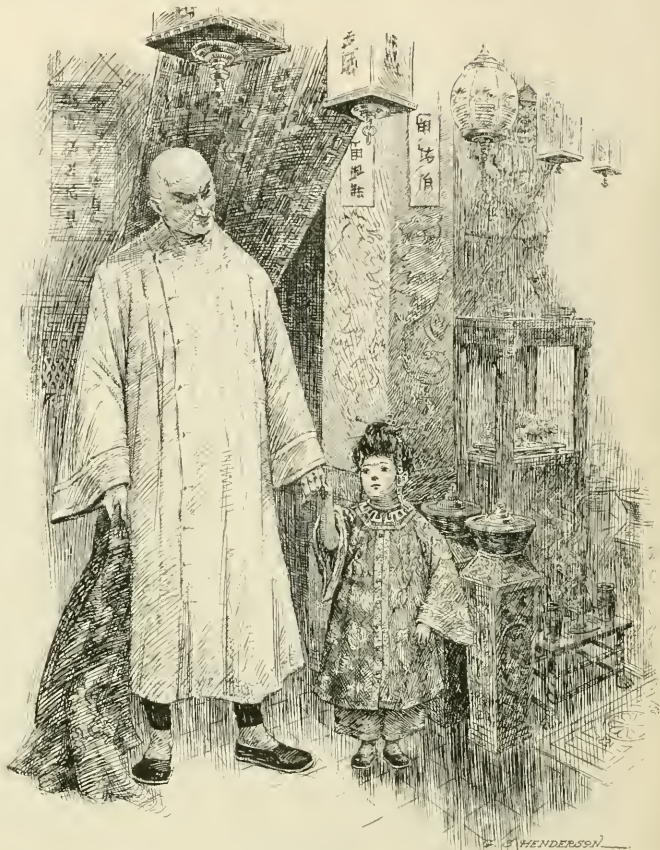
You should give as much time to the study and practice of figures as you do to the letters. You will find some of the figures difficult. They are usually made about one half space higher than the small letters.

The remainder of this lesson is in the form of a letter head, and is given to give you practice in writing different sizes of script. You should secure contrast in your work by writing the most important part, as the name of the company on this plate, much larger than the less important parts. This will give your work a much better general effect even though not accurately written.

In work of this kind you should have each line centered. This is done by roughly penciling out the wording first to see how you are coming out. For small work I would advise you to use a Gillotts 308 or 170 pen.

Criticism

K. Reading, Pa. Do not make your L's and S's pointed at the top. You should replace your pen carefully and make these appear as if made with one stroke. You should conceal all pen-liftings in the capitals. You have each one of the lower loops of the capital J a different size. Do not make them too large for the upper part. Try to get a fine hair line.

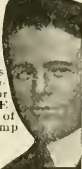


Modern Illustrating by Mr. G. S. Henderson, 172 W. 61st street, New York City, N. Y.

Nixon's Forty Lessons in Penmanship contains forty complete graded lessons in penmanship. Just the book for the teacher and home student. No better work of graded lessons published. Special offer to teachers and schools. Price by mail, post paid, 50c (former price \$1.00). Send today. Your money returned if not satisfied. Address, C. H. NIXON, Mineral, Va.

I TEACH Penmanship BY MAIL

I am the man who won the World's First Prize in Penmanship. By my new system I can make an expert pen man of you by mail. I also teach Book-keeping and Gregg Short-hand by mail. Am placing my students as instructors in commercial colleges. If you wish to become a better penman write me for full particulars. I will send you FREE one of my Favorite Pens and a copy of the Ransomerian Journal. In close stamp



C. W. RANSOM,
3825 Euclid Ave. KANSAS CITY, Mo.

Our Valuable Offer
40 Reasons why we write cards.
Agent's 1908 New Card Outfit
1 Adjusted Oblique Holder, 1 doz. Ewald Superfine No. 1 Pens, Your name written on 2 dozen cards, 1 set of Ornate Caps, 1 Scrapbook Specimen. The above, all for 35 cents. Lessons in Cardwriting, etc.
EWALD BROS., MT. CARMEL, ILL.

College of Penmanship and Drawing

One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kelecher.
If interested write for information. Address
Pres. O. H. Longwell, Highland Park College, Des Moines, Ia.

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The Enterprise Manufacturing Co.
Manufacturers of
High-Grade Small Machinery, Metal Patterns, Dies, etc.
Youngstown, Ohio.



WANTED Commercial and Shorthand teachers to know that they can secure the best positions through the *General Teachers Agency*. Established 1899. Registration free; vacancies everywhere. Drop us a line today.

E. C. ROGER
MANAGER

20 E. Gay St., Columbus, O.

MIDLAND TEACHERS' AGENCIES

WARRENSBURG, MO.

RICHMOND, KY

NO ENROLLMENT FEES

WRITE ANY OFFICE FOR BLANK
PENDLETON, OREGON

Place 200 Commercial Teachers with high schools and business colleges this year. is the aim of the **SUCCESS TEACHERS' AGENCY**. To make this record we want your name on our books. We must have every available bookkeeping and shorthand teacher. Send us YOUR name today and be one of the 200. No registration fee. Stamp for blanks. Great specialty agency of the West.
100-87 LAKE STREET SUCCESS TEACHERS' AGENCY CHICAGO, ILL.

"The Right Teacher in the Right Place."

The Union Teachers' Bureau does not recommend teachers and school indiscriminately. The placing of teachers is a fine art and we make a study of it. Certain teachers are adapted to certain schools and it's our business and pleasure to put the right teacher in the right place. Register at once and be ready for something better. If you are a principal and need a teacher let us know.

UNION TEACHERS' BUREAU, 229 BROADWAY, NEW YORK.

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.

WANTED

TEACHERS of Commercial Branches Advance Fee Not Required. Positions in High Schools and Colleges. Pennsylvania, Commercial Branches, also teachers of Stenography. Salaries \$5.00 to \$15.00. Register early. Send for circulars.

ANNA M. THURSTON, Mgr.
Thurston Teachers' Agency
378 Wabash Avenue CHICAGO

40 Commercial Teachers Needed

For Positions that are now open.
Good Salaries.

If you contemplate making a change next fall, now is the time to register. Many of the best schools employ their teachers early in the season.

Continental Teachers' Agency

Bowling Green, Ky.

FREE enrollment if you mention this paper.

LUCKY SHORT-HAND MEN

In March, we sent a fine man to an A1 school in the Middle West as Gregg principal at \$1,200, no evening teaching. He wrote, "I put forth my strongest efforts to secure the position, but, all would have been in vain had it not been for your efforts and influence." He writes the unvarnished truth—but it is for our "efforts and influence" that he pays a commission.

We sent another, a Dement principal, to an excellent school in the far West, at \$125 a month. He writes, "I thank you for your successful help, and I shall do my best to prove that your commendation was not overstated." He will make good. No room to tell about the others. Get our new advertising matter, free.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

E. E. Gaylord, Mgr. A SPECIALTY BY A SPECIALIST Prospect Hill, Beverly, Mass.

Training School for Commercial Teachers

The systematic courses of study in the *Rochester Business Institute* enable high school, normal school and college graduates to master the commercial texts in the minimum length of time.

Instruction in pedagogy and methods is regularly given by experienced specialists throughout the entire course.

Six weeks' summer school session, from July 6th to August 14th, for normal training in methods, and for advanced instruction in the subject matter. The cost of the tuition for this course is \$22.50.

Students entering now may continue in school right through the summer months if they wish, or take a vacation of such length as they may desire, during June, July, or August.

Very active demand at good salaries for graduates from our normal training department.

Write today for syllabus of the teachers' course.

Rochester Business Institute

Rochester, New York

Blank Cards

I will write your name on one dozen cards for 15c.

I will give free a pack of samples and send terms to agents with each order.

Agents Wanted.

BLANK CARDS I have the very best blank cards on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink. Glossy Black or Very Best White, 15c. per bottle. 1 Oblique Fan Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

Commercial Teacher Wanted

One of the leading commercial colleges between New York and Washington desires to employ a teacher of penmanship, bookkeeping and arithmetic. He must write a rapid and plain business hand and be thoroughly capable of teaching others to write in a similar manner; he must be enthusiastic in regard to instruction in arithmetic and bookkeeping as well as in penmanship; he will not be required to teach ornamental writing but a man is preferred who is a good ornamental writer and competent in filling out diplomas. Applications from live, active teachers will be appreciated and given careful attention; correspondence will be treated confidentially. Full information in regard to age, business and teaching experience, salary wanted and other particulars should be given in application. Address, Atlantic School, care of The Business Educator, Col., O.



Lessons in
LETTERING
C. W. Norder
6023 Morgan St.
Chicago

Number Seven.

I had another little card that I wanted to run in this month's number, and regret that I could not do so, but from the samples of work in my hands at this writing from students following my lessons, it was thought that the accompanying little illustration would perhaps be of more help just at this time.

Specimens recently sent me for criticism have shown good lettering at times, but indifferent spacing; showing a greater study of form than of arrangement. Form study is all right, but very often the spacing of a piece of lettering is equally as important, if not more so, than the forms of the letters themselves, especially in Card work.

The pen strokes given herewith are only an illustration of what I said about spacing a few months ago, and really should have been given in connection with that lesson, although I didn't think it necessary at the time.

"There are no fixed rules for spacing that I know of that may be followed, except that round letters should be set quite close together while tall and straight ones should be a little further apart. For instance, you will find that a bunch of O's will need to be closer to each other than a bunch of I's or i's to look as though they were spaced alike." These are the instructions that appeared in the January number, which I know wasn't taken very seriously by some of the beginners, but which I trust will be satisfactorily illustrated to them by the cut herewith.

But I imagine I hear someone saying after a little practice on a few selected words, "What about the letter c, e and r; to which I would say, "Place the next following letter as close to them as you can, in order to make the spacing look right, even though you may at times have to connect them, as it were." A glance at the word "crenningten" in the cut, in which I have made the turns angular instead of round will easily show what is meant. The vertical lines running through the strokes show that the difference in the spacing of the letters is slight, even with c, e and r in the word.

It is important that you study these little things critically if you expect to become at all proficient in any sort of lettering.

The lettering in this lesson was done with a No. 2 Marker and was $\frac{7}{16}$ inch high. Practice hard on some little composition of your own, for your lesson this month, applying the remarks that I have made, and I will try to have a pleasant surprise for you next month.

Between two straight strokes—greatest distance

Between straight and curved stroke—less distance

Between two curves—least distance

crenningten

A NEW ★ MY
CARD WRITER. Equal to Copper Plate Script

2 DOZ. FOR 25C.
8 Woodcliff Street, ROXBURY, MASS.

YOUR SIGNATURE

Written in the Mills style of business writing and a cut furnished of the same for \$2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address:

E. C. MILLS, Script Specialist
195 Grand Ave., ROCHESTER, N. Y.

IT IS WORTH SOMETHING

To be able to write a good card, for it is the best means of advertising your skill in penmanship. It also puts many a quarter into your pocket. My course of six lessons by mail is not excelled by any for beautiful copies and complete definite instructions. Price \$3.00 in advance.

The best blank cards always in stock. Samples and prices for stamp.

F. S. HEATH,
59 Dunklee St. CONCORD, N. H.

"I have enjoyed receiving your lessons more than I can express. Your copies have been a great inspiration to me." C. H. SPRYER, Washington, D. C.

WE WANT YOU

to know that the Faust Improved Automatic Shading Pens are the best made. When you compare the metal holder and workmanship with other makes, you will be convinced, and buy the Faust every time. We do not have to cut prices to sell our pens. Once you use "The Faust," you will use no other. Sample 15c. Seven sizes. Shading, Marking, Plain and Special, your choice \$1.00 postpaid. Shading Pen supplies of all kinds. Inks, Ornaments, Practice Paper, Compendium, etc. Our \$2.50 and \$5.00 Special Outfits are bargains. Address:

C. A. FAUST, "The Automatic Man," 40 Dearborn Street, CHICAGO, ILL.

Pennsylvania
Business and Shorthand College,
Lancaster, Penna.



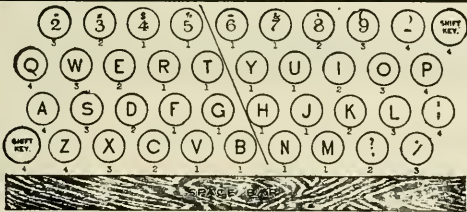
Good Writing Easily Taught

The enthusiastic teacher who provides for his student good copies, logically arranged and carefully graded, ought to get good results in penmanship. The mediocre teacher who uses Modern Commercial Penmanship, will get fairly good results in spite of his mediocrity.

WHAT IT IS

Modern Commercial Penmanship is a carefully graded course in plain, business writing, containing 60 lessons, 60 pages of copies, and accompanied by as many sets of instruction very carefully wrought out. The price of this book is 50c. Copies will be sent to teachers for examination upon receipt of 25c.

The Commercial Text Book Company
DES MOINES, IOWA



THE VAN SANT SYSTEM OF TOUCH TYPEWRITING

The system that brings results.
The system that brings accuracy combined with speed.
The system that has furnished the greatest number of expert typewriter operators at the great expositions in this and foreign lands during the past ten years.
The system that has revolutionized the typewriting of the world.
The system that is easiest to teach, and easiest to learn, and that is the most efficient when learned.
Published in pamphlet form for the Remington, Smith Premier, Oliver, L. C. Smith Brothers, Visible, the Monarch Visible, the Underwood, Visible, and the Fox. All of the above have 42 pages.
The system is also published in chart form - 34 pages.
Price in either form 50 cents, with usual discount to schools.
In ordering state for what machine, and whether desired in chart or pamphlet form. Orders may be sent to
A. C. VAN SANT, GOODYEAR-MARSHALL PUBLISHING CO.,
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The Most Perfect of Pens



PRINCIPALITY PEN, No. 1



VICTORIA PEN, No. 303



DOUBLE ELASTIC PEN, No. 604 E. F.



Gillott's Pens Gillott's Pens have for seventy-five years stood the most exacting tests at the hands of Professional and Business Penmen. Extensively imitated, but never equalled. Gillott's Pens still stand in the front rank, as regards Temper, Elasticity and Durability.

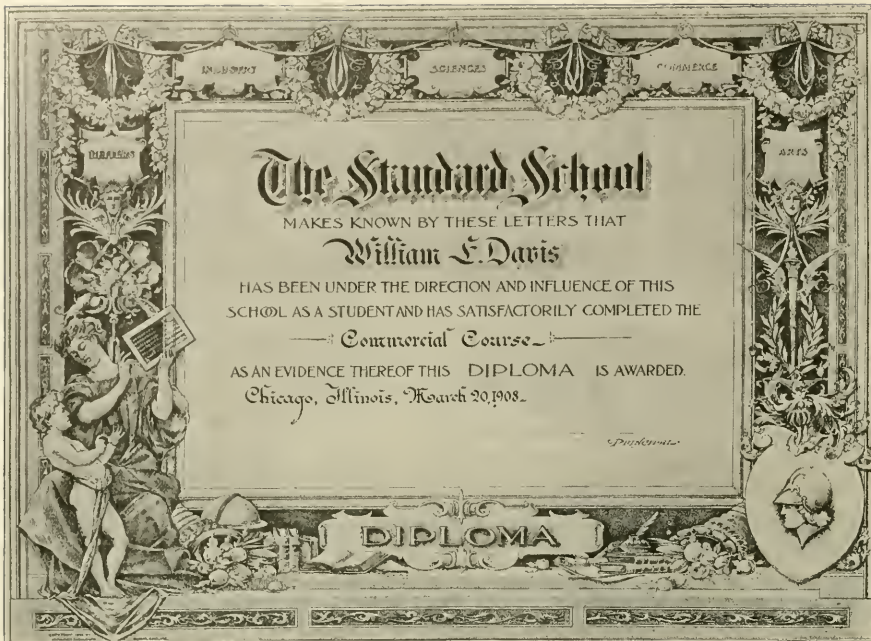
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NEW YORK




A Late Diploma Design by Howard & Brown, Rockland Me.




**DESIGNING
and
ENGROSSING**
By
E. L. BROWN,
Rockland, Me.

cised not to use too much of the strong color, also to place it in just the right place to obtain the desired results.

WANTED Enterprising Penmanship teacher who gets results. Must be able to teach Bookkeeping and Business Law. Fine opening for capable young man. Address SEPT., 1908, CARE OF BUSINESS EDUCATOR, COLUMBUS, O.



DIPLOMAS



For Business Colleges and Public Schools. Diplomas Made to Order. Send for sketches and estimates, and we will show you what a nice diploma we can furnish at low cost. Full sized samples of stock diplomas sent on request. Bear this in mind; if it is a Howard & Brown diploma, it is artistic, tasteful and correct.

Resolutions engrossed, plain or richly illuminated.
Diploma Catalogue—16 pages, showing designs suitable for all kinds of schools, mailed free. Kindly advise us if you have not received it. Remember that we carry the largest and most artistic line of stock diplomas, and invite careful comparison of our work and prices. We will appreciate your orders, and assure you that we will give the highest value for your money.

HOWARD & BROWN, MAKERS OF FINE DIPLOMAS **Rockland, Maine**



HEREWITH is given an excellent study in color values which is worthy of the students' best efforts. Lay off your copy about 9x2, in pencil as explained in last month's lesson. Study values closely. Use a brush well filled with color, especially in washing the largest surfaces. For the very darkest spots of color we used the color directly from the pan, but care must be exer-





BOOK REVIEWS

Style-Book of Business English by H. W. Hammond, published by Isaac Pitman & Sons, 31 Union Sq., New York City, price 60 cents is the title of a splendidly bound, finely printed, one hundred thirty page book devoted to the subject of Correspondence and English. It is in three parts designed for different periods of progress during the shorthand and typewriting course. It has a number of original features which appear to be specially practical, one of which is the student from day to day records his work in the book after which it is graded and the per cent given, and when through with his course his standing in English is easily determined by footing up his per cents that he received from day to day. Certain it is that students pursuing shorthand need just such helps as this book gives, and its sale is therefore not so much a matter of profit to its publishers as a benediction to all those who may be its possessor and profit by its lessons. The quality of the paper is exceptional for a book of this sort.

"The Natural System of Penmanship" published by Hoffman Metropolitan Publishing Co., Milwaukee, Wis., is the title of a forty page, 6x9 booklet comprising a series of graded copies, skillfully written, in business penmanship. The latter part of the book contains work from the following: F. W. Tamblin, L. M. Kelchner, the late C. C. Canan and E. C. Mills, the last named having written the copies for the lessons.

"Business Letters" No. 4, Insurance Correspondence, by Benn Pitman and Jerome B. Howard, published by the Phonographic Institute, Cincinnati, Ohio, is the title of another of their numerous finely engraved and splendidly printed shorthand supple-

mentary texts. The keys to the shorthand plates are in miniature typewriting type.

"Legal Forms" is the title of another publication recently issued by the same firm, similar in make up to the one reviewed above.

"Higher Accounting and Auditing", Lesson X, by R. J. Bennett, C. P. A. and W. D. Gridley, C. P. A., published by the Detroit, Mich., Business University, thirty pages, pamphlet form, devoted specially to "Corporation Accounts" is the best thing we have had the privilege and pleasure of examining along that line. The topics very thoroughly treated areas follows: Corporation Accounts; Organization Entries—varied; Installment Entries; Incorporation of Going Concern; Amalgamation of Companies; Absorption of Competing Company; Reconstruction by Liquidation; Decrease of Capital Stock; Dividends; Review Questions; Receipts and Payments; Examination.

The table of contents alone is enough to lead to considerable thought and progress. Better look into it if you're a growing concern.

C. A. Faust's Department of Muscular Movement Writing

Merit Mention

CONVENT OF MERCY, Srs. of Mercy, Conemaugh, Penna.: Rose Marie Finnegan, Margaret Bukusky, Ruth Litsinger, Eleanor Gogel, Marie Hankle, Margueretta McGoldrick, Frank Fry, Audra Adams, E. Raphael Cherry, Kathleen Rattigan.

ST. MARY'S SCHOOL, Srs. of Mercy, Altoona, Penna.: Ruth Prescott, Pearl Glass, Inez Rowan, Nora Smeal, Anna Kimmel, Joseph Irwin, Willie McGarvey, Nora Wimer, Lottie Lowheir, Lottie Carles, Andrew Schroth.

ST. BRENDAN'S SCHOOL, Srs. of St. Joseph, Braddock, Penna.: Helen Normite, Irene Vanfossen, Peter Traymor, Robert Keenan, Catherine McGreevy, Stella Reilly, Gertrude Auble, Cleopha Kress, Agnes Murphy, Edward Murphy, Mary Heitinger, Cecelia Ridge, Mary Schwoiberg.

ST. MARY'S SCHOOL, Sisters of St. Francis, Sharpsburg, Penna.: Raymond Jacobs, William Brei, Theodore Lang, Ralph Vogel, George Bauer, Magdalen Lang, Lola Burkhardt, Marie Kengers, Bernadette Bullion, Clementine Areuth.

ST. MICHAEL'S SCHOOL, Srs. of St. Francis, Pittsburg, Penna.: Magdalena Thieret, Elizabeth Jacobs, Julia Krappweis, Mary Baldauf, Mary Schoeber, Loretta Franz, Florentina Rathmann, Mathilda Pfeiffer, Marie Appenrot, Mary Schou, Victoria Busko.

THE FRANCISCAN SISTERS, Cleveland, Wis.: Mamie Salin, Josephine Schulte, Alma Nehrlich, Emma Nemig.

CERTIFICATES ISSUED.
ST. MICHAEL'S SCHOOL, Pius St., S. S. Pittsburg, Pa.: Francis T. Eben, Marie C. Kaiser, Louisa Seibel, Anna M. Mehl.

Obituary.

On Tuesday, April 7, 1908, Mr. Edward C. McCarthy, for the past nine years commercial teacher and head of the commercial department of the Western High School, Detroit, Mich., passed away. The cause of death was due to appendicitis and other complications which followed. He took an active interest in athletics, and was a favorite among pupils and teachers. Moreover, he was a thorough gentleman in every respect, and his death is therefore a distinct loss to the profession.

New Practical Typewriting

Is proving one of the most popular in our series of practical books. Published last July, it was adopted at once by the principals of a large number of prominent business schools, also for use in the commercial departments of many high schools, academies, and Catholic schools. Additional introductory orders are constantly being received. It was necessary to order a third addition to meet the demand.

This text is practical (as the name suggests) and up-to-date. It embraces more than 100 lessons, carefully graded and arranged, and nothing of importance that a stenographer should know has been omitted. The book opens at the end, and it furnished with or without a copyholder attachment, as preferred.

Although you may be satisfied with the typewriting instructor now in use, we believe it will be to your advantage to give our text a thorough examination and test in your classes. A trial will convince you of its superior merits.

We invite inquiries in regard to our other publications - Practical Spelling, New Practical Spelling, Letter Writing, Lessons in Letter Writing, Plain English, Exercises in English, Practical Shorthand, Commercial Law, Arithmetic, Practical Bookkeeping (three editions), Twentieth Century Business Practice, and Everybody's Dictionary (vest-pocket size). Write for illustrated catalogue.

THE PRACTICAL TEXT BOOK COMPANY

Euclid Avenue and 18th Street

Cleveland, Ohio

PRACTICAL TEXT BOOK COMPANY
CLEVELAND

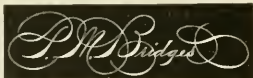
BOOK COMPANY
OHIO





Flourished with white and black ink on gray cardboard by Mr. H. S. Blanchard, Cedar Rapids, Iowa.

Your name written on one dozen cards, any color, for only 30 cents. Diplomas, Commissions, Certificates, Etc., filled out at reasonable prices. Work will please you. Finest quality blank card stock, all colors, a specialty. Finest grade W. B. \$1.50, per 100; colored, 70 cents per 1,000. (Not Prepaid.) Address.



215 Ninth St., (Station A), Dallas, Tex.

WANTED Typewriting teacher in school where sixty machines are kept busy five hours per day. Give experience, salary expected, etc. Address HUSTLER, CARE OF BUSINESS EDUCATOR, COLUMBUS, O.

PENMANSHIP

Poor writers made good ones, and good ones made better. Write for my book, "How to Become a Good Penman," and elegant specimens of penmanship, FREE. F. W. JAMBLYN, KANSAS CITY, MO.

TAUGHT-BY-MAIL



I Teach Penmanship

BY MAIL

Finest of copies; complete instruction; thorough criticism. No better courses given by any one. I send my pen-work to every state in the Union, Canada and Mexico. My finest Cards and Writing; any style, any color, the best you can get anywhere. 25 cents per dozen. Ornamental caps, 20 cents. Fine Scrap Book specimens, 10 cents. If interested write for my Journal, (inclose-stamp). Address,

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Marietta Commercial College, Marietta, Ohio



For Schools and Colleges. Engraved on Steel, Copper, Stone or Zinc. SAMUEL D. BULL, Designer and Engraver, 132 Chestnut St., Philadelphia, Pa.

It Pays to Patronize Business Educator Advertisers, and it pays to say so too when writing to advertisers.

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AT HOME
Show Cards,
SIGN PAINTING
Pen Lettering

Commercial Script
Business Hand
Handwritten Copying

A Convalescence of the Coast College of Sign and Card Writing is the L.A. Convalescence of Penmanship and Lettering. Form the strongest school of lettering in America.

Each branch conducted by correspondence of highest quality. Write for illustrated pamphlet containing specimens.

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Lecturers: Millington, Los Angeles
The Station is used in Technical School at FRENCH BAY, CALIF.

ESTERBROOK'S PENS
"Easy to write with. Hard to use up."
CORRECT DESIGN UNIFORM TEMPER DURABILITY

150 STYLES

A 1 PROFESSIONAL
Fine pointed and elastic for card writing

TEXT WRITERS
Made in 3 widths and with long point to both left and right

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with fine and extra fine points. Elastic and smooth writing

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Lettering 25c; Designing 25c; Flourishing 25c;
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PARSONS, PENMAN, KEOKUK, IOWA.

WANTED For September 1st, a superior
Munson Shorthand teacher. State
experience, educational advantages, salary wanted,
references, etc. Address ABILITY,
CARE OF BUSINESS EDUCATOR, COLUMBUS, O.

Wm. Wetzel
SCRANTON, PA.
REGROSSING.
MODERATE PRICES
RESOLUTIONS ETC.
ENGROSSED PEN
AND INK PORTRAITS

Penmanship Copies
REPRODUCED IN ESTERBROOK STYLE BY
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FINEST PENMANSHIP SUPPLIES OBTAINABLE.

PENS AND HOLDERS.

Zanerian Fine Writing Pen—The best and finest fine writing pen made—best for engraving, card writing and all fine script work. Gross \$1.00, ¼ gross 25c, 1 dozen12c

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 gross25c

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Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ gross 25c, 1 dozen10c

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Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross \$1.00, ¼ gross 25c, 1 dozen12c

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens15c

Gillott's Grou Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens 15c

Soenneken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2, 2½, 3, 3½, 4, 5, and 6 single pointed and 10, 20, and 30 double pointed.25c

Double Holder for Soenneken Pens—Holds two pens at one time.10c.

Zanerian Oblique Penholder—Hand-made, rosewood, nearly 12 inches long, a beautiful and perfect holder. 1 holder50c

Fine Art Oblique Holder—Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. Nearly 12 inches long. 1 holder sent in a small wooden box.\$1.00

Excelsior Oblique Holder—The best low-priced oblique holder made. Many hundreds of gross have been sold. 1 holder 10c, 6 holders\$.35
1 dozen60
¼ gross1.35
½ gross2.00
1 gross5.00

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 40c, 12 holders65c

CARDS, INK, PAPER, ETC.

Blank Cards—White bristol with finest surface for fine penmanship. 100 by mail postpaid\$.28
500 by express75
1000 by express1.35

Black Cards—Best made for white ink. 100 by mail postpaid\$.28
500 by express75
1000 by express1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28. 6 sheets by express\$.60
12 sheets by express70
3 sheets by mail postpaid50

White Cardboard—With hard finish, much like ledger paper. Sheets are 30½x23 inches. 6 sheets by express\$.40
12 sheets by express70
3 sheets by mail postpaid50

Black Cardboard—Finest for white ink. Sheets are 22x28 inches. 6 sheets by express\$.50
12 sheets by express70
3 sheets by mail, postpaid50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21x33. 6 sheets by express\$.50
12 sheets by express70
3 sheets by mail, postpaid50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawing for photo-engraving. 1 bottle by mail, postpaid\$.30
1 dozen bottles by express2.00

White Ink—Very fine. 1 bottle by mail, postpaid\$.25

Arnold's Japan Ink—Nearly ½ pint bottle by mail postpaid\$.40
1 pint by express45
1 quart by express75

Writing Papers—All our writing papers are 8x10½ inches in size and contain 960 sheets to the ream. Ruling is faint and can be furnished wide (¾ inch) or narrow (½ inch).
Extra fine 14 lb. white wove\$3.15
1 ream by express1.60
¼ " " " "95
50 sheets by mail postpaid1.45
Extra fine 12 lb. white wove\$2.70
1 ream by express1.20
¼ " " " "70
100 sheets by mail postpaid60
Extra fine 10 lb. white wove\$2.15
1 ream by express1.20
¼ " " " "70
100 sheets by mail postpaid60

Extra fine 12 lb. Azure (blue) 1 ream by express\$4.50
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100 sheets by mail postpaid1.40
50 sheets by mail postpaid70
Medium Grade Practice Paper—1 ream by express\$1.70
¼ " " " "95
¼ " " " "55
100 sheets by mail postpaid65

Send 5 cents in stamps for a sample sheet of each of the six grades.

All goods go by mail postpaid, except those mentioned to go by express, on which purchaser pays carriage charges. Of course the cheapest way to secure the heavy goods is to order fair sized quantities and have them go by freight.
We handle the best and can save you money. Cash must accompany all orders. Prices are too low to keep accounts.
Remit by money order, or stamps for small amounts.

Address, ZANER & BLOSER, COLUMBUS, OHIO.



The Conviction of Superiority

Which the Sadler-Rowe Texts Force in upon those who Examine Them
Is a Delightful Sensation to the Teacher Who Wants the Best for his Students

One of the convincing arguments is the many new adoptions that were made this year, and that have been arranged for the coming year. Last week we secured the adoption of **Business Bookkeeping and Practice**, **Richardson's Commercial Law**, and the **Essentials of Arithmetic** into the three largest schools of one state, whose combined business will amount to some \$3,000 to \$5,000 annually.

The owner of the largest school in an Eastern state writes: "Last year I was induced to try another system of bookkeeping. I have tried it. Next year you will have my order as usual for the good, old, reliable Budget System. I have made my last change — certainly for years to come."

Business Bookkeeping and Practice, "the reliable, old Budget System," referred to, is coming out in an entirely new dress in the next edition, with many little revisions and improvements, and modifications.

New Essentials of Business Arithmetic

A complete revision of the Essentials of Business Arithmetic has just been announced. The new Essentials will be published May 10th. Not a word is necessary to exploit this well known text, except that the new book contains many changes, additions, and improvements over the old text.

Now is the time to get busy in regard to your courses for next year. We don't want to bother you, and you don't want to bother us, if you don't intend to make any changes in texts; but if you do, and are ready to talk business we are anxious to hear from you. This applies to all teachers and school officers.

SADLER-ROWE CO., Baltimore, Md.

An Ideal Business Course

Modern Accountant is the text for the first two or three months of the ideal commercial course. This is the most thoroughly teachable beginner's text on the market. The development of theory is gradual, comprehensive and easily mastered. Journalizing and account study are taught together, the one illuminating and making clear the other. The "business problem" is recognized as an important medium of instruction.

Wholesale Accounting follows the Modern Accountant. This is a business practice set which faithfully reproduces the customs and practices of a typical business. The accounting features are new and up-to-date, and practical. The student is taught to classify accounts and to analyze costs. Every teacher who has ever examined this work has declared it to be far superior both in accounting and business practice features, to anything published. The cost accounting feature alone, places it in a class by itself.

Mercantile Accounting is the third and last part of the ideal commercial course. This is a business practice set of the highest order. It carries out the idea of classification of accounts. The transactions are such as to test and develop the mental capacity of the student.

This Course Teaches Business as it is Done. Others are content to teach business forms merely. They require the student to fill out blank forms, and they call that "business practice". We teach true business customs and practices as well as forms. We secure live data from veritable houses. We adhere strictly to the rule of teaching business as it is done. This explains why our business practice sets are not only superior to others, but have a business tone and atmosphere which others lack. Students readily see the difference, and are enthusiastic over our sets.

Teach your students business as it is done, by the use of our complete course as above outlined, and you will have a superior commercial department, well-trained students, pleased patrons, and a satisfied business public.

378 Wabash Ave.
CHICAGO

POWERS & LYONS

1133 Broadway
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THE BUSINESS EDUCATOR

TEACHERS' PROFESSIONAL EDITION. ONE DOLLAR A YEAR
JUNE, 1908



ZANER & BLOSER
PUBLISHERS

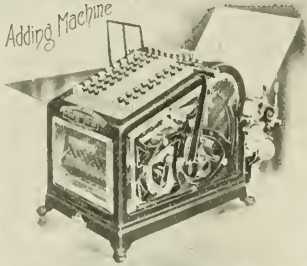
THE BUSINESS EDU-
CATOR NEEDS YOUR
SUPPORT—BUT NO
MORE THAN YOU
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VISITS OF INSPIRA-
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COLUMBUS
OHIO

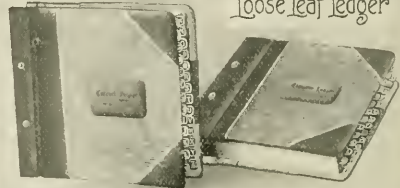


BUSINESS SYSTEM

Adding Machine



Loose leaf ledger



Many New Adoptions

Our advertisement on this page in the last two issues of this Magazine has attracted wide-spread attention. The reason for this is that we have recently been advancing some new and original ideas in the way of Business College equipment which involve up-to-date ideas in accounting.

Within the last 60 days we have secured something more than a score of adoptions for the Bliss System of Actual Business from the Start, and this without any road solicitation on our part. Old-time and obsolete ideas are rapidly being discarded for modern ideas in accounting.

The "Bliss" is the only Bookkeeping system on the market today which involves all of the modern ideas of Business System. As we were the first to advocate the use of the Loose Leaf Ledger, Card Ledger, Post Binders and other Business System ideas in Commercial Departments, we are now the first to advocate the use of the Billing Machine and Adding Machine, together with the accounting System applicable to each.

Bliss System means up-to-date ideas in Accounting. Write us today.

THE F. H. BLISS PUB. CO.
SAGINAW, - - - MICHIGAN

BILLING MACHINE



Card Ledger



SCOTT AND BOWNE CO. CHICAGO, ILL.

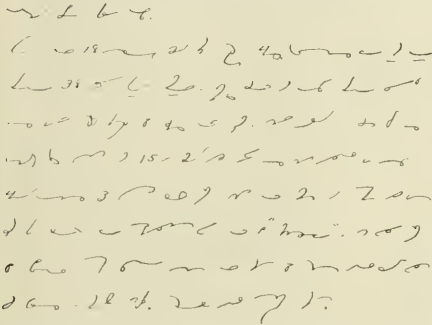
BLISS SYSTEM



Here's a letter written in

BEERS SHORTHAND

Look it over. So as to avoid a possible accusation of having selected an article peculiarly adapted to the purpose, which is *sometimes* done, we give the same letter that was given, in *two* systems, in the advertising columns of this journal for April.



No special phrase or word-signs have been made for the above—that is never done in **BEERS SHORTHAND**. No terminations have been dropped—we do not permit the English language to be thus mutilated. Not one sound has been arbitrarily omitted—that's another thing we do not teach. We **DO** teach that shorthand outlines should indicate the spoken words and that **NO PORTION** of the outline should be arbitrarily eliminated. To do otherwise is *guess work*—guess work in writing and *confused* guess work in reading. The result of our methods.

BEERS SHORTHAND IS READABLE

Observe—

The Angles,

The Individuality of Outline,

The Forward Movement,

The Absence of Position and Shading,

The Lineality, and while we do not harp on brevity—we don't need to—

COUNT THE STROKES

Complete text, 160 pages, cloth, \$1.00; full leather, \$1.50. Examination copy to schools and teachers, half price.

Query:—Why are so many so-called stenographers poor spellers? Free copy of **BEERS SHORTHAND** for the best answer.

The Beers Publishing Company

155 Lenox Ave., B. E.

New York City

Free Course for Teachers Chartier Shorthand

BY MAIL

Send for the first lesson and begin the study of the greatest system of shorthand ever published.

Mr. L. C. Spencer has just completed the most simple, pedagogical and learnable shorthand mail course ever presented to the American people.

Ten simple lessons.

The theory of the system can be mastered in ten nights by any teacher of average intelligence.

A postal card addressed to us will bring you the first lesson, and then will begin the most fascinating study of your life.

Write to-day.

CHARTIER-SPENCER PUBLISHING CO.

NEW ORLEANS

LOUISIANA

L. C. SPENCER, President

S. C. SCHWING, Sec.-Treas.

MAIL COURSE IN

HIGHER ACCOUNTING

CONDUCTED BY

R. J. BENNETT, C. A., C. P. A.

Member American Association of Public Accountants
Principal Detroit Business University

ASSISTED BY A STAFF OF
CERTIFIED PUBLIC ACCOUNTANTS AND LAWYERS

THE Course will consist of 25 carefully graded lessons in **Theory of Accounts, Auditing, Practical Accounting, and Business Law** prepared especially for candidates for the degree of **CERTIFIED PUBLIC ACCOUNTANT**, and for those who wish to qualify as accountants.

The entire Course is under the direct supervision of **MR. BENNETT**, Accountant, Author and Teacher, whose counsel and advice may be had at all times. We guarantee satisfaction, promptness, and careful attention to all work, and reasonable rates. Special attention given to commercial teachers.

Send for circular giving full information and an outline of the lessons to

R. J. Bennett, C. P. A.,

15 Wilcox Street,

Detroit, Mich.



Business School Course in Letter-Writing

By Carl Lewis Altmaier, Drexel Institute

Have You Seen It? It Is Unique. It Has 43 Graded Lessons.

The even pages of the book are in the form of printed letter heads representing all businesses. On the odd pages is the text explaining the lessons. The student writes his letter upon the letter head, detaches it, and hands it to the teacher for correction. For simplicity, uniformity, and practicability, nothing like it is offered.

TABLE OF CONTENTS

Period	Hyphen	Acknowledgments
Comma	Rules for Capital Letters	Remittances and Inclosures
Semicolon	Form of a Business Letter	Letters Requesting Payment
Colon	Signature	Letters of Recommendation
Interrogation Point	Composition of the Letter	Letters of Introduction
Apostrophe	Envelope or Superscription	Letters of Application
Marks of Parenthesis	Letters Asking for Credit	Circular Letters
Double and Single Quotations	Letters Ordering Goods	The Writing of Telegrams

Price, 60 Cents. School exam. copy, 40 cents.

Park Publishing Company

2134 North Camac Street

Philadelphia, Pa.

What Is the Standard System in American Shorthand Practise?

The original documents of the official returns referred to in the paper "Shorthand in the Offices of the United States Government," read before the Eastern Commercial Teachers' Association by Mr. Fredric Irland, Official Reporter of Debates, United States House of Representatives, are open to inspection, at the office of the Phonographic Institute Company, Cincinnati, by all who may feel interested. These reports, duly signed by the chief clerks of the several departments of the United States Government, show that out of a total of 1570 shorthand clerks employed in the departmental offices 796 are writers of the Benn Pitman System. The proportionate use of other systems is shown as follows:

██████████	Graham, 242 writers, 15.3 %.	Benn Pitman, 796 writers, 50.4 %.
██████████	Munson, 80 writers, 5.4 %.	
██████████	Isaac Pitman, 67 writers, 4.2 %.	
██████████	Gregg, 66 writers, 4.1 %.	
██████████	Cross, 45 writers, 2.8 %.	
██████████	Barnes, 25 writers, 1.5 %.	
██████████	Perrin, 25 writers, 1.5 %.	
	All others (totaling 14.8 %), less than 1 % each.	

This means that schools teaching the Benn Pitman system have, during the last five years, furnished more than half of the successful candidates that presented themselves in all parts of the country for the United States Civil Service Examinations as clerk-stenographers.

A copy of Mr. Irland's paper, with table of statistics, will be mailed free to any school officer or teacher of shorthand upon request sent to

The Phonographic Institute Company,
Cincinnati, Ohio.

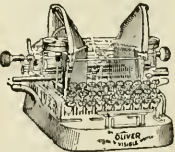
BENN PITMAN, President.
JEROME B. HOWARD, Manager.

LIST PRICE **REMARKABLE INVENTORY SALE** OUR PRICE

\$97.50 of the well-known \$37.50

OLIVER TYPEWRITER

With features that make it especially attractive and necessary to the business man or for home use.

VISIBLE		VISIBLE
Highest Speed		Least Parts
Greatest Ease		Best Alignment
Best Work		Newest Manifold
Simple Light		Built to Stand Abuse
Durable Rapid		

The "OLIVER" with its double or U-shaped type-bar, without question, is one of the strongest machines on the market to-day. The machine is composed exclusively of metal, with the exception of the platen and keys. It is of the single "universal" keyboard pattern with 28 keys and two shift-keys (arranged in three banks) by means of which it writes 84 characters. Its weight twenty pounds, and writes a line 7 1/2 inches in length. The main features are, Visible Writing; Permanent Aligment; Light Touch; Heavy Manifolding; Ease of Cleaning Type; Extreme Simplicity; Great Durability and Unlimited Speed.

AS TO THE MACHINE WE OFFER
There are in use over two-hundred thousand Oliver Typewriters. Naturally, hundreds of business houses go out of existence every year, which throws on the market hundreds of typewriters of every make. We have been fortunate enough to secure twenty-seven Oliver machines, as good as new, which we desire to sell to readers of the BUSINESS EDUCATOR at such small profit as to astound our competitors. We guarantee every one of these beautiful Oliver Typewriters to be in the best of condition. To succeed you must be up to date, and to be up to date you must use a typewriter. As we expect this advertisement to quickly sell this limited number of machines, we advise a prompt reply.

SUPPLIES

We have, in connection with our factory, a fully equipped Supply Department, and nrg typewriter users to employ our supplies in their work. We have regularly in stock, ribbons, carbon papers, typewriter linen papers, and all other articles used in connection with typewriters. Our supplies are furnished for all makes of typewriters.

Standard Typewriter Exchange 23 Park Row
New York City

THE TRUTH

THE TEXT BOOKS of the Munson Shorthand which are accepted in the best schools today are published by us. The **MANUAL OF MUNSON SHORTHAND**, our latest, contains Mr. Munson's last adoption, and must, by reason of his death, forever remain the accepted authority in the Munson system. We have First and Second Readers, Dictionaries, Student's Exercise Books, and a complete line of supplemental texts, and our interests in the Munson system are large. We propose to protect that system from unfair and malicious attack, and at the same time, spread its use by means that are fair and legitimate.

In the April number of the **BUSINESS EDUCATOR** the Gregg Publishing Company issued an advertisement which we do not propose longer to let go unchallenged, because it is untrue, and the false deductions reached are misleading and vicious.

We repeat the two plates published in the advertisement referred to, and in the same manner in which the attack was made, parallel the false statements with the true.

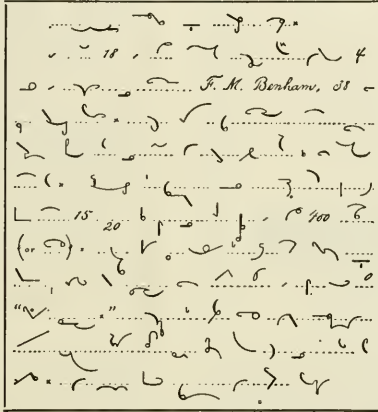
MODERN RATIONAL AND SENSIBLE

1. No intention to resemble longhand, which, after hieroglyphics, is the slowest method of writing; no awkward strokes; obtuse angles purposely indulged in.

2. Light and heavy strokes afford the best outlines and the greatest amount of writing material—hence short, quick outlines.

3. Writing above, on, and through the line—a very natural and safe expedient to save much useless vowel writing, and a positive assurance of legibility.

4. Easy to write because hand is always in balance. Rapid longhand writing is the hardest kind of writing. The hand is always out of balance and must constantly recover, which means slow execution and hard labor. Any shorthand system approaching longhand suffers in the same way.



5. See paragraph three. Very little vowel writing is needed.

6. Easy to read and write. Vowels absent, yet present by position. This, and the ease of shading, secure legibility without question.

7. Brevity secured by a strict adherence to the principles of the system. No straining at a gnat and swallowing a camel.

8. Little if any latitude given for the writing of two outlines for the same word.

9. The angles of the Munson system mean exact, positive, clear, shortcut outlines—nothing slovenly and illegible like hurriedly written longhand.

10. Very easy to learn.

ANCIENT IRRATIONAL AND ABSURD

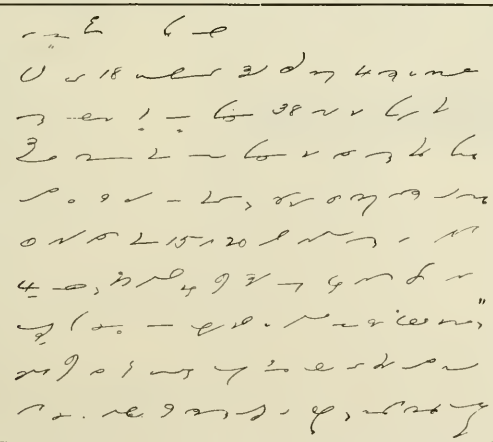
1. Next to hieroglyphics, longhand is the slowest method of writing.

2. To throw away shading is to produce characters like longhand—slow and elongated. No system can be rapid and look like common writing.

3. Why make a lot of characters that can just as well be shown *without* the writing?

4. Hard to write because many words must first be distorted and then written (a) las for last; (b) repor-er for reporter; (c) demon-ation for demonstration.

5. The joining of vowels is advertised, but as a matter of fact many are dropped in the actual writing of this system.



6. Hard to read because of the absence of many vowels and the deliberate omission of sounds and even syllables and words.

7. Brevity secured by arbitrary and vicious mutilation of the English language, producing bad spelling, bad pronunciation, and bad expression in the student.

8. Several ways of writing many words.

9. With violent distortion of the words as uttered by the speaker, in order to obtain short enough outlines, angles and curves produce most awkward characters.

10. Hard to learn and hard to practice.

WHICH DO YOU PREFER?

To have been among the first and growing stronger year by year proves merit—real merit.

378 Wabash Ave.
CHICAGO

POWERS & LYONS

1153 Broadway
NEW YORK



30,000

During the school year of 1907-08 the "20th Century Bookkeeping" was taught in over 700 schools. These ordered more than 30,000 sets.

We attribute this wonderful success to its *teachability, thoroughness and the reasonable cost of supplies.*

The work is modern in every respect and worth the careful consideration of every school proprietor and commercial teacher.

South-Western Publishing Company

Knoxville, Tennessee

Depositories convenient to all

THE
Musselman Publications

Business Letter Writing—One of the neatest and brightest little works on Commercial Correspondence. Unlike anything else published. Write for sample pages. Single copy sent postpaid for 50 cents.

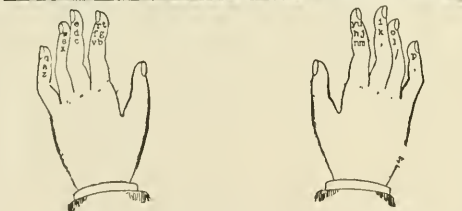
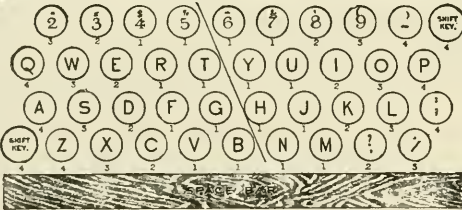
New Commercial Arithmetic

A book of 479 pages, thoroughly covering the subject. Copy sent postpaid for \$2.00.

Practical Bookkeeping, Commercial Law, High School Bookkeeping, Business Speller

Try a box of Musselman's Perfection Pens, 25 cents. For full information and sample pages, write

D. L. Musselman Publishing Co.
QUINCY, ILLINOIS



THE VAN SANT SYSTEM OF TOUCH TYPENWRITING

The system that brings results.
The system that brings accuracy combined with speed.
The system that has furnished the greatest number of expert typewriter operators at the great exhibitions in this and foreign lands during the past ten years.
The system that has revolutionized the typewriting of the world.
The system that is easiest to teach, and easiest to learn, and that is the most efficient when learned.
Published in pamphlet form for the Remington, Smith Premier, Oliver, L. C. Smith Brothers, Visible, the Monarch Visible, the Underwood, Visible, and the Fox. All of the above have 32 pages.
The system is also published in chart form—34 pages.
Price in either form 50 cents, with usual discount to schools.
In ordering state for what machine, and whether desired in chart or pamphlet form. Orders may be sent to

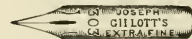
A. C. VAN SANT, GOODYEAR-MARSHALL PUBLISHING CO.,
OMAHA, NEB. OR TO CEDAR RAPIDS, IOWA

Gillott's Pens

The Most Perfect of Pens



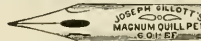
PRINCIPALITY PEN, No. 1



VICTORIA PEN, No. 303



DOUBLE ELASTIC PEN, No. 604 E. F.



Gillott's Pens Gillott's Pens have for seventy-five years stood the most exacting tests at the hands of Professional and Business Men. Extensively imitated, but never equalled. Gillott's Pens still stand in the front rank, as regards Temper, Elasticity and Durability.

SOLD BY ALL DEALERS

Joseph Gillott & Sons

ALFRED FIELD & CO., Sole Agents
93 Chambers St. NEW YORK



WHICH SYSTEM?

Each system of shorthand is the *best*—according to the claims of its publishers.

And the publisher of each system is prepared to demonstrate beyond peradventure the truth of his claims.

The trouble is that each publisher insists on selecting his own method of demonstrating—which is confusing to the investigator.

The publishers of one system formerly relied upon a "Table of Statistics" showing that their system had more teachers than any other system. They don't do that now because—well, there are reasons. Just now the claim of that particular system appears to be that, like wine, it improves with age.

To offset the effect of that "Table of Statistics," the publishers of another system got out a table of statistics about reporters using their system. We think they are still using that as their chief argument—we think so because no new idea in connection with that system seems to have been put forward since its author passed away.

The author of another system has been kept busy nearly all his life demonstrating the superiority of his system by rule of arithmetic—by writing any given piece of matter in the smallest possible space and with fewer strokes than the same matter can be written in any other system. With this author it does not matter a bit about the nature of the characters, their joining, or position, or anything else, so long as they are reduced to microscopic proportions. Brevity of form absolutely demonstrates the superiority of that system, according to its author.

We have a method of demonstrating the superiority of Gregg Shorthand that is just as peculiar as that of the publishers of other systems. We point to the hundreds of experienced writers and teachers of other systems who have changed to Gregg Shorthand, and to the results accomplished with it in schools which previously taught other systems. Some people, remembering the old saying, "Trust those who have tried," seem to think this is a pretty good plan. For instance, Mr. Guilbert Pitman (nephew of, and for twenty years manager to Sir Isaac Pitman), after subjecting the system to a careful investigation, says: "Gregg Shorthand is based on scientific principles applied in a scientific way, and I believe that it is destined to become the shorthand of the English-speaking people."

A teacher or a schoolman, in investigating systems, finds little *real* difference between the various old time methods. He may prefer one of them to the others for certain personal reasons, but the differences are so slight that he will not become enthusiastic over any one of them.

In dealing with Gregg Shorthand, he faces an entirely different proposition. This system differs so widely from the old methods that its advantages can be appreciated only by actual knowledge and experience. Therefore, our plan has been to offer teachers ever possible facility for thorough investigation, including a course of lessons by correspondence *free of charge*. That this method has become popular with the intelligent teachers and schoolmen is attested by the fact that Gregg Shorthand was introduced in over two hundred schools last season. Many teachers and schoolmen avail themselves of our offer because they realize that Gregg teachers are wanted everywhere; others only occasionally. They know that experienced teachers and writers of all systems—teachers in whose judgment everyone has confidence—have given Gregg Shorthand an unqualified endorsement. They know, too, that as schools all over the world are adopting it, it is the system they will ultimately teach.

If progress in shorthand appeals to you, you will let us demonstrate the perfection of Gregg Shorthand. When you write ask for a copy of "Shorthand Contests."

THE GREGG PUBLISHING CO.

1123 Broadway, New York

151 Wabash Ave., Chicago



Isaac Pitman Shorthand Again the Victor

*Miss Nellie M. Wood Makes a New World's Record,
Writing at a NET Speed of 253 Words per Minute*

AT THE Third International Contest for Speed and Accuracy in Shorthand Writing, held at Philadelphia, April 18, 1908, under the auspices of the Eastern Commercial Teachers' Association, the supremacy of the Isaac Pitman Shorthand was again fully demonstrated in the winning, for the second time, of the Egan International Cup by Miss Nellie M. Wood, with a NET SPEED OF 253 WORDS PER MINUTE, which constitutes THE WORLD'S RECORD.

Mr. Chas. Currier Beale (a Graham writer), the Chairman of the Speed Committee, when announcing the results, called especial attention to the remarkable accuracy of the transcription handed in by Mr. Godfrey (an Isaac Pitman writer), from the notes of his dictation at 180 words a minute in the Miner Medal test. Of the 900 words dictated, Mr. Godfrey's transcript had 895 absolutely correct. Of the five incorrect, three were rated as material and two as immaterial errors, thus making the transcript 99.45% correct. This is the highest percentage of accuracy at this speed on record.

As at the last International Speed Contest (Boston, 1907), there were no entries from the writers of the Light-line or other non Pitmanic systems.

International Typewriting CONTEST

In the "World's Championship Contest" also held under the auspices of the Eastern Commercial Teachers' Association, Miss Rose L. Fritz broke all previous records by copying, for twenty-five minutes, at a net speed of 99 words per minute. In the "School Championship Contest," Miss Elise Scott of Toronto won the Gold Medal with a net speed of 52 words per minute. Both Miss Fritz and Miss Scott learned the subject from Charles E. Smith's "Practical Course in Touch Typewriting."

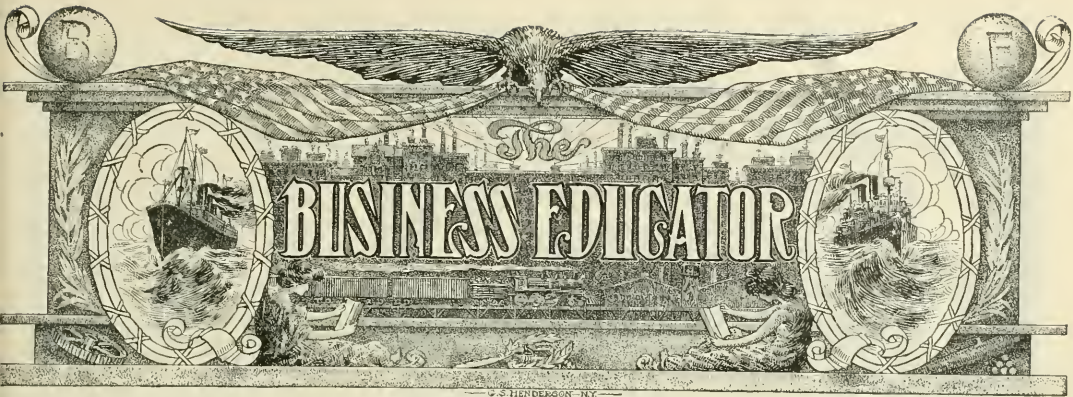
WHAT THE WORLD'S CHAMPION TYPIST SAYS:

"I am pleased to state that I consider 'A Practical Course in Touch Typewriting,' the only text-book from which I studied, the best typewriting instruction book that I have seen. The exercises are excellent and have helped me wonderfully in working up speed. The whole course is very interesting from the beginning, and it cannot but produce the best results in the shortest time." *Rose L. Fritz.*

Send for a Copy of "International Speed Contests" and "Pitman's Journal"
Also for Particulars of Free Mail Instruction for Teachers

Isaac Pitman & Sons : 31 Union Square : New York

Publishers of { "Course in Isaac Pitman Shorthand," \$1.50
"Practical Course in Touch Typewriting," 50c.
"Style Book of Business English," 60c.



VOLUME XIII.

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NUMBER X.

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, Editor
E. W. BLOSER, Business Manager

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 20 cents extra; Canadian Subscriptions, 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra; Canadian Subscriptions, 10 cents extra).

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted. If personal checks are sent, add 20 cents for collection fee.

Two Editions. The Teachers' Professional Edition contains 48 or more pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors. The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. 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 of the Professional Edition.

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.

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 journals 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.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

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 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.



To Colonel George Soule.

The war-fright filling all her dreams, the Southland cried
for men.

The night of darkened minds lay like a pall upon her
flowered fields,

Until the very stars forgot to shine and Truth again
Fled far adown the midnight ways to cower unrevealed.

In all the land of joyous sun there was no word of hope,
When our cheapened patriots bought and sold the re-enslaved,
And Famine stripped the bone and left the ghost of richer days,
For a leaner-fingered Thirst to grip and taunt and choke
To a ghastly memory of other times when men had braved
The unknown terror to set their Southland in a nation's ways.

The land was desolate and sick of passion long outworn,
And cried as weary children for peace and rest from sorrow,
When, not alien and astray from messianic lands of light,
But from her own seared provinces, a song of healing morn'
Upon his lips, and in his hands the gift of fairer mornings,
He came to guide the trembling nation in the paths of right.

—MELVIN CASSMORE.



Jl Modern Parable

With a "Think" put in Somewhere..

CHAPTER I

And it came to pass that there came up to the city a young man named Joel, son of Hiram, from out the country called Jonamo which means "green fields". And there was also in the city another young man named Adelbert, son of Averill who lived on the edge of the fashionable highway.

And the one was large and strong and his hands were calloused with much work. His face was of the sun and his nether garments were made on an antique plan; but his face was honest, his desire was to buy with his hard-earned shekels a half-yard of that commodity called business education wherewith his head would be enabled to perform miracles in detecting the lair of money bags and to make them his own. Even all this to be accomplished in a few short weeks, and he would then ride proudly up to his native vineyard in a two wheeled cart drawn by four oxen hitched tandem.

And the other, named Adelbert, wore a jaunty air, an ear-high collar, and trod on an atmosphere of supreme assurance that before the grand chorus season came again, he would be knocking a few soggy thumps out of the type machine, and so be enabled to go to the chariot races every evening and sit in the seats of the plutocrats along with a certain damsel called Maude.

CHAPTER II

Now it happened that both these youths of Judea came up to the house where was sold the miracle called business education; and they stated their expectations and desires to the rabbi who was in charge. And the rabbi being used to the ways of the world was not surprised, but being a man whose wife called him to strict account with girdle strap, each evening, for the doings of the day, he remonstrated with Joel and Adelbert, saying:—

"What you desire may perhaps be brought to pass if the stars are favorable; but what you wish for will require many moons of fasting and

study, and all the shekels in your father's house could not make it otherwise."

But the youths being young if not younger, and presumptuous that the world would shape itself again even as it was convenient for them to have it shaped, answered:

"Nay, we need not the study of the tongue to do business with the foreign cheese-peddlers, goat-herders and fish-mongers who will come to the office. We can make signs. Neither need we be more skilled in manipulating the criss-cross that counts up into the hundreds, for we have always been able to count our fathers' goats and change money even up to six bits."

Then was the rabbi sorry; but he took their shekels and strove with them to make them acceptable in the eyes of the long-whiskered merchants who sat in the market place and often called for young men of parts.

CHAPTER III

But Joel learned not to use his native tongue with skill, and Adelbert spent his evenings in playing tag with the saddle maker's daughter who was beautiful to look upon, and his nights were given to toying with the juice of the sand bur. Yea, verily, he cut up much. Even thus the time passed and the day came when Joel and Adelbert had come to the end of their tuition. Together they went unto the rabbi and spake:—

"Our time is up. We have favored your shack with our presence and enriched you with our good shekels. Whyfore, wherefore and by which have we no jobs wherewith to live in sportive festivities during the rest of our lives."

Then the rabbi spake to them concerning their conduct in not becoming skilled of tongue, the criss-cross, and the whangdoodle juniper, as he had advised. And they became angry and very wrath and said:—

"This is a cheat, a graft. You take our good shekels and furnish no jobs. We will go out and bring confusion on you, even humiliation, by assisting those in the market place; and finally we will acquire much fame and power and money and own oxen for the chariot races."

CHAPTER IV

And so they went. One hid him to a merchant and by cunning deception

became writer of letters. But when the merchant looked over the first day's work and found the new servant's mistake had cost him four pieces of silver and made him out a perjurer and a bigamist, there was trouble in Hebron. He gathered himself together—which is what the street sweepers did for the servant later in the evening, for they are very given to sanitary practices in Hebron.

And the other youth, having found no place where they would let him cut cloth from the bolt whenever the price amounted to six bits, was dropped, fired. And he skidded back to his father's farmyard. The hired hand and the goat-herd made a great Josh of him and threw cloids at him and so he was very miserable.

CHAPTER V

But Hester, the mother of Joel, took pity on him and calling him aside asked him all manner of questions concerning his failure. Being a woman of deep understanding, the matter became clear and she saw the ways of the market are different from the ways of the vineyard and the pasture; and she saw that he who would prepare to sit with those in high places in the market, must leave his training in the hands of the rabbi, yea, must do as he said even in little things.

Then a great plan came to her in the night and she told it to Joel who followed it.

Many seasons Joel worked in the rocky pastures tending flocks. He accumulated stone-bruises, flea-bites and a humility of spirit, but also many pieces of silver. Then he took the silver and went back again to the rabbi who taught him in the subtleties of language, and in many other things. Finally when he was fit, the rabbi sent him to watch over the strong box of a merchant of large family and much wealth.

CHAPTER VI

And it came to pass that Joel was much liked by the merchant and also by the comely daughter of the house; for he was honest, skilled, and wore modern sandals with brass tacks and yellow straps and his raiment was adorned with a girdle of camel teeth.

And he was the envy of very many who cried out against him saying he was lucky. "See, yesterday he was a flea-bitten youth with patched trousers and no prospect. Today he rides by the rich man's daughter, in a cart drawn by four oxen, and is happy."

But Joel heeded them not; and he knew it was not luck, but wisdom in being guided by the rabbi.

Now, it came to pass that a robber broke in and stole much of the merchant's money, at night, and hid in a cave without the city. But Joel followed him, and when he came upon him, they faced each other for a mighty struggle. And Joel handed the robber six hot ones in the thorax and kicked him twice in the bread-basket and regained his master's money, wherefore he became partner and very rich.

But often Joel pondered upon the wisdom of following the judgment, in things new, of those who were experienced in them.



SOME OF THE MANY GOOD THINGS THE READERS OF
 THE BUSINESS EDUCATOR
 MAY EXPECT THE COMING YEAR IN THESE COLUMNS.

Forward.

At this writing, May first, we have not completed arrangements for all of the regular contributions for the whole of the coming year, but enough to indicate that the reputation of the past will be fully sustained. This means that we intend to continue to lead.

Certain it is that we have some of the best talent in our profession—no dead wood either. "Has Been's" nor "Going-to-Be's," but "Iser's" are our kind, and as has been the exclusive policy of THE BUSINESS EDUCATOR in the past, we shall continue the Department features where they can be carried on connectedly through the year.

The Penmanship Edition

Will contain some of the best lessons and finest gems ever contributed to a journal—business—ornate—flourishing—lettering—engrossing—pen-drawing—etc.

Short, snappy, inspiring, helpful, practical articles will appear specially intended for young men and women who mean to win success.

The Teachers' Edition

Will be rich in thought, fearless in expression, and progressive. No one can purchase space therein with influence or money, therefore it is truly representative and worthy the support of all engaged in our profession.



A. M. Wonnell, Big Rapids, Mich.

Lessons in Business Writing.

We have some splendid courses in business writing in process of construction by persons who are at one and the same time practical and capable.

Mr. Fred Berkman, last year with the Spencerian at Cleveland, and now with the big Blair School of Spokane, Wn., is at work on a series of lessons carefully planned and enthusiastically edited.

Mr. J. C. Leister, now in the Zanerian, is also at work on something of more than ordinary promise—"an eye

opener" as it were, as his name is a new one to the profession.

Mr. S. B. Fahnestock, McPherson, Kans., who "hobnobbed" with ye editor in Columbus two decades ago, but who retains his youthfulness marvelously well, is doing some splendid work in systematic business writing.

Mr. C. R. Tate, principal, College of Commerce, Cincinnati, is also preparing a series of copies in business writing intended to eclipse anything he has ever contributed.

F. B. Courtney, Cedar Rapids, Ia., has contributed a fine lot of realistic specimens of Business Writing.

Thus it is we have some fine things—*practical things*—in prospect for the profession.

Lessons in Ornamental Penmanship.

Mr. A. M. Wonnell, recently with the big Ferris Institute, Big Rapids, Mich., now one of the proprietors of the Norwalk, O., Business College, is scheduled to head the department of "Ornamental Penmanship" next year. Wonnell is a near-wonder—he'd be a full fledged wonder but he has too good a balance wheel; consequently he is a safe man at the helm. He writes a wonderfully graceful hand, full of life and force, but withal delicate and accurate. So we feel safe in promising something worth looking forward to.



Willis A. Baird, Santa Cruz, Calif.



S. B. Fahnestock, McPherson College, McPherson, Kans.



J. C. Leister, Columbus, O.



Ion E. Dwyer, Robert College, Constantinople, Turkey.



E. D. Snow, Maple City Business College, Hornell, N. Y.



F. A. Keefover, Cashier, Commercial State Bank, Summerfield, Kans.

Along the Line of Engrossing, Messrs E. L. Brown, P. W. Costello, S. D. Holt and C. W. Norder will continue to instruct, inspire, and decorate. These names mean superiority; you need to keep close on their trail.

In the Engrossing Script World, we have unusual talent for our readers this year as follows:

Of course our subscribers will be delighted to learn that we have twenty-eight plates of off-hand Roundhand to present from the master pen of **E. Madarasz**. His name means the best in any line his pen chooses to follow. The work we have is the boldest and at the same time the most accurate we have ever seen. Get in line and in trim for the matchless and inspiring work. Tell your friends about it.

Mr. Charlton V. Howe, of Philadelphia, the acknowledged master in Engrossing or Copper-plate Script, is at work on something for our readers which will, we believe, surpass anything heretofore published, even the course we published some years ago, for he has improved since. Better

begin to get your training under control in order to do the "trick to a turn," for by so doing, you can turn many a dollar in an engrossing way.

The course in standard Roundhand will be given by a new light in the penmanship profession, and one which promises unsurpassed brilliancy, **Mr. Willis H. Baird**, Santa Cruz, Calif. Mr. Baird is doing some exceptionally fine work and we feel sure his work will compare favorably with the best we have heretofore published. Need we say more?

The Student's Page, the Black Board Illustrations, to Miscellaneous Specimens, etc., etc. will be continued, month in and month out.

The Editor, H. L. Darner, C. R. Hill, and many others will continue to contribute an occasional flourish, signature, or art gem as space may grant and inclination suggest.

J. B. Bachtelkircher, Evansville, Ind., and **D. W. Hoff**, Lawrence, Mass., the well-known, progressive Supervisors, will continue to contribute material of special value to penmanship teachers in public schools. These men are worth following, or we should not retain them year after year.

Mr. F. S. Heath, whose common-sense lessons in Artistic Penmanship have benefitted so many the past year,

promises an occasional article and illustration the coming year.

Mr. E. D. Snow, Principal, Maple City Business School, Hornell, N. Y., has contributed a number of articles of special value to young people, which might very appropriately be termed "Successlets," being short, snappy, stimulating articles intended to arouse ambition and intensify desire to achieve. The articles will surprise and delight many who have never suspected their author as being so versatile with the pen in a literary way. It is but another illustration that we have the talent in our profession if we only discover it.

Mr. Ion E. Dwyer, Robert College, Constantinople, Turkey, will continue his valuable contributions, some of which will appear in the Student edition because they will be of special value to young people entering business life. Mr. Dwyer is an Iowa boy transplanted temporarily in the old world where his powers have broadened in a manner made possible by the perspective which travel only can give.



Fred Berkman.



Charlton V. Howe



L. Madarasz.



The Professional Edition.

The contents for the coming year, as indicated by contributions already on hand, will, we believe, be of special interest and real help to growing commercial teachers.

The contributions under the head of "Accountancy" by Mr. R. J. Bennett, C. P. A., Principal Detroit Business University, will doubtless be of a high order, if we may judge by his articles the past year and the following outline for the coming year:

Accountancy.

The work of an Accountant.
 Discussion of questions and problems in Theory of Accounts and Practical Accounting.
 Kinds of Accounts and their analysis.
 Classification of Accounts in ledger and in statements.
 Financial Statements, different kinds, analysis, etc.
 Accounting Systems adaptable to different kinds of business.
 Card and loose leaf systems.
 Depreciation and Reserves.
 Statements of Bankrupt concerns for presentation to the Courts.
 Partnership Adjustments.
 Investigations of going concerns for investors, minority stockholders, etc.
 Corporation Accounts, Corporation organization, amalgamations, etc.
 Auditing, how conducted, continuous, periodical, etc.
 Preparation of books for auditor.
 Auditors' reports and certificates.
 Discussion of Questions submitted by subscribers.
 Readers will do well to take advantage of the opportunity to submit questions to Mr. Bennett for discussion.

Mr. W. N. Cassmore, Seattle, Wn., Commercial College, new-time pedagogue, poet and philosopher, will be given a free rein this year to do and say what he pleases from month to month. Appreciative poems, business psychology, and commercial education publicity are some of the things he will give his versatile and yet fearless attention to. Cassmore has opened the eyes of many people in our profession to new possibilities within themselves and our calling, and has demonstrated that he is worth following in his mental maneuvering.

Mr. S. Rowland Hall, Scranton, Pa., the brilliant young man with a strong tendency toward business literature will have some helpful, stimulating things to say in his "Talks on English." Watch out for his contributions.

We have the entire series of twelve articles on hand upon "Arithmetic" by Mr. G. H. Van Tuyl, New York City, and they look good to us, and we think you'll conclude they are good.

In the series of articles he has written he has avoided those methods and "short cuts" sometimes paraded for mere display, and has given only such methods as are in use daily in his own class. He has made no attempt to treat the topic exhaustively, but merely to outline briefly, a method of presenting the various subjects, that has succeeded in interesting young men and women.

"Advertising" will, in all probability, be given in such a manner where-

by much of it can be incorporated into class-room service or utilized in advertising the school. Mr. C. L. Chamberlin, Osseo, Mich., is a new man in our calling but his spurs have been tried and not found wanting in nearby lines of effort, so that he is old enough in experience to be valuable and young enough to be original and enthusiastic.

Mr. H. Breitenstein, for five years principal of the Shorthand Department of the Gem City Business College, Quincy, Ill., and now half owner of the Abbott Business College, Billings, Mont., will conduct the Department of Typewriting in the columns of the Business Educator. From what we have heard of him, we anticipate some valuable contributions for our patrons.



C. L. Chamberlin.

Mr. C. L. Chamberlin of Osseo, Michigan, is a native of Michigan, being born in the southern part of that state in 1874. As a youth he read widely and later prepared for the work of teaching. He has taught in the public schools of his native state several years and successfully filled positions as Principal and Supt. in high schools which has aided greatly in developing the executive ability so needful in his business career. He holds the college degrees, B. L. and M. L., and a state life license to teach. For many years Mr. Chamberlin has written for publication on various subjects. Of late years he has made a special study of advanced business theory, particularly that relating to sales and advertising plans, correspondence and mail order work.

His business knowledge is far from being all theoretical. He has had practical experience as retail salesman in the book and stationery, and in organ and piano business. For a time he was general agent for a Chicago publishing house, for whom his work was to secure local salesmen, and to train and oversee these in their work.

Mr. Chamberlin has entered politics in a mild way, and now holds two elective offices, one a town, and the other a county board membership which the voters of his party have conferred upon him.

About one year ago Mr. Chamberlin combined and systematized his work in authorship and ad. writing by organizing *The Chamberlin Service*, a company whose business is to write advertising matter of all kinds, devise sales plans, follow up systems, install card or loose leaf systems for keeping various records, and to supply articles for publication on various subjects. This movement has been so successful that he recently put in two more typewriters to keep up with his work.

Mr. Chamberlin will write a series of articles on advertising for THE BUSINESS EDUCATOR during the coming year. Speaking of the nature of these articles, he says:

I propose to write a series of articles on advertising which shall give the man of business the proper knowledge of how advertising should be conducted. Not every business student has an opportunity to study advertising as a part of the regular training given him in the school of business. The correspondence schools are too expensive, besides being in many cases impractical and padded in order to make them large enough to sell for the price asked. Not every student wishes to become an advertising expert on all branches of the subject, but practically every one finds need for the fundamental principles of the subject. It will make him a better salesman or a better stenographer to understand the plans of the advertising dept. For that dept. is the foundation of the modern business house. It is to supply this information both for teachers in business schools who have never made a special study of advertising, and for their pupils who will soon enter upon positions in the various fields of commercial activity, that I shall write this series of articles for THE BUSINESS EDUCATOR. I shall at the close of every article give an assignment of work which the reader may write out at his convenience. This will make the articles in reality, a series of lessons which I trust will be found of interest and profit to all.

I shall aim to cover briefly the entire field of advertising, and shall endeavor to explain the fundamental principles of ad. construction, and of the requirements in the various fields of publicity, so that the reader may be able to recognize a good ad. when he sees it and to produce one himself. Then I shall explain the advantages of a mailing list, follow up system, a store paper, and other devices of the kind which originally devised by mail order men have been used with great success by the local retailer.

These are a few of the special features which shall constitute the content of the articles on advertising I expect to write for THE BUSINESS EDUCATOR, the coming year.

LIST OF ARTICLES ON THE PRINCIPLES OF AD WRITING.

1. The Language and General Divisions of Advertising.
2. Types and Terms of Printing.
3. Retail Advertising.
4. Wholesale Advertising.
5. Mail Order Advertising.
6. Writing an ad. Preparing a layout or dummy, etc.
7. Cuts, Selecting mediums, etc.
8. Advertising by Letters, circulars and booklets.

Latter articles have not been developed as yet.



LESSONS IN PENMANSHIP

C. E. DONER,

Supervisor Penmanship, Beverly, Mass., Public Schools.

Send practice for criticisms to "Criticism Editor," Business Educator, Columbus, Ohio.

Lesson 86. Every one ought to be able to write the correct form for a receipt. Practice this receipt over and over again until you can not only write it well, but also be able to carry the form of a receipt in your mind. In addition to this receipt practice writing a note, check and bank draft.

\$94²⁰/₁₀₀

Winham, Mass., 3-14-1907.

Received from William E. Hammon
Ninety-four and ²⁰/₁₀₀ Dollars
in full of account to date.

Benton & Connor

Lesson 87. This lesson shows how the beginning of a business letter is usually written. Practice it thoroughly until you can write it well. In addition to this lesson practice writing a whole letter, being careful with the arrangement of the heading, address, salutation, body, indentations for paragraphs, complimentary closing and the signature.

Columbus, O., Mar. 14, 1907.

Mr. Arthur Merrill,
Salem, Mass.

My dear Sir:

I am in receipt of your letter

Lesson 88. The author would not only like to have you write this paragraph for the practice in penmanship, but also to learn it as a memory gem to be carried with you through life. Select other paragraphs and practice them carefully and faithfully. Paragraph writing is excellent practice.

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.

Lesson 89. Ledger headings are usually written a trifle larger and a trifle heavier than the ordinary style of writing. This lesson merely gives the idea how ledger headings are written. Write other words such as Cash, Loss and Gain, Resources and Liabilities, and others that you may have occasion to use.



Ledger Headings

Merchandise Interest Discount

Lesson 90. A marking alphabet of this kind is used for marking packages, boxes, etc. It is a very practical style of letter and every one should learn to make a letter of this kind. The paper should be held parallel with the edge of the desk and the pen should be drawn to the right for all the downward strokes. All heavy strokes are made downward and the pen is raised on the line. The letters are made somewhat slowly with more or less finger movement. A flexible pen is best for this work. A stiff pen should not be used. In addition to making these letters and figures write words, proper names, etc.

ABCDEFGHIJKLMN OPQRS TUVWXYZ Z
abcdefghijklmnopqrstuvwxyz Zz . 1234567890 .



S. Roland Hall.

Mr. S. Roland Hall, whose portrait appears herewith, is a Virginia product of 1876. Completing his schooling in the best public and private schools of his native state, he followed surveying a couple of years, learning shorthand by himself from Benn Pitman's Manual of Phonography.

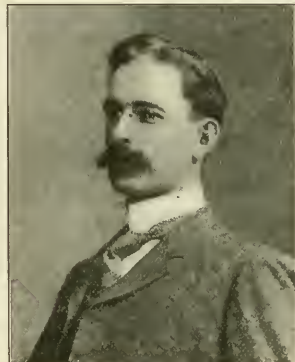
Leaving the country he secured a position as stenographer in a stock broker's office in Baltimore, since which time he held numerous difficult and exacting positions, including the secretaryship and manager of leading Washington, Baltimore, Indianapolis, and Brooklyn newspapers.

He next engaged with the Manhattan Reporting Company, N. Y., and five years ago went with the International Correspondence Schools, Scranton, Pa., as a writer of circulars, textbook pamphlets, and business literature, and a year ago he was given charge of the School of Advertising, which important position he still holds.

Shorthand has served him well in his upward course, and in return he has served the art well, for few men have demonstrated its worth and possibilities more than he. He has given not a little thought to modern composition and expression, which study has aided greatly in his success.

Whatever he attempts, he does with a vim and an interest which enable him to accomplish in a year that which takes many another less intense person years to achieve.

Now is the Time to submit Specimens to determine whether or not your Penmanship merits a Business Educator Certificate. Mail specimens to Certificate Editor Business Educator, Columbus, Ohio.



G. E. Van Tuyl.

Mr. G. H. Van Tuyl was born in Schuylar County, New York, in 1874. His early days were spent on the farm. During the winter months he attended the public schools of New York and Pennsylvania, a part of his younger days having been spent in the Keystone State.

At the age of seventeen he began his career as a pedagogue in the proverbial "little red school house" in which his own ideas had first been taught to shoot.

After attaining his majority, he decided to better equip himself for the teaching profession. The State Normal and the Training School at Cortland, N. Y., seeming best to offer the advantages he sought, he became a student in that institution, taking the classical course, and graduated therefrom in 1901.

After teaching for several years in the public schools of New York State, he accepted, almost by accident, as it were, a position in the Albany, N. Y. Business College as teacher of Arithmetic and Commercial Law. His success at Albany is evidenced by the fact that, upon the expiration of his contract there, in 1906, he accepted his present position as head of the departments of Arithmetic and Commercial Law in the Packard Commercial School of New York City.

Since a boy he has been fond of mathematics, using, even as a student, many of the so called up-to-date "short cuts" in his arithmetical work.



2 O O O O O O O O O O O O O O O O
 2 O O O O O O O O O O O O O O O O
 2 Over Over Over Over Over Over Over
 2 Over and over Over and over Over and over
 2 o o o o o o o o o o o o o o o o
 2 o o o o o o o o o o o o o o o o
 2 one one one one one one one one

Plate 21—A. First line. Use arm movement. Make without lifting pen. Do not get top portion too large. Second line.—Make capital with in-and-out movement of fore-arm and end with a free reverse oval motion. Third line.—Use a strong vigorous push and pull arm movement. Do not lift pen on small letters. Fourth line.—Use a free arm movement, watch turns, angles, loops and spacing. Get relaxation of muscles. Practice systematically. Fifth line.—Use a strong push and pull movement. Do not lift pen. Sixth line. Curve up stroke. Make loop at bottom. Close up second portion. Seventh line.—Write the word without raising pen. Use easy arm movement.

2 P P P P P P P P P P P P P P P P
 2 P P P P P P P P P P P P P P P P
 2 Pippin Pippin Pippin Pippin Pippin P
 2 Practice every copy faithfully Practice Practice
 2 p p p p p p p p p p p p p p p p
 2 p p p p p p p p p p p p p p p p
 2 pippin pippin pippin pippin pippin

Plate 21—B. Capital "Q" is the figure 2 enlarged. Make with free rolling motion of arm. Retrace three times. Second line.—Use free arm movement. Make loop at bottom small. Third line.—Get uniform height, slant and spacing. Fourth line.—Fill out the required number of pages. Fifth line.—The q's composed of a and lower reversed loop. Make loop with quick, in-and-out-arm movement. Make required number of pages of each and every letter. Sixth line.—Same as for first line. Seventh line.—Control movement. Make loop on q short.

2 Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q
 2 Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q
 2 Queen Queen Queen Queen Queen Queen
 2 Quick and lasting results come from effort
 2 q q q q q q q q q q q q q q q q
 2 q q q q q q q q q q q q q q q q
 2 queer queer queer queer queer queer q



EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

The Negative Value of a Business Education.

Sometimes the value of a thing can best be seen and determined by looking at it negatively. At least it can thus be viewed and valued from a different point of view. And it is not a bad plan to learn to look at almost every question from all sides. Failure to do so is the cause of many serious mistakes and not infrequently great loss.

If a word here and now will help you to resolve to examine all sides of a question thoroughly before acting, particularly with such questions as property, services, contracts, etc., this space will then have been dedicated to real human service.

Naturally you have given some thought to the cost and value of a commercial education.

Now for a moment consider what it would cost to go through life *without* a business education. For, first of all, a business education trains you to think clearly and to decide definitely important questions as they come day by day.

Now then, without a knowledge of common, every-day debits and credits, contracts, business papers, commercial law, business arithmetic, notes, checks, endorsements, etc., how could you hope to achieve, earn and save much?

For no matter how talented you may be, no matter how much you may make, without knowing the value of investing securely and saving in proportion to your earning, you cannot expect to be free from want when most in need, if you live to be three score or more years of age.

If a business education helps in any one thing more than another, it is to reckon the cost by comparing the first and final values and striking a balance. With ignorance of business methods, laws and accounts on the one hand, and a business knowledge of commercial affairs on the other hand, does it not seem plain that the cost of going through life without a commercial training is too great to warrant any one doing so, even though it might mean present privation of many so-called pleasures?

This being true, it follows that a thing worth doing is worth doing well, and that you who are pursuing a commercial course need to pursue it thoroughly. Just yesterday a man wrote and said his regret was that he did not stick to his studies longer and master them more thoroughly when he had the time, even though it meant at the time some straining to make both ends meet.

Complete the course you have begun just as thoroughly as you would like to complete every important task, even life itself, and you will doubtless achieve even more than you now suspect. Indeed, a right start, followed by perseverance and right principle, cannot lead except to success.

A Parting Word of Appreciation.

To those who have entertained, instructed and inspired us during the year just ending, we desire to extend our appreciative and sincere thanks.

Keefover and Cragin have had such a following as is truly gratifying to the publishers and complimentary to them.

Doner and King have helped many and many a pupil to acquire a practical hand.

Heath and Grove have aided the artistically inclined. Indeed Mr. Heath, although a veteran among us, surpassed all of his former efforts and surprised many with his logic as well as his skill. Common sense, after all, is the best instruction, and that is what characterized Mr. Heath's entire course.

Brown, Costello, Holt and Norder have instructed, inspired and decorated with their word pictures. And the beauty of it is, they are all going to remain right with us.

Keefover of Kansas.

Our young readers, and old ones too, will certainly hail with delight the announcement that Mr. F. A. Keefover will continue to contribute articles to THE BUSINESS EDUCATOR the coming year. His contributions during the past year have awakened a great deal of thought and enthusiasm and have proved to be of more than

ordinary value for young people preparing to start in life.

Something less than a year ago Mr. Keefover dropped the editorial reins of the American Penman and accepted the Cashiership of the Commercial State Bank of Summerfield, Kans. Although he had never had practical experience in bank work he has by the aid of his good common sense and intuitive judgment been able to bring his theoretical knowledge to most practical account.

He so managed the affairs of the bank as to escape without a scratch the money panic which caused many an older head and institution much anxiety the past year. This should be an object lesson and inspiration to other bright boys now attending commercial schools.

The coming year Mr. Keefover will tell us of some of his experiences, and how young people can make good as they come in contact with the "real thing"—the business world.

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EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editorial frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

The Solicitor Question.

I know of no other topic so fruitful of extreme views and expressions as that of the Solicitor. No matter what others may say in these columns, we reserve the right to our own thinking and writing.

Of the *average* solicitor, I entertain small respect; of a few, contempt; of another few, the highest admiration.

If the solicitor be first a man of character, and second a man of ability, and third a man who makes it his business to represent his employer's business rather than to misrepresent his co-worker's then I have just as much respect for him as for the school proprietor who employs him or for the teacher who teaches his product.

I have nothing but the highest regard for the man who will go out, even in the highways and by ways, and persuade young men and young women, and some who are not young, to secure a business education in a good school, providing, in so doing, he will not misrepresent by exaggeration the grade of school he represents or the time required to secure such an education or the cost, or the prices paid for such schooling. And if he be a man in the true sense of the term, he will not so misrepresent.

Whether he secures his pay by way of commission, salary, or both, is immaterial, but whether he be truthful is very material.

The reason the solicitor question is a sore one is because of the nature of many schools employing them, and the character of many of the solicitors.

The better grades of schools have not been the aggressors in this mode of advertising, but the get-big-quick and get-rich-quick kinds have. Many of the best schools, in sheer self defense, have employed solicitors to retain, and in many instances, regain normal attendance.

Now, then, the school proprietor, who says to his solicitor, "get students, no matter how, from those wearing knee pants to those on the verge of the grave, but get students at so much per, if you can, and if you can't, then get them at any price," is *really worse than the solicitor* for he is the instigator of the villainies which have brought the solicitor question in disrepute and placed a ban upon reputable business schools and a blight upon true business education.

All advertising is soliciting. The finest catalogue ever issued, if it exaggerates the work of the school issuing it, or misrepresents its co-workers (competitors), is not good advertising because it is not true advertising. It is in the same class as the school which knowingly employs a solicitor who misrepresents in order to get business. A lie is a lie, whether penned and printed, or uttered by tongue over tooth.

Many of my best friends—people who are a credit to our profession and who conduct high-grade, worthy institutions, employ solicitors, and they show their good sense by doing so, and by employing the best procurable. For by so doing they keep many persons from falling into the clutches of unworthy schools, and, what is better still, they induce many to become educated and achieve honorable success, who would otherwise go through the world wrecks of inefficiency.

A few of my esteemed friends are solicitors, and I esteem them none the less for being solicitors, even though that title at the present day is no where as popular and respectable as *teacher*. I have in the past (and I expect to continue to do so in the future until convinced of the folly of my opinions) advised a few of my pupils to follow soliciting rather than teaching, believing that by nature they were better qualified to achieve success with the tongue than with the pen.

The solicitor question is here and here to stay, and it is up to our profession for solution, and to my mind there is but one way to do it, and that is to improve the character of our schools and employ only men and women of *character and ability* to represent them; as good in morals, and as well qualified by nature and training, as our teachers. Then it will matter little whether we call him solicitor, educational representative, or secretary at large; he will be respected because he will respect himself and others.

But for the life of me, I cannot see the wisdom of any school employing a nicotine-saturated solicitor whose sole stock in trade is a smooth tongue and a shallow conscience, and it is this class which has dominated that line of work, and if the business of soliciting is ever to become a recognized legitimate calling, or even a profession, this class must be delegated to the rear and not paraded in

the front. They must be dominated by better men—better men as proprietors of schools and as solicitors.

THE BUSINESS EDUCATOR is not opposed to legitimate advertising in any line, be it by way of the solicitor, the bill poster, the daily newspaper with its patent medicine ads, circulars, catalogs, entertainments, commencement exercises, etc., etc. Instead, it is the friend of all true advertising, and of all good schools.

One of the inconsistencies of the average solicitor has been to work for one school in a place and while so doing denounce the other school as being unfit for patronage, and then upon being "fired" or failing to collect his ill-gotten gains, apply for employment to the school he had been decrying. Is it any wonder the solicitor question is a "touchy" one?

Now, there should be no more objection to a solicitor working for one school awhile, and then for another, in the same place, than for a teacher to teach in one school and then in another. Nor would there be providing he would do as clean, honest, honorable work. A solicitor who will seek or, ever accept, employment from a school he took special delight in denouncing, is as unprincipled as he is shortsighted and shallow, and a school employing such is hard up, unprincipled, or too easily misled to be in the profession.

Many solicitors have been, and still are, not only unprincipled, but uneducated as well. They have been recruited from the ranks of unsuccessful book and insurance agents, on the one hand, or from failures as pupils or teachers in business schools. And it is my honest opinion that unless the business of soliciting is elevated by the engaging in it of a better class of men than in the past, the solicitor must go as well as his employer.

Here's our co-operation in any honorable manner whereby unworthy solicitors and their employers may be improved, for we believe the two must be reformed together.

Our Chanks and Our Best Wishes.

Are hereby extended to the contributors of these columns during the past year.

The work in "Finance" by Mr. K. J. Bennett and the contributions by Mr. R. M. Browning have been right up to the times, and therefore helpful to aspiring commercial teachers.

The articles on English by Mr. F. M. Erskine and Typewriting by A. C. Van Saut, have been practical and thought-provoking. The contributions on Advertising by Mr. Melvin W. Cassmore have been revelations of thoroughness, suggestiveness, timeliness and courage.

We hope to have them all with us again sometime. We wish them a pleasant vacation, much prosperity and continued growth.



PRACTICAL FINANCE

R. J. BENNETT, C. A., C. P. A.,

DETROIT, MICHIGAN,

Principal Detroit Business University.

Government Finance.

The United States Government carries on its own banking business through its excellent system of Treasury and Sub-Treasuries as explained in my recent article. It is different in England, France and Germany. They transact all their financial business through great government banks. In other words their respective banks act in the capacity of fiscal agents for their governments for the purpose of collecting and distributing the millions that must needs pass through the great exchequers. Whether their systems are better than ours is a debatable question and it is interesting the law-makers of the nation. Some of them adhere religiously to our present system, while others favor the establishment of a great central bank.

During the present generation, the crises which happened in 1873, 1893, and 1907 found the financial system of the U. S. in an unsatisfactory condition indeed, while England, Germany and France had not even the sign of a flurry. This may or may not be entirely attributable to our banking system as conducted at present, or to the plans followed in the countries mentioned.

The United States Government through its sub-treasuries takes care of its own funds, but at all times aims to keep enough money in circulation to meet the needs of business. It does this by depositing funds in National Banks (government depositories) from which ample security is required. All receipts and payments are carried on through the Treasury. In England all receipts and payments of government money pass through the Bank.

The following summaries of the three great banking systems may prove interesting to the reader.

BANK OF ENGLAND.

The Bank of England was founded in 1694 during the reign of William and Mary. It was created to aid the Government and to provide William III with funds to carry on the war with France. It was chartered as the "Governor and Company of the Bank of England," and immediately loaned 1,200,000 pounds to the Government at eight per cent. This was the beginning of England's fixed debt.

It is not a state or government bank, as many suppose, but the stockholders are composed of private individuals the same as any other chartered

bank. While it was organized to aid the Government, the Government is not represented in any way in its control. It is nevertheless backed by the Government, and the Government has come to its rescue several times and aided in tiding it over severe crises. All receipts and payments of government funds pass through the Bank, since the English government does not maintain any Treasury. The Bank acts as fiscal agent for which it is paid according to services rendered. The entire deposits of the Bank of England consist of Government funds averaging from 6 to 8 million pounds as well as the reserves of other banks and the accounts of a few large corporations. It supports the credit of the country by marshaling the whole strength of the nation at times when crises or panics take place. The Government makes all payments by cheque the same as ordinary depositors.

The Bank is a bank for bankers, as nearly all the other banks of England deposit with it almost all of their reserves, maintaining only enough to provide change, which I believe forms only a small per cent of their deposits.

In times of crises the deposits of the Bank increase. This plan differs from the practice followed in the United States, where both depositors and bankers withdraw their funds from the reserve banks. In England the other banks strive at the earliest moment to strengthen their reserves with the Bank, and in one week the deposits with the Bank may increase several millions of pounds. This increase is made up largely of paper which is turned over for the purpose of receiving credit. While these deposits tend to swell credit, it can be seen that the per cent of cash reserve must necessarily decrease in the same proportion. The average of reserve, however, is about 40% of the deposits. When the reserve falls too much the Bank increases its rate of discount. This action tends to bring money from abroad and to stop the out-flow. The increasing of the bank rate has a tendency also to stop gold export. When the Bank Reserve increases, the discount rate usually decreases; this tends to bring about an equilibrium. The rate often changes to suit business conditions, and the rate as fixed sets the pace for other banks throughout England, and indeed very largely throughout the world. The Bank enforces the rate by going into the open market and selling con-

sols for cash and buying them back on account.

Up to 1844 the Bank was permitted to issue its notes to an unlimited amount without any specie reserve requirements. At this time Robert Peel's Act limited its power to issue notes to 14 millions of pounds, on the security of the government debt, which then amounted to 11 million pounds, and other first class securities. The limit of issue is now four times that amount.

The Bank of England is divided into two district departments know as the Department of Issue and the Department of Banking. These departments are as independent of each other as if they were two different institutions. It issues notes based on the security of gold and bullion, similar to the gold certificates issued by the United States Treasury. When the notes are redeemed new ones are issued to take their place.

The Bank has had many interesting experiences and it has several times helped to stop panics. It did so, largely, by continuing to discount and to issue its notes for the purpose of maintaining credit and aiding business conditions. Indeed, on many occasions the Government had to come to the rescue by agreeing to support it in its efforts, and on several occasions the staunch Business men of London continued to do business and to extend credits for the purpose of supporting and maintaining the strength of the Bank. In 1825 a panic ensued during which the bank supported credit by issuing 5 million pounds in notes which at once checked the panic and restored business to its normal state. At this time its cash reserve dropped to a little over one million pounds. It did the same thing again in 1838. In 1857 the reserve fell to 500,000 pounds, including all of the Branches. The deposits from other banks at the same time exceeded 5,000,000 pounds. It can be seen that the withdrawal on the part of the other banks would have been disastrous; but notwithstanding its weakened conditions, the Bank kept on discounting and thereby restored confidence.

On three different occasions, in times of crises, the Bank was given permission by the Government to issue notes in excess of its lawful requirements, by agreeing to refund the amount of indemnity. These were in 1847, 1857 and 1866. The assurance from the Government indicated backing. It allayed fear and restored credit, while the notes of the bank continued to pass current. On only one occasion did the Bank exceed the legal limit in the issue of notes, this occurred in 1857 when the illegal issue was less than one million dollars.

In 1890 when Baring Brothers failed for 20 millions of pounds the Bank



notified the Joint Stock banks of England to continue discounting. They did so knowing that the power of the Bank was back of them.

The Bank on several occasions has had to suspend specie payments. A notable occasion was in 1792 when the Bank took fright and restricted credits, at which time the Government issued 5 millions of Exchequer bills. In 1797 a panic ensued for fear of the French invasion, and the Cabinet directed the Bank to suspend payment. It at once extended its loans, and 4,000 merchants combined to sustain or uphold the credit of the Bank. This prevented further panic. The Bank did not resume specie payments, however, until 1819.

It can be seen that while the Bank of England is not a government bank, that the strength of the nation is at its back, and that its methods are not questioned by either the Government or the people. On only one occasion did the Government seem to withdraw its support from the Bank. In 1720 it was arranged that the newly organized South Sea Company should become the sole national creditor and should loan to the Government at four per cent interest. The Company gave to the Government a bonus of seven million pounds for monopolies and privileges. Great speculation ensued for a short time, but the collapse soon came and the "South Sea Bubble" is a matter of history.

BANK OF FRANCE.

The Bank of France was established by Napoleon in 1800. An earlier bank was founded by John Law in 1716 but it came to grief at the time of the Mississippi Bubble. Like the Bank of England, the Bank of France is owned by private individuals but it is under Government control. The control of the Bank is in the hands of 15 directors.

and two subordinates who have supreme authority. Any act of the Bank must bear the signature of the Governor to become effective. The leading business men of Paris exercise a certain supervision by a committee of 12 who are appointed by them to supervise and pass upon credits and discounts.

The Bank is distinctly a people's bank, and any one of reasonable business standing may open an account. No interest is allowed on deposits. The borrower may borrow even as low as 5 pounds on three-name paper to run not more than 90 days. It can be seen from this that the Bank is anxious to help the common people, and its discounts in one year have exceeded 3 billion dollars. "In one day its messengers presented 357,832 pieces of paper at 90,390 dwellings, and collected nearly 30,000,000 dollars." (Payne.)

The Bank is the financial agent of the Government and advances money to the Government, from time to time as required. During the siege of 1870 the Bank of France suspended specie payment which was not resumed until 1877. During this time it continued to discount commercial paper and to issue its notes. During the siege it had advanced to the Government over one billion, four hundred million francs. In less than one half year its discounts rose over 800 million francs and circulated at par. The Bank was largely responsible for the condition of business at the time, and it was the great factor in aiding the business community. Through the Bank the Government paid to Germany the indemnity of 5 billion francs. It has branches in all parts of France and deposits made in one branch may be drawn from any other. It pays notes in either gold or silver. The Government appoints a Governor

and in that way prevents a premium being charged on gold.

No specific reserve in cash is required against notes or deposits. While the law requires that it must keep the reserve sufficient for all notes, the Bank is its own judge in the matter. It is given plenty of leeway in the issue of notes and may issue to the extent of five billion, eight hundred million francs.

THE BANK OF GERMANY.

The Imperial Bank of Germany is a reorganization of the Bank of Prussia. Its stock is held by private individuals in the same manner as that of the Banks of England and France. It is controlled by a Board of Directors who are appointed by the Emperor and hold the position for life. The Chancellor of the Empire is the chief officer. The stockholders elect a committee to represent them though in an advisory capacity only. The committee elects 3 delegates who have no votes but may attend the meetings of directors and express their opinions.

The Bank has branches over the entire Empire and the rates and charges are the same in all. Deposits in one branch may be withdrawn at another free of charge. It holds the reserves of other banks. It may issue notes on its assets to the extent of 400,000,000 marks. It may also issue notes to any amount above this upon holdings of coin and bullion. It may issue in excess of its gold limit in times of necessity by paying 5% tax on the excess. This excess, of course, is reduced as soon as business conditions warrant, though it is not an uncommon thing for it to issue notes in excess of its reserve. It is not permitted at any time to issue more than three times the amount of coin and bullion held in its vaults.

The Business Educator stands for Better Education and consequently and consistently for better Business Educators, which means better journals each month, better teachers, and better proprietors. To this end we need your subscriptions, your advertisements, your contributions, and, best of all, your support by way of an encouraging word to your teachers to subscribe and read the Business Educator.



DEPARTMENT OF TYPEWRITING

A. C. VAN SANT.

OMAHA, NEBRASKA.

Care and Training of the Hands.

The hands are such important factors in typewriting that they need special care as well as special training. The hands and nails should be kept scrupulously clean. In cold weather pains should be taken to keep them from getting chilled, as chilling is liable to injure the nerves to such an extent that they may not recover the full sensitiveness for several days. The nails should be kept trimmed so short that the cushioned tips of the fingers may strike the keys without jarring the nails.

Such work as strengthens the fingers and hands without rendering them stiff and clumsy is no detriment to typewriting. In fact, the strength and endurance required in typewriting demand that the hands shall have abundant exercise of the kind that gives strength and quickness of action.

The hand is a very complicated piece of mechanism and is or can be adapted to a great variety of purposes. Music teachers long ago saw the necessity for special hand-training, as it was found that some members of the hands were naturally weak and required special development. As all the keys of a typewriter should be struck with about equal force, and in even time, it is necessary to restrain the stronger fingers and develop strength in the weaker ones in order to bring about a properly balanced hand-action.

Many students enter commercial schools from farms and shops with hands hardened and stiffened by toil, and bruised, injured and begrimed because of former occupations. Such hands need special care as well as special training. The peculiar muscular organization required in farm and shop work are not needed in typewriting. The old muscular organization must give way, and new muscle cells must take the place of the old ones. Rest and thorough cleansing will soon remove the stiffness, and judicious training will fit

them for the special kinds of work required in commercial positions.

If one has noticed pictures of the muscles of the hands as shown in works on anatomy and physiology he has doubtless been surprised at the complicated muscular organization. These muscles are not all called into action in ordinary occupations, and some of them are weak and inactive until specially trained for a particular kind of work. While it is true that Nature promptly aids in fitting the hands for special work, it is also true that special exercises for developing needed strength and action will greatly hasten the time when the hands shall acquire the strength and movement necessary.

In music, in penmanship, in typewriting, the hands as well as the brains must be educated. Penmanship formerly was little more than good drafting, until the theory of movement was taught as a prime necessity in practical penmanship. Typewriting was for thirty years an unscientific "pounding of the keys" with no definite duty assigned to the fingers. But under the laws of evolution a scientific mode of machine writing has been evolved. As in penmanship and music, "getting the motion" is an essential part of the work.

HAND EXERCISES.

Exercise No. 1. Open the hands, turning the fingers as far back as possible. Hold them back two or three seconds, and then close them slowly and firmly. Repeat the exercise with both hands slowly five times; then repeat it quickly ten times.

Exercise No. 2. With the fingers well turned back, separate the fingers of both hands as wide apart as possible. Repeat ten times.

Exercise No. 3. Place the elbows at the sides, raise the hands up in front of the shoulders, turn the fingers back as far as possible, and with the other fingers close together separate the small fingers, stretching them as far away as possible from the other fingers. Repeat the exer-

cise ten times. Keeping the second, third and fourth fingers close together, separate the first fingers, stretching them as far away from the other fingers as convenient. Repeat the exercise ten times. This will give the first fingers power to glide from one row of keys to another in the two rows nearest the center of the keyboard.

Exercise No. 4. Holding the hands up nearly level with the shoulders, open and close the fingers about twenty times. Turn the fingers back as far as possible, close them very firmly and open them slowly, unfolding first the joint that joins the fingers to the palms of the hands, then slowly unfold the other joints and turn the fingers back as far as possible.

Exercise No. 5. Move the thumb as far away from the first finger as possible and turn it as far back as convenient. Then reach it over to the point on the palm of the hand where the fourth finger joins the palm. Slowly repeat this exercise ten times. Without bending the thumb, move the joint at the wrist back and forth five times.

Exercise No. 6. Place the wrists of both hands firmly upon a table. Bending the fingers at the second joint, let the tips of the fingers rest upon the table. Then keeping all the other fingers resting on the table, raise the first finger and strike the table ten times. Then continue the exercise with each of the other fingers in turn. In this exercise the fingers should be kept bent at the second joint so that the blow will be direct on the table with the tips of the fingers.

Exercise No. 7. With the elbows at the sides, raise and lower the hands slowly, bending them at the wrist. After repeating the exercise ten times, move them up and down rapidly ten times.

Exercise No. 8. With the elbows at the sides and the forearms about level with the elbows, swing the hands outward and inward ten times, bending at the wrist.

The above exercises will be particularly valuable in developing the strength and action of muscles that participate in typewriting. But they will be more especially valuable to those whose hands have been hardened by toil. The exercises will be beneficial to all commercial students, and to all who wish to train the hands to quick and certain action.

You cannot afford to miss a single number of the Business Educator the coming year.



PRACTICAL ENGLISH

F. M. ERSKINE,

Principal Commercial Department, Grand Prairie Seminary,
ONARGA, ILL.

General Composition.

Letter writing alone does not give the drill in business English that the business student should have.

The pupils in a class in correspondence, when following the same directions and writing about the same matter, will use practically the same expressions in much the same order and are liable to make the same errors in paragraphing, punctuation and use of words. Furthermore, the matters concerning which the pupils can write practical, intelligent letters are somewhat limited in number and so we should go further in our training and require composition on business subjects other than those to be treated in letters.

I believe all work in general composition should be confined to business subjects, first, because the pupil is interested in business or he would not be in a business school and, second, because he will be using the same expressions he will later have to use in his work as an employee in a business office.

There are a large and increasing number of publications devoted to explaining office methods and systems and designed to aid every person engaged in business, from the factory workman to the head of the corporation, and they afford a medium for the exchange of ideas. The contents of most of these publications are written by business men and women.

As the final work of the members of the class, have them prepare not less than three articles of four hundred to seven hundred words each on business subjects. A topical outline should be submitted for approval before the student begins to write.

In order that the subjects may come within the student's own experience and knowledge, let most of them deal with some branch of business as he has learned it in the business school. The following are suggested as proper matters to treat in this manner. They are taken from "Modern Business Correspondence" (Bobbs-Merrill Co.)

1. Write an article on what is expected of the modern shorthand writer, including a description of the work, besides shorthand and typewriting, that may properly be required of an amanuensis in a business office.

2. Give your views on the tendencies of modern bookkeeping and men-

tion any changes that have been made within the past few years. As a part of this article, state with exactness how you would change a set of books from single to double entry.

3. Describe the chief qualifications of a bookkeeper for a commercial or manufacturing business. Give a detailed description of all the books you would recommend for a large commission house selling both its own goods and goods received on consignment.

4. Describe the qualifications, other than proficiency in bookkeeping or stenography, that should be possessed by the applicant for an office position, emphasizing especially the value of character and initiative. Describe the work of a stenographer and the manner of using different office appliances and apparatus.

5. Describe the set of books you would recommend for a jobbing firm buying from a few large firms but selling to a great number of customers, giving time paper which the firm has discounted at the bank. Describe the cash book carefully.

If the members of the class have studied commercial geography, a large number of subjects will suggest themselves. Commercial law also gives such subjects as, "The value of a knowledge of contracts," "Why an employe should know something about the law of agency," etc.

In closing this series of articles, I wish to present a brief paragraph on the use of the word *only*, and an extract from an article on the split infinitive, both of which I think will be of value to teacher and student.

The Standard Dictionary says: "The general rule, so far as any rule can be given, is to place the word 'only' next to the word or phrase to be qualified, arranging the rest of the sentence so that no word or phrase that the word might be regarded as qualifying shall adjoin it on the other side." In spoken language the stress and tone would indicate the relation of *only* to the other parts of the sentence; but in writing, the principles of rhetorical construction must be followed in order to avoid ambiguity. The sentence, "I only told him to go away," is ambiguous because the word *only* may refer to either *I* or *told*, hence it would be better to write, "Only I told him," (i. e., nobody else told him), if this is the meaning intended. "I told only him to go away," would imply that he alone was told, and "I told

him to go away only," would clearly express the thought that nothing else was required but that he should go.

It was Thomas Jefferson who once said: "Where strictness of grammar does not weaken expression, it should be attended to. But where, by small grammatical negligences, the energy of an idea is condensed, or a word stands for a sentence, I hold grammatical rigor in contempt."

Byron, Burns and Shakespeare used the split infinitive and Dr. Thomas R. Lounsbury, professor of English in Yale University, in an article on this subject follows its use by many of the world's best writers from the sixteenth century to the present time. Then he says: "The reasons which have led to the wide extension of the split infinitive are quite obvious. They are bound up in that conscious or unconscious effort always going on in language to give greater precision or strength to the meaning.

"The users of speech feel, whether rightly or wrongly, that they can secure either added clearness or added force by putting the qualifying adverb directly before the verb it qualifies. There are numerous instances where the adoption of the word-order usually followed occasions a certain degree of ambiguity. Scores of illustrations could be found from the works of well-known writers. Let us take, for example, one from the dedication to Lyttelton of the novel of 'Tom Jones.' 'I have endeavored strongly to inculcate,' wrote Fielding, 'that virtue and innocence can scarce ever be injured but by indiscretion.' In this sentence does *strongly* modify *endeavored* or *inculcate*? It can do either properly and though little doubt exists in this instance, cases are always likely to occur in which the sense will be distinctly uncertain."

He says in conclusion that "the universal adoption of this usage is as certain as anything in the future well can be."

Thus our language, like our habits of living and our methods of business, is a living, changing thing. Many things we know are right or wrong but in others who shall be arbiter, when doctors disagree?

JOPLIN, MISSOURI, May 5, 1908.

EDITOR BUSINESS EDUCATOR:

I wish to congratulate you on the excellent number of the EDUCATOR just received. I believe you have, in this May edition with the report of the Eastern Commercial Teachers' Association, eclipsed any previous issue of penmanship periodicals.

There must be a real satisfaction in turning out something really high grade; something that is inspiring and uplifting. I believe you will understand me and know that it is in no sense flattery when I say that the contributions to your paper are of an entirely different order than are usually to be seen in professional journals. The Keefover and Cragin articles are especially fine and readable, and, at the same time, are beaming over with good, hard common sense.

Here's wishing you the best of success and continual prosperity.

Very truly

G. W. WEATHERLY,
President Joplin Business College.



SCHOOL ADVERTISING

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL

Seattle, Washington.

The Campaign.

The articles which have preceded this have spoken of several methods and theories, some of which may have seemed opposed and contradictory. It is now my purpose, if possible, to reconcile them and blend their strength into the force of the advertising campaign.

This subject of the advertising campaign is one over which an intense and painful silence hangs, aided and abetted by every writer of advertising wisdom. Wholly resultlessly, I have searched a more or less complete library of advertising lore and stacked-up piles of advertising magazines to find only here and there an apologetic allusion to a campaign—only that and nothing more. I believe every thoughtful reader will agree with me in the conclusion that every advertising campaign should be cumulative; the success which attends it should be but the forerunner and producer of future business. Still, in these days of rainbow promotion and expert salesmanship, one demand has risen above all others, "Sell the goods—and no questions will be asked." Many business firms and some schools have followed this policy and their decline has been as sure and inevitable as their rise was rapid. The school's campaign, more than all others, must be placed on a high ethical plane if it would make of its publicity the food of larger and firmer future growth.

It is quite obvious that the most deceptive campaign may be a present success while leaving results in its train that spell disaster.

Current advertising methods have taken little thought of the essential fact that there may exist a wide discrepancy between business getting and business building and in this unwisdom lies the weakness of many a campaign superficially successful.

I have made this opening statement because it would seem to me that there is more to any campaign than the getting of immediate business.

Every correct advertising campaign starts with an analysis of both the marketable product and its possible purchasers. From the analysis we can build up a "selling talk"—which, in one form and another, is the essence of the campaign.

As illustrative, let us take an article of merchandise, as something more definite and tangible than the

service of a school. Here we are—an ice-cream freezer. We will analyze under these four divisions, adhering to this method with all articles:

- (a) Demand-creating qualities: appeals to emotions of love, fear, anger, taste, desire for admiration, envy, etc.
- (b) Judgment-convincing qualities: material, appearance, cleanliness, durability, reputation, operation, results, etc.
- (c) Identity of purchasers: location of the natural buyers of ice-cream freezers.
- (d) View-point of purchasers: temperament, racial prejudice, manner of life, religion, politics, age, sex, occupation, etc.

This method will enable us to discover data upon which to base a strong and balanced campaign.

Who are our buyers of ice-cream freezers? Evidently people who have difficulty in getting manufactured, drug-store ice-cream by reason of its scarcity or price—obviously nearly all country people and those city people to whom a lavish purchase of this summer luxury would be an extravagance.

Now we have two classes of purchasers. We must put ourselves in their place—to get their sentiments on the subject of ice-cream and then we shall immediately connect with the "demand creating" qualities of our freezers and awaken the desire.

After this we must close the sale by an earnest description of our freezer's merits as a piece of machinery. This method has the advantage of being a system. It puts one on the track of ideas. It also makes every advertisement follow up the advantages gained by the previous one.

The critical analysis of a school opposes obstacles not found in our freezer, although our dissection of that inviting utensil might have been, to advantage, much more minute.

With some it is the practice to record results, inquiries and enrollments from a certain method or source and afterwards to follow only that which has seemed good. At first thought this plan would seem highly systematic and commendable and yet it may often be misleading and valueless.

More and more as I study the subject, I am becoming convinced that the plan of asking students for the source of influence which caused them to enroll is deceptive and unjust to unmentioned and unnoticed

advertising. Except in isolated instances, the purchaser of goods is not in a position to tell what led to the purchase. He will usually mention the last influence, when really the first and now forgotten influence should have the credit.

The only trustworthy analysis is one that takes note of all conditions, gives each its due weight and importance and estimates it rightly in its bearing on the whole.

Suppose now we have our customer located, have taken his measure, studied his abiding place and his habits, prepared the proper lure for his delectation and the everlasting facts that clinch his confidence forever—maybe after all there is something else.

With all of these good and necessary things we have not supplied anything to make our message interesting, impressive and dramatic. The dramatic sense is a topic worthy of the most erudite essayist. It is one invaluable thing to the ambitious clergyman, doctor or any other person much in the public eye. We must confess it is sometimes their whole stock in trade and that all their goods are on the front shelf. However, it has the twentieth century virtue of getting there.

The dramatic sense loves public appearance and grave ceremonials with trappings and applause. The dramatist likes to imagine himself the brightest planet of his revolving universe, before whom the stars of lesser magnitude will bow in vast obeisance. This sense throws dignity into the most unworthy. It is not inconsistent with real importance and vital seriousness. Indeed I may go further and say that it is an indispensable quality for anyone looming large before the public. It carries convictions. Without it, the man caring more for his message than for the fact that he is the mouthpiece of it will fail to impress his hearers at all.

For myself, I dislike much this enforced valuation and would fain believe that the humble and sincere of earth are higher on the steps of Heaven than those who would browbeat their way to fame by majesty of port or pomp of circumstance. But celestial triumphs all aside, the thing works in advertising and has rarely been used in proper proportions. To overdo it, is of course, to offend all canons of the art which conceal itself. Well may we, with pensive pencil poised in air, take counsel of Hamlet in his admonition to the players. We must, 'tis true, beget a temperance that leads to smoothness, not tearing a passion to tatters; neither being too tame but letting discretion be the tutor.

While not out-heroding Herod, the true dramatist would be Herod in his natural guise and functions of his



state. Indeed the world's a stage and mankind merely players, where on some do painfully jig and mumble and others do trippingly tongue their way to fame and fortune.

The successful advertiser of the future will not neglect the dramatic aspect of his message. It will serve him as a solid backing against which his facts show up like stars of most particular brilliancy.

The principle of suggestion I should like to go into rather fully but space forbids. It is perhaps the strongest force in securing an attendance—except the solicitor. Against his machinations all other methods are intille and ineffectual.

When a competitor "out for the business" uses solicitors, the only thing for a school of principle to do is to look on until the suicide is complete. In all of these papers I have tried to discuss legitimate advertising, which excludes the solicitor.

The principle of suggestion operates on the subjective mind—that power of the soul of which we learned but the other day. It is now the ultimate problem in advertising and the shrewdest advertisers are delving into Hudson and treasuring every word of Munsterberg and Gates in the hope of finding the open sesame through the portals of the enthroned will of man.

That once ridiculed science, psychology, is coming into its own. It is earning money. Its accession to popularity is one of several preceding steps. In the seventies there arose a cry for more knowledge of English. "Teach us to speak our mother tongue," and emphasis was given to the language arts and we found new beauties in the concourse of our daily words. In the eighties science came to the front. "Teach us to use our eyes, help us to see our brothers of the field, to feel the divinity enwrapped in the petals of the rose." And so science came and we studied Nature out of Nature's books.

In the nineties we looked at our useless hands. "Teach us to use our hands—show us how to make things—a trained hand means a trained brain," and manual training spread abroad and this was good—very good.

In the beginning years of the twentieth century we listened to a new desire. "Show me my brother's face—let me look once upon the sacredness of the human soul. I would know my kind." And sociology was born that humanity might be refined. Out of this there has come another advance—the brave conquest of the brain that the secrets of life and eternity might stand revealed. We are on the threshold of a better day. Education is to take on form and shape

(Continued on page 27.)



COMMERCE IN TURKEY

ION E. DWYER,

Treasurer, Robert College,

CONSTANTINOPLE.

The Consular Service.

Its Relation to Commerce.

OPPORTUNITIES FOR YOUNG MEN.

Early in the history of commerce, countries doing a foreign business found it necessary to have representatives abroad, with authority in matters relating to commerce. As the transaction of business in foreign ports might involve national interests as well as those of the individual merchant and seaman, it was necessary that these representatives, called *consuls*, should be national agents.

The consular service, which originated in Italy about the middle of the 12th century, is older than the diplomatic service. Much of the work of the modern diplomats was formerly done by the consuls but, with the appointment of ambassadors and ministers, the consuls (except in oriental countries, where their powers are determined by treaty) were relieved of their diplomatic functions and are no longer national agents. They are now practically commercial agents in the employ of the Government, who promote the commercial interests of their country in general and those of the individual merchant in particular. The consuls now have but little representative power (except in oriental countries) and are, with this exception, subject to the laws of the country in which they reside equally with all other persons.

The President is authorized by the Constitution (Art. 2 Sec 2) to appoint consuls, with the consent of the Senate, but President Roosevelt in a recent executive order, directed that the Consular Service should be embodied in the Civil Service. Consequently, these positions are now filled by examination.

The offices are those of Consul-General, Consul, Consular Agent, Vice and Deputy Consul-General, Vice and Deputy-Consul, Consular Clerk, and Consul-at-large.

DUTIES OF THE OFFICERS.

Among the Consul's duties are: to acquaint himself with the commercial and industrial conditions of his district and report upon the same, to promote trade facilities, to protect the rights of the American merchant in his district; in seaports he must settle disputes between the captain and crew of an American vessel if called upon, to report upon the merchandise entering and leaving his port, giving value and destination of same, the

number of vessels carrying the same, etc., he is notary public for his countrymen, administers the estates, gives relief to sailors and other Americans who are in financial distress, visas passports, etc., etc. The Consul-General has all these duties in connection with his office and in addition has general oversight and supervision of all the consuls and Consular Agents in this district. The Consular Agent, unlike the Consul-General or the Consul, need not be an American if the position pays less than \$1,000 and may, under certain conditions, engage in business in connection with his consular duties. Such positions are in unimportant places where American interests are small. The duties of the Vice and Deputy-Consul and the Consular Clerk are such as their titles imply viz. to assist in the Consulates. The Consuls-at-large are inspectors of Consulates, visiting each consulate in a given district once in two years.

The following is an illustration of the aid rendered to American commerce abroad. The former Consul-General in this city saw here an opportunity for the sale of American flour. Accordingly he arranged with a large flour milling company to send out a half cargo each month. This emphasized the poor steamer service between the American ports and Constantinople, to remedy which, he was the means of establishing a direct service between the two countries. It was found that a good quality of American flour could be sold at a lower price than the inferior product of the local mills. The local millers objected to this importation and would have ousted the American product had not the Consul-General stepped in and secured fair play.

QUALIFICATIONS.

As in all other Civil Service positions the applicant must pass an examination before becoming eligible to appointment. Rule 8 of the "Regulations" says:

"No one shall be examined who is under twenty-one or over fifty years of age, or who is not a citizen of the United States, or who is not of good character and habits and physically and mentally qualified for the proper performance of consular work, or who has not been specially designated by the President for the appointment to the consular service, subject to examination."

The examination must include, at least one modern language other



than English; natural, industrial and commercial resources and commerce of the United States; political economy; elements of international law; commercial and maritime law. The examination for all positions, from clerk to consul-general, is the same except that of consular agent, which position is filled by appointment.

CLASSIFICATION AND SALARIES.

The consuls-general are divided into seven classes, receiving from \$3,000 per year in class seven to \$12,000 in class one. The consuls are divided into nine classes receiving from \$2,000 per year in class nine to \$8,000 in class one. The vice and deputy-consuls and clerks from \$1,000 to \$1,800 per year. The consuls-at-large receive \$5,000 and traveling and living expenses.

The United States has in all 59 consuls-generals, 250 consuls, 346 consular agents, 342 vice and deputy-consuls besides clerks, student interpreters, dragomen, marshalls, etc., and five consuls-at-large.

PROMOTIONS.

All positions above class eight are filled by promotion from the lower classes (classes 8 and 9) and all vacancies in these classes are filled by examination or by promotion of vice- or deputy-consuls. Clerks are eligible to promotion to positions of vice- and deputy-consuls, then to that of consul or consul-general in any of the higher classes. The rapidity of the promotion depends, as usually the case anywhere, upon the ability of the individual.

The Consular Reports are a very important feature of the consular work. These are full of information for the manufacturer and merchant as well as for the general reader. As a means of information on the world-movements in the field of commerce and industry they have no equal. They are read by many who are not specially interested in commerce, for the general information they contain. They are published in Washington first as dailies and later as monthlies, either of which may be had, within the United States for the asking.

The Consular Service in Mohammedan countries and China is somewhat wider in scope and calls for higher qualification. The position in these countries is a semi-official one. By treaty with these countries, Americans residing there are governed by the laws of the United States and cases arising between them are heard in the Consular Court, the Consul being clothed with judicial power, can convene court, he sitting as judge. Should a case arise between an American citizen and a subject of the country, the case must be tried in the local courts but the verdict is not binding unless the case was tried in the presence of the United States consul or his dragomen.

The clerical positions have previously been held by non-Americans but the Act of June 1906, Reorganizing the Consular Service provides that hereafter, none but American citizens can be appointed to consular positions where the salary is \$1,000 or more per year. This will create a demand for American young men for consular clerks. This work, as a career, should be attractive to ambitious young men now that it is a civil service appointment and the tenure of office does not depend, as formerly, upon the political party in power. He can look toward promotion step by step until he stands at or near the top of the consular ladder. As the consuls are changed from one post to another, occasionally, the interest is varied.

The nature of the work brings one engaged in it into close touch with the commercial interests of the world and the work is along broad lines, dealing with large matters, thus affording the individual great breadth of development.

Let me take this opportunity to emphasize the importance of Shorthand in this and similar positions. Though not required in the qualifications, yet it is of great value. Here as in all other places where shorthand is used, the stenographer comes in close contact with the best man in the office, making advancement more sure and certain.

The demand for well qualified men stenographers is now, and has been for years, greater than the supply. They are hard to find. For years we commercial teachers have been urging young men to perfect themselves in shorthand, typewriting and English, still there are not enough of

them. My young friends, take it from those of experience, corroborated by all your business teachers that, as a stepping-stone to success in the office, shorthand has no equal.

Unless the students who read this article are different from most students, some of them will say, "Yes, I should like such a career, but I'm doubtful x x x x x." Doubtful of what? Those who distrust themselves never succeed. It is the young man who decides upon his career then fits himself to it that *does things*. You, my friend, can have one of these positions if you want it want it enough to work for it. Hard work spells *success* in any occupation. Between natural ability (so called) and hard work, the hard work will always win. Many men have made brilliant careers for themselves who had fewer opportunities than the young men of today are having, and the young people of today are not inferior in intellect to those of prior generations. They seem to have practiced moderation in all things except hard work—work that pointed toward a definite end.

Henry Clay, one of seven sons of a poor widow, practiced speaking for seven years in a barn with a cow and a horse for an audience, that he might realize his cherished ambition to become an orator. And one of our greatest actors began his professional life as the hind legs of an artificial cow upon the stage. A long list of men and women might be given who have won their way, against great odds, to places of distinction.

There are as great things *to be done* as have been done, and the call for highly equipped workers was never louder nor their chances greater.

ION E. DWYER, Constantinople.



Soldiers' Monument and Hotel English (the building on the circle on the other side of the monument) where the N. C. T. F. meets December next.



ASSOCIATION AND CONVENTION COMMENT, COMMUNICATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

Chautauquas for Commercial Teachers.

A very commendable feature of the program of the Private Commercial School Managers' Association at the Pittsburg meeting was the discussion relating to the better qualification of commercial teachers.

Anyone at all conversant with the commercial teaching profession knows that the average commercial teacher is not by any means as thoroughly qualified as he should be, even in his speciality, much less in subsidiary and general lines.

Judged by the true standard of preparation and qualification, "Know every thing of something and something of every thing," the average commercial teacher falls far short. He neither knows his speciality from *a to z*, nor does he have a very extensive or reliable fund of information of things in general concerning politics, religion, industry, commerce, finance, education, etc.

The general growth and popularity of commercial training has been so rapid and mushroom-like in nature that the demand for teachers has been far in excess of the supply; so much so that anyone with a good hand writing and a smattering of the commercial subjects; a little book-keeping, less of commercial law, an ordinary knowledge of numbers, etc.; has been able to secure employment at from fifty to seventy-five dollars a month, with an assurance of a yearly increase of at least a hundred dollars, if he was worth anything at all.

The result has been a lowering rather than a raising of the standard of teaching ability.

These are facts which we take no pride in recognizing, much less in printing, but *facts*, cold facts, even though unpleasant, are productive of good if rightly stated and logically reasoned.

But the same forces which have created a demand for commercial trained students, have themselves vastly multiplied in extent and complexity, so that a higher grade of ability is demanded today of commercial students than years ago. As a consequence, higher grade teachers are in demand, with but few places in which to qualify.

The average commercial teacher (of course there are exceptions, but only enough to prove the rule) is one

who taught country school—a good experience and training as far as it goes—then completed a business course of from three to six months in a business college, and perhaps as much time in a school of penmanship, and then began as a commercial teacher.

Many who began thus have evolved into masterful teachers and successful school proprietors, while many more have failed to profit by an occasional opportunity to study during a summer's vacation, or to purchase and profit by the latest texts, or have failed to pursue a course given by some correspondence institution, with the result that they have grown gray in shallow water.

The time is now here when more thorough preparation is necessary, and some means to meet the need is certainly much to be desired.

Business colleges cannot well handle a teacher's course, because no one locality can supply sufficient students to warrant the creation of such a course.

A few schools are now introducing such courses, the two most notable examples to have come to our notice recently are the Rochester, N. Y. Business Institute, and the Detroit, Mich., Business University. May they prosper and point the way to many more.

But the convention at Pittsburg earnestly endeavored, and we sincerely hope they will succeed, to organize a school for the better training of commercial teachers at Lake Chautauqua, N. Y., this summer. If interested in your own welfare, keep your "ear to the ground" for announcements, and prepare to have a good and profitable time "In the good old summer time."

School Advertising—Continued from page 25.

instead of formless chaos and by faith afar we see the superman.

Through the civilizing advances of the last half century, we have at our hands, usable truths, dignifying truths, truths whose force is as a new creation.

Of some of these it has been my privilege to speak in halting fashion. Fondly may I hope that they have helped, but if even my pleasure in writing them has been passed on, I shall thereby be many times repaid.

Commercial Conference of Michigan Schoolmasters' Club.

One of the most enthusiastic meetings in the history of the organization of the Michigan commercial was held in Ann Arbor, April 24. This Association is now affiliated with the Michigan Schoolmasters' Club, which meets annually in Ann Arbor.

The address of the President, Mr. Ferris, was full of suggestions regarding those lines in which the teacher should endeavor to mold those who are to go out into the business world. We, as teachers, should not neglect the opportunity to point the way to higher standards of usefulness. There are other things to teach besides book-keeping, and credit. Of great importance is neatness, cleanliness, health, and the courtesies of life.

Mr. Warner, of Saginaw, presented a paper on the subject "Context or Contact? Some Experiments in Commercial Education". In this he explained his method of conducting a class in Economics. He clearly showed that betrayal of trust is the essence of the wrongs of to-day. We can do much to correct this by teaching the necessity of establishing a high sense of personal and corporate honor.

Along the same line, was the address of Prof. G. F. Color, of the University of Michigan on "Christian Ideals in Commercial Life". This was a continuation of the plea for moral training heard in the preceding addresses. Christ stands as the highest type of moral culture. Because of the complexities of modern business life, and the mutual dependence of men, this moral culture is more essential to-day, perhaps, than ever before.

Five minute talks were given on the following subjects:

Business Arithmetic, W. W. Warner; The Handling and Correcting of Transcripts, Dora Pitts; Commercial Geography, D. W. Springer; The Beginner in Bookkeeping, Mr. Cleary.

Friday evening, the members of the Club listened to an interesting, scholarly address on "The Wit and Wisdom of Herodotus" by Prof. Maurice Hutton of the University of Toronto.

Saturday morning, Prof. W. D. Henderson, of the University of Michigan, delivered an address on "The Third Dimension in the Commercial World".

The striking points of his address are: The three factors of great importance in the commercial world, Intensity, Capacity, Efficiency, are related to the dimensions of factors, Length, Breadth, and Depth. Life in its fulness must present these three dimensions. It must be intense. There must be capacity. It must be efficient. The efficiency factor, which proves the value of the others, seems to have been lost to view. It matters not how immense our life may be, what capacity we may have, if we cannot make these efficient, we, as individuals, are of little value. A large number of the problems of the day arise because the relative importance of efficiency is not considered as it should be.

C. E. Bowerman, of Detroit, in a convincing manner, presented the "Needs of the Commercial Course. The Symposium—Methods of Teaching Shorthand—was profitable.

The officers elected are D. W. Springer, of Ann Arbor, president, and Miss Gertrude O. Hunnicutt, of Lansing, secretary.



Program

Central Commercial Teachers' Association, Davenport, Iowa.

JUNE 17-19-20, 1908.

First Session Wednesday evening, June 17, 1908, 8 P. M., Hotel Davenport, Corner 4th and Main St.

The committee in charge is planning an informal reception and program. We have the use of the parlors of the Hotel Davenport, also the auditorium. Opportunity will be given for the detail of registration of members. This will be a very enjoyable evening because of its informality and general good time as planned by the committee in charge.

The remaining sessions will be held in the rooms of Brown's Business College, Davenport, Iowa, except as herein provided for.

It is hoped that a large number will be in attendance at this first session.

The matter of railroad rates is a simple matter as under the present law we are all assured of a rate which in past years would be considered one and one-third fare for round trip.

Special rates have been secured at the Hotel Davenport which will be the general headquarters of the convention. Rooms may be reserved by addressing this hotel.

Yours very respectfully,

R. H. PECK, Secretary.

THURSDAY MORNING, JUNE 18, 1908.

The sessions for all day on Thursday will be held in the rooms of Brown's Business College, corner of 2d & Brady Sts., within three blocks of the hotel headquarters.

8:30 A. M.

President's address.—Mr. G. E. King, Cedar Rapids, Iowa. Pres. C. C. T. A.

Appointment of the committees by the president.

The preparation and training of the modern commercial teacher.—Mr. H. C. Cummins, State Normal, Cedar Falls, Iowa.

"The study of words."—Mr. Carl C. Marshall, Cedar Rapids, Iowa.

What should a business college teach along the line of modern office appliances.—This subject will be handled by individuals who are familiar with office devices such as the mimeograph, phonograph, multigraph, billing typewriters, Elliott-Fisher billing machine, adding machines, and other calculating machines, also, vertical filing systems, card indexes, and other things which are of interest.

THURSDAY AFTERNOON, JUNE 19, 1908.

1:30 P. M.

Note.—The afternoon of Thursday will be devoted to sectional meetings.

Bookkeeping Section.

Should a beginner have the theory before attempting actual business practice?—Mr. B. J. Heflin, Clinton, Iowa.

Our text books and sets: Are they too easy?—Mr. D. L. Lacy, St. Louis, Mo.

Relative importance of commercial subjects and the time that should be allotted to each. Speaker will be selected.

Training in bookkeeping for a student who is to have shorthand. Speaker will be selected.

Question box.—Election of officers.

Shorthand Section.

Methods for conducting large shorthand classes.—Miss L. L. Ely, Sterling, Ill.

Time and labor saving suggestions for the busy shorthand teacher.—Mr. J. R. Hadley, Burlington, Iowa.

Business Practice for stenographers.—Speaker will be selected.

Handling a department of shorthand and typewriting without assistance.—Speaker to be selected.

Detailed instruction for the beginning student in typewriting. Speaker to be selected.

Question box.

Election of officers.

A special informal social session is planned for the evening with good music, etc. A dandy time is assured.

FRIDAY MORNING, JUNE 19, 1908.

8:30 P. M.

The teacher.—His qualifications, physical, mental, moral. Mr. A. F. Harvey, Waterloo, Iowa.

A training that makes business men out of bookkeepers. Mr. G. C. Claybaugh, Chicago, Ill.

English from the letter-writing basis.—Josephine Turk Baker, Evanston, Ill.

Arithmetic taught by the rapid calculation method. Speaker to be selected.

FRIDAY AFTERNOON, JUNE 19, 1908.

1 P. M.

Preliminary typewriting contest.

(THE FUN BEGINS)

At 2:30 the large excursion Steamer (The W. W. and Barge) will be at the foot of Brady street ready to carry us up the Mississippi River, through the government islands around the government island, into the Noline harbor, and on north through the rapids. Returning we pass the cities of Davenport, Iowa, and Rock Island, Ill., and on down the river viewing the Father of Waters at its most beautiful season. If the elements are with us as we all hope they will be, this will be a trip that we will all remember as long as we live. Don't miss this boat ride. We plan to return to the Davenport Dock at 6 p. m., when street cars will be in waiting to convey us to the Davenport Outing Club on the North side of the city where an informal dinner will be served on the beautiful lawn. At 8 o'clock in the evening in the large dancing pavilion of the Club an excellent program is arranged as follows:

Music.—To be selected.

Lecture.—"Psychology applied to Business." Mr. A. F. Sheldon, Chicago, Ill.

Vocal solo.—Mrs. Helen Brown Read, Jacksonville, Ill.

Throughout the entire evening special entertainment features such as games, dancing, etc., has been arranged.

SATURDAY MORNING, JUNE 20, 1908.

9 A. M.

Final typewriting contest by the five winners in the preliminary contests.

Public demonstrations on the typewriter by experts.—Rose L. Fritz, and others.

Decision of the judges and awarding of the cup.

Election of officers.

Selection of next place of meeting.

Adjournment.

SATURDAY AFTERNOON 1:30.

A trip out foot over Rock Island. This is an island in the Mississippi River, between the cities of Davenport, Iowa, and Rock Island, Ill., upon which the government has spent thousands in beautifying. The U. S. government has an Arsenal upon this island employing thousands of men. Several millions of dollars of government money is here invested requiring thousands each year to maintain it. Competent guides will take us through one of the most interesting afternoons of sightseeing you can easily imagine.

Rules Governing The Cypewriting Contest.

Last year at the Cedar Rapids meeting of the C. C. T. A. Mr. G. W. Brown, of Jacksonville, Ill. offered a \$100 silver cup to be known as the "Brown Trophy" to the school producing the best typist under the following rules.

You are certain of winning at least the beautifully engraved certificate which in itself would place your school on the top shelf and would be of tremendous advertising value to you.

It will be decidedly to your advantage to enter this contest, be here yourself, and bring as many of your teachers as possible.

RULES.

1. The prize to be awarded is to be known as the "Brown Trophy", and is offered by George W. Brown, of Jacksonville, Ill.
2. The contest shall be open to students of commercial schools whose proprietors or teachers are members of the Central Commercial Teachers' Association.

3. No student shall be allowed to participate in the contest who began his study of typewriting, or who was familiar with the use of the typewriter, prior to April 1, 1907.
4. A time shall be set apart by the Executive Committee for the Preliminary Contest on Friday afternoon, June 19th, and the final contest to take place Saturday morning, June 20th, at an hour designated by the Executive Committee.

5. The matter shall be selected by a committee chosen for that purpose, and shall be non-technical in character and such as is found in current correspondence, books, magazines, and newspapers. Said Committee shall examine and report on both preliminary and final contests.
6. The matter given in each test shall be new and shall be the same for all contestants.

7. The Association shall provide suitable engrossed certificates for each school whose students write, without error, more than fifty words per minute in the contest. (i. e. 50 words net)
8. The school winning the trophy shall be allowed to retain it until the next meeting of the Association, at which time it shall be returned to the Association, and again contested for. Any school winning the trophy five consecutive years shall be allowed to retain it as a permanent possession.

9. Regulations Governing the Contest. Two preliminary contests shall be held:
 - (a) Five minutes copying.
 - (b) Intermission.
 - (c) Five minutes writing from dictation.

- Final Contest.
 - (a) Fifteen minutes writing from dictation.
 - (b) Five minutes intermission.
 - (c) Fifteen minutes writing from copy.

The work of the two preliminary contests shall be combined and only the five contestants having the highest net totals in the preliminary contests may enter the final contests.

Each contestant must provide his own reader for the dictation contest.

Readers shall read all punctuation, capitalizations, paragraphing, numerals, etc.

All contestants shall write double space. Contestants shall be designated by number and their names shall not appear on their papers until all corrections and grading have been completed.

Three words shall be deducted for:—

- a. Omission or repetition of a word.
- b. Omission or repetition of a punctuation mark.
- c. Failure to space between words.
- d. Piling letters at the end of a line.
- e. Failure to begin line at proper point.
- f. Failure to capitalize, or for each capital so badly out of alignment as to indicate imperfect shifting.
- g. Failure to double space between lines.
- h. Every misspelled word.
- i. Every misspelled letter.

All contestants shall write at the same time and from the same matter.



J. E. King, Vice-Pres., Cedar Rapids Business College, who will preside at the Davenport Convention of the C. C. T. A.

OHIO

The second annual convention of the Ohio Business Educators' Association held May 15 and 16, 1908, in Meredith College, Zanesville, was a most enjoyable and profitable meeting; a distinct success in numbers, interest, and results.

Host Meredith proved a host of good qualities in arranging the details of the meeting before it assembled and in looking after our every comfort after arrival. He not merely welcomed the Association in words; but in deeds not soon to be forgotten by all fortunate to be present.

His school quarters proved doubly commodious and well equipped for the convention as well as for the conduct of a first-class school.

President A. D. Wilt, Dayton, presided with unusual efficiency and delivered one of the best addresses ever listened to by a body of business educators. He touched upon historical, educational and practical facts in a way that made average contributions "wilt" into insignificance in comparison.

J. S. M. Goodloe, C. P. A., Columbus, the Highness of the Capital City of Ohio, read a paper entitled "Business Education and its Relation to Accountancy," which was a



A. D. Wilt, Miami Commercial College, Dayton, who presided at the Zanesville Convention of O. B. E. A.

model in terseness, practicability, conception and conviction. Thoroughness, perseverance, reasons why, courage and absolute honesty were absolutely necessary in the training and qualification of accountants.

"Government Insurance of Bank Deposits" by J. T. Henderson, Oberlin Business College and Pres. People's Banking Co., proved the greatest surprise of the meeting. No letter paper has ever been presented at any association. It was printed in full in the "Times Recorder," Saturday morning, May 15, Zanesville. You can make no mistake by writing immediately for a copy; 5c will get it if you don't wait too long.

One of the most enjoyable events of the meeting, and one of the best ever participated in by the members of our association, was the boatripe on the beautiful Muskingum River on the boat Valley Gem. A ride of about 20 miles and a big, good, two-course luncheon was provided for the very moderate price of fifty cents.

"Tonch Typewriting" by Miss M. E. High, Bliss College, Columbus, proved a practical, to-the-point paper. It was discussed by F. P. Felch, Stratton, Colo., and Miss E. M. Johnston, of Elyria.

"Promotions—Their Influence in Securing the Student's Best Efforts," was ably presented by Mr. Meredith.

Mr. H. O. Blaisdell, of Chicago, gave a demonstration of touch typewriting on the Underwood machine as follows: one minute tests; the first, 99 words and one error; the second, 115 words, no errors. Blind-folded; first minute, 71 words, one error; the second, 82 words, no errors.

"Rapid Calculation Drills—How much time should be given, and scope of the work," K. D. Mitchell, Sandusky Business College, emphasized accuracy at all times, and recommended the development of speed by adding groups of twos at first, then three up to the sum of ten, then larger numbers, etc. Mr. Mitchell is familiar, thorough and practical in the subject. Your editor emphasized the importance of health as the basic principle of position, rather than mere pen handling. Even shoulders, straight back are things which encourage good rather than ill health, as well as efficiency in writing.

Gen. C. B. Brown, Ex-Commander-in-Chief, G. A. R., Zanesville, the eloquent, inspiring speaker, entertained, thrilled and enthused the convention in a manner to a degree rarely experienced. His speech was the embodiment of wit, of pathos, of mirth, of integrity, of eulogy to commercial teachers. Responses of appreciation by Jerome B. Howard, Cincinnati, and R. D. Mitchell, Sandusky.

A gold-headed "big stick" was presented to President Wilt, with the love and esteem of the Ohio Business Educators' Association, by Mr. Howard, subscriptions having been suggested and secured by Mr. C. A. Bliss, of Columbus.

"Shall Correct Accounting Principles Be Taught to Beginners?" H. L. Leister, Meredith College, Zanesville, answered in the affirmative, and criticised alike many textbooks, teachers and proprietors because they did not as a rule teach correct principles. The paper was technical, practical and quite exhaustive. Mr. Meredith confirmed the statements of the paper, as did also Mr. L. C. Lanning, of Cleveland.

"Percentage and Its Applications," W. O. Crosswhite, Sandusky Business College, was ably presented from the blackboard.

The Business Managers discussed some problems, but accomplished little in the way of initiative. So much more the need of good attendance next year.

OFFICERS FOR 1908.

President, R. L. Meredith, Meredith College, Zanesville.

Vice-President, J. T. Yates, Bliss College, Newark.

Secretary-Treasurer, R. D. Mitchell, Sandusky Business College.



R. L. Meredith, Meredith Commercial College, Zanesville, who will preside at the Sandusky meeting a year hence.

MANAGERS' SECTION.

President, E. E. Admire, Metropolitan Business College, Cleveland.

Vice President, Miss E. M. Johnston, Elyria Business College.

Secretary, C. S. Jackson, Bliss College, Newark.

TEACHERS' SECTION.

President, J. T. Yates, Newark.

Vice President, Mrs. E. E. Admire, Cleveland.

Secretary, M. A. Adams, Marietta Business College.

EXECUTIVE COMMITTEE.

A. D. Wilt, Dayton; E. E. Merville, Cleveland; C. P. Zauer, Columbus.

PLACE OF MEETING.

Sandusky Business College, Sandusky, O.

Nearly a hundred business educators journeyed to Zanesville, and as many more who should have been on hand missed a good thing by remaining at home.

All in all, a more delightful time would be difficult to imagine, as good feeling prevailed as did also clear skies.

Now for Sandusky and a profitable time and a relaxing, fishing excursion. With Meredith as President and Mitchell as Host, we are assured of a fair deal, a square meat, and a deal of luck on the lake.



R. D. Mitchell, Sandusky Business College, Sandusky, who will entertain the O. B. E. A. next year.



NEWS NOTES AND NOTICES

Mr. J. A. Snyder of Milwaukee succeeds Mr. A. M. Wonnell as teacher of penmanship in the Ferris Institute, Big Rapids, Mich. Mr. Snyder is a young man of more than ordinary technical ability with a character above reproach. We consider the Ferris Institute fortunate in securing him, and we also congratulate Mr. Snyder for securing the position, as it is one of the most desirable to be found in our profession. Mr. Snyder's engagement means that the work of the Ferris Institute will be carried along the same high practical lines as has been its custom in the past.

G. M. Lyons, proprietor of Lyons Business College, Sullivan, Ind., has purchased The Shorthand Training School of Terre Haute, Ind. This institution has been a school of shorthand for the past four years and Mr. Lyons is now putting in a full business course, intending to make it a complete business training school. From this on he will conduct both institutions.

Mr. C. A. Fleming, proprietor of the Northern Business College, Owen Sound, Ont., Can., in company with his son recently visited a number of business colleges in the United States in the interest of commercial education. Mr. Fleming is an accountant, writer, and fellow of the Institute of Chartered Accountants, but he still believes he can learn something from others.

Mr. Fleming has made a success in applying his knowledge to business, for aside from his school he has large business interests. A visit to the office of THE BUSINESS EDUCATOR revealed the fact that Mr. Fleming is a very interesting conversationalist, and through having been in commercial school work for many years he is still young and vigorous in mind and body.

Mr. F. M. Erskine, director of the School of Commerce in the Grand Prairie Seminary, Onarga, Ill., whose excellent articles on "Practical English" have been running in these columns during the past year, has resigned and has accepted a position in the business world with the Whittier Citrus Association, Whittier, Calif.

Mr. Erskine has been sticking so close to teaching that he felt he owed it to his health to get on the outside more, and as a consequence our profession loses one of its most highly esteemed members. Our best wishes go with him and we hope to have him with us again in the course of a year or two.

Miss Florence Smith, an eighth grade teacher of West Haven, Conn., has been appointed supervisor of penmanship at East Orange, N. J. Miss Dyson of New Britain, Conn., has accepted a position as supervisor of penmanship in one of the districts at Hartford, Conn. Both of these ladies received their training under Mr. Harry Houston, supervisor of penmanship in the public schools of New Haven, Conn., one of the most progressive supervisors of our day.

Mr. F. B. Courtney, with whose skill our readers are familiar, and recently with the Caton College, Minneapolis, Minn., now has charge of the advertising and penmanship departments of the Cedar Rapids, Ia., Business College.

Mr. G. W. Weatherly, proprietor of the Joplin, Mo., College, recently purchased the Chicago, Mo., Commercial College and will conduct both institutions on a first class basis. From what we know of Mr. Weatherly and the kind of work he does, we feel like congratulating the good people of Joplin and Carthage for having him and his institutions in their midst.

Potts' Business College is a new institution that has just been opened in Pasadena, Calif.

One of the first important adoptions to be announced is that of Gregg Shorthand by the Oregon State Agricultural College, Corvallis, Oregon. The work of the commercial department in this institution promises to be put on a very high plane, and to be very successful.

That the Actual Business idea is here to stay is proven by the fact that the business of the F. H. Bliss Pub. Co. shows a steady increase from year to year. This company reports fine business prospects for the coming school year.

Z. P. Smith, the well-known shorthand instructor and writer of the Pacific Coast, severed his connection with the Pacific Coast Business College, at San Jose, and opened a business college in Berkeley, the University Town of California. Berkeley being located as it is, just across the bay from the thriving Metropolis of the Pacific Slope, will no doubt prove to be an ideal location for a progressive school, and, with Mr. Smith at the helm, the new school will doubtless prove a success from the start. Here's our well wishes.

Mr. Don E. Wiseman, recently with the Rider, Moore & Stewart Schools, Trenton, N. J., has contracted for the coming year with J. P. Ampoker of the Sharon School of Commerce, Sharon, Pa.

Miss Julia Bender, who for some years has been teacher of shorthand and penmanship in Hatcher's Business College, Heavers Falls, Pa., has been elected as supervisor of penmanship and drawing in the Greensburg, Ind., Public Schools. Miss Bender is a fine teacher and we feel sure she will "make good" in Indiana as she always has elsewhere.

Mr. H. A. Keneau, recently of St. Louis, now has charge of Mr. G. M. Lyon's School of Shorthand and business, in Terre Haute, Ind. Mr. Keneau is a faithful and efficient fellow and will doubtless prove a good man in that position.

Mr. J. A. Wecoco, the classic penman of the Northwest, has retired from active penmanship business to look after his mining interests in Nevada. For many years Mr. Wecoco has been the penman in Armstrong's Business College, Portland, Ore., which position Mr. S. M. Blue, with whom our readers are well acquainted, now holds.

This month brings the usual lot of fine specimens from our friend, Mr. A. A. Erlang, teacher of penmanship in the Quincy, Ill., High School. As usual these specimens show the result of high grade teaching.

An appreciative list of subscriptions was recently received from Mr. W. H. Earles, penman in Stanley's Business College, Macon, Ga. Mr. Earles speaks very highly of the institution in which he is teaching. He says he has lots of good students who are doing fine work, and that the school means business from the word "go".

Mr. C. H. Longenecker has contracted to remain another year with the Mueller School of Business, Cincinnati, O. This means that Mr. Mueller knows a faithful teacher when he has had a chance to try him, and it also shows that Mr. Longenecker knows a good employer.

M. J. Van Wageningen, of Ohioville, N. Y., goes to the Rutgers College Preparatory School.

M. A. Dicks, a recent teacher in the Southern Normal College at Abbeville, Ga., now has charge of the commercial department of Columbia College, Lake City, Fla.

J. K. Renshaw, who has been with the Albany, N. Y., Business College for three years, has just renewed his contract there for another three years.

L. A. Wangle, of the West High School, Rochester, N. Y., recently received a very

flattering offer from the Schenectady, N. Y., High School, which resulted in his salary being handsomely increased to retain him in Rochester.

C. E. Doner, supervisor of penmanship in the Beverly, Mass., High School, recently received a very fine offer from St. Paul, Minn., to become supervisor there. The result was that the school officials in Beverly increased Mr. Doner's salary twenty-five per cent in order to keep him.

M. P. Kopp, for two years a commercial instructor in the Healey School, Brooklyn, N. Y., will go next fall to Heald's Business College, San Francisco.

Miss Blanche Simpson, who has been at the head of the commercial department of the East Chicago, Ind., High School this year, has resigned her position because of ill health.

E. A. Marshall, this year commercial instructor in Bugher Commercial College, Stanstead, Quebec, will have charge of the commercial department of the Haverhill, Mass., Commercial College next year.

E. O. Prather, for several years commercial teacher in the Gem City Business College, Quincy, Ill., becomes head of the commercial work in the State School of Science, Wahpeton, N. Dak.

E. C. Hann, now teaching in the Oberlin, Ohio, Business College, will be at the head of the commercial department of Central Institute, Cleveland, Ohio, next year.

J. B. Christiansen, Abilene, Kan., is a new commercial teacher in the Cream City Business College, Milwaukee.

Miss Mattie Hogsett, for several years senior shorthand teacher in Vories Business College, Indianapolis, goes to Wood's Commercial School, Washington, D. C., where she succeeds W. H. Coppedge, who next year will be at the head of the shorthand department of the Mankato, Minn., Business College.

CATALOGS CIRCULARS

The Indiana Business College, Madison, Ind., A. N. Symmes, proprietor, publishes a creditable 12-page catalogue in the interests of his school of which we have heard nothing but good reports.

Mr. C. R. Hill, penman in the Bowling Green, Ky., Business University, recently issued a very attractive 12-page circular descriptive and illustrative of his penmanship and pen art. Mr. Hill is forging about as rapidly toward the front as an expert penman and pen artist as anyone we have ever seen.

A very neat, compact, straightforward little booklet relative to correspondence instruction in shorthand is hereby acknowledged from the Bradford, Pa., Business College, Orton E. Beach, principal. Anyone desirous of help in the correspondence world, we believe, find this mail course particularly helpful. We are well impressed with the outline of the work, as well as with the character and ability of the people giving it.

We have never received a four-page folder so well filled with suggestive topics for high thinking, practical living, and real progress as the one recently received from Nelville Casmore, Seattle, Wash., whose articles have been appearing in these columns. If any one should surmise for a minute that the best of Casmore has been appearing in these articles he can have that illusion dispelled by asking for the circular, entitled "Things as they are," being a prospectus of a number of lectures that he is prepared to give.

"Flemings Series of Business Books" is the title of a neat little booklet advertising the publications by C. A. Fleming, Owen Sound, Ont. It is worth looking into.



THE CALL OF THE CITY A SERIAL FOR AMBITIOUS BOYS AND GIRLS

BY CHARLES T. CRAIGIN.

Thompson's Business School, Holyoke, Mass.

Success.

June is the month of roses and bugs and creeping things, of bees, and lice and graduates who say all sorts of things. In commencement day orations all the questions big with fate are settled off-hand in a way most pleasing to relate. Yes, indeed, and I suppose a great proportion of the readers of THE BUSINESS EDUCATOR are out of home on a stretch of their business course and in another month or two will lay aside their books and in the broader school of active business life will attempt the solution of the problems we all must expect to meet. If the problems are correctly solved the answer is Success. If we cannot meet the issues as they come to us just so much do we fall short of success and approach failure.

It is a good thing that youth is optimistic. The right kind of youth always is. Statistics, you know, tell us that only one per cent of business men achieve absolute financial success, five per cent get a living out of business and the other 94 per cent meet more or less disastrous failure. Cheerful prospect isn't it? And they tell you figures don't lie. I think I have said before that nothing can lie worse than figures unless it be tombstones. Did you ever notice that stately monument which says "His father, Jonathan Gough, died here. None knew him but to love him." "We shall meet again." Etc., Etc., "when everybody knows that his funeral was cheerfully attended by a large circle of acquaintances who hated the old screw with a deep intensity which left nothing to be desired. And he said more than Gough would care to meet him again if he is where everybody of orthodox tendencies believes he is.

Don't you worry about statistics. They will neither make nor mar your success. The question of success or failure is entirely up to you. You are the one, and the only one, who can make your life progress. You are the one, and the only one, who can make it a failure. What! I hear some one say, "Do you mean that every one can get what he wants in this world, and that nothing in the way of ill luck or disease or the cursed heredity handed down to him by bad ancestors can check his onward progress to success?" expected you would say that but I don't think I will change my statement. You can get what you want in this world if you want it badly enough to pay the price, and success does not lie half so much in what you get as it does what you want. Is it money you want to have? I am sure you say that to the youth of 18 or 20 money and success seem synonymous. Well, the mere getting of money is not a difficult thing. Make it your God and put your whole soul into the worship of that god. Cut out every other interest in life. Earn dollars and bang dollars till you are tired of them. Get your feet, talk to your feet, drink dollars, dream dollars and you will get money easily enough. After a while it will come so fast that it will smother every generous impulse of your heart and soul and you will probably become just a money making machine, but you will get rich all right by the way. You will probably go to the devil when you die, but it don't matter if you do if that is all the ambition you have here during your life, that is where you ought to go, you wouldn't enjoy yourself in heaven. I don't consider the mere getting of money a very high type of money.

The most successful people, as I look at success, have not been great money mak-

ers. I wouldn't give a cent to be successful if I couldn't eat a square meal and sleep well nights and have everything in the eye, and they say the richest man in the world, with the Lord knows how many millions of dollars, can't eat anything but dry toast and he has to have a guard of detectives when he goes to church and dodges process servers day and night.

Of course money is a mighty handy thing to have around the house. It is an especially good thing in wet weather, and it is a first rate idea to lay by enough of it as you go along so as to be able to take care of yourself when a rainy day comes, as a rainy day does come to everybody in this big round world, but it is made up money your God and don't let the idea of it lead you to think that you cannot be a success if you are not able to sign a check of five figures and have it honored at the bank.

If you have done your part as well as the teachers in every good school of this country have done their part, you will go out with a class of men to earn money. You wages in the ranks of the world's workers. Your first position will, most likely, not bring you wages large enough to lead you into any very wild course of extravagance. Nobody will pay you a very large salary just on the strength of your school diploma or the right to a regular supply and demand. They will want to size you up in the actual hustle of business before they admit that your school diploma is correct in the statement that you are a competent bookkeeper or stenographer. After the business world has satisfied itself on this point you will get what you wish for, no more, no less. There is a regular list of supply and demand in the business world and it applies to stenographers and bookkeepers just as perfectly as it does to beef-steak and dry-goods. They are worth what they will bring. You don't buy Porterhouse steak for 10 cents a pound and you don't get a first class bookkeeper for \$100 a week. You don't buy broadcloth for 25 cents a yard and you don't get a first class stenographer for \$5 a week.

If you are the best bookkeeper in the city you will get the price that bookkeepers of that grade command. If you are the best stenographer in the city you will get the price that the best stenographers command.

As I said in the beginning it is up to you what wages you will command. You may not be the best bookkeeper in the city when you leave school, of course you will not be, but you can work into that class if you are willing to pay the price. You will get the best stenographer in the city when you leave school, it would be strange if you were, with your six months or a year of experience, but you can work up into that class if you are willing to pay the price. And the price is not so high after all. It is simply to keep on moving ahead in the same line of business, who does not improve a little each day if he has any love for his work. If he has not he will probably get to be a little poorer workman every day.

Success, as I view the matter, does not consist of getting rich. The way to get rich is to get poor. The way to get poor is to get drug-wrecked, drunk, or a dipsomaniac earl, or a pervert count to spend your fortune. Neither does it consist in becoming so famous that the band will play "See the Conquering Hero Comes" every time you pass by. Nor yet in becoming so wise and energetic that the Boston will elect you for president to you while you yet live and set it up on Boston Common next the frog pond.

Success is a much simpler thing. It consists in playing well your part in the great play of life for which "All the world's a stage" it may not be a very important part, but if you play it well it will make the whole big drama of Human Life better for you being in it and that will mean Success for you, even if the part be small.

The Duke of Saxe-Meningen, in Germany, once organized a great dramatic company in which each man from the tragedy-lead down to the smallest supporting part was to play well his part and they finally came to America. I had the good fortune to see them play Julius Caesar in the Old Bowery Theatre of New York many years ago. There were two or three hundred of them in the great mob scene where, over the dead body of his murdered friend, Marc Antony delivers his matchless funeral oration and it was a revelation to see the action of that stage mob in which every man played well his part.

If you have ever seen Julius Caesar played, you know how the average mob of stage actors has a great scene of the immortal tragedy. They have more feeling than the assassins did Caesar. They all say Oh-h-h! together, when Antony shows them the blood stained mantle and all cry Ah-h-h! together when he reads them Caesar's will and all cry R-r-r-r-venge! and die over the body when he cries have mercy and lets loose the dogs of war. It is his great climax and it makes you giggle, if you have any sense of the ridiculous, when your blood ought to be running like fire through your veins under the inspiration of Marc Antony's burning words. And you completely lose the effect of the finest dramatic oration in the world because each man does not play well his part. But this Saxe-Meningen mob was different. It seemed as if the artful words of the great orator played upon a hundred heartstrings each a human being and swayed them all to different chords, so splendidly and so differently did they receive the words of the great orator they tore up the benches of the forum and the very stones of the street, and with flaming torches and shrieks of *kill! kill! kill!* went storming into the Roman senate. It seemed as if the very gates of hell were opened wide and the real picture of the great historic tragedy was before us there on the big stage of the old Bowery.

What a splendid drama this great play of Human Life would be if each actor in it played well his part. The oapers would not be faulted and stories of embezzlements and wrongs between men and men, and the wrong, of elopement and suicide and murder. Asylums, and jails, and hospitals, and orphan homes would not be crowded to the doors. For the world is broad and beautiful and the earth produces bountifully and the sun shines for all. And if you and I and the youth of 18 or 20 were to live in it that means success, even if we fail to gather much of its store of goods, does it not? I think so. The great majority of successful men never even get their names in the papers, except, perhaps, when they appear in the list of deaths, but just going on doing their work as assigned to them in their everyday existence. The great majority do succeed I firmly believe for the world is a better world today than it ever was before, pessimists to the contrary notwithstanding. The great majority of individuals were failures the world would grow worse not better. In these rambling articles written in the odd hours of a busy teacher in the great commercial center of the City and tried to tell you of its opportunities, its perils, its joys and its sorrows as I know them, for the growth of this country lies in its great commercial centers and there many of you will find your life work. But success is not limited to the city dwellers. It is to be found in every walk of life and your business life is no exception. A valuable possession whether your lot be cast in the storm and stress of the great life centers or in the quiet of the country town.

Where the grass grows green in shady lanes
And where the tall elm trees
Cast o'er their shade an ever so soft waft
On every wandering breeze



Lessons in Ornamental Writing

F. S. HEATH, CONCORD, N. H.

Send work to Mr. Heath, Concord, N. H., by the 15th of the month, for criticism in the BUSINESS EDUCATOR.
Enclose stamps if you want your work returned.

By request the copy for practice this month takes the form of a letter in the ornamental style. The production of letters in this style of writing requires first of all a good degree of skill of hand. The individual letters must be well formed and the style of letter selected with discriminating taste. There must be uniformity in size, slant and spacing. All this requires skill of the highest order. Another requisite is confidence. The penman who has skill, but lacks confidence, is sure to fail at some important point. He may write a beautiful heading and address, then "lose his nerve" and make a miserable failure of the body of the letter. Or he may control himself until he reaches the signature, when realizing how much depends upon a few strokes, he misses the mark and spoils the letter. Confidence in one's ability to make a good letter or combination just where and when it is needed is possessed by few, yet it is necessary for the finest work in this line. Again, patience is a requisite to success in this work. The ornamental hand is not written so rapidly as the ordinary business hand, and in this day of hustle few care to take the time to write a really good specimen of ornamental writing covering a whole page. There are not many penmen today who excel in writing ornamental letters. It seems to be a passing art. How seldom do we see letters written with the painstaking accuracy that used to characterize the letters of Flickinger, Taylor and Bloser, or the matchless dash of Madaras, Zamer and Glick. Yet, the penman, if he be worthy the name, should be able to execute a beautiful and ornate letter to demonstrate his skill with the pen when occasion requires.

Great care should be used in the mechanical construction of the letter. The grammar and spelling should be correct. Some years ago I received a letter from a young penman that was almost beyond criticism so far as the penmanship was concerned, but which contained six misspelled words. That letter never found a place in my scrap book. Skill with the pen cannot atone for such blunders.

And now we must bring this course of lessons to a close. I have been greatly pleased at the interest manifested by many earnest young men and women. A score or more who have sent work are close to professional skill, while many more have made an excellent start. Another year's work will do great things for you all. I have been very thankful for the kind words so many of the students have spoken concerning the course. The appreciative words of brother penmen have inspired and helped me very much. I thank you all for your words of encouragement. Especially do I wish in this public way to thank the editors of THE BUSINESS EDUCATOR for their patience with my short comings and the many generous words in editorials and private letters. I wish I could feel that I deserve such generous words. May you all be prosperous in all your undertakings.

Concord, N. H., June 1, 1905

Fellow Students:

We have now come

to the conclusion of this series of lessons in ornamental writing. I trust your study and practice under my guidance has brought you nearer to the attainment of the goal of your ambition to become fine penmen.

As so my joy in being of assistance to you richly repays me for the work done on the lessons.

Nothing you succeed, I am

Yours truly,

F. S. Heath

Baltimore, Md,
Mar. 25, 1908.

Sadler's Business College,
City

Dear Sirs:—I very cheerfully commend your course in penmanship to the attention of anyone desiring a good business hand-writing. The results obtained during my attendance at your school, extending over a period of about four months, were beyond my fondest expectations.

Very truly,
A. G. Zimmerman.

By Mr. A. G. Zimmerman, pupil Sadler's Bryant and Stratton Business College, Baltimore, Md., Mr. J. E. Plummer, penman.

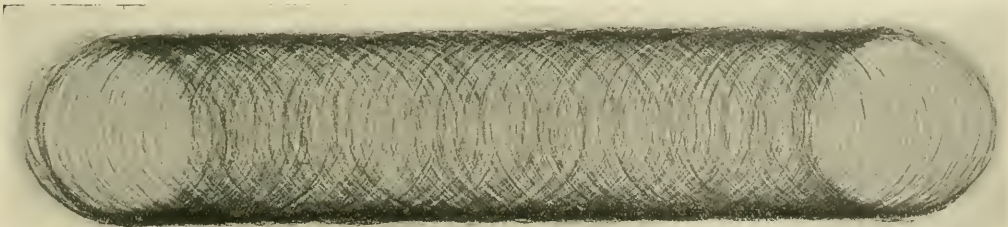
Honolulu, April 20, 1908. — Daniel S. K. Pahu

but this you have a specimen of my hand-writing, such as I learned from the Business Educator.

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 - 1 2 3 4 5 6 7 8 9 0 -

By Mr. Daniel S. K. Pahu, Honolulu, T. H., pupil of C. E. Livingston, Registrar, The Kamehameha Schools. Even better specimens are at hand from Henry H. Waiau, Willis P. Kanuaha, John Smith, and S. K. Lono of the same schools, but they arrived too late for engraving. Mr. Livingston is doing his part in "spreading the gospel" of good writing.



By Arthur L. Poole, Abeline, Tex., Business College, T. H. Gatlin, Prin.



Hayford Battles, student, C. H. Blaisdell, teacher, Haverhill, Mass., Business College.



B. E. Certificate Winners of the Laurium Commercial school, Laurium, Mich., A. J. Holden, Proprietor, A. H. Don, Penman. Mr. Holden has built up a large school for so small a city, and, what is still better, it is a good school from the reports we have received from reliable sources.

SPECIMENS

Just before going to press with this number of THE BUSINESS EDUCATOR, the Bliss College, Columbus, Ohio submitted a large bundle of specimens of business writing done by pupils. The work was unusually neat and well written. Out of the lot we found thirty-seven which measured up to THE BUSINESS EDUCATOR Certificate standard, which, if we mistake not, is the largest number we have ever awarded at one time to any school. Bliss has built up by all odds the largest business school Columbus has ever had, and one of the few big schools of Ohio and it is still growing.

The penmanship received from the pupils in the eighth grade, Grauville, Ohio, Public Schools, H. L. Williams, Supr., compares favorably with that received from Business Colleges. This not only speaks well for Mr. Williams but it also clearly demonstrates that Arm Movement can be taught and acquired in Public Schools about as well as in business colleges. It is certainly gratifying to examine work of this kind. It

gives THE BUSINESS EDUCATOR pleasure to give the stamp of its approval upon such teaching and such productions.

A bunch of several hundred specimens is at hand from D. E. Shaffer, Supr. of writing and drawing in the Gallon, Ohio, public schools. These specimens represent the work of pupils in all grades from first to ninth. They show that real practical writing is being taught and acquired. Mr. Shaffer is proving himself to be one of the real up-to-date supervisors. The good people of Gallon are fortunate in having such an able exponent of Arm Movement Writing in their midst.

A letter written in a most practical business hand is received from Mr. A. E. Marple, an attorney of Calcutta, W. Va. Mr. Marple says sometime ago he was a most miserable penman and that he owes his good handwriting to THE BUSINESS EDUCATOR and his own perseverance. We feel safe in saying that there are very few attorneys in the country who can excel Mr. Marple in executing rapid arm movement writing.

A letter recently received from Mr. T. G. Boggs, penman in the National Business College, Roanoke, Va., contained a list of a dozen subscriptions. Mr. Boggs states that his pupils are doing nicely and that

there are a great many that will secure THE BUSINESS EDUCATOR certificate. THE BUSINESS EDUCATOR wishes Mr. Boggs continued success in the teaching of penmanship.

A package of specimens from Mr. C. L. Krantz, penmanship and commercial teacher in Augustana College, Rock Island, Ill., reveals progressive training. The specimens are uniformly neat and businesslike and indicate that a number of BUSINESS EDUCATOR certificates will be awarded later on.

From the Jamestown, N. Y., Business College, Mr. O. O. Gates, penmanship teacher, we have received a number of students' specimens which indicate that they have received the right kind of instruction. Mr. Gates writes a good business hand himself and evidently knows how to impart the knowledge to others.

Mr. G. B. Clark, penman in the Jacob's Business College, Dayton, Ohio, submits specimens of students' penmanship practice work which is above the ordinary received at this office.

Mr. C. C. Wiggins, a former Ferris Institute pupil, now penman and commercial teacher in the Fitchburg, Pa., Commercial High School, sent a large bundle of students' specimens which show the right kind of instructions along the penmanship line. For high school pupils the work is especially good, better than some work we receive from Business Colleges. Mr. Wiggins has had much experience in the teaching of penmanship and is no doubt looking after the needs of these young people as well as any one could.

Miss Nellie O'Boyle, the expert penmanship of the Latrobe, Pa., Commercial College, T. A. McClean, Pres., recently favored us with a very satisfactory list of subscriptions for THE BUSINESS EDUCATOR indicating a school that is well attended as well as instructed in penmanship and in other things.

Mr. H. C. Russell, penman in Kinyon's Commercial School, Pawtucket, R. I., writes good card as shown by samples before us. His copper plate style is quite effective while his ornamental is graceful and artistic.

Twenty specimens of business writing from the students of the San Francisco Colleges College, Albert S. Weaver, Pres., C. S. Rogers, penman, were received, and twenty certificates went westward, indicating that the work that was sent in is 100 per cent to the good. Not many schools can say the same.

Mr. J. G. Christ, Lock Haven, Pa., has again enriched our desk with a number of dashing specimens of ornamental penmanship.

A dozen BUSINESS EDUCATOR Certificates recently found their way into the hands of pupils in the Fitchburg, Mass., Business College, H. G. Schuck penman. This speaks well for the kind of instructions given and the perseverance and wisdom of the pupils.

One of the best written letters in business style is at hand from Mr. S. G. Edgar, penman in the Mac Cormac Schools of Business, Chicago, Ill. Mr. Edgar was last year with the Columbus Business College and did especially good work in penmanship. When it comes to enthusiastic, practical instruction, Mr. Edgar is a hard man to beat. Moreover, he is a popular fellow with his students and is what is termed a "good mixer." That is an important element in good teaching and a good teacher.

Mr. G. S. Herrick, the skillful penman of Marion, Ind., renews his subscription to THE BUSINESS EDUCATOR in a letter executed in a very high order of skill, ornamental style. Mr. Herrick's small letters are especially accurate and beautiful.



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

C. H. Blaisdell,
 Haverhill, Mass.,

Penman, Haverhill
 Business College.

CRITICISMS

R. H., McKeesport. Very good. Keep loops a trifle shorter and make the capitals with a more vigorous arm movement.

M. L. P., McKeesport. See criticism for R. H., your schoolmate.

C. S. L., McKeesport. First up stroke of H' too far away from the down stroke. Last up stroke of H' too short and straight. Do not let the Z run into the letters on the line below it. More freedom.

J. H. J., O. Very good work. Keep loops below the line shorter. Strive for uniformity of size and slant.

W. E. B., Brooklyn. Your m's and n's are too sharp at the top. Close o at the top. Yours all look like r's. Study form closely. Do not shade down strokes.

E. M. Pawtucket. You are doing nicely. Use more of a vigorous arm movement for your capitals, in fact, for all your writing. Keep turns very rounding. You have a tendency to get yours too sharp.

J. R., O. You need to study form carefully. The most of the time your small o looks exactly like r. Close it at the top. Do not shade. Your movement is very good.

C. S. K., Calif. Still improving. You are indeed a persevering pupil. You will soon be ready for THE BUSINESS EDUCATOR certificate. Study form closely and develop a freer movement.

L. W. L., Calif. H' too wide and not tall enough. You are trying to make these letters before you know enough about their form. Study form closely. Your turns and angles all look alike. Make a distinction. Some letters are three times as big as others. Keep them all the same size.

W. T. A. B., Ia. You are certainly doing nicely. We have no special criticisms. Keep loops shorter and do not shade down strokes.

A. N. H., O. Try to get more freedom into your work. Keep loops shorter. Practice movement exercises of all kinds a great deal.

C. L. L., Pawtucket. You are doing very nicely. Watch the base line. Do not loop t.

N. M. S., Knoxville. Your work is very good. Probably a trifle too tall. See if you can not get a smoother firmer line.

N. M. S., Tenn. Make your capitals with a more vigorous arm movement. Keep extended letters short. It would do no harm for you to write a trifle smaller.

N. H. R., McKeesport. Keep loops shorter. Much shorter. You are certainly doing fine work.

O. P. M., Kans. Do not shade down strokes. H' has no retraces nor loops. You need to uniform your small letters.

M. A. S., Calif. Mr. King's lessons would be better suited to your needs than are Mr. Doner's. You have not sufficiently mastered the lessons as you have gone over them. You cannot make oval exercises well enough yet. There is no use passing over anything until you master it. You will simply have trouble with the next lesson if you do.

J. B., Nebr. Your exercise work was done about one-third as fast as it should be. Speed up. Study the form of P, B and R. Watch the base line.

G. E. H., S. C. I am very much pleased with your practice work. Keep all of your loops shorter; also more uniform. You will notice you sometimes get a great big one and then a real small one right together. Do not loop p at the top.

N. J., Nebr. Mr. King's beginning lessons would be better suited to your stage of advancement. Your line is not strong and rugged enough. It looks weak and shaky.

J. F. L., S. Dak. You are doing fine. Watch ending strokes. We have no special criticism.

R. C. K., Ohio. You certainly write like the original R. C. King. Mr. King would probably be pleased to receive some of your work. You are doing fine. Mr. King's lessons are better suited to your needs than are Mr. Doner's.

Y. E., Cincinnati. Form fine. Try to develop an easier movement. Initial loop in C too big and round. Keep it smaller and more oval. You will make a penman some day.

W. H. C., P. E. I. You are doing fine. Loops too narrow. First part of z should be exactly the same as the first part of m. Keep ending strokes shorter. Exercises fine.

M. S. Calif. You are doing well. See if you cannot write with an easier movement. Follow Mr. King's lessons closely and don't

forget to read his instructions. Exercise work not neatly enough done. You have no arrangement to it whatever.

L. B. M., Calif. Study form carefully. You seem to pay no attention whatever to the base line. Hit it every time, but don't hit it so hard that you go through it. Study Mr. King's instructions very thoroughly.

J. K. B., Ill. Use a more vigorous arm movement on capitals. Forms of the small letters are good, although they do not look as if they were easily enough made.

R. A. F., Ind. Very good. Watch spacing, also turn and angle. H' has no retraces.

F. C. R., Ore. Last up stroke of H' should be about two-thirds the height of the letter. Yours is about one-third. Study carefully the form of r.

J. C. W., O. Glad to know you are working for the Professional Certificate. Write slower. Keep shades the same thickness. Combinations too difficult for you yet.

C. L. P., Calif. Your m and n should be round at the top not sharp. Second part of k entirely too big. Loops below the line too long. Study form.

C. S. K., Calif. Write more of a running hand. First part of y should be a turn not an angle or a loop. Ovals not even enough. Study form.

H. J. W., O. Do not shade. You are not ready for it yet. You are trying things that are too hard for you. Master this work as you go and you will have less trouble.

D. M. Mich. You need to work a great deal on exercises. Follow Mr. King's lessons closely.

L. M., Conn. Can you not write more of a running hand, wider but not so tall? Close o at the top every time. Keep loops shorter.

O. S. P., S. Dak. You could certainly become a fine penman. Your writing looks easy. Watch the base line.

T. A. J., Tenn. More freedom in capitals. Also in small letters. Some of your small letters are twice as large as others. Keep them all the same size. Follow Mr. King's lessons.

H. Van C., Mich. Very good work. Watch the base line. Keep loops shorter. Do not loop t. First part of y is a turn in place of an angle.

W. H. P., Ia. You certainly deserve credit for the work you are doing. Try to get more freedom into your work. Write more of a running hand. Wider but not so tall.



M. G., Des Moines. Watch the base line. The *in* in *willing* looks exactly like *m*. Watch turn and angle.

E. P. O., McKeesport. Second part of *U* too tall for the first part. Loops too long. Movement not free enough.

O. B. W., Ill. Too late for the May number. Write smaller. Keep loops shorter. More freedom in capitals. You can become a good penman.

I. L. T., Calif. You are now doing fine work. Keep loops shorter, especially the ones below the *lines*. Your pen does not point nearly enough over the shoulder. Do not shade any of the strokes.

L. J. F., Calif. Very good work indeed. We believe your work is about to our certificate standard. We think this is the best work we have ever received from your school. No special criticisms.

M. L. Sz., Mich. You can become a good writer if you persevere. You now have a fair start in the work. We would advise you to practice to some extent on what is known as the running hand in order to encourage force and freedom to the right. You have a free movement, which, of course, is the proper foundation on which to build. Go

ahead doing your best and you will surely win.

L. K., McKeesport. Keep loops shorter. Try to write more of a running hand.

C. H. H., O. Business writing fine. Study harmony of lines in your ornamental. That is, keep the lines running parallel to each other or crossing at right angles.

L. P. S., Beverly. Your writing has a stiff appearance. See if you cannot make it look easier. Form is fine.

A. P. M., N. Y. Very good. Watch the base line. See if you cannot write a trifle smaller.

R. P. K., O. Keep *m*'s and *n*'s rounding at the top. Make two angles and three turns in *m*. You have been getting five turns.

C. M. S., McKeesport. Do not shade down strokes. More freedom.

S. A., St. J. A., Minn. Do not shade down strokes. More freedom in the figures. Ovals fine.

O. B. W., Ill. You are doing fine work. We believe that you will make it to the certificate standard after you have practiced from the June lesson. Write more rapidly.

A. A. A., Mass. Very fine. You will have no trouble in winning the certificate, if you have not already gotten it. No criticism.

W. F. M. Do not shade *t* and *d*. Write a trifle more rounding, wider but not so tall. H. I. M., Mass. Keep turns more rounding. Yours are all too sharp. Write more rapidly and with an easier motion.

E. S., Nebr. Pleased to get so much systematic practice work. You would do well to follow Mr. King's lessons now. Your work is not yet free enough. Write faster.

F. C. K., Tex. Have you received our certificate? We believe you are entitled to it. No criticism.

L. P. S., Mass. Watch the base line. Keep your writing all on the same slant. Your work is getting to be very business like.

I. L. T., Calif. Small *c* entirely too big. Ending strokes too straight. You have made some fine figures. Keep them smaller. Keep your ink-well covered and your pen clean.


WRITE US TO-DAY

If you want to become a Penman or Supervisor of Penmanship.

Francis B. Courtney

is head writing master of the Palmer Method School of Penmanship, a department of the C. R. B. C. Address, Palmer Method Department, Cedar Rapids Business College, Cedar Rapids, Iowa.

BEN THE PENMAN



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- Make *Portraits* that are likenesses.
- Make *Cups* that "raise one to look within."
- Make *Penmanship Copy* that equals copper plate.
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Many, very many students the past year have won a good business handwriting and the B. E. Certificate of Proficiency. Many more are doubtless entitled to the certificate and could secure it by forwarding specimens for examination.

Teachers should forward specimens of students' writing whenever they think them worthy of our approval. If we find them not quite up to our requirement, suggestions as to how to get them up will be cheerfully given, and free.

To secure the B. E. Certificate, send a sheet containing a set each of figures, little letters, capitals, and a sentence. The fee of fifty cents may be sent with the specimen, or it may be sent upon hearing from us.

Doubtless many of your pupils are eligible and should be given an opportunity to secure this badge of excellence. The illuminated, four-color, symbolical seal is alone worth the price of the certificate.

Pupils, hand your specimens to your teacher (he may have overlooked the matter) with a request that if he thinks them worthy to forward them to us for our approval or criticism. Do it today.

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Know the **Supreme Chapter** of the **International Correspondence Schools of the World**

upon the application of _____ Chapter No. _____

at a regular meeting held on the _____ day of _____

has granted a Charter for a Chapter to be located in _____ State of _____

Accordingly, by the power vested in me by the **Supreme Chapter** do hereby **authorize** and **empower** the above named **loyal, energetic and worthy students** to institute said **Chapter** under the name above stated and do order upon it all the **rights and privileges** guaranteed to a **SUBORDINATE CHAPTER, by the CONSTITUTION**

INVESTIGATION SERVICE

CULTURE

HABIT

This magnificent specimen of engraving is from the brain and hand of P. W. Costello, Scranton, Pa.

WANTED

To hear from schools in need of teachers. I have some good material among those taking Pennsylvania instruction of me. STUDENTS, (new and old) desiring positions, write me, giving full particulars regarding experience, qualifications, &c. This SERVICE is FREE to my students. I Teach Penmanship F. W. TAMBLYN, by Mail, 1114 Grand Ave., Kansas City, Mo. Circulars Free

IF YOU NEED a thoroughly competent and conscientious commercial teacher, a result getter, a fine penman to manage your school economically, or to teach one of your departments, either the shorthand, (Gregg), or the business, (any bookkeeping), address All-round Commercial Teacher, Care Business Educator, Columbus, O. Can begin July 15th or earlier.

WANTED A man with five years' office experience, twelve years' teaching experience, and two years as school manager desires a position with a first-class school in east or middle west to teach shorthand or manage department. Ben Pittman, Graham, or Chartier. Address T. J. Care of BUSINESS EDUCATOR, Columbus, O.



Pointers To Teachers.

By J. H. Bachtenkircher, Supt. Penmanship, Evansville, Ind.

Spend most of your time with the poor writers.

Keep up the enthusiasm. Exhibit specimens frequently.

Accept no poor work when the pupil is capable of doing better.

To correct a wrong habit, (1) Find the error, (2) Show the cause, (3) Prescribe a remedy.

Do not criticize poor writers too much or too severely. Make corrections on the board in a general way and ask pupils if these mistakes or criticisms apply to their work.

Keep in mind that the great secret in learning to write well, is much careful practice, constant vigilance, and continual correction of faults.

Results in penmanship are almost entirely determined by the method of doing the daily written work in other branches.

What a pupil does every school day and every hour of the day is certain to become a fixed habit.

A correct position of the hand depends upon keeping the arm flat upon the desk.

The habit of arm movement when once mastered will no more be forgotten than the act of swimming or skating.

Pupils must be thoroughly drilled in the foundation principles of correct position, movement, and form; give each pupil an unrestricted use of the arm in writing; and then make it your business to see that these essentials find direct application in whatever work they may attempt with pen or pencil.

Neither rapid nor graceful penmanship can be expected if the movement producing it is confined to the use of the fingers.

Distinct and uniform spacing between the small letters of each word is essential to rapid execution.

Insist upon all written work being carefully done, whether in the penmanship class or on the daily lessons. Rapid writing will not answer until the perfect movement has prepared the way for it. This method is universal in its scope and application, and, while you are expected to follow outlines and adhere to the foundation principles, you must in an important sense make the work your own. Individualize your efforts. Thoughtful study will enable you to find many useful methods, which although different from any given will be just as valuable. Seek to demonstrate by investigation and study that you are absolutely right, and then if you earnestly

desire to teach penmanship successfully the confidence necessary to do the work fearlessly, easily and correctly will not be lacking. "Know thyself" and then do. Faith is an essential element in success. Penmanship is no exception. Not only must you believe but you must establish in each pupil this same belief. Talk to your classes constantly about the importance of trying to do all writing in the right way. Encourage in every possible way to demonstrate the value of doing writing in the right way. The possibilities of the human arm is wonderful if correctly trained. It matters not whether the one who tries writes better or worse at first. Writing is a growth, not a gift. The main thing is to induce all to use the arm for writing; and when this is done all will be plain sailing.

Count that day lost
Whose low descending sun
Views at thy hand
No worthy action done.

B. B. B. B. B.



By H. B. Lehman, Central High School, St. Louis, Mo.



A sketch from life by the Editor.



WANTED Commercial and Shorthand teachers to know that they can secure the best positions through the **Central Teachers' Agency**. Established 1899. Registration free; vacancies everywhere. Drop us a line today.

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MANAGER

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How to organize classes 25c; Circular 2c. Address
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NOW OPEN A prosperous western school owner needs services of capable man to act as principal and teach in business department; successful record as a school man necessary; can invest from \$2000 to \$5000 with services; fine opening for capable man with clear record; correspondence confidential. C. F. H. Business Educator, Columbus, Ohio.

A Record of 200 Are you with us? We should have this month 75 more teachers of bookkeeping and shorthand—beginners and experienced—\$50 to \$90. About 25 AI men, specialists in either bookkeeping or shorthand, or both—\$75 to \$150. About 25 lady shorthand teachers—beginners and experienced—\$45 to \$100. We must have the name of every available teacher. Send us **YOUR NAME TODAY**. Stamp for our blanks. The great specialty **SUCCESS TEACHER'S AGENCY, 100-87 Lake St., Chicago, Ill.**

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.

WANTED TEACHERS of Commercial Branches. Advance Fee Not Required. Positions in High Schools and Colleges, Pennsylvania, Commercial Branches, also teachers of Stenography. Salaries \$900 to \$1,500. Register early. Send for circulars.

ANNA M. THURSTON, Mgr.

Thurston Teachers' Agency

378 Wabash Avenue CHICAGO

Indiana Business College

Has schools at La Fayette, Logansport, Kokomo, Anderson, Marion, Muncie, Richmond, Columbus and Indianapolis. THE INDIANA BUSINESS COLLEGE of Indianapolis is the CENTRAL BUSINESS COLLEGE.

Qualified Teachers

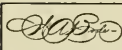
In either the Gregg, Chartist or Pitman systems furnished schools on short notice. Tell us your wants and we will make a selection that will please you.

Prospective Students

Of a business college should send for our literature. Write:

Indiana Business College

Box 353, Indianapolis, Ind.



I will write your **CARDS** name on one dozen for 15c.
I will give free a pack of samples and send terms to agents with each order.

Agents Wanted.

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Circular for red stamp.

COMIC JOKER CARDS about 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 10c. per bottle. 1 Oblique Fan Folder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

40 Commercial Teachers Needed

For Positions that are now open.
Good Salaries.

If you contemplate making a change next fall, now is the time to register. Many of the best schools employ their teachers early in the season.

Continental Teachers' Agency

Bowling Green, Ky.

FREE enrollment if you mention this paper.

MIDLAND TEACHERS' AGENCIES NO ENROLLMENT FEES
WARRENSBURG, MO. RICHMOND, KY. WRITE ANY OFFICE FOR BLANK PENDELTON, OREGON

THE UNION TEACHERS' BUREAU

No. 229 Broadway, - NEW YORK

Tell us your needs and let us help you.
We can do it.

Do you need a teacher of commercial branches, shorthand or penmanship?

Do you wish a position in a commercial school?

Have you a school for sale, or would you buy?

ATTENTION

TEACHERS!

For over seven years we have been placing special teachers in High Schools; State Normals, and Colleges. The University of Michigan, University of Wisconsin, Purdue University, and other great educational institutions have secured instructors through us. We now make a specialty of placing commercial teachers, young and old, who are able to earn from \$600 to \$2,000 a year. Let us assist you to a better position. No advance fee required. Write us.

THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr.

Webster Groves Station, St. Louis, Mo.

April 83 Calls; Salary About \$73,000

Among the foregoing indications of the activity of our business were 33 public schools and colleges. This is written May 5; and we are closing contracts on April calls almost daily. Meanwhile, May calls have been coming three or four a day.

We need good available teachers in all parts of the U. S., especially those who write well. Information and enrollment free.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

E. E. Gaylord, Mgr. A SPECIALTY BY A SPECIALIST Prospect Hill, Beverly, Mass.

Training School for Commercial Teachers

The Rochester Business Institute conducts a normal training department for commercial teachers during the entire school year. In this department instruction is given in the commercial texts and in the pedagogy of these subjects as taught in both the private business schools and the high school commercial departments.

A special summer session for those desiring work in methods and advanced instruction in the texts will begin July 6th and close August 14th. The tuition charge for this course will be \$22.50.

In New York state a commercial teacher's certificate is issued to graduates of high schools or higher institutions of learning who have completed a training course such as we offer and have passed Regents' examinations in advanced bookkeeping, business arithmetic, and commercial law. A shorthand teacher's certificate may be obtained by meeting the above academic requirement and passing examinations in stenography and typewriting. These certificates entitle the holders to teach any of the commercial subjects in any high school in New York state for a period of three years, and may be renewed for periods of five years without examination.

Graduates assisted in securing suitable positions without extra charge.

Write for our new syllabus and catalogue.

Rochester Business Institute
Rochester, New York





**Roundhand
Writing**

A. M. Grove,
Chicago, Ill.
Chicago Opera House Bk.,
care B. C. Kassell.

Instructions for Lesson Ccn

For the last lesson we have a letter. You will find page, or body writing excellent practice as it cultivates accuracy in slant, spacing, size etc. To get a pleasing effect we must have good spacing and regular slant. The lines should also come out even, so that the right side of the page will be as straight as the left. In resolution engraving this is absolutely necessary. Lay off the wording roughly with pencil first.

It is a good plan to study and practice from engraved work, also from the best script writers whose work appears from time to time, in THE BUSINESS EDUCATOR. To acquire skill in this line takes well directed study and practice, but persistent effort will win the desired end.

In closing I wish to thank my friends who have written their appreciation of these lessons. It has been a source of great inspiration to know that my work has been appreciated by so many.

Criticism

K. Reading Pa.—Aim to secure finer hair lines by using a fine pen and ink which produce fine lines. Your forms are good and you should give your attention to strength of line and smoothness.

WANTED a position by a first class engraver and teacher of penmanship; also strong in the commercial branches. Employed at present in one of the best schools, and can give the best of references. Address, Diligence, care Business Educator, Columbus, Ohio.

SHORTHAND
Shorthand

AT HOME DURING SPARE TIME

Write For Our Booklet It Tells How.

1912
1913
1914

A summer course on methods of teaching and supervising penmanship in the grades. A prominent Supt. says: "It is one thing to be a good penman. It is another thing to be a good supervisor." Learn to supervise.

Send for circular.

Harry Houston 87 Orange St. New Haven, Conn.
Supervisor of Penmanship, New Haven, Conn., State Normal School, Danbury, Conn.

For Sale! A well established school in a western Pennsylvania town of 6 000 people. Rental, light and heat averages \$24 per month. Furniture—golden oak and mission. No nicer or more complete equipment in the state. This school has produced results and is a good proposition for a bright and hustling young man. Price, \$1,000. Reason for selling, ill-health. Address, Penn, care of Business Educator, Columbus, Ohio.

A SNAP A well advertised and well equipped Business College for sale at less than receipts of last 8 months. Located in thriving town in fruit belt of North Texas, where board is cheap, rents very low. Proprietor wishes to devote time to other interests and investments. Address, BARGAIN, care of the Business Educator, Columbus, Ohio.

North Lima, O., Mar. 1, 1908.

Dear Students,

This concludes the course of lessons in Roundhand or Engravers Script and I sincerely hope that it has been of great use to many, and if you have received as much pleasure and benefit in your practice as I have in presenting the work, I will feel well repaid for my time and efforts.

Hoping that you will continue your practice in this beautiful and practical style of writing, I remain,

Sincerely yours,
A. M. Grove.

HELP IN YOUR ADVERTISING

The summer campaign should do four things:

Find the student
Interpret his thoughts
Create the demand
Implant conviction.

For some years, in mercantile and school advertising, I have made a special study of the campaign. Perhaps I can help you. Anyway it won't hurt to write me.

I cannot attempt to write wholly new advertising for you, not knowing your exact situation.

My special service consists in strengthening matter in preparation—placing your ideas in effectual, convincing language and balancing the four elements first mentioned.

I have nothing to sell but ideas.

Those who have tested them find them worth money. "You have certainly struck the right cord in advertising" says a recent client.

There is no obligation in finding out. Write me all summer like this.

M. W. CASSMORE
2025 SIXTH AVENUE
SEATTLE, - WASH.



WORLD'S SHORTHAND CHAMPION

At the International Speed Contest held in Philadelphia, Pa., APRIL 18, 1908, Clyde H. Marshall, a writer of the SUCCESS SHORTHAND SYSTEM, won the Miner Medal and with it the world's championship for writers of ten years' experience or less.

The Miner Medal
won in 1908 by
CLYDE H. MARSHALL
Chicago, Ill.



CLYDE HARRINGTON MARSHALL,
Winner of Miner Medal

The Miner Medal
won in 1907 by
S. H. GODFREY
London, Eng.

Mr. Marshall's Record 1908
Gross Speed
260 Words a Minute
Net Speed
(After deducting penalties
for errors)
242 Words a Minute

Mr. Godfrey's Record 1907
Gross Speed
165 Words a Minute
Net Speed
(After deducting penalties
for errors)
123 Words a Minute

A SIGNIFICANT COMPARISON

April 14, 1906, at the contest for the Miner Medal in Baltimore, Mr. Clyde H. Marshall, then a writer of the Benn Pitman system, wrote but 75 words a minute, after deducting the penalties for errors, etc.

April 18, 1908, at the contest for the Miner Medal in Philadelphia, Mr. Clyde H. Marshall, after taking the *Correspondence Course of The Success Shorthand School*, wrote 242 words a minute, after deducting penalties for errors, etc.

Mr. Clyde H. Marshall, winner of the above mentioned speed contest, is 25 years of age, and was taught this expert shorthand through the correspondence course of

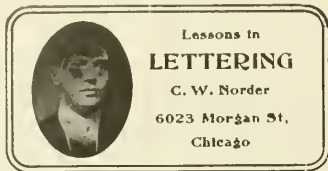
Success Shorthand School

Mr. Marshall enrolled with this school in April, 1906, taking the course by mail, he then residing in New York City. He is now one of the best known shorthand reporters in the city of Chicago, enjoying a lucrative business. You can learn the same expert shorthand he learned by home study. Write for our 160-page catalog, "A Book of Inspiration"—sent free upon request. We teach beginners and perfect shorthand writers for expert work. Address either school, selecting one nearest you.

ADDRESS

SUCCESS SHORTHAND SCHOOL

Suite 651, 1416 Broadway, New York City, or Suite 156, 79 Clark Street, Chicago.



Lessons in
LETTERING

C. W. Norder
6023 Morgan St.
Chicago

Number Eight

The dimensions of this card were as follows: Outside of mat, 13x17; inside of mat, 9x12; size of large lettering about $\frac{3}{4}$ in. high, and made with No. 2 Marker; size of small lettering about $\frac{1}{2}$ in. high, made with No. 1 Marker. The letter "M" in "March" should be made with a No. 5 Shader, and in Red or Maroon ink, which makes an agreeable contrast with the mat which was dark green. The ornament should be in gold, applied with either a coarse common pen or a small brush.

This being my concluding lesson of the series, I wish to thank students and followers for the interest taken and shown, and assure them that I, myself, have been much encouraged thereby.

The object of these lessons has not been to cover the field by any means, a thing that would be impossible without about 250 pages of a good sized folio book at one's disposal, and perhaps not even then, but rather to assist to a little better knowledge of simple lettering etc., or to get someone started on the right way, and if I have succeeded in so doing, my efforts have not been fruitless and my reward is realized.

To many the beginning has, I know, been difficult, and to such I would advise not to get discouraged, but *persevere*. If you will

but exercise a little patience, you will find that you will soon become *interested* enough to persevere, and it will be proven to you, as to many others, that success and advancement in this work depend almost as much on just *Perseverance and Interest* as they do on what most people call talent. Talent and ability means nothing more than a little knowledge rightly applied with perseverance and interest.

Then there are others who have made splendid progress. But don't stop your hard work for that. Young people are apt sometimes to imagine that with a certain amount of talent, as they call it, they can, after a short period of practice, create marvels of themselves as by an electric flash, without the aid of hard work, and thus rush out with their crude efforts, which show neither earnest practice nor good instruction. The result is, that neglecting what may appear to them as trifles, their work is not wanted, they do not meet with the expected success, and while they have the gift of talent, it is as good as wasted, since it takes good hard work and study to develop it into that genuine thing so much appreciated and sought.

And if you have succeeded in Auto. lettering to a fair degree, which I know some have, be sure you confine it to just the work for which the Auto. Pens are intended and fitted. Never go so far as to try to do designing or engraving with them. I have seen some people advertise diploma filling and even Resolution work done with the Automatic Pens. If you will take my advice you will never let yourself be caught trying to do such things. But rather stay within the limits of the work for which the Auto. Pens are made and intended, and there, observe and practice to your contentment, and soon you will see not only beautiful but reasonable things growing right under your own hand.

Hymeneal

Mr. and Mrs. Frederick Herbert Babbitt announce the marriage of their daughter
Madeline

Mr. Herbert Thomas Kelley
on Wednesday, April the fifteenth
nineteen hundred and eight
Bellows Falls, Vermont.

Mr. James W. Vader.
requests the honor of your presence
at the marriage of his daughter
Mina

to
Eugene M. Barler
Thursday morning, April thirtieth
Nineteen hundred eight
at eleven o'clock
Roff, Okla.

At Home
Llano, Texas

William Erickson Jewell
Josephine Edith Frazee
Married

March, the thirty-first
nineteen hundred and eight
Goldfield, Nevada
At Home
after September the first
Los Angeles, Cal.

Mr. Rose Egbert
has the honor
of announcing the marriage
of her daughter
Hazel Eloine
to

Mr. Arthur E. Cole
on Saturday, the second of May,
One thousand nine hundred
and eight,
in the city of Pittsburg.

Mr. and Mrs. F. H. Seashols
announce the marriage of their daughter
Chrystal

to Mr. R. C. Cottrell
May 31, 1908
Elwood, Indiana.

Summer Home
North Manchester,
Indiana.



By Ben Kupferman, Boston.




Good Writing Easily Taught

The enthusiastic teacher who provides for his student good copies, logically arranged and carefully graded, ought to get good results in penmanship. The mediocre teacher who uses Modern Commercial Penmanship, will get fairly good results in spite of his mediocrity.

WHAT IT IS

Modern Commercial Penmanship is a carefully graded course in plain, business writing, containing 60 lessons, 60 pages of copies, and accompanied by as many sets of instruction very carefully wrought out. The price of this book is 50c. Copies will be sent to teachers for examination upon receipt of 25c.

The Commercial Text Book Company
DES MOINES, IOWA



**Pointers to
PENMANSHIP**
For Teachers and
Pupils,
By D. W. HOFF,
Supervisor of Writing,
Lawrence, Mass.

Glibly reciting facts arouses no real interest. Organized enthusiasm in a class room is what really counts. One of the chief functions of a teacher is to rid the pupil's mind of those depressing notions which reduce the useful, fundamentally essential drill to mere "grind."

The normal attitude of the average pupil towards the work is one of honest fear, least results may not be as accurate as may be desired, if he should launch out fearlessly with his arm movement. To proceed before dissipating this fear is a needless waste of time.

"The first condition of success is an honest receptivity, and a willingness to abandon all preconceived notions, however cherished, if they be found to contradict truth."—John Tindall.

The monotony of Chinese music is due to the fact that they "harp too much on one string." The Chinese fiddle has but one string.

They repeat *ad nauseam* the same weird strains within a narrow range of tones. No less monotonous however, are the stereotyped phrases ground out year after year by some instructors, with no thought of putting the same instruction in a new, live way. Every teacher should make a strenuous effort systematically to avoid stereotyped forms of phraseology.

It is a pupil's right to have clean-cut, simple, well chosen terms used in giving di-

rections. To use vague or ambiguous terms invariably leads to misunderstandings as to what is expected of him, and only breeds discouragement.

Directions should be brief, and one important point emphasized at a time. Give the pupil one or two nuggets of information then put him right to work. To crowd the pupil's mind is to cloud his memory, to dull his grasp of details and to fatigue the mental muscle.


With some the variety of movement exercises introduced seem to multiply in proportion to the inexperience of the instructor. With mature experience only comes the power to discriminate between the fundamentally essential and the purposeless exercise, the ability wisely to select. They seem to have gone movement mad. "Apropos" of this, President Elliott of Harvard says that "To introduce any artificial hardness into the course of training any human being has to follow is an unpardonable sin. There is hardness enough in the world without manufacturing any, particularly for children."

Business college students and public school pupils are alike very apt to devote much time to those letters and exercises which they can write well, and to neglect others which they do but poorly, and which for that very reason should receive more time and thought.

The explanation of this lies in the fact that having learned to do a certain exercise well it becomes a physical pleasure to do it. It is human to prefer to do the more pleasurable thing. Anticipating this condition the alert instructor may the more economically direct a pupil's efforts.

Some well meaning teachers allow pupils to run to seed in the matter of drills upon the straight line and rotary arm vibrations while the time and thought devoted to the letter shaped movements are so disproportionately small that it has scarcely a chance to bud.

Once a pupil has acquired habits of ease, freedom and precision in writing the bread and butter exercises, his time may then be better spent in applying his skill to letter shaped movement exercises during the major portion of the penmanship period.



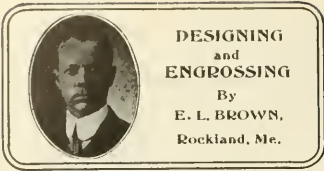
I Teach Penmanship
BY MAIL
Finest of copies; complete instruction; thorough criticism. No better courses given by any one. I send my pen work to every state in the Union, Canada and Mexico. My finest Cards and Writing, any style, any color, the best you can get anywhere, 25 cents per dozen. Ornamental caps, 20 cents. Fine Scrap Book specimen, 10 cents. If interested write for my Journal. Inclose stamp. Address,
M. A. Adams, Pres.,
Marietta Commercial College, Marietta, Ohio

An Old Subject Taught in a New, Scientific Way

If you have studied penmanship under old methods and failed to acquire a rapid business hand or an accurate professional style, enroll with us as we guarantee to make you an expert or refund your money.

All branches of penmanship and pen art taught. Cards written and all kinds of pen work executed to order. Send stamp for full information and samples.

Scientific School of Penmanship
100 Main St. Kewanee, Ill.



**DESIGNING
and
ENGROSSING**
By
E. L. BROWN,
Rockland, Me.

Cover Design In this lesson we show another specimen of wild rose decoration. The original was made 5½x7¼ inches, and effectively treated with washes of pure lamp black. Beginners should use one color and thus be relieved of the perplexities of color mixing—Learn to appreciate color values, and to draw well, before delving into the mysteries of color to any extent. The simplicity of this design makes it attractive, and shows that elaborate designs are not required for pleasing effect.—Outline "Rose-dale" in water-proof ink.—Keep your color transparent, and study values closely.



SCHOOL PROPRIETORS

may be interested in our plan for getting in touch with public school officials and their candidates for graduation this year. Ask for "FORM A" which explains the plan in detail.

F. W. MARTIN CO.

100 BOYLSTON ST., BOSTON, MASS.

WANTED Business Colleges, High Schools and would-be Teachers to know that a superior Training School for Teachers in both the Commercial and Shorthand (Isaac Pitman Courses) is conducted by the School of Commerce, Accounting and Finance, Picton, Ont., Canada.

Mr. Sayers, the Principal, is an honor graduate of the School of Pedagogy and has had an experience of several years in both High School and Model School work, having been connected as an instructor for four years with a Government Training School for Teachers.

Our Valuable Offer

40 Reasons why we write cards,
Agent's 1908 New Card Outfit.
1 Adjusted Oblique Holder, 1 doz. Ewald
Superfine No. 1 Pens, Your name written
on ½ dozen cards, 1 set of Ornate Caps,
1 Scrapbook Specimen. The above, all
for 35 cents. Lessons in Cardwriting, etc.
EWALD BROS., MT. CARMEL, ILL.



This is the biggest bunch of B. E. Certificate Winners thus far photographed. It illustrates the interest shown and instruction given in the Ferris Institute, Big Rapids, Mich. Whatever Mr. Ferris attempts he does with an intensity and enthusiasm almost superhuman. A. M. Wonnell was the teacher in charge of the penmanship.



BOOK REVIEWS

"Carpenter Commerce Cassettes" a new and practical method of mounting specimens for museums or class use in Commercial Geography by Frank O. Carpenter, Master Department of Commerce, English High School, Boston.

These little compact light cases contain real things and are not infrequently "as pretty as a picture" and far more instructive, and in many cases more interesting than pictures. If interested in Commercial Geography, specimens of foods and almost all kinds of materials used by man, you may do well to apply to the author for further information. We believe Mr. Carpenter has the best to be had in this new interesting department of education.

"Typewriting as Evidence" by Albert S. Osborn, Examiner and Photographer of Questioned Documents, Rochester, N. Y., is the title of a 24-page booklet, being a reprint of an illustrated article which has appeared in a couple of law journals and the Typewriter and Phonographic World. It is especially valuable to those interested in the subject of detection of forgery, etc., in typewriting.

"Beers Shorthand" by James W. Beers, published by the Beers Publishing Co., 155 Lenox Ave., New York City, is the title of a new system of light line shorthand. A superficial examination of the book, such as a review usually means, indicates that this is one of the systems that is going to be reckoned with in the future.

The completeness of the book, the conciseness of it, and the skillful execution of the shorthand, clearly indicate that Mr. Beers is no novice at the business. If what you have is not as good as you would like to have it, we believe you will do well to investigate this latest claimant of public favor and patronage. It looks good to us. We pass it up to you to settle the question for yourself.

C. A. Faust's Department of Muscular Movement Writing

Merit Mention.

ST. MARY'S SCHOOL, 561 AVE, JERSEY CITY, N. J. SISTERS OF CHARITY, Grace Anderson, Frances Buckley, Sarah Connors, Catherine Neary, Margaret McNally, Mary Callery, Margaret Manning, Elizabeth Graney, Helen Black, Helen Mourns, Margaret McGrath, Anna Cassels, Florencia McGuirk, Margaret Higgins, Marguerite Moran, Catherine Burke, Martha Smith, Marion Herlick, Helen Shea, Clara McNally, Loretto Mullady.

ST. NICHOLAS SCHOOL, PASSAIC, N. J. SISTERS OF CHARITY, Lillian Bepono, Catherine Vanderhoven, Daniel A. McCarthy, Lillian Brownlee, Norah Dwyer, Della A. Hanlon, Anna Stock, Agnes Bashaw, Elizabeth M. Walsh, Marie Louise Johnston, Ella Weaver, Marie Rutledge.

ST. MARTIN'S SCHOOL, ODEBOLT, IOWA, SISTERS OF ST. FRANCIS, Edna Auestetter, Elizabeth Brogan, Lena Kels, Anna Grasser.

TEACHERS' CERTIFICATES ISSUED.

Rebecca Peirce, Gardner School, Valparaiso, Ind.

Effie Madge Grimes, Geneva, Public School, Geneva, Ill.
Sisters of St. Francis, St. Martin's School, Odebolt, Iowa.

PUPILS' CERTIFICATES ISSUED.

ST. MARTIN'S SCHOOL, ODEBOLT, IOWA, Barbara Grasser.

ST. MICHAEL'S SCHOOL, PLUS ST., S. S. PITTSBURGH, PA. Marie H. Appenrott, Elizabeth A. Jacob, Catherine A. Hanck, Magdalena L. Thieret, Marie E. Pertler, Rosalia C. Antoni, Zitta S. Baldauf, Mary A. Bauldauf, Loretta T. Franz.

Designs and Card Writers' Manual.

Contains 70 pages, 190 styles of cards illustrated. Tells all about how to order the best and cheapest cards—cards that are quick sellers. Don't fail to send for this book and samples before placing your order for cards. A 3c stamp will bring it to your door. Address:

W. McBEE, 19 Snyder St., N. S., Pittsburg, Pa.

IT IS WORTH SOMETHING

To be able to write a good card, for it is the best means of advertising your skill in penmanship. It also puts many a quarter into your pocket. My course of six lessons by mail is not excelled by any for beautiful copies and complete definite instructions. Price \$3.00 in advance.

The best blank cards always in stock. Samples and prices for stamp.

F. S. HEATH,
CONCORD, N. H.

"I have enjoyed receiving your lessons more than I can express. Your copies have been a great inspiration to me." C. H. SPRYER, Washington, D. C.

What Makes a Successful School?

This is a commercial era, and, to be successful, the young men and women of today find it necessary to have a practical training along modern business lines. In an effort to meet the demand, we find, scattered over this fair land of ours, countless commercial schools, some of which exist for only a short time, while others establish a permanent foundation and are known throughout the country as reliable, and worthy of patronage.

The successful and popular school is the one whose graduates are able to fill responsible positions satisfactorily. The wise principal realizes that it is not fine furniture that makes his school the leader in his community, but the employment of competent, "live" teachers and the use of the best text-books obtainable.

We publish "the best" text-books on the commercial branches. One or more of these, and, in many cases, five or six, if not the entire series, will be found in use in practically all the leading business schools in the country, also in a large proportion of other schools having commercial departments.

We want you to give our books a thorough examination and test. The gain will be yours, as well as ours. You will find these publications practical and up-to-date. They are attractively bound and inexpensive.

Write at once for full information concerning the Practical Spelling, New Practical Spelling, Letter Writing, Graded Lessons in Letter Writing, Plain English, Exercises in English, Practical Shorthand, New Practical Typewriting, New Practical Arithmetic, Practical Bookkeeping (three editions), and Twentieth Century Business Practice (five Parts, entirely independent of each other). Practical teachers include a copy of the popular Everybody's Dictionary (vest-pocket size) in each pupil's outfit. Illustrated catalogue free.

Our new text on the subject of commercial law will soon be ready.

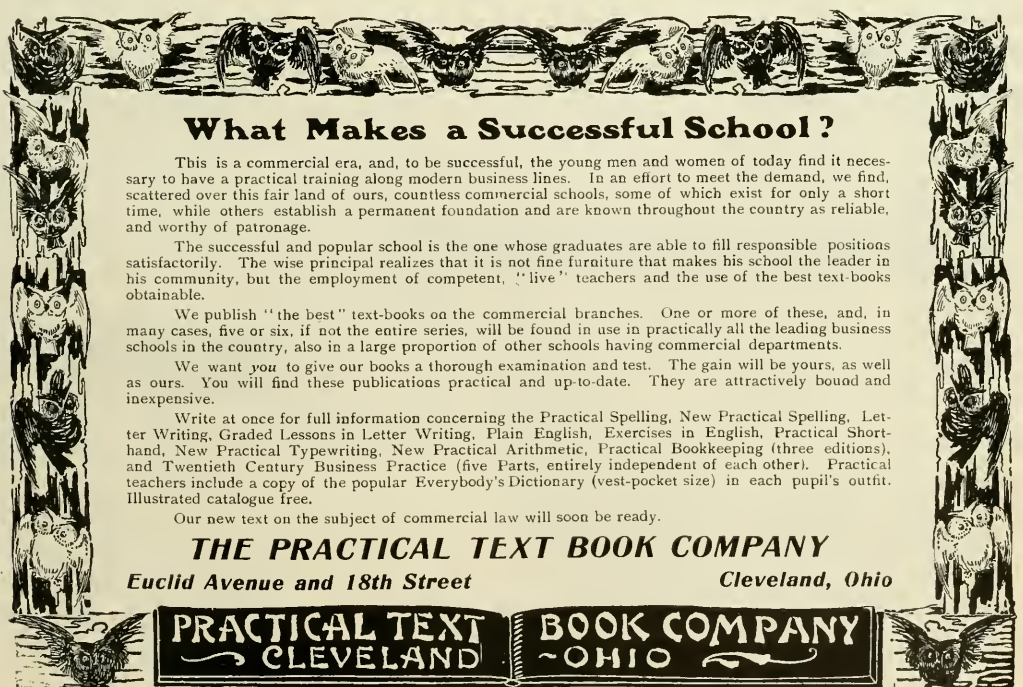
THE PRACTICAL TEXT BOOK COMPANY

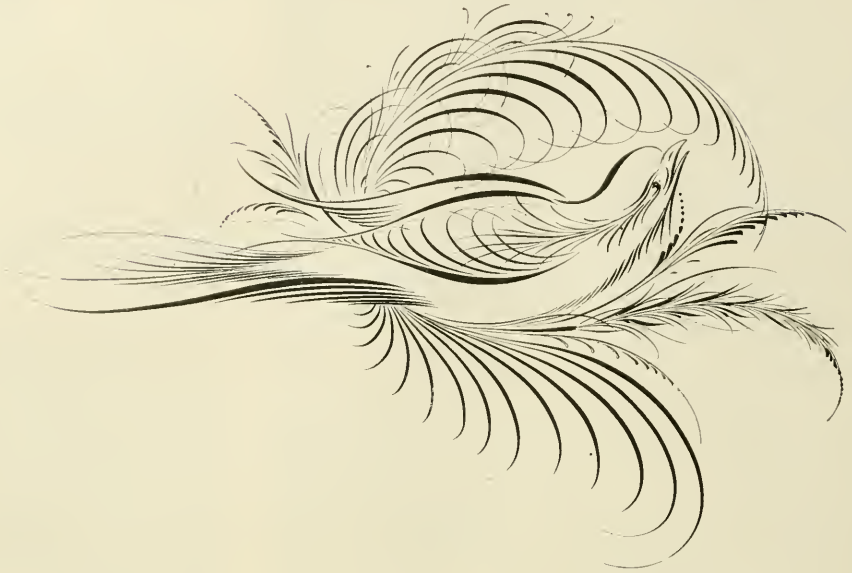
Euclid Avenue and 18th Street

Cleveland, Ohio

**PRACTICAL TEXT
— CLEVELAND**

**BOOK COMPANY
— OHIO**





By W. E. Dennis, Brooklyn, N. Y.

Nixon's Forty Lessons in Penmanship contains forty complete graded lessons in penmanship. Just the book for the teacher and home student. No better work of *graded* lessons published. Special offer to teachers and schools. Price by mail, post paid, 50c (former price \$1.00). Send today. Your money returned if not satisfied. Address, C. H. NIXON, Mineral, Va.

YOUR SIGNATURE

Written in the Mills style of business writing and a cut furnished of the same for \$2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,

E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.

DETECTING
Rapid Copy
PENMANSHIP

THE BEST BOOK ON THE SUBJECT
Written and illustrated by the

"WIZARD OF THE PEN"

A complete training in expert handwriting. Hundreds of endorsements. Sent upon receipt of \$1.50. FRANCIS E. COURTNEY, Cedar Rapids, Iowa. Care Cedar Rapids Business College



DIPLOMAS



Suitable for all kinds of schools and colleges. Our new 16-page catalog tells all. Free for the asking. The H. & B. imprint on a diploma is a guarantee of artistic quality, correct usage, tasteful designing. DIPLOMAS MADE TO ORDER. Send for estimates and samples. Resolutions engraved and illuminated.

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